

SERFF Tracking Number: METK-126895046 State: Arkansas  
Filing Company: MetLife Investors USA Insurance Company State Tracking Number: 47270  
Company Tracking Number: TARGET VOLATILITY (USA)  
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: MetLife Investors USA Insurance Company

Product Name: Target Volatility

SERFF Tr Num: METK-126895046 State: Arkansas

TOI: A03I Individual Annuities - Deferred Variable

SERFF Status: Closed-Approved- Closed State Tr Num: 47270

Sub-TOI: A03I.002 Flexible Premium

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

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

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

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## Filing Fees

SERFF Tracking Number: METK-126895046 State: Arkansas  
Filing Company: MetLife Investors USA Insurance Company State Tracking Number: 47270  
Company Tracking Number: TARGET VOLATILITY (USA)  
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium  
Product Name: Target Volatility  
Project Name/Number: Target Volatility/Target Volatility

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: \$50.00 per submission.  
Retaliatory is the same.  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
MetLife Investors USA Insurance Company	\$50.00	11/09/2010	41680304

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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-126895046*                      *State:*                      *Arkansas*  
*Filing Company:*              *MetLife Investors USA Insurance Company*      *State Tracking Number:*      *47270*  
*Company Tracking Number:*      *TARGET VOLATILITY (USA)*  
*TOI:*                      *A03I Individual Annuities - Deferred Variable*      *Sub-TOI:*                      *A03I.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-126895046 State: Arkansas  
 Filing Company: MetLife Investors USA Insurance Company State Tracking Number: 47270  
 Company Tracking Number: TARGET VOLATILITY (USA)  
 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 - Actuarial Memo		No
Supporting Document	Statement of variability		Yes
Supporting Document	Certification		Yes
Form	Contract Schedule		Yes

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 Product Name: Target Volatility  
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## Form Schedule

**Lead Form Number: 8028-6 (9/10)**

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	8028-6 (9/10)	Schedule Pages	Contract Schedule	Initial		0.000	8028-6 _9-10__final.pdf



**ACCOUNT FEE:**

The Account Fee is [\$30.00] each Contract Year. During the Accumulation Period, on the Contract Anniversary the full Account Fee is deducted from each applicable Subaccount in the ratio that the Account Value in the Subaccount bears to the total Account Value in the Separate Account. On the Annuity Calculation Date, a pro-rata portion of the Account Fee will be deducted from the Account Value as described above. However, if your Account Value on the last day of the Contract Year or on the Annuity Calculation Date is at least [\$50,000], then no Account Fee is deducted. If during the Accumulation Period, a total withdrawal is made, the full Account Fee will be deducted at the time of the total withdrawal. During the Annuity Period the Account Fee will be deducted regardless of the size of your Contract and it will be deducted pro-rata from each Annuity Payment.

**SEPARATE ACCOUNT:**

[MetLife Investors USA Separate Account A]

**ALLOCATION REQUIREMENTS:**

1. [Currently, you can select from any of the Subaccounts or the Fixed Account (if a Fixed Account Rider has been issued). However, we reserve the right to limit this in the future. However, if the GMIB Rider or GMDB Rider is attached to the Contract and in force you can only make allocations to the GMIB Subaccounts or GMDB Subaccounts.]
2. Allocations must be in whole numbers. Each allocation must be at least [\$500]. Allocations made pursuant to Pre-scheduled Transfer programs are not subject to this limitation. The current approved Pre-scheduled Transfer programs are Rebalancing program, Asset Allocation program and Dollar Cost Averaging program.
3. We reserve the right to restrict allocations to the Fixed Account if any of the following conditions exist: (a) the credited interest rate for the amount to be allocated is equal to the Minimum Guaranteed Interest Rate for the Fixed Account; (b) the Account Value in the Fixed Account equals or exceeds [\$500,000]; or (c) a transfer was made out of the Fixed Account within the previous 180 days.]

