

MAXIMIZING WORKERS' COMPENSATION SETTLEMENTS USING STRUCTURES

QUICK LOOK

Workers' compensation structures make up about one-third of all structured settlements. Creating a structured settlement for workers' compensation claimants is a smart decision. Studies show that 90 percent of claimants who receive an upfront lump sum spend all their settlement funds within five years.

Key Claimant Benefits

- Allows for coordination of Medicare and Social Security
- Flexible periodic payments can be tailored to the claimant's specific needs
- Structured settlement annuities are highly regulated by the state, which guarantees insurer obligations are covered
- Structured settlements help bridge the gap in settlement negotiations
- Periodic payments protect against premature dissipation of settlement funds
- Provides claimants with secure, predictable, tax-free income; not affected by investment risk
- In case of death, future outstanding guaranteed periodic payments can be payable to claimant's designated beneficiary

When To Use A Structured Settlement

- Death benefit projections
- Permanent disability and life pension calculations
- Severe injuries with shortened life expectancy
- Claimants with limited investment or financial skills
- Applicant demand and offer are far apart
- Future medical cost projections for Medicare and non-Medicare covered items
- Applicant is receiving government benefits (SSI & Medicare)
- Dependent minors on a death case

No-Cost Broker Services

- Consulting/Training
- File reviews
- Economic and needs analysis
- Attendance at settlement conferences
- Timely quotes
- MSA review for accuracy
- Bilingual associates
- COLA and MSA Present Value calculation
- Trust expertise
- Preparation of documents
- Complete reports on all structured settlement activity



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ABOUT ALI: Alejandra (Ali) Mendiola has helped injured parties with their structured settlement needs for more than 15 years. She creates structured annuities for physical injury cases including workers' compensation, medical malpractice, personal injury, elder abuse, product liability and toxic torts. She also prepares annuities for employment and discrimination, mass tort and punitive damages and oversees construction and implementation of Special Needs Trusts, Pooled Trusts and Medicare Set-Asides.