

<i>SERFF Tracking Number:</i>	<i>SKML-125662946</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39083</i>
<i>Company Tracking Number:</i>	<i>ACT CORRECT</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>CUL/EBUL</i>		
<i>Project Name/Number:</i>	<i>2001 CSO Revision/Act Correct</i>		

Filing at a Glance

Company: Metropolitan Life Insurance Company

Product Name: CUL/EBUL

SERFF Tr Num: SKML-125662946 State: ArkansasLH

TOI: L09I Individual Life - Flexible Premium

SERFF Status: Closed

State Tr Num: 39083

Adjustable Life

Sub-TOI: L09I.001 Single Life

Co Tr Num: ACT CORRECT

State Status: Filed-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: Alvah Shelton

Disposition Date: 05/30/2008

Date Submitted: 05/22/2008

Disposition Status: Accepted For

Informational Purposes

Implementation Date:

Implementation Date Requested: 01/01/2009

State Filing Description:

General Information

Project Name: 2001 CSO Revision

Status of Filing in Domicile: Pending

Project Number: Act Correct

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments: All states filed concurrently

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 05/30/2008

State Status Changed: 05/30/2008

Deemer Date:

Corresponding Filing Tracking Number: Act Correct

Filing Description:

State Tracking Number 38439 approved 3/21/08

The above captioned filing was submitted and approved by your department in response to the mandated change in mortality basis. In review of the submission's approval we have found an error in the actuarial material provided.

SERFF Tracking Number: SKML-125662946 State: Arkansas
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 Company Tracking Number: ACT CORRECT
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: CUL/EBUL
 Project Name/Number: 2001 CSO Revision/Act Correct

This filing is being submitted for your information as a means to correct this issue.

There have been no other changes to the approved submission. We hope the enclosed information will allow your department to amend the above referenced submission.

Thank you in advance for your assistance and your favorable response.

Company and Contact

Filing Contact Information

(This filing was made by a third party - sandrakmeltzerandassociates)

Alvah Shelton, Policy Analyst alvah@skminc.com
 1750 Century Circle (404) 633-5353 [Phone]
 Atlanta, GA 30345 (404) 633-6301[FAX]

Filing Company Information

Metropolitan Life Insurance Company CoCode: 65978 State of Domicile: New York
 485-B Route 1 South Group Code: 241 Company Type:
 Suite 420
 Iselin, NJ 08830 Group Name: State ID Number:
 (732) 602-6424 ext. [Phone] FEIN Number: 13-5581829

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company	\$0.00	05/22/2008	

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Product Name:	CUL/EBUL		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	05/30/2008	05/30/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Corrected Basis of Values	Supporting Document	Alvah Shelton	05/22/2008	05/22/2008

SERFF Tracking Number: SKML-125662946 State: Arkansas
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Disposition

Disposition Date: 05/30/2008

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Authorization Letter		Yes
Supporting Document	Corrected Basis of Values		No

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Product Name: CUL/EBUL
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Amendment Letter

Amendment Date:

Submitted Date: 05/22/2008

Comments:

The corrected Basis of Values was not submitted with the initial submission. We have enclosed it in this amendment.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Corrected Basis of Values

Comment:

Basis of Values policy form 97-89 New.pdf

SERFF Tracking Number: SKML-125662946 *State:* Arkansas
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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 05/22/2008
Comments:
Attachment:
AR CERT OF COMP reg 19.pdf

Review Status:
Bypassed -Name: Application 05/22/2008
Bypass Reason: This requirement does not apply to this submission. This filing is submitted to correct an error in the Numerical Illustration section of the Basis of Values for the aforementioned filing.
Comments:

Review Status:
Bypassed -Name: Outline of Coverage 05/22/2008
Bypass Reason: This requirement does not apply to this submission.
Comments:

Review Status:
Satisfied -Name: Authorization Letter 05/22/2008
Comments:
Attachment:
Met AUTHORIZ LTR.pdf

Review Status:
Satisfied -Name: Corrected Basis of Values 05/22/2008
Comments:
Attachment:
Basis of Values policy form 97-89 New.pdf

CERTIFICATION OF COMPLIANCE

RE: Metropolitan Life Insurance Company

This is to certify that the form(s) referenced below is/are in compliance with the Unfair Sex Discrimination Rule pursuant to Regulation 19.

Form(s)

Form #436-88 (2001CSO)	Revised Policy Page Number 9
Form #432-88 (2001CSO)	Revised Policy Schedule Page 4
Form #R.S. 1156 (2001CSO)	Endorsement Form
Form #R.S. 1176 May 1990 (2001CSO)	Minimum Death Benefit Endorsement Schedule



Signature

Karen A. Johnson, FLMI, AIRC, ACS - Vice President

Name & Title

3/17/08

Date



Metropolitan Life Insurance Company

501 Boylston Street
Boston, MA 02116

Karen A. Johnson
Assistant Vice President

February 21, 2008

RE: Form No. 97-89, Flexible Premium Adjustable Life Insurance Policy
Revised Policy Text Page and Schedule Page – 2001 CSO
Form No. R.S. 1156 (2001CSO), Endorsement
Form No. R.S. 1176, Endorsement Revised Schedule Page – 2001 CSO

Dear State Regulator:

On behalf of Metropolitan Life Insurance Company, I hereby authorize:

Sandra K. Meltzer & Associates, Inc.
1925 Century Boulevard, Suite 1
Atlanta, Georgia 30345

to carry out the filing of the above reference forms to reflect the use of the 2001 CSO Mortality Table in your state.

