

**B|E|C|U**

**TRUST  
SERVICES**

# SETTLEMENT TRUSTS

Secure your financial future  
with the help of a trusted professional.



**SCHEDULE AN APPOINTMENT TODAY.**

Call: 206-812-5176 | Email: [becustrust@becu.org](mailto:becustrust@becu.org)

## GUARD AGAINST FINANCIAL RISKS WITH A SETTLEMENT TRUST

The majority of settlement trusts are created to shield plaintiffs from financial risks and ensure long-term security. At BECU Trust Services, we can serve as trustee of a court-ordered settlement trust and develop an investment policy statement to manage trust assets and monitor investment return and risk. In this role, we work closely with the plaintiff and the plaintiff's beneficiaries to evaluate long-term liquidity and capital needs, risk tolerance, time horizon, and total cash income and distributions.

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### PUT YOUR TRUST IN US

As a trusted local partner, we're here to understand your unique needs and provide customized financial services for you and your loved ones. When you work with BECU Trust Services on your Settlement Trust, you can:

- **Meet short- and long-term cash needs.** Enjoy financial flexibility while helping to minimize risk.
- **Optimize settlement value.** We'll evaluate your payment options, minimize taxation, and responsibly manage your investments.
- **Ensure continuation of government benefits.** We can manage a special needs trust to ensure that trust payouts do not jeopardize eligibility for Supplemental Security Income (SSI) and Medicaid benefits.
- **Receive sound advice from a trusted partner.** Our investment team is comprised of experienced professionals with credentials including the designation of Chartered Financial Analyst, CFA®.

## HOW A SETTLEMENT TRUST WORKS

A team consisting of the plaintiff, the plaintiff's beneficiaries, the litigating attorney, the trust-drafting attorney, and a Trust Officer from BECU Trust Services work in collaboration to develop a Settlement Trust and investment plan. As trustee, BECU Trust Services manages the funds in the trust according to customized terms and conditions drafted to meet the individual needs and circumstances of the plaintiff. The investment management of each Settlement Trust is governed by an Investment Policy Statement that serves as a blueprint for the management of trust assets. Throughout the life of the trust, we regularly review the investment strategy with all interested parties and determine if any changes are required.



# ESTABLISHING A TRUST THAT WORKS FOR YOU

## STRUCTURED SETTLEMENT VERSUS LUMP SUM

While a structured settlement provides regular payments, a lump sum provides the entire settlement amount at one time, which can then be managed and distributed with more flexibility via a settlement trust. We can help you evaluate your options, create simulations that show estimated payments over the life of the trust, and discuss the benefits of a settlement trust, including flexibility in distributions, investment growth potential, protection and oversight, special needs and government benefits, and tax considerations.

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## SPECIAL NEEDS TRUST

If the plaintiff is receiving SSI payments and Medicaid benefits at the time of the settlement or anticipates qualifying for these benefits in the near future, a special needs trust can be created to hold the proceeds of the settlement which can then be managed by BECU Trust Services. We administer the trust, coordinate distributions to protect SSI and Medicare eligibility, and use the trust assets to supplement (not replace) the income and medical coverage.

## MEDICARE SET-ASIDE TRUST

As part of the settlement, proceeds may be used to fund a Medicare Set-Aside Trust. We will act as trustee and work with an approved agency in the distribution of medical expenses that would have otherwise been covered by Medicare.



# TRUST SERVICES YOU CAN COUNT ON

## FINANCIAL PROTECTION

Every plaintiff has unique circumstances, goals, family dynamics, and personal wishes. We'll keep these factors in mind as we guide you on how to best use trust assets, minimize risk, and maintain your financial protection and security.

## PRUDENT INVESTMENT MANAGEMENT

We use exchange traded funds (ETFs) as the underlying investment vehicle in the settlement trust. ETFs are tax-efficient and allow us to diversify assets over various asset classes, control expenses, avoid conflicts of interest, and monitor performance.

## HEALTH CARE MANAGEMENT

We can refer consultants to create a comprehensive plan for health care management. In these situations, we develop a support team comprised of the Trust Officer, family members, and care providers to help provide optimum care for the beneficiary.

Discover the personalized solutions available to you.

Connect with a Trust Officer today to learn how a Settlement Trust can provide long-term financial protection and support.

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Visit: **[becu.org/trust](http://becu.org/trust)**





Get in contact today to explore your options.

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