

SERFF Tracking Number: METK-126368759 State: Arkansas
Filing Company: New England Life Insurance Company State Tracking Number: 43988
Company Tracking Number: SPOUSAL CONTINUATION ENDORSEMENT - NEF
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Spousal Continuation Endorsement
Project Name/Number: Spousal Continuation Endorsement/NL-GMIB (2/10)-E

Filing at a Glance

Company: New England Life Insurance Company

Product Name: Spousal Continuation SERFF Tr Num: METK-126368759 State: Arkansas

Endorsement

TOI: A03I Individual Annuities - Deferred SERFF Status: Closed-Approved- State Tr Num: 43988
Variable Closed

Sub-TOI: A03I.002 Flexible Premium Co Tr Num: SPOUSAL State Status: Approved-Closed
CONTINUATION ENDORSEMENT
- NEF

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Karen Foley, Barry
Sullivan, Sarah Neil

Disposition Date: 11/06/2009

Date Submitted: 11/04/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Spousal Continuation Endorsement

Status of Filing in Domicile: Pending

Project Number: NL-GMIB (2/10)-E

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: 11/06/2009

Explanation for Other Group Market Type:

State Status Changed: 11/06/2009

Deemer Date:

Created By: Barry Sullivan

Submitted By: Barry Sullivan

Corresponding Filing Tracking Number:

Filing Description:

Please find attached for your review and approval form NL-GMIB (2/10)-E. This form is new and does not replace any previously approved forms.

The Spousal Continuation Endorsement is being filed to amend the Guaranteed Minimum Income Benefit (GMIB) Rider, form NL-560-4 (4/08), by adding a Spousal Continuation provision only when elected with the Guaranteed Minimum

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Death Benefit (GMDB) Rider, form NL-640-1 (4/08). This form will be attached to new issues and will be mailed to existing policyholders when both riders have been elected.

The only items that are bracketed in this endorsement are our company address and officer name, title and signature. These fields will reflect the current corporate address and the name and title of the currently authorized signing officer of Our Company. This form has no other variable material so we have not included a separate Statement of Variability. 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, layout and adaptation to computer printing.

Please note that contract form series to which this form is attached are variable annuities, which are subject to federal jurisdiction and are therefore exempt from readability requirements.

Thank you for your review of this filing.

Company and Contact

Filing Contact Information

Sarah Neil, Contract Analyst sneil@metlife.com
 501 Boylston Street 617-578-4252 [Phone]
 Boston, MA 02116 617-578-5505 [FAX]

Filing Company Information

New England Life Insurance Company CoCode: 91626 State of Domicile: Massachusetts
 501 Boylston Street Group Code: 241 Company Type: Life
 Boston, MA 02116 Group Name: MetLife Group State ID Number:
 (617) 578-2000 ext. [Phone] FEIN Number: 04-2708937

Filing Fees

Fee Required? Yes
 Fee Amount: \$75.00
 Retaliatory? Yes
 Fee Explanation: New England Life Insurance Company domicile is Massachusetts. \$75.00 per form. One form filed.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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SERFF Tracking Number: METK-126368759 State: Arkansas
Filing Company: New England Life Insurance Company State Tracking Number: 43988
Company Tracking Number: SPOUSAL CONTINUATION ENDORSEMENT - NEF
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: Spousal Continuation Endorsement
Project Name/Number: Spousal Continuation Endorsement/NL-GMIB (2/10)-E
New England Life Insurance Company \$75.00 11/04/2009 31783247

SERFF Tracking Number: METK-126368759 State: Arkansas
Filing Company: New England Life Insurance Company State Tracking Number: 43988
Company Tracking Number: SPOUSAL CONTINUATION ENDORSEMENT - NEF
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: Spousal Continuation Endorsement
Project Name/Number: Spousal Continuation Endorsement/NL-GMIB (2/10)-E

