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A **Structured Settlement** is an extraordinary investment vehicle. What makes **Structured Settlements** so special is that they have one of the strongest guarantees in the financial industry; the payments are completely free of federal and state income taxes and the money in a **Structured Settlement** is safe from creditors. There is no other investment product available that can match this combination of benefits.

You might ask, "If they are such a great thing, why haven't I heard of them before?" Sadly, **Structured Settlements** are only available in liability and worker's compensation claims involving physical injury (including death). They are an ideal investment product to provide injured parties with income replacement, money for future medical needs, a child's education fund, a retirement fund and nearly any other type of financial need you can imagine.

A **Structured Settlement** gives you the peace of mind that your payments will come to you regularly, when you expect them and with no effort or decisions on your part. Only the largest and most financially sound life insurance companies in the country offer **Structured Settlements**. Neither ups and downs in the stock market nor swings in interest rates can have any effect on your stream of payments. Placing money in a **Structured Settlement** also unburdens you from having to deal with friends, family and others wanting to provide you with their advice on how to invest or spend your money.

The attached illustration(s) represent only a few of the many possibilities of how a **Structured Settlement** could be set up to provide you with the greatest financial benefit. We would welcome any additional thoughts you might have. To assist you in understanding the illustrations, we are providing you with the following definitions of various payment options available with a **Structured Settlement**. Some or all may have been proposed to you.

If you should have any questions or concerns, please contact **Amy Paul at 1-800-475-4751.**

DEFINITIONS

CERTAIN ONLY- A certain only provides payments on a regular basis, usually monthly or annually, for a specified period of time. This may be for as short as three years or as long as fifty years. A common example is a college fund in which an annual payment is made for four years beginning at the time when one turns eighteen years of age.

LIFE INCOME- Under this option, payments are made to the injured person for his/her entire lifetime. Benefits are usually paid monthly, however, different payment schedules are available. Additionally, payments can be guaranteed for a specified minimum period of time to protect your family in the event of a premature death. For example, when a "twenty year certain" period is added to the lifetime payments and death occurs before the "certain" period expires, all of the remaining "certain" payments will be made (also tax free) to your beneficiaries. This is typically called either "**certain and life**" or "**life with period certain**".

LUMP SUMS- These payments are made at designated intervals, usually every three or five years. The payment is guaranteed and paid on the date or within the time frame specified. Again, since the payments are guaranteed, your beneficiaries will receive any remaining payments in the event of premature death.

We hope this information is helpful to you in considering the impact of a *Structured Settlement* on your financial future.

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SPECIALIZING IN STRUCTURED SETTLEMENTS, ATTORNEY FEE STRUCTURES
AND CAPITAL GAINS DEFERRAL