

2021 NSSTA Educational Meeting Program Agenda

All times are Eastern Standard Time

Wednesday, October 27, 2021:

10:45 AM – 11:00 AM

Opening Video: ‘Our Strength is Our People’

11:00 AM to 11:05 AM:

Welcome & Opening Remarks

Michael Goodman, NFP Settlements

11:05 AM to 11:20 AM:

Session #1: Q&A Session with Suze Orman and Michael Goodman

Suze Orman has been called “a force in the world of personal finance” and a “one-woman financial advice power house” by USA today. She is a #1 New York Times bestselling author, magazine and online columnist, writer/producer, and one of the top motivational speakers in the world today, Orman is undeniably America’s most recognized expert on personal finance.

5 minute Break for transition and play sponsor video

11:25 AM to 12:15 PM:

Session #2: Keynote Address: “Life Is What You Make It—Make the Best of It”

Introduction: Connie Klingler, Alliant - Mesirow

Speaker: Sally Karioth, Professor of Medicine at Florida State University

Session Description: Effective communications with parties who have been through trauma. A lot of people are generally on edge with everything going on in the world and adding a serious injury to that mix can raise an individual’s stress to levels that hinder successful resolution. Attorneys, their clients, and brokers alike could all be having a terrible day/week/month so what are some best practices for interacting with people under stressful conditions? Something along the lines of ‘emotional first aid’ that could be applied throughout the entire settlement process.

5 minute Break for transition and play sponsor video

12:20 PM to 1:10 PM:

Session #3: Identifying Obstacles-Overcoming Objections

Moderator: Michael Goodman, NFP Settlements

Speakers: Ann Marie Von Bank, Ringler

Tacker LeCarpentier, Summit Settlements

Spooner Phillips, Forge Consulting

Ryan Christen Oliphant, Ringler
Brian Annandono, Arcadia

Session Description: Hear from industry leaders on what they uncovered in their stakeholder conversations regarding the perception of Structured Settlements and their experience partnering with Structured Settlement Consultants.

5 minute Break for transition and play sponsor video

1:15 PM to 2:05 PM:

Session #4: Everything You and Your Client Need To Know About Government Benefits, Medicaid & Medicare But Were Afraid to Ask:

Speakers: Julie Robinson-Ringler
Christi Fried-Continental Trust
Johnny Meyer, Ametros
Tim Kosor, Brant Hickey
Joe Anderson, Medivest

Session Description: Comprehensive settlement planning involves understanding what benefits are available and how receiving a settlement may impact a client's personal situation. This class will focus on a variety of government programs and the eligibility to qualify for each. We will discuss the impact of MAGI Medical and situations where that may replace the need for a special needs trust and enhance a client's lifestyle. When a trust is used, how can a structure enhance its performance? On smaller settlements, how is a spenddown accomplished? Retirement income planning is also an important issue for many of our clients and understanding how to plan around Social Security retirement with the settlement can have a significant impact on a client's situation.

5 minute Break for transition and play sponsor video

2:10 PM to 3:00 PM:

Session #5: College Aid and Structured Settlements:

Speakers: Scott Brown, Summit Settlements
John Darer, Summit Settlements
Mark Kantrowitz, Cerebly, Inc.

Session Description: This session is about college funding and structured settlements. As you know, for most college bound students, filling out the FAFSA document is the first step in applying for financial aid (and many needs based grants or scholarships). So, how does a structured settlement affect the FAFSA document? There isn't a whole lot in writing on this subject. Why not? Well, typically when there is a structured settlement for a minor who will be going to college, the structured settlement payments will be large enough that financial aid is not a concern. Furthermore, FAFSA asset and income reporting rules change every year, so

structured settlement providers are reluctant to make any written declarations as to how a structured settlement might be accounted for on a FAFSA form several years into the future. Then, to my knowledge there has never been any court ruling on the proper way to account for a structured settlement on a FAFSA form. Finally, last but not least, some colleges use forms other than FAFSA for financial aid purposes, while some colleges use FAFSA as a starting point and ask some of their own questions, so it is really impossible to make any simple blanket statements on how a structured settlement will affect the possibility of financial aid.

5 minute Break for transition and play sponsor video

3:05 PM to 3:55 PM:

Session #6: Compare and Contrast Value & Security of Structured Settlements With Other Investment Options and Cash:

Speakers: Dan Finn, Brant Hickey & Associates
Greg Micoletti, American General

Session Description: This panel session will feature two of the most respected and knowledgeable leaders in the structured settlements industry focusing on key investment issues and economic issues structured settlement consultants face every day, including; why low interest rates are exactly why your client *should* structure, Bond volatility is another reason to structure, why low interest rates make structured settlements an excellent fixed income option and why low interest rates require re-thinking fixed income investment options your client may consider.

3:55 PM to 4:45 PM:

Session #7: Importance of Diversity, Equality and Inclusion in the Structured Settlements Industry:

Moderator: Toni Warbington, Assura Trust
Speakers: Paula Rubinstein, NFP Settlements
Jill Houghton, President Disability IN
Bennie Covington, Arcadia
Jim Rothwell, Pacific Life

Session Description: A diversity training session focusing on meeting people where they are no matter sex, race, socioeconomic background, general background, sexual orientation, etc. Not necessarily sensitivity training but raising awareness of information that can prevent a faux pas or misinterpreted statement in a mediation.

