



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.*

**McKellar**  
STRUCTURED SETTLEMENTS

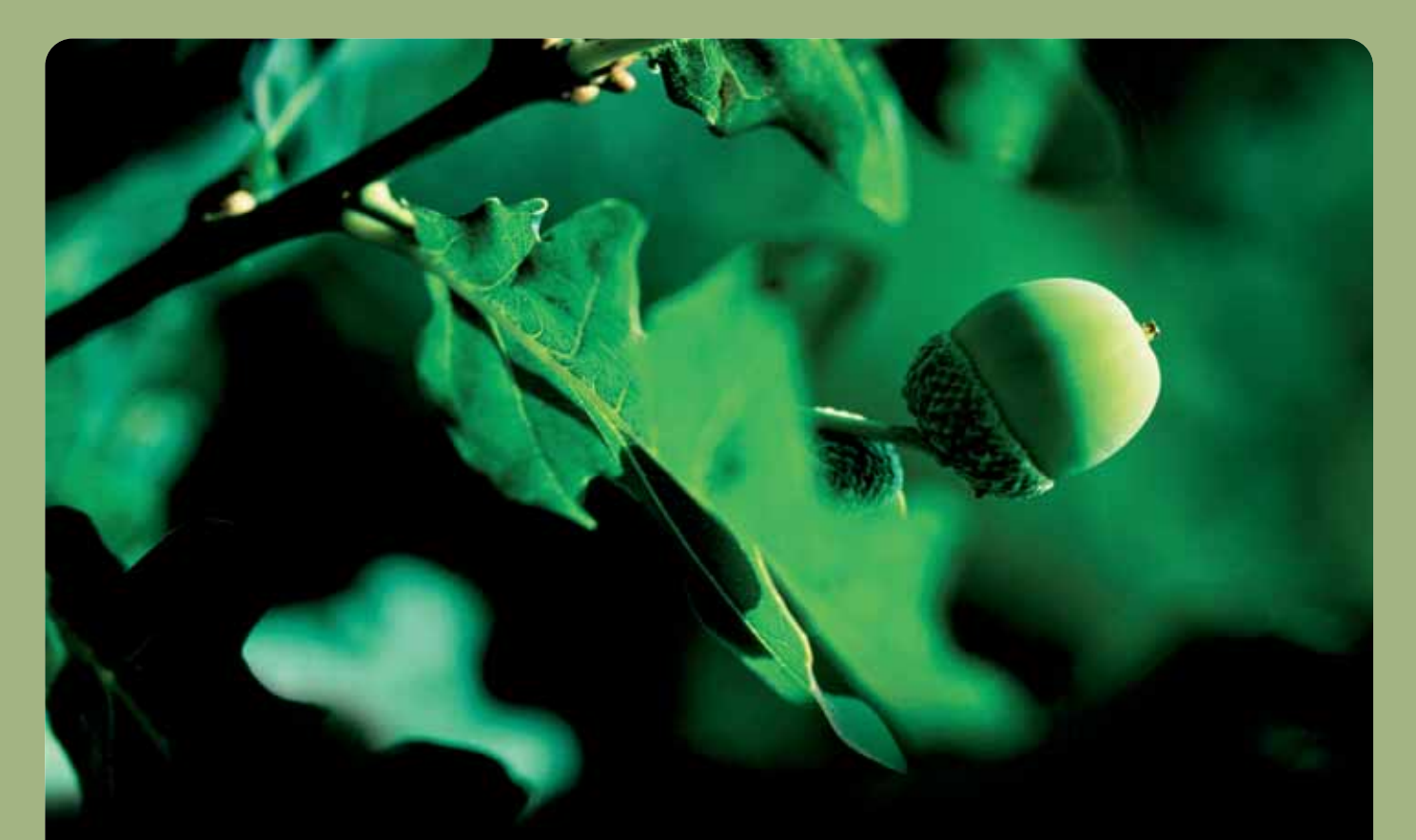
### Our Goal

To be your first choice  
in structured settlements.

