



NATIONAL SETTLEMENT CONSULTANTS

Passionate Advocates. Proven Approach.



# INTRODUCTION

Personal injury plaintiffs oftentimes find themselves in uncharted territory. While the process can be new and uncertain, rest assured that with the right help, you can make your settlement secure, certain and long-lasting.

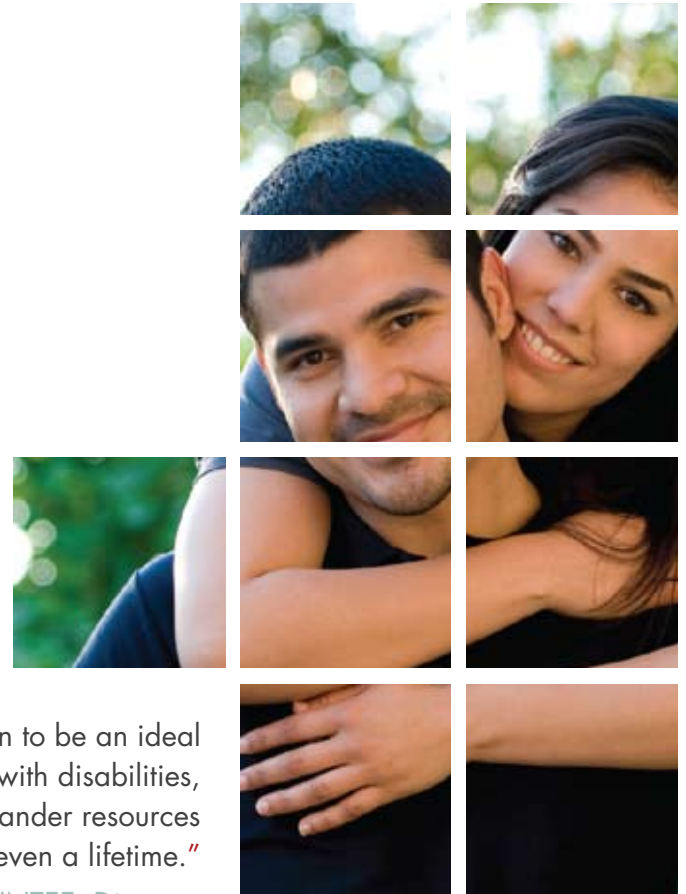
This brochure introduces you to structured settlements – a financial vehicle that will help you achieve these goals – and National Settlement Consultants (NSC) – a passionate team of experts who have been helping people like you find lasting security and peace of mind since structured settlements came into existence.

NSC recognizes that every case is different. We will work to maximize your settlement; but more importantly, we will work alongside you to ensure that your settlement is tailored to meet your specific needs. We hope that the information presented here provides you a basic overview of who we are and what we do.



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*“Structured settlements have proven to be an ideal method of ensuring that persons with disabilities, particularly minors, [do] not squander resources designed to last years or even a lifetime.”*

THOMAS COUNTEE, Director,  
Spinal Cord Injury Association



*"Women need to be careful about planning for their future financial needs. Wives and mothers should be especially proactive if someone in their family is involved in a tragedy. Structured settlements are an effective tool to provide this financial security, which most families desperately need after a serious accident or death."*

NANCY STARNES, National Organization on Disability

*"The cases we handle are tragic, so the patience and understanding NSC brings to the table are extremely important to injured parties. NSC consultants are genuinely compassionate, and they approach every client's circumstance with a great deal of sensitivity."*

DONNA TAYLOR-KOLIS, Esq., Friedman, Domiano and Smith Co., L.P.A.

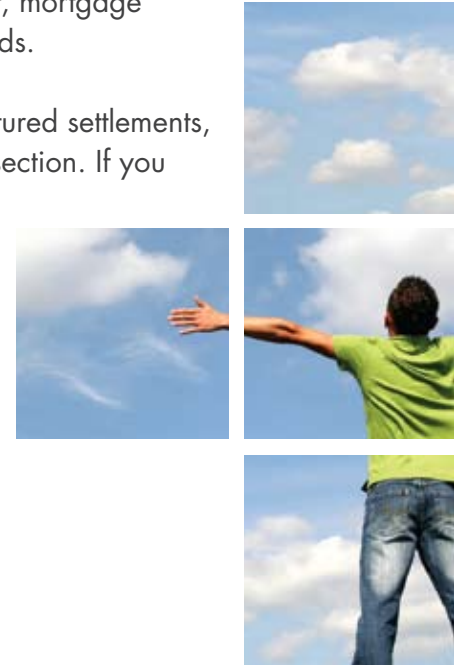
# STRUCTURED SETTLEMENTS EXPLAINED

Structured settlements are an increasingly favored method for plaintiffs in personal injury cases to receive compensation. Often referred to as “structures,” they involve receiving settlement proceeds over a period of time in installments, rather than in a single lump sum. All periodic payments from a structure are completely tax-free because of Internal Revenue Code Section 104(a)(2).

