

SERFF Tracking Number: METK-126895005 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 47271
Company Tracking Number: TARGET VOLATILITY (MET)
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Target Volatility
Project Name/Number: Target Volatility/Target Volatility

Filing at a Glance

Company: Metropolitan Life Insurance Company

Product Name: Target Volatility

SERFF Tr Num: METK-126895005 State: Arkansas

TOI: A03I Individual Annuities - Deferred Variable

SERFF Status: Closed-Approved- Closed State Tr Num: 47271

Sub-TOI: A03I.002 Flexible Premium

Co Tr Num: TARGET VOLATILITY State Status: Approved-Closed (MET)

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Karen Foley, Barry Sullivan, Doreen Morris, Janice Bellot

Disposition Date: 11/16/2010

Date Submitted: 11/09/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Target Volatility

Status of Filing in Domicile: Not Filed

Project Number: Target Volatility

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: 11/16/2010

Explanation for Other Group Market Type:

State Status Changed: 11/16/2010

Deemer Date:

Created By: Barry Sullivan

Submitted By: Barry Sullivan

Corresponding Filing Tracking Number:

Filing Description:

The forms attached for your review and approval under the Form Schedule tab are new and do not replace any previously filed forms. They will be used with our previously approved individual variable annuity contracts portfolio with our previously approved living benefit riders.

These new Contract Schedules are similar to previously approved versions but we have added the following language specifically for our living benefit riders:

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- Under the Purchase Payment section, added subsequent payments restriction language.
- Under the Transfer Requirements section, added language regarding transfers between the GMIB Subaccounts or GMDB Subaccounts.
- Added a Transfer and Allocation Limits section.

These forms, where applicable, have been completed in John Doe fashion. Material that is bracketed is variable and is subject to change in accordance with the circumstances of a particular case or insured and the parameters described in the enclosed statement of variables. Any changes to the variables outside of these parameters will first be filed with your Department for approval. These forms are submitted in final printed format and are 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 the policy form series to which this form is 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

Doreen Talone, Senior Contract Consultant dtalone@metlife.com
 1300 Hall Blvd. 860-768-0810 [Phone]
 3rd Floor 860-656-3329 [FAX]
 Bloomfield, CT 06002

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: \$50.00
 Retaliatory? No

SERFF Tracking Number: METK-126895005 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 47271
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TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: Target Volatility
Project Name/Number: Target Volatility/Target Volatility
Fee Explanation: \$50.00 per submission.
No fee in domicile state.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company	\$50.00	11/09/2010	41680309

SERFF Tracking Number: METK-126895005 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	11/16/2010	11/16/2010

SERFF Tracking Number: *METK-126895005* *State:* *Arkansas*
Filing Company: *Metropolitan Life Insurance Company* *State Tracking Number:* *47271*
Company Tracking Number: *TARGET VOLATILITY (MET)*
TOI: *A031 Individual Annuities - Deferred Variable* *Sub-TOI:* *A031.002 Flexible Premium*
Product Name: *Target Volatility*
Project Name/Number: *Target Volatility/Target Volatility*

Disposition

Disposition Date: 11/16/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *METK-126895005* *State:* *Arkansas*
Filing Company: *Metropolitan Life Insurance Company* *State Tracking Number:* *47271*
Company Tracking Number: *TARGET VOLATILITY (MET)*
TOI: *A031 Individual Annuities - Deferred Variable* *Sub-TOI:* *A031.002 Flexible Premium*
Product Name: *Target Volatility*
Project Name/Number: *Target Volatility/Target Volatility*

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Certification		Yes
Form	Contract Schedule		Yes

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Form Schedule

Lead Form Number: PPS-6 (9/10)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	PPS-6 (9/10)	Schedule	Contract Schedule Pages	Initial		0.000	PPS-6 _9-10__final.pdf

CONTRACT SCHEDULE

OWNER: [John Doe] **SEX:** [M] **AGE AT ISSUE:** [50]

JOINT OWNER: [Jane Doe] **SEX:** [F] **AGE AT ISSUE:** [50]

