



Passionate Advocates.  
**Proven Approach.**





**Personal injury plaintiffs who anticipate receiving a significant damage award often find themselves in uncharted territory: How can they protect their award and ensure a secure future?**

**The answer:** A structured settlement. While the concept seems new and uncertain, structured settlements can ensure damage awards provide for a secure and long-lasting financial future.

**A Structured Settlement is a unique investment strategy to help those who have won personal injury or wrongful death damage awards achieve long-term financial goals. This brochure explores how NFP Structured Settlements and our team of skilled, dedicated experts has helped people like you find lasting confidence since structured settlements came into existence in the 1970s.**

**NFP Structured Settlements knows every case is different. We become your partner, working to maximize your settlement and ensure that your settlement is tailored to meet your specific needs.**

## Structured Settlements Explained

Structured settlements are an increasingly favored investment and payment method for plaintiffs in personal injury cases to receive damage award compensation. Often referred to as “structures,” plaintiffs receive settlement proceeds as an annuity or installments paid over time, rather than in a single lump sum.

Settlement proceeds are used to fund a structured settlement annuity with a life insurance company. Each structure is unique, and can offer an unlimited number of payment stream options. Payments can be equal, or amounts can vary over time. They can begin immediately or be deferred until you require them and can continue as long as you choose. You design a plan that suits your needs. Selected payments will

not change regardless of interest rate fluctuations or stock market volatility. What’s more, all payments from a structured settlement are free from state and federal taxation (pursuant to IRC Section 104 (a)(2)).

At NFP Structured Settlements, we help develop personalized payment streams based on a highly detailed analysis of your specific circumstances. The structure design can provide money upfront for immediate concerns, such as medical expenses or equipment, other out-of-pocket expenses, and attorney fees. Future expenses – from lost wages or long-term care, to mortgage payments, education, spousal support, retirement, and any other potential needs – also are considered.

*For a personal injury plaintiff receiving a significant damage award, a structured settlement tailored by NFP Structured Settlements can help navigate uncharted territory, protect the award’s value, and ensure a secure future for the life of the plaintiff – and beyond.*



**Structures use the settlement proceeds from a personal injury damages award to fund a life insurance company annuity – offering a unique solution delivered via an unlimited variety of payment stream options.**



## Why Consider A Structure?

### It Provides Financial Security

A structure provides guaranteed tax-free income (pursuant to IRC Section 104(a)(2)). Payments may be guaranteed for a specific period of time or as long as you live. The return on most other investments from a lump-sum settlement, conversely, is never guaranteed and risk can quickly become an undesired reality.

### It Is Tax-free and Does Not Have Any Administrative or Management Fees

Not only are all structured settlement payments tax-free, they have no administrative or management fees. Compare that to lump-sum cash settlements, which initially are tax-free, but invested proceeds often face management and administration fees, as well as potential tax liabilities. Even the most sophisticated investors often cannot match the after-tax returns of a structured settlement.

### It Eliminates the Burden of Managing a Large Cash Settlement

Successfully managing a lump-sum payout involves great risk and untold mental anguish. Some industry statistics note that proceeds from 90 percent of all single lump-sum cash settlements are depleted within five years, often succumbing to both market volatility or the plaintiffs' investment inexperience. Structures require no investment savvy and eliminate all worry about market conditions. Your payout is guaranteed and tax free.

### It Offers Virtually Unlimited Flexibility

Structured settlements epitomize flexibility. Designed to meet your specific needs, the tax-free payments can be scheduled for any length of time, even a lifetime. Payments can start immediately or in the future. They can be made monthly, quarterly, semi-annually or annually, even future lump sums - in amounts and on dates you choose. If income needs are expected to grow, payments can grow. You can even include cost of living adjustments.

### It Protects You and Your Family

A properly designed structured settlement can provide you with confidence and security – today, and for the future. Your structure can be designed to deliver a monthly disbursement for everyday needs – and can provide payments for future obligations, such as your children's education or your own retirement – all on a tax-free basis. It also provides:

- **Capital Protection for Minors** Structured settlement payments can protect your child by providing funds at the age of majority and spread the rest over a period of time that you determine. Court approval of the settlement is more easily obtained by presenting a well-designed structured settlement.
- **Estate Protection for Heirs** During the planning process, you determine the minimum number of guaranteed payments to be received. If you die before all payments have been made, your estate or heirs may receive all remaining payments tax-free. What's more, this can allow beneficiaries to avoid probate.

