

Seniors and Structured Settlements



WHY SENIORS CAN BENEFIT USING STRUCTURED SETTLEMENTS

Individualized financial options: Payment flexibility allows parties the freedom to tailor payments to meet current and future needs. A structured settlement can make payments for a stated period of time, or can last an entire lifetime. Payments can be made monthly, annually, or at whatever intervals best address a person's needs.

Stability and Security: Structured settlements offer unmatched protection against future loss or dissipation of funds. People don't have to be concerned with making a single payment last a lifetime. Some seniors fear outliving their capital and becoming independent on their children or welfare. Structured settlements guarantee an income stream that can't be outlived.

Tax-free income: Payments received in the settlement of physical injury cases are completely tax-exempt at the federal and state level, except for punitive damages or interest on judgments. In contrast, investment earnings from all-cash settlements are generally taxable. Since many seniors live on a fixed income, tax-free structured settlements increase the effective value of each settlement income dollar.

Capital protection: Unlike traditional investments, which can lose money with the fluctuation of financial markets, structured settlements provide protection from economic uncertainty in an unpredictable economy. They are funded with annuities from major life insurance companies or U.S. Treasury obligations.

Low risk: Going to trial involves significant risks to all parties, and the time and expense of litigation can be a significant burden. Structured settlements allow the parties to determine their own futures without the unpredictability of a trial.

Retirement: Structured settlements can help people plan for and fund retirement, including planning for contingencies like rising healthcare costs, home modifications and assisted living expenses. Payment amounts can be fixed or can increase over time as the annuitant approaches retirement age.

Probate: Beneficiaries can continue to receive payments after the death of the annuitant. Unlike cash settlements, structured settlement payments are generally free from probate expenses.

Professional money management: Each highly-rated financial institution has a team of professionals to manage the assets in a structured settlement.

No fees: There are no ongoing fees for administration, management or transactions, and no fees for the consultation of Arcadia structured settlement experts.

At Arcadia, we help resolve conflicts, reduce litigation expenses and create long-term financial security for people involved in injury claims through our settlement consulting services.

We have a rich history as the oldest structured settlement firm in the world. In our more than 45 years in business, we have used our expertise and knowledge, innovative products and unparalleled service to help settle over 325,000 claims involving structured settlement funding of over \$40 billion. We have positively impacted hundreds of thousands of lives by providing security and closure. You can find us nearby, with more than 160 experienced settlement professionals across 50 offices in the United States and Canada.

At Arcadia, our passion for helping and empowering people is at the heart of everything we do. Thanks to proprietary training programs and state-of-the-art resources, we are the leading experts in the industry. Our expert team helps people navigate the complexities of injury claims with experience, well-proven strategies, compassion and innovation.

We are in business to help you gain peace of mind with guaranteed tax-free income tailored to meet specific needs.

Contact your Arcadia consultant today for assistance with a structured settlement, or visit teamarcadia.com



Arcadia Settlements Group

5613 DTC Parkway, Suite 700
Greenwood Village, CO 80111

o: 303.337.0400 **t:** 800.354.4098

TEAMARCADIA.COM