

# SETTLEMENT PRESERVATION TRUSTS

CARING FOR YOUR CLIENT



[CAPITALFIRSTTRUST.COM](http://CAPITALFIRSTTRUST.COM)

# CARING FOR YOUR CLIENT

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With our extensive background in working with personal injury victims, we have developed customized trust solutions to meet your client's needs. Capital First provides you with knowledgeable support in the management of your client's financial goals. We are a dedicated part of your team and work with you to find the best settlement solutions while managing client expectations.

## WE UNDERSTAND THE CHALLENGES YOU FACE:

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- **How do I assess my client's immediate and long-term needs?**
  - **How do I develop a plan to meet those needs?**
  - **How do I ensure that my client's financial plan can change as their needs change?**
  - **How do I ensure that my client will receive the best care after the settlement process is complete?**
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Capital First's dedicated trust professionals are committed to strengthening client relationships with a proactive and attentive approach. We assist you, the settlement planner, with all aspects of trust set-up and coordination, ensuring your client's needs are addressed and creating a network of support for all parties involved. You can count on our expertise as trustee and administrator to ensure trusts are properly maintained.

**CALL US AT 800.521.2359 TO GET STARTED!**



# ABOUT CAPITAL FIRST TRUST

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Capital First Trust Company (“[Capital First](#)”) is an independent, South Dakota chartered trust company with its principal office located in Sioux Falls, South Dakota and an office in Milwaukee, Wisconsin. With roots extending back to 1984, Capital First now administers more than 1,400 trusts serviced by an experienced staff of more than 25 trust professionals.

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Capital First supports families and individuals nationwide with highly personalized and attentive care in the administration of their trusts. With two decades of experience in a variety of settlement cases, from Settlement Preservation to Special Needs Trusts, Capital First is a knowledgeable and compassionate partner to have on your team, ensuring quality asset protection, while maintaining a client-focused approach.



# SETTLEMENT PRESERVATION TRUST

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To help protect your client's settlement funds, a Settlement Preservation Trust (SPT) is established as an irrevocable grantor trust. The primary goal of a Settlement Preservation Trust is to protect the beneficiary's settlement proceeds from wasteful dissipation while allowing for financial flexibility to accommodate changes in one's financial future. Periodic distributions from a Settlement Preservation Trust cannot be encumbered or sold to a factoring company. Furthermore, Settlement Preservation Trust distributions can be adjusted in the case of unemployment or other financial reversals. Settlement funds are professionally managed in Capital First's Model Portfolio and securities are held in an insured custodial account.

## TRUST SERVICES

Appointing the right trustee to manage a Settlement Preservation Trust is essential. With an extensive background in personal injury cases, Capital First Trust Company is a partner you can depend on to deliver high-quality care in the administration of a Settlement Preservation Trust. Our trained staff of professionals have the experience and skill required to assist you with trust set-up and administration.

Capital First is proud to offer competitive fees and low minimums for more affordable and accessible service. Each beneficiary we serve works one-on-one with a dedicated Trust Officer who is readily available to address matters via phone, email, and live video-conferencing for streamlined communication. With the guidance of their committed Trust Officer at Capital First, Settlement Preservation Trust beneficiaries can rest assured their needs will be met with exceptional skill and compassion.

## ADVANTAGES OF USING CAPITAL FIRST

- **Business Expertise** – Capital First has been providing trust administration services for more than 20 years with all administrative services performed in-house.
- **Compatibility** - Capital First can receive structured annuity deposits into a Settlement Preservation Trust.
- **Trust Set-Up** – Capital First offers a Settlement Preservation Trust document template and reviews all trust-related documents at no cost.
- **Flexibility** – Settlement Preservation Trust distributions can be adjusted depending on the financial situation of the beneficiary.
- **Accessibility and Respect** – Every account, regardless of size, is assigned a dedicated Trust Officer who is familiar with all aspects of the account. Capital First goes to extraordinary lengths to respect the needs and privacy of trust beneficiaries.

# FAQS

## SETTLEMENT PROFESSIONALS

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### 1 What is unique about Capital First Trust Company?

Capital First Trust Company is an independent trust company. We are not affiliated with any bank. We have decades of experience serving as the corporate trustee for settlement trusts, including Special Needs Trusts. We provide exceptional customer service to settlement planners and beneficiaries. As each trust is a unique document, we customize the services we provide to fit the needs of the settlement planner and beneficiary.

### 2 Why choose a professional trustee?

A corporate trustee provides professional, independent, and objective trust administration and management. The advantages of using an independent professional trustee are numerous. A corporate trustee assumes the legal responsibility for the proper administration of the trust. At Capital First, we have over two decades of experience in the accounting, investment, and tax-related responsibilities of being a corporate trustee. No matter the size of the trust, we are able to expertly handle all areas of settlement trust administration.

### 3 Can I manage the assets in the trust?

Yes. Capital First offers both traditional and Directed Trust arrangements. In a Directed Trust, the client directs the investment function to an investment advisor. If you do not wish to manage the assets in the trust, trust assets can be managed via Capital First's Model Portfolio.

### 4 Can the trust purchase and own SPIA/FIA/Life Insurance?

Yes. The advantage of allocating some portion of the settlement to a trust (in combination with an annuity) is that if the claimant has an unexpected need, money can be accessed from the trust while keeping the annuity payments in place. At Capital First, we are here to support your settlement plan and the purchase of a SPIA, FIA, or Life Insurance policy when the fit is right.

### 5 Can the trust purchase and own a home for my client?

In most cases, yes. The purchase of a home, whether in the name of the trust or not, will not cause a loss of government benefits. Capital First will support you and your client through the home purchase process. The Trust Officer will work with your client to analyze needs, budgetary concerns, and ownership considerations.

### 6 Can the trust purchase a vehicle for my client?

In most cases, a trust can purchase a vehicle. Providing safe and reliable transportation plays a key role in supporting a beneficiary's quality of life. We are aware of Social Security and Medicaid resource guidelines for the ownership of a vehicle. The Trust Officer assists in the process of shopping for and purchasing a vehicle by discussing what key features the vehicle needs to have, budgetary concerns, and ownership specifics.

### 7 When do you get involved in each case?

Capital First is uniquely designed to support the settlement planner. We work as part of your team to manage the expectations of the planner and the client. Normally, we join you at the onset of each case. Our dedicated Trust Case Managers coordinate document review with a trust attorney and participate in consultation calls with the planner and clients. The Trust Case Manager will facilitate the onboarding call with the planner, client, and trust officer.



IT'S A MATTER OF TRUST



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