

## Non-Qualified Assignment Product Guidelines

Metropolitan Tower Life Insurance Company

**Rating Agency Assessments:** Metropolitan Tower Life Insurance Company (Met Tower Life)<sup>1</sup>  
 “Met Tower Life’s financial strength ratings are among the highest in the industry.”<sup>2</sup>

### Underwriting Guidelines:

Minimum Premium	\$10,000	Daily Rate	Available for cases over \$100,000
Maximum Premium	\$1,500,000 <sup>3</sup>	Lock-In Fees	Lock In Fee will apply on purchase dates over 90 days and up to 1 year
Minimum Payment	\$100/month	Policy Fee	\$300, if premium is less than \$20,000
Minimum Certain Period	13 Months (weekly or monthly payments) Otherwise 4 Years (annual, semi-annual, or quarterly payments)	Quote Guarantee	7 days for Rate Book quote. Daily quote is valid until close of business the following day. For daily quotes valid over the weekend please contact the rate desk.
Maximum Certain Period	The maximum payout is 40 years <sup>3</sup>	EFT	Available (Only to U.S. Banks)
Maximum Deferral	Payments must be immediate. First payment must be made within one year of purchase date.	Attorney Fees including Stand-Alone	Yes. Non-Qualified Assignment with MetLife Assignment Company, Inc. Please see Rules for the Assignment of Non-Qualified Attorney Fees slip-sheet. When using QIB, be sure to mark the appropriate payee as attorney.
Maximum COLA	Up to 3% with approval	Foreign National	Not Available
Maximum Age	85 years <sup>3</sup>	Assignment Form	Use MetLife NQAR form
Lump Sums	Not Allowed	Commutation Endorsements	Commutation upon death available
Income Streams	Payments must: Begin immediately (See “Maximum Deferral”) • Be substantially equal Payout in regularly scheduled intervals, and at least annually	Cash/Installment Refund	For refund to Assignor contact HO for special language. Benefits available on QIB.
Rated Ages	Not Available	Tax Forms	W-9 and W-4P required for all payees
		Premium Tax	Based on DE; Currently not applicable

<sup>1</sup>The NQA is offered through Met Tower Life, which is a wholly owned subsidiary of MetLife, Inc.

<sup>2</sup>For current ratings information and a more complete analysis of the financial strength of Met Tower Life, please go to [www.metlife.com](http://www.metlife.com) and click on “About MetLife”, “Company Ratings”.

<sup>3</sup>Quotes exceeding these numbers are subject to further approval and possible adjustments by the rate desk

## Non-Qualified Assignment Product Guidelines (Continued)

Metropolitan Tower Life Insurance Company

<b>Assignment Fee</b>	\$750, Made payable to assignee
<b>Corporate Guarantee</b>	Yes, Met Tower Life Evidence of Guarantee
<b>Secured Creditor</b>	Not Available
<b>Direct Deposit</b>	Yes (Only to U.S. banks)
<b>Assignee</b>	MetLife Assignment Company, Inc.
<b>Tax ID</b>	MetLife Assignment Company, Inc. Tax ID 38-4035918
<b>Lock-In</b>	<b>Quote must be locked-in prior to premium submission.</b> Lock In Fee will apply on purchase dates over 90 days and up to 1 year. To request a lock-in, please use the E-Send feature of QIB. Alternatively, email the quote with signed Lock-In Form to <a href="mailto:quotes@metlife.com">quotes@metlife.com</a>

### Mail Information

When submitting premium for locked-in cases, please indicate the lock-in number and case name on the check. Premium should be made payable to:

**MetLife Assignment Company, Inc.**

The premium check and locked-in quote should be sent to:

**Routine Mail:**

MetLife  
PO Box 780117  
Philadelphia, PA 19178-0117

**Express Mail:**

MetLife  
Lockbox #780117  
Wells Fargo Bank  
101 N. Independence Mall East  
Philadelphia, PA 19106  
(800) 869-3557

MetLife requires premium, locked-in quote, lock-in form and fully executed application to expedite commission payments.

**Wire Transfers:**

JP Morgan Chase Bank  
One Chase Manhattan Plaza  
New York, NY 10081

Please include the following information:

- Metropolitan Tower Life Insurance Company as the payee
- Account number is # 100-071882
- ABA # 021 000 021
- Account Title: MetLife Institutional Business
- **Wire must indicate Case Name and Lock-in #**

**All other final documents (including the application) should be sent to:**

**Routine Mail:**

MetLife  
P.O. Box 14403  
Lexington, KY  
40512-4403

**Express Mail:**

MetLife Structured Settlements – MRSN  
Suite J  
2025 Leestown Road  
Lexington, KY 40511  
(678) 319-2497

**Fax Number:**

(859) 825-6406

**Email:**

[documents@metlife.com](mailto:documents@metlife.com)

**All licensing paperwork & appointment forms must be sent to:**

[Alex.Wenke@metlife.com](mailto:Alex.Wenke@metlife.com)