



# Legal settlements planning

Your resource to understanding your options

Clifton Santikul  
Senior Vice President - Financial Advisor



Wealth  
Management



# Importance of planning

## **Financial security begins with a plan**

Our goals-based wealth planning approach focuses on what matters most to you. Your advisor works with you to craft a plan that charts a direct route to your goals, yet flexes when life throws you a curve ball. A financial advisor you trust, and a plan you create together, can help you accomplish your financial priorities.

## **A specialized team to help meet your needs**

Planning for a lifetime means more than just the numbers. From the outside, we tend to think of planning in financial terms: How much we need and how we'll spend it. We are focused on your goals beyond finances.

Your RBC Wealth Management financial advisor works with your attorney and tax advisor to provide you proficiency with the aspects of your wealth plan, including the impact of a structured settlement within your plan, asset management strategies, managing the funding and use of trust solutions and understanding estate planning needs.

**RBC Wealth Management can be a trusted resource for your legal settlements needs. Whether it be a structured settlement, traditional investments or trusts, we have the capability to offer a solution that best suits you.**

# Pre-settlement planning

Each settlement is unique and each plaintiff's financial situation can vary. Depending on the case, there could be a number of issues to address prior to finalizing the settlement. Some of those items include:

- Governmental benefits
- Medical coverage
- Home modifications
- Specialized/modified vehicles
- Debt payoff
- Nursing care
- Income needs
- Liquidity needs
- Trust solutions
  - Special needs trusts
  - Settlement protection trusts
  - Corporate trustee

Once we determine these needs, we can build a framework on how the settlement should be allocated and better advise on how much to place into a structured settlement and how much to take in upfront cash, whether it be placed in an investment account or some type of trust.

Structured settlement payments can be customized to fit your individual needs. They can provide an income stream to cover care costs, replace lost income and offer protection from spending down the proceeds needed for long-term needs. Because these payments must be included within the settlement documents and cannot be changed, careful planning is essential to help meet your future needs.

# Post-settlement planning

## Implementing your plan

Once the case settles, we can begin implementing the plan we developed during the pre-settlement planning process. We can assist you in keeping your investment plan in focus and help you stay adaptable and better equipped to adjust as circumstances change along the way. We provide guidance on maintaining a budget and investing to help you not outlive your money.

Working with your RBC Wealth Management financial advisor and creating an RBC WealthPlan®, you can:

### Set a course

Your WealthPlan should reflect what is most important to you and your family. Before we create a plan and offer recommendations, we want to understand your expectations, concerns and goals. We start with meaningful conversations that allow us to get to know you, then assemble a complete financial picture. From there, we tailor a plan to your distinct needs.

### Define milestones

Setting goals can help you monitor your progress over time. This involves in-depth conversations to develop a plan that addresses both cash flow needs and liquidity for future care and expenses.

### Implement and review

Regularly reviewing your plan can help you stay on track to meeting your financial goals.

### Redirect when circumstances change

Life happens so it is important to review and update your plan when unexpected situations arise.

At RBC Wealth Management, we take the time to understand your unique values, concerns and aspirations. Like you, we believe the greatest returns are realized when you grow more than wealth.



**Clifton Santikul**  
**Senior Vice President - Financial Advisor**

(408) 947-3335

clifton.santikul@rbc.com

**Contact me today to learn more about how a structured settlement may fit into your long-term wealth plan.**

Structured settlement services provided by  
Martin Wealth Management Group

502 Carnegie Center, Suite 101  
Princeton, NJ 08540

[www.martinwmg.com](http://www.martinwmg.com)



**Wealth  
Management**

IMPORTANT: The projections or other information generated by RBC WealthPlan regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

Trust services are provided by third parties. RBC Wealth Management and/or your financial advisor may receive compensation in connection with offering or referring these services. Neither RBC Wealth Management nor its financial advisors are able to serve as trustee.

RBC Wealth Management does not provide tax or legal advice. All decisions regarding the tax or legal implications of your investments should be made in connection with your independent tax or legal advisor. No information, including but not limited to written materials, provided by RBC WM should be construed as legal, accounting or tax advice.

© 2025 RBC Wealth Management, a division of RBC Capital Markets, LLC, registered investment adviser and Member NYSE/FINRA/SIPC.  
All rights reserved.

24-43-00764\_43121 (09/25)