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John D. Darer, CLU ChFC CSSC RSP  
CA 0761076

July 14, 2009

Chris Cushman

Program Director

University of Notre Dame

Executive Education

126 Mendoza College of Business

Notre Dame, IN 46556

VIA FAX to 574-631-6783 and email to [Cushman.1@nd.edu](mailto:Cushman.1@nd.edu)

Re: Use of University of Notre Dame with Professional Designations  
Certified Structured Settlement Program (CSSC)

Dear Ms. Cushman,

I am a Certified Structured Settlement Consultant and Registered Settlement Planner. As a member of the National Structured Settlement Trade Association I spent 4 days in 1995 on your campus at a trade association program hosted at the South Bend campus. At the end of the program during which I took a proctored exam I was conferred with the above captioned professional designation. That is the background, but not the reason for this letter.

In October 2007 I wrote a blog post entitled "4 days in the vicinity of Touchdown Jesus does not make you one of the Fighting Irish" in response to a large number of people who are members of the National Structured Settlement Trade Association who make advertising representations that are decoupled from the trade association which suggest they actually attended Notre Dame or even that they involved in the Executive MBA program. I have followed up with 3 other blog posts yet the problem persists.

Some examples:

1. "He received his certification from the University of Notre Dame"

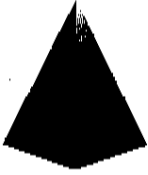
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NSSTA

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2. "she was in the second class at Notre Dame to earn the designation of Certified Structured Settlement Consultant"
3. "Holds the designation from the University of Notre Dame"
4. "Earned his Certified Structured Settlement Consultant through the Executive MBA program at University of Notre Dame"
5. "Certified Structured Settlement Consultant (CSSC®)", Notre Dame posted on company website bio
6. "earned...and his designation as a CSSC from Mendoza School (sic) of Business, Notre Dame University (sic) in 2002"
7. "Executive MBA for Certified Structured Settlement Consultant (CSSC) designation"

I don't know the official school position on the use of its name, but it seems to me that it demeans those that earn the right to enter your Executive MBA program, or matriculate at your fine institution, invest the substantial amount of time and money to actually earn a diploma, that others suggest that 4 days and \$3,000 is the price of imprimatur.

For the integrity of both the University and those of us who respect what it stands for please clarify the position that the University of Notre Dame takes on this very serious situation.

Thank you for your attention and response at your earliest convenience.

Very truly yours,

JOHN D. DARER, CLU CHFC CSSC RSP

Specializing in: Structured Settlements; Settlement Planning; Periodic Payment Reinsurance; Attorney Fee Deferred Compensation; Settlement Consulting and Solutions for Personal Injury, Aviation, Medical Malpractice, Workers Compensation, Divorce, Employment, Environmental Litigation; Damages, Collateral Source and Monte Carlo Analysis; Litigation Support; Substandard Annuities, Qualified Settlement Funds, Non-Qualified Structures, Terminal Funding and Funding Agreements; Structured Installment Sales of Real Estate and Businesses, Structured Celebrity Endorsement Fees

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October 18, 2007

### 4 days in the vicinity of "Touchdown Jesus" does NOT make you one of "The Fighting Irish"!

Holders of the the Certified Structured Settlement Consultant ("CSSC") professional designation should be mindful about how the designation is used in their marketing materials and on their websites to avoid running afoul of state insurance and federal "truth in advertising" laws.

A review of some websites reveals that a number of CSSCs imply, in the way they advertise, that such designation is conferred by University of Notre Dame (sometimes improperly referred to as Notre Dame University) or, imply that the individual matriculated at the University. **This is simply not true.**

#### Examples

- "With Certification as a Structured Settlement Consultant (CSSC) from the University of Notre Dame and professional licensing in all 50 states, \_\_\_\_\_'s accreditation and expertise are virtually unparalleled".
- "University of Notre Dame (Certified Structured Settlement Consultant - CSSC)"
- "In 2004, the University of Notre Dame awarded him the designation of Certified Structured Settlements Consultant"
- He received the Certified Structured Settlement Consultant (CSSC) designation from Notre Dame University in \_\_\_\_\_. \_\_\_\_\_received a bachelor of science degree from \_\_\_\_\_ University in \_\_\_\_\_.