**TRANSFER REQUIREMENTS:**

**Number Permitted:** The maximum number of transfers per Contract Year shall be [12] (excluding transfers resulting from our Pre-scheduled Transfer programs). We reserve the right to waive from time to time this transfer limitation.

Subject to the Allocation Rules and the issuance of a Fixed Account Rider, during the Accumulation Period you may make transfers into the Fixed Account from the Subaccounts, subject to the maximum number of transfers per Contract Year as stated above. There are further limitations on transfers from the Fixed Account to the Separate Account as set forth below. If the GMIB Rider or GMDB Rider is attached to the contract and in force you may only make transfers between the GMIB Subaccounts or GMDB Subaccounts.

During the Annuity Period, you cannot make transfers from the General Account to the Subaccounts.

**Transfer Fee:** In the event that [12] transfers are made in a Contract Year, (excluding those related to our Pre-scheduled Transfer programs) we will deduct a Transfer Fee of [\$25] for each additional transfer in such Contract Year. The Transfer Fee will be deducted from the Subaccount or Fixed Account from which the transfer is made. However, if the entire interest in an account is being transferred, the Transfer Fee will be deducted from the amount which is transferred. We reserve the right to waive from time to time, the Transfer Fee.

**Minimum and Maximum Amount to be Transferred:** The minimum amount that may be transferred from a Subaccount is [\$500], or your entire interest in the Subaccount, if less (excluding transfers resulting from our Pre-scheduled Transfer programs).

The minimum amount that may be transferred from the Fixed Account during the Accumulation Period is [\$500], or your entire interest in the Fixed Account. Transfers out of the Fixed Account during the Accumulation Period shall be limited to the greater of (a) 25% of the Fixed Account Value at the beginning of the Contract Year, or (b) the amount transferred out of the Fixed Account in the prior Contract Year.]

**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 Subaccounts or GMDB Rider Subaccounts, 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 Subaccounts or GMDB Rider Subaccounts. You will have access to the other Subaccounts currently available.]

**WITHDRAWALS:**

**Withdrawal Charge:** [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 Value less Purchase Payments not withdrawn); and then
2. The Free Withdrawal Amount described below, if any; 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]]

**Free Withdrawal Amount:** Each Contract Year after the first, you can make a withdrawal of a portion of your Account Value 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 right is non-cumulative.

**Minimum Partial Withdrawal:** [\$500], or your entire interest in the Fixed Account or Subaccount

**Minimum Withdrawal Value Which must Remain in the Contract after a Partial Withdrawal:** [\$2,000]

#### ANNUITY REQUIREMENTS:

1. [The Annuity Date must be the first day of a calendar month. Unless otherwise designated by you, the Annuity Date will be no later than the Maturity Date. The Maturity Date is the first day of the calendar month following the Annuitant's 90th birthday or ten (10) years from the Issue Date.
2. For Variable Annuity 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 3.00%.
3. For Fixed Annuity 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:** 24 months EDCA rate applicable to deposits made at the beginning of the Initial EDCA period: [4.00%]

**Initial EDCA Period:** 12 months EDCA rate applicable to deposits made at the beginning of the Initial EDCA period: [4.00%]

**Initial EDCA Period:** 6 months EDCA rate applicable to deposits made at the beginning of the Initial EDCA period: [8.00%]

**Initial EDCA Period:** 3 months EDCA rate applicable to deposits made at the beginning of the Initial EDCA period: [9.00%]]

#### ANNUITY SERVICE OFFICE:

MetLife Investors USA Insurance Company

[P.O. Box 10366

Des Moines, Iowa 50306-0366

(800) 343-8496]

**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

Three Month Market Entry Rider

Death Benefit Rider (Principal Protection)

Death Benefit Rider (Annual Step-up)

Death Benefit Rider (Compounded Plus)

