

SERFF Tracking Number: METD-125998967 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 41389
Company Tracking Number: PPA FREE TO FREE
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: PPA Free to Free
Project Name/Number: PPA Free to Free/ML-EXC (12/08)

Filing at a Glance

Company: Metropolitan Life Insurance Company

Product Name: PPA Free to Free

SERFF Tr Num: METD-125998967 State: ArkansasLH

TOI: A03I Individual Annuities - Deferred
Variable

SERFF Status: Closed

State Tr Num: 41389

Sub-TOI: A03I.002 Flexible Premium

Co Tr Num: PPA FREE TO FREE

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: Pam Kerry, Janice Bellot

Disposition Date: 01/26/2009

Date Submitted: 01/22/2009

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: PPA Free to Free

Status of Filing in Domicile: Pending

Project Number: ML-EXC (12/08)

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 01/26/2009

State Status Changed: 01/26/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The above referenced form is enclosed for your review and approval. Form ML-EXC (12/08) is new and does not replace any previously filed or approved form.

Form ML-EXC (12/08) will allow for internal exchanges, transferring the Account Balance from an existing MetLife annuity another MetLife annuity, without withdrawal charges. It will be issued to existing policies forms 38PP-90 (IRA-1) and 37PP-90 (NQ-1) that were previously approved by your Department.

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This form is submitted in final printed format and is subject to only minor modification in paper size and stock, ink, border, company logo, typographical errors and adaptation to computer printing.

Please note that policy form series to which this form will be attached is a variable annuity, which is subject to federal jurisdiction and is exempt from readability requirements.

Thank you for your review of this filing.

Company and Contact

Filing Contact Information

Pam Kerry, Policy Forms Consultant pkerry@metlife.com
 501 Boylston Street (617) 578-2298 [Phone]
 Boston, MA 02116 (617) 578-5505[FAX]

Filing Company Information

Metropolitan Life Insurance Company CoCode: 65978 State of Domicile: New York
 200 Park Avenue Group Code: 241 Company Type: Life
 New York, NY 10166 Group Name: MetLife Group State ID Number:
 (617) 578-2000 ext. [Phone] FEIN Number: 13-5581829

Filing Fees

Fee Required? Yes
 Fee Amount: \$20.00
 Retaliatory? No
 Fee Explanation: \$20.00 fee per form. One form filed.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company	\$0.00	01/22/2009	
Metropolitan Life Insurance Company	\$20.00	01/22/2009	25180374

SERFF Tracking Number: METD-125998967 State: Arkansas
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TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: PPA Free to Free
Project Name/Number: PPA Free to Free/ML-EXC (12/08)

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	01/26/2009	01/26/2009

SERFF Tracking Number: METD-125998967 *State:* Arkansas
Filing Company: Metropolitan Life Insurance Company *State Tracking Number:* 41389
Company Tracking Number: PPA FREE TO FREE
TOI: A031 Individual Annuities - Deferred Variable *Sub-TOI:* A031.002 Flexible Premium
Product Name: PPA Free to Free
Project Name/Number: PPA Free to Free/ML-EXC (12/08)

Disposition

Disposition Date: 01/26/2009

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: METD-125998967 State: Arkansas
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 Company Tracking Number: PPA FREE TO FREE
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 Product Name: PPA Free to Free
 Project Name/Number: PPA Free to Free/ML-EXC (12/08)

Item Type	Item Name	Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Internal Exchange Endorsement		Yes

SERFF Tracking Number: METD-125998967 State: Arkansas
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 Company Tracking Number: PPA FREE TO FREE
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 Product Name: PPA Free to Free
 Project Name/Number: PPA Free to Free/ML-EXC (12/08)

Form Schedule

Lead Form Number: ML-EXC (12/08)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	ML-EXC (12/08)	Certificate Amendmen	Internal Exchange Endorsement, Insert Page, Endorsement or Rider	Initial		0	ML-EXC (12-08).pdf

INTERNAL EXCHANGE ENDORSEMENT

ENDORSEMENT DATE: MM/DD/YYYY

As of the Endorsement Date, this Endorsement is attached to and made a part of Your Contract. The following is added to the "No contract withdrawal charge will apply" list under question 4, "Can I make withdrawals?" section of the contract:

We may waive by written notice to you, applicable withdrawal charges with respect to all or any portion of the Account Balance that is directly transferred to an annuity contract issued by Us or one of Our affiliate companies.

Metropolitan Life Insurance Company has caused this Endorsement to be signed by its Secretary.

Metropolitan Life Insurance Company



Geneva L. Carr

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Rate Information

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