ANNUITANT: [John Doe] **SEX:** [M] **AGE AT ISSUE:** [50]

CONTRACT NUMBER: [12345678] **ISSUE DATE:** [February 15, 2001]

PLAN TYPE: [Non-Qualified] **MATURITY DATE:** [February 15, 2046]

PRODUCT CLASS: [Preference Premier C Class, B Class, B Plus Class, L Class, R Class]

PURCHASE PAYMENT: [\$ 100,000.00]

[MAXIMUM DISABILITY WAIVER ATTAINED AGE: 65

MAXIMUM TERMINAL ILLNESS RIDER ISSUE AGE: 85

MAXIMUM NURSING HOME OR HOME HOSPITAL CONFINEMENT RIDER ISSUE AGE: 85]

PURCHASE PAYMENTS: [No payment can be made after the Owner, oldest Joint Owner (or the Annuitant if non-natural owner) reaches age [91]. We reserve the right to reject any Purchase Payment.]
[If [the Guaranteed Minimum Income Benefit Rider – Living Benefit (GMIB Rider) *And/Or* the Guaranteed Minimum Death Benefit (GMDB) Rider] (the “Rider(s)”), are in force on your Contract, we may reject subsequent Purchase Payments by sending advance written notice to you if any of the following changes occur regarding the same Rider(s) available for new contract purchases:

- A change in the GMIB Rider Charge and/or GMDB Rider Charge
- A change in the Dollar-for-Dollar Withdrawal Percentage
- A change in the Annual Increase Accumulation Rate
- A change in the Basis of GMIB Annuity Table (GMIB Rider only)
- The Rider(s) is no longer offered by us to new or existing owners.]

**Minimum Subsequent
Purchase Payment:**

[\$500.00.] However, for IRAs, and Roth IRAs, in order to avoid cancellation of the Contract, we will accept a Purchase Payment of at least \$50 once in every 24 month period. We will also accept subsequent Purchase Payments as required under applicable law and federal tax law.

**Maximum Total
Purchase Payments:**

[\$1,000,000.00]

[Purchase Payment Credits:

[6%] of each Purchase Payment for cumulative Purchase Payments received during the first Contract Year.]

**MINIMUM ACCOUNT
BALANCE REQUIRED:**

[\$2,000.00]

BENEFICIARY:

As designated by you as of the Issue Date unless changed in accordance with the Contract provisions.

PRODUCT CHARGES:

[Separate Account:

We assess certain daily charges on an annual basis to the percentages set out below of the average daily net asset value of each Investment Division of the Separate Account:

Separate Account Charges: [1.25%]

Additional Separate Account Charge on Investment Divisions:
[XYZ Funds] [0.25%]

We reserve the right to impose additional Separate Account Charges on Investment Divisions that we may add to the Contract at any future date. The addition for any Investment Division will not be greater than [0.25%] basis points.

[Death Benefit Rider Charge: [0.20%]]

[Additional Death Benefit Rider Charge: [0.25%]]

ANNUAL CONTRACT FEE:

The Annual Contract Fee is [\$30.00] each Contract Year. If a total withdrawal is made during the Accumulation Period, the full Annual Contract Fee will be deducted at the time of the total withdrawal. If your Account Balance on the last day of the Contract Year is at least [\$50,000.00], then no Annual Contract Administrative Fee is deducted. On the Annuity Calculation Date a pro-rata portion of the Annual Contract Fee for the applicable portion of the Contract Year will be deducted from the Account Balance as described above. On the Annuity Calculation Date, if your Account Balance is at least [\$50,000.00], then no Annual contract Fee is deducted. During the Income Period, we reserve the right to deduct the Annual Contract Fee of [\$30.00] each Contract Year, pro-rata from each Income Payment.

SEPARATE ACCOUNT: [Metropolitan Life Separate Account E]

TRANSFER REQUIREMENTS:

Number Permitted: We reserve the right to limit the number of transfers per Contract Year up to a maximum of [12] (excluding transfers resulting from our automated strategies).

