

SECURITY HAS ALWAYS BEEN THE MOST IMPORTANT BENEFIT OF A STRUCTURED SETTLEMENT

BY: Cindy L. Chanley, CSSC

Ringler Associates – The First Name In Structured Settlements

Constant breaking news and sensational headlines over the current economic crisis creates worry and problems between attorneys and their clients, especially those who are victims of physical injury.

Your clients have choices when their claim or lawsuit is settled:

- A cash settlement
- Periodic Payments through a structured settlement annuity
- A combination of some cash and periodic payments through a structured settlement annuity or trust product

Clients who choose cash settlements assume the risks associated with their investments during both stable economic conditions and volatile times, like we are facing today. Those requiring lifetime care and support cannot afford to wait for their investments to recover when they need cash for medical emergencies.

The only way to ensure that your client will receive guaranteed income tax-free benefits is through a structured settlement annuity, issued by a strong life insurance company.

Your client could choose to receive 100% of their settlement through a structured settlement annuity, but structured settlement consultants usually recommend that a client take a combination of some cash, for immediate and emergency situations and for investment purposes. Since the safety and security of a structured settlement annuity depends on the financial stability of the life insurance company responsible for paying the benefits, evaluating and choosing the life company is an important way to control and assure the security and safety of each client's settlement.

Are structured settlement annuities safe in times of economic uncertainty? Let's examine the facts.

REGULATION

- Solvency standards set by State and Federal regulators protect policyholders. Regulators use conservative accounting and investment rules which keep insurers from investing heavily in risky investments.
- Parent companies of insurance companies are prevented from raiding capital from their profitable, well-capitalized subsidiaries.
- By regulation, all annuity reserves must have assets that are equal to or exceed the corresponding payment obligations. In addition, the assets supporting these reserves may not be removed from the life insurance company. Reserve sufficiency is mandatory and is frequently monitored by state legislators and auditors.
- State regulators can take over management of an insurer through conservation or rehabilitation

“State regulators have numerous actions they can take to prevent insurers from failing. Rating downgrades and drops in share price do not change an insurer’s ability to pay claims...cases from individual policyholders are given the utmost priority over other creditors in these matters”

NAIC President Sandy Praeger

RATING AGENCIES

There are several independent rating agencies in the insurance industry. The major agencies include A.M. Best, Moody’s FITCH and Standard & Poor’s. Their individual assigned rating monikers differ but the findings are based on assets, liabilities, reserves and policyholder surplus. Ringler Associates only does business with highly rated life insurance companies that offer structured settlement annuities.

RETURN AND SECURITY

Structured settlement annuities enjoy a competitive rate of return compared to other conservative investment options. However, making the most of your client’s settlement with tax-free guaranteed payments, designed to meet your client’s needs, is and has always been the most secure settlement solution ---

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AND IT STILL IS.**

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For your Structured Settlement Needs