Structures are created by funding a life insurance company annuity that offers an unlimited number of payment stream options. Payments can be equal, or amounts can vary over time. They can begin immediately or be deferred until you require them, and they continue as long as you choose. You select the design that best meets your needs, and payments are guaranteed not to change no matter what happens with interest rates or the stock market.

At NSC, we help develop customized income streams based on a highly detailed analysis of your specific circumstances. The structure usually provides up-front money for immediate concerns such as medical expenses, special equipment, other out-of-pocket expenses and attorney fees. All future costs are also considered, including long-term care, lost wages, education, spousal support, retirement, mortgage payments and any other potential needs.

There are many more benefits of structured settlements, and they are summarized in the next section. If you have more questions, we would be happy to answer them.





*"The Goodmans have made my job exponentially easier, even as settling cases has become more and more difficult. The depth of their technical knowledge is invaluable for resolving cases efficiently and getting the best outcomes for my clients."*

NEAL ROTH, Esq., Grossman Roth, P.A.

*"As we looked at options for our lawsuit settlement, the structured settlement stood far above everything else. We wanted guarantees. We wanted security. And we didn't want to have to worry about sudden economic changes."*

BARBARA BRADLEY, Crosswell, Michigan

# WHY YOU NEED A STRUCTURE

## IT PROVIDES FINANCIAL SECURITY

A structure provides guaranteed long-term income. Payments may be guaranteed for a specific period of time or as long as you live. Alternatively, the return on most other investments from a lump-sum settlement is never guaranteed, and risk can quickly become an undesired reality.

## IT IS TAX-FREE AND DOES NOT HAVE ANY ADMINISTRATIVE OR MANAGEMENT FEES

Pursuant to the Internal Revenue Code Section 104(a)(2), all structured settlement payments are tax-free. Furthermore, they do not involve administrative or management fees. Lump-sum cash settlements are also initially tax-free, but the interest earned on investing that money is usually fully taxable. Furthermore, cash settlements are often subject to management and administrative fees, as well as the Alternative Minimum Tax (AMT). It would be difficult for even the most sophisticated investor to match the after-tax return of a structured settlement.

## IT ELIMINATES THE BURDEN OF DEALING WITH A LARGE CASH SETTLEMENT

Successfully managing a lump sum involves great risk. As a result, many plaintiffs have lost all or a portion of their settlements. In fact, several studies have shown that up to 90% of single lump-sum cash settlements are fully depleted within five years, regardless of their amount.

## IT OFFERS UNLIMITED FLEXIBILITY

Structured settlements are designed to meet your specific needs. Payments can be scheduled for any length of time, even a lifetime. Plans can include monthly, quarterly or annual payments, as well as future lump sums — in amounts and on dates of your choice. They can begin immediately, or be deferred to some future time. If income needs are expected to grow, you can also receive increasing payments with a Cost of Living Adjustment (COLA).



## IT PROTECTS YOU AND YOUR FAMILY

A properly designed structured settlement provides a lifetime of security. You may design your structure to include a monthly check for everyday needs. You can also fund future obligations, such as your children's education or your own retirement.

### Capital protection for minors

Structured settlement payments can protect your child, an inexperienced investor, by providing funds at the age of majority and spreading the rest over a period of time that you determine. Court approval of the settlement is more easily obtained by presenting a well-designed structured settlement.

### Estate protection for heirs

During the planning process, you determine the minimum number of guaranteed payments to be received. If you die before that number of payments has been made, your estate or heirs may receive all remaining payments tax-free.

**A Cautionary Note:** The law only gives you one chance to structure your settlement, and that chance happens before you accept the settlement money.

In addition, the amounts and timing of all future payments are decided at once and usually cannot be changed. That is just one of the important reasons to choose NSC, so you get the most beneficial structure possible.

## IT IS BACKED BY THE HIGHEST-RATED INSURANCE COMPANIES

An annuity contract is issued by a highly rated life insurance company that contractually guarantees your payments. These annuities are also subject to strict state regulatory requirements, as well as federal reserving guidelines — providing multiple layers of protection.

