



ASSURASM
TRUST

GROWTH STRUCTURED SETTLEMENT

LONG-TERM INCOME. LONG-TERM GROWTH.

A structured settlement won't ease the pain and suffering of a loss or injury, but it can address the financial challenges faced by injured people and their families.

The Growth Structured Settlement (GSS) from Assura Trust is a specialized financial tool that delivers market-based payment streams. It is a useful component of a comprehensive plan that is designed for cases where tax-free growth is a particular concern (tax-deferred for non-physical injury cases).

The GSS utilizes a broadly diversified growth portfolio to help meet future financial needs—ongoing medical costs, living expenses, housing, college education, transportation and more.



GSS Benefits:

- Long-term tax-free income
- Market-based growth
- Inflation offset potential
- Professional administration



GSS Considerations:

- 15 years minimum time frame
- Payments made via distribution schedule
- Ability to accept volatility



GSS Features:

- Part of a comprehensive settlement plan
- Baseline distributions as long as funds are in account
- Deferred payments may provide enhanced growth potential

THE STRATEGY BEHIND THE GROWTH STRUCTURED SETTLEMENT

To create the GSS, Assura Trust worked with the largest and most sophisticated asset managers in the world, combining financial expertise from their insurance teams *and* their retirement solutions teams. A wide array of portfolio compositions and distribution formulas were evaluated to best suit the needs of settling parties—balancing the mix of growth, income and risk.



PAYMENT DISTRIBUTION METHOD

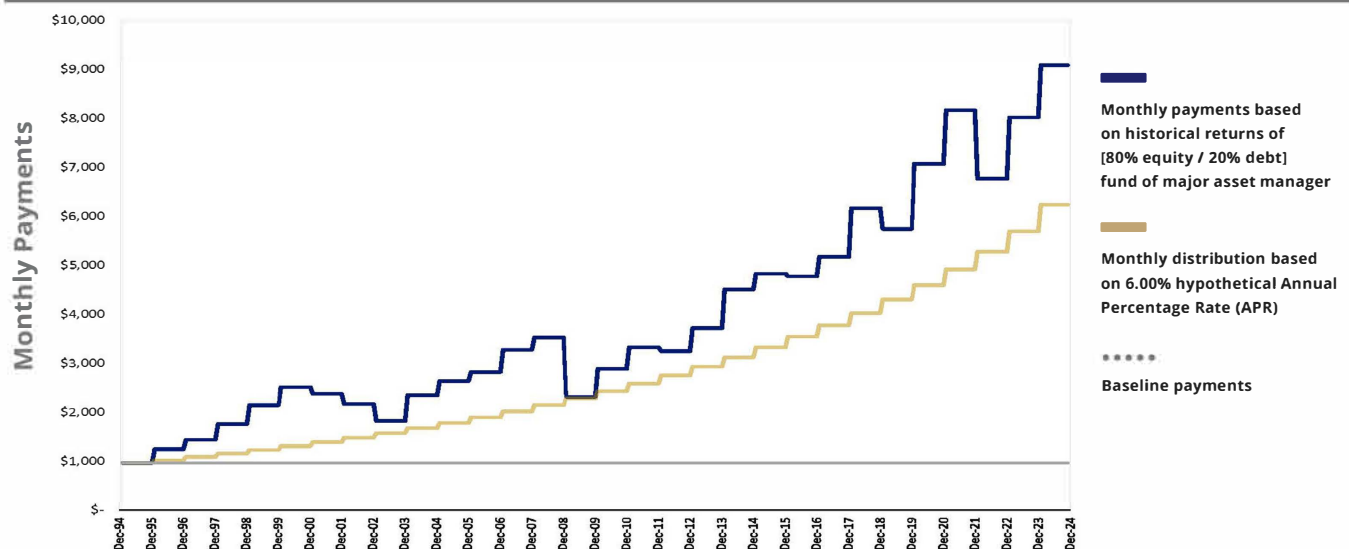
When the GSS is funded, a baseline annual distribution amount is established. Annual payments to the recipient won't fall below that baseline as long as there are sufficient funds in the account.



The investment balance each year will go up or down based on the performance of the portfolio. The annual distribution is recalculated on the anniversary date of the funding to determine the distribution the recipient receives that year—the new amount or the baseline amount, whichever is higher.

The accompanying chart reflects a GSS illustrated (since the fund's inception in 1994) at a historical rate of return reported by the fund provider as well as a hypothetical fixed 5% return over that time. As shown in the 2008 market decline, changes in payments can be significant and the ability to accept volatility is a consideration.

Historical vs. Hypothetical Growth of Payments



HOW THE GROWTH STRUCTURED SETTLEMENT WORKS

The table below illustrates annual payments and the change in account value over 30 years using a hypothetical return of 5% each year¹. At the outset, the recipient will select the amount to be allocated to growth via the GSS, the payment duration and whether the distributions will be deferred for any period of time.