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	11/06/2009	11/06/2009

SERFF Tracking Number: *METK-126368759* *State:* *Arkansas*
Filing Company: *New England Life Insurance Company* *State Tracking Number:* *43988*
Company Tracking Number: *SPOUSAL CONTINUATION ENDORSEMENT - NEF*
TOI: *A031 Individual Annuities - Deferred Variable* *Sub-TOI:* *A031.002 Flexible Premium*
Product Name: *Spousal Continuation Endorsement*
Project Name/Number: *Spousal Continuation Endorsement/NL-GMIB (2/10)-E*

Disposition

Disposition Date: 11/06/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: METK-126368759 State: Arkansas
 Filing Company: New England Life Insurance Company State Tracking Number: 43988
 Company Tracking Number: SPOUSAL CONTINUATION ENDORSEMENT - NEF
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: Spousal Continuation Endorsement
 Project Name/Number: Spousal Continuation Endorsement/NL-GMIB (2/10)-E

Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	NL-GMIB (2/10)-E	Policy/Cont Spousal Continuation Initial Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		0.000	NL-GMIB _2-10_-E.pdf

New England Life Insurance Company

[501 Boylston Street

Boston, MA 02116]

SPOUSAL CONTINUATION ENDORSEMENT

As of the Issue Date, this Endorsement shall be attached to and form a part of the Contract. In the case of a conflict with any provisions of the Contract, including the Guaranteed Minimum Death Benefit (GMDB) Rider, the provisions of this rider will control.

A Spousal Continuation section is added to the Guaranteed Minimum Income Benefit Rider if the Guaranteed Minimum Income Benefit Rider is issued with the GMDB Rider as follows:

Spousal Continuation

If the Owner dies during the Accumulation Period and if the surviving spouse continues the Contract under the Spousal Continuation Option of the Contract, if the Income Base is greater than the Contract Value, the Contract Value under the continued Contract will be adjusted to an amount equal to the Income Base as of the date the death benefit is added to the Contract Value under the GMDB Rider. Any excess of the Income Base over the Contract Value will be allocated to each applicable Subaccount (and/or other account included by rider) in the ratio that the portion of the Contract Value in such Subaccount (and/or other account) bears to the total Contract Value.

In addition, if the Contract is continued under the Spousal Continuation Option, the Income Base will be the greater of (a) or (b):

- (a) Highest Anniversary Value under a Spousal Continuation: Under a spousal continuation of the Contract, we set this value equal to the Contract Value under the continued Contract as of the date it is adjusted for spousal continuation as described above. During each subsequent Contract Year, we increase this value by any Purchase Payments made and reduce it proportionately by the Percentage Reduction in Contract Value attributable to any partial withdrawals taken. On every subsequent Contract Anniversary prior to the Last Highest Anniversary Date (the continuing spouse's age would apply), we compare this value to the current Contract Value and we set the Highest Anniversary Value equal to the higher amount.
- (b) Annual Increase Amount under a Spousal Continuation: Under a spousal continuation we set the Annual Increase Amount equal to the Contract Value under the continued Contract as of the date it is adjusted for spousal continuation as described above. After that date, the Annual Increase Amount is equal to:
 - (i) the sum total of the Contract Value under the continued Contract as of the date it is adjusted for spousal continuation, as described above, and each Purchase Payment accumulated at the Annual Increase Accumulation Rate, prior to the Last Increase Date (the continuing spouse's age would apply), from that date and each Purchase Payment made after that date accumulated at the Annual Increase Accumulation Rate from the date such Purchase Payment is made; less
 - (ii) the sum total of each Withdrawal Adjustment for each partial withdrawal taken after the date the Contract Value is adjusted for spousal continuation, as described above, accumulated at the Annual Increase Accumulation Rate, prior to the Last Increase Date, from the date of withdrawal.

All other terms and provisions of the Contract are unchanged.

New England Life Insurance Company has caused this Rider to be signed by its [Secretary].



[Secretary]

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification Bypass Reason: Not applicable to this filing. Comments:		
Bypassed - Item: Application Bypass Reason: Not applicable to this filing. Comments:		
Bypassed - Item: Life & Annuity - Acturial Memo Bypass Reason: Not applicable to this filing. Comments:		