**Example – Case 1: Personal Injury Claim**

**Brant Hickey & Associates, Inc.**

**1-800-364-6488**

[www.branthickey.com](http://www.branthickey.com)



Injured party was a 22-year old paraplegic as a result of an automobile accident.

College graduate intended for a career in financial services.

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| Loss of Income: | $48,000 per year, increasing at 2.5% per year to full retirement age of 67 |
| Projected Annual Medical Expenses: | $25,000 per year, increasing at 4% per year for life |

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| Projected Future Income Loss:  | $ 6,022,428 |
| Cost to Structure Income Loss:  | $ 1,771,053 |
| Savings:  | $ 4,251,375 |
|  |  |
| Projected Future Medical Loss:  | $ 5,123,369 |
| Cost to Structure Medical Loss:  | $ 1,657,089 |
| Savings: | $ 3,466,280 |
|  |  |
| Past & Future Pain and Suffering: | $ 2,500,000 |
| Cost to Structure P&S over 30 Years: | $ 1,615,000 |
| Savings: | $ 885,000 |
|  |  |
|  Projected Total Claim Expenses: | $ 13,645,797 |
|  Actual Total Structure Costs: | $ 5,043,142 |
| Value of Structured Settlement: | $ 8,602,655 |

 