*NFP and its subsidiaries do not provide tax or legal advice. Please consult with your tax or legal advisor regarding your personal situation.*

Structured settlement payments can protect your child by providing funds at the age of majority and spreading the rest over a period of time that you determine would be most beneficial.



**One of the most compelling reasons for structuring your settlement: You will always have the money you need — when you need it.**

### Structures Are Backed by Highly-Rated Insurance Companies

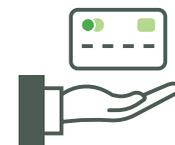
The annuity contracts available through NFP Structured Settlements are offered by insurance companies rated A (Excellent) or higher by A.M. Best Company, Inc.\* These annuities are also subject to strict state regulatory requirements, as well as federal reserving guidelines, providing you multiple layers of protection.

*Note of Caution: By law, structured settlements and the timing of any future payments can only be designed and created once. This must occur before the plaintiff accepts any settlement money. Thereafter, the structure and timing cannot be changed. Therefore, it is critical to design and create the most beneficial structure possible. Partner with NFP Structured Settlements before finalizing any settlement agreement.*

## Why Structure Through NFP Structured Settlements

The consultants, financial planners, attorneys, insurance professionals, paralegals and healthcare professionals at NFP Structured Settlements are among the most resourceful, diligent, and experienced in the industry. We are dedicated to helping you maximize your settlement money and secure your long-term goals.

We also are sensitive to the difficult life changes you likely are facing. Our personal approach has helped tens of thousands of clients understand what can be a complicated – yet critical – decision. We do this by offering:



### More Attention to Your Unique Needs



Our goal is to serve your unique circumstances. To achieve this, we become deeply involved in your situation.

Our professional structured settlement consultant works with you one-on-one to fully understand your personal situation and to best address your current and future needs. We conduct a detailed analysis and ongoing evaluation of the current expenses and obligations and future needs that you or your loved ones face today – and tomorrow.

The settlement you are considering clearly has a significant impact on the life, care and future of you and your loved ones. As your partner, it is our greatest responsibility to guide you skillfully through the structured settlement process.



### Complete Financial Resources



As part of NFP, a leading national distributor of trusts, benefits, life insurance and wealth management solutions, NFP Structured Settlements can also provide you with important financial resources complementary to your structured settlement.



We offer financial planning, wealth management, and trust services that can include special needs trusts, spendthrift trusts and Medicare set-aside trusts



### Trust Services and Administration



Trust services are part of NFP Structured Settlements' mission to provide plaintiffs with a "holistic planning" experience. Over the course of our years in the industry, we've seen how a well-balanced settlement plan often includes both a structured settlement and a trust. An injured plaintiff receiving a settlement must determine the appropriate allocation to each vehicle. In our unique process at NFP Structured Settlements, we work with our wholly owned trust administration company, NDC Advisors ([www.NDCadvisors.com](http://www.NDCadvisors.com)), as well as our team of nurses, attorneys, accountants and settlement planners. Together we devise an appropriate long-term plan utilizing both a structured settlement and a trust to best suit your individual near-term needs and long-term goals



### Connections to Other Critical Support



At NFP Structured Settlements, we care about our clients. We recognize the medical and emotional challenges you may be facing. We may not be able to directly help you with non-financial matters; however, we can guide you to experts who can.



Our relationship with National Care Advisors (NCA) can help provide unique nurse consulting to assist with your individual needs. NCA helps identify costs associated with your unique care needs – and can provide personalized care management designed to meet those needs. NCA helps ensure quality of life now – and throughout your lifetime. For more information about NCA, ask us or visit [www.nationalcareadvisors.com](http://www.nationalcareadvisors.com).



### Caring, Ongoing Service



Long after your settlement is finalized, NFP Structured Settlements remains your partner committed to providing the guidance you need and the answers to any questions you may have. We pride ourselves on delivering the highest level of service at every stage of your settlement life cycle.

