



# Decisions... Decisions

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## *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 Structured Settlement.**

### *Structured Settlements - A proven, popular way to provide steady, tax-free income*

When tragedy strikes, it's hard enough to cope with the loss and try to rebuild your life – without having to worry about financial matters and how to manage a settlement award.

The IRS gives special tax treatment to payments from personal injury settlements. Annually, claimants “structure” more than \$6 billion of these settlement awards into ongoing periodic payment plans!

### *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-free 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 needs.

### *How the structured settlement process works*

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 needs of personal injury victims. These structured settlement professionals will design a plan using a combination of cash payments and periodic payments. Structured settlement annuities are issued by the largest, most secure life insurance companies in the United States.

### *There's NO COST to get a structure designed with YOUR needs in mind*

Kelly Ramsdale & Associates has a great deal of experience working with plaintiffs like you all over the country – and they have only your best interests in mind. Better still, you will never receive a bill for their expert services – ever!



# Mistake-Proof, Fool-Proof

## Structured Settlements Bring You Nine Solid Advantages

- 1. Tax-Favored Income** with competitive rates of return.
- 2. Payments Guaranteed** by some of America's largest and strongest insurers.
- 3. Convenient, Customized Payment Plans** tailored to your medical, 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.** Annuities are not subject to attachment by creditors in most states.
- 7. Market-Proof.** Financial market ups and downs have no effect on your tax-free, 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 enemies when it comes to managing money.

*"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

### Learn more about structured settlements today...

And give yourself the peace of mind that comes from knowing you can have guaranteed income as long as you will need it. No other form 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.**

Kelly Ramsdale & Associates, Inc.

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