

JUUL & RINGLER

Your Decision. Your Future.

CHOICES

ADVICE

OPTIONS

SAVINGS

PROTECTION

FREEDOM

FLEXIBILITY

PEACE-OF-MIND

Ringler is pleased to have been chosen by your law firm, Parker/Waichman, to help you determine how best to receive your Juul settlement proceeds. Your decision will be influenced by your own personal circumstances, but it's helpful to have a guide through the process.

Ringler is the oldest and largest settlement company in the United States. We're here to help you navigate your choices and assist with your settlement planning.

This document has been created to help explain the options available to you. If at any time you have questions, please feel free to contact us toll-free at **888-465-8155** or send us an email at juul@ringlerassociates.com.

We look forward to working with you!

Larry Cohen and Lisa Querci
Your Ringler Settlement Consultants

know your NEEDS AND OPTIONS

You will need to make some significant decisions about how you would like to receive your settlement award. It's important to educate yourself on the various choices you have. Taking receipt of a significant amount of money can have very real impacts on your financial future.

Secure Financial Aid. A large sum of settlement money sitting in your bank account could have a detrimental impact on your ability to secure financial aid for college. In this case, it's important to consider your options.

Preserve Your Benefits. If you are receiving government benefits, you need to be vigilant about staying within program rules so that you don't lose your eligibility.

Protect Your Money Additionally, you should consider how best to preserve your settlement proceeds. A structured settlement can be created to protect your money and to give you peace-of-mind for a stable financial future.

Your future is too important to take chances.

We're Here to Help.

➤ **Begin the Journey...**

You will always have the final say and none of our services will ever cost you anything.

What's important is that you understand that how you choose to receive your settlement can affect your circumstances going forward. Our goal is to help you make the best-informed decision.



Click here to check out our
JUUL Settlement Video

STEP 1: Contact Your Ringler Settlement Consultant

Before you receive the settlement proceeds, contact us at juul@ringlerassociates.com or (888) 465-8155 to discuss your individual situation and your options.

STEP 2: Receive Your Complimentary Settlement Assessment

We will guide you through the options that best suit your lifestyle. Our advice is completely FREE to you through the entire process.

STEP 3: Enjoy Your Worry-Free Future

Protecting you and your money is our number one goal. With your settlement proceeds secured for your future, you'll be able to relax knowing that your money will be there for you when you need it.

consider a STRUCTURED SETTLEMENT

➤ Structured Settlements

An individually designed, tax-free structured settlement should also be considered as part of your settlement strategy. While taking all of the settlement money as one lump sum is certainly an option, it doesn't address the preservation of your settlement funds for future needs.

A guaranteed structured settlement can protect your proceeds from early dissipation so your tax-free payments will still be available to you in future years.

Guaranteed

Payments from these interest-earning annuities are backed by the nation's top-rated life insurance companies. Once your payment stream is selected it won't ever decrease in value and you won't have to worry when you hear about market declines. In short, structured settlements bring you peace of mind.

Tax-Free

All payments to you and your dependents are 100% tax-free. There are no state or federal income taxes to pay.

Customized

Structured settlements can be designed specifically for you and your unique circumstances. Together, we can determine what makes the best sense for you.

Lessons Learned

For some people, injury settlements provide money to invest, but for most, the money is needed to live more comfortably month-to-month. Unfortunately and more often than not, most people, even those with very good financial intentions, tend to spend their cash proceeds much sooner than anticipated.

You can protect your settlement funds and preserve your financial future in one easy step!



[Click here to learn more about Structured Settlements](#)

Advantages of a Structured Settlement

Freedom from the time and emotional burden associated with investigating, assessing, and selecting investment strategies.

Flexibility in the amount you receive and the timing and frequency at which you receive it.

Assurance that your structured payments are exempt from federal and state income taxes.

Peace of Mind in knowing that you have a steady stream of income that won't change with market fluctuations.

FREQUENTLY ASKED QUESTIONS:

Q: What payment types are available? You can receive payments for a set period of time, or over your lifetime. Payments can be at a level amount each month --or increase over time. Payments can start now--or at a future date. You can also receive guaranteed lump sums at various times in the future, perhaps to meet certain life goals.

Q: Are there any other benefits I should know about? Yes! A structured settlement is an effective way to protect yourself or a loved one from spending your settlement funds more quickly than you may have anticipated. Also, consider the value of knowing exactly when your payments will arrive each month (or each year) and that they won't ever go down. And how about never having to pay any ongoing investment fees or expenses (as most other investments require).

Q: How safe is a structured settlement? Structured settlements are funded by some of America's largest and strongest life insurance companies. Many of these companies have been in existence for more than 100 years – through recessions, depressions and world wars. They are names you're probably familiar with such as MetLife, Prudential, Pacific Life, New York Life, American General, USAA, Mutual of Omaha, Berkshire Hathaway, and others.

Q: Is there any cost to me? No. None. Our services are paid by the financial institution that guarantees your payments -- and there are no management fees or expenses for you to pay -- ever!

Q: Can my family inherit my structured settlement? Yes. Any remaining guaranteed payments in your annuity plan can be paid to your designated beneficiary after your death. And your beneficiaries also receive those remaining payments free of state and federal income tax!

Q: Are rates of return competitive? Yes, especially for a guaranteed fixed return. You should also note that tax-free annuity rates-of-return are currently the best they have been in over 16 years. While high interest rates are bad for mortgages, they're great for annuities!

Q: Could I do better in outside investments? Maybe. Maybe not. What is clear is that because of the tax-free status of the payments, structured settlements offer returns higher than those normally available in low to moderate risk investments. To get a higher return you will have to take on higher risk and greater uncertainty - not always the best idea after going through what you've gone through. Guaranteed is good.

Q: Wait...Isn't my settlement already tax-free? Initially yes it is, but it's important to understand that once you place your cash settlement proceeds into any investment vehicle, including a bank or mutual fund, etc., any interest you earn will be taxable. You'll receive a 1099 every year and pay taxes on that amount. But with a structured settlement, all of the interest you earn is tax-free. You won't ever receive a 1099, you won't declare any of your structured payments on your tax return--and you'll pay no income tax!

Let Ringler help you secure your financial future.

To learn more and to discuss how a structured settlement may best fit your needs, please call the Ringler JUUL toll-free line at (888) 465-8155 or email us at juul@ringlerassociates.com

For even more, check out our videos, too!



JUUL Settlement Video



Structured Settlement Video

LAWRENCE A. COHEN, CSSC
LCohen@ringlerassociates.com

LISA QUERCI
LQuerci@ringlerassociates.com

For Additional Assistance with Juul Settlement Options:

888-465-8155 toll-free

Juul@RinglerAssociates.com

The information contained here is general in nature and is not intended as specific legal, tax or investment advice. Individual benefits are guaranteed by the annuity issuing life insurance company(ies), not by Ringler Associates Incorporated. Furthermore, the information contained herein may not be applicable to or suitable for the individuals' specific circumstances or needs and may require consideration of other matters. You should assess whether the information is appropriate for you and talk with your financial or other professional adviser before making financial decisions. Brochure and insert material copyright is owned by Ringler Associates Incorporated. Reproduction, modification, distribution, transmission, re-publication, or display of the content is strictly prohibited.