Market-Based Structured Settlements

Market-based structured settlements offer the same tax advantages as fixed annuities with the bonus of growth potential tied to market performance.

Why choose a market-based structured settlement?

A structured settlement annuity provides the stable bedrock for lifelong financial security. Claimants and attorneys who also want to diversify their portfolios can incorporate market-based structured settlements. Rather than using a fixed annuity as the underlying financial vehicle, a market-based structured settlement leverages a growth portfolio that considers the individual's goals and risk profile.

Benefits of a Market-Based Structured Settlement

Market-based structured settlements offer many benefits, including:

- Income tax-free payments (inc. interest) for physical injury cases;
- Income tax-deferred payments (inc. interest) for non-physical injury cases and attorney fees;
- Quarterly, bi-annual, annual, or lump sum payments; and
- The option to pair with a structured settlement annuity for security + growth potential.

Within a market-based structured settlement, there is considerable flexibility of design to allow each individual to address his or her own financial needs.

United Settlement Advantage®

Claimants who elect to place their personal injury settlement proceeds in United Settlement Advantage® will enjoy the same income tax-free treatment[1] associated with structured settlement annuities. Claimants who utilize United Settlement Advantage® for non-personal injury settlement proceeds will have the opportunity to defer taxes on their payments until the years in which the payments are received. Investments can be managed by a financial institution or a personal financial advisor.

United Fee Advantage®

United Fee Advantage® allows attorneys to invest their contingency fees in a market-based investment portfolio on a tax-deferred basis. As is the case with United Settlement Advantage® , the funds can be managed by a financial institution or by the attorney's own financial advisor. Payments will be received on a pre-determined periodic payment schedule, with tax obligation spread out over time.

Market-based structured settlements can help claimants and attorneys diversify their tax-advantaged, growth-oriented financial portfolios. For more information, contact Sage Settlement Consulting today.

[1] *Pursuant to Section 104(a) of the Internal Revenue Code.*

With local offices across the country, our team offers award-winning comprehensive settlement planning services.

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