



Protecting Your Settlement with Paramount



Planning Proposals

Summer 2024

From Litigation to Living

We believe that every plaintiff deserves the opportunity to craft a personal settlement and benefit protection plan: a plan that is sheltered from severe shifts in financial markets and that provides guaranteed benefits for the uncertain times ahead.

Since 2003, Paramount has implemented thousands of resilient financial plans for injury victims by tailoring the goals to the specific needs of the family or individual.

From this point forward, Paramount is your uncompromising advocate and guide. We are here to help you secure your financial future and transition from litigation to living. **We will be by your side for life.**

Jessika Schreiber
Settlement Advisor
jess@planningisparamount.com



INFANT PLANNING PROPOSAL ONE

SCENARIO NAME: MONTHLY PAYMENTS AGE 18-25 & GUARANTEED LUMP SUM AT AGE 18 & Age 25

AGE: 3

FUNDING AMOUNT: \$60,000

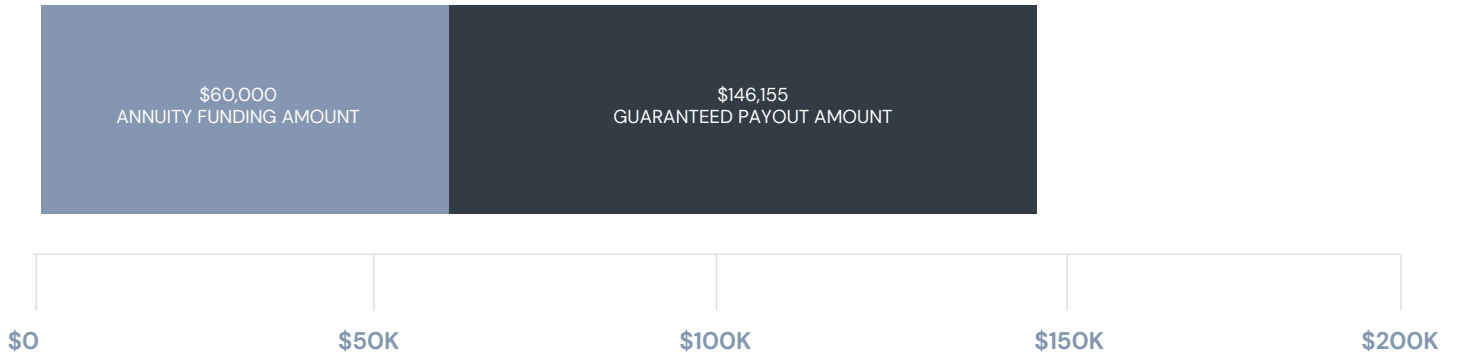
GUARANTEED RETURN: \$146,155

BENEFIT BREAKDOWN

BENEFIT DESCRIPTION	GUARANTEED BENEFITS	FUNDING AMOUNT
GUARANTEED LUMP SUM AT AGE 18 PURCHASE OF A CAR	\$10,000	\$5,611
MONTHLY PAYMENTS AGE 18-21 ONLY \$500 PAYABLE MONTHLY, GUARANTEED FOR 3 YEAR(S), FROM AGE 18-21	\$18,000	\$8,562
MONTHLY PAYMENTS AGE 21-25 ONLY \$750 PAYABLE MONTHLY, GUARANTEED FOR 4 YEAR(S), FROM AGE 21-25	\$36,000	\$14,453
GUARANTEED LUMP SUM AT AGE 25	\$82,155	\$30,623

INTERNAL RATE OF RETURN: **4.51%** TOTALS: **\$146,155** \$60,000

- ANNUITY FUNDING AMOUNT
- GUARANTEED PAYOUT AMOUNT



Structured Settlement funding date of April 30, 2024. Any deviation from this funding date, or investment amount(s), may impact benefits.

Benefits provided by New York Life rate code NL41. All benefits illustrated are subject to life company approval. Benefits illustrated are valid for a period of seven (7) days. Benefits will need to be requested after seven (7) days.

