

Non-Qualified Assignment

Metropolitan Tower Life Insurance Co.

What is a MetLife Non-Qualified Assignment?

The MetLife Non-Qualified Assignment (NQA) is a product designed to accept the transfer from defendants of the future periodic payment obligations in non-physical injury case settlements.

The MetLife NQA is the first product of its kind to utilize an on-shore assignment company

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 Nebraska.

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

Potential Advantages of the Non-Qualified Assignment

For the Claimant / Payee

- Guaranteed payments for life¹
- Income spread and corresponding spread of tax obligation²
- A financial planning opportunity

For the Defendant / Purchaser

- Transfer of mortality and investment risk to MetLife
- 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

Contact your structured settlements broker to learn more.

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. MetLife, 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.

[metlife.com](https://www.metlife.com)

Metropolitan Tower Life Insurance Company

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.

