



ASSURA.
TRUST

GROWTH STRUCTURED SETTLEMENT

Comprehensive settlement planning requires the allocation of settlement funds to meet a broad array of needs over time. These may include ongoing living expenses, medical expenses, college education, home modifications, and more. When needs extend far into the future, it may be desirable to allocate settlement funds to take advantage of the long-term potential for growth in financial markets.

Assura Trust offers tax-free and tax-deferred structured settlement options that deliver market-based growth. Unique to settlement planning, these options utilize a broadly diversified growth portfolio to produce defined payment streams over long periods of time.

Benefits

- Growth Opportunity
- Inflation Protection
- Professional Administration

Guidelines

- Long Term (20 years minimum)
- Desire for Growth
- Ability to Tolerate Risk

PRIMARY TOOLS TO BUILD A DIVERSIFIED SETTLEMENT PLAN

The Growth Structured Settlement works with other settlement tools to provide a diversified settlement plan.



Settlement Annuity

Provides guaranteed tax-free income for known needs — for as long as a lifetime



Growth Structured Settlement

Provides growth potential distributed over time



Trust Account

Provides protection for accessible funds to meet unexpected future needs

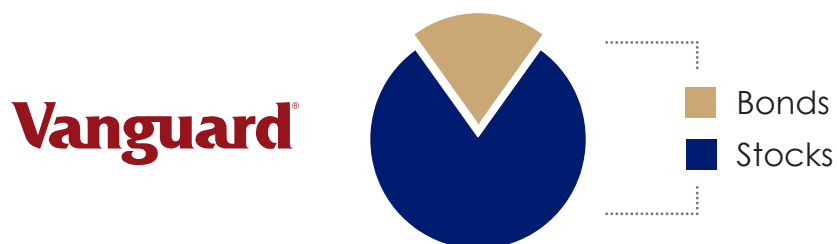


Cash

Provides funds for immediate needs like legal fees, liens, and credit card debt

THE CASE FOR A LONG-TERM GROWTH STRATEGY

Assura has worked with world-class investment managers to build a settlement tool designed to deliver both growth and defined distributions over long periods of time. Using settlement funds to deliver payments over the long term is similar to decumulation strategies utilized by retirement plans. Assura evaluated a wide range of portfolios, durations and distribution formulas to meet these goals. Funds in the Growth Structured Settlement are allocated 80% to stocks and 20% to bonds.



KEY FEATURES

The Growth Structured Settlement includes features to moderate payment fluctuations and maximize the probability of success.

Minimum Payments



Minimum distributions provide peace of mind during potential market downturns.

Minimum Time Horizon



20 years, to allow time for growth of settlement funds.

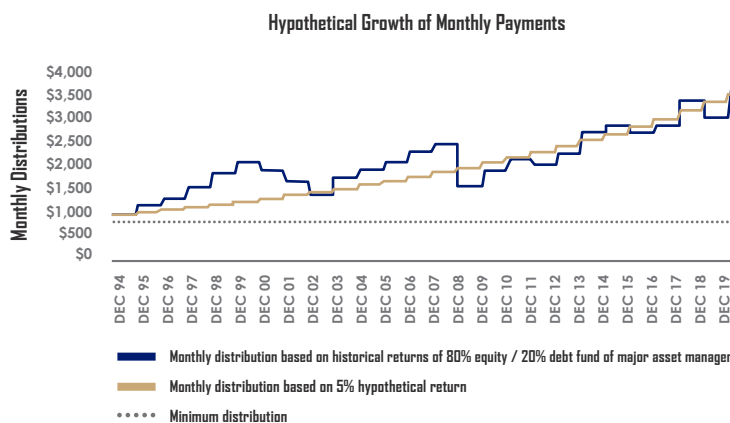
Payment Deferral Period



When deferral is possible, performance may improve due to compounding growth in early years.

ADDRESSING FLUCTUATIONS IN PAYMENTS

Distribution is calculated annually by dividing the account balance by the number of remaining years. The annual distribution amount will be determined at the start of each year and will be distributed in equal periodic installments throughout that year. Seeking higher returns means accepting some level of unpredictability in future payment amounts. Market fluctuations may cause the annual distribution amount to vary each year and the variations can be meaningful. To minimize variation in the distribution amount, particularly early and in the event of deep sustained market downturns, the Assura Growth Structured Settlement is designed to provide a minimum distribution. Depending on market performance, at least the minimum distribution amount will be paid for as long as funds are available in the account.



Source: Morningstar, June 30, 2020. Distributions based on 1/N methodology of Growth Structured Settlement for a planned account life of 30 years beginning December 31, 1994. Annual distribution amount is determined on December 31 of each year.

The gold line illustrates the monthly distribution assuming a constant hypothetical return of 5%. However, market fluctuations mean payments will vary each year, as illustrated by the blue line in the bear market years of 2001 and 2008.



www.assuratrust.com