



Turn Your Case Expenses Into CashSM



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About Us



What We Do.

We turn your case expenses into cash. We combine a commercial line-of-credit with specialized accounting services that enable all costs to be passed through to the cases...where they belong.

What We Don't Do.

- We don't get involved analyzing your cases.
- We don't have any contact whatsoever with your clients.
- We don't do business with firms that have financial difficulties.
- We don't do plaintiff funding, settlement funding or structured settlements.

How It Typically Works...

First, a line-of-credit is established for your firm for the funding of case expenses. You fund the cases you want, if you want, when you want.

Next, we bill your firm for interest on a monthly basis for the case expenses you have financed with us.

Then, each time you complete a case, you request a payoff quote which includes all interest and costs paid by your firm to date.

Finally, the payoff quote is the documentation you need to add the costs to the completed case's settlement sheet, thereby reimbursing your firm for all case expenses and interest costs.

What It Costs.

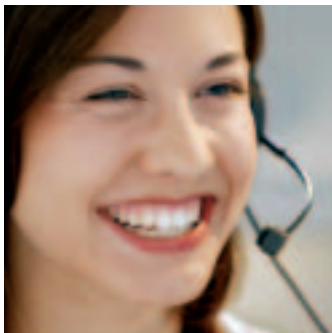
Our rates float with the Prime Lending Rate (as published in the Wall Street Journal). Call us toll-free at **1.877.894.9724** or visit **www.AdvocateCapital.com** to request a detailed proposal for your firm including exact costs.

IMPORTANT: In addition to our rates being very reasonable, our services enable your firm to get reimbursed from your cases for 100% of the cost of our services. So the net cost to your firm is close to zero.

Does Your Firm Qualify?

Our clients are among the leaders of the trial law practice. Your firm may qualify if:

- Your firm is financially stable.
- Your firm has a successful track record of trial law practice.
- The partners of your firm have good credit.
- You and your firm have not been sanctioned for ethics problems.
- You have more than \$50,000 tied up in case expenses.



Contact Us Toll-Free
1.877.894.9724

or visit us at
www.AdvocateCapital.com



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Top 10 Reasons To Enroll Today



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Call Us Now!

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- 1** **We enhance your ability to pursue justice on your client's behalf.** With our help, you can hire the best experts and support services without concern for the drag on your cash flow.
- 2** **It is your money.** You earned it, paid taxes on it, and then loaned it right back to your practice for free. You can either leave it tied up in case expenses and lose the ability to do what you want with your money, or you can get it back at almost no cost through our services.
- 3** **Now you can create a more level playing field.** Do the defendants or insurance companies across the aisle finance their cases with post-tax cash out of their own pockets? Then why should you?
- 4** **Making an interest-free loan (your case expenses) is a poor business practice.** The cash you have tied up in case expenses is not earning interest. Wouldn't you like to put your money back in your pocket?
- 5** **Our services give you a strategic advantage over other plaintiff firms.** The ability to free up more working capital is a strategic advantage over rival law firms. We enable you to take your cash out of case expenses and invest it in the expansion of your firm through advertising, hiring staff, purchasing equipment, etc.
- 6** **Enhance your cash flow management.** Even in the most successful law firms, cash flow can fluctuate significantly. We smooth out the valleys for you by replenishing the funds you have spent on case expenses.
- 7** **Enhance expense tracking accuracy.** Our clients tell us that our careful tracking of case expenses is a terrific way for them to make sure they remember to recoup all of their expenses at the end of each case.
- 8** **Enhance your compliance with IRS regulations.** According to Internal Revenue Service ruling (PLR 8246013), law firms are not to deduct reimbursable expenses from current-year income. We make proper compliance less painful. For more information, call toll-free **1.877.894.9724** or visit **www.AdvocateCapital.com**.
- 9** **There is very little cost to your firm.** Our product enables your firm to get reimbursed from your cases for 100% of the cost of our services. So the net cost to your firm is close to zero.
- 10** **There are better uses for your money.** Think about it...maybe you'd like to expand your firm...or support a worthy cause. Maybe you'd rather save for the future...or just have some fun! Since it's your money, when you get it back out of your cases you can do whatever you want with it!