### 4 days in the vicinity of "Touchdown Jesus" does NOT make you one of "The Fighting Irish"!

I am proud to be one of the 400 or so CSSCs worldwide. The designation is a professional designation sponsored by the National Structured Settlement Trade Association ("NSSTA") **in conjunction with** the Executive program at University of Notre Dame. The association with University of Notre Dame and the participation of its faculty in delivering the curriculum has been a valuable resource to NSSTA and its members for over 13 years.

Click [Download cssc2007overview1.pdf](#) for the official NSSTA release on the Certified Structured Settlement

Consultant professional designation.

11:38 PM in [Best Practices](#), [False Advertising](#), [NSSTA](#), [Professional Associations](#), [S2 Knowledge Management](#), [Settlement Planner Business Practices](#), [Settlement Planner Credentials](#), [Structured Settlement Brokers](#), [Structured Settlement Credentials](#), [Structured Settlement Definitions](#), [Structured Settlement FAQ](#), [Structured Settlement Information](#), [Structured Settlements](#), [Truth in Advertising Structured Settlements](#) | [Permalink](#)

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**July 12, 2009**

### **Certified Structured Settlement Consultants Blowing Hot Air About Credentials**

Certified Structured Settlement Consultant is a professional designation offered by the National Structured Settlements Trade Association to its members through the Executive program at the University of Notre Dame since 1994.

On July 12, 2009 on the NSSTA website it states very clearly

- "The National Structured Settlement Trade Association (NSSTA) Certified Structure(sic) Settlement Consultant (CSS)(sic) is the industry's oldest and most respected designation, establishing educational standards for structured settlement professionals throughout the nation".
- "The program, **developed IN CONJUNCTION WITH the University of Notre Dame**, consists of more than 80 hours of classroom and study culminating in a comprehensive examination. The word "conjunction" means "the act of joining" or "the state of being joined" (i.e. a combination)"
- "By **hosting** the NSSTA CSSC Program at Notre Dame, one of the most recognized institutes of higher learning in the world, participants have an opportunity to learn together and build lasting relationships that will last throughout their careers".

**Despite the honorable intent of National Structured Settlements Trade Association (NSSTA) in creating the designation and many of those who have earned it AND REPEATED NOTICE provided here in this forum since 2007, some designees continue to misrepresent the credentials in a way that could mislead tort victims, judges, attorneys and other stakeholders.**

To set the record straight concerning the Certified Structured Settlement Consultant (CSSC) professional designation:

1. NSSTA "hosts" its program at University of Notre Dame It DOES NOT involve matriculation at the University of Notre Dame. Other professional designations such as CLU and ChFC do involve matriculation.

2. The prestigious school located in South Bend, Indiana is referred to as University of Notre Dame, NOT Notre Dame University
3. It IS NOT a degree program. It IS NOT an Executive MBA program. You will note that "Executive Programs" at University of Notre Dame is separate and distinct from "Executive MBA" (which two NSSTA members misrepresent CSSC earned from). The NSSTA is listed as an "Executive Education Client" of the University of Notre Dame Mendoza College of Business.
4. It DOES involve 4 days of classroom sessions and a proctored exam. The word "professional certification program" is what is used by the National Structured Settlement Trade Association in the CSSC brochure on its website
5. It DOES represent a fundamental body of knowledge that one must possess to be in the structured settlement industry.
6. Being a CSSC and being licensed in all 50 states DOES NOT give you virtually unparalleled expertise. Over 500 people have earned the designation however, and it DOES set you apart from others who are not in the structured settlement field and others in it with less practical experience

Starting to shine the light and name names becomes necessary to preserve the integrity of the designation from those who misrepresent what it is. All of the below excerpts have been obtained from published information on the Internet on structured settlement broker websites or settlement planner websites where the misrepresentation and/or mischaracterization can be seen by the public (as it has for some time). All cites as of July 12, 2009 6pm EDT.

