



(Structured Settlements

Structuring fees to meet
your needs.



Guaranteed income.

Accepting your fees through a structured settlement guarantees you a steady income stream. Rather than taking a lump sum, your fee could be divided into annual, quarterly or monthly payments for a specified period of time. It could even be custom-tailored to match anticipated business and personal expenses.

And by leveling out income fluctuations and matching income to expenses, a structured settlement can help make your yearly financial and tax planning easier.*

Tax advantages.

You're only taxed on the actual payment you receive during the year it is paid – not on the total amount of your fee.* And that's not just our opinion. The Tax Court ruled in **Childs v. Commissioner**, 103 T.C. 634 (1994), that tax is payable when the amounts are received, not when the settlement is effected. The U.S. Court of Appeals for the Eleventh Circuit affirmed this decision in 1996.

So, you may be able to reduce your overall taxes by collecting your fee in smaller sums.

** The information contained here is not intended as tax or legal advice and may be based on tax or other information that is subject to change without notice. Consult your tax advisor for details relating to your specific situation*

Long-term financial planning.

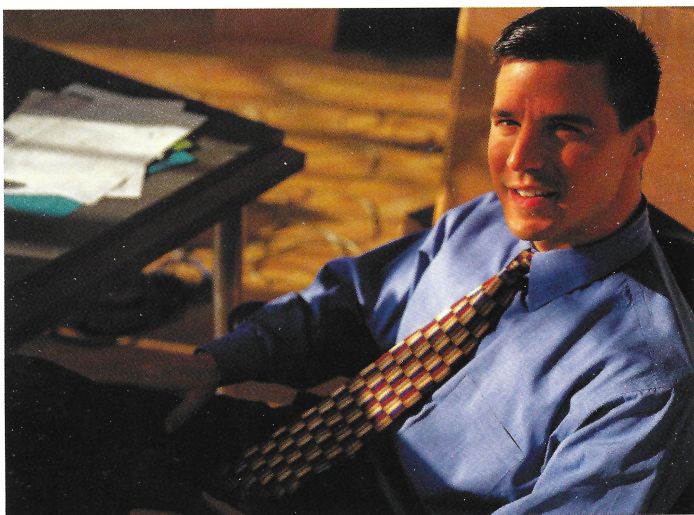
Unlike workers who participate in traditional company-sponsored retirement programs, many attorneys must plan and manage their own savings plans.

With a structured settlement, you don't have to manage a lump sum of money. You won't have to make tough investment decisions. And your structured settlement money is guaranteed for you – it won't be affected by what happens in the stock market.

Your structured settlement could help make your long-term financial planning easier, guaranteeing a steady income stream, even after you retire.

Consider the company behind the promise.

Your clients trust you to fulfill your promises. And you need to trust the insurance company that promises you a structured settlement. So when considering that company, you should choose one that is secure, stable and experienced.



For more than 100 years, the CNA family of companies has offered a full array of insurance and financial products to build wealth, protect assets and provide for future generations. CNA's strength is recognized by insurance ratings authorities. For complete financial information on CNA and its family of companies, visit **www.cna.com**.

Flexible options.

CNA and its family of companies offers a wide range of settlement options, giving you the greatest flexibility to choose a plan that best fits your needs.

Find out more – now.

Don't waste another minute of your valuable time. Contact us for more information and find out today how easy it is to structure your client's settlement and *your* fee.

The CNA logo, consisting of the letters "CNA" in a bold, red, italicized sans-serif font, is centered within a light gray circular background.