

# SECURITY AND STABILITY TO LAST A LIFETIME

**Over 1,000 Years of Combined Experience**

Structured settlements are backed by life insurance companies that are well established, customer-focused and may provide an additional layer of security at a time when physical injury claimants need it most.

## STRENGTH

Structured settlements may help provide financial security and stability for physical injury claimants and their families. The structured settlement periodic payments offer two key benefits: the payments are income tax-free\* and can be planned out for future needs. The flexibility of the settlement to meet future expense and medical care may make a structured settlement with periodic payments a smart choice for claimants and their families.

Since 1976, the structured settlement industry has generated more than \$150 billion in total premiums. The life insurance companies that offer structured settlements are financially strong organizations with a long history of providing various periodic payment products and exceptional service to beneficiaries. These companies have over \$1.25 trillion in combined assets as of 12/31/17.

## LONGEVITY & EXPERIENCE

With over 1,000 years of combined experience among insurance companies, consultants and attorneys can place a structured settlement knowing their clients' periodic payments will be protected. The companies you want to do business with are those that stand the test of time. Their experience, expertise and claims-paying ability provide peace of mind.

Deciding to accept a structured settlement may be one of the more important decisions an injury claimant may ever make. Structured settlements including periodic payments are unaffected by market volatility – payments are fixed and not subject to reductions due to interest rate or market changes. They can be used in conjunction with Medicare Set-Aside accounts, Special Needs Trusts, and other financial products.

\*Pursuant to Internal Revenue Code Sections 104(a)(1) and 104(a)(2). The National Structured Settlements Trade Association, the insurance companies listed herein, and their affiliates do not offer tax or legal advice. Please consult with a tax advisor to determine how the tax law applies to your specific situation.



## Disclosures

A structured settlement is a voluntary agreement between an injured party and the defendant under which the injured party receives a portion of the damages in the form of a stream of periodic payments tailored to address basic living needs and future medical expenses.

**AIG:** Annuities are issued by American General Life Insurance Company (AGL), Houston TX, or, in New York, by The United States Life Insurance Company in the City of New York (US Life). AGL, US Life, and ACS are members of American International Group, Inc. All contract and optional benefit guarantees are backed by the claims-paying ability of the issuing insurance company and are not the obligation or responsibility of AIG.

**Berkshire:** BHG Structured Settlements, Inc. accepts assigned structured settlement obligations. Annuity payments are provided by Berkshire Hathaway Life Insurance Company of Nebraska under its annuity contract Form BN-1 in all states except New York. First Berkshire Hathaway Life Insurance Company is licensed in New York and issues annuity payments under its annuity contract Form FB-1a.

**MetLife:** Guarantees are subject to the financial strength and claims-paying ability of Metropolitan Tower Life Insurance Company. Met Tower Life guarantees payment of a Met Tower Life annuity issued to a wholly-owned subsidiary.

**Mutual of Omaha:** Mutual of Omaha Structured Settlement Company and United of Omaha Life Insurance Company are affiliate companies of Mutual of Omaha Insurance Company. Mutual of Omaha Structured Settlement Company accepts full responsibility for all assigned contractual obligations. Annuity payments are provided by United of Omaha Life Insurance Company under its annuity contract (Form ICC11-705-GANC-11 or 705-GANC-11 or state special 705-GANC-11(CA), (CT), (FL), (IL), (MT), (ND) or (OR)). United of Omaha Life Insurance Company is licensed in all states except New York.

**New York Life:** Structured settlement annuity products are issued by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010. Available in jurisdictions where approved. Guarantees are subject to the claims-paying ability of the issuer.

**Pacific Life:** Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Insurance products are issued by Pacific Life Insurance Company (Newport Beach, CA) in all states except New York and in New York by Pacific Life & Annuity Company.

Pacific Life is unaffiliated with the National Structured Settlements Trade Association, and the insurance companies listed herein.

**Prudential:** Prudential Structured Settlements is a business unit of Prudential Retirement. Prudential Retirement is a Prudential Financial business. Insurance products are issued by PRIAC or The Prudential Insurance Company of America (PICA), Newark, NJ. Both are Prudential Financial companies. Each company is solely responsible for its financial condition and contractual obligations.

Neither Prudential nor its licensed financial professionals are authorized to provide tax or legal advice. You should consult with your own tax and/or legal counsel for advice regarding your situation.

**USAA:** Life insurance and annuities provided by USAA Life Insurance Company, San Antonio, TX. All insurance products are subject to state availability, issue limitations, and contractual terms and conditions.

