SAGE
SETTLEMENT CONSULTING

Case Study wrongful death

KEY SETTLEMENT TOOLS

- Structured Settlement
- Minors' Trusts
- Whole Life Insurance
- Cash Lump Sum

Client: The Thompson Family
Net Settlement: $2.7 Million

After the sudden loss of her husband in a fatal automobile accident, Heather was faced with life-altering decisions at a time of profound grief. As the primary caregiver for their two young children, her immediate concerns were stability, predictability, and protecting her family from future financial uncertainty. While the settlement represented meaningful compensation, she was acutely aware that a lump-sum payment could be difficult to manage emotionally and financially, especially while balancing parenting, work, and the long-term needs of her children.

CHALLENGES

- Emotional trauma and complex financial decisions
- Cost of caring for two minor children
- Need for stable long-term income

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SETTLEMENT ALLOCATION

Amount	Solution	Purpose
$1,200,000	Structured Settlement Annuity	Source of regular monthly income
$800,000	Minors’ Trusts	$400,000 per child for future college funding
$400,000	Whole Life Insurance	Provide future liquidity and legacy funds for children
$300,000	Cash Lump Sum	Provide for debt repayment and counseling

OUTCOME

A significant portion of the settlement was structured to provide Heather with reliable monthly income, allowing her to maintain her household. Separate minors’ trusts were established for her two daughters to provide for college. Another portion of the settlement was used to secure permanent life insurance to protect the family’s future and provide additional liquidity when it may be needed most. A cash lump sum allowed Heather to pay off outstanding debt and ensure that she and her girls received high-quality counseling. The result was a settlement strategy that gave the Thompson family the time, space, and financial confidence to focus on healing and rebuilding their lives.