

By Michele Fuller, Founder & Attorney | *The Settlement Architect*

One Critical Step Before the Money Moves

A settlement can look complete on paper and still leave benefits, legal structures, and long-term protection exposed. This briefing explains the one move that helps trial attorneys bring clarity before funds are distributed.

A negotiated number is not the same thing as a fully protected outcome. Before funds are distributed, every meaningful settlement still has to be evaluated across three areas — benefits preservation, legal structures, and long-term administration. If those areas are handled in fragments, the recovery can be exposed in ways that are difficult to unwind later.

The most important move is not waiting until the release is signed or the distribution structure is already in motion. It is bringing settlement planning counsel in while strategy still has room to work.

Why this step matters

Trial attorneys already know how to build the case, value the claim, and reach the right number. But the number is not the whole outcome. Once the money moves, the strategy window narrows — and with it, the ability to:

- protect benefits before they are unintentionally disrupted
- design legal structures before key decisions are locked
- address trust and fiduciary administration with intention

THE CRITICAL STEP

Bring settlement planning counsel in before the release is finalized and before the distribution structure is locked.

That is the point where strategy still has room to work — across benefits, legal tax structures, and trusts.

What this changes

Bringing settlement planning counsel in early helps ensure the recovery is evaluated as a legal strategy, not just a payout event. It creates room to coordinate the settlement across all three areas before the most important decisions become harder to change.

Bottom line

Before the money moves, the strategy has to be clear. **A settlement is not just a number. It is a strategy across benefits, legal tax structures, and trusts.**

Let's talk before your next settlement is finalized.