There may be further limitations on transfers from the Fixed Account to the Investment Divisions and transfers from the Investment Divisions to the Fixed Account as set forth in the Fixed Account Rider. If the GMIB Rider or GMDB Rider is attached to the Contract and in force you may only make transfers between the GMIB Investment Divisions or GMDB Investment Divisions.

Transfer Fee: In the event that [12] transfers are made in a Contract Year (excluding those related to our automated strategies), we reserve the right to deduct a Transfer Fee of up to [\$25.00] for each additional transfer in such Contract Year. The Transfer Fee will be deducted from the Investment Division or the Fixed Account from which the transfer is made. However, if the entire interest in the account option is being transferred, the Transfer Fee will be deducted from the amount that is transferred.

Minimum and Maximum Amount to be Transferred: The minimum amount that may be transferred from an Investment Division (excluding transfers resulting from our automated strategies) is [\$500.00] or your entire interest in the Investment Division, if less.

TRANSFER AND ALLOCATION LIMITS: [If the GMIB Rider or GMDB Rider (the "Rider(s)") is attached to the Contract and the GMIB Rider or GMDB Rider is terminated under the Termination of Rider provision and is no longer in force, no transfers or allocations may be made to the GMIB Rider Investment Divisions or GMDB Rider Investment Divisions, as applicable. However, if both the GMIB Rider and the GMDB Rider are attached to the Contract, and are both terminated under the Termination of Rider provision, effective on the date both Riders are no longer in force, no transfers or allocations may be made to the GMIB Rider Investment Divisions or GMDB Rider Investment Divisions. You will have access to the other Investment Divisions currently available.]

WITHDRAWALS: [A Withdrawal Charge is assessed against Purchase Payments withdrawn. The Withdrawal Charge is calculated at the time of each withdrawal. Each Purchase Payment is tracked from the date of its receipt. Amounts will be withdrawn from your Contract in the following order:

1. Earnings in the Contract (Earnings are equal to your Account Balance less Purchase Payments not previously withdrawn); then
2. The Free Withdrawal Amount described below, if any; and then
3. Purchase Payments not previously withdrawn, in the order such Purchase Payments were made: the oldest Purchase Payment first, the next Purchase Payment second, etc. until all Purchase Payments have been withdrawn (First-in-First-out (FIFO) basis).

Withdrawal Charges are determined in accordance with the following schedule:

WITHDRAWAL CHARGES

<u>Number of Complete Years from Receipt of Purchase Payment</u>	<u>% Charge</u>
[0	8
1	8
2	7
3	6
4	5
5	4
6	3
7	2
8	1
9 and thereafter	0]

[No withdrawal charge will be deducted in the event of:

1. Maturity of the Contract; or
2. Payment of the Death Benefit; or
3. Application of your Adjusted Account Balance to an Annuity Option; or
4. Any waiver included subject to the issuance of a Rider.
5. If the withdrawal is required for you to avoid Federal Income Tax penalties or to satisfy Federal Income Tax rules concerning minimum distribution requirements that apply to this annuity. For purposes of this exception, we assume that this annuity is the only contract or funding vehicle from which distributions are required to be taken and we will ignore all other account balances. This exception does not apply to non-qualified or Roth IRA annuities.
6. If you properly "re-characterize" as permitted under Federal Tax Law your MetLife traditional IRA deferred annuity or MetLife Roth IRA deferred annuity.
7. If you transfer your Account Balance to another MetLife annuity and we agree in writing that none will apply].

[FREE WITHDRAWAL AMOUNT: Each Contract 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 Contract Year is equal to [10%] of total Purchase Payments, less the total Free Withdrawal Amount previously withdrawn in the same Contract Year. This amount is non-cumulative.

A Withdrawal Charge will not be assessed against Earnings withdrawn from your Contract. The Earnings are equal to the Account Balance minus the Purchase Payments not previously withdrawn from your Contract.

A Withdrawal Charge will not be assessed against any withdrawal in the first Contract year that is part of a monthly systematic withdrawal program in which the monthly withdrawal amount does not exceed 1/12 of [10%] of total Purchase Payments.]