To see how structures compare to specific types of investments, please visit [www.settlementconsultants.com/pdf/comparison-chart.pdf](http://www.settlementconsultants.com/pdf/comparison-chart.pdf).



"The Goodmans work tirelessly for my clients, and they do much more than price annuities. Whatever problems may arise, they explore every option to find the best solution."

BOB FITZSIMMONS, Esq., Fitzsimmons Law Offices



"Michael and Bill Goodman do several things that are vital to my practice: They show up anywhere in the United States. In the past year I resolved matters in Florida, Idaho and North Carolina, and they were present at over 50 mediations for my firm. Second, their staff understands future needs and tricky government reimbursements better than any other. Finally, my clients trust them. The Goodmans really care about my clients. They demystify the annuity process for plaintiffs and customize plans that suit each one's needs perfectly."

STUART GROSSMAN, Esq., Grossman Roth, P.A.

"Structured settlements provide the crucial financial protection that allows families to concentrate on rebuilding their lives."

MARGARET MOSES BRANCH,  
Founding President, New Mexico Women's Bar Association

# WHY STRUCTURE THROUGH NSC

Our consultants are the most hardworking and resourceful in the industry. We are passionate about helping you make the most of your settlement money, and our team of attorneys, insurance professionals, financial planners and paralegals is well-prepared to do so.

Just as important, we are sensitive to the fact that you may also be adjusting to difficult changes. Our uniquely personal approach has proven effective for tens of thousands of people like you. We do it by offering:

## MORE ATTENTION TO YOUR EXACT NEEDS

One of the main reasons for structuring your settlement is to ensure that you always have the money you need — when you need it. That means that your structured settlement consultant has to fully understand your personal situation to be able to address current and future needs.

When it comes to accounting for your unique circumstances, no one is more thorough and deeply involved than NSC. We conduct a detailed analysis to determine what expenses and needs you may face now and in the future. Throughout the process, we work closely with you to make sure you understand your needs and your choices.

This is your settlement, which will obviously impact your life and future. We do not take that responsibility lightly.

## COMPLETE FINANCIAL RESOURCES

Through our parent company, National Financial Partners (NFP), we have developed relationships with companies that can help you with just about any financial service.

Financial planning, trust services, wealth management and many more options are available to NSC clients from the most reputable firms. Through our network, you will have access to comprehensive financial services, regardless of the complexity of your needs.

## CONNECTIONS TO OTHER KINDS OF SUPPORT

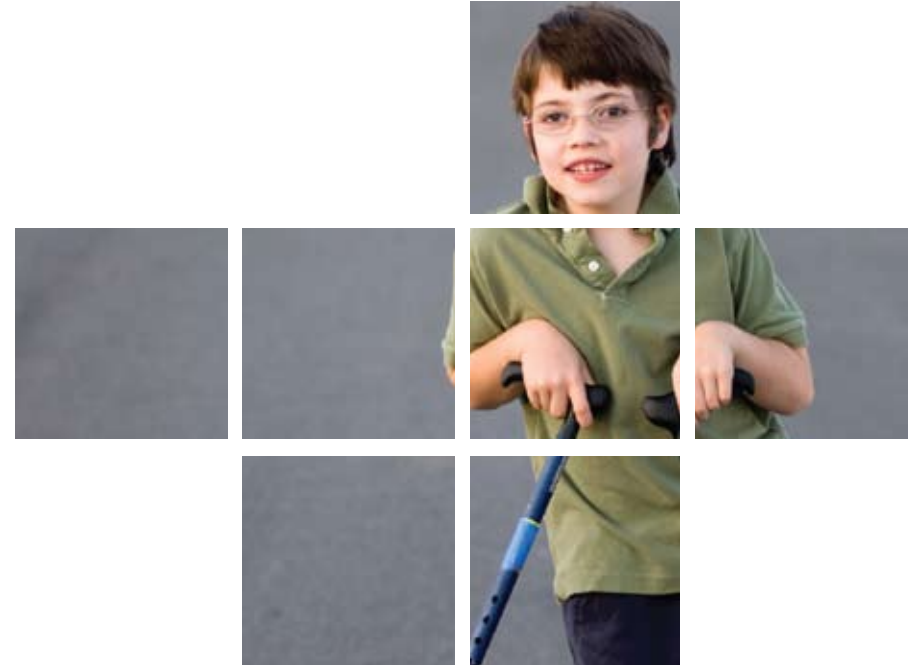
At NSC, we care about our clients as individuals. We recognize the many medical and emotional challenges you also may be facing. Even though we may not be able to directly help you with non-financial matters, we do our best to guide you to experts who can.

