

Navigating the complexities of personal injury law can be demanding and present challenges such as:

Emotional

Work/life

Financial

Financial challenges: A deeper look

- Cash flow challenges arise from income tied to case resolutions.
- Tax management can be complex due to irregular income.
- Retirement, estate, and succession planning efforts can be difficult due to unique financial dynamics.

Mitigate financial challenges by structuring your attorney fees

Doing so can help you gain greater control over your financial future, improve your tax situation, and better manage the unique challenges of a contingency fee-based practice.

Structuring all or a portion of your fees ensures a predefined payment schedule. This arrangement can also provide:



Tax-efficiency



Predictable income



Customized payments



Potential for marketbased growth

Benefits of structuring your fees

- Cash Flow Stability: Spreading fee payments over time can provide more consistent income and eases cash flow management.
- Tax Advantages: Significant tax benefits by deferring income to future years, reducing the overall tax burden.
- Flexibility and Customization: Tailored fee structures provide flexibility for a personalized financial strategy that can align with short and long-term objectives.
- Financial Solace: Growth potential with secure and predictable income reduces financial stress.



Practical applications

- Tax Efficiency: Spread income payments over multiple tax years to lower your tax bracket and reduce taxes.
- **Retirement Planning:** Incorporate structured fees into retirement plans for potential growth and reliable, supplemental future income.
- **Social Security Optimization:** Use structured fees as an alternative income source to maximize Social Security benefits by delaying it until age 70.
- **College Funding:** Use structured fees for educational expenses for children or grandchildren without contribution or distribution limitations.

Two annuity solutions from an industry leader

- Prudential Structured Settlement
 - Offering a secure, tax-deferred option to receive periodic payments for a specified period or for your lifetime. Payments may start immediately or in the future, and can be tailored to meet your specific financial needs.
- Prudential Income Advantage Indexed Structured Settlement®

Providing a steady, tax-deferred income stream with growth potential during a deferral period that's linked to the S&P 500°. Offering a blend of security and upside potential, with 100% protection from market downturns.



Discover more about how structuring attorney fees may benefit you

Watch this short video to see how Income Advantage may be appropriate for your circumstances.

If you have any questions, please reach out to your structured settlement consultant.



Structured settlement products are insurance contracts issued by The Prudential Insurance Company of America (PICA), Newark, NJ. PICA is a Prudential Financial business. PICA is solely responsible for its financial condition and contractual obligations. None of PICA, its affiliates or any of its licensed financial professionals are authorized to provide tax or legal advice. You should consult with your own tax and/or legal counsel for advice regarding your situation.

This material is intended for informational purposes only. Before entering into a transaction of the type described herein, you should consider the suitability of the transaction to your particular circumstances and independently review (with your professional advisors as necessary) the specific financial risks as well as the legal, regulatory, investment, credit, tax, and accounting consequences.

The "S&P 500® Index" are products of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI"), and have been licensed for use by The Prudential Insurance Company of America. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"). The Prudential Insurance Company of America's products are not sponsored, endorsed, sold, or promoted by SPDJI, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such products nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

© 2025 Prudential Financial, Inc. and its related entities. Prudential logo, and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