Minimum Partial Withdrawal: [\$500.00]

Minimum Withdrawal Value which must remain in the Contract after a Partial Withdrawal: [\$2,000.00]

ANNUITY OPTION INFORMATION:

1. [The Annuity Date will be no later than the Maturity Date, or to a later date if we agree. The Maturity Date is the later of the first Contract Anniversary after the Annuitant's 90th birthday or 10 Years from the Issue Date.
2. The Annuity Date must not be less than 30 days from the Issue Date.
3. For Variable Income Payments, the Variable Annuity Tables are based on the Annuity 2000 Mortality Table with 7-year age setback and an Assumed Investment Return (AIR) of 4.00%.
4. For Fixed Income Payments, the Fixed Annuity Tables are based on the Annuity 2000 Mortality Table with 7-year age setback with interest at [3%.]

FIXED ACCOUNT: [The Fixed Account is not available with this contract.]

[Initial EDCA Period: 12 months EDCA rate applicable to deposits made at the beginning of the Initial EDCA period: [4.00%]
PPS-6 (9/10)

Initial EDCA Period: 6 months EDCA rate applicable to deposits made at the beginning of the Initial EDCA period: [9.00%]

ADMINISTRATIVE OFFICE:

[MetLife
PO Box 10342
Des Moines, IA 50306-0342]

ENDORSEMENTS AND RIDERS ATTACHED TO THIS CONTRACT:

[Fixed Account Rider for Variable Annuity (won't print, but will be filed as option)

Enhanced Dollar Cost Averaging Rider

Death Benefit Rider (Greater of Return of Purchase Payments/5th Step-up)

Death Benefit Rider (Return of Purchase Payments)

Death Benefit Rider (Greater of Annual Step-up or 5% Annual Increase)

Death Benefit Rider (Annual Step-up)

Guaranteed Minimum Income Benefit Rider -Living Benefit

Guaranteed Minimum Death Benefit (GMDB) Rider

Guaranteed Withdrawal Benefit Rider

Lifetime Guaranteed Withdrawal Benefit Rider

Guaranteed Minimum Accumulation Benefit Rider

Guaranteed Minimum Income Benefit Rider

Additional Death Benefit Rider (Earnings Preservation Benefit)

Waiver of Withdrawal Charge for Nursing Home or Hospital Confinement Rider

Waiver of Withdrawal Charge for Terminal Illness Rider

Waiver of Withdrawal Charge for Disability Rider

Individual Retirement Annuity Endorsement

Roth Individual Retirement Annuity Endorsement

Tax Sheltered Annuity Endorsement

Unisex Annuity Rates Endorsement

Qualified Distribution Program Endorsement

Spousal Continuation Endorsement

Non-Qualified Annuity Endorsement]

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Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Statement of Variability

Comments:

Attachment:

PPS-6 _9-10__SOV.pdf

Item Status: **Status**
Date:

Satisfied - Item: Certification

Comments:

Attachment:

MET_Certification.pdf

Metropolitan Life Insurance Company
November 2, 2010
STATEMENT OF VARIABILITY
For form PPS-6 (9/10)

This document will define the range of variation of bracketed items on the Contract Schedules. There are two types of variations: (1) those items that vary by Contract Owner, and (2) those items that vary by class of Owner. Variability shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.

Variations by Contract Owner

The following items will vary Owner to Owner, depending upon the information provided in the application:

Owner, Sex, Age At Issue

Joint Owner, Sex, Age At Issue

Annuitant, Sex, Age at Issue

Contract Number

Issue Date

Plan Type – We reserve the right to offer some or all of the following markets: Nonqualified, IRA (including traditional, Simple IRA, SEPs, custodial/decedent IRA and Roth IRA) and 401a.

Maturity Date

Product Class – The marketing names are bracketed to permit changes to the names in the future.

Purchase Payment

Variations by Class of Owner

The following items will vary by Class of Owner. A class is defined as a group of owners with substantial commonality, such as date of issue. Class is determined on a non-discriminatory basis. Class is defined at issue of the contract, so that these items will not change over the life of any given contract. Range of variation is described below.