Sincerely,

A handwritten signature in black ink that reads "Karen Johnson".

Karen A. Johnson

Basis of Values – Flexible Premium Life – Policy Form 97-89

This policy is a “Universal Life” type contract.

The minimum guaranteed cash values and reserves provided by this policy are computed using an interest rate of 4% per year in all policy years. The mortality basis for minimum guaranteed calculations is the Commissioner’s 2001 Standard Ordinary Mortality Table (sex distinct). All values are based on the insured’s age last birthday.

The cash values in all years is determined using a retrospective cash formula which is equivalent to the prospective formula specified by the Standard Non-forfeiture Law. A retrospective formula is used because of the flexible nature of this product with respect to 1) premiums and death benefits, 2) interest which can be credited and 3) mortality charges which can be made. Since the values after the issue date can vary, this policy form does not include a Table of Values. Instead, the policyholder will be provided with a statement of the policy values on each anniversary. This statement will include a history of the debits and credits affecting the policy during the prior policy year. In addition, the policyholder may request at any time an illustration of future values under the policy.

The expense charges associated with this policy are within the constraints of the Standard Non-forfeiture Law. The level expense charge is 4.5% of the gross premiums.

If the interest credited is greater than the minimum guaranteed rate or if the mortality charges deducted are less than the maximum guaranteed, the resulting cash values will always exceed the minimum guaranteed cash values. In the event premiums are not paid, the cash value is used to continue the policy on the same basis as applicable while premiums are being paid. When the cash value less any policy loan and loan interest, is insufficient to allow the deduction of the current mortality and expense charges, a grace period of 61 days is provided. If a sufficient amount is not paid by the end of this grace period, the policy terminates without value. Any cash value becomes payable on the final date of the policy, which is the policy anniversary at the insured’s attained age 95.

In all policy years, reserves are at least equal to the cash value provided by this policy. Reserves will exceed the cash value if we guarantee interest at a rate higher than 4% for a period extending beyond the valuation date. The reserve will then equal the cash value plus the present value of the additional benefits associated with the higher interest guarantee. This method satisfies the Standard Valuation Law.

A numerical illustration involving a hypothetical case is attached. Minimum cash values and reserves for the Flexible Premium Life policy are compared with Standard Non-forfeiture Law minimum cash. The policy values are based on the minimum guaranteed interest rate of 4% and the maximum guaranteed mortality table. Any excess interest or reduction in mortality charges will result in higher cash values and reserves.

Numerical Illustration for Flexible-Premium Life Policy
Form 97-89
Male Issue Age – 35; Planned Premium – \$1,091 Payable Annually
Specified Face Amount \$100,000 – Option A; Maturity Value - \$100,000 at Age 95

<u>End of Year</u>	<u>Cash Values* and Statutory Reserves</u>	<u>SNFL Minimum Cash Values</u>	<u>End of Year</u>	<u>Cash Values* and Statutory Reserves</u>	<u>SNFL Minimum Cash Values</u>
1	959	0	31	44,548	42,592
2	1,950	0	32	46,356	44,406
3	2,975	724	33	48,183	46,238
4	4,032	1,790	34	50,030	48,090
5	5,124	2,889	35	51,899	49,961
6	6,248	4,022	36	53,783	51,844
7	7,406	5,188	37	55,669	53,726
8	8,595	6,386	38	57,546	55,594
9	9,814	7,615	39	59,421	57,455
10	11,062	8,872	40	61,297	59,310
11	12,341	10,160	41	63,173	61,158
12	13,651	11,481	42	65,048	62,994
13	15,000	12,840	43	66,912	64,808
14	16,392	14,242	44	68,759	66,587
15	17,826	15,688	45	70,589	68,327
16	19,301	17,174	46	72,402	70,024
17	20,813	18,697	47	74,208	71,680
18	22,357	20,252	48	76,026	73,305
19	23,930	21,838	49	77,873	74,904
20	25,528	23,447	50	79,767	76,479
21	27,147	25,079	51	81,735	78,033
22	28,789	26,733	52	83,793	79,576
23	30,460	28,416	53	85,826	81,131
24	32,163	30,132	54	87,832	82,732
25	33,897	31,878	55	89,814	84,438
26	35,653	33,646	56	91,792	86,345
27	37,421	35,425	57	93,782	88,595
28	39,194	37,210	58	95,799	91,382
29	40,972	38,998	59	97,864	95,017
30	42,756	40,791	60	100,000	100,000

*Guaranteed Values – Based on minimum interest rate of 4% and guaranteed cost of insurance rates for Standard classification