- "He received his certification of CSSC from University of Notre Dame" former President of Society of Settlement Planners and current NSSTA member
- "earned CSSC from University of Notre Dame" life insurance company employee, multiple Ringler Associates brokers, multiple Structured Financial Associates brokers,
- "holds CSSC designation from University of Notre Dame" multiple Millennium settlement consultants
- "she was in the second class at Notre Dame to earn the designation of Certified Structured Settlement Consultant" Settlement Professionals, Inc.
- "He earned his designation of Certified Structured Settlement Consultant through the Executive MBA program at the University of Notre Dame" Delta Settlements affiliate
- Certified Structured Settlement Consultant from Notre Dame -Mendoza College of Business" multiple NSSTA members in LinkedIn profiles. (Note: LinkedIn offers a descriptive note area where CSSC's can qualify the "in conjunction with" NSSTA and not imply they matriculated at U of ND)
- "completed certification from Notre Dame University (sic) as a CSSC" former NSSTA President
- received CSSC from Notre Dame University (sic) in 2006" Ringler Associates
- "received the designation of Certified Structured Settlement Consultant (CSSC) at The University of Notre Dame, Mendoza College of Business Millennium (a bit of a "trump d'oeil" or double entendre on this one...)
- "earned...and his designation as a CSSC from Mendoza School (sic) of Business, Notre Dame University (sic) in 2002, Atlas Settlements
- "Executive MBA for Certified Structured Settlement Consultant (CSSC) designation"-LinkedIn profile
- Certified Structured Settlement Consultant (CSSC®), Notre Dame JMW Settlements, Neither University of Notre Dame nor NSSTA holds a registered trade mark in the word mark "CSSC". According to USPTO records "CSSC" is a live registered mark of Consulting Services Support Corporation. (Download Trademark Electronic Search.. CSSC and Download Record List Display USPTO CSSC). It is the only live mark of "CSSC"

AND here comes a touch of embarrassment from the NSSTA in its announcement of new Board directors on May

11, 2009

"Both Finn and Gregware have earned their Certified Structured Settlement Consultant (CSSC) designations **from the University of Notre Dame**.

**Geez, is NSSTA now mischaracterizing its own designation?** Where were the ubiquitous "shackles" of NSSTA counsel when they were needed?

**Once you decouple the CSSC designation from the National Structured Settlement Trade Association (NSSTA) for marketing purposes I believe that you are crossing the line into misrepresentation.** Remember it is NSSTA who states clearly "IN CONJUNCTION WITH". Should one surmise from the behavior of certain members (otherwise intelligent business people) that they seek the prestige and imprimatur of University of Notre Dame, for 4 days and about \$3,000? As the proponents of the designation and having published a code of ethics to hold out to the public, what is NSSTA doing? The CSSC program includes an ethics component. As part of that component is the NSSTA doing enough to educate those upon whom they confer the designation on how to use the designation?

I have no doubt that this post will receive the requisite amount of consternation from industry colleagues. But it's not about me **it's about those who give the false impression or make statements that could lead to false impression of their credentials.**

I'm just shining the light on what's already out there. This is my 3rd or 4th post on the topic since 2007 and 2nd post of 2009 on the topic. With the exception of the May 11, 2009 NSSTA announcement this stuff has been up there for two years or longer. Does the industry lose credibility when it goes after the factoring industry business practices at the same time that certain of its members mischaracterize or misrepresent their credentials?

**4 Days in The Vicinity of Touchdown Jesus Does Not Make You One of The Fighting Irish**   
October 2007.

**Some Certified Structured Settlements Shamelessly Puff Their Credentials** January 2009

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