

What Is a Structured Settlement?

A plan built around your life today, and your future



A structured settlement lets you receive some or all of your settlement through guaranteed payments over time, instead of one lump sum. You can take part of it as cash now and structure the rest into future payments, all customized around your needs and goals.

YOUR SETTLEMENT, YOUR PLAN

A structured settlement can be designed to provide:



Cash Now

For immediate needs



Monthly Income

For everyday living expenses



Annual Payments

For future planned expenses



Future Lump Sums

For a home, vehicle, education, or retirement



Lifetime Income

Guaranteed income you cannot outlive



A Combination

Mix and match to fit your life

WHY CONSIDER A STRUCTURED SETTLEMENT?

Four reasons claimants choose to structure part of their settlement:



Guaranteed Payments

Set in advance, not affected by the stock market



Tax-Free

Confirmed compliant with IRC 104(a)(2), so payments and growth are free from federal income tax



Protection for Your Future

Helps ensure money is there when you need it later



Designed Around You

Built around your family, lifestyle, and goals





What Is a Structured Settlement?

YOU DO NOT HAVE TO STRUCTURE EVERYTHING

Your overall plan might include a combination of:



Cash



A Structured Settlement Annuity



Long-Term Investments

A FEW QUESTIONS TO ASK YOURSELF



What do I need now?



What will I need later?



What money do I want guaranteed?



What money do I want invested for long-term growth?



The purpose of settlement planning is to help you make these decisions before your settlement is finalized, so you can create a plan designed to support you and your family for years to come.

Ready to Start Thinking Through Your Plan?

You can reach out to us at any time. No cost, no obligation.



For general education only, not legal, tax, or financial advice. We are an independent consulting firm, not a law firm.