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## ***Top Ten due-diligence checklist for your Structured Settlement***

*(in no particular order of priority)*

Yes /  No

1. Is the annuity issuer highly rated by a reputable agency?
2. Has the annuity been shopped for the best rate of return? i.e. are there NO restrictions imposed by any settling party as to the availability of competitive annuity companies?
3. If assigned, does the annuity issuer guarantee the obligation?
4. If assigned, have you insisted on secured-creditor status?
5. Does the annuity have a commutation rider for estate liquidity?
6. Does the annuity take future inflation into account?
7. Does the case qualify for a rated-age discount?
8. Is a daily or jumbo rate available?
9. Would it be beneficial to lock-in the rate for free for 60 days?
10. Are the settlement documents prepared such that the annuity payments, including interest earned, will be received tax-free?

*(Make sure that the answer is "Yes" to most, if not all, of the questions above. For more information on the meaning and importance of these issues, please contact us)*