

INDIVIDUALLY DESIGNED PROPOSAL

CLAIMANT: 30-Year-Old Female INJURY: Renal Insufficiency

A 30-year-old woman was treated by her primary care physician for two years before she was diagnosed with renal insufficiency. The physician knew the woman had a family history of kidney had received results of blood work showing a consistent pattern of progressive renal insufficiency, the woman's kidney function deteriorated to the point that she now undergoes dialysis three times per week.

BENEFIT	COST	GUARANTEED YIELD	EXPECTED YIELD
Cash at Settlement:	\$250,000.00	\$250,000.00	\$250,000.00
Life with Certain Annuity: \$3,000.00 for life, payable monthly, guaranteed for 20 years, beginning at age 30, increasing at a rate of 3.00% compounded annually, with the last guaranteed payment at age 50.	\$1,255,930.00	\$967,333.00	\$4,898,578.00
Total:	\$1,505,930.00	\$1,217,333.00	\$5,148,578.00

100% State & Federal Tax Free

