

Structured Installment Sale

Metropolitan Tower Life Insurance Company

Are you planning to sell your business or real estate holding this year? If so, you might be facing the prospect of a substantial capital gain. It's important to evaluate the tax and financial options available for the proceeds from such transactions. One solution that is tax-efficient and provides guaranteed¹ income to help secure your future is Metropolitan Tower Life's Structured Installment Sale product.

What is a Structured Installment Sale?

The Structured Installment Sale is an annuity that allows you to defer potentially large capital gains tax and receive guaranteed installment payments over time. This installment sales approach allows you to choose what amount you'd like to receive now and how much you'd like to put into an annuity. The payment stream can be set to fit more immediate needs or help plan for the longer term, like retirement.

For a transaction to qualify as a Structured Installment Sale, it must be an eligible property in which you receive at least one payment after the tax year of the transaction.²

Eligible property sales include, but are not limited to:

- **Sale of Real Estate:**
 - Personal Property (e.g. a home)
 - Commercial Property (e.g. an office or apartment building, a retail store, farm lands, etc.)
- **Sale of a Business** (e.g. dental or veterinary practice)

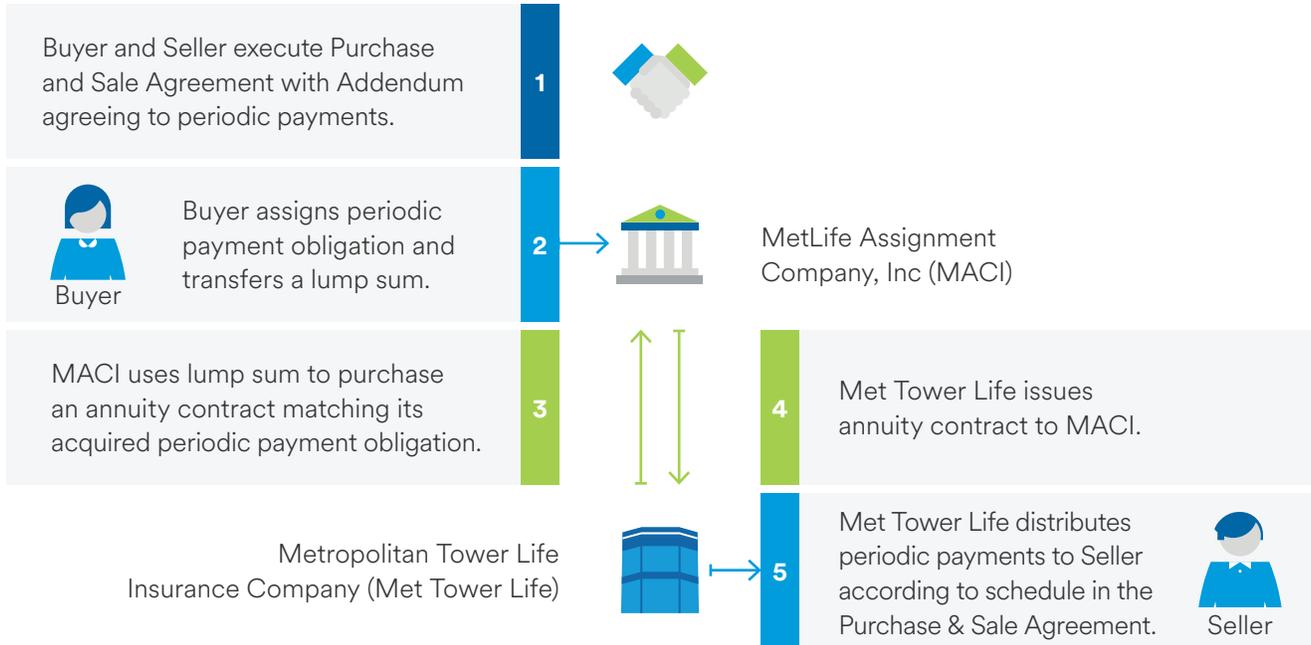
Sellers should consult with their tax advisors to determine if a prospective sale qualifies for our Structured Installment Sale product.³

What are the advantages of the Structured Installment Sale?

- Deferral of capital gain taxation
- Conversion of asset into a guaranteed income stream, immune to market volatility and performance
- Payments guaranteed by a financially sound and trusted company¹

How does a Structured Installment Sale work?

Instead of receiving one lump sum, all parties agree to periodic payments for a stated number of years as a condition of the property sale. The periodic payment obligation is then transferred to MetLife Assignment Company, Inc. (MACI) by the Buyer, who pays the full premium to cover the payments. MACI takes the Buyer's premium check for the periodic payments and purchases an annuity from Metropolitan Tower Life Insurance Company (Met Tower Life). Met Tower Life then issues the scheduled payments to the Seller on behalf of MACI. Both entities are wholly owned, U.S. based subsidiaries of MetLife Inc. and, as such provide great confidence for all parties.



The Met Tower Life Advantage

The Structured Installment Sale is provided by Metropolitan Tower Life Insurance Company, (Met Tower Life), an insurance industry leader and a leader in the structured settlement market. Met Tower Life holds an A+ rating from A.M. Best, an Aa3 rating with Moody's, an AA- with Fitch and an AA- with Standard & Poor's. The promise of financial security is only as solid as the company making the guarantee. When you select our annuity, you are choosing a leader who will partner with you every step of the way and can provide you with a steady, dependable income stream — both now and in the future.

1. All guarantees are subject to the financial strength and claims-paying ability of Metropolitan Tower Life Insurance Company.
2. Real or personal property sold by the dealer or a person who regularly sells property on the installment plan and property included in inventory do not qualify for the installment sale rules. Marketable securities are not eligible for installment sale treatment. Other restrictions apply. Please consult your tax advisor before entering in to an installment sale agreement.
3. Neither Met Tower Life nor its affiliates offer tax or legal advice. Any discussion of taxes in this material is intended to be general in nature and based on our understanding of the tax laws as they currently apply. Tax laws are subject to change and to different interpretation. You should consult your own tax advisor to determine how the tax law applies to your situation.