5 minute Break for transition and play sponsor video

4:50 PM to 5:40 PM:

Session #8: Legal and Case Law Update

Speakers: Tacker LeCarpentier, Summit Settlements

Stephen Harris, Cozen O'Connor
Brennan Neville, Berkshire Hathaway
Sandra Jones, Faegre Drinker

Session Description: The three Co-Chairs of the NSSTA Legal Committee will deliver a comprehensive overview of the major legal issues and case law updates critically important to consultants and the Structured Settlement Industry. This session will cover issues regarding federal tax developments, government benefits, Special Needs, broker litigation, secondary market developments, recycled and factored annuities litigation and more.

5:40 PM: Adjourn

Thursday October 28, 2021:

11:00 AM to 11:50 AM:

Session #9: “Status of the Structured Settlements Industry”

Speakers: Michael Goodman, NFP Settlements
Chris Harlan, Summit Settlements
Spooner Phillips, Forge Consulting
Geoff Hunt, Ringler
Brad Cantwell, Arcadia
Dave Hickey, Brant Hickey
Buster Joyner, Atlas Settlements

Session Description: 2021 has undoubtedly been the most challenging and tumultuous year in the history of the structured settlements industry. With the pandemic continuing to disrupt normal business practices, the establishment of a new industry trade association, low interest rates, the introduction of new market-based products, political turmoil on Capitol Hill and demands for new technology—these leaders will deliver their thoughts on these issues, their observations on the current challenges facing the industry and their candid suggestions regarding the industry’s future.

5 minute Break for transition and play sponsor video

11:55 AM to 12:45 PM

Session #10: New NSSTA-MSPN Structured Settlements MSA Workers Comp Initiative

Speakers: Sean Coleman, Forge Settlements
Kathleen Oot-Quinn, Brant Hickey
Daniel Anders, Medicare Secondary Payer Network
John Cattie, Cattie & Gonzalez, PLLC
Patrick Hindert, Independent Life

Session Description: Currently no formal dialogue exists among CMS, MSPN and NSSTA to discuss how structured settlements might be implemented to help ensure CMS' objectives for liability MSAs are accomplished and/or to discuss possible future changes to CMS rules to WCMSAs that might impact structured settlements. For these reasons, the leadership of NSSTA and MSPN believe their shared interests in structured settlement annuities merits the formation of a "Structured Settlement MSA Working Group" to consist of members of both associations. The objectives of this Structured Settlement MSA Working Group would include; establishing regular dialogue with appropriate representatives of CMS to learn the status of any forthcoming rules or rule changes to WCMSAs or liability MSAs impacting structured settlement annuities to help improve CMS MSA objectives and communicating the results of these conversations with CMS representatives to our respective association members on a regular and timely basis.

5 minute Break for transition and play sponsor video

12:50PM to 1:40 PM

Session #11: Successful Strategies When Introducing Structured Settlement Options -Broker Panel Discussion

Speakers: Michael Burton, Ringler
Connie Klingler, Alliant-Mesirow
Tony Robinson, Ringler
Kathryn Criswell, Alliant-Mesirow
John Karter – Brant Hickey
Jodie Lamb, Arcadia

Session Description: What are some structured settlement consultant's strategies when approaching injured parties and their families with structure ideas? Broker panel to share success stories. Type of cases settled, use of alternative products, how do you counter IRR objective, and successful attorney fee structure sales to solo attorneys and partnerships.

5 minute Break for transition and play sponsor video

1:45 PM to 2:05 PM:

Session #12: Legal and Ethical Issues for Using a Structured Settlement

Speakers: Bradley Edwards, Edwards Pottinger, LLC
Michael Goodman, NFP Settlements

Session Description: For the structured settlement consultant there is no more important connection than the professional relationship he or she develops with an attorney. This panel session will feature Brad Edwards, the founding partner of Edwards Pottinger. He is a nationally recognized Board Certified Civil Trial attorney who specializes in providing civil representation for children, survivors of sexual abuse, and victims of violent crimes. In three separate years, Brad Edwards was recognized for obtaining one of the Top 50 US Verdicts in

the United States. He was also recognized for obtaining two of the top Florida verdicts in 2011 and 2012. This achievement was highlighted in 2018, when he obtained a \$71 million jury verdict on behalf of a client who was sexually abused on board a private yacht. This was the largest jury verdict in the United States obtained on behalf of a single survivor of sexual abuse.

2:05 PM to 2:35 PM:

Session #13: Kathleen Wiant – The Dangers of Hazing and Bullying

We will hear from Kathleen Wiant, mother of Collin Wiant who died from fraternity hazing at Ohio University. Kathleen speaks at universities across the country to share her findings and lobby for anti-hazing legislation on a national level. On July 6, 2021 Ohio Governor Mike DeWine signed Senate Bill 126 into law, also known as Collin's Law. Collin's Law is Ohio's Anti Hazing Act, enacting a number of changes intended to end hazing and any cultural issues that allow hazing to persist. Kathleen's mission is to bring more Kindness + Courage into the world by educating others about the dangers of hazing and bullying.

2:35 PM to 3:15 PM:

Session #14: NSSTA Committees Delivering for You: "2021 Accomplishments-- 2022 Goals & Objectives"

Moderator: Nolan Robinson, Ringler

Joe Loseman, Ringler; Legs & Regs Committee

Chris Larned, Arcadia; NSSTA-PAC Board

Chris Shumate, IFS; CSSC-MSSC Committee

Paula Rubinstein, NFP Settlements, NSSTA Women's Caucus

Connie Klingler, Alliant – Mesrirow; Education Committee

Session Description: Over 100 NSSTA members volunteer their time, energy and exceptional talents by serving on one of seven standing association committees. This panel session will highlight the impressive NSSTA Committee accomplishments achieved over the past year and focus attention on the critical challenges facing the structured settlements industry in 2022 and beyond.