Guaranteed Minimum Death Benefit (GMDB) Rider

Guaranteed Minimum Income Benefit Rider – Living Benefit

Guaranteed Withdrawal Benefit Rider

Lifetime Guaranteed Withdrawal Benefit Rider

Guaranteed Minimum Accumulation Benefit Rider

Additional Death Benefit Rider – Earnings Preservation Benefit

Purchase Payment Credit Rider

Waiver of Withdrawal Charge for Nursing Home or Hospital Confinement Rider – *to be attached at issue if less than age 80*

Waiver of Withdrawal Charge for Terminal Illness Rider – *to be attached at issue if less than age 80*

Individual Retirement Annuity Endorsement

Roth Individual Retirement Annuity Endorsement

SIMPLE Individual Retirement Annuity Endorsement

401 Plan Endorsement

Tax Sheltered Annuity Endorsement

Unisex Annuity Rates Endorsement

Designated Beneficiary Non-Qualified Annuity Endorsement

Non-Qualified Annuity Endorsement

Spousal Continuation Endorsement

Qualified Distribution Program Endorsement]

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## Supporting Document Schedules

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** Statement of variability

**Comments:**

**Attachment:**

MLI USA SoV 8028-6 \_9-10\_.pdf

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** Certification

**Comments:**

**Attachment:**

USA\_Certification.pdf

**MetLife Investors USA Insurance Company**  
**November 2, 2010**  
**STATEMENT OF VARIABILITY**  
**For form 8028-6 (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 these 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.

**PURCHASE PAYMENTS:**

**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.

*Additionally, the following section will ONLY PRINT if one or more of the Riders below are on the contract.}*

If [insert one or more 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 (this feature may be available for a combination of some or all of the possible riders and/or conditions shown below):*

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

*Conditions:*

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.

*Rider Name:* Lifetime Guaranteed Withdrawal Benefit Rider (Lifetime GWB Rider)

*Conditions:*

- A change in the Lifetime GWB 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.

*Rider Name:* Guaranteed Withdrawal Benefit Rider (GWB Rider)

*Conditions:*

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

**Purchase Payment Credits:**

**This item will only appear if either the Series XTRA or Series XTRA 6 products are elected.**

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 eligible Purchase Payment received for cumulative Purchase Payments of less than [\$200,000]. [7%] of each eligible Purchase Payment received when cumulative Purchase Payments are [\$200,000] or more. Eligible Purchase Payments are Purchase Payments received prior to the Contract Anniversary on which you have attained your 81<sup>st</sup> birthday.

The range for the credit will be between 0% and 10%. The Contract Anniversary can range between the first through the fifteenth Contract Anniversary or can range through a Contract Anniversary based on an attained birthday age from ages 70-90.

**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]<sup>st</sup> birthday.

The range for the credit will be between 0% 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]<sup>st</sup> birthday.

The range for the credit will be between 0% 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 0% 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 [81<sup>st</sup>] birthday.

The range for the credit will be between 0% 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.

**MINIMUM ACCOUNT VALUE:**

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

**PRODUCT CHARGES:**

**Separate Account:**

**Mortality and Expense Charge:**

The Mortality and Expense Charge will be no greater than 1.80% and no less than 0.50% and may vary by product and Contract Year.

**Administration Charge:**

The Administration Charge will be no greater than 0.25% and no less than 0.05% and may vary by product.

**Death Benefit Rider Charge:**

The Death Benefit Rider Charge will be no greater than 0.50% and no less than 0.10% and will vary by the death benefit rider selected at time of application. 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:**

The Additional Death Benefit Rider Charge (aka Earning Preservation Benefit Rider) will be no greater than 0.35% and no less than 0.05%. This charge may increase or decrease in the future for new issues and is driven by current capital market conditions and interest rates. This item will not print if the Additional Death Benefit Rider is not selected at time of application.

**ACCOUNT FEE:**

The range for the annual 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.

**ALLOCATION REQUIREMENTS:**

The range for the minimum amount that must be allocated to any account will be between \$100 and \$5,000.

