



NON-QUALIFIED SETTLEMENT SOLUTIONS

Non-Qualified Assignment (NQA) can be used to resolve a deadlocked legal dispute or to structure payments for an agreed upon settlement in a non-physical injury case. This solution offers advantages for both claimants and defendants.

For the claimant or recipient of a large settlement, proceeds can be structured to provide the foundation for future financial security. For defendants, NQA can be useful in resolving long-term negotiations and relieving related administrative burdens.

Non-Qualified Assignments are designed to accept the transfer of future periodic payment obligations from defendants in non-physical injury settlements. Non-Qualified Assignments offered through MetLife can be funded with all or a portion of the settlement.

WHEN TO CONSIDER NON-QUALIFIED ASSIGNMENT

- Employment litigation, such as wrongful termination, sexual harassment, discrimination, and breach of contract disputes
- Disputes between developers and municipalities
- Construction defect
- Contract disputes
- Punitive damages
- Environmental claims
- D&O and E&O claims
- Attorney fees associated with these types of cases

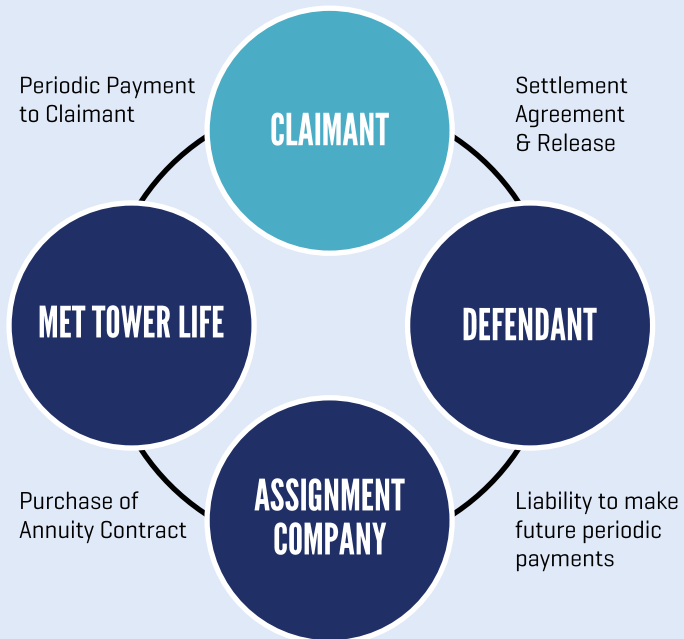
POTENTIAL ADVANTAGES OF NQA FOR THE CLAIMANT/PAYEE

- Assigning settlement proceeds to a highly rated carrier can provide the confidence of guaranteed regular payments that can be structured to a custom schedule¹
- Spreading receipt of funds over time rather than as a lump sum reduces federal tax liability²
- Tax-free payments for certain exempt payees
- A financial planning opportunity

POTENTIAL ADVANTAGES OF NQA FOR THE DEFENDANT/PURCHASER

- Transfer of investment risk to Met Tower Life¹
- Reduced administrative burdens associated with issuing periodic payments
- Strong negotiating tool that can help save time and money, avoiding potential long-term disputes

HOW THE NQA WORKS



METLIFE ADVANTAGE

The Non-Qualified Assignment Settlement Income Annuity 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 offers the only onshore NQA available today. 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's¹.

EXPERT ADVICE AND EXECUTION SERVICES FROM B. RILEY SETTLEMENT SOLUTIONS

B. Riley Settlement Solutions provides fully integrated settlement solutions to members of both bench and bar with concentrations in catastrophic physical injury cases and non-qualified claims financing solutions. Albert Alexander, Senior Managing Director, brings 30 years of experience, specialized expertise, a wealth of financial management resources, and a commitment to producing the most suitable settlement funding outcomes. He has participated in settlement transactions and funding obligations exceeding \$1 billion. Alexander is licensed and registered in 50 states, D.C. and the U.S. Virgin Islands.

¹ All guarantees are subject to the financial strength and claims-paying ability of Metropolitan Tower Life Insurance Company. For current ratings information and a more complete analysis of the financial strength of MetLife, Inc. and its subsidiaries, go to www.metlife.com and click on 'About MetLife Ratings'.

² Neither B. Riley Wealth Management, MetLife nor its affiliates, offer tax or legal advice. Any discussion of taxes is intended to be general in nature and based on our knowledge of tax laws as they currently apply. You should consult your own tax and legal advisors to determine how tax law applies to your situation.