Many of our clients benefit from our relationship with National Care Advisors (NCA), a nurse consulting organization that assists clients with special needs in dramatic ways. NCA can help identify the costs associated with your unique care needs as well as provide personalized care management to best meet those needs. Their core focus is to make quality of life not only possible, but sustainable over a lifetime.

For more information about NCA, ask us or visit [www.nationalcareadvisors.com](http://www.nationalcareadvisors.com).

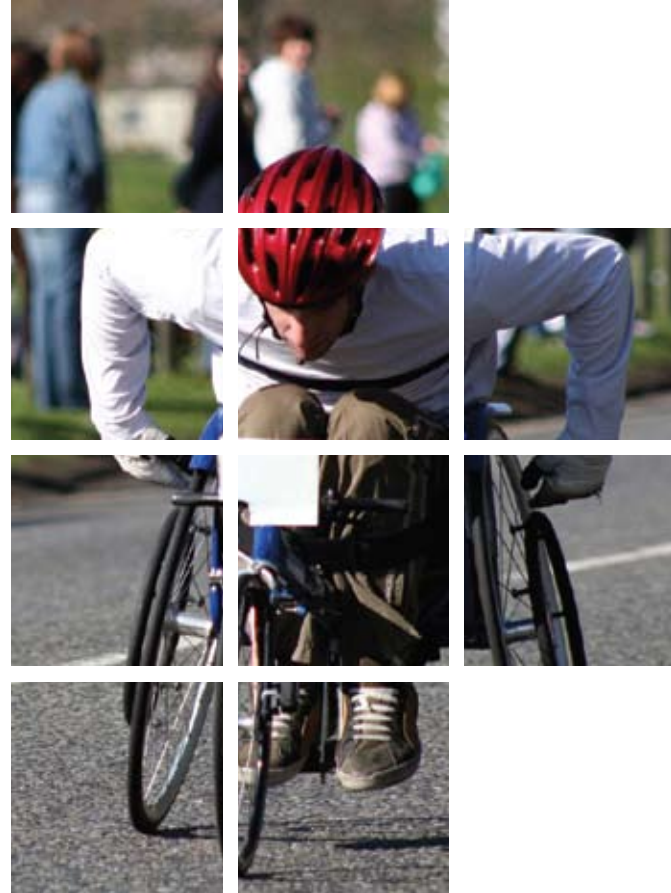
## CARING, ONGOING SERVICE

Long after your settlement is finalized, we are always available to give you guidance or answer any questions you may have. We pride ourselves on the highest level of service before, during and after your settlement.



“NSC consultants truly are advocates for injured plaintiffs. It’s clear that they want the best for their clients, and they get the best results. The annuity rates they attain are no doubt the most competitive.”

JOHN LANCIONE, Esq., Lancione & Lancione PLL



“The thing I like best about NSC is their quick and reliable service – either during or after a settlement, they get me what I need when I need it.”

JOHN GISMONDI, Esq., Gismondi & Associates

# WHAT HAPPENS NEXT

When you decide to structure your settlement, NSC can guide you through the entire process. Although every settlement is unique, it usually proceeds in this manner:

## 1. ANALYZING ECONOMIC DAMAGES

NSC gets involved while the amount of your settlement (the amount of settlement money you will receive) is being negotiated. We help calculate the long-term cost of your needs based on factors like your medical care and basic living expenses for you and your family.

## 2. DESIGNING YOUR STRUCTURE

NSC works with you and/or your lawyer to understand the payments necessary for your current and future needs. Together, we will design a structure to best meet your financial objectives.

## 3. GETTING THE BEST RATES

After your future cash flow is decided, NSC provides structured settlement quotes from the most secure companies. The company or companies with the best rates are chosen to fund your future payments according to the schedule you and NSC design.

## 4. CHECKING THE LEGAL DETAILS

NSC's legal department reviews all documentation to ensure compliance with IRS requirements and to protect your tax-free payments. After all documents are double-checked for accuracy, we submit them to all parties prior to finalizing your contract.

## 5. BUYING THE ANNUITIES

The defendant pays the total amount of the settlement directly to the annuity provider or providers to purchase the contract(s) that will fund your future payments.

## 6. RECEIVING YOUR PAYMENTS

You receive all future payments from the insurance company or companies. Meanwhile, your structure begins earning tax-free interest immediately. Plus, you will never get a bill from NSC — there is no direct cost to you.

## 7. ENJOYING ONGOING SUPPORT

NSC continues to be here for you, to answer future questions and help you any way we can. You will receive prompt, personal service every time you call.