INFANT PLANNING PROPOSAL TWO

SCENARIO NAME: MONTHLY PAYMENTS AGE 18-25, LIFE AT 25 & GUARANTEED LUMP SUMS

AGE: 6

FUNDING AMOUNT: \$700,000

GUARANTEED RETURN: \$3,261,212

EXPECTED RETURN: \$8,006,618

BENEFIT BREAKDOWN

BENEFIT DESCRIPTION	GUARANTEED BENEFITS	FUNDING AMOUNT
GUARANTEED LUMP SUM AT AGE 18 <small>PURCHASE OF A CAR</small>	\$10,000	\$6,278
MONTHLY PAYMENTS AGE 18-21 ONLY <small>\$800 PAYABLE MONTHLY, GUARANTEED FOR 3 YEAR(S), FROM AGE 18-21</small>	\$28,800	\$15,606
GUARANTEED LUMP SUM AT AGE 21	\$20,000	\$9,802
MONTHLY PAYMENTS AGE 21-25 ONLY <small>\$1,200 PAYABLE MONTHLY, GUARANTEED FOR 4 YEAR(S), FROM AGE 21-25</small>	\$57,000	\$26,411
GUARANTEED LUMP SUM AT AGE 25 <small>DOWN PURCHASE OF A HOME</small>	\$10,000	\$6,278
*MONTHLY LIFETIME PAYMENTS, INCREASING BY 3%, STARTING AT AGE 25 <small>\$3,420.38 FOR LIFE PAYABLE MONTHLY, GUARANTEED FOR 40 YEARS, INCREASING BY 3%, COMPOUNDED ANNUALLY</small>	\$3,094,812	\$618,343

INTERNAL RATE OF RETURN: **4.85%**

TOTALS: **\$3,261,212** **\$700,000**

***TOTAL EXPECTED BENEFIT, SHOULD PLAINTIFF LIVE UNTIL NATURAL LIFE EXPECTANCY OF 86: \$8,006,618**

- ANNUITY FUNDING AMOUNT
- GUARANTEED PAYOUT AMOUNT
- *EXPECTED PAYOUT AMOUNT



Structured Settlement funding date of April 30, 2024 Any deviation from this funding date, or investment amount(s), may impact benefits.

Benefits provided by New York Life rate code NL41. All benefits illustrated are subject to life company approval. Benefits illustrated are valid for a period of seven (7) days. Benefits will need to be requoted after seven (7) days. Some 'Funding Amounts' may have been rounded up or rounded down to the nearest dollar.

INJURED WORKER PLANNING PROPOSAL ONE

SCENARIO NAME: LIFETIME MONTHLY PAYMENTS AT AGE 55

AGE: 45

FUNDING AMOUNT: \$400,000

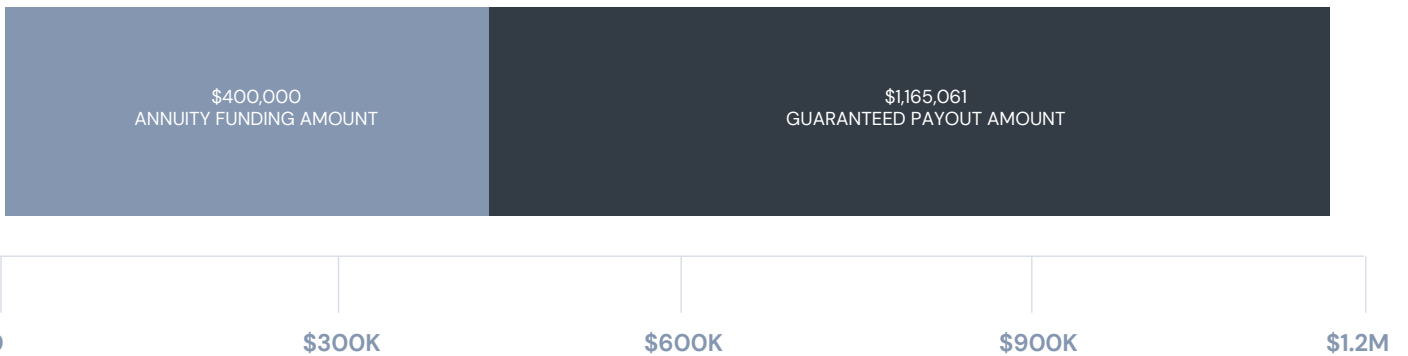
GUARANTEED RETURN: \$1,165,061

BENEFIT BREAKDOWN

BENEFIT DESCRIPTION	GUARANTEED BENEFITS	FUNDING AMOUNT
MONTHLY LIFETIME PAYMENTS, STARTING AT AGE 55.....	\$1,165,061	\$400,000
<small>\$3236.28 FOR LIFE PAYABLE MONTHLY, GUARANTEED FOR 30 YEARS</small>		
	TOTALS: \$1,165,061	\$400,000

INTERNAL RATE OF RETURN: 4.54%

- ANNUITY FUNDING AMOUNT
- GUARANTEED PAYOUT AMOUNT



Structured Settlement funding date of April 30, 2024 Any deviation from this funding date, or investment amount(s), may impact benefits.

