

# Structured Installment Sale

Metropolitan Tower Life Insurance Company

## Buyers

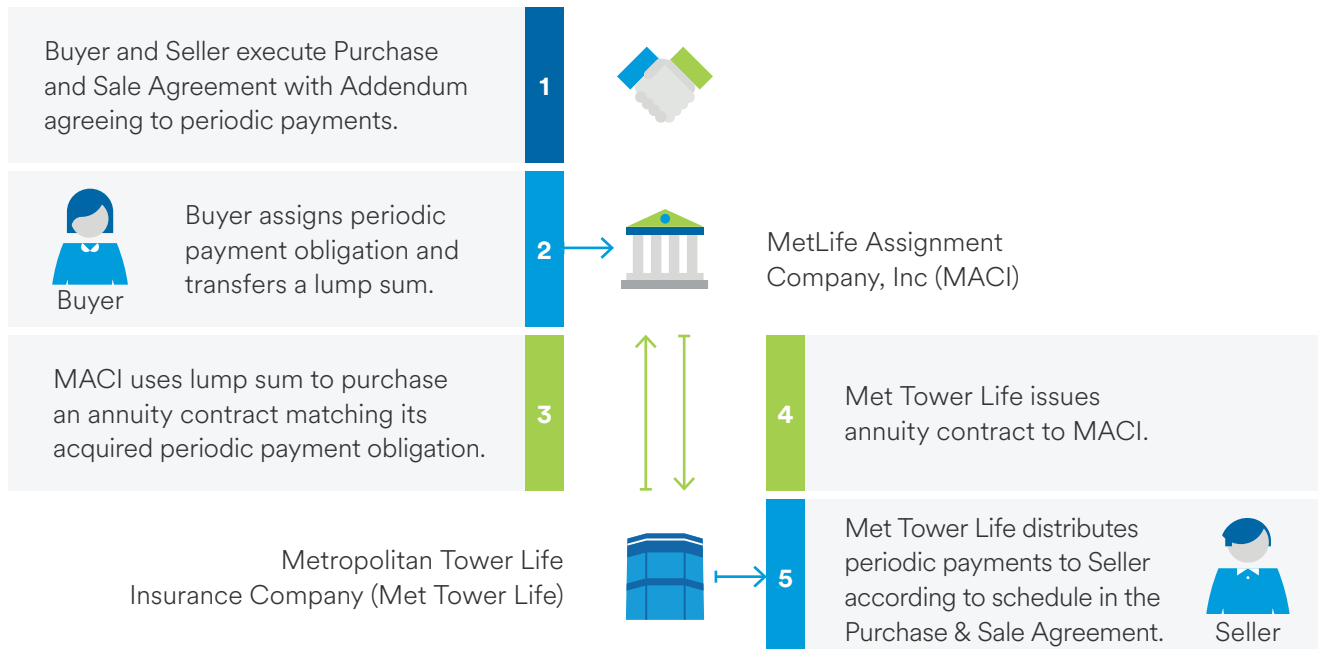
As part of the property transaction, the seller has proposed a Structured Installment Sale (SIS)<sup>1</sup>, which converts some or all of the purchase price into a stream of payments over time and allows a third party to manage those payments for the buyer. Our highly-rated company manages the investment risk and takes care of the administration of the ongoing payments.

This option facilitates the transaction, ensuring both sides achieve their goals. There are some documents that MetLife provides for you to complete and sign along with your Purchase and Sale agreement. These documents ensure the funds used to purchase the property are qualified and the transaction is eligible for a Structured Installment Sale.

Document	Description
Source of Funds Verification	Presents source of qualified funds for transaction
Purchase & Sale Agreement	Property sale contract between buyer and seller
Addendum to Purchase & Sale Agreement	Periodic payment agreement between the buyer and the seller
Representation & Acknowledgement	Good faith document
Assignment Agreement	Assigns Buyer's obligation to MACI

## 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 would then issue 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.



If Met Tower Life defaults, the Seller can seek payments directly from the Buyer. For over 150 years MetLife Inc. has honored its financial guarantees to our customers. When you chose Met Tower Life, a wholly owned subsidiary of MetLife, Inc., you can feel confident that you are in safe hands with one of the world's largest financial service providers.

## 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. For a transaction to qualify as a Structured Installment Sale, it must be an eligible property under IRS code 453 in which the seller receives at least one payment after the tax year of the transaction.

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

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.

Neither MetLife 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.