



ALL ROADS LEAD TO PARAMOUNT:

The Path to Peace of Mind

At Paramount, we believe that every plaintiff deserves the opportunity to craft a personal settlement and benefit protection plan; a financial road map that offers shelter from severe shifts in financial markets and that can provide guaranteed benefits for the uncertain times ahead.

Your Financial Road Map.

Paramount offers a full portfolio of planning solutions that help protect your settlement. **There is never any obligation to work together after our first planning session.** Following this initial session, Paramount will **provide you with the following reports for your own reference and record keeping***:

- **Needs Assessment**

Our advisors will meet with you and your family to talk through your future medical and personal needs, wants and goals following the settlement of the case.

- **Personal Spending Plan**

Following our Needs Assessment meeting, Paramount will provide you with a Personal Spending Plan that you can rely on as your financial road map.

Dependability.

The key to arriving at each destination on your financial road map is a dependable “vehicle.”

Many of Paramount’s settlement plans rely on structured settlement annuities. Structured settlements offer payment streams that are guaranteed to be paid to you on the dates that you have selected. [Find out more below.](#)

Detours.

While our plans are comprehensive, we cannot account for every bump in the road. Life is full of little detours.

Rarely do we advise putting the entirety of the settlements funds into a structured settlement annuity. Our advisors can offer diversified solutions that allow for an accessible cash balance, in the event of life’s unplanned events.

Guaranteed Benefits.

A structured settlement annuity will provide **guaranteed payments at predetermined intervals, helping you achieve financial security.**

Future payments from a structure are:

- beyond the reach of certain creditors,
- may not disqualify you from government benefits or college financial aid.

Tax-Free Growth.

When placing settlement funds into a structured settlement, **the principal amount plus any interest earned within the annuity is tax-exempt.**

No Recurring Fees.

There are no reoccurring, maintenance, annual account or custodial fees associated with structured settlements.

A Lasting Legacy.

Structured settlements allow plaintiffs to name a designated beneficiary and/or contingent beneficiaries.

So, any future guaranteed payments are paid to the named beneficiaries. This keeps the funds outside of probate court or lengthy estate proceedings.

Let’s Start Planning!

Timing is everything. The decision to use a structured settlement must be decided before the signing of any general release or settlement agreement regarding the case. With proper planning, the majority of your settlement plan is established prior to the settlement of your case.

Typically, **plaintiffs have one to three weeks from the time of settlement to fine-tune any remaining variables in their settlement plan** and lock-in a structured settlement benefit stream of income.

Paramount can also assist with the following solutions:

- Life Insurance
- Trust Solutions
- Traditional Investment Management
- Business Succession Planning
- Health Insurance Planning
- Long Term Care Planning

Interested in learning more about your personal settlement plan?

Take the Settlement Protection Survey by clicking here!



Paramount Settlement Planning, LLC 1090 Union Road, Suite 230 Buffalo, NY 14224 (T) 716-712-0127 Plannings@Paramount.com

Jessika Schreiber

SETTLEMENT ADVISOR

jessr@planning@paramount.com | 716-328-0964



*Needs Assessment and Personal Spending Plan provided in instances where Paramount meets with client and client is able to provide breakdown of monthly expenses, future medical costs, current debts, accounting of additional assets and future earnings, if applicable. Advisory services offered by Investment Advisor Representatives through Invictus Advisory Services, LLC, a New York Registered Investment Advisor. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will either be suitable or profitable for a client’s investment portfolio.