



Attorney Fees

Metropolitan Tower Life Insurance Co.

What are the advantages of structuring your attorney fees?

Customized options

Structuring your fees can provide you with a steady, guaranteed stream of income over time.¹ You have the flexibility of choosing to receive your contingency fees in a variety of payout options to fit your financial needs,² including taking a portion as a lump sum and structuring the remaining portion to provide you with a fixed income for the future.

Guaranteed income

Met Tower Life's financial strength is built and sustained through quality investments and prudent risk management. By structuring your fees, you receive guaranteed income and a competitive rate of return, which protects your assets from market volatility.¹

Tax-spreading

Structuring attorney fees provides the ability to potentially spread your tax liability out over time as the payments are received. In addition, if payments are paid during retirement, they may be taxed at a lower rate. By contrast, if you decide to receive your fees in upfront cash, that payment is generally fully taxable immediately upon receipt.³

Direct payments

As part of the settlement agreement, the claimant must direct Met Tower Life to issue your fees in the form of periodic payments. The periodic payments will be sent to you, as the attorney, from Met Tower Life for the convenience of the claimant. The payments can be issued directly to you or your law firm. You can designate your estate, your law firm, your spouse or named children as your beneficiary for guaranteed payments.

These periodic payments will be reported on a Form 1099-MISC in the years in which you receive the payments.³

Stand-alone attorney fees

Met Tower Life provides the structuring of attorney fees even when your client does not structure any other portion of their settlement funds.

Why structure attorney fees with Met Tower Life?

Simple and Easy

- Our superior service makes it easier for you to do business
- The settlement solution is tailored to meet your specific needs for payments

Expertise

- Work with our dedicated team of specialists
- We have strong experience in 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 agencies⁴



For more information, please call our Sales Team at 800.638.0051 ext. 2.

1. Annuities issued by Metropolitan Tower Life Insurance Company, 5601 South 59th Street, Lincoln, NE 68516. All guarantees are subject to the financial strength and claims paying ability of the issuing company.
2. Payout restrictions vary across product line; dependent on the nature of the plaintiff's claim.
3. 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. Any discussion of taxes is intended to be general in nature. The tax law is subject to change and to different interpretations. Met Tower Life does not provide tax or legal advice and is not responsible for the tax consequences of such arrangements; nor does Met Tower Life represent or guarantee that tax deferral of fee payments until received can be achieved. Interested parties should consult with their own tax advisors to determine whether the desired tax treatment can be achieved and whether the taxation of such arrangements could be adversely impacted under Section 409A of the Internal Revenue Code of 1986, as amended.
4. For current ratings information and a more complete analysis of the financial strength of Metropolitan Tower Life Insurance Company, please go to www.metlife.com and click About Us, Company Ratings

Any discussion of taxes is for general informational purposes only and does not purport to be complete or cover every situation. Met Tower Life, 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.

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