

SERFF Tracking Number: METK-126488697 State: Arkansas
Filing Company: MetLife Investors USA Insurance Company State Tracking Number: 44908
Company Tracking Number: GMIB PLUS/EDB RMD ENDORSEMENT - MLIUSA
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Qualified Distribution Program Endorsement
Project Name/Number: Qualified Distribution Program Endorsement/Qualified Distribution Program Endorsement

Filing at a Glance

Company: MetLife Investors USA Insurance Company

Product Name: Qualified Distribution Program SERFF Tr Num: METK-126488697 State: Arkansas

Endorsement

TOI: A03I Individual Annuities - Deferred Variable

SERFF Status: Closed-Approved- Closed State Tr Num: 44908

Sub-TOI: A03I.002 Flexible Premium

Co Tr Num: GMIB PLUS/EDB RMD State Status: Approved-Closed ENDORSEMENT - MLIUSA

Filing Type: Form

Reviewer(s): Linda Bird

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

Disposition Date: 02/18/2010

Date Submitted: 02/16/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Qualified Distribution Program Endorsement

Status of Filing in Domicile:

Project Number: Qualified Distribution Program Endorsement

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: 02/18/2010

Explanation for Other Group Market Type:

State Status Changed: 02/18/2010

Deemer Date:

Created By: Janice Bellot

Submitted By: Janice Bellot

Corresponding Filing Tracking Number:

Filing Description:

MetLife Investors USA Insurance Company

NAIC #241-61050 / FEIN #54-0696644

Form Number: MLIU-RMD (7/10)-E - Qualified Distribution Program Endorsement

SERFF Tracking Number: METK-126488697 State: Arkansas
Filing Company: MetLife Investors USA Insurance Company State Tracking Number: 44908
Company Tracking Number: GMIB PLUS/EDB RMD ENDORSEMENT - MLIUSA
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Qualified Distribution Program Endorsement
Project Name/Number: Qualified Distribution Program Endorsement/Qualified Distribution Program Endorsement

Please find attached for your review and approval form MLIU-RMD (7/10)-E. This form is new and does not replace any previously approved forms.

The Qualified Distribution Program Endorsement is being filed to amend the previously-approved Guaranteed Minimum Income Benefit Plus Living Benefit (GMIB Plus) Rider, form MLIU-560-4 (4/08), and the Guaranteed Minimum Death Benefit (GMDB) Rider, form MLIU-640-1 (4/08) to allow contract owners who have elected these riders to receive required minimum distribution friendly treatment/special withdrawal treatment by adjusting the income base once a year on the contract anniversary within our predetermined guidelines. This form will be attached to new issues of our previously-approved variable annuity contract forms when the GMIB Plus and/or GMDB Riders are elected and issued with those contracts. This rider will initially be made available to new issues of our contracts and we intend to offer this rider to in force customers at some point in the future. Note that there is no additional charge for this endorsement to the contract owner.

The only items that are bracketed in this endorsement are our company address and officer name, title and signature. These fields will reflect the current corporate address and the name and title of the currently authorized signing officer of Our Company. This form has no other variable material so we have not included a separate Statement of Variability. This form is submitted in final printed format and is subject to only minor modification in paper size and stock, ink, border, company logo, typographical errors, layout and adaptation to computer printing.

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

Thank you for your review of this filing.

Company and Contact

Filing Contact Information

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]

SERFF Tracking Number: METK-126488697 State: Arkansas
Filing Company: MetLife Investors USA Insurance Company State Tracking Number: 44908
Company Tracking Number: GMIB PLUS/EDB RMD ENDORSEMENT - MLIUSA
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Qualified Distribution Program Endorsement
Project Name/Number: Qualified Distribution Program Endorsement/Qualified Distribution Program Endorsement

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation: MetLife Investors USA Insurance Company domicile is Delaware. \$50.00 per form. One form filed.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
MetLife Investors USA Insurance Company	\$50.00	02/16/2010	34229175

