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If you are getting monthly annuity payments or structured settlement payments, you can exchange those for a single lump sum of cash. There are many good reasons to take advantage of structured settlement loans for immediate needs, rather than wait for cash in installments.

What is a Structured Settlement?

Structured settlement loans or payments are financial or insurance payments arranged by the judicial system as a result of a personal injury claim, wrongful death, auto accident, medical malpractice, or other circumstance. Often, structured settlement loans are distributed in low monthly amounts, spreading the money owed over a long period. This arrangement is known as fixed annuity payments, meaning the same amount of money distributed at evenly spaced intervals.

There are legal financing companies that will pay part or all of your structured settlement loans or annuity payments in exchange for a lump sum. Getting lump sum cash for structured settlement instead of installment annuity payments gives you the freedom to access your money immediately.

#### Exchange Annuity Payments for Lump Sum

Low annuity payments can make it difficult to make large purchases, such as putting a down payment on a house, paying off debts, covering college or medical expenses, or buying a car for transport. A structured settlement gives you the opportunity to sell some or all of your structured settlement loans for increased monthly payments or a lump sum.

A structured settlement will allow you to get cash against future annuity payments for big expenditures or investments, such as starting your own business. Cash for structured settlement payments means you will still receive future annuity payments but you will have to pay back the loan just like any other debt.

Cash for structured settlement can help give you a fresh start financially, eliminating debt and catching up on bills. Whatever the reason you want to take advantage of a structured settlement, there are things you should consider with cash for a structured settlement.

The legal financing company you choose should provide free, no-obligation quotes so that you can compare offers for a structured settlement. These financing companies should also be willing to manage the majority of the paperwork to make the process easy and convenient. The goal should be to get the cash for annuity payments as quickly as possible.

These financing companies may also suggest you to other forms of lump sum cash sources, such as state, county, and city pensions, military and government pensions, corporate pensions, and more. If you have structured settlements, you can rest assured that there are many options you can take for financial opportunities.

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