



PROVIDING STABILITY DURING UNCERTAIN MARKETS

The turmoil in the financial markets makes it even more important to seek stability when looking at settlement options. Structured settlements offer security that is unique in the marketplace.

Stability of Income

- Structured-settlement annuities provide safety through protected payments, regardless of market performance.
- Structured settlements are calculated to provide a protected, steady stream of payments based on a portion of the settlement amount, the current rate of return, and the payment schedule chosen.
- No matter how volatile the financial markets may be, the claimant will be able to plan for his or her needs based on predictable, long-term income.
- State insurance commissioners regulate the insurers.

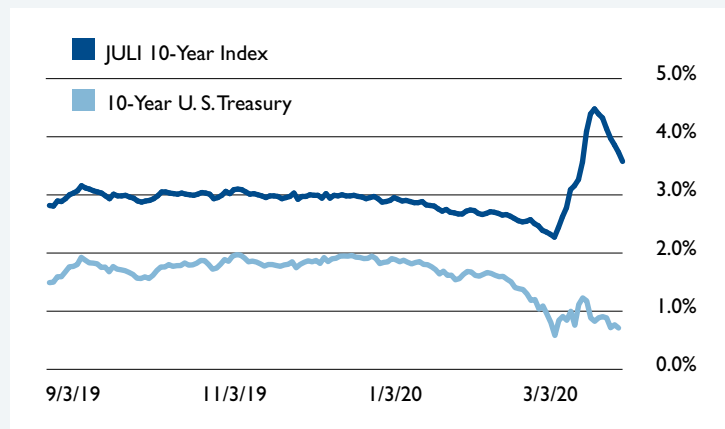
Tax-Free Growth and Flexibility

- The income from a structured settlement is completely free of any income taxes.
- Structured-settlement payments include growth above the original settlement amount. In addition, other riders can provide a cost-of-living adjustment or an indexed return to help offset inflation.

The Assets Behind the Plans

Although Treasury yields may be down, corporate investment-grade bond yields are up. This graph shows the spread widening in March between the 10-year treasury yield and the 10-year JPMorgan US Liquid Index (JULI). Yields were more than 4% in March compared to yields around 3% for the previous six months.

Source: Bloomberg, (March 31, 2020).



Investment-grade bonds are the main asset that insurance companies purchase to back structured-settlement annuities. When there is panic in the market, structured-settlement annuities continue to make payments and provide injured parties and their dependents the ability to receive protected income to meet their financial needs.

For claimants who want to protect their futures, a structured-settlement annuity provides stability, growth, and income-tax benefits that cannot be matched.

For more information, contact your structured settlement consultant.
Or, call us toll-free at (877) 784-0622. Email: Structures@PacificLife.com
PacificLifeStructures.com

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