SERFF Tracking Number: METK-126488697 State: Arkansas
Filing Company: MetLife Investors USA Insurance Company State Tracking Number: 44908
Company Tracking Number: GMIB PLUS/EDB RMD ENDORSEMENT - MLIUSA
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: Qualified Distribution Program Endorsement
Project Name/Number: Qualified Distribution Program Endorsement/Qualified Distribution Program Endorsement

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/18/2010	02/18/2010

SERFF Tracking Number: *METK-126488697* *State:* *Arkansas*
Filing Company: *MetLife Investors USA Insurance Company* *State Tracking Number:* *44908*
Company Tracking Number: *GMIB PLUS/EDB RMD ENDORSEMENT - MLIUSA*
TOI: *A031 Individual Annuities - Deferred Variable* *Sub-TOI:* *A031.002 Flexible Premium*
Product Name: *Qualified Distribution Program Endorsement*
Project Name/Number: *Qualified Distribution Program Endorsement/Qualified Distribution Program Endorsement*

Disposition

Disposition Date: 02/18/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: METK-126488697 State: Arkansas
 Filing Company: MetLife Investors USA Insurance Company State Tracking Number: 44908
 Company Tracking Number: GMIB PLUS/EDB RMD ENDORSEMENT - MLIUSA
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: Qualified Distribution Program Endorsement
 Project Name/Number: Qualified Distribution Program Endorsement/Qualified Distribution Program Endorsement

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	Certification		Yes
Form	Qualified Distribution Program Endorsement		Yes

SERFF Tracking Number: METK-126488697 State: Arkansas
 Filing Company: MetLife Investors USA Insurance Company State Tracking Number: 44908
 Company Tracking Number: GMIB PLUS/EDB RMD ENDORSEMENT - MLIUSA
 TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
 Product Name: Qualified Distribution Program Endorsement
 Project Name/Number: Qualified Distribution Program Endorsement/Qualified Distribution Program Endorsement

Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	MLIU-RMD (7/10)-E	Policy/Cont ract/Fratern al	Qualified Distribution Program Endorsement Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	MLIU-RMD _7-10_-E.pdf

MetLife Investors USA Insurance Company

[222 Delaware Avenue, Suite 900

Wilmington, DE 19899]

QUALIFIED DISTRIBUTION PROGRAM ENDORSEMENT

This Endorsement is part of the Contract to which is attached and is effective as of the "Effective Date". For purposes of this Endorsement, the term "Effective Date" is defined to mean the date this Endorsement is issued and made an effective part of your Contract. The Effective Date must be on the Issue Date or a Contract Anniversary. In case of a conflict with any provisions of the Contract including the Guaranteed Minimum Income Benefit Rider – Living Benefit and/or the Guaranteed Minimum Death Benefit (GMDB) Rider ("the Riders"), the provisions of this Endorsement will control.

This Endorsement amends the Guaranteed Minimum Income Benefit Rider – Living Benefit and/or the Guaranteed Minimum Death Benefit (GMDB) Rider to the Contract as follows:

1. The following is added to Definitions section of the Riders:

Qualified Distribution Program: For purposes of this Endorsement, Your Contract shall be a Qualified Distribution Program if the Contract is subject to the requirements of Section 401(a)(9) of the Internal Revenue Code of 1986, as may be subsequently amended (the "Code") and the regulations thereunder or is owned by an individual retirement account that meets the requirements of Section 408(a) of the Code or by a plan qualified under Sections 401(a) or 403(a) of the Code where the individual retirement account or plan is subject to the requirements of Section 401(a)(9) of the Code and the regulations thereunder.

Automated Required Minimum Distribution Service Amount: For purposes of this Endorsement, the Automated Required Minimum Distribution Service Amount is the amount withdrawn from your Contract automatically during the current Contract Year when you enroll in our automatic distribution service to satisfy the required minimum distribution rules under Section 401(a)(9) of the Code and the regulations thereunder. Our automatic minimum distribution service is based on information relating to this Contract only. We ignore all other account balances from other funding vehicles. Withdrawals from the Contract intended to satisfy Section 72(t) of the Code or made from other non-qualified or Roth IRA contracts are not considered in the calculation.

