

| Settlement Trust Group

Don't sell your Structured Settlement at a steep discount for a small lump of cash.

Borrow against it and protect your future.

Introducing the Midland States Bank Structured Settlement Loan.

Circumstances outside your control may have left you with financial obligations exceeding your settlement payment structure. Our Structured Settlement Loan can provide you with an advance based on the present value of the full or partial amount of your annuity benefits, allowing you to meet these obligations or make purchases to improve your quality of life. Historically, the primary option to accomplish this was to sell your annuity benefits at a very big discount. With Midland's new Structured Settlement Loan, you can borrow funds from a federally and state regulated bank which has been helping people with their financial needs for over 130 years. Midland has earned a 5-Star rating from BauerFinancial, an independent rating agency.

Your best interest at heart.

This loan solution is designed to help you with both your current and future needs by providing early access to your funds without having to sell your future payments at a deep discount. Your loan payments will be made directly by your annuity provider, so you don't have to worry about making the payments. You can pay off the loan early without penalty, and retain your annuity payment rights.

The benefits to you.

Savings = Generally more money for you than through a typical factoring transaction

Flexibility = Loan terms to meet your short or long term needs and early payoff with no penalty

Ease of use = Payments made by your annuity provider

Costs to you include:

Bank costs for establishing the loan including attorney fees and court costs

Interest Cost (Interest rates are fixed and based on loan duration)

It's easy to get started.

Simply call **1-888-818-4637** and a specialist will walk you through the process.

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