



# STRUCTURED SETTLEMENTS

**Financial Security for Your Future, Guaranteed.**

When you accept a structured settlement, you're adding confidence and certainty to your financial future. Each year, thousands of Americans turn to structured settlements because no other option has so many unique advantages.

Here are a few of the long-term benefits you'll see with your structured settlement annuity:

- Tax-free income.
- No trust or management fees.
- Full payments even if you return to work.
- Guaranteed benefits.

For nearly fifty years, structured settlements, widely recognized for the way they insulate beneficiaries from economic uncertainty, are a preferred method for settling lawsuits and claims. Accident survivors have recognized the advantages of guaranteed income without taxes or fees. Payments can be guaranteed for decades or even for life and they are not subject to reductions due to interest rate or market changes. Additionally, depending on the settlement terms, a structured settlement may also allow an injured person to maintain eligibility for Medicaid and certain government means-tested programs.

A lawsuit settlement may be your only chance to protect your future income for years or even decades. A structured settlement provides certainty in a volatile economy with no taxes and no ongoing fees.

*"I was in an auto accident that wasn't my fault. The accident caused back and neck injuries that forced me to give up my nursing job. When my case settled, I was tempted to take cash, particularly given our childcare expenses. Instead, I put almost all the money into a structured settlement that will begin payments when I retire. There's incredible peace of mind knowing that my retirement payments are totally secure. If I had to do it over again, I'd absolutely go with the structured settlement."*

**Suzanne Sinacori**

Structured Settlement Annuitant  
Simsbury, CT

## FINANCIAL SECURITY FOR YOUR FUTURE. GUARANTEED.

A structured settlement gives you almost unlimited freedom to tailor your future payments. Here's how a 40-year-old person might settle a \$300,000 injury case to help meet future medical and family needs:

### CASE STUDY FACTS:

**Client Age:**

40 Year-Old Male

**Settlement Amount:**

\$300,000

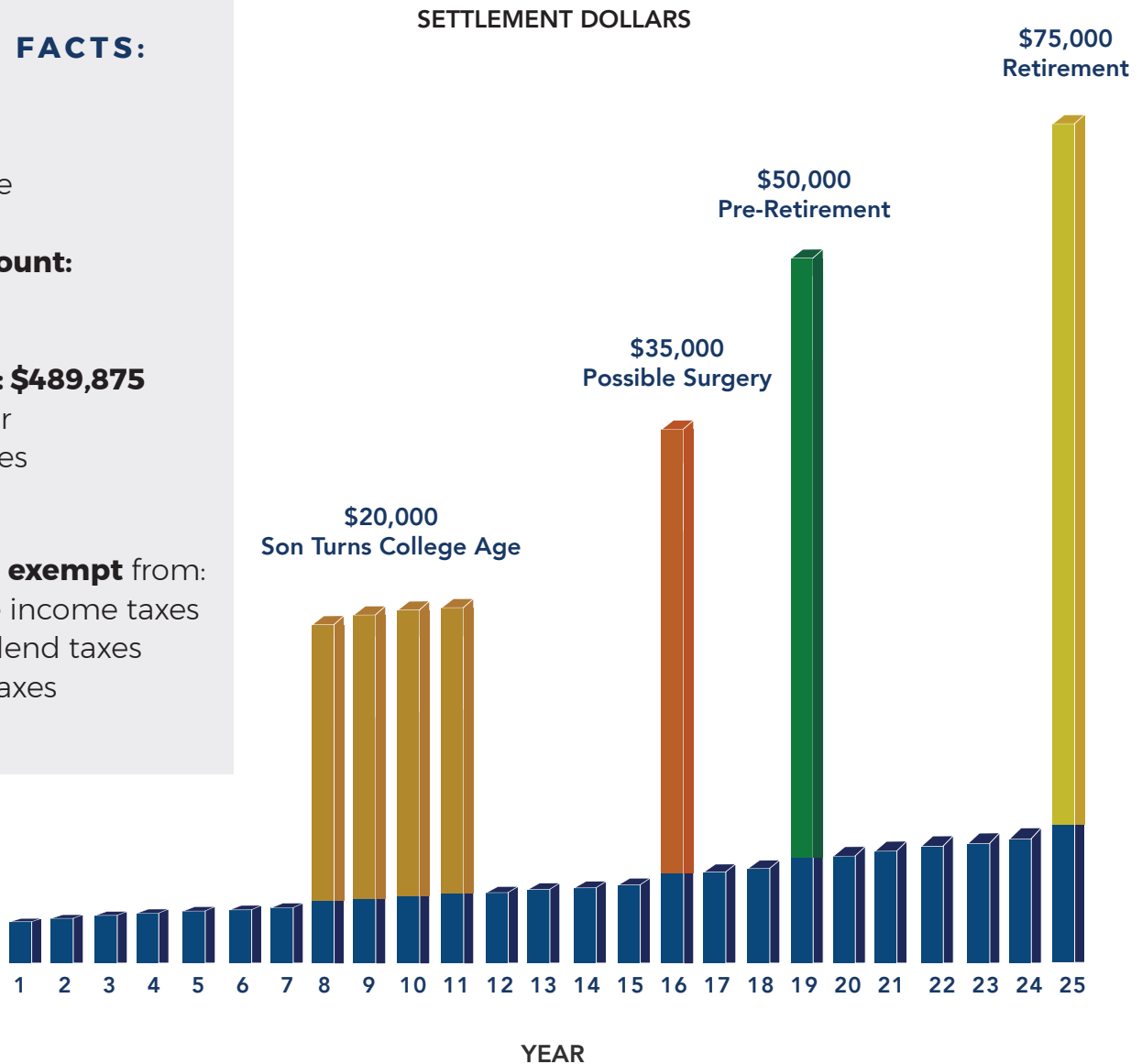
**Total payments: \$489,875**

No future trust or management fees

All payments are **exempt** from:

- Federal & state income taxes
- Interest & dividend taxes
- Capital gains taxes

\$500/month with a 4% annual increase



Learn more today. Find out why a structured settlement is a smart choice for your future.