

Consultation with the Personal Injury Attorney, Guardian Ad Litem, and Settlement Annuity Broker

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Questions?

Is a Structured Settlement Annuity a good fit?

Is the Structured Settlement Annuity being
proposed in lieu of a trust or as a way to fund a
trust?

How much cash is going into the SNT?



Structured Settlement Annuity Basics



Structured Settlement Annuity Basics

Special type of annuity

Purchased by defendant

Pays plaintiff future periodic payments



Structured Settlement Annuity Basics

Options in payout:

- Lifetime
- Period Certain
- Period Certain Plus Life

Lifetime - Income for life of beneficiary

Period Certain – If life cut short, family may benefit from continued payments

Structured Settlement Annuity Basics

Payments tax-free under IRC §104(a)(2)

Certain creditor/judgment protections

- Not as big a concern if going into SNT anyway

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Title search: Consultation with the Personal Injury Attorney,
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Also available as part of the eCourse

[When Personal Injury Settlements Meet Special Needs Planning](#)

First appeared as part of the conference materials for the

2018 When Personal Injury Settlements Meet Special Needs Planning session

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