



With billions of dollars invested and not a penny lost,

## The McKellar Structured Settlement™

provides tax-free financial security to injured people every day.

*We guarantee it.*

**OUR GOAL** | To be your only choice in structured settlements.

**OUR COMMITMENT** | To provide you with the most accurate, comprehensive, accessible and timely structured settlement service.



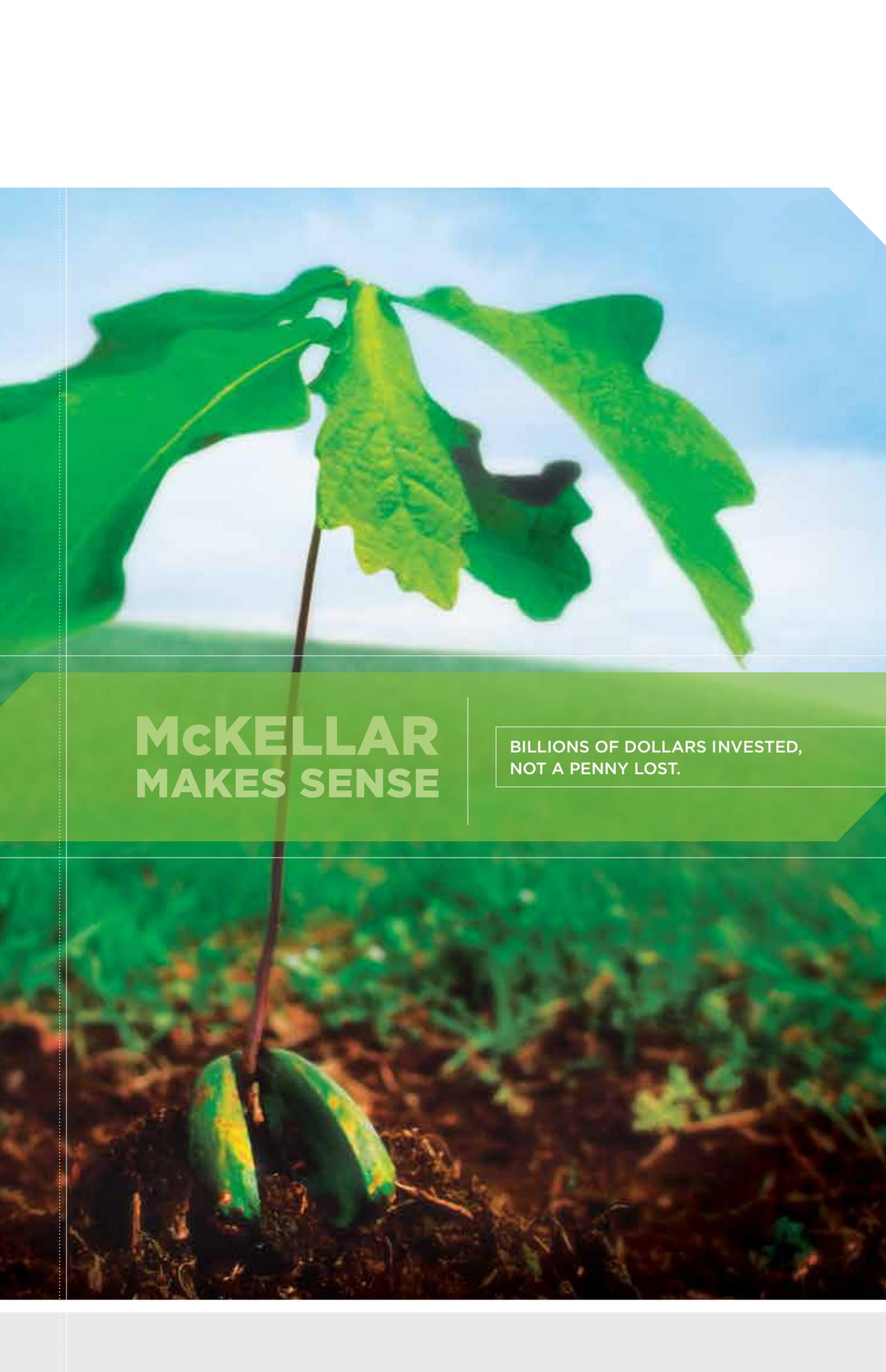
## The McKellar Structured Settlement™

WHO WE ARE | IN A NUTSHELL

Structured settlements provide financial benefits to injured people and insurers alike. McKellar pioneered the concept in Canada in 1979, and we have nurtured its development ever since, setting precedents and offering unparalleled service. Today, as Canada's largest structure provider, we remain committed to Frank McKellar's original vision: working with insurers and injured people to create secure, tax-free payments. With The McKellar Structured Settlement™, everyone wins.

