PROSPERA
MARKET STRATEGIES

Recognizing the Ideal Case Fit

WHEN TO USE GSS

GSS at a Glance

CASE FACTOR	STRONG GSS FIT	WHY IT IS IMPORTANT
Inflation protection	When claimant needs inflation protection	GSS acts as a built-in inflation protection. The longer the time horizon, the more meaningful compounding opportunity for growth. Use GSS when purchasing power protection is a core planning need.
Case size	$50,000 GSS minimum	Enough settlement funds to layer GSS meaningfully alongside the foundational annuity.
Need duration	Long-term or lifetime	Recommend durations of 15 or more years. Shorter durations are possible.
Case type	Medical malpractice, minors, catastrophic injury, long-term care	Medical costs grow faster than general inflation over decades, making inflation protection a real priority in these cases.
Planning need	Rising future care costs, milestone funding, inflation protection	GSS acts as a built-in cost-of-living adjustment, particularly useful where care costs are expected to increase significantly.
Claimant profile	Open to growth; not purely risk-averse	Does not need to be financially sophisticated but should be open to long-term planning.
Tax treatment	Qualified personal injury settlements under IRC Section 104(a)(2)	In qualifying personal injury cases, settlement proceeds are tax-free, and GSS provides the opportunity for tax-free growth on invested assets, preserving more of the settlement for the claimant over time.
Estate planning/ beneficiaries	Claimants who wish to preserve wealth for heirs	GSS is designed to continue benefiting designated beneficiaries, whereas many life-contingent annuities cease payments upon the claimant's death, potentially leaving significant future value unrealized.

THE RIGHT FIT

Case Types Where GSS Has Proven Effective

Medical Malpractice
Long-duration cases with significant future medical needs. Claimants who will face rising care costs over decades.

Cases Involving Minors
Cases with the longest possible time horizon. Milestone-based payout structures fit well with GSS deferred growth.

Workers' Compensation: Indemnity, Death Benefit, and Non-Covered Medicare Medical Expenses
Long-term income replacement with ongoing dependents. Purchasing power over time is a central concern.

Liability, Large Cases, and Plaintiff Cases
Larger cases on the plaintiff side where a financial advisor is already engaged, or where the settlement gap needs to be bridged.

Future Care and Home Care Cases
Long-duration home care, attendant care, or adaptive equipment needs. The concern is whether the money will be enough in 20 years.

Cases Needing Mediation Support
When the settlement gap is close, GSS can help bridge it by showing a significantly stronger long-term outcome for the claimant.

Raise GSS Early in the Case

- GSS works best when the consultant is involved early in the case.
- When the facts suggest long-term needs, bring GSS into the initial case design conversation before the annuity has already been selected.
- Early introduction gives the claimant and their attorney time to understand the concept and build comfort before the pressure of closing.

When GSS Is Not the Right Fit

- The claimant needs immediate, predictable income.
- The claimant cannot tolerate any variability in future payments.
- In some cases, GSS must first be approved by the defense-side carrier or self-insured entity.

Call or visit our website to learn more about how we can build a lasting plan together.
ProsperaMarketStrategies.com | (800) 441-3340

Important Disclosures. GSS is offered by Assura Trust Company, a trust service office of Midwest Trust Company (MTC), and offers a suite of trust and fiduciary services under MTC's trust charter.

This material is provided solely for informational and marketing purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any security, investment product, or financial instrument in any jurisdiction where such offer or solicitation would be unlawful. This material is intended for use by licensed structured settlement professionals and legal counsel only and is not intended for distribution to claimants or members of the general public without appropriate professional guidance. Growth Structured Settlements (GSS) involve market-based investments that are subject to investment risk, including possible loss of principal. Projected returns are illustrative only, based on assumed rates, and are not guaranteed. Past market performance does not guarantee future results. Tax treatment depends on the specific facts of each case, including whether the matter qualifies as a personal injury case under IRC Section 104(a)(2); all parties should consult a qualified tax advisor. GSS may not be available or approved in all states; confirm availability in your jurisdiction before recommending or using this product. Prospera Market Strategies may receive compensation in connection with the placement of GSS products; discuss any potential conflicts of interest with your legal and financial advisors. Nothing in these materials constitutes legal, tax, or investment advice. Claimants and their counsel are encouraged to seek independent legal and financial advice before agreeing to any settlement structure.