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How Life Settlements and Lawsuit Funding for Structured Settlements Can Work for You by [LumpsumPension Loans](#)

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There are many reasons people need immediate cash, from emergency situations to investment opportunities. Lawsuit funding from structured settlements and life settlements are a few opportunities for getting cash right away.

Structured settlements are financial arrangements in which a claimant who wins a lawsuit agrees to receive periodic payments. Structured settlements enable claimants to qualify for lawsuit funding. Lawsuit funding is a loan to a victim waiting for structured settlement income from a personal injury lawsuit to begin. Pre-settlement lawsuit funding enables victims to get money while the lengthy legal process is still taking its course.

Life settlements involve the sale of existing life insurance policies for more than the cash surrender value but less than what they would be worth as a death benefit. People may choose life settlements for a number of reasons. They may no longer need or want the insurance policy or would prefer a different one.

They will allow people to get cash for all sorts of needs, such as medical bills, living expenses, legal fees, and more. Life settlements are sold based on the value of the insurance policy, while lawsuit funding can vary depending on how big a loan you need against the structured settlements value.

There are legal financing companies who specialize in these areas. The cash value they pay for a lawsuit funding loan will be less than if you waited to receive structured settlements over a long term. However, there are advantages to getting a loan or a lump sum cash payment with life settlements if there are immediate needs.

Victims of personal injury cases may have high medical bills that need to be paid before structured settlements are finalized, making lawsuit funding a useful option. Other emergency issues, such as legal costs for a divorce, the risk of foreclosure, or sudden unemployment are all good reasons to consider life settlements. Other good reasons for immediate cash are a down payment on a home, to start a new business, or to pay off debts.

A reputable legal financing company will make the process easy and hassle free. Their certified experts are trained so have specific skill sets to make sure you get the best deal for your loan or cash payment. There should be no out-of-pocket expenses. Any such expenses and all legal fees should be absorbed by the financing company.

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