

SERFF Tracking Number: METK-126116689 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 42172
Company Tracking Number: MFFS VA RIDER CHANGE SOV
TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium
Product Name: MetLife Financial Freedom Select
Project Name/Number: MFFS VA Rider Change SoV Informational Filing /MFFS VA Rider Change SoV

Filing at a Glance

Company: Metropolitan Life Insurance Company

Product Name: MetLife Financial Freedom Select SERFF Tr Num: METK-126116689 State: Arkansas

TOI: A03G Group Annuities - Deferred Variable SERFF Status: Closed-Accepted State Tr Num: 42172
For Informational Purposes

Sub-TOI: A03G.002 Flexible Premium Co Tr Num: MFFS VA RIDER CHANGE SOV State Status: Filed-Closed

Filing Type: Form

Reviewer(s): Linda Bird
Disposition Date: 05/08/2009
Authors: Karen Foley, Pam Kerry, Janice Bellot
Date Submitted: 04/23/2009 Disposition Status: Accepted For Informational Purposes

Implementation Date Requested: On Approval
State Filing Description:

Implementation Date:

General Information

Project Name: MFFS VA Rider Change SoV Informational Filing
Project Number: MFFS VA Rider Change SoV
Requested Filing Mode: Informational
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 05/08/2009

Status of Filing in Domicile: Not Filed
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: 05/08/2009
Created By: Janice Bellot
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Janice Bellot

Filing Description:

Attached for your information is a copy of the Statement of Variability ("SoV"). This SoV is new and will replace the most recent version that was submitted for use with form G.FFS (08/02) that was previously approved by your Department. We are revising the SoV to accommodate a change to the Guaranteed Minimum Income Benefit Rider Charge. At this time we are planning to increase the ranges for this charge as follows:

NEW LANGUAGE:

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If the Guaranteed Minimum Income Benefit Rider is elected the charge will be no greater than 1.80% and no less than 0.50%.

EXISTING LANGUAGE:

If the Guaranteed Minimum Income Benefit Rider is elected the charge will be no greater than 0.50% and no less than 0.00%.

We are making this change to enable us to make adjustments to the Guaranteed Minimum Income Benefit Rider Charge for newly issued contracts due to the capital markets/interest rate environment.

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company	\$0.00	04/23/2009	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		05/08/2009	05/08/2009

SERFF Tracking Number: *METK-126116689* *State:* *Arkansas*
Filing Company: *Metropolitan Life Insurance Company* *State Tracking Number:* *42172*
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Disposition

Disposition Date: 05/08/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *METK-126116689* *State:* *Arkansas*
Filing Company: *Metropolitan Life Insurance Company* *State Tracking Number:* *42172*
Company Tracking Number: *MFFS VA RIDER CHANGE SOV*
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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: Not applicable for this filing		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable for this filing		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability		
Comments:		
Attachment:		
SOV G.FFS _08-02_.pdf		

Statement of Variability
Form G.FFS (08/02)
April 14, 2009

ITEM NUMBER	VARIABLE WORDING
Entire Certificate	References to time, amounts, and page numbers are illustrative. If a plan exists, any references in the certificate to a "Plan Administrator" or "Verified Amounts" may be deleted depending on the administrative requirements of the plan. Any bracketed wording may be revised to comply with the statutes and regulations of the jurisdiction in which the individual certificate is issued.
	<i>CERTIFICATE SCHEDULE</i>
1	Currently age 90 or 10 years after Certificate Issue Date. Receives editing only to comply with state requirements or changes required by the plan.
2	Prints if ERISA applies.
3	Prints if product class contains Withdrawal Charges and is offered by the Plan. The maximum age is currently 65 but would be no more than age 90.
4	Prints if product class contains Withdrawal Charges and is offered by the Plan. The maximum age is currently 80 but would be no more than age 90.
5	Prints if product class contains Withdrawal Charges and is offered by the Plan. The maximum age is currently 80 but would be no more than age 90.
6	Prints if bonus product class is selected and is offered by the Plan. The maximum age is currently 65 but would be no more than age 90.
7	This item is shown as 5 years but can vary by product class. It is subject to change based on the Plan, ERISA, or state laws or regulations.
8	This item is shown as \$1,000,000. The Maximum Total Purchase Payment threshold beyond which our prior approval will be required will be greater than \$1.
9	This item is shown as 3%. The maximum credit will be 6% and the minimum credit will be 1%.
10	The Plan may elect a contract that includes a Purchase Payment Credit. The Credit is a percentage of each Purchase Payment and is based on the cumulative Purchase Payments.
11	This item is shown as 1.15%. It will be no greater than 1.50% and no less than .20%. Available for all product classes except E-Class Bonus.
12	This item is shown as 0.95% for the first 7 Certificate Years declining to 0.50% in Certificate Year 8. This declining charge is only available for the E-Class Bonus.
13	This item is shown as 0.25%. This charge will be no greater than 0.35% and no less than 0.05%. The charge only applies if certain Investment Divisions are elected.
14	This item is shown as 0.10%. The Death Benefit Rider Charge will be no greater than 0.30%. The contractual Death Benefit is a return of the Account Balance, and the cost of this benefit is included in the Separate Account Charges. Either of the following optional Death Benefits may be elected: The charge for the Greater of Return of Purchase Payments/Account Balance Death Benefit Rider (form G.ML-530 (08/02)) would be shown as 0.00% on the Contract Schedule. The charge for the Annual Step-up Death Benefit Rider (form G.ML-550 (08/02)) would be shown as 0.00% on the Contract Schedule.
15	If the Guaranteed Minimum Income Benefit Rider is elected the charge will be no greater than 1.80% and no less than 0.50%.
16	The timing, amount, and particulars of the deduction adjusts to reflect the Plan needs.

