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The Garrison Difference

We understand injury settlements and have assisted ~~numerous~~ families through the devastation of injuries and deaths.

Our goal is to educate injury victims and their families on how to maximize their recoveries.

While we specialize in structured settlements, what makes us truly different is our ability to offer comprehensive financial solutions directly to our clients.*

Has your financial advisor mentioned that it is possible to receive 100% tax-free future payments, and earned a guaranteed interest rate?

Work with an advisor who understands injury settlements and your unique needs.

Read more about our individual team members and services, request a quote and more at www.garrisonsettlements.com.

*Financial services are provided by Ryan Garrison, a Registered Representative offering Securities and Advisory Services through United Planners Services of America, a limited partnership, member FINRA, SIPC. Garrison Settlements and United Planners are not affiliated.



Our Services

- Quoting and placement of structured settlement annuities
- MSA allocations and related services
- Spanish translation available for clients and families
- Trust services: creation and administration
- Provide information on how to maintain government benefits
- Life insurance
- Disability insurance
- Long term care coverage
- Obtain rated ages to increase your benefit
- Analyze life care plans and economic damages
- **Attend mediations**—either in person, via Skype or telephonically
- **Assist in completion of settlement documents**
(e.g. settlement agreements, releases, qualified assignments, court approvals, GAL reports and conservatorships)



Advisory Services *(Through United Planners*)*

- **Retirement annuities include:**
 - Fixed annuities
 - Fixed index annuities
 - Variable annuities
- **Social security planning**
- **Personal wealth management services—investment products include:**
 - Stocks
 - Bonds
 - Mutual funds
 - Exchange Traded Fund (*ETFs*)
 - Limited partnerships
 - Real Estate Investment Trusts (*REITS*)
 - Oil and gas programs
- **Asset management for trusts**
- **529s and college planning**

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“Someone’s sitting in the shade today because someone planted a tree a long time ago.”

— **Warren Buffett**

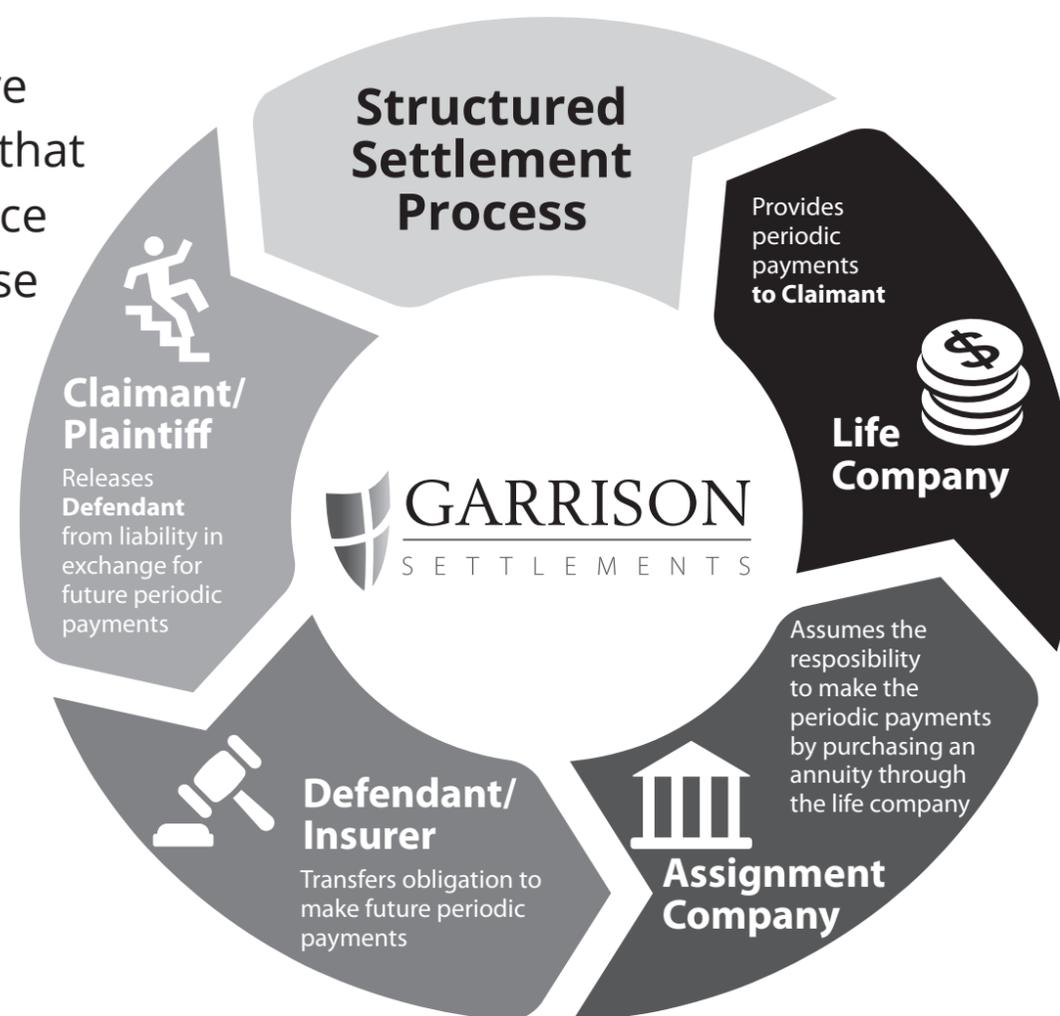


What is a Structured Settlement?

