

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

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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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Also available as part of the eCourse

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

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