17	This item is bracketed to allow for a name change to the Separate Account.
18	This item is shown as 12. The maximum number of transfers will be no fewer than 12 per Certificate Year.
19	This item is shown as \$25. The maximum amount will be no more than \$50 and the minimum amount will be no less than \$0.
20	The withdrawal charge schedule will be based on the number of complete years the payment has been in the Certificate. The withdrawal charge percentage will be no less than 9% and no more than 10%. The withdrawal charge period will be no longer than 12 years.
21	ERISA related language will be omitted if the Plan is not subject to ERISA
22	The entire section will be omitted for the C-Class product.
23	<p>This item is 10% of the Account Balance each Certificate Year after the first year. The free withdrawal amount will be no less than 0%.</p> <p><u>Existing Text</u></p> <p>Each Certificate Year after the first, You can make a withdrawal of a portion of Your Account Balance free from any Withdrawal Charge. The Free Withdrawal Amount each Certificate Year is equal to 10% of the Account Balance, less the total Free Withdrawal Amount previously withdrawn in the same Certificate Year. The [10]% Free Withdrawal Amount may be taken in an unlimited number of partial withdrawals during that Certificate Year. This amount is non-cumulative.</p> <p><u>Alternate Text (to print in addition to above Existing Text if the Lifetime GWB Rider is elected.)</u></p> <p>Each Certificate Year after the first, a Withdrawal Charge will not be assessed against any withdrawals you make in which such withdrawals do not exceed the Annual Benefit Payment for that Certificate Year under the Lifetime Withdrawal Guarantee Benefit Rider. For the first Certificate Year, a Withdrawal Charge will not be assessed against any withdrawals you make in which withdrawals are equal to the Annual Benefit Payment for that Certificate Year under the Lifetime Withdrawals Guarantee Benefit Rider only if the withdrawals are part of a Company systematic withdrawal program.</p>
24	This item is shown as \$500. The minimum amount will be no less than \$0.
25	This item is shown as \$2,000. The minimum amount remaining in an account after a partial withdrawal will be no less than \$0.
26	This item is shown as 3.00%. The maximum percentage will be no more than 6.00%.
27	The Annuity Options are subject to change based on Plan requirements or state laws or regulations.
28	If applicable, to be determined by the company.
29	If applicable, will vary by Guarantee Period elected. Guarantee Periods will be at least through the end of the current calendar year and no longer than 10 years.
30	This item is shown as 3.00% and will be based on the minimum guaranteed interest rate required by applicable law.
31	This item is bracketed to allow for address changes for our Administrative Office.
32	Only those riders and endorsements elected will be listed on the Contract Schedule.

	<i>GROUP CERTIFICATE</i>
1	Only pertains if a Plan Administrator will be utilized.
2	Will be omitted if issued to a Non-ERISA plan.
3	Will be omitted if issued to a Non-ERISA plan.
4	Will be omitted if issued to a Non-ERISA plan.
5	Will be printed if Loans are permitted. The plan determines whether or not loans will be permitted from the Account Balance or the Fixed Account.
6	Will be omitted if issued to a Non-ERISA plan.
7	Will be omitted if issued to a Non-ERISA plan.
8	Will be omitted if issued to a Non-ERISA plan.
9	Prints unless otherwise stated by plan or Certificate Holder.
10	Will be omitted if issued to a Non-ERISA plan.
11	Will be omitted if issued to a Non-ERISA plan.
12	Will be omitted if issued to a Non-ERISA plan.
13	Will be omitted if issued to a Non-ERISA plan.
14	Will be included if issued to a Non-ERISA plan.
15	Will be omitted if issued to a Non-ERISA plan.
16	Will be omitted if issued to a Non-ERISA plan.
17	Will be included if issued to a Non-ERISA plan.
18	Will be omitted if issued to a Non-ERISA plan.
19	Will be omitted if issued to a Non-ERISA plan.
20	Will be omitted if issued to a Non-ERISA plan.
21	Will be omitted if issued to a Non-ERISA plan.
22	Will be omitted if issued to a Non-ERISA plan.
23	Will be omitted if issued to a Non-ERISA plan.
24	Will be omitted if issued to a Non-ERISA plan.
25	Will be omitted if issued to a Non-ERISA plan.
26	AIR will be determined by Certificate Holder

	<i>LOAN RIDER</i>
1	Will be omitted if issued to a Non-ERISA plan.
2	Defines the parameters for the loan fee.
3	ERISA language will be omitted if issued to a Non-ERISA plan.
4	ERISA language will be omitted if issued to a Non-ERISA plan.
5	ERISA language will be omitted if issued to a Non-ERISA plan.
6	The interest rate charged for loans is currently based on Moody's Corporate Bond Index Average. The basis for the rate may be changed by the company.
7	States one of the reset methods for the loan interest rate. The method is subject to change based on plan and/or company requirements
8	States one of the reset methods for the loan interest rate. The method is subject to change based on plan and/or company requirements.
9	Will be omitted if issued to a Non-ERISA plan.
10	The interest rate earned on the Fixed Interest Account when a loan is made is currently 2% less than the rate charged on the loan up to a maximum of 10%.
11	Repayment mode is currently quarterly but will be determined by plan and/or Certificate Holder.
12	The number of outstanding loans that will be allowed per certificate is currently 1 but no more than 5 at anyone time.
13	The time period allowed by the company to delay loans may be 6 months but no more than 12 months.
14	ERISA language will be omitted if issued to a Non-ERISA plan. Changes will be based on restrictions imposed by the Federal Income Tax Rules, the plan and/or the company.