

Structured Installment Sale Product Guidelines

Metropolitan Tower Life Insurance Company

Quote Underwriting Guidelines:

| | | | |
|--------------------------|--|-----------------|---|
| Minimum Premium | \$500,000 | Daily Rate | Available |
| Maximum Certain Period | The maximum payout is 40 years ⁴ | Lock-In Fees | Lock-In Fee will apply on purchase dates over 90 days and up to 1 year |
| Minimum Certain Period | 13 Months (weekly or monthly payments) ³ <i>Otherwise</i> 4 Years (annual, semi-annual, or quarterly payments) | Quote Guarantee | <ul style="list-style-type: none"> Daily quote is valid until close of business the following day For daily quotes valid over the weekend contact the rate desk |
| Maximum Deferral | Payments must be immediate First payment must be made within one year of purchase date | Maximum COLA | Up to 3% with approval |
| Lump Sums | Not Allowed | Rated Ages | Not Available |
| Foreign National | Not Available | Life Contingent | Not Available |
| Commutation Endorsements | Commutation upon death available | Premium Tax | Based on DE; Currently not applicable |
| Income Streams | Payments must: <ul style="list-style-type: none"> Begin immediately (See "Maximum Deferral") Be substantially equal, Payout in regularly scheduled intervals, and no less frequently than annually | Approvals | <ul style="list-style-type: none"> All quotes require Rate Desk approval All documents require review by the Sales Team and must be approved prior to the submission of premium |

Required Documents:

| | | | |
|---|--|---|---|
| Purchase & Sale Agreement with Addendum | Completed Pre-Lock-In Executed by: Buyer & Seller | Seller Suitability Form (Including 10-99B Data) | Completed Pre-Lock-In Executed by: Seller |
| Representation & Acknowledgement | Completed Pre-Lock-In Executed by: Buyer & Seller | Structured Installment Sale Source of Funds | Completed Pre-Lock-In Executed by: Buyer |
| Assignment Agreement for Structured Installment Sales | Completed Post-Lock-In Executed by: Buyer & Seller | Government Issued ID | Completed Pre-Lock-In Required for: <ul style="list-style-type: none"> Seller <ul style="list-style-type: none"> Seller spouse (if real estate) Buyer |
| Application | Completed Post-Lock-In Executed by: Seller (via Broker) | Tax Forms | Completed Post-Lock-In Executed by: Seller <ul style="list-style-type: none"> W-9 W-4P |
| Lock-In Form & Quote | Executed by: Broker | | |

Structured Installment Sale Guidelines (Continued)

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Additional Guidelines:

| | | | |
|--|--|--|---|
| Assignment Fee | \$750, payable to assignee | Corporate Guarantee | Yes, Met Tower Life Evidence of Guarantee |
| Assignee | MetLife Assignment Company | Assignee Tax ID | 38-4035918 |
| Lock In | Quote must be locked-in prior to premium submission | Ways to Lock In | Use the e-Lock or e-Send features in QIB or Email Quote & Signed Lock-In Form to quotes@metlife.com |
| Commission release requirements | <ul style="list-style-type: none"> • Premium • Locked-in quote • Lock-in form • Fully executed application | Licensing paperwork & appointment forms | Alex.Wenke@metlife.com |
| Good Order Requirement | All documents must be submitted and in good order within 18-months of premium receipt date | | |

Premium Mailing Information:

| | | | |
|--|---|---|--|
| Premium check must include | <ul style="list-style-type: none"> • Lock-In number • Case Name | Premium check made payable to | MetLife Assignment Company, Inc. |
| Routine Mail Premium Check (with Lock-In) | MetLife PO Box 780117 Philadelphia, PA 19178-0117 | Express Mail Premium Check (with Lock-In) | MetLife Lockbox #780117 Wells Fargo Bank 101 N. Independence Mall East Philadelphia, PA 19106 (800) 869-3557 |
| Wire Transfer Bank | JP Morgan Chase Bank One Chase Manhattan Plaza New York, NY 10081 | Wire Transfer Information to Include with transfer | Payee: Metropolitan Tower Life Insurance Company Account #: 100-071882 ABA #: 021 000 021 Account Title: MetLife Institutional Business Case Name and Lock-In # |

Final Document Guidelines:

Send All Final Documents to
Alex.Wenke@metlife.com

All documents require review by the Sales Team and must be approved prior to the submission of premium

Structured Installment Sale product is currently available in 49 states plus Puerto Rico, not available in New York.

¹ The Structured Installment Sale is offered through Met Tower Life, which is a wholly owned subsidiary of MetLife, Inc.

² For current ratings information and a more complete analysis of the financial strength of Met Tower Life, please go to www.metlife.com and click on About Us, Corporate Profile, Ratings.

³ Payout must exceed premium paid including fees

⁴ Quotes exceeding these numbers are subject to further approval and possible adjustments by the rate desk

metlife.com/structuredsettlements

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