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Frequently Asked Questions



Is it ethical?

We believe that our services are in strict compliance with all published ethics opinions. In fact, we are not aware of a single ethics ruling or court decision that conflicts with our services.

You owe your clients the best possible legal representation....but you do not owe them interest free loans.

To request information regarding ethics opinions that may exist in your state, please visit **www.AdvocateCapital.com** or call us toll-free at **1.877.894.9724**.

I don't need the money. So why bother?

You don't need the money...that's good! We don't do business with firms that have financial problems! Our clients are all successful law firms whose partners recognize that making an interest free loan (your case expenses) is a poor business practice.

What does it cost?

If implemented properly, the cost to your firm is next to nothing. In addition to our rates being very reasonable, our services enable your firm to get reimbursed from your cases for 100% of the cost of our services. So the net cost to your firm is close to zero.

Our rates float with the Prime Lending Rate as published in the Wall Street Journal. Although we don't publish our pricing in our brochures, you can call toll-free **1.877.894.9724** or visit **www.AdvocateCapital.com** to request a detailed proposal for your firm, including exact costs.

Can I apply on-line to become a client?

Yes. Visit **www.AdvocateCapital.com** and follow the "Enroll Now" link.

What about confidentiality?

Advocate Capital, Inc. never discloses your client's information. We underwrite law firms, not their clients. The attorney-client privilege is never an issue.

Does my competition use this structure?

Yes! Law firms from coast-to-coast are increasingly turning to our method of funding expenses. The more successful the firm, the greater the likelihood that they are using our service.

How much do you advance on case expenses?

We advance 98% of your outstanding case expenses. (There is a 2% origination fee withheld at the time of each funding.)

IMPORTANT: Your firm is able to recoup the 2% at the successful conclusion of each case. Therefore, the net result to your firm is a 100% funding of expenses.

When do I have to repay the principal?

The principal is due at the conclusion of each case or the expiration of our agreement, whichever comes first.

What happens if I lose a case?

If a case is abandoned or lost, you would be required to repay the amount advanced against the case and any outstanding interest. It is our experience that a minimal amount of money is invested in cases that are ultimately abandoned.

Do I have to fund every case with you?

No! Once your line-of-credit is established, you decide which cases to fund. And you can start or stop funding a given case whenever you choose.

What is the impact of your service on my operation?

Our objective is to be as unobtrusive as possible. We will work with your staff to assure that any impact is minimal while still providing us with the documentation we need.

Do I need to modify my Client Fee Agreement?

We recommend (but do not require) that you add language to your client fee agreement that discloses this transaction. We also recommend that you begin using such language in your agreements immediately so that you will be ready to take advantage of our services if your firm is approved.

What does it cost my clients?

Less than you'd think! As you know, the majority of larger case expenses come toward the end of a typical case. While the effect on your client is very small, the positive impact on your practice is very large.

Call toll-free **1.877.894.9724** or visit **www.AdvocateCapital.com** to request a detailed proposal for your firm that includes an estimate of the impact on individual cases.

Can you give me any references?

Definitely. We have many happy clients who have said that they would be glad to provide references for us. So as not to overwhelm them with calls, we normally reserve that step for later in the process. You can expect the same consideration once you become a client of ours.

Does My Firm Qualify?

Approval is subject to our underwriting process. However, you can take this quick quiz to see if your law firm might qualify..

- Do you have at least \$50,000 tied up in case expenses?
- Do the partners of your firm have good credit histories?
- Has your firm been practicing successfully for several years?
- Is your firm free of ethical problems and sanctions by the bar?

If you answered yes to all of these questions, your firm may qualify to be an Advocate Capital, Inc. client. Call toll-free **1.877.894.9724** or visit **www.AdvocateCapital.com** to get started.



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It's Your Money



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What would you do with your money if you got it back?



It's your money! You earned it and paid taxes on it...so you can do whatever you want with it. Here are a few ideas...

Expand Your Firm

Hire more staff...buy or lease new equipment...take on additional cases...increase your advertising.