Benefits provided by New York Life rate code NL41. All benefits illustrated are subject to life company approval. Benefits illustrated are valid for a period of seven (7) days. Benefits will need to be requested after seven (7) days. Some 'Funding Amounts' may have been rounded up or rounded down to the nearest dollar.

ATTORNEY FEE DEFERRAL PROPOSAL ONE

SCENARIO NAME: LIFETIME MONTHLY PAYMENTS AT AGE 58

AGE: 48

FUNDING AMOUNT: \$250,000

GUARANTEED RETURN: \$511,378

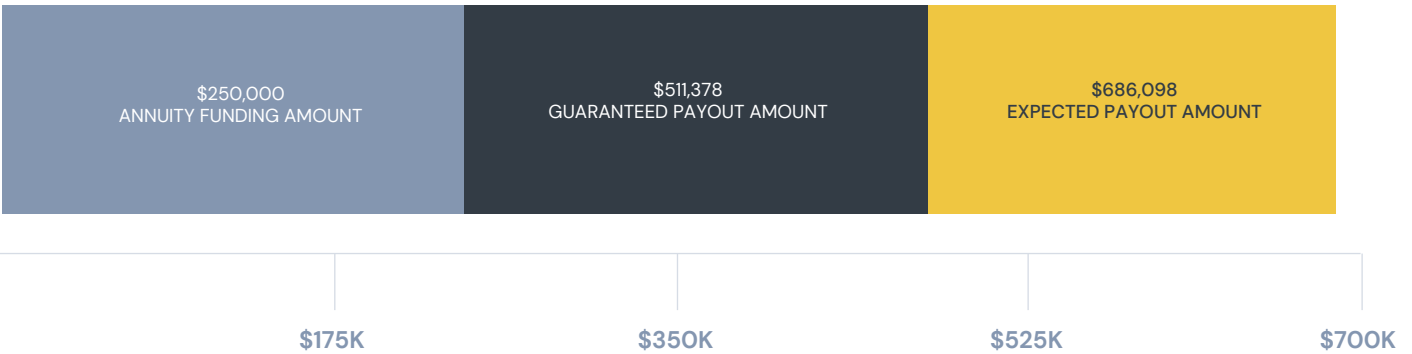
EXPECTED RETURN: \$686,098

BENEFIT BREAKDOWN

BENEFIT DESCRIPTION	GUARANTEED BENEFITS	FUNDING AMOUNT
MONTHLY LIFETIME PAYMENTS, STARTING AT AGE 58..... \$2,130.74 FOR LIFE PAYABLE MONTHLY, GUARANTEED FOR 20 YEARS	\$511,378	\$250,000
INTERNAL RATE OF RETURN: 4.71 %	TOTALS: \$511,378	\$250,000

***TOTAL EXPECTED BENEFIT, SHOULD ATTORNEY LIVE UNTIL NATURAL LIFE EXPECTANCY: \$686,098**

- ANNUITY FUNDING AMOUNT
- GUARANTEED PAYOUT AMOUNT
- *EXPECTED PAYOUT AMOUNT



Structured Settlement funding date of April 30, 2024 Any deviation from this funding date, or investment amount(s), may impact benefits.

Benefits provided by New York Life rate code NL41. All benefits illustrated are subject to life company approval. Benefits illustrated are valid for a period of seven (7) days. Benefits will need to be requested after seven (7) days. Some 'Funding Amounts' may have been rounded up or rounded down to the nearest dollar.

We Protect Plaintiffs Everyday.

*Settlement Planning
Practice Founded in 2003*

Plaintiff-only Focus:
*Paramount will never
represent the carrier's
interests in a settlement.*

*Additional planning
solutions offered through
*Invictus Advisory
Services, LLC.*

Paramount's planning team is made up of experienced trial lawyers, licensed financial advisors, and industry professionals who possess the expertise required to set plaintiffs on the path to a secure financial future while ensuring the plaintiff's counsel clears all pre-settlement hurdles.