The restrictions which are pertinent to the Fixed Account under item #3 are limited to an Account Value in the Fixed Account exceeding a range between \$1,000,000 and \$100.

**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 per Contract Year will be no fewer than 12. The range for the minimum transfer amount will be between \$25 and \$1,000. The range for the minimum amount remaining in an Investment Account 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 "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 Subaccounts or GMDB Rider Subaccounts, 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 Subaccounts or GMDB Rider Subaccounts. You will have access to the other Subaccounts 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 Termination of Rider provision and is no longer in force, no transfers or allocations may be made to the Rider Subaccounts, as applicable. ]

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 Termination of Rider provision and is no longer in force, no transfers or allocations may be made to the Rider Subaccounts, as applicable.

**WITHDRAWALS:****Withdrawal Charge:**

The withdrawal charge schedule shown on the Contract Schedule is based on the product class selected by the applicant. The range for the withdrawal charge percentages will be between 0%

(and will be reflected as “NONE” for Withdrawal Charges or the Withdrawal Charge section won't print for those products classes that do not contain withdrawal charges) and 10%. The range for the withdrawal charge period will be between 1 and 10 years.

**Free Withdrawal Amount:**

The range for the Free Withdrawal Amount will be between 0% (to indicate that there is no Free Withdrawal Amount) and 15%. This section may not print for those product classes that do not contain withdrawal charges.

**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 REQUIREMENTS:**

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

The Annuity Date must be the first day of a calendar month. Unless otherwise designated by you, the Annuity Date will be no later than the Maturity Date. The Maturity Date is the first day of the calendar month following the Annuitant's 90<sup>th</sup> 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.

**This item only applies to the Series XTRA or Series XTRA 6 products.**

Alternate Text – version #1:

The Annuity Date cannot be earlier than 12 months following the Issue Date. 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 day of the calendar month following the Annuitant's 90<sup>th</sup> birthday or ten (10) years from the Issue Date.

**This item only applies to the Series XTRA or Series XTRA 6 products.**

Alternate Text – version #2:

The Annuity Date cannot be earlier than 12 months following the Issue Date. The Annuity Date will be no later than the Maturity Date, or if we agree, a later date not to exceed the Annuitant's 95<sup>th</sup> birthday. The Maturity Date is the later of the first day of the calendar month following the Annuitant's 90<sup>th</sup> birthday or ten (10) years from the Issue Date.

**This item only applies to the Series XTRA or Series XTRA 6 products.**

Alternate Text – version #3:

The Annuity Date cannot be earlier than 12 months following the Issue Date. 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 day of the calendar month following the Annuitant's 90<sup>th</sup> birthday or ten (10) years from the Issue Date.

Alternate Text – version #4:

The Annuity Date must be the first day of a calendar month. The Annuity Date will be no later than the Maturity Date, or if we agree, a later date not to exceed the Annuitant's 95<sup>th</sup> birthday. The Maturity Date is the first day of the calendar month following the Annuitant's 90<sup>th</sup> birthday or ten (10) years from the Issue Date.

Alternate Text – version #5:

The Annuity Date must be the first day of a calendar month. The Annuity Date will be no later than the Maturity Date, or to a later day if we agree. The Maturity Date is the first day of the calendar month following the Annuitant's 90<sup>th</sup> birthday or ten (10) years 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 Guarantee Period: [Through the end of the current calendar year]**

Will vary by Guarantee Period elected. Guarantee Periods will be at least through the end of the current calendar year and no longer than ten years.

**Renewal Guarantee Period: [A calendar year]**

Guarantee Periods will be at least through the end of the current calendar year and no longer than ten years.

**Initial Current Interest Rate: [x%]**

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

**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 1/20<sup>th</sup> 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.

**ANNUITY SERVICE 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.

MetLife Investors USA Insurance Company  
222 Delaware Avenue, Suite 900, Wilmington DE 19899

## 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*