

## Structured Installment Sales Suitability Acknowledgement Form

Metropolitan Tower Life Insurance Company  
200 Park Avenue  
New York, NY 10166

**Note:** While the Seller/Annuitant is not the owner of the annuity, Metropolitan Tower Life Insurance Company “Met Tower Life” has a regulatory obligation to ensure the receipt of installment payments is suitable for the Seller/Annuitant’s financial circumstances because the annuity that will be used to fund the underlying Purchase & Sale Agreement cannot be accelerated or withdrawn.

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### Section 1: Seller/Annuitant Information

**Seller/Annuitant Name** (first, middle, last, as applicable): \_\_\_\_\_ Age \_\_\_\_\_

**Entity Name** (as applicable): \_\_\_\_\_

**Highest Federal Tax Rate Paid:** \_\_\_\_\_ 0% \_\_\_\_\_ 10% \_\_\_\_\_ 15% \_\_\_\_\_ 28% \_\_\_\_\_ 33+%

#### Investment History:

Do you have other investments?

(E.G. Stocks & Bonds, Government Securities, Fixed Annuities, Mutual Funds, Variable Insurance, Certificates of deposit)

\_\_\_\_\_ Yes \_\_\_\_\_ No

**Primary reason for MetLife Assignment Company purchasing an annuity** (please affirm primary reason):

\_\_\_\_\_ To Satisfy the Purchase and Sales Agreement wherein the Buyer may assign its obligation to make periodic payments to the Seller to a third-party assignment company (“Assignee”). If such an assignment is made, the Assignee shall purchase an annuity from a life insurance company to fund the payment obligation.

#### **Rationale:** (To be completed in all cases)

Please provide the basis for the recommendation to purchase this annuity explaining how this purchase will result in a positive financial benefit for the Seller/Annuitant over the term of the annuity (taking into account the potential disadvantages of using an annuity to fund the payment obligations under the Purchase and Sales Agreement):

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## Suitability Acknowledgement Form

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### Section 2: Seller/Annuitant Financial Information *(prior to Structured Installment Sale)*

#### Source(s) of Monthly Income

(i.e. salary/wages, interest income, pension/IRA payments, trust income, social security, dividends, annuities, etc.)

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#### Monthly Income

Net after tax household income minus monthly household expenses

\$ \_\_\_\_\_

#### Monthly Liabilities

Including debts, loans, long term (i.e. mortgage) short term (i.e. credit cards)

\$ \_\_\_\_\_

#### Remaining Liquid Assets

After purchase of this Structured Installment Sale

(If purchased with liquid assets this will be total liquid assets minus annuity purchase amount from liquid assets. If purchased with non-liquid assets this will be equal to your total liquid assets)

\$ \_\_\_\_\_

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### Section 3: Important Considerations

Does the property under the Purchase and Sales Agreement qualify for a Structured Installment Sale under federal tax law? ☐ Yes ☐ No

After committing to this Structured Installment Sale, do you believe you have enough remaining liquid assets and other sources of income to cover any emergencies or contingencies such as sudden health care needs or increased living expenses? ☐ Yes ☐ No

Do you anticipate any adverse change in assets, living expenses, medical expenses, and/or income during the term of this contract? ☐ Yes ☐ No

If yes, please explain: \_\_\_\_\_

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### Section 4: Property Information

Description of the property being sold:

\_\_\_\_\_  
\_\_\_\_\_

Date property acquired by Seller/Annuitant: \_\_\_\_\_

Date property sold or disposed by Seller/Annuitant: \_\_\_\_\_

Gross Proceeds: \$ \_\_\_\_\_

## Suitability Acknowledgement Form

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### Section 5: Acknowledgements

I understand that I should contact my tax professional or attorney for any tax or legal advice.

DO NOT SIGN THIS FORM IF ANY ITEM IS LEFT BLANK. PLEASE CAREFULLY REVIEW THE FORM AND SIGN ATTESTING THAT THE INFORMATION IS TRUE AND CORRECT TO THE BEST OF YOUR KNOWLEDGE.

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Seller/Annuitant Signature

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Date

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### Section 6: Broker's Statement

I believe the purchase of this annuity contract is suitable after carefully reviewing the suitability information provided to me by the Seller/Annuitant. I have reasonably informed the Seller/Annuitant of all important features of the annuity.

To the best of my knowledge, the questions on this form have been answered truthfully and I have complied with MetLife's suitability requirements consistent with my contractual obligations.

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Broker Signature

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Date

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Broker Printed Name

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### Section 7: MetLife Approver's Statement

I believe the purchase of this annuity contract is suitable after carefully reviewing the suitability information provided to me by the Seller/Annuitant and Broker. I believe the Seller/Annuitant is reasonably informed of all important features of the annuity.

To the best of my knowledge, the questions on this form have been answered truthfully and I have complied with MetLife's suitability requirements..

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MetLife Approver Signature

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Date

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MetLife Approver Printed Name