

Investment product comparison: The benefits of structured settlements¹

Metropolitan Tower Life Insurance Co.

With so many investment options available, it's difficult to know which one is best for you and your family. There are many variables that go into this important decision and it's necessary to compare all of your investment options.

| Returns of: | Guarantee ² | State & Federal tax-free ³ | Lifetime income ² | No ongoing cost | No additional upkeep | Cost-of-living adjustment | Not affected by market fluctuations | Liquidity |
|--|------------------------|---------------------------------------|------------------------------|-----------------|----------------------|---------------------------|-------------------------------------|-----------|
| Structured settlement ¹ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | |
| Cash | | | | ✓* | | | ✓* | ✓* |
| Trust | | | | | | ✓* | ✓* | ✓* |
| Municipal bonds ⁴ | | ✓ | | | | | | ✓ |
| Investment portfolio | | | | | | | | ✓ |
| Certificates of Deposit (CDs) ⁵ | ✓ | | | ✓ | | | ✓ | ✓ |
| Treasury bonds ^{6,7,8} | ✓ | ✓ | | | | ✓ | ✓ | ✓ |
| Real estate | | | | | | | | |
| 529 Plan (College or ABLE) ⁹ | ✓* | ✓ | | | | ✓* | ✓* | ✓ |

What do these terms mean?

| | |
|---|---|
| Guarantee² | A guaranteed payment is a specific amount of money paid on a specific date, no matter how the market performs. |
| State & Federal tax-free³ | Payments or returns received without the government charging federal, state or local taxes. Section 104(a)(2) of the Internal Revenue Code allows Structured Settlements to be one of the few tax-free options available. |
| Lifetime income² | Guaranteed payments made for the duration of your lifetime, which provides future financial security. |
| No ongoing costs | Many investments require you to pay management or service fees varying in amount and frequency on your account. |
| No additional upkeep required | Some investments require you or an outside party to review and update your account for the duration of the investment. |
| Cost-of-living adjustment | This option allows you to include an annual cost of living increase to your benefits in efforts to counteract the effects of inflation. |
| Not affected by market fluctuations | These investment options will not be affected by market volatility. The return amount you were promised when you made the initial investment will not change even if the market is down at the time you receive your benefit payment. |
| Liquidity | The ability to cash in or change your investment after purchase. With this option, a fee is often charged, your investment ends earlier than originally planned and you might find that you do not receive the return you had expected. |

* This could be true depending on how the funds are used or the underlying investments purchased.

Next steps

Determining whether or not a structured settlement is right for you is an important decision. Structured settlements are a strong and safe choice for the majority of personal injury lawsuits and claims because of the differentiating benefits they provide like guaranteed, tax-free income payments that you cannot outlive.

Your broker and attorney can further explain the benefits of structured settlements, answering any questions you may have. Additionally, your broker's extensive knowledge of the product, state and federal tax laws and settlement planning will help you make the decision for you and your family.

Our advantage

Simple and Easy

- Our superior service makes it easier for you to do business
- The settlement solution is tailored to meet the claimant's specific needs

Expertise

- Work with our dedicated team of specialists
- We have strong experience navigating changing market conditions

Trustworthy

- We are committed to the structured settlement market
- Our company's financial strength is consistently rated highly by major rating agencies¹⁰

1. 104(a) Qualified Structured Settlement Annuity
2. All guarantees are subject to the financial strength and claims paying ability of Metropolitan Tower Life Insurance Company.
3. Free from federal, state and local taxes.
4. Free from federal tax, but state and local taxes may apply.
5. Subject to Federal Direct Insurance Corporation (FDIC) limits.
6. If held to maturity, if sold prior to maturity guaranteed payments will not fully be received and the price will reflect current market conditions.
7. Free from state and local tax, but federal tax applies.
8. A small subset of these securities called Treasury Inflation-Protected Securities (TIPS) provide a hedge against Consumer Price Index (CPI) defined inflation.
9. Must be used for qualifying expenses and there is an investment cap.
10. For current ratings information and a more complete analysis of the financial strength of MetLife, Inc. and its subsidiaries, please go to www.metlife.com and click on "About MetLife," "Ratings."

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