



Long-Term Financial Security

*It's within
your reach.*

Comprehensive Settlement Planning
with Structured Settlements



AASC

AMERICAN ASSOCIATION OF
SETTLEMENT CONSULTANTS

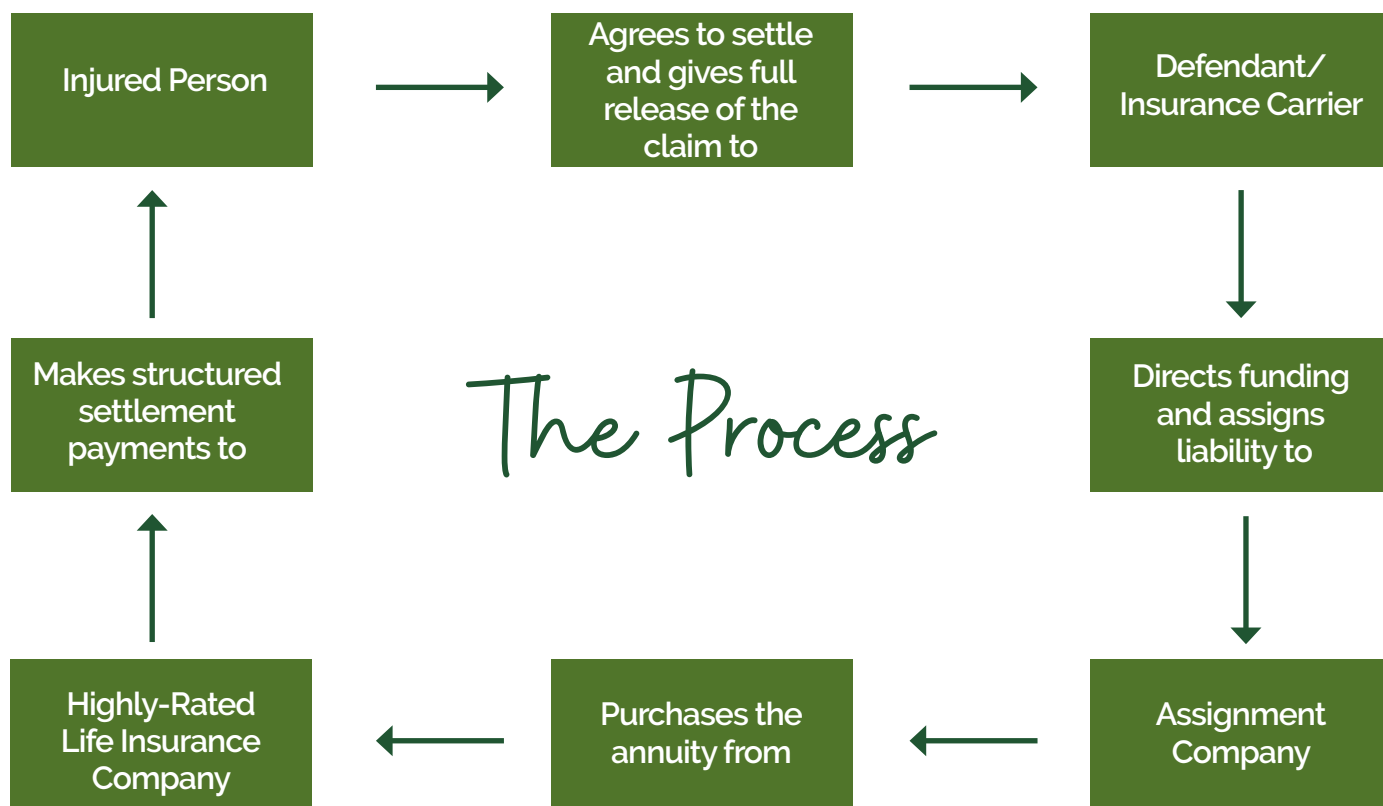
Structured Settlements: Your Lifeline After Hard Times

When you or your loved one suffers a life-altering injury, financial stability is a key to moving forward. Structured settlements provide guaranteed¹ periodic payments to injured people over a set period of time. Payments are income tax-free or income tax-deferred, depending on the type of case.

Lump sum cash settlements can quickly dissipate, leaving injured people without income when it is needed most. By choosing a structured settlement, you can rest assured that you have a steady stream of payments to last a lifetime. Even better, structured settlements can be combined with other settlement options to create a comprehensive plan that encompasses your unique needs.

The decision to utilize a structured settlement must be made before the settlement is finalized. Your settlement consultant can walk you through your options and help ensure that the appropriate language is included in the settlement agreement.

Here's how a structured settlement works:



¹Guarantees are subject to the claims-paying abilities of the issuing insurance company.

By The Numbers

\$5.6 Billion Structured Annually

366,205+ Injured people helped since 2008

800+ Settlement consultants licensed and regulated across 50 states

1982 The year Congress formally recognized and began encouraging the use of structured settlements

Security & Peace of Mind

Client: Age 45; Became person with quadriplegia as the result of a car accident

Gross Settlement: \$3,000,000

Net Settlement After Attorney's Fees: \$2,010,000

In this example, the injured person is not currently receiving needs-based benefits (e.g., Medicaid, SSI, etc.). Immediately following settlement, he wants to pay off his medical liens and have a sizable cash cushion to cover emergencies. Here is how he might break down his remaining settlement funds to meet ongoing needs and maximize his quality of life.

IMMEDIATE NEEDS

\$100,000 Cash
\$75,000 Medical Liens

LONG-TERM NEEDS & WANTS

\$525,000 Structured Settlement Annuity \$250,000 Managed Investment Account

\$560,000 to seed Special Needs Trust \$500,000 ADA-Compliant Home

Note: Example is for illustrative purposes only. Contact your settlement consultant for a customized plan.

Structured Settlement Benefits for Injured People

- Structured settlements are income tax-free for personal injury, wrongful death, and workers' compensation cases (payments from non-physical injury cases are income tax-deferred);
- Injured person can choose monthly, bi-annual, annual, or future lump sum payments;
- Guaranteed¹ payments with no management fees;
- Freedom from market volatility;
- Can be combined with market-based structured settlements to take advantage of additional growth potential; and
- Can be used to fund Special Needs Trusts or Medicare Set-Asides.

Structured Settlement Benefits for Defendants

- Bridges the gap between the injured person's expectations and what the defendant can offer;
- Release of liability once the funds are transferred to the third-party assignment company; and
- Can take an immediate tax deduction.

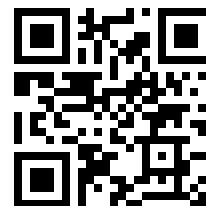
Contact an AASC Member Consultant Today

A structured settlement can fit into a variety of settlement plans as a source of tax-advantaged, long-term financial stability. Structured settlements provide benefits for injured people and defendants, and can help all parties move forward after litigation.

For more information about structured settlements and comprehensive settlement plans, contact an AASC member consultant or visit our website at www.americanascorg.



AASC
AMERICAN ASSOCIATION OF
SETTLEMENT CONSULTANTS



¹Guarantees are subject to the claims-paying abilities of the issuing insurance company.