

# NON-QUALIFIED STRUCTURED SETTLEMENTS

## TRYING TO CHOOSE BETWEEN...

- A LUMP SUM OR PERIODIC PAYMENTS?
- IMMEDIATE NEEDS OR LONG-TERM NEEDS?
- STEADY, SECURE INCOME OR THE CHANCE FOR MARKET GAINS?

## WHY CHOOSE? YOU CAN HAVE THEM ALL WITH A NON-QUALIFIED STRUCTURED SETTLEMENT. Structured Settlements - The proven, popular way to provide steady, tax-deferred income

When you're settling a case where no physical injury or wrongful death occurred, your settlement is fully taxable in the year it is received. For most, paying taxes immediately will decrease your award by as much as 50%. By "structuring" your settlement, you can defer the taxes until the year you receive your settlement funds. No other product offers such a valuable tax deferral on litigation proceeds.

If you're currently in litigation involving the following types of cases, you may qualify to structure your settlement:

- Employment
- Discrimination
- False Arrest
- Breach of Contract
- Sexual Harassment
- Punitive Damages
- Fraud
- Psychological/Emotional Distress
- Property Disputes
- Environmental Claims
- E&O or D&O Claims
- Coverage Buyouts
- Some Estate Distributions
- Divorce

*"I had multiple parts to my legal case, which settled several years apart. During the first settlement, I was not offered a structured settlement. A few years later, 9-11 happened. Despite my very competent financial planner and conservative investments, my portfolio plummeted.*

*During the next settlement, I made a wise decision to meet with Kelly Ramsdale. She explained structured settlements and how they work. **Why was I never told about structured settlements when the first part of my case settled?!** If I would have had Kelly on my side earlier, I would have been protected from a huge financial loss.*

*The choice of plans Kelly built for me were tailored to my lifestyle and my family's long term needs. I excitedly structured a good portion of my second and third settlements. I feel confident now knowing that I will be financially secure FOR LIFE due to Kelly Ramsdale and Associates' invaluable advice and services.*"

MARILYN SWAN  
NEW YORK, NY

## A UNIQUE PACKAGE OF TAX ADVANTAGES, SECURITY AND CONVENIENCE.

A structured settlement – including both lump sums and steady periodic income payments – offers a smart way to meet both immediate and future needs. It's NOT "all or nothing." Many plaintiffs choose to take cash as well as a structured settlement. Your periodic payments will be income tax-deferred and you can build in cost-of-living adjustments to keep pace with inflation. Most importantly, it relieves you of the need to become a financial expert by providing a steady, predictable, low risk stream of income tailored to your financial and family needs.

## HOW THE STRUCTURED SETTLEMENT PROCESS WORKS:

These are not products that just any financial planner can build for you. They are only available through specially trained, licensed and appointed structured settlement consultants like Kelly Ramsdale & Associates.

Once your case settles, the person or entity being sued must agree to purchase the structure on your behalf (it is often a negotiating point for your attorney while they approach settlement). The details of the structure must be added to all settlement documents. The defense issues two checks: one to you and your attorney for fees, costs and any up-front cash you require; and another check is issued to the structured settlement provider to purchase your structure. Then, you sit back and collect your tax-deferred payments over time... even over your lifetime if you desire.

If you are interested in structuring any part of your settlement, contact Kelly Ramsdale & Associates, the experts in designing income plans to meet the ongoing financial and family needs of those settling non-physical injury cases. These structured settlement professionals will design a plan using a combination of cash payments and periodic payments.

Kelly Ramsdale & Associates have a great deal of experience working with plaintiffs like you – and they have only your best interests in mind. Better still, these expert services are available to you at no cost – ever!

---

## MISTAKE-PROOF, FOOL-PROOF

### Non-Qualified Structured Settlements Offer Solid Advantages

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

---

### Give yourself peace of mind...

Learn more about structured settlements today. You can have guaranteed **tax-deferred** income as long as you will need it. No other type of investment can provide the simplicity and security that you will achieve by structuring a part of your settlement.

To learn more, please call  
**Kelly Ramsdale & Associates**  
at **800.550.1665.**