Maximum Attained Ages for Disability, Terminal Illness & Nursing Home/Hospital Confinement Riders

The Maximum Attained Ages may range from 75-90. These sections may not print if this riders are not issued with the contract.

PURCHASE PAYMENTS:

If applicable, purchase payments may not be accepted after a specified age, within a specified number of years prior to the Maturity Date or a combination of both years prior to the Maturity Date and a specified age. The following are examples of how the purchase payments limitation may vary:

Version #1 – currently reflected on the Contract Schedule:

No payment can be made after the Owner, oldest Joint Owner (or the Annuitant if non-natural owner) reaches age 91. We reserve the right to reject any Purchase Payment.

The age range will be between 80 and 99.

Version #2 – alternate text:

No payment can be made within [x] years of the Maturity Date. We reserve the right to reject any Purchase Payment.

The range for X will be between 3 and 10 years.

Version #3 – alternate text:

No payment can be made within [x] years of the Maturity Date or 2) after a Owner, oldest Joint Owner (or the Annuitant if non-natural owner) reaches age [y]. We reserve the right to reject any Purchase Payment.

The range for x will be between 4 and 10 and the range for y will be between 80 and 99.

Additionally, the following section will ONLY PRINT if one or more of the Riders below are issued with the contract.

If [insert one of Possible Rider name(s) shown below] (the "Rider(s)"), are in force on your Contract, we may reject subsequent Purchase Payments by sending advance written notice to you if any of the following changes occur regarding the same Rider(s) available for new contract purchases:

[Insert applicable conditions (bullet points) as shown below]

Possible Rider Names and Conditions:

Guaranteed Minimum Income Benefit Rider – Living Benefit (GMIB Rider) *And/Or* Guaranteed Minimum Death Benefit (GMDB) Rider:

- A change in the Rider Charge
- A change in the Dollar-for-Dollar Withdrawal Percentage
- A change in the Annual Increase Accumulation Rate
- A change in the Basis of GMIB Annuity Table
- The Rider(s) is no longer offered by Us to new or existing Owners.

Lifetime Guaranteed Withdrawal Benefit Rider (Lifetime GWB Rider)

- A change in the Rider Charge
- A change in the Lifetime GWB Withdrawal Rate
- A change in the Compounding Income Percentage
- The Rider(s) is no longer offered by Us to new or existing Owners.

Guaranteed Withdrawal Benefit Rider (GWB Rider)

- A change in the Rider Charge
- A change in the GWB Withdrawal Rate
- The Rider(s) is no longer offered by Us to new or existing Owners.

Payment Limits

The Minimum Subsequent Purchase Payment amount required for additional payments to the contract will be greater than \$0. The Maximum Total Purchase Payment threshold beyond which our prior approval will be required will be greater than \$0.

Purchase Payment Credits:

This item will only appear if the B Plus Class or the employee credit option is elected for either the B Class or the R Class.

The credit is a percentage of each Purchase Payment and may be based on cumulative Purchase Payments, issue age, attained age, and contract year of receipt. The following are examples of how the Credit may vary:

Version #1 - currently reflected on the Contract Schedule:

[6%] of each Purchase Payment for cumulative Purchase Payments received during the [first] Contract Year.

The range for the credit will be between 1% and 10%. The Contract Year can range between the first through the fifteenth Contract.

Version #2 – alternate text:

[4%] of each eligible Purchase Payment received for cumulative Purchase Payments of less than [\$1,000,000]. [5%] of each eligible Purchase Payment received when cumulative Purchase Payments are [\$1,000,000] or more. Eligible Purchase Payments are Purchase

Payments received prior to the Contract Anniversary on which you have attained your [81]st birthday.

The range for the credit will be between 1% and 10%. The range for the attained birthday age is from 70-90. The range for eligible Purchase Payments is from \$0 to \$5,000,000.

