



The Life Company makes payments to the plaintiff over time. The money is only "constructively received" as it comes to them over time.

**STRUCTURED SETTLEMENT ANNUITY**  
 PLACED WITH ONE OR MORE OF THE LARGEST LIFE INSURANCE COMPANIES IN THE U.S.  
 The Assignment Company funds the future payment obligation by purchasing an annuity from the Life Insurance Company.



The defense writes a check to the Assignment Company; this check will be used to fund the future payments.



**DEFENDANT/ PROPERTY & CASUALTY INSURANCE COMPANY**

The defense has the **obligation** to make payments to the plaintiff.

**ASSIGNMENT COMPANY**  
 The defense assigns the future payment obligation to the Assignment Company.

The Assignment Company accepts the obligation to make the future payments.

The Assignment Company "owns" the structured settlement annuity. The plaintiff doesn't. If the plaintiff doesn't own it, it is very difficult to take it from them.

**STRUCTURED SETTLEMENTS OFFERED THROUGH:**

- American General
- Allstate\*
- Hartford
- John Hancock\*
- Liberty
- MetLife\*
- New York Life\*
- Pacific Life\*
- Prudential\*
- Symetra

\* These companies are all rated A+ or higher.