*\* An "A" (Excellent) rating is the third highest of the active-company ratings designated by A.M. Best Company, Inc. ("A.M. Best") ratings for insurance companies range from "A++" to "S." A.M. Best indicates that A- (Excellent) ratings are assigned to those companies that in A.M. Best's opinion have an excellent ability to meet their ongoing obligations to policyholders. A.M. Best's ratings are not a warranty of an insurer's current or future ability to meet obligations to policyholders, nor are they a recommendation of a specific policy, contract, rate or claim practice. Learn more at [www.ambest.com/ratings](http://www.ambest.com/ratings).*



**NFP calculates the cost of your long-term needs from medical and health care, to basic living expenses and other obligations you and your family will face.**

## What Happens Next

You've decided to structure your settlement. What's next? NFP Structured Settlements will guide you through the entire process. Although every settlement and circumstance is unique, our process typically proceeds in this manner:

- 1 Analyzing Economic Damages**

NFP Structured Settlements gets involved even before the amount of the settlement money you will receive is finalized. During negotiations, we help calculate your economic damages and the long-term cost of your needs based on factors such as your medical care and basic living expenses for you and your family. We will also help determine whether a trust is appropriate, especially to protect your public benefits, such as Medicaid and/or Medicare.
- 2 Designing Your Structure**

NFP Structured Settlements works with you and/or your lawyer, accountant or other advisors to understand the payments necessary for your current and future needs. Together, we work to design a structure suitable to your financial objectives.
- 3 Working to Secure the Best Rates**

After your future cash flow needs are determined, NFP Structured Settlements provides you structured settlement quotes from highly-rated insurance companies offering the most competitive rates. Together, we may choose one or several companies to fund your future payments according to the schedule you and NFP Structured Settlements design.
- 4 Checking the Legal Details\***

NFP Structured Settlements' will review all documentation for compliance with Internal Revenue Service requirements. After compliance and document accuracy are confirmed, the package is submitted to all parties prior to finalizing your contract.
- 5 Buying the Annuities**

In order for the structure to remain tax-free, the defendant(s) must pay the annuity provider(s) directly to purchase the contract(s) that will fund your future payments.
- 6 Submitting Final Documents**

Once documents are finalized and executed, NFPSS submits the package to the insurance company(ies) to finalize your structured settlement. A policy or contract is issued and all final documents, policies, and contracts are distributed to the various parties. These may include the defendant; the annuity provider(s) and insurance companies; your attorney, accountant, and/or tax advisor; and other appropriate parties.
- 7 Receiving Your Payments**

Once the contracts are signed and the process is completed, the payments from the insurance company or companies will begin. Meanwhile, your structure also begins earning tax-free interest immediately.
- 8 Enjoying Ongoing Support**

NFP Structured Settlements is here for you long after the payments begin. We welcome any future questions and handle your every call with prompt, personal service.



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## About NFP

**At NFP, our solutions and expertise are matched only by our personal commitment to each client's goals. We're a leading insurance broker and consultant that provides employee benefits, property & casualty, retirement and individual private client solutions through our licensed subsidiaries and affiliates.**

NFP has more than 3,400 employees and global capabilities. Our expansive reach gives us access to highly rated insurers, vendors and financial institutions in the industry, while our locally based employees tailor each solution to meet our clients' needs. We've become one of the largest insurance brokerage, consulting and wealth management firms by building enduring relationships with our clients and helping them realize their goals.

Recently NFP was ranked the 2nd fastest-growing US large-group employee benefits brokers by Employee Benefit Adviser. In addition, Business Insurance ranked us as the 5th largest global benefits broker by revenue, the 4th largest US-based privately owned broker and the 11th largest broker of US business. PlanSponsor ranked us the 5th largest executive benefits provider of nonqualified deferred compensation by number of plans, and we were ranked 11th in personal lines P&C revenue by Insurance Journal.

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## About NFP Structured Settlements

NFP Structures is a wholly owned subsidiary of NFP. It is a unique within the structured settlement space because it provides holistic planning. Whatever is necessary and in the best interest of the client is paramount. Whether a client needs a structured settlement, any type of trust, insurance products or financial planning, NFP Structures is there to provide assistance as a passionate advocate with a proven approach.



**Passionate Advocates. Proven Approach.**

[www.nfpstructures.com](http://www.nfpstructures.com) | Toll Free 800-229-2228

