

The Claimant's Perspective and Structured Settlements



WHY CLAIMANTS 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. Payment amounts can be fixed or can increase over time.

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.

Tax-free income: Payments received in the settlement of physical injury and workers' compensation cases are completely tax-exempt at the federal and state level, except for punitive damages or interest on judgments. Future payments in non-physical injury settlements are tax-deferred to the recipient. In contrast, investment earnings from all-cash settlements are generally taxable.

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.

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 344,000 claims involving structured settlement funding of over \$43 billion. We have positively impacted hundreds of thousands of lives by providing security and closure. You can find us nearby, with more than 200 experienced settlement professionals across 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



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