



ASSET MANAGEMENT

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## THE POWER OF PRE-TAX INVESTMENTS FOR CONTINGENCY FEES

### WHAT IS THE CAR<sup>®</sup> PROGRAM POWERED BY ESI<sup>™</sup>?

Optcapital and Synergy Asset Management (SAM) have come together to offer a powerful alternative to traditional fixed attorney fee structures for contingency fees. Through Optcapital's CaR<sup>®</sup> program, lawyers may invest their legal fees on a pre-tax, tax-deferred basis into investments of their own choosing, including SAM's Enhanced Structured Income<sup>™</sup> (ESI<sup>™</sup>) payment streams. This powerful combination enables lawyers to achieve better returns and diversification. In addition, the flexible payment structure of the CaR Program gives lawyers better control over the timing of withdrawals, and thus taxation. By investing fees pre-tax, lawyers have the power to accumulate greater wealth. A deferred fee can also be used to award deferred bonuses with vesting schedules to key associates, mitigating the risk of talented people leaving the firm. Furthermore, a deferred account enables law firms to borrow capital at prime rates, improving their profitability.

### KEY REASONS TO USE THE CAR<sup>®</sup> PROGRAM WITH ESI<sup>™</sup>

- Invest Contingency Fees on a pre-tax, tax-deferred basis
- High yield (5-7%) fixed investment vehicles, Mutual funds, ETFs, Stocks & Bonds
- No limits on contributions or penalties on withdrawals
- Better control over timing of withdrawals and taxation
- Award deferred bonuses to attract and retain key associate lawyers
- Borrow against account at prime rates

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## WHO IS OPTCAPITAL?

Founded in 1998, Optcapital and its subsidiaries manage more than \$3 billion of deferred and incentive compensation. They are experts in providing unique and innovative solutions to law firms' needs for tax-deferred capital accumulation, low cost financing and key lawyer retention.

## WHO IS SYNERGY ASSET MANAGEMENT?

Synergy Asset Management is part of Synergy Settlement Services. SAM, for short, specializes in tax deferral strategies for lawyers. Enhanced Structured Income™ is SAM's exclusive product that provides strong fixed income returns with no market risk. SAM's experienced team can provide advice and options for achieving the most tax advantaged outcome for contingent legal fees.

## WHAT IS ESI™?

Enhanced Structured Income™ streams are fixed structured settlement annuity payment rights that have been sold at a significant discount to a third party purchaser. After the sale, the structured settlement annuity payment obligation remains in force and can be legally transferred to a new buyer through the purchase of ESI™. When ESI™ is purchased, the buyer is legally transferred the rights to future fixed structured settlement annuity payments in return for a one time lump sum investment. ESI™ offers returns in the 5 – 7% range depending on deferral and duration.

**877.242.0022**

*[www.structuredfees.com](http://www.structuredfees.com)*

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