

Customized income. Greater peace of mind.

Prudential Structured Settlements

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Prudential

Choose a more secure financial future

When settling your physical injury or workers' compensation claim, you may have concerns about how you will manage a lump-sum settlement and whether you will be able to make it last for your lifetime or cover future expenses.

A structured settlement can help

A structured settlement allows you to receive all or a portion of your settlement in the form of future periodic payments rather than as a single lump sum. A structured settlement consultant will help you design a payment plan that is tailored to meet the immediate and future needs of you and your family.

These guaranteed and income tax-free* payments can be made for a fixed period or your lifetime and may include lump sums. These payments may be used to cover things like living expenses, medical, and educational expenses.

A structured settlement can help you achieve financial security and peace of mind by ensuring that payments will be there when needed most.



Discover more about structured settlements
Visit prudential.com/structuredsettlements

*Pursuant to paragraphs (1) or (2) of section 104(a) of the Internal Revenue Code.

Tailored options to meet your needs

Prudential offers several different types of payment options, so you can design a solution that supports your life today—and your plans for tomorrow.

Payment type*	How it works
Period Certain	Payments are guaranteed for a specific period.
Lifetime	Guaranteed for your lifetime, or the lifetime of two individuals (e.g., spouses, domestic partners). May also include a period certain.
Lump Sum	Guaranteed lump-sum payments that are paid on specified future dates.

Payment frequency

You can choose to receive payments monthly, quarterly, semi-annually, or annually.

For more information on how Prudential's structured settlement annuities can help you, contact your attorney or structured settlement consultant, or visit prudential.com/structuredsettlements.

*Pursuant to underwriting guidelines.



The strength of the Rock

Choosing a company to provide your structured settlement payments is an important part of helping you move forward with peace of mind. Prudential's proven experience, expertise, and financial strength give you the assurance that we'll be there when you need us to help you meet your financial needs.

Over 150+ year history of delivering on our promises

40+ years of structured settlement expertise and experience

World's Most Admired Companies®

Prudential Insurance Company of America—highly rated for financial strength:*

A.M. Best Company	Standard & Poor's	Moody's Investors Service	Fitch Ratings
A+	**AA-**	**Aa3**	**AA-**
(2nd category of 13)	(4th category of 22)	(4th category of 21)	(4th category of 21)
Superior ability to meet ongoing obligations to policyholders	Very strong financial security characteristics	High quality and very low credit risk	Very strong capacity to meet policyholder and contract obligations

*As of May 5, 2026. While ratings can be objective indicators of an insurance company's financial strength, they are not guarantees of the future financial strength and/or claims-paying ability of a company. Ratings are subject to change and do not reflect any subsequent rating agency actions. For current ratings, please visit our investor relations site, www.investor.prudential.com/ratings/default.aspx.

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