Notes:

In this example, assuming a hypothetical constant return of 5%, a funding amount of \$499,000 (\$500,000 minus the \$1,000 fee²) demonstrated hypothetical growth to **\$1,105,099** of total distributions over a 30-year period. These distributions are received tax-free for qualified cases.

Hypothetical annual distributions:
 Amount in the first year is **\$16,633**
 Amount in the final year is **\$68,456**

Annual Distributions

The GSS account remains invested while distributing periodic payments. The distribution is calculated annually and determined on anniversary date of the original funding.

Returns for the Growth Structured Settlement will change annually based on the performance of the fund. However, this table shows a constant hypothetical rate of return for illustration purposes only.

The accompanying table is an example of a GSS illustrated at a hypothetical fixed 5% return over 30 years.

Table 1				
Years	Beginning Balance ¹	Annual Distribution	5% Hypothetical Investment Increase	Hypothetical Ending Balance
1	\$499,000	\$16,633	\$24,118	\$506,485
2	\$506,485	\$17,465	\$24,451	\$513,471
3	\$513,471	\$18,338	\$24,757	\$519,889
4	\$519,889	\$19,255	\$25,032	\$525,666
5	\$525,666	\$20,218	\$25,272	\$530,720
6	\$530,720	\$21,229	\$25,475	\$534,966
7	\$534,966	\$22,290	\$25,634	\$538,310
8	\$538,310	\$23,405	\$25,745	\$540,650
9	\$540,650	\$24,575	\$25,804	\$541,879
10	\$541,879	\$25,804	\$25,804	\$541,879
11	\$541,879	\$27,094	\$25,739	\$540,524
12	\$540,524	\$28,449	\$25,604	\$537,679
13	\$537,679	\$29,871	\$25,390	\$533,199
14	\$533,199	\$31,365	\$25,092	\$526,926
15	\$526,926	\$32,933	\$24,700	\$518,693
16	\$518,693	\$34,580	\$24,206	\$508,319
17	\$508,319	\$36,308	\$23,601	\$495,611
18	\$495,611	\$38,124	\$22,874	\$480,361
19	\$480,361	\$40,030	\$22,017	\$462,348
20	\$462,348	\$42,032	\$21,016	\$441,332
21	\$441,332	\$44,133	\$19,860	\$417,059
22	\$417,059	\$46,340	\$18,536	\$389,255
23	\$389,255	\$48,657	\$17,030	\$357,628
24	\$357,628	\$51,090	\$15,327	\$321,865
25	\$321,865	\$53,644	\$13,411	\$281,632
26	\$281,632	\$56,326	\$11,265	\$236,571
27	\$236,571	\$59,143	\$8,871	\$186,299
28	\$186,299	\$62,100	\$6,210	\$130,410
29	\$130,410	\$65,205	\$3,260	\$68,465
30	\$68,465	\$68,456	\$0	\$0
Total Payments:		\$1,105,099		

¹ Hypothetical returns are illustrative only and merely show the mathematical result of an assumed constant return with the indicated distribution pattern. Hypothetical returns are not based on returns from any actual investment assets. These illustrations are based on hypothetical returns to the payee, after account fees are deducted. We anticipate that these account fees will total 1.14% per year. | ² Assigned Settlement Corporation charges a one-time fee of \$1,000 to establish the account, which is deducted from the initial funding amount. | **Note:** Market fluctuations will cause the annual distribution amount to vary each year. The variation could be meaningful and negative. Negative market fluctuations could result in the exhaustion of the account before the end of the anticipated term. The payee will not be entitled to any further GSS payments once the account is exhausted. The anticipated distribution period must be determined before funding and cannot be changed after funding.

PRIMARY TOOLS IN A COMPREHENSIVE SETTLEMENT PLAN

The Growth Structured Settlement goes hand-in-hand with a Settlement Annuity and can also accompany other financial tools to provide a comprehensive structured settlement.



Cash

Provides funds for immediate needs like legal fees, liens and other expenses.



Settlement Annuity

Provides guaranteed tax-free income for as long as a lifetime.



Growth Structured Settlement

Provides long-term, tax-free income with the potential for growth over time.



Trust Account

Provides professional management of funds that remain accessible for unknown future needs.

How does GSS combine with other financial tools?

GSS works hand-in-hand with a settlement annuity to provide long-term, tax-free payment streams in contrast to the cash portion of a settlement which is often used for immediate expenses.

GSS can be complemented by a trust account—a portion of the funds compounded in the tax-free GSS growth account can then feed into a trust account for future unknown expenses.

GSS provides market-based growth as an important element of a structured settlement (market fluctuations may be meaningful so the ability to accept volatility is a consideration).



To learn more about how Assura Trust offers comprehensive structured settlement support, contact us today.

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