



ABOUT THE EXPERTS

Kelly Ramsdale is President of Kelly Ramsdale & Associates, a *national plaintiff-only* structured settlement consulting firm in Denver, Colorado. She advises plaintiffs and plaintiff attorneys in medical malpractice, wrongful death, products liability, aviation, auto bodily injury/trucking, sexual molestation/assault, contracts, and civil rights cases. Traveling extensively all over the United States, Kelly attends mediations and personally meets with the injured parties and their families. She has been involved in the Columbine High School cases, the 9-11 Victims' Compensation Fund, and Pan Am Flight 103 (Lockerbie) cases. Kelly Ramsdale partners with many highly renowned firms across the country.

In addition to meeting with injured plaintiffs and their families, Kelly gives presentations to various state and regional trial lawyer organizations and attorneys' offices.

She has published several articles focusing on the use of structured settlements in various types of cases, and is a nationally renowned leader in finding innovative, creative uses for structured settlements, including deferred compensation and estate planning.

Shelly Mack is an Associate at Kelly Ramsdale & Associates who assists with the preparation of structured settlement benefit plans for plaintiffs and plaintiff attorneys, as well as attends mediations. She also provides administration support, helping plaintiff attorneys with the drafting and reviewing of documents (petitions, orders, settlement agreements, etc.) that relate directly to structured settlements. Shelly maintains case files after the policies have been issued, assisting plaintiffs with address changes, beneficiary changes, name changes (in cases of marriage or divorce), or banking changes. She plays a critical role in the maintenance of all files over the life of the annuity.

At Kelly Ramsdale & Associates, we strive to provide the very best service in the industry.

To us, it's personal!

TAX DEFERRAL AND GUARANTEED INCOME

NON-QUALIFIED
STRUCTURED
SETTLEMENTS



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A BETTER WAY

You've reached a settlement, and after attorney fees and costs you have a portion remaining. Your settlement will never be nearly enough to make up for your losses, so handing a big part over to the government in taxes can be especially difficult. A non-physical personal injury settlement such as yours is fully taxable in the year it is received, however, there are options.

Non-qualified structured settlements are a wonderful tool for those settling non-physical injury cases. These types of non-qualified structured settlements may be used to defer taxes so your settlement funds can grow *before* you have to pay taxes.

WE'RE ON YOUR SIDE

Kelly Ramsdale & Associates is a fierce advocate for you. To us, your structured settlement is personal.

We are one of only a handful of structured settlement experts in the United States who work exclusively with plaintiffs. This means that we have no relationship with the defense or their insurance carriers. Our only obligation is to you and to your family.

We listen closely to your needs and design a plan that will fit your life and your future. In setting up your structured settlement, we consider the financial plans that you already have in place. Your diligent efforts to secure your family's future coupled with our expertise in this arena allow Kelly Ramsdale & Associates to structure settlement funds so they grow before taxation. You, in turn, receive the maximum value from your settlement funds.

NOTHING COMPARES

At Kelly Ramsdale & Associates, we offer caring, creative, professional, and dependable service at NO COST TO YOU! We are available nights and weekends by phone or e-mail. We partner with the most secure life insurance companies in the industry to offer you the ultimate peace of mind.

Many plaintiffs settling non-physical injury cases find themselves looking at substantial tax payments to the IRS. Kelly Ramsdale & Associates will meet with you to find the most effective way of deferring the tax payment while your dollars are growing in a non-qualified structured settlement.

Additionally, we protect you by assisting your attorney with document preparation, as well as reviewing documents they receive from the defense. We will ensure that all structured settlement requirements are met to safeguard your financial future.

“*Kelly Ramsdale & Associates is fully involved in educating our clients on what structured settlements are and how they work. They patiently explain the purpose and benefits as well as the risks of such a plan. Our clients have been exceptionally appreciative of the respect and courtesy they receive from Kelly Ramsdale & Associates.*”

PATRICK A. CASEY, Esq.
SANTA FE, NM

ONE-ON-ONE SERVICE

At Kelly Ramsdale & Associates, we understand that the settlement process can be very unfamiliar and intimidating. We will meet with you in person or speak with you over the phone to walk you through not only how the structured settlement works but what the settlement process entails. Most plaintiffs find this information extremely helpful and comforting.

We work one-on-one with you to make sure that your structured settlement is right for you. We will attend your mediation and offer expert advice to you and to your attorney. We're another friendly face during what can be a very emotional experience. No other structured settlement expert offers this level of personal, plaintiff-only service.

Our service continues long after you set up your personalized structured settlement. We permanently maintain your records to assist you with any updates such as beneficiary changes, address changes, or banking changes. Call on us any time for additional copies of your documents or with any questions that you might have.

DON'T PAY THE IRS BEFORE YOU HAVE TO! EARN TAX-DEFERRED GROWTH ON YOUR SETTLEMENT!

“*What sets Kelly Ramsdale apart from any other consultant I have worked with in the structured settlement arena is that our clients get the same level of personal and professional attention from her whether the structured settlement is \$100,000 or \$10 million. Most consultants talk a good game when it comes to the personal details, but only Kelly actually does it.*”

JIM PUGA
LEVENTHAL, BROWN &
PUGA, P.C.
DENVER, CO

CASES ELIGIBLE FOR NON-QUALIFIED STRUCTURED SETTLEMENTS

If you have any of the following types of cases, you may use a non-qualified structured settlement:

- Employment (exclusive of lost wages)
- Discrimination
- False Arrest
- Breach of Contract
- Sexual Harassment
- Punitive Damages
- Property Damage
- Divorce
- Entertainment & Endorsements
- Fraud
- Environmental Claims
- Psychological/Emotional Distress
- Coverage Buyouts
- Property Disputes
- E&O, D&O Claims
- Some Estate Distributions
- Non-Tort Attorney Fees
- Deferred Compensation

BENEFITS OF NON-QUALIFIED STRUCTURED SETTLEMENTS

- **Tax-deferred income** with competitive rates of return.
- **Payments guaranteed** by some of the largest life insurance companies in the United States.
- **Convenient, customized payment plans** tailored to your financial and family needs.
- **Worry-proof.** Your settlement can be structured to provide lifetime income.
- **Divorce-proof.** If set up properly, structured settlement payments are not legally considered “community property.”
- **Lawsuit-proof and bankruptcy-proof.** Structured settlement annuities are not subject to attachment by creditors in most states.
- **Market-proof.** Financial market fluctuations have no effect on your tax-deferred, guaranteed fixed payments.
- **Family and friend-proof.** Not subject to other people's good intentions and bad advice.
- **YOU-proof.** We can be our own worst enemy when it comes to managing money.

TYPES OF STRUCTURED SETTLEMENT PLANS

- Weekly, bi-weekly, monthly, quarterly, semi-annual and/or annual payment streams
- Continuing for lifetime
- Ending after a certain amount of time
- Future lump sum benefits
- Combinations of all of the above

Don't head into settlement without Kelly Ramsdale & Associates by your side!