Odds are that you have never heard about structured settlements until your accident. A structured settlement (“structure”) is an investment that you design at settlement, to make future payments to meet your unique needs. They can provide you with numerous payment streams, from lifetime monthly payments to lump sums in the future to address medical expenses or even to help fund your children’s education.

Because of your injury settlement, structure payments are made to you, via an annuity that is guaranteed by a highly rated life insurance company. Most of the life companies we use have been in business for over 100 years.

Most importantly, structures provide **guaranteed 100% tax-free payments**, per Internal Revenue Code (IRC) 104(a)(1) or (2). You will never have to worry about paying taxes related to these annuity payments.



Why Should I Consider a Structured Settlement?

If you or a family member has been the victim of a physical injury, then you should consider a structure because they were invented to assist injured people just like you.

Remember, a structured settlement must be ***purchased by the defendant*** as part of the settlement. While we can help you purchase an annuity after settlement (which will be taxable), **the only time that you can take advantage of a 100% tax-free structure is during the settlement process.**

Certain settlements call for portfolio diversification. Therefore, we may recommend a structure first, to guarantee necessary living and medical expenses. Once those needs have been met, we may offer securities and/or advisory services* to diversify your portfolio.

As structures are 100% tax-free, it is very difficult to beat their return with a standard annuity or a bond portfolio.

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What Are The Benefits of a Structured Settlement?

The greatest benefit to you is payment **protection**. Once the policy is issued, you are guaranteed **100% tax-free**, payments that will always be paid on a schedule you designed to meet your financial needs.

There are **no fees, no ongoing management expenses and no risk** that payment amounts will decrease. Structures can be used to fund trusts for the **protection of government benefits** and **protection from the total dissipation of funds**.

Structures provide confidence, peace of mind and **guaranteed performance**.

Limitless payment designs

There are **limitless design options** available for your future payments when utilizing a structure. That is why you should work with a company who specializes in this type of planning and not your standard financial advisor.

If **income needs** are expected to **grow**, inflation hedges can be put in place through cost of living adjustments or step increases in the payment amount.



What Happens to the Payments When I'm Deceased?

Any ***remaining guaranteed payments*** will be made to your designated beneficiary, such as a spouse, child, grandchild or nonprofit entity like a church.

All payments are made to your beneficiary in a guaranteed, tax-free manner. This offers unprecedented **estate protection** and peace of mind, as the payments to your estate would be tax-free like a life insurance payment.

How safe is a structured settlement?

Structures are one of the most conservative financial investments available. They are ***ideal investments*** for those who have been injured and cannot afford to be speculative with their future needs.

Structures are placed with leading life insurance companies, who have been in business through the ups and downs of the economy. We provide the financial ratings of the structured settlement companies that we recommend with every proposal.

Designing a well thought out structured settlement is always a **smart idea** and ***eliminates the risk of financial mismanagement.***



Are There Other Investments to Consider?

Certainly, but ***none offer the guaranteed, 100% tax-free benefits*** associated with a structured settlement.

The stress of managing large sums of money can hinder recovery and stress even the best family relationships.

Investing settlement dollars without a structure requires constant monitoring of speculative investment performance and hoping there are adequate resources available when you need them.

We believe that every portfolio should be diversified. As part of that diversification, every portfolio should have a guaranteed, low or no-risk investment. In injury settlements, we believe that a structured settlement meets this need.

Working with Garrison Settlements to design a ***well thought out payment plan eliminates worry*** and allows you and your family to enjoy life and put the accident behind you.

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— ***Warren Buffett***



Should I Allow a Financial Planner to Manage My Settlement Proceeds?

Finding the correct investment advisor to manage your settlement can be confusing and stressful.

Most settlement *investment interest outside of a qualified structured settlement is taxable. Structured settlements are guaranteed and 100% tax-free.*

There are never any out of pocket expenses or on-going fees to setup or manage a structured settlement.

Most investment options with financial planners are subject to management fees and taxation on the interest earned. More importantly, there is **NO GUARANTEE** of performance. If the stock market crashes, so does your portfolio.

If you are interested in speaking with a financial advisor, please contact us as we have staff fully licensed to provide securities and financial advisory services.

Remember we never charge for our time and the call is free... you deserve to have all of your questions answered.





GARRISON

SETTLEMENTS

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Affiliations and memberships: New Jersey Association for Justice
Arizona Trial Lawyers Association
Utah Association for Justice Maricopa County Bar Association
The American Association for Justice
North Dakota Association for Justice Pima County Bar Association
Wyoming Trial Lawyers Association
New Mexico Trial Lawyers Association
Idaho Trial Lawyers Association Michigan Association for Justice
National Structured Settlement Trade Association (NSSTA)—Education Committee Board Member—*since 2013*