

# Making Sense of Structured Settlement Annuities

---

**PRESENTED BY:**

ELISA DILLARD RAINEY, CELA

RAINEY & RAINEY, ATTORNEYS AT LAW, L.P.

**MATERIALS BY:**

ELISA DILLARD RAINEY, CELA

CAROLA M. DAVIS, CFS, DAVIS SETTLEMENT PARTNERS

## 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?

Is other money 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

Find the full text of this and thousands of other resources from leading experts in dozens of legal practice areas in the [UT Law CLE eLibrary \(utcle.org/elibrary\)](http://utcle.org/elibrary)

## Title search: Making Sense of Structured Settlements

Also available as part of the eCourse

[2018 Special Needs Trusts eConference](#)

First appeared as part of the conference materials for the  
14<sup>th</sup> Annual Changes and Trends Affecting Special Needs Trusts session  
"Making Sense of Structured Settlements"