

STRUCTURE RATES



Current Internal Rates of Return (IRR)

Rates Effective: December 20, 2023

(Rate Decrease December 20, 2023)

Tax-exempt payments for personal-injury claimants; Tax-deferred payments for trial lawyers.

LIFETIME MONTHLY PAYMENTS W/CERTAIN PAYMENTS Structured Settlement Annuity Payout Scenario	MALE		FEMALE	
	INTERNAL RATE OF RETURN (IRR)	28% TAXABLE EQUIVALENT IRR	INTERNAL RATE OF RETURN (IRR)	28% TAXABLE EQUIVALENT IRR
Life w/40 years guaranteed (age 30)	4.09%	5.68%	4.14%	5.75%
Life w/40 years guaranteed with 3% COLA (age 30)	3.90%	5.41%	3.99%	5.54%
Life w/30 years guaranteed (age 40)	4.11%	5.71%	4.18%	5.80%
Life w/30 years guaranteed with 3% COLA (age 40)	3.90%	5.41%	4.02%	5.57%
Life w/30 years guaranteed (age 50)	3.78%	5.24%	4.01%	5.57%
Life w/30 years guaranteed with 3% COLA (age 50)	3.48%	4.82%	3.80%	5.28%
Life w/20 years guaranteed (age 60)	3.62%	5.02%	3.96%	5.50%
Life w/20 years guaranteed with 3% COLA (age 60)	3.27%	4.55%	3.70%	5.15%

PERIOD MONTHLY CERTAIN-ONLY PAYMENTS Structured Settlement Annuity Payout Scenario	INTERNAL RATE OF RETURN (IRR)	28% TAXABLE EQUIVALENT IRR
10 years guaranteed payments only	4.26%	5.91%
20 years guaranteed payments only	4.57%	6.35%
30 years guaranteed payments only	4.57%	6.35%

DEFERRED MONTHLY CERTAIN-ONLY PAYMENTS	INTERNAL RATE OF RETURN (IRR)	28% TAXABLE EQUIVALENT IRR
10 years deferred, then 10 years guaranteed payments	4.73%	6.57%
10 years deferred, then 20 years guaranteed payments	4.65%	6.46%

LUMP SUM PAYMENTS Structured Settlement Annuity Payout Scenario	INTERNAL RATE OF RETURN (IRR)	28% TAXABLE EQUIVALENT IRR
Guaranteed Lump Sum in 5 years	4.44%	6.17%
Guaranteed Lump Sum in 10 years	4.64%	6.44%
Guaranteed Lump Sum in 15 years	4.75%	6.60%
Guaranteed Lump Sum in 20 years	4.75%	6.59%

This is an illustration only (based on actual rates at this time) and these rates are subject to change. Actual rates could be higher or lower and will be based on rates in effect on the date the structured settlement annuity premium is received.

Internal rate of return (IRR) is a method of calculating an investment's rate of return. The term "internal" refers to the fact that the calculation excludes external factors, such as the risk-free rate, inflation, the cost of capital, or financial risk.



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