A.

FINANCIAL CONSIDERATIONS FOR A NAS CLAIMANT WHO IS NOT AN ADULT YET BUT WILL BE IN THE NEAR FUTURE AND WILL RECEIVE HIS/HER AWARD

The following FAQs address the financial aspects of a NAS claimant receiving his/her award upon becoming an adult.

Q1. What happens to my award when I become an adult?

A1. After you have reached adulthood, you will receive the balance of your claimant award directly, unless you elect in writing that part or all of the payment be put in a structured settlement for you, a Special Needs Trust for you, an ABLE account, or another permissible qualified funding vehicle. Prior to your making the decision on how to receive your funding, we recommend that you take a financial literacy course and consult with a qualified attorney or financial advisor. We will offer a financial literacy course free of charge.

Q2. What are each of these alternatives?

A2. **A structured settlement** is a legal arrangement in which an injury or lawsuit settlement is paid out in regular installments over time rather than in a single lump sum.
A Special Needs Trust is a legal arrangement, managed by a trustee, that safeguards funds eligibility for government support.
An ABLE account is a tax-advantaged savings account that allows individuals with disabilities to save for qualified expenses without jeopardizing eligibility for federal benefits such as SSI or Medicaid.

Q3. What if I do nothing?

A3. You will receive the payment directly from us by check.

Q4. I would like to consult with a financial advisor, can you provide me one?

A4. Yes, we recommend Joe Tombs, email NASFinancialPlanning@purduepittrust.com. He is available to provide you with financial advice free of charge to you. He can also recommend to you other financial advice based upon the alternatives you are considering for placing your money. Additional financial advice beyond Mr. Tombs would be paid for by you. After receiving your email, we will forward it to Mr. Tombs, who will be in touch with you shortly.

Q5. What preparations will be made for me to receive my money and how soon after I reach adulthood will I receive my money?

A5. About six months before your birthday when you become an adult, you will receive notice from the Trustee and you will be encouraged to consider how you wish to receive your payment. Your payment receipt choices are receiving the full remaining balance directly in cash by check or direct disbursement to a structured settlement, a Special Needs Trust, an ABLE account, or another permissible qualified funding vehicle. If you make no election during this 6-month period, we will disburse the full balance directly to you by check, unless you otherwise instruct us. Prior to our making the distribution of your balance to you, we recommend that you take a financial literacy course and consult with a qualified attorney or financial advisor free of charge. The Settlement has provided you with a financial advisor. His name is Joe Tombs. You may reach him by email at nasfinancialplanning@purduepitrust.com. After receiving your email, we will forward it to Mr. Tombs, who will be in touch with you shortly. He will also be providing periodic seminars and other information to help facilitate your financial decisions.

Within 30 days after the calendar quarter in which you reach adulthood, you will receive the payment either directly or through one of the above vehicles, or a combination based upon your decision. How you were paid your two $2,000 advance payments will not impact how you receive this payment. The alternatives are either selecting one of the vehicles described above, or getting a check. In this regard, please make sure we have your correct mailing address for when you are an adult. You can send your address to purduepiadmin@purduepitrust.com. Please note that your acceptance of the funds directly may impact your eligibility for means tested public benefits, such as Medicaid, and you can discuss these considerations with your financial advisor.

For example, suppose you reach adulthood on November 15, 2027. By May 15, 2027 we will send you a letter advising you of this upcoming event and recommending that you seek financial advice as described above, and that you then decide how you want to receive your payment. You will then receive your payment within 30 days after the close of the calendar quarter, which would be January 30, 2028 in this example.