**McKellar** STRUCTURED  
SETTLEMENTS

*Now you're sure.*



**McKELLAR  
MAKES SENSE**

**BILLIONS OF DOLLARS INVESTED,  
NOT A PENNY LOST.**

PROTECTED

SECURE

TAX-FREE

A structured settlement provides periodic, tax-free payments of damages, as opposed to a lump sum at the time of settlement. The McKellar Structured Settlement™ provides unparalleled financial security over the long-term as well as the benefit of tax-free payments.

*McKellar is the most reliable and trusted supplier of structured settlements in Canada.*

TRUSTED

QUALIFIED

LARGEST

We are the oldest and largest structure firm in the country—and the market leader. Our size, geographic scope and depth of expertise offer true value-added service to every one of our clients. From anywhere in Canada you have access to the most qualified claims, legal and settlement professionals in the industry—all at no cost to you.



# OUR STRENGTH OF LONG-TERM

## INDUSTRY LEADERSHIP

MCKELLAR LEADS THE WAY. We are committed to the long-term success of structured settlements. McKellar continues to invest time and resources into improving the industry and providing you with a creative and effective settlement tool.

## DIRECT ACCESSIBILITY

MCKELLAR IS ALWAYS AVAILABLE. From your home or office, during mediations or settlement meetings, for any urgent inquiry—a McKellar representative is always accessible. For fast, accurate structure information, we are there for you.

## TECHNICAL EXPERTISE

MCKELLAR UNDERSTANDS STRUCTURES. We provide first class legal, casualty claims, accounting and settlement expertise. Our team of specialists includes former senior claims managers, personal injury lawyers and accounting professionals.



# LEADERSHIP IS YOUR ADVANTAGE

## GEOGRAPHIC COVERAGE

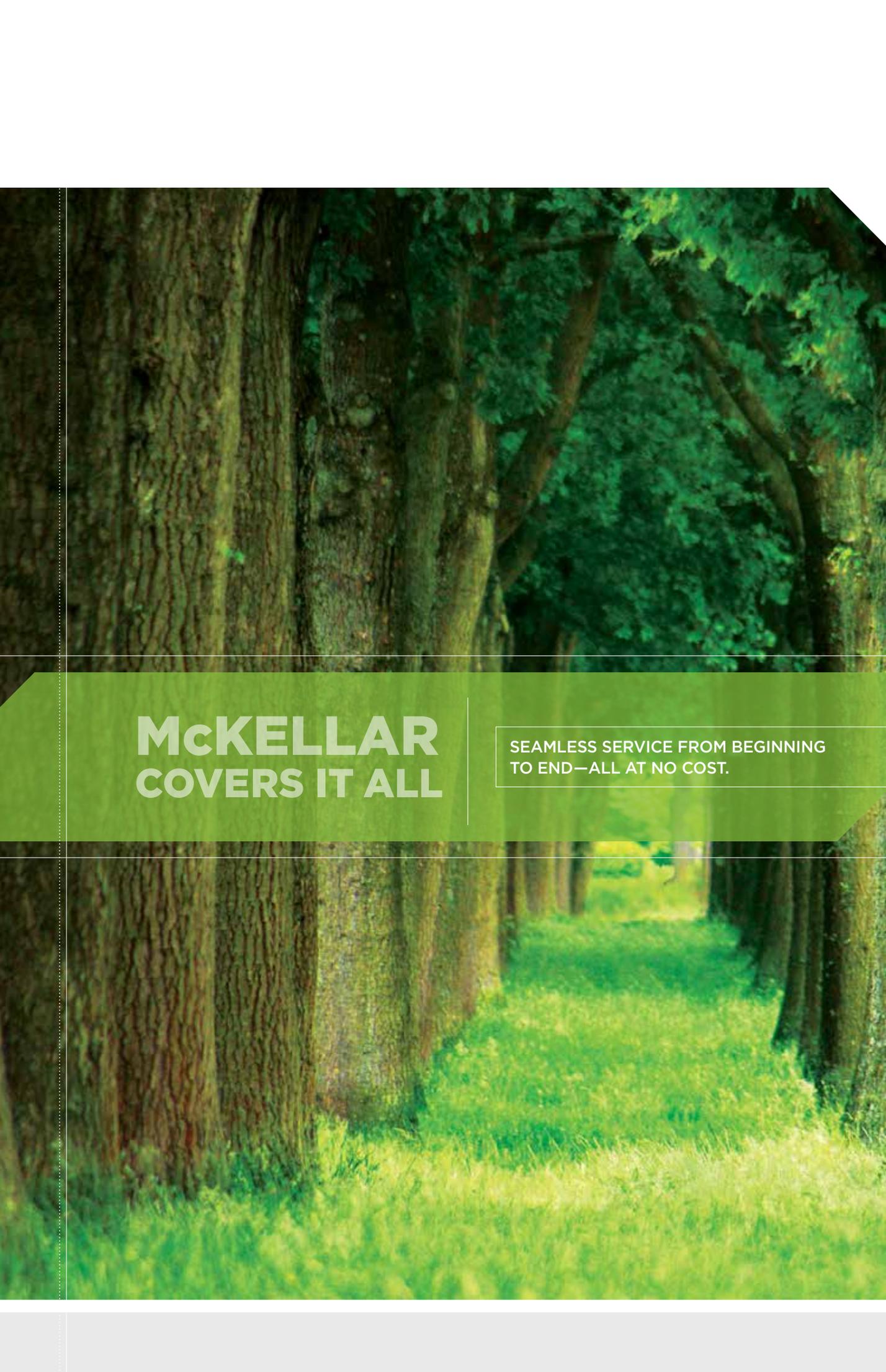
MCKELLAR MEANS SERVICE. No matter where you are, we respond quickly to your local needs. Our regional representatives understand provincial legislation fully. Our size allows us to attend at least ten meetings anywhere in Canada—all on the same day.