## TESTIMONIALS

“In 1991, when I was single and in my twenties, I was in an auto accident that wasn’t my fault. The accident caused back and neck injuries that forced me to give up my nursing job.

By 1995, when my case finally settled, my situation had changed. I was married and expecting a child. I was tempted to take all the money in cash, particularly given all our expected child expenses.

But I didn’t. Instead I put almost all the lawsuit money into a structured settlement that will begin payments as my husband and I near retirement.

More than 10 years have passed since I took the structured settlement, and I’m convinced that this is one of the best financial decisions I’ve made. There’s incredible peace of mind knowing that payments I need for retirement are totally secure and growing tax-free. If I had to do it over again, I’d absolutely go with the structured settlement.”

SUZANNE SINACORI, Simsbury, Connecticut

“In 1989, an oncoming truck in the wrong lane hit our car head on, injuring three in our family.

As we looked at options for our lawsuit settlement, the structured settlement stood far above everything else. We wanted guarantees. We wanted security. And we didn’t want to have to worry about sudden economic changes.

We were so impressed with the structured settlement that as a condition of settling our lawsuit, we demanded and received not one, but three structured settlements — one for each member who was hurt.

These have helped our family meet our living needs and pull our lives back together.”

BARBARA BRADLEY, Crosswell, Michigan

"In 2000, our son was the victim of an injury at birth. For the rest of his life, he will require medical and rehabilitative care.

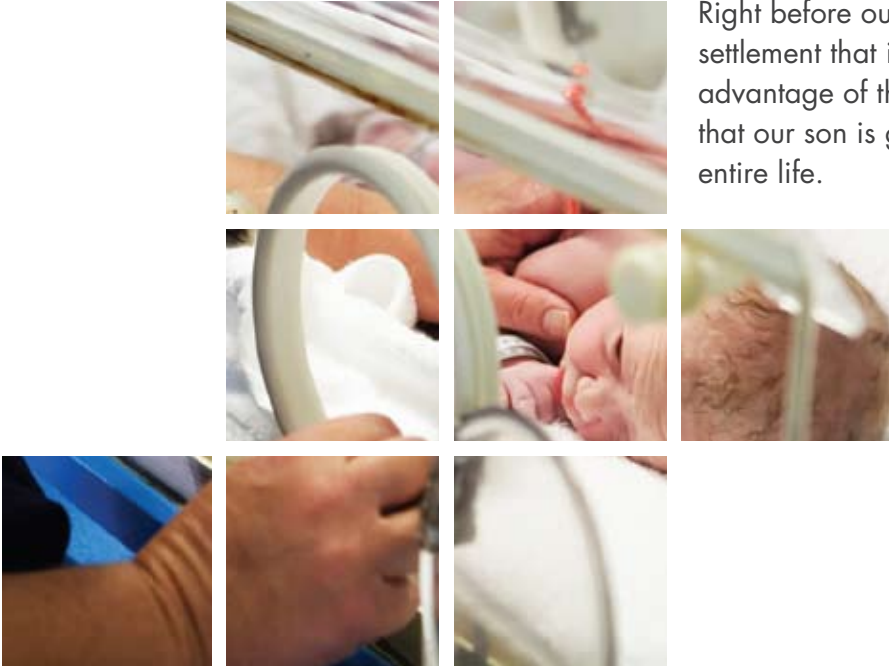
Right before our malpractice trial, our family accepted a financial settlement that included a structured settlement. For us, the key advantage of this structured settlement is the peace of mind knowing that our son is guaranteed to have income to meet his needs for his entire life.

As long as my husband and I are on this Earth, we'll take care of our son. Structuring the settlement allows us to know he will have access to excellent care whether or not we are alive.

If we had taken our whole settlement in cash and that money ran out, then we wouldn't have done our jobs as parents. Regardless of our job situations or market conditions, our structured settlement means that our son will always have the funding required for his care.

Finally, using the structured settlement made our probate approval easier. The probate judge looked favorably on choosing to structure a piece of our settlement."

KATIE CHURCHIN, Cleveland, Ohio







"It's easy to work hard for people if you believe in what you do."

MICHAEL GOODMAN



## CONTACT NSC

Put your mind at ease by getting all the facts along with the most careful, personal service available.

More information can be found at [www.settlementconsultants.com](http://www.settlementconsultants.com) for your convenience, and we are always happy to speak with you by phone or in person.

Call us anytime at **800.229.2228** to ask questions or set up an appointment.

"We pride ourselves that when we do our job we are making a difference and helping people who need it the most."

BILL GOODMAN

