



Non-Qualified Assignment

Metropolitan Tower Life Insurance Co.

What is a Non-Qualified Assignment?

The Non-Qualified Assignment (NQA) product is designed to accept the transfer of a periodic payment obligation for cases that fall outside of personal physical injury claims and litigation as defined under IRC Section 104(a)(2) and are not eligible for an IRC Section 130 qualified assignment.

How you can benefit with our NQA

- Grow your business by working with a recognized leader in structured settlements
- Partner with a dedicated team of specialists who have extensive knowledge of the market, and who provide personalized service
- Have confidence that you're recommending innovative solutions to meet the unique needs of your clients

Our NQA is the first product of its kind to utilize an onshore assignment company

By partnering with us, you can provide your clients with the high standards and guarantees they deserve. This is because the assignment is made to MetLife Assignment Company, Inc. (MACI) and the annuity is issued through Metropolitan Tower Life Insurance Company (Met Tower Life). Both MACI and Met Tower Life are based in the United States and all contracts will be owned by MACI, which is domiciled in Delaware.

Potential uses include, but are not limited to:

- Employment Litigation
 - Wrongful Termination
 - Sexual Harassment
 - Discrimination
 - Mental Anguish
- Construction Defect
- Contract Disputes
- Punitive Damages
- Environmental claims
- D&O and E&O claims
- Attorney Fees associated with these types of cases

Advantages of the Non-Qualified Assignment for your clients

For the Claimant/Payee

- Guaranteed payments for life help provide a more secure financial future¹
- Reduce overall taxes owed by spreading out the income and corresponding tax obligation²
- A financial planning opportunity with guaranteed scheduled payments¹

For the Defendant/Purchaser

- Transfer of mortality and investment risk to Met Tower Life
- Reduced administrative burdens associated with issuing periodic payments
- Additional flexibility afforded via available commutation endorsements
- Strong negotiating tool that can help save time and money, and avoid the potential of a large verdict

Required Documents

- Settlement Agreement and Release
- Non-Qualified Assignment and Release Agreement (NQAR)
- Fully Completed Application
- Proof of birth, *if payments are life-contingent*
- W-9 and W-4P Tax forms, *for Claimant and/or Attorney Fees*
- Hold Harmless, *for Attorney Fees*
- Court order, *if applicable*

Our advantage

Simple and Easy

- Our superior service makes it easier for you to do business
- The settlement solution is tailored to meet the claimant's specific needs

Expertise

- Work with a dedicated team of industry specialists
- We have a 150-year history of navigating changing market conditions

Trustworthy

- We are committed to the structured settlement market
- Our company's financial strength is consistently rated highly by major rating agencies³

Let us put our experience to work for you.

1. All guarantees are subject to the financial strength and claims-paying ability of Metropolitan Tower Life Insurance Company.
2. Any discussion of taxes is for general informational purposes only and does not purport to be complete or cover every situation. Met Tower Life, its agents and representatives may not give legal, tax or accounting advice and this document should not be construed as such. You should confer with your qualified legal, tax and accounting advisors as appropriate.
3. For current ratings information and a more complete analysis of the financial strength of MetLife, Inc. and its subsidiaries, please go to www.metlife.com and click on "About MetLife," "Ratings."

The Non-Qualified Assignment Annuity is offered through Metropolitan Tower Life Insurance Company (Met Tower Life). Met Tower Life is a wholly owned operating subsidiary of MetLife, Inc. with an A.M. Best A+ rating, Financial Size Category XV3. Met Tower Life will be the annuity issuer and the assignment company will be MetLife Assignment Company Inc., (MACI). The obligations of MACI will be guaranteed by Met Tower Life under an Evidence of Guarantee.

Attorneys will generally need to have a fee arrangement in place at the time of settlement which provides for the structuring of payments solely from the claimant's settlement proceeds. Structuring of attorney fees could have important legal and tax consequences. Attorneys should consult with their own tax and legal advisors prior to agreeing to structure legal fees to determine the tax and other legal consequences. The method of tax reporting with respect to such fees is subject to change, where we deem such change to be required under the Federal tax law or IRS guidance.

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