## CUSTOMIZED PROGRAMS

MCKELLAR FITS YOUR NEEDS. Educated and knowledgeable clients are the key to the success of structured settlements. We offer customized training programs for the legal and insurance industries, which can be as simple or as detailed as you like—anytime, anywhere in Canada.

## TRUST AND CREDIBILITY

MCKELLAR STANDS FOR INTEGRITY. Having the trust of both sides of the negotiating table for over 35 years is a benefit to everyone. Why? Since both sides stand to gain, cases that involve a structured settlement are more easily settled when conducted in a cooperative atmosphere.

A photograph of a dense forest with tall, mature trees and a grassy path leading through them. The scene is bathed in soft, natural light, creating a serene and vibrant atmosphere. The trees have thick, textured bark, and the foliage is a rich, varied green. The path is covered in tall grass and leads towards a brighter area in the distance.

# **McKELLAR COVERS IT ALL**

SEAMLESS SERVICE FROM BEGINNING  
TO END—ALL AT NO COST.

### Consultation, Mediations, Settlement Meetings

MCKELLAR is available at any time, in at least ten different places at once, to provide accurate and comprehensive structure advice.

MCKELLAR  
ACCESSIBILITY

### Valuations and Illustrations

MCKELLAR prepares fast, accurate valuations of even the most complicated future care cost or income loss reports.

DETAILED  
COST  
VALUATIONS

### Best Rates Guaranteed

MCKELLAR delivers the highest monthly payments at the lowest cost, from qualified life insurers. We prepare periodic activity reports and annual year-end OSFI valuations for casualty insurers, when requested.

CENTRALIZED  
BROKERAGE  
DEPARTMENT

### Quality Control and Verification

MCKELLAR provides centralized quality assurance by dedicated specialists for every aspect of a file, from the initial illustrations to the final structure contract.

CENTRALIZED  
QUALITY  
ASSURANCE

### The Best Protection

MCKELLAR is the only structure firm with a dedicated, full-time legal department to ensure all necessary documentation complies with Canada Revenue Agency requirements. Our lawyers protect you and your settlement by reviewing or drafting settlement documentation.

LEGAL  
DEPARTMENT

### Applications, Assignment Documents, Contracts

MCKELLAR prepares all the necessary structure documents, checks them for accuracy, and has multiple post-funding staff to ensure hassle-free delivery of the structure contract.

POST-FUNDING  
SPECIALISTS

### Lifetime Service Commitment

MCKELLAR has a full-time department dedicated to the lifetime service requirements of every client. Our staff handles reversions for casualty insurers, estate administration for clients' structures, and maintains an archive of all structured files.

CLIENT  
SERVICES  
DEPARTMENT



*At McKellar, we firmly believe that our commitment to the long-term benefits everyone.*

Since day one, we have worked to grow our organization in both size and reputation, by delivering on our promises. Let our resources become your resources—to help you structure a settlement that, like McKellar, will stand the test of time.

**McKellar** STRUCTURED  
SETTLEMENTS

*Now you're sure.*

## **THE MCKELLAR GUARANTEE | OUR PROMISE TO YOU**

The McKellar Guarantee, issued with every structured settlement contract, is our promise to you that your structured settlement is protected, tax-free and prepared in compliance with Canada Revenue Agency requirements.

**M&Kellar** STRUCTURED  
SETTLEMENTS

*Now you're sure.*

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