Version #3- alternate text:

During the first Contract Year [3%] of each eligible Purchase Payment received for cumulative Purchase Payments of less than [\$100,000]; [4%] of each eligible Purchase Payment received for cumulative Purchase Payments of [\$100,000] or more but less than [\$500,000]; [5%] of each eligible Purchase Payment received for cumulative Purchase Payments of [\$500,000] or more but less than [\$1,000,000]; [6%] of each eligible Purchase Payment received for cumulative Purchase Payments of [\$1,000,000] or more but less than [\$5,000,000]; [7%] of each eligible Purchase Payment received for cumulative Purchase Payments of [\$5,000,000] or more.

During the second and later Contract Years [3%] of each eligible Purchase Payment received for cumulative Purchase Payments of less than [\$100,000]; [4%] of each eligible Purchase Payment received for cumulative Purchase Payments of [\$100,000] or more but less than [\$500,000]; [5%] of each eligible Purchase Payment received for cumulative Purchase Payments of [\$500,000] or more but less than [\$1,000,000]; [6%] of each eligible Purchase Payment received for cumulative Purchase Payments of [\$1,000,000] or more but less than [\$5,000,000]; [7%] of each eligible Purchase Payment received for cumulative Purchase Payments of [\$5,000,000] or more.

Eligible Purchase Payments are Purchase Payments received prior to the Contract Anniversary on which you have reached your [81]st birthday.

The range for the credit will be between 1% and 10%. The range for the attained birthday age is from 70-90. The range for eligible Purchase Payments is from \$0 to \$5,000,000. Language may be omitted if less than 5 bands are used.

Version #4 – alternative text:

[6%] of each Purchase Payment for cumulative Purchase Payments received prior to the first Contract Anniversary where the Attained Age of the oldest Owner is equal to or less than [69] years of age. [6%] of each Purchase Payment received for cumulative Purchase Payments prior to the first Contract Anniversary where the Attained Age of the oldest Owner is [70] or greater but prior to the Contract Anniversary at which the oldest Owner has attained his/her [81]st birthday.

[6%] of each Purchase Payment for cumulative Purchase Payments received on or after the first Contract Anniversary where the Attained Age of the oldest Owner is equal to or less than [69] years of age. [6%] of each Purchase Payment for cumulative Purchase Payments received on or after the first Contract Anniversary where the Attained Age of the oldest Owner is [70] or greater but prior to the Contract Anniversary at which the oldest Owner has attained his/her [81]st birthday.

The range for the credit will be between 1% and 10%. The range for the attained birthday age is from 70-90. The range for eligible Purchase Payments is from \$0 to \$5,000,000.

Version #5 – alternative text:

[7%] of each Eligible Purchase Payment received in the first Contract Year. [6%] of each Eligible Purchase Payment received in the second Contract Year. [5%] of each Eligible Purchase Payment received in the third Contract Year. [4%] of each Eligible Purchase Payment received in the fourth Contract Year. [3%] of each Eligible Purchase Payment received in the fifth Contract Year. [2%] of each Eligible Purchase Payment received in the sixth Contract Year. [1%] of each Eligible Purchase Payment received in the seventh Contract Year. Eligible

Purchase Payments are purchase payments received prior to the Contract Anniversary on which you have attained your [81st] birthday.

The range for the credit will be between 1% and 10%. The range for the attained birthday age is from 70-90. The range for eligible Purchase Payments is from \$0 to \$5,000,000. Language may be omitted if the Purchase Payment Credit applies to less than 7 years.

MIMIMUM ACCOUNT BALANCE REQUIRED:

The Minimum Account Balance to keep the contract in-force will be greater than \$1,000 but not more than \$5,000.

PRODUCT CHARGES:

Separate Account:

Separate Account Charges:

The Separate Account Charges will be no greater than 2.10% and no less than 1.00%.

Additional Separate Account Charge on Investment Divisions:

The applicant has the option to elect funds where the Company may add an additional administrative and/or distribution cost. This item is shown as "American Funds 0.25%" and reflects the current rate for that particular fund. This may change depending upon any Investment Division we may add in the future. As stated on the Contract Schedule, the addition of any Investment Division will not be greater than 0.25%.

