



Dear Colleagues, Friends, and Stakeholders of Civil Justice,

Our foundation is pleased to share this year's cofounders' letter. We think that the protection and guidance that litigants receive during the course of their lawsuit speaks volumes about our Seventh Amendment and the Civil Justice system in general.

Access to capital during a lawsuit can be an "access to justice" issue, and the fact that the poorest people in our country can hire the same caliber lawyers as the Fortune 500 is proof that our contingency-fee system of civil justice is the best in the world. However, the harsh reality is that when families are affected by the negligence of others, it often ends up destroying the family's finances, thus making going the distance for 4-5 years in litigation an impossible financial feat.

Last year our Foundation created the "What is Just" campaign to provide examples of what justice should and should not look like, before, during, and after litigation.

We are proud to be a Public Charity; with our 501c3 under our belts, we think that we can attract talent, raise funds, and be a stronger advocate in the litigation finance industry than ever before. Our principal goal is to see other non-profit organizations replicate the work our foundation is doing. We believe that significant goodwill exists in our country, and that it can be leveraged to help all families who are struggling financially.

Since our inception, we have supported over 225 families, and we have enjoyed a 99.9% repayment rate from the families who relied on our foundation. We are optimistic that our trusting relationships in the legal community and the trial bar at large will lead us to proving that a non-profit model in consumer litigation finance and non recourse advances is not only possible, but sustainable for most organizations.

This year we launched our membership option, which give everyone the ability to help other families at different levels. Please consider joining us this year in a membership that works for you. Giving to families in the U.S. who are struggling not only feels good; it's the right thing.

Respectfully,

Handwritten signatures of John J. Bair and Amy R. Bair in cursive script.

John and Amy Bair, Co-Founders