Structured Settlements
Helping Overcome Challenges for 30 Years
Prudential provides solutions to the most complex structured settlement challenges.
COMMITTED TO THE MARKETPLACE

Being there when we are needed most

For more than a quarter of a century, Prudential Structured Settlements have been helping physical injury claimants and their families work toward important financial security.

We are committed to the structured settlement industry—we were there when it was in its infancy, and we will continue to be there for our clients’ ongoing structured settlement needs.

As a charter member of the National Structured Settlements Trade Association, we help influence industry-related legislation.¹

We take the uncertainty out of choosing a structured settlement annuity issuer by providing a guarantee from The Prudential Insurance Company of America (PICA),² which maintains a robust and well-diversified asset portfolio (PICA’s General Account has assets of $133 billion, including Total Adjusted Capital of $13.8 billion).³

Our well-known Rock® symbol is an icon of strength and stability that has inspired customer confidence for over 140 years.

¹ The National Structured Settlements Trade Association is designed to promote the use of structured settlement annuities as a funding vehicle for physical injury, workers’ compensation and other types of claims.

² Guarantees are based on the claims-paying ability of the insurance company and are subject to certain limitations, terms and conditions.

³ Information for The Prudential Insurance Company of America, as of June 30, 2018.

Prudential’s commitment to this industry—and to our structured settlement clients, payees and brokers—is only grown stronger since we first entered this market.
HELPING PROVIDE CRITICAL FINANCIAL SECURITY

A reliable stream of periodic payments

With a Prudential Structured Settlement, streams of payments are established at the time of the settlement by mutual agreement between the claimant and the defendant—or by a court order—to meet the needs of each individual payee.

The payments help address the unique, ongoing financial challenges claimants may face, including:

- Living expenses
- Medical costs
- Educational expenditures
- Modified vehicles
- And more

Backed by the financial strength of The Rock and with 30 years of experience, we have the expertise and resources to provide innovative structured settlement solutions—now, and in the years to come.
AN ARRAY OF PAYMENT SOLUTIONS

Flexible products to meet unique needs

Prudential offers a full line of immediate and deferred payouts, single and joint life annuities and medically underwritten annuities.

Among the structured settlement payment designs we offer are:

- **Designated-Period Annuity**—Payments are guaranteed for a specific period of time, up to 50 years.¹

- **Life Annuity**—Payments are guaranteed throughout the claimant’s lifetime.

- **Life Annuity with Designated Period**—Provides periodic income for as long as the payee lives, in addition to guaranteed payments for a designated period, up to 50 years.¹

- **Lump Sum Payments**—Annuity benefits can be supplemented by guaranteed lump sum payments designed to address future needs, such as medical procedures or equipment, purchasing a home or children’s educational costs.

- **Life Annuity with Installment Refund**—Provides income for as long as the payee lives, with a minimum guaranteed payout equal to the purchase price.

- **Joint and Survivor Life Annuity**²—Provides income payments for the lifetime of two payees (e.g. a husband and wife). Upon the death of one payee, payments continue during the lifetime of the survivor at 100% of the original benefit, or at a reduced percentage.

¹The period certain must be expected to be paid during the life of the recipient.
²Not available for attorneys.

Guarantees are based on the claims-paying ability of the insurance company and are subject to certain limitations, terms and conditions.
STRENGTH AND STABILITY OF THE ROCK

Experienced, knowledgeable professionals

Our Structured Settlement Team is supported by a select group of specialists, each proficient in a specific aspect of structured settlements, including:

- Advanced underwriting
- Medical underwriting
- Tax
- Legal

Our Operations unit—which is responsible for ensuring claimants’ payments are processed accurately and promptly—is directly aligned under our Head of Structured Settlements to enhance the level of service we provide.

We are dedicated to making a positive difference for structured settlement claimants and payees.

Meeting challenges since 1875

In this era of unprecedented economic uncertainty and heightened market volatility, one thing remains certain: the financial strength and stability of The Prudential Insurance Company of America.

- More than $1.3 trillion in total assets under management\(^1\)
- $263 billion in admitted assets—including $134 billion held in separate accounts\(^2\)

An established leader in the financial services industry, Prudential Financial:

- Operates diverse businesses in more than 40 countries and territories
- Has 97% brand awareness in the U.S.\(^3\)
- Ranked 1st in the “Insurance: Life and Health” category of FORTUNE® magazine’s 2018 list of the “World’s Most Admired Companies®”\(^4\)
- One of the top 10 asset managers in the world\(^5\)

Prudential has been keeping its promises to customers for over 140 years. It’s why millions of individuals and institutions rely on us—and it’s why you can rely on us for innovative structured settlement solutions that help claimants and their families work toward critical financial security.

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\(^1\) As of June 30, 2018.

\(^2\) Information for The Prudential Insurance Company of America, as of June 30, 2018.

\(^3\) Prudential’s 2015 Brand Awareness Study by Global Market Research, Prudential Financial.

\(^4\) As of February 2018. FORTUNE® and “The World’s Most Admired Companies®” are registered trademarks of Time, Inc.

Helping individuals overcome challenges

At Prudential Structured Settlements, our most important objective is to provide positive outcomes for claimants in physical injury and wrongful death cases.

As our legacy of success affirms, we have the capabilities to do just that. Backed by the strength and resources of a Fortune 500 company, we are uniquely positioned to help individuals overcome the challenges they face today—and will face in the years to come.

Let us help you with your structured settlement challenges.

**Prudential Structured Settlements**

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1Prudential is ranked 50th on the 2019 Fortune 500 List of America’s Largest Corporations.