



The Case for Structuring Your Attorney Fees

The Periodic Payment Advantage

As a personal injury attorney, you are already familiar with the benefits that a structured settlement provides your clients. Periodic payments under a qualified structured settlement ensure that money your client needs to meet ongoing expenses is available when it's needed. But did you know that structured settlements may offer you a similar advantage?

Create A Supplemental Retirement Income Stream

By structuring a portion of your attorney fees through a qualified structured settlement, you may be able to defer income until a predetermined future time. Not only can this reduce your current taxable income – it also offers a secure way to set aside income for your future needs, such as those you'll have in retirement. By using a structured settlement you can:

- Defer all or any part of your fee derived from a qualified structured settlement; there's no limit.
- Choose when your payments will start at the time of settlement; there's no need to wait until age 59^{1/2} for payments to begin.
- Set up lump sum payments to cover known future needs such as a college education for children.
- Your payments will be entirely predictable – unaffected by future market performance.
- Potentially reduce your taxes by spreading out income over time.

Why Work with Hartford Life Insurance Company?

Hartford Life Insurance Company is one of the most respected and financially stable annuity providers in the industry. We are part of The Hartford Financial Services Group, Inc., one of the nation's largest insurance and financial services groups. We have been providing structured settlements for more than a decade and have been meeting our customer

obligations for more than a century. Our prudent investment philosophy, combined with award-winning annuitant service, has helped to make us the largest seller of individual annuities in the country.

We believe that we offer an exceptional program, with features that include:

- The ability to structure attorney fees even if your client chooses not to structure any other portion of his or her settlement.
- Joint and Survivor annuities.
- Lifetime and term certain payouts.
- Beneficiary designations – Attorney may name and make changes to beneficiary.
- Rated age underwriting.
- Commutation upon death of attorney – available according to standard guidelines.

What's more, we retained a nationally recognized law firm to review our attorney fee program. The resulting Memorandum of Law concludes that strong arguments can be made to support tax deferral for attorneys structuring their fees under our program.*

For more information on using structured settlements to create your own supplemental retirement income stream, call your local structured settlement broker today.

* Neither The Hartford nor its employees nor its agents provide tax or legal advice. Each attorney is responsible for his or her own tax returns and should obtain independent tax advice before entering into a structured fee arrangement. Annuity payments issued during a calendar year are reported to the attorney or his or her firm and the Internal Revenue Service on IRS Form 1099-MISC. Any payments made to a beneficiary after the death of the attorney will continue to be reported to the attorney and the Internal Revenue Service on IRS Form 1099-MISC. The attorney should consult his or her tax advisor to determine the impact of this reporting based on the benefit option selected and the beneficiary designated.