



FINANCIAL STABILITY AND TRUE PROTECTION

STRUCTURED SETTLEMENTS

— H E L L Y —
r a m s d a l e
— & a s s o c i a t e s . i n c . —

A BETTER WAY

You've reached a settlement, but it will never be nearly enough to make up for your losses. So how do you stretch those funds to provide peace of mind for your future? There is a way!

As a victim of a personal injury, you find yourself in the situation where your settlement is meant to take care of your financial losses. In most cases, resulting funds should be invested in a very low-risk, but competitive financial vehicle. Most people are concerned with the possibility of losing these critical funds; they can't bear the thought of having their lives turned upside down again, this time financially.

There is a financial tool that offers you tax-free, guaranteed payments over time. With a structured settlement, you can receive income for the rest of your life – GUARANTEED!

WE'RE ON YOUR SIDE

At Kelly Ramsdale & Associates, we are fierce advocates 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 monthly income needs, establishment of trusts, retirement funding and your children's education, as well as other individual needs. We are on your side to help provide the best possible structure for you and for your family.

“*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

“*Kelly Ramsdale is a consummate professional who pays attention to every detail. She provided me with several settlement options and was able to answer all of my questions and address any concerns. Kelly was a sound source of financial advice during a very difficult time in my life. She helped me understand the many advantages of structured settlements and brought me great peace of mind. I know my financial plan will assure that I have income for the rest of my life! **]]***

STACEY E. NELSON
RICHMOND, VA

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.

Additionally, we protect you by assisting your attorney with settlement 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 structured settlements work 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 fits your life. 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 you may have.

BENEFITS OF STRUCTURED SETTLEMENTS:

- **Tax-favored 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 medical, 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 income tax-free, 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 PAYMENT 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!



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 US Gymnast sexual assault cases, the Purdue Pharma class action cases, the Columbine High School cases, the 9-11 Victims' Compensation Fund and Pan Am Flight 103 (Lockerbie) cases.

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!



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