

Your Settlement Consultant



Irene Calderon

President & Settlement Consultant
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Irene brings decades of experience working with injured parties and their attorneys as a professional structured settlement consultant. She brings compassion, the highest ethical standard and professionalism to each and every case regardless of size. She is highly respected in the industry and has earned the trust of the legal professionals.

Irene develops a full understanding of the case, the injury, and future needs. She then creates several customized plans to fit each need, working with the attorney and injured party during mediations to successfully resolve each case. She often structures attorney fees as part of the overall settlement. She prepares the settlement documents and remains involved until the structured settlement policy is issued. Customer Service is her highest priority. As needed, Irene teams with financial professionals and trust attorneys to bring a full spectrum of products and services providing the best financial decisions. Her mission is to provide long term financial security, peace of mind, and the highest level of service for injured parties and their attorneys.

Offering a range of industry-leading services, Irene is available for mediations, settlement consultations, rated age consultations, and review and pricing of life care plans and economists' reports—all at no cost.



Scan to visit my website and learn more about my comprehensive services!

www.irenecalderon.com

About Calderon Settlements Group

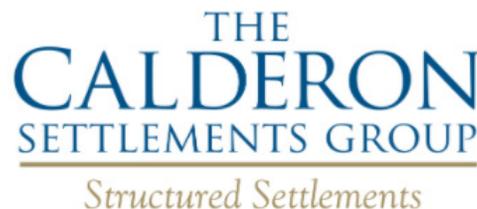
We offer the highest caliber of settlement planning in the industry by understanding our clients' future needs and building the most comprehensive financial plan to meet every aspect of their life moving forward.

Every claimant we work with presents a host of unique needs, goals, issues, and financial implications. The Calderon Settlements Group approaches each settlement, however great or small, with the same detailed-oriented, comprehensive approach. We provide end-to-end services, from custom-designed planning to long-term plan monitoring.

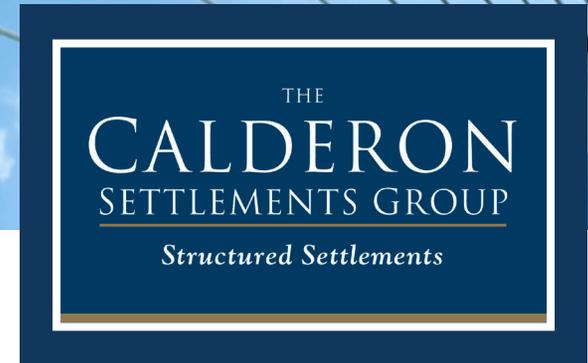
*Committed to providing peace of mind
in uncertain times.*

Contact Us Today

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*Structured Settlements Placed Through
Sage Settlement Consulting*



COMPREHENSIVE
STRUCTURED
SETTLEMENT
AND
INSURANCE
SERVICES

**Because Life Happens...
Plan. Protect. Secure**

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Our Services

The Calderon Settlements Group offers the following services for claimants and their attorneys:

Tax-Free Structured Settlement Annuities

Structured settlements provide 100% income tax-free payments and long-term financial security for claimants involved in personal injury, workers' compensation, and wrongful death settlements.

Tax-Free Market-Based Structured Settlements

Injured claimants seeking additional growth potential for their settlement proceeds may want to consider a market-based structured settlement.

Non-Qualified Tax-Deferred Structured Settlements

Claimants involved in non-physical injury settlements can utilize tax-advantaged structured settlements to spread out their tax obligation over time.

Attorney Fee Tax Deferral Strategies

Contingency fee-based attorneys can leverage tax-advantaged fee deferrals to defer tax obligation to the year(s) in which payments are received.

Our Services (cont'd.)

Preservation and Special Needs Trust Services

Claimants who receive needs-based government benefits (e.g., SSI, Medi-Cal, SNAP/CalFresh, etc.) may need to utilize a Special Needs Trust to preserve benefits eligibility.

Qualified Settlement Funds (468B Trusts)

Settlements involving multiple claimants may benefit from utilizing a Qualified Settlement Fund, which provides time to counsel individual claimants and resolve issues that may affect disbursement.

Insurance Services for CA Residents:

In addition to our comprehensive settlement services, Calderon Settlements Group is pleased to offer the following insurance services to claimants and their attorneys:



Professional Liability



Business Owners



Workers' Compensation



Umbrella Policies



Homeowners



Automobile

Benefits of a Structured Settlement

100% Income Tax-Free

Payments (including growth) for physical injury and wrongful death cases are free from state and federal income tax.

100% Income Tax-Deferred

Payments (including growth) for non-physical injury cases are tax-deferred.

Guaranteed Payments¹

The schedule of payments is determined on the front end of the transaction, resulting in a steady source of safe, reliable, guaranteed income for the claimant.

Guaranteed Rate of Return

With a locked-in rate of return, injured claimants can rest assured that market volatility will not affect their structured settlement payments.

No Overhead Fees or Expenses

The lack of overhead fees combined with the preferential tax treatment allow structured settlements to remain competitive with traditional investments.

¹Guarantees are subject to the claims-paying abilities of the issuing insurance company.