Death Benefit Rider Charge:

The Death Benefit Rider Charge will be no greater than 0.50% and no less than 0.00%. 0.00% indicates there is no charge for the Standard Death Benefit Rider. This charge may increase or decrease in the future and is driven by current capital market conditions and interest rates. This item will not print if the an optional Death Benefit Rider is not selected at time of application.

Additional Death Benefit Rider Charge (Earnings Preservation Benefit)

The Additional Death Benefit Rider Charge will be no greater than 0.35% and no less than 0.05%. This item will not print if the rider is not elected. This charge may increase or decrease in the future and is driven by current capital market conditions and interest rates. This item will not print if the an optional Death Benefit Rider is not selected at time of application.

ANNUAL CONTRACT FEE:

The range for the Annual Contract Fee will be between \$0 and \$50. The point at which the fee will be waived will be between a range of \$0 and 500,000. \$0 indicates that no fee will be charged.

SEPARATE ACCOUNT:

We may change the name of the Separate Account due to any future name changes at that level.

TRANSFER REQUIREMENTS:

The Transfer Fee for transfers in excess of the allowable maximum number of transfers per Contract Year will range between \$0 (where no charge will assessed) and \$50. The maximum number of transfers allowed will be no fewer than 12 per Contract Year. The range for the minimum transfer amount will be between \$25 and \$1,000. The range for the minimum amount remaining in an Investment Division after a transfer will be between \$25.00 and \$1,000.

TRANSFER AND ALLOCATION LIMITS:

If any of the following Riders shown below are attached to the contract, the corresponding example of alternative text will print:

Alternative text for Guaranteed Minimum Income Benefit Rider – Living Benefit (GMIB Rider) *And/Or* Guaranteed Minimum Death Benefit (GMDB) Rider:

If the GMIB Rider or GMDB Rider (the "Riders") is attached to the Contract and the GMIB Rider or GMDB Rider is terminated under the Termination of Rider provision and is no longer in force, no transfers or allocations may be made to the GMIB Rider Investment Divisions or GMDB Investment Divisions, as applicable. However, if both the GMIB Rider and the GMDB Rider are attached to the Contract, and both are terminated under the Termination of Rider provision, effective on the date both the Riders are no longer in force, no transfers or allocations may be made to the GMIB Rider Investment Divisions or GMDB Rider Investment Divisions. You will have access to the other Investment Divisions currently available.]

Alternative text for Lifetime Guaranteed Withdrawal Benefit Rider (Lifetime GWB Rider):

If the Lifetime GWB Rider (the "Rider") is attached to the Contract and the Rider is terminated under the Rider's Termination of Rider provision and is no longer in force, no transfers or allocations may be made to the Rider.

Alternative text for Guaranteed Withdrawal Benefit Rider (GWB Rider):

If the GWB Rider (the "Rider") is attached to the Contract and the Rider is terminated under the Rider's Termination of Rider provision and is no longer in force, no transfers or allocations may be made to the Rider.

WITHDRAWALS: If the C Class is elected, this section will not be reflected on the Contract Schedule.

Withdrawal Charges

The range for the withdrawal charge percentages will be between 0% and 10%. The range for the withdrawal charge period will be between 1 years and 9 years.

FREE WITHDRAWAL AMOUNT: If the C Class is elected, this section will not be reflected on the Contract Schedule.

The range for the Free Withdrawal Amount will be between 0% (to indicate that there is no Free Withdrawal Amount) and 15%.

Minimum Partial Withdrawal:

The range for the Minimum Partial Withdrawal amount allowed will be between \$0 (meaning there is no minimum amount) and \$1,000. The range for the minimum amount remaining in the contract after a partial withdrawal will be between \$100 and \$3,000.

ANNUITY OPTION INFORMATION:

1. The range for the Maturity Date will be between the Annuitant's 80th birthday and 95th birthday.
2. The range for the first Annuity Date is between 30 days and 12 months from the issue date.
3. Variable Annuity Payments are based on Variable Annuity Tables, which can vary by issue date. The items shown are based on the Annuity 2000 Mortality table with 7-year age setback and Assumed Investment Return (AIR) of 4.00%. The range for the AIR will be between 3% and 4.00%.
4. Fixed Annuity Payments based on Fixed Annuity Tables, which can vary by issue date. The items shown are based on the Annuity 2000 Mortality table with 7-year age setback with interest at 3%.

