

SERFF Tracking Number: METK-126056122 State: Arkansas  
Filing Company: MetLife Investors USA Insurance Company State Tracking Number: 41729  
Company Tracking Number:  
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium  
Product Name: Individual Flexible Premium Deferred Variable Policy - Statement of Variability  
Project Name/Number: Lifetime GWB - SoV/SoV-05-09

## Filing at a Glance

Company: MetLife Investors USA Insurance Company

Product Name: Individual Flexible Premium SERFF Tr Num: METK-126056122 State: Arkansas

Deferred Variable Policy - Statement of  
Variability

TOI: A03I Individual Annuities - Deferred  
Variable

Sub-TOI: A03I.002 Flexible Premium  
Filing Type: Form

SERFF Status: Closed-Accepted State Tr Num: 41729  
For Informational Purposes

Co Tr Num:

State Status: Filed-Closed  
Reviewer(s): Linda Bird

Authors: Barry Sullivan, Sarah Neil

Disposition Date: 03/10/2009

Date Submitted: 03/03/2009

Disposition Status: Accepted For  
Informational Purposes

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Lifetime GWB - SoV

Project Number: SoV-05-09

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/10/2009

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 03/10/2009

Created By: Barry Sullivan

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Barry Sullivan

Filing Description:

Attached for your information is a copy of the Statement of Variability ("SoV"). This SoV is new and will replace the version that was submitted with our Lifetime Guaranteed Withdrawal Benefit (LGWB) Rider, form MLIU-690-3 (6/06), and Contract Schedule, form 8028-5 (6/06), which was previously approved by your Department. We are revising the SoV to accommodate a change to the Lifetime GWB Fee Rate and Maximum Rider Charge as outlined below:

The following language will replace the existing language:

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#### Lifetime GWB Fee Rate

The Lifetime GWB Fee Rate may range between 0.40% and 1.60% for the Single Life Version and between 0.60% and 1.80% for the Joint Life Version. The rate stated on the Contract Schedule at issue may only increase or decrease as a result of an Automatic Step-up or in the future for new issues.

#### Maximum Rider Charge

The Maximum Rider Charge may range between 0.90% and 1.60% for the Single Life Version of this rider, and between 1.25% and 1.80% for the Joint Life Version of this rider. The charge stated on the Contract Schedule at issue will remain in effect for the life of the rider, and may increase or decrease in the future for new issues only.

The existing language:

#### Lifetime GWB Fee Rate

The Lifetime GWB Fee Rate may range between 0.40% to 0.75% for the Single Life Version and between 0.60% and 0.95% for the Joint Life Version. Currently this item is 0.50% for the Single Life Version and .070% for the Joint Life Version. The rate stated on the Contract Schedule at issue will remain in effect for the life of the rider, and may increase or decrease in the future for new issues only.

#### Maximum Rider Charge

The Maximum Rider Charge may range between 0.90% and 1.10% for the Single Life Version of this rider, and between 1.25% and 1.50% for the Joint Life Version of this rider. Currently this item is 0.95% for the Single Life Version and 1.40% for the Joint Life Version. The charge stated on the Contract Schedule at issue will remain in effect for the life of the rider, and may increase or decrease in the future for new issues only.

We are making this change to enable us to make adjustments to the Lifetime GWB Rider rates for newly issued contracts when the Lifetime GWB Rider, form MLIU-690-3 (6/06), is elected at time of application due to the capital markets/interest rate environment.

## 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

MetLife Investors USA Insurance Company CoCode: 61050 State of Domicile: Delaware

SERFF Tracking Number: METK-126056122 State: Arkansas  
 Filing Company: MetLife Investors USA Insurance Company State Tracking Number: 41729  
 Company Tracking Number:  
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium  
 Product Name: Individual Flexible Premium Deferred Variable Policy - Statement of Variability  
 Project Name/Number: Lifetime GWB - SoV/SoV-05-09  
 222 Delaware Ave. Group Code: 241 Company Type: Life  
 Suite 900 Group Name: MetLife Group State ID Number:  
 P.O. Box 25130 FEIN Number: 54-0696644  
 Wilmington, DE 19899  
 (617) 578-2000 ext. [Phone]

**Filing Fees**

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
MetLife Investors USA Insurance Company	\$0.00	03/03/2009	

SERFF Tracking Number: METK-126056122 State: Arkansas  
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Company Tracking Number:  
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium  
Product Name: Individual Flexible Premium Deferred Variable Policy - Statement of Variability  
Project Name/Number: Lifetime GWB - SoV/SoV-05-09

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	03/10/2009	03/10/2009

*SERFF Tracking Number:*      *METK-126056122*                      *State:*                      *Arkansas*  
*Filing Company:*              *MetLife Investors USA Insurance Company*      *State Tracking Number:*      *41729*  
*Company Tracking Number:*  
*TOI:*                      *A031 Individual Annuities - Deferred Variable*      *Sub-TOI:*                      *A031.002 Flexible Premium*  
*Product Name:*              *Individual Flexible Premium Deferred Variable Policy - Statement of Variability*  
*Project Name/Number:*      *Lifetime GWB - SoV/SoV-05-09*

