United Fee Advantage®

Sage Settlement Consulting works closely with strategic partners to provide innovative financial solutions for plaintiff attorneys and their clients. United Fee Advantage® provides attorneys with the opportunity to grow their pre-tax contingency fees and defer taxes until payments are received.

How does United Fee Advantage® work?

United Fee Advantage® (UFA) can be funded with as little as $100,000 or as much as the attorney wants—there is no maximum. Attorneys can elect to have their UFA funds managed by a respected financial institution or their own financial advisor and payments are received on a pre-determined periodic payment schedule. Rather than paying taxes on the full attorney fee at one time, a 1099 is issued for funds paid in any given year, so the tax obligation is spread out over time.

Attorneys can structure their fees with UFA even if their clients do not choose to utilize a structured settlement. However, the ability to structure fees must be included in the settlement agreement. UFA is available to attorneys for any type of contingency fee case.

Benefits of United Fee Advantage®

United Fee Advantage® has a number of benefits that make it an attractive option for investment-minded attorneys, including:

- 100% income tax-deferred
- Ability to invest the full amount of pre-tax contingency fees
- Market-driven growth potential
- Low-cost platform
- Ability to use the attorney's own financial advisor
- Periodic payments to provide a steady stream of income
- Open architecture (attorney chooses risk/return profile; low-cost model portfolios available)

To illustrate[1], here's a simple breakdown of a $1 million fee using the lump sum cash option vs. United Fee Advantage®.

Example: $1,000,000 Contingency Fee

Immediate Cash Payment	United Fee Advantage®
Pay taxes now (40% rate)	Defer income and taxes
$600,000 left over to invest	$1,000,000 invested
Invest in market/fixed growth	Funds invested in market/fixed growth
Taxed as it grows	Taxed when paid out

To begin enjoying market-related returns on the full value of your contingency fees, contact Sage Settlement Consulting today.

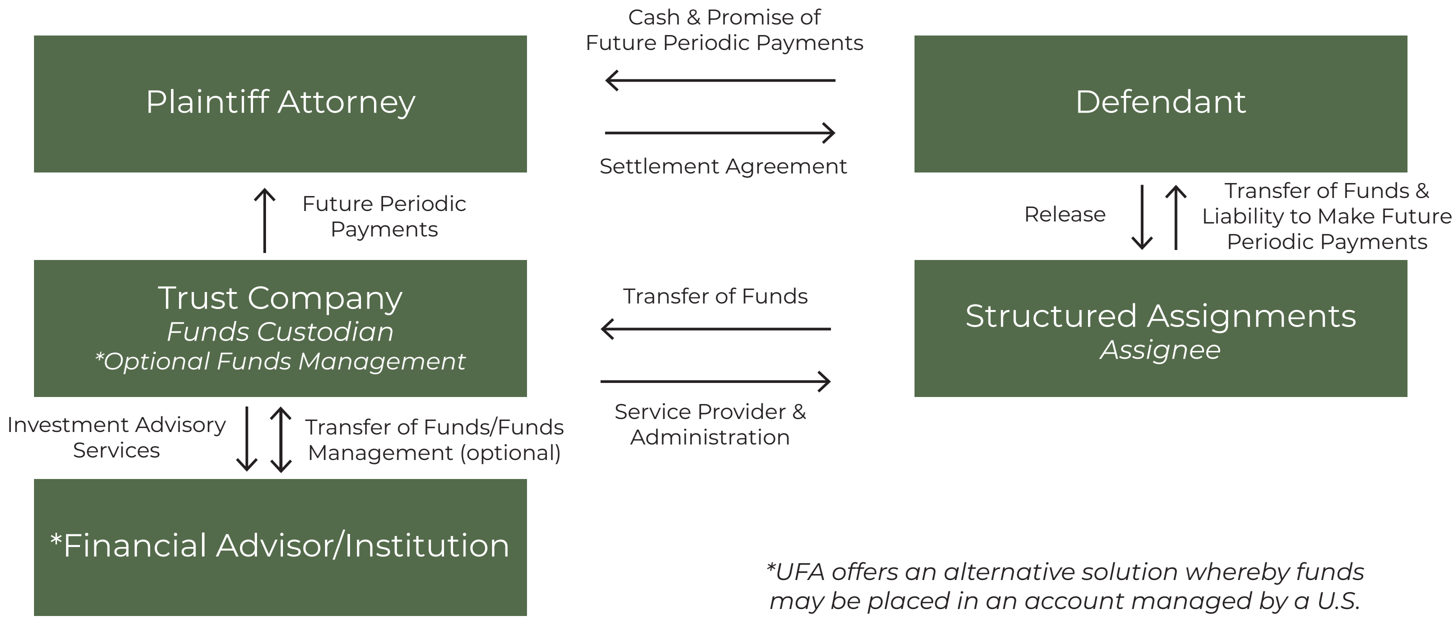
With local offices across the country, our team offers award-winning comprehensive settlement planning services.

Toll-Free: (877) 737-7243
info@sagesettlements.com
www.sagesettlements.com

SAGE
SETTLEMENT CONSULTING

[1] *Hypothetical example intended for illustrative purposes only.*

The Process



**UFA offers an alternative solution whereby funds may be placed in an account managed by a U.S. trust company or an external financial advisor.*

Frequently Asked Questions

Where are the assets funding the United Fee Advantage® payments held?
Initially, the defendant directs the funds to the assignment company in Barbados, United Assignments. Upon receipt of the funding amount, United Assignments immediately sends funds via wire transfer to a trust company in the United States for custodianship and management. At the completion of the UFA transaction, the assets are held by the U.S.-domiciled trust company as the funds' custodian. Additionally, if requested by the attorney, the trust company may transfer the funds to an external financial advisor's platform.

Why is the assignment company located in Barbados?
The Assignment Company is domiciled in Barbados to make use of the benefits of the US-Barbados Tax Treaty to prevent double taxation.

What is the role of a trust company?
A trust company serves as the master custodian and administrator of the UFA program. It is responsible for accounting, tracking, reporting (including tax reporting), and calculations on behalf of the assignment company.

What are the fees?

- One-time assignment fee of $1,000
- One-time administrative fee of $400
- Annual UFA Program Fee of 1% of the value of the United Fee Advantage® account each year, taken at the time of account establishment and on or about each anniversary thereafter. This program fee covers the ongoing program administration costs, operating expenses of the assignment company and custodial and administrative services provided by the trust company. It also provides the attorney or law firm with access to the trust company's investment asset allocation models at no additional cost. If investment advisory services by an external financial advisor or active management by the trust company are desired, the fees of the external advisor or the trust company would be added to the fees outlined above.

Are the assets within UFA accounts protected from creditors of the attorney or law firm?
While the attorney or law firm would be the payee of the future payments, the assets used to fund the UFA payments are owned by the assignee, United Assignments, pursuant to a non-qualified assignment.
Since the attorney and/ or law firm have the right to receive periodic payments but do not have ownership rights in the underlying assets, the assets are not subject to claims of the attorney's or law firm's creditors.