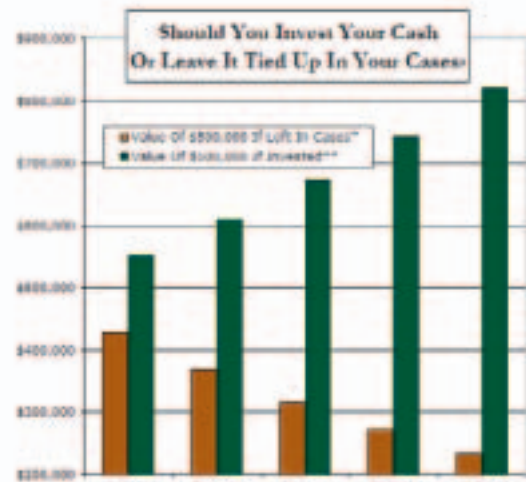
Have some fun!



Investments

The value of the cash you have tied up in case expenses is actually shrinking due to inflation. Plus there is a very real opportunity cost of not investing that cash in an earning asset.

As an example, the chart below shows the difference over time between leaving your cash in your cases at 0% return versus investing that cash in a tax-deferred investment account that earns 5%.



**Assumes an annual inflation rate of 0%.
**Assumes an annual inflation rate of 0% and annual return of 5% on a tax-deferred investment.

Support a worthy cause

Here are a few suggestions...



ATLA Endowment:
202.965.3500 ext.568
www.atla.org



Trial Lawyers for Public Justice:
202.797.8600
www.tlpj.org



Civil Justice Foundation:
1.800.424.2725 ext.381
cjf@atlahq.org



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What Others Are Saying About Us



“ In the current litigation environment, my best results occur at or near trial. Consequently, I am spending more in case costs than ever before, including retaining experts and taking depositions.

With Advocate Capital, the money is always available for these investments in my client's cases. Freed from the concern of personally financing all case costs out of my pocket, I can devote my energies to winning.

Choosing Advocate Capital to finance my case costs has proven to be a winning move that correlates with better results for my clients. ”

F.S., New York, NY

“ I am a client of Advocate Capital and have had the opportunity and privilege of dealing with all of the principal officers of the organization for the past two years. My experience with Advocate Capital demonstrates that its unique approach to assisting lawyers with case expense management provides the bar with an important adjunct to client service. I have been impressed by the professionalism and dedication to service that has marked all my contacts with Advocate's staff and officers. It is clear that Advocate Capital is committed to providing the Plaintiff's trial bar with the highest level of financial services. ”

K.T., San Francisco, CA



“ I am a member of ATLA and I have been using the services of Advocate Capital for several years. I offer my unqualified support of their efforts...the company has acted responsibly, ethically and with the degree of client concern that we seek to maintain with our clients. ”

J.T., Dallas, TX

How To:



Ask Questions:

Call us toll-free at **1.877.894.9724**, send an email to **Info@AdvocateCapital.com** or fax your question to **615.377.9212**.

Enroll Now:

Visit **www.AdvocateCapital.com** and complete the online form on the "Enroll Now" page. Or download a PDF enrollment form from the **www.AdvocateCapital.com** "Resources" page and fax it to **615.377.9212**, or mail it to the address below.

Request Information:

Detailed Proposal. If you are not sure that our services are right for your firm, we'd be happy to send you a detailed, confidential proposal based upon your firm's specific needs. To request a proposal:

- Visit **www.AdvocateCapital.com** and complete the "Request For Proposal" form on the "Contact Us" page.
- Call us toll-free at **1.877.894.9724**.

Ethics Opinions. If you would like more information about ethics opinions in your state:

- Visit **www.AdvocateCapital.com** and complete the "Ethics Opinion Request" form on the "Contact Us" page.
- Call us toll-free at **1.877.894.9724**.

IRS Compliance. You may not be in compliance with IRS requirements regarding your existing case expense accounting! If you would like to learn more about the deductibility of case expenses as explained in the Internal Revenue Service private letter ruling 8246013:

- Visit **www.AdvocateCapital.com** and complete the "IRS Request" form on the "Contact Us" page.
- Call us toll-free at **1.877.894.9724**.



**Thank you for your interest in
Advocate Capital Inc.**

**We look forward to helping you
turn your case expenses into cash!**

Advocate Capital, Inc.

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