Guaranteed income streams generally are intended to insure the future economic security of highly vulnerable individuals. However, guaranteed sources of funds also are tempting targets for financial predators seeking to exploit the intended beneficiaries by purchasing their future rights for inadequate lump sum payments. This program will address the federal and state statutory, regulatory and common law remedies available to restore and protect guaranteed income recipients, including public and private pensioners, disabled or retired military veterans, as well as tort victims receiving structured settlement payments. This presentation will be appropriate for both attorneys and non-lawyer advocates who work with likely targets of such financial abuse.