### Our Commitment

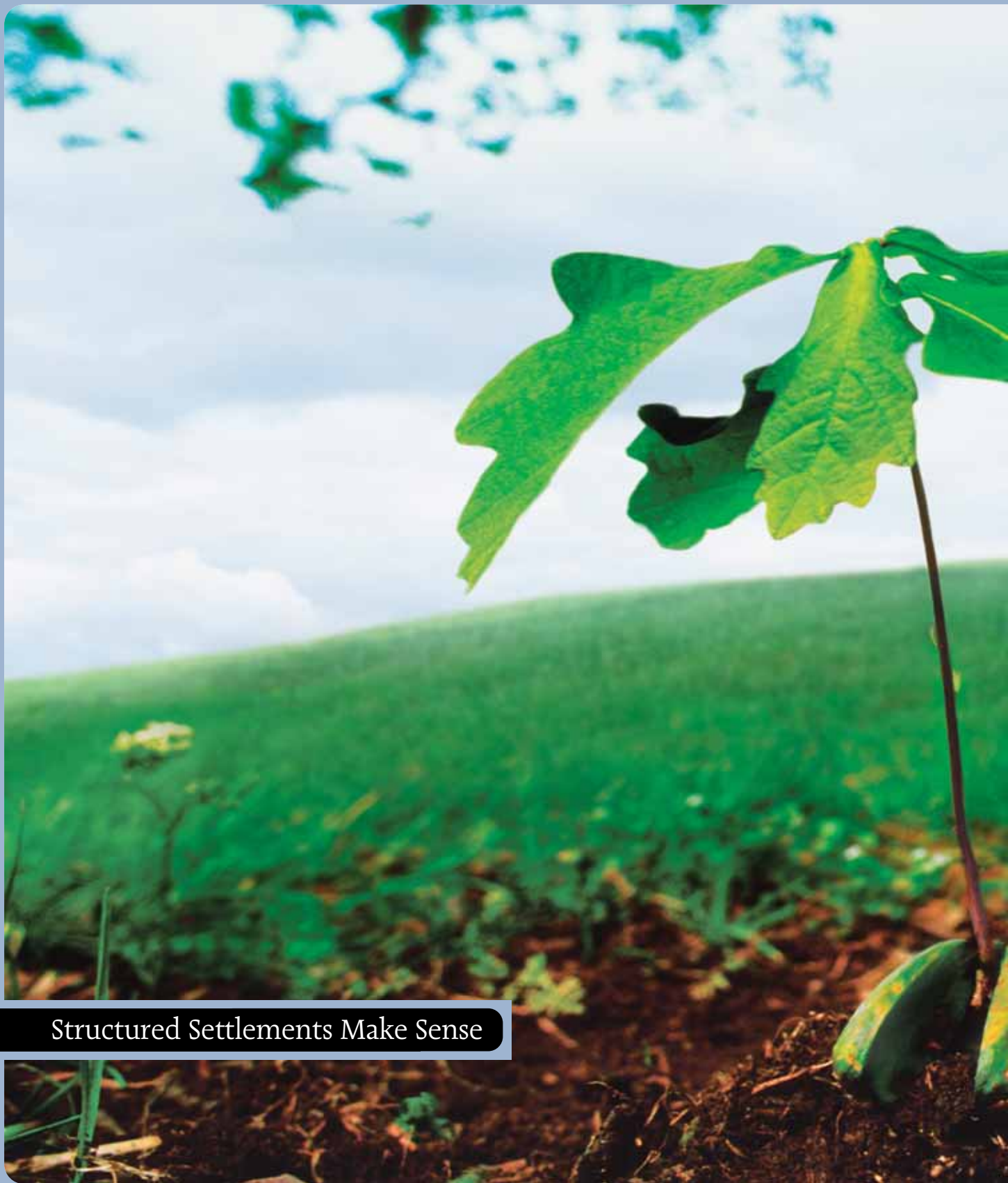
To provide you with the  
most secure, accurate and  
comprehensive structured  
settlement service available –  
guaranteed.

McKellar  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 safe, tax-free income. With The McKellar Structured Settlement™, everyone wins.

*McKellar... now you're sure.*



## Structured Settlements Make Sense

Structured settlement payments are made over a period of time in installments, rather than in a lump sum. The McKellar Structured Settlement™ provides unique protection—unparalleled security and even more tax-free money over the long term. And with a structure, less means more. Because payments are tax free, less money is needed to replace otherwise taxable income. The result is a “win-win” settlement for both sides.



## McKellar Makes Sense

McKellar is the most reliable and trusted supplier of structured settlements in Canada. We are the oldest and largest structure firm in the country—and the market leader. With our size, geographic scope and depth of expertise, we offer true value-added service to injured people and insurers alike. Through us, you gain access to the most qualified claims, legal and settlement professionals in the industry—all at no cost to you.



## Our Key Strengths

### 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.



## Size & Geographic Coverage

### McKELLAR MEANS SERVICE

As the only structure firm with offices across Canada, 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 custom-tailored training programs for the legal and insurance industry, which can be as simple or as detailed as you like – anytime, anywhere in Canada.

## Trust & Credibility

### McKELLAR STANDS FOR INTEGRITY

Having the trust of both sides of the negotiating table for over 30 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.

# The McKellar Structured Settlement™ Process



1a.

McKellar Specialists

1b.

Accident Benefit Analysts



2.

Centralized Brokerage Department

3.

Centralized Quality Assurance



4.

Legal Department

5.

Post-Funding Department

6.

The McKellar Guarantee

7.

Client Services Department



### **PERSONAL CONSULTATION, MEDIATIONS, SETTLEMENT MEETINGS**

We are available at any time, in at least ten different places at once, to provide accurate, comprehensive structure advice—for free.

### **VALUATIONS AND ILLUSTRATIONS**

We prepare fast, accurate valuations of even the most complicated future care cost report, based on the applicable accident benefits legislation.

### **BEST RATES GUARANTEED**

We deliver the highest income or the lowest cost, from qualified life insurers. Our staff prepares periodic activity reports and annual year-end OSFI valuations for casualty insurers, when requested.

### **FINAL PRINTOUT IS VERIFIED 3 TIMES**

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

### **THE BEST PROTECTION**

As the only structure firm with a legal department, we ensure all necessary documentation complies with Canada Revenue Agency (CRA) requirements. Our lawyers protect you and your settlement by reviewing or drafting settlement documentation.

### **APPLICATIONS, ASSIGNMENT DOCUMENTS, CONTRACTS**


We prepare all the necessary structure documents, check them for accuracy, and have dedicated post-funding staff to ensure hassle-free delivery of the structure contract.

### **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 CRA requirements.

### **LIFETIME SERVICE COMMITMENT AT 1.800.265.8381**

We handle 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—now, and years from now.



At McKellar, our commitment to the long term benefits everyone. Since day one, we have worked to build an organization whose business and community relationships will stand the test of time. The same should be true of your structure. Let our resources become your resources—to help you build a settlement that will also stand the test of time.

*McKellar... now you're sure.*



**McKellar**  
STRUCTURED SETTLEMENTS  
*Now you're sure.*

**GUELPH** 1.800.265.8381  
**HALIFAX** 1.800.565.0695

**EDMONTON** 1.780.420.0897  
**UNITED STATES** 1.800.265.2789

[www.mckellar.com](http://www.mckellar.com)

---