Required Minimum Distribution Amount: For purposes of this Endorsement, the Required Minimum Distribution Amount is the greater of the previous and current calendar year's required minimum distribution amounts for the Qualified Distribution Program and calculated by us under Section 401(a)(9) of the Code and the regulations thereunder. The Required Minimum Distribution Amount relates solely to this Contract and without regard to minimum required distributions for any other funding vehicle or the amount determined by our automatic distribution service. Withdrawals from the Contract intended to satisfy Section 72(t) of the Code or made from other non-qualified or Roth IRA contracts are not considered to be Required Minimum Distribution Amounts.

Systematic Withdrawal Amount: For purposes of the Endorsement, this is the amount withdrawn during the Contract Year under a Company sponsored optional systematic withdrawal program, if any, where total withdrawals under the Company sponsored systematic withdrawal program in the Contract Year do not exceed an amount equal to the Annual Increase Amount on the previous Contract Anniversary multiplied by the Dollar-for-Dollar Withdrawal Percentage shown on the Contract Schedule. If total withdrawals from the Company sponsored systematic withdrawal program during the Contract Year exceed the Annual Increase Amount on the previous Contract Anniversary multiplied by the Dollar-for-Dollar Withdrawal Percentage shown on the Contract Schedule, then the Systematic Withdrawal Amount under this Endorsement will be zero.

2. The following is added at the end of the Income Base and /or Death Benefit section of the Riders:

If Your Contract is a Qualified Distribution Program, then on each Contract Anniversary, after the calculation of the Income Base and/or Death Benefit Base as described in Your Contract, an adjustment will be made to the Annual Increase Amount and the Withdrawal Adjustment in the event the following conditions are satisfied. This adjustment will be made prior to the Rider Charge being determined and prior to any Optional Step-Up, and will be determined as follows:

If all partial withdrawals in a Contract Year are payable to the Owner (or Annuitant if the Owner is a non-natural person) or other payees that we agree to in writing and if total partial withdrawals in a Contract Year do not exceed the greater of:

1. The Automated Required Minimum Distribution Amount as defined plus the Systematic Withdrawal Amount as defined (if any),
2. The Required Minimum Distribution Amount as defined, or
3. The Annual Increase Amount on the previous Contract Anniversary multiplied by the Dollar-for-Dollar Withdrawal Percentage shown on the Contract Schedule,

then the Annual Increase Amount and the Withdrawal Adjustment will be recalculated using an adjusted Annual Increase Accumulation Rate and an adjusted Dollar-for-Dollar Withdrawal Percentage. The adjusted Annual Increase Accumulation Rate and adjusted Dollar-for-Dollar Withdrawal Percentage will each be equal to the greater of:

1. The sum of the Automated Required Minimum Distribution Amount plus the Systematic Withdrawal Amount if any, divided by the Annual Increase Amount on the previous Contract Anniversary,
2. The Required Minimum Distribution Amount divided by the Annual Increase Amount on the previous Contract Anniversary, or
3. The Annual Increase Rate shown on the Contract Schedule.

Except as otherwise amended hereby, the terms and conditions of the Riders shall remain in full force and effect.

MetLife Investors USA Insurance Company has caused this Endorsement to be signed by its [Secretary].

MetLife Investors USA Insurance Company

[



Secretary]

SERFF Tracking Number: METK-126488697 State: Arkansas
 Filing Company: MetLife Investors USA Insurance Company State Tracking Number: 44908
 Company Tracking Number: GMIB PLUS/EDB RMD ENDORSEMENT - MLIUSA
 TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
 Product Name: Qualified Distribution Program Endorsement
 Project Name/Number: Qualified Distribution Program Endorsement/Qualified Distribution Program Endorsement

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: Certification		
Comments:		
Attachment:		
AR (MLIUSA) Certification.pdf		

MetLife Investors USA Insurance Company
222 Delaware Ave, Suite 900, P O Box 25130, 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

February 16, 2010

Date