



STARCARE

MANAGING THE
FINANCIAL CONSEQUENCES
OF SUDDEN WEALTH



teamwork

YOUR JOB AS AN ATTORNEY is challenging. You wrestle daily with a complex legal system and somber human conditions. The media's distortion of your profession, never-ending legislative changes and an uncertain economy complicate an already difficult job.

At STARCARE, an independent wealth planning firm, we face many of the same challenges. C. Richard Hearn, founder of STARCARE, has been helping individuals and their families deal with the emotional and financial consequences of large settlement awards for more than 30 years. Like you, we find comfort in knowing that our work is meaningful and that we can make a difference in the lives of our clients.

expertise

HELPING YOU HELP YOUR CLIENTS

Sudden wealth often follows tragic events. At the crossroads – when fortune meets misfortune – everything can change. It is at that junction – where the legal and financial worlds convene – where our teamwork can make a difference.

For most of our professional partners, educating clients about financial decisions – before, during and after a settlement – falls outside the scope of their practice. One of the largest firms in the country that specializes in this kind of work, STARCARE welcomes the opportunity to help you help your clients. We work closely as a team with attorneys, accountants, trust officers and social services representatives to ensure the most appropriate recommendations for your clients.

Far and away, the best prize that life offers is the chance to work hard at work worth doing.

THEODORE ROOSEVELT

A MUTUALLY BENEFICIAL RELATIONSHIP

An alliance with STARCARE enables you to help your clients protect their awards. You work hard to get them the very best settlement possible – and are concerned long after the case is closed about their welfare. We work just as hard to honor your efforts and ensure their successful financial future.

Your referral of our financial services distinguishes you from your competitors. It clearly establishes your firm as one that cares about the client after the proceedings.

SPECIAL NEEDS CLIENTS DESERVE SPECIAL CARE

Many of our clients don't come from wealthy families and are not used to having money or dealing with the values, issues and life choices that money brings. Their ability to work and earn a living may not be an option. They struggle with feelings of confusion and guilt that often can lead to self-destructive behavior. Money can shatter hopes and dreams – and destroy families. We've seen it happen all too often.

The Sobering Facts

Most people are not prepared to deal with sudden wealth. Receiving a large sum of money can place enormous stress on the lives of those who lack the knowledge and experience to handle it. The Sudden Money Institute estimates that more than half lose everything within a matter of years. They face difficult choices and emotional challenges that require professional support and guidance.

At STARCARE, strong, unconflicted emotional leadership is the most important asset we bring to these relationships.

STARCARE'S COMPREHENSIVE APPROACH

Whether it's helping a parent provide for a special needs child or enabling an adult to provide for himself, our approach is far-reaching. The consequences of mistakes can be dire – an improperly advised client can lose income and medical benefits. Government and private program benefits must be evaluated and the planning process must consider the present situation as well as future needs. STARCARE's disciplined methods help identify and address personal needs, family needs and the relationships between them.

There can be no real individual freedom in the presence of economic insecurity.

CHESTER BOWLES

Our goal is to tailor suitable investment and insurance strategies to reflect the client's specific circumstances and needs. In addition to product considerations, we investigate the most beneficial structures that offer the greatest advantages and flexibility – from tax sensitivity to intergenerational planning, credit shelter or special needs trusts. In every case, STARCARE solutions are designed to:

- ★ *Meet the client's financial needs*
- ★ *Protect income and medical benefits*
- ★ *Support future medical and personal circumstances*

guidance

For more than a quarter century, STARCARE has catered to the investment and insurance needs of very special clients who face complex personal and financial situations that often require both financial guidance and emotional support.

THE BENEFITS OF AN ALLIANCE WITH STARCARE

- ★ *Provide pro bono pre-settlement financial consultation and advice*
- ★ *Mitigate potential liability by referring a financial specialist – the risk of doing nothing can be greater than the risk of doing something*
- ★ *Position your firm to offer a value-added dimension of overall service to your clients*
- ★ *Create goodwill and enhance your firm's image among prospective clients*
- ★ *Enable you to entrust the implementation of a sound investment plan to professionals who CARE about your clients' wellbeing*

TOGETHER, WE CAN MAKE A DIFFERENCE

STARCARE will work with your firm from the onset to provide sound financial guidance with respect to settlements and the protection of government benefits. Once an award has been granted, you don't stop worrying about your clients. Our efforts simply continue to build on the hard work you've done to ensure their financial security.

We invite you to learn more about how STARCARE can help you help your clients. Contact us toll-free at **1-888-583-CARE (2273)** for more information.



STARCARE

THE SOURCE

FOR OBJECTIVE

COMPREHENSIVE

FINANCIAL ADVICE

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