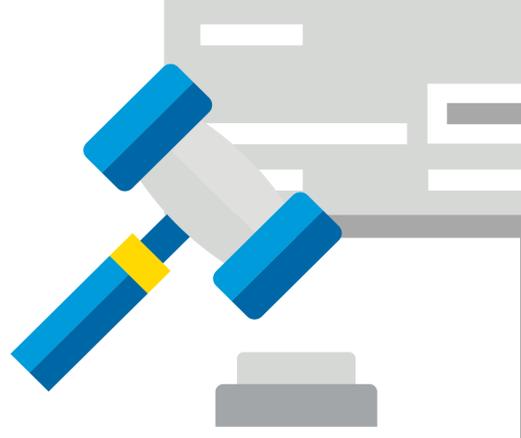


# Identifying NQA Opportunities: A Guide for Settlement Consultants

Traditionally a solution for physical injury cases, structured settlements are available for non-physical injury cases in the form of a Non-Qualified Assignment (NQA). In comparison to a lump sum payment, NQAs have several benefits for claimants, including guaranteed payments for life, the ability to spread their tax obligation over time, and protection from market volatility and overspending.<sup>1,2</sup>

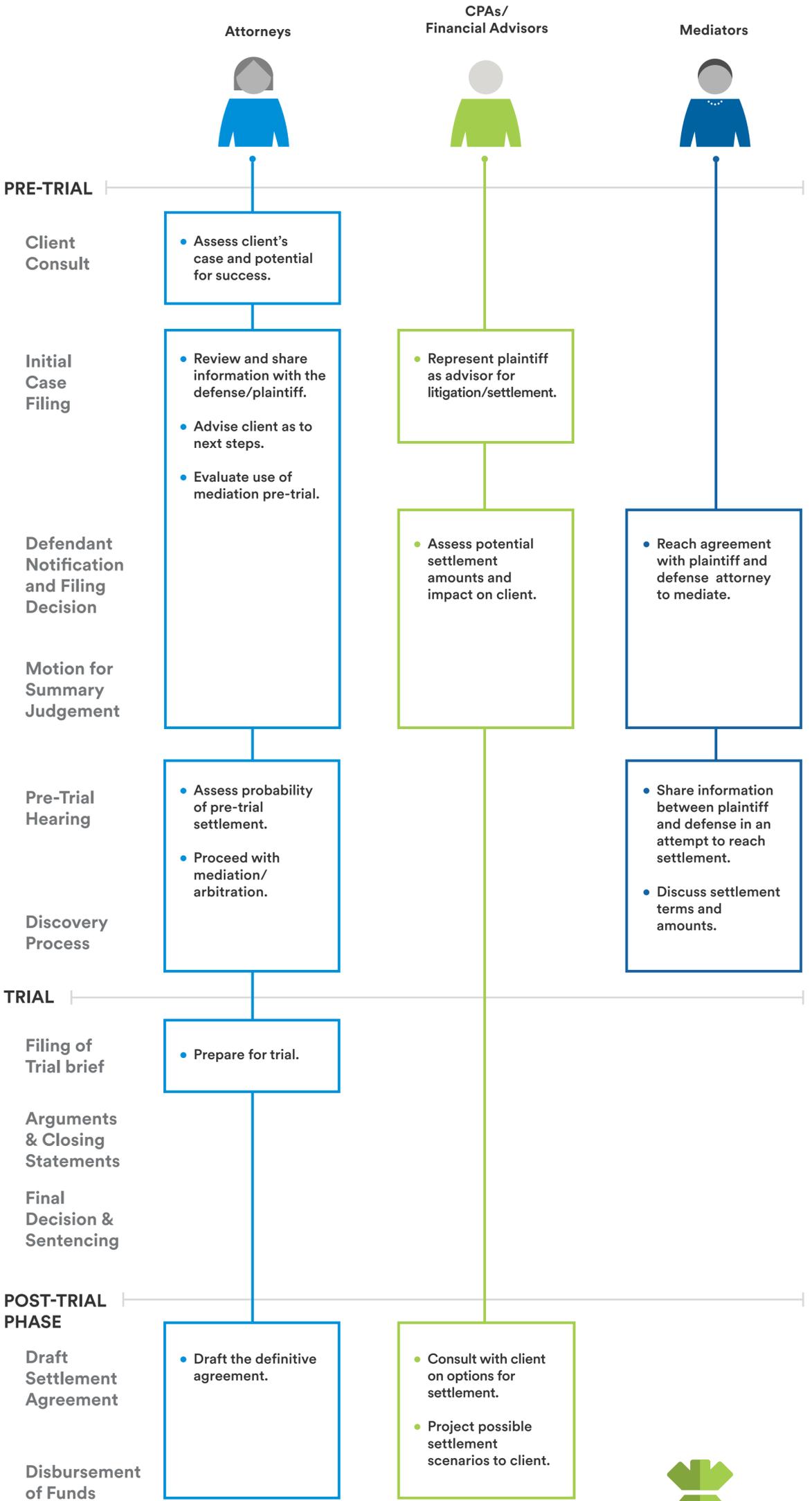
MetLife's research into the growing NQA market for employment litigation has identified key influencers and their roles in guiding the claimants' decision-making processes. By understanding these roles — and offering education and support — settlement brokers can both unlock new business opportunities and help create optimal outcomes for claimants.



## Key Stakeholders

- 
**Attorneys** Are focused on achieving the best settlements for their clients, and defer to influencers to suggest tax-advantaged solutions like NQAs.
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**CPAs/ Financial Advisors** Often have stronger inherent awareness of tax-advantaged solutions like NQAs, and can offer direct feedback and recommendations to the plaintiffs and defense.
- 
**Mediators** Most cases are settled in mediation or arbitration, where mediators play a key role in the settlement process.

## Engagement Opportunities with Claimant Influencers



NQAs have several advantages for claimants, and their untapped market potential presents an exciting business opportunity for settlement brokers. Settlement brokers must understand the influencer ecosystem that guides claimants' decisions and maintain contact with those influencers throughout the litigation process. This involves everything from offering general information about NQA solutions and their benefits to providing NQA product specifications and ongoing support from the pre-trial post-trial phases.

## We are here to help.

[Click here](#) to access case studies, product guidelines and more.

Disclosures:

<sup>1</sup> All guarantees are subject to the financial strength and claims-paying ability of Metropolitan Tower Life Insurance Company.

<sup>2</sup> 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.

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