Not only does Paramount offer innovative solutions for maximizing and preserving case proceeds; we also counsel plaintiffs and their families throughout the process.

Meet Your Settlement Planners



Jessika Schreiber
Settlement Advisor
jess@planningisparamount.com

Planning since 2012.

Jessika's ten plus years of experience in the settlement and legal space add a wealth of knowledge to the planning equation. When she isn't helping plaintiffs plan for their future, you can catch Jessika fronting her band, XOXO.



Ryan P. Collins
Settlement Advisor
ryan.collin@planningisparamount.com

Planning since 2009.

Ryan has spent the last decade of his career paving a successful path toward supporting people within the financial and settlement planning spaces. Ryan also is the Chief Compliance Officer of ***Invictus Advisory Services, LLC.**



Paul K. Isaac, Esq., ChSNC
Founder, Settlement Advisor
paul.isaac@planningisparamount.com

Planning since 1998.



Paul Isaac, Jr.
Settlement Advisor
jr.isaac@planningisparamount.com

Planning since 2009.



Lori Nason
Case Manager
lori.nason@planningisparamount.com

Planning since 2005.

Needs-Based Planning:

A Collaborative Approach

Serving in the injury victim's best interests means that we put your individual needs first.

This approach allows our advisors to see the full picture of your current and future government benefit eligibility, future medical expenses, home care and other often overlooked needs while addressing your future personal and financial goals.

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.

The answers and conversations discussed here help to build the foundation of your settlement plan.

Personal Spending Plan.

Making your settlement money last a lifetime is what settlement planning is all about.

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

The Power of a Plan

Paramount's advisors are an integral part of every settlement plan.

Our work doesn't end when the plan is established or paperwork is signed. We are by your side as an advocate, resource and guide, here to offer insight on any of life's challenges, large or small.

Plus, with over 25 years of settlement and financial planning experience we are equipped to provide you with innovative solutions to help **make your settlement last a lifetime.**

Guaranteed Benefits.

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

That is why 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 on page seven.](#)

Access to Funds.

Our plans are comprehensive, but life has its little detours.

At Paramount, rarely do we advise putting all settlements funds into a structured settlement annuity. Our advisors have additional options which offer diversity while keeping an accessible cash balance in the event of life's unplanned events.

Structure and Security

Structured settlement annuities offer benefits that typical investment vehicles cannot, and only require a minimum funding amount of \$10,000.

The items discussed here highlight just a few of the reasons why Paramount may recommend a structured settlement as the foundation of your settlement plan.

Guaranteed.

Unlike a lump sum cash settlement, a structured settlement annuity will provide **guaranteed payments at predetermined intervals**, which assures you financial security.

Tax-Free.

Structured settlement annuities are not taxable — they're completely *tax-exempt.

When placing settlement funds into a structured settlement, the principal amount plus any interest earned within the annuity is tax-exempt. When compared with a "traditional" investment vehicle, where you would pay tax on any interest or gains realized, the structured settlement offers payment streams that are not considered "income" and are not taxed.

This unique tax benefit is based on Internal Revenue Code Sections 104(a)(2) and 130 of the Internal Revenue Code.

Protected.

Future payments received through a structured settlement annuity are **beyond the reach of creditors, and if properly planned may not disqualify the annuitant from government benefits or college financial aid.**

Legacy.

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

This allows any future guaranteed payments to be made directly to the named beneficiaries rather than getting held up in probate court or estate proceedings in the event of the untimely death of the plaintiff.

Fees.

Unlike many investment accounts or products, **structured settlements incur no annual brokerage or commission fees** and have no reoccurring costs or expenses.

Timing.

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 between one and four weeks from the time of settlement to fine-tune the plan and elect to fund a structured settlement annuity.

Let's Start Planning.

Thank you

We thank you for the opportunity to get to know you and help you build a settlement plan.

Please reach out to us directly with any questions that you have about the contents of this book or any discussions that we may have had.

We cannot wait to help you plan your future.

Contact

Paramount Settlement Planning
1090 Union Road, Suite 230
Buffalo, NY 14224

(T) 888-674-0127
PlanningIsParamount.com

