



SYNERGY
ASSET MANAGEMENT

Building Secure Financial Futures for Injury Victims

When a person suffers an injury it can have devastating consequences on their financial situation. The ability to earn a living can be lost. Sky high medical bills can accumulate in the blink of an eye and credit can be ruined as a result. These same issues can cause the rapid depletion of a personal injury monetary recovery. Traditional money management models and products aren't designed for injury victims and frequently result in mismanagement or financial loss. Synergy Asset Management (SAM) has a unique approach tailored to the needs of injury victims to prevent dissipation and ensure money is there to meet an ever-changing set of needs.

Our team is focused on meeting and exceeding the needs of injury victims. We are dedicated to providing unmatched attention to detail when it comes to our client's requests. Understanding the needs of an injury victim is critical and that is precisely why we founded Synergy Asset Management. SAM has extensive experience in dealing with injured individuals that require lifelong care. We also are experts at managing assets to meet a lifetime of needs. SAM's team has a combined 70 years of investment management, legal, settlement planning and tax experience. We put this experience to use to safeguard the injury victim's recovery and efficiently manage disbursements so that the money is there when needed.

Our team will work closely with family members and professional guardians or caregivers to help injury victims and their loved ones focus on recovery rather than the daunting task of managing finances. Our job is to alleviate the financial strain and assist with the complex financial decisions that accompany a personal injury settlement. Our team's personal service includes working with family members and medical providers to assist with bill paying, coordination of necessary medical services, paying caregivers, acquisition of specialty equipment, home modifications and many other necessary services. Our goal is to provide a secure financial future for those that have suffered an injury. That is our mission and purpose.

Why Create a Settlement Asset Management Trust?

Synergy Asset Management was founded on the premise of building a secure financial future for injury victims through the use of innovative financial planning products and services. The Settlement Asset Management Trust (SAM-T) is our exclusive creation that can provide income for health, welfare maintenance and support. However, it also has the flexibility to address unpredictable needs and provides growth of assets not needed at the present time. The SAM-T is highly customizable and can be tailored to the unique financial needs of someone who has suffered an injury.

SAM's team recognizes the special needs that an injury victim has in relation to income and asset preservation requirements. In many cases, an injury victim has permanently lost their ability to earn a living and provide for themselves as well as for their family the way they could before their injury. Accordingly, any investment decisions must be made knowing that the recovery placed into the SAM-T is the only money available for the injury victim's future income as well as medical needs. We understand that an injury victim can't take the same risks as those who can absorb losses in the market and have the ability to replace assets by earning in the future. Injury victims are unique and so is Synergy Asset Management.

What is the SAM-T and how does it work?

The SAM-T is an irrevocable spendthrift trust that will pay for all of the necessary life needs of an injury victim. However, it can't be sold like a structured settlement annuity can in a factoring transaction. While it can provide the necessary income for an injury victim, it can also adapt to changing needs because of its inherent liquidity and flexibility. Income, growth and flexibility are accomplished through a variety of proprietary money management strategies.

Synergy Asset Management provides a combination of trustee services through professional trustees and asset management services so an injury victim and his or her family does not have to manage unwanted financial affairs. At the same time, the injury victim's needs as well as wants can be addressed so that the focus is on recovery. Given the fact that 90% of injury victims dissipate their entire settlement within 5 years of recovery, prudent planning and spending is of paramount importance.

Can the SAM-T be used with a Structured Settlement?

Yes, the SAM-T can be used in conjunction with a traditional structured settlement. A structured settlement is an effective tool to provide guaranteed tax-free lifetime income for an injury victim. By pairing this product with the SAM-T an injury victim can take advantage of the structure's tax benefits while still enjoying the liquidity as well as flexibility offered by the SAM-T.

What are the benefits of creating the SAM-T?

The SAM-T provides unique benefits and advantages over any other financial solution available to personal injury victims. These unique benefits and advantages are:

- Customizable income streams
- Spendthrift Protection
- Flexibility to adapt to changes
- Customizable money management with a patented system
- Professional trustee to assist with an injury victim's financial affairs and manage disbursements
- Credit rehabilitation services (home mortgages and credit card services)

What Types of Cases are Candidates for the SAM-T?

Simply put, it can be used in any case. It does not have to be a settlement, it can be a verdict or a judgment affirmed on appeal. Any time an injury victim needs asset management, the SAM-T can be utilized.

Synergy Settlement Consulting - Exclusive Provider of the SAM-T

Synergy Asset Management works with the premier plaintiff settlement planning firm in the United States, Synergy Settlement Consulting, to bring you the SAM-T. Synergy is a pioneering company in the field of plaintiff based settlement planning and has handled billions of settlement dollars for injury victims across the United States for nearly twenty years. Synergy's highly qualified planners use cutting edge settlement planning products to assist injury victims build a secure financial future.

What is a High Yield Fixed Income Annuity Portfolio and how does it work with the SAM-T?

A High Yield Fixed Income Annuity Portfolio is made up of structured settlement annuities that have been sold at a significant discount to a third party purchaser. After the sale, the structured settlement annuity remains in force and the payments can be legally transferred to a new Buyer (SAM-Trust). When a High Yield Fixed Income Annuity Portfolio is purchased, the Buyer (SAM-Trust) is legally transferred the rights to future fixed structured settlement annuity payments in return for a lump sum investment.

When a High Yield Fixed Income Annuity Portfolio is paired with the SAM-Trust, it can provide an income stream that will pay for all of the necessary life needs of an injury victim. However, it can't be sold like a structured settlement annuity can in a factoring transaction.

Depend on the combination of Synergy Asset Management and Synergy Settlement Consulting to protect the recovery everyone fought so hard to achieve. Together we can build a more secure financial future with long term protection of the recovery.



See how we can help
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