The Contract Schedule currently reflects the following language for item #1:

1. The Annuity Date will be no later than the Maturity Date, or to a later day if we agree. The Maturity Date is the later of the first contract anniversary after the Annuitant's 90th birthday or ten (10) years from the Issue Date.

The following Alternative language may print for new issues depending on the distribution channel and/or future practices regarding, the Annuity Date and/or the Maturity Date.

Alternate Text – version #2:

The Annuity Date will be no later than the Maturity Date, or if we agree, a later date not to exceed the Annuitant's 95th birthday. The Maturity Date is the later of the first contract anniversary after the Annuitant's 90th birthday or ten (10) years from the Issue Date.

Alternate Text – version #3:

Unless otherwise designated by you, the Annuity Date will be no later than the Maturity Date. The Maturity Date is the later of the first contract anniversary after the Annuitant's 90th birthday or ten (10) years from the Issue Date.

The Contract Schedule currently reflects the following language for item #2:

2. The Annuity Date must not be less than 30 days from the Issue Date.

The following Alternative language will print for the B Plus Class only:

The Annuity Date must not be less than 12 months from the Issue Date.

FIXED ACCOUNT:

If the Fixed Account is not available the phrase "The Fixed Account is not available with this contract." will be print in this section.

If the Fixed Account is available, the following text will appear and be populated within the ranges noted below:

Initial Interest Rate: [x%]

To be determined by the company and ranges from 1% to 10% but will never be lower than the nonforfeiture rate.

Initial Guarantee Period Expires: [xx/xx/xx]

Currently we show the expiration date to be one year from contract issue. We may offer additional Guarantee Periods in the future but no longer than ten years.

Minimum Guaranteed Interest Rate: [x% annually]

We will review the Minimum Guaranteed Interest Rate (MGIR) four times per calendar year. This MGIR would be applicable to newly sold business. The MGIR will be such that it meets the requirements of the NAIC Standard Nonforfeiture Law for Individual Deferred Annuities. The Minimum Nonforfeiture Rate (MNR) will be the lesser of 3% and the 5-year Constant Maturity Treasury rate as of the first month of the preceding quarter (rate published for January, April, July, and October), reduced by 125 basis points, and rounded to the nearest 1/20th of a percent, or 1% if greater. We will obtain the 5-year weekly Constant Maturity Treasury rate from the Federal Reserve Statistical Release H.15. The MGIR that applies to any given contract will not be redetermined once the contract has been issued. The MGIR that applies to any given contract will be shown on the contract schedule page. We will automatically reset the rate for the first quarter of the calendar year regardless of any threshold on the rates. During the other reviews, we will only move the MGIR if the MNR has moved at least 50 bps from our current MGIR. The current threshold level is 50 bps, this threshold level will remain between 0 and 50 bps. The company reserves the right to hold an MGIR higher than the MNR, if so desired.

Initial EDCA Period:

If available, the range for the number of months available for an Initial EDCA Period is from 3 months to 24 months. The EDCA rate will be determined by the company and will never be less than the MGIR. If unavailable, this section will not print.

ADMINISTRATIVE OFFICE:

This address may vary depending on which distribution channel the contract was sold through or if our administrative offices move in the future.

ENDORSEMENTS AND RIDERS ATTACHED TO THIS CONTRACT:

Endorsements/Riders that are issued with the contract will be listed here (will include riders given to all customers at no charge and elected optional riders). The list of available riders have been noted in the original cover letter for the contract filing and any subsequent amendment filings pertaining to the contract.

Metropolitan Life Insurance Company
200 Park Avenue, New York, NY 10166

State of Arkansas

Certification

We certify compliance with Articles VI, VII, IX, and XI of Rule and Regulation 33 and all other applicable requirements of the Arkansas Insurance Department.

Bennett D. Kleinberg

Print Name



Signature

Vice President & Senior Actuary

Title

11/9/2010

Date