## **Disposition**

Disposition Date: 03/10/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

*SERFF Tracking Number:*      *METK-126056122*                      *State:*                      *Arkansas*  
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*TOI:*                      *A031 Individual Annuities - Deferred Variable*      *Sub-TOI:*                      *A031.002 Flexible Premium*  
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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		No
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No
<b>Supporting Document</b>	Statement of Variability		No

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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Flesch Certification		
<b>Bypass Reason:</b> Not applicable to this filing.		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> Not applicable to this filing.		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Statement of Variability		
<b>Comments:</b>		
<b>Attachment:</b> SOV_Lifetime GWB _May 2009_.pdf		

## MetLife Investors USA Insurance Company Form 8028-5 (6/06)

### Statement of Variability for Lifetime GWB Rider

*The use of any variability will be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.*

#### **Minimum Lifetime Income Age**

The Minimum Lifetime Income Age may range between ages 40-70. Currently, this item is age 59½. The age stated on the Contract Schedule at issue will remain in effect for the life of the rider, and may increase or decrease in the future for new issues only.

#### **Initial Total Guaranteed Withdrawal Amount**

The Initial Total Guaranteed Withdrawal Amount will be equal to the initial deposit to the contract.

#### **Maximum Benefit Amount**

The Maximum Benefit Amount will either be "Not Applicable", or may range between \$1,000,000 to \$10,000,000. Currently, this item is \$5,000,000. The Maximum Benefit Amount stated on the Contract Schedule at issue will remain in effect for the life of the rider, and may increase or decrease in the future for new issues only.

#### **Compounding Income Period End Date**

The Compounding Income Period End Date will either be "Not Applicable", or may range between the 5<sup>th</sup> Contract Anniversary and the 15<sup>th</sup> Contract Anniversary. Currently, this item is the 10<sup>th</sup> Contract Anniversary. The date stated on the Contract Schedule at issue will remain in effect for the life of the rider, and may change in the future for new issues only.

#### **Compounding Income Percentage**

The Compounding Income Percentage will either be "Not Applicable", or may range between 1% and 7%. Currently, this item is 5%. The percentage stated on the Contract Schedule at issue will remain in effect for the life of the rider, and may increase or decrease in the future for new issues only.

#### **GWB Withdrawal Rate**

The GWB Withdrawal Rate may range between 1% and 7%. Currently this item is 5%. This item may also vary by date of first withdrawal (e.g. x% if first withdrawal is taken before the y<sup>th</sup> contract anniversary, and z% if first withdrawal is taken on or after the y<sup>th</sup> contract anniversary). The rate stated on the Contract Schedule at issue will remain in effect for the life of the rider, and may increase or decrease in the future for new issues only.

#### **Automatic Step-up Date**

The Automatic Step-up Date will either be "Not Applicable", or every Xth Contract Anniversary where X may range between 1 and 5. Currently this item is Every Contract Anniversary. The date stated on the Contract Schedule at issue will remain in effect for the life of the rider, and may increase or decrease in the future for new issues only.

#### **Maximum Automatic Step-up Age**

The Maximum Automatic Step-up Age may vary between ages 70 and 100. Currently this item is 85. The age stated on the Contract Schedule at issue will remain in effect for the life of the rider, and may increase or decrease in the future for new issues only.

#### **Maximum Rider Charge**

The Maximum Rider Charge may range between 0.90% and 1.60% for the Single Life Version of this rider, and between 1.25% and 1.80% for the Joint Life Version of this rider. The charge stated on the Contract Schedule at issue will remain in effect for the life of the rider, and may increase or decrease in the future for new issues only.

**Lifetime GWB Investment Divisions/Subaccounts available for Allocations and Transfers**

Depending on the risk to the company or current availability, allocations and transfers may be limited to certain Investment Divisions/Subaccounts if the Lifetime GWB Rider is elected. This item will be one of the following:

- All Investment Divisions/Subaccounts available with this contract are available; or
- All Investment Divisions/Subaccounts available with this contract are available except for the following: list of Investment Divisions/Subaccounts that are not available; or
- List of the available Investment Divisions/Subaccounts

**Lifetime GWB Fee Rate**

The Lifetime GWB Fee Rate may range between 0.40% and 1.60% for the Single Life Version and between 0.60% and 1.80% for the Joint Life Version. The rate stated on the Contract Schedule at issue may only increase or decrease as a result of an Automatic Step-up or in the future for new issues.

**Lifetime GWB Cancellation Window Period**

The Lifetime GWB Cancellation Window Period will either be "Not Applicable" or will be 30 days after certain Contract Anniversary dates. Currently this item is 30 days following the 5<sup>th</sup>, 10<sup>th</sup>, and 15<sup>th</sup> and later Contract Anniversaries. The dates stated on the Contract Schedule at issue will remain in effect for the life of the rider, and may increase or decrease in the future for new issues only.

**Guaranteed Principal Adjustment Eligibility Date**

The Guaranteed Principal Adjustment Eligibility Date will either be "Not Applicable" or will range between the 10<sup>th</sup> Contract anniversary and the 20<sup>th</sup> Contract Anniversary. Currently, this item is the 15<sup>th</sup> Contract Anniversary. The date stated on the Contract Schedule at issue will remain in effect for the life of the rider, and may increase or decrease in the future for new issues only.