## What Does Warren Buffett Know About Structured Settlements That You Don't Know?



"Anyone settling a personal injury claim should seriously consider a structured settlement as part of their plan for financial recovery. Structured settlements can stretch settlement funds by providing tax-free payments for lost income, medical bills or other future needs, which delivers tremendous long-term security for injured people and their families. Berkshire Hathaway is proud to be a leading provider of structured settlement annuities." ~ Warren Buffett

## We Also Know

- A structured settlement of a physical injury or workers compensation claim is tax-free.
- A structured settlement can provide regular monthly, quarterly, bi-annual or annual payments as well as intermittent lump sums (e.g. to pay for a first house).
- A structured settlement can provide life contingent income (i.e. income that cannot be outlived).
- A structured settlement has a fixed rate of return. When markets crash, structured settlements maintain their secure value.
- Most traditional investments have ongoing overhead costs including management and administrative fees. Structured settlements do not.
- A structured settlement protects settlement proceeds from being spent too quickly.

