



FØRGETM
CONSULTING LLC

T H E P O W E R O F S T R U C T U R E

PLAINTIFF-EXCLUSIVE SETTLEMENT PLANNING

THE FORGE STORY



FORGE Consulting takes pride in providing a full array of settlement planning resources to all plaintiffs. Our founding partners noticed a gaping inequity in the settlement marketplace: Too often, injured parties have no choice but to work with a single-product provider (i.e. defendant's structure broker, trustee, banker or money manager) who does not specialize in the financial side of litigation. This practice limits market competition and stacks the deck against plaintiffs and their families.

All plaintiffs stand to benefit from Periodic Payments, regardless of their age, financial status, medical situation, investment savvy or type of litigation, when the "structure" is part of a comprehensive plan. Leveraging this gift from the United States Congress is a paramount lifetime decision, and it should be made with the right blend of products to develop an overall plan for lifetime security and necessary liquidity.

Involving a FORGE consultant prior to settlement gives the team an informed litigant at the settlement table. Plaintiffs must have full access to the inner workings of periodic payments, unimpeded by defendants and financial brokers that stand to benefit by keeping them in the dark. FORGE Consulting provides holistic solutions, allowing plaintiffs to easily understand how each piece fits into their plan.

Weaving through the maze of trusts, public benefits issues, money management choices and periodic payment options is a full-time job. FORGE is here to help plaintiffs understand all the available solutions and strike a balance. Defendants automatically engage Structure Brokers early as part of claims management. Don't play catch up – call your expert today.

Services

- Periodic Payments
- Qualified Settlement Funds
- Medicare Set-Aside Trusts
- Special Needs Trusts
- Trust Services
- Investment Planning
- Banking Services
- Minors Settlements
- Mortgage Services
- Life Insurance
- Estate Planning
- Mass Tort Services
- Workers Compensation
- Business Tort Solutions
- Structured Attorney Fees



Our logo is a graphic interpretation of one of the most recognized Celtic symbols of eternal justice and strength. The FORGE name represents our vision and mission: to forge ahead in the representation of our clients, achieve justice through our allegiance to plaintiffs, and gain strength through the knowledge and information provided to each client.



Charles T. Schell, John T. Bair, H.H. Spooner Phillips IV

Periodic payment options offer unparalleled security.



- Tax-Free Interest – No impact on other taxable dollars
- Congressional Gift – Not a tax “loop hole”
- Credit Proof (lifetime security)
- Market Equivalent Returns while producing income
- An essential part of plaintiff’s portfolio.
- Guaranteed

Interest rate required to equal structure rate

Internal Rate of Return	15% Tax Bracket	25% Tax Bracket	28% Tax Bracket	35% Tax Bracket
5.00%	5.88%	6.67%	6.94%	7.69%
6.00%	7.06%	8.00%	8.33%	9.23%
7.00%	8.24%	9.33%	9.72%	10.77%
8.00%	9.41%	10.67%	11.11%	12.31%



What does Plaintiff-Exclusive mean to you?

FORGE requires all product providers to compete, achieving the most effective blend of products for your clients, including:

- Professional coordination of all needs
- Objective review to determine the best financial solution
- Information – Not sales tactics
- Corporate Trustees with low minimum deposits
- Open markets – No approved lists
- Full range of insurance and financial products
- A partner in the fight for plaintiffs' rights

Our loyalties are never compromised by corporate contracts with P&C companies. FORGE supports causes important to plaintiffs and plaintiff lawyers exclusively.

Many brokers claim to be plaintiff brokers, yet their company has contracts with casualty insurers. We really fight for plaintiffs' rights. Will you fight for us?

TEAM FORGE

With the FORGE team on your side, you have access to a full array of financial products, and a settlement team with professional licensing in all 50 states. We have over 5,000 cases under our belt, with a dollar exposure of over \$8 billion.



John T. Bair | Settlement Consultant
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A West Point graduate, Apache helicopter pilot and former U.S. Army Captain, John is experienced in securing the future. As the only member of the structured settlement industry to serve as a board member of the ATLA Endowment, John is committed to the fight for plaintiffs' rights. With Certification as a Structured Settlement Consultant (CSSC) from the University of Notre Dame, John's accreditation and expertise are virtually unparalleled.



Charles T. Schell | Settlement Consultant
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The recipient of national awards and Presidential Citations for his problem-solving and negotiating skills as a US Army Major and military pilot, Charles has a natural ability to make important decisions under pressure. These skills, added to his knowledge of Public Benefits, Trusts and Long-Term Care Certification, make him a true asset to our team.



H.H. Spooner Phillips IV | Settlement Consultant
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After a 10-year career as an Engineering Transportation Consultant for many State Departments of Transportation, Spooner put his knowledge of roads, bridges and railings to use in the litigation process. A leader throughout his formative years, he was a tight end for the Rutgers Scarlet Knights and a Department Head and Vice President in his engineering career. Spooner has always sought excellence through his dedication and passion for what is right.



Howard T. Saperston III | Settlement Consultant
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Through working with Wall Street's prestigious firms (Smith Barney, Morgan Stanley and SAM), Howie gained vast knowledge of capital markets, portfolio management and the ability to preserve wealth. Couple this with his competitive spirit, honed as a goalie for a Division III hockey team, and it becomes clear that Howard is quite an asset to FORGE Consulting.



Cory Phillips | Settlement Consultant
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A University of Georgia graduate and quarterback, Cory's leadership on the field resulted in him being the only team member selected as a graduate coach. These same traits were recognized in his ability to explain complex financial situations to families and attorneys as a FORGE marketing representative. Not only is Cory an Investment Advisor, he has earned designation as a Certified Structured Settlement Consultant (CSSC) from the University of Notre Dame.



Ronnie Mabra | Settlement Consultant
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Ronnie's four years at Georgia Tech earned him a B.S. in Business Management while he played four seasons as the Yellow Jackets' strong safety. After graduating from UGA's Law School, he practiced as a personal injury attorney. As a Settlement Consultant for FORGE, Ronnie works with the purpose of exceeding the expectations of all his clients.



Michael E. Gunn | Settlement Consultant
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A former endowed scholar in political science and chief lobbyist for the SC Trial Lawyers Association, Michael is an expert in defending the civil justice system. His prevalent understanding of the plaintiff's bar and the challenges it faces make Michael a valuable asset to the FORGE team.

The guide to preserving the plaintiff's rights

- Insist on involving your settlement expert.
- Demand an open market for pricing.
- Defendants write checks when/where told.
- Understand the impact of the "Approved" list.
- Include signing UQA in terms of settlement.
- Understand the impact on public benefits.
- Get FORGE involved early and have a plan.
- Don't believe the defense – you can use your broker.
- If they won't cooperate, evaluate the use of a 1.468(b) QSF.

When you contact FORGE, you take the first step towards procuring valuable information, always with your client's best interests in mind.

FORGE ahead.

Put a Plaintiff-Exclusive Settlement

Planner on your team early in the case.

Call to find out about the informative pre-settlement/trial process we offer plaintiffs and their counsel. Our settlement planning provides lifelong security, valuable tax advantages, public benefits coordination and needed liquidity.

These services are provided without charge to the attorney or the plaintiff.

Call today. 866-68-FORGE



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