

SERFF Tracking Number: METD-126668137 State: Arkansas
 Filing Company: MetLife Investors USA Insurance Company State Tracking Number: 46109
 Company Tracking Number:
 TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
 Product Name: WL10
 Project Name/Number: WL10/5E-12-10

Filing at a Glance

Company: MetLife Investors USA Insurance Company

Product Name: WL10

SERFF Tr Num: METD-126668137 State: Arkansas

TOI: L071 Individual Life - Whole

SERFF Status: Closed-Approved- State Tr Num: 46109
 Closed

Sub-TOI: L071.101 Fixed/Indeterminate
 Premium - Single Life

Co Tr Num: State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Albert Dubreuil, Tricia St. John, Diane Palermo
 Disposition Date: 07/06/2010

Date Submitted: 07/01/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: WL10

Status of Filing in Domicile: Pending

Project Number: 5E-12-10

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: 07/06/2010

Explanation for Other Group Market Type:

State Status Changed: 07/06/2010

Deemer Date:

Created By: Diane Palermo

Submitted By: Diane Palermo

Corresponding Filing Tracking Number:

Filing Description:

RE: MetLife Investors USA Insurance Company

NAIC # 241-61050 FEIN # 54-0696644

Individual Life Filing

Forms:

5E-12-10 Whole Life Policy

5E-1ADB2-10-AR Accidental Death Benefit Rider

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5E-1AWVR2-10 Waiver of Premium Due to Disability or Death of the Applicant Rider

5E-1WVR2-10 Waiver of Premium Due to Disability of the Insured Rider

5E-1CT2-10 Children's Term Insurance Rider

5E-1FTR2-10 Flexible Additional Insurance Rider

5E-1PAI2-10 Option to Purchase Additional Insurance Rider

5E-1GI2-10 Options to Purchase Additional Policies Rider

5E-E98-10 Unisex Endorsement

New Submission

State of Domicile: Delaware

The above-referenced forms are enclosed for your review and approval. These are new forms that will not replace any existing forms. The forms are in final print and for actual field use, subject only to minor modifications in paper size, stock, ink, border, company logo and adaptation to computer printing. Additionally, we reserve the right to correct minor typographical errors.

Policy Form 5E-12-10 is a traditional whole life policy with premiums payable to the Insured's attained age of 100. For juvenile (under age 18) issues, we use composite tables for all attained ages. An Actuarial Memorandum for the Policy is enclosed.

Items have been bracketed in the enclosed forms to indicate that we will consider it acceptable to change these items in the future without re-filing the forms with your Department, unless you advise otherwise during your review of this form. The number of days in the Right to Examine Policy provision has been bracketed so that we may update that number in accordance with the laws and regulations of your state, based on how the policy will be marketed or issued.

The enclosed forms will be used for both unisex and sex-distinct issues. Unisex policies will be issued to comply with the Norris Decision, or if required by state law. A provision is included in the Policy that states if a policy is issued on a unisex basis, any reference to sex is deleted and all premiums and values will be on a unisex basis. We use 80/20 Male/Female for unisex issues. Also, the Endorsement form submitted within, 5E-E98-10, will be included in all policies that are issued on a unisex basis. It changes the Payment Options of the Policy to a unisex basis.

The following optional riders will be used with this Policy upon approval:

Rider Form 5E-1ADB2-10-AR is an Accidental Death Benefit Rider. It provides for the payment of an additional amount if the Insured dies of accidental bodily injury.

Rider Form 5E-1AWVR2-10 is a Waiver of Premium Due to Disability or Death of the Applicant Rider. It waives the premiums for the Policy if the Applicant dies or becomes totally disabled before age 60.

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Rider Form 5E-1WVR2-10 is a Waiver of Premium Due to Disability of the Insured Rider. It waives premiums for the Policy while the Insured is totally disabled.

Rider Form 5E-1CT2-10 is a Children's Term Insurance Rider. It provides term insurance of each Insured Child until the child's 25th birthday.

Rider Form 5E-1FTR2-10 is a Flexible Additional Insurance Rider. It provides an additional insurance amount consisting of one-year term insurance and paid-up additional insurance provided through a combination of dividends and rider premiums. An Actuarial Memorandum for this Rider is enclosed.

Rider Form 5E-1PAI2-10 is an Option to Purchase Additional Insurance Rider. It allows the Owner to purchase additional paid-up insurance with scheduled and/or unscheduled premium payments. An Actuarial Memorandum for this Rider is enclosed.

Rider Form 5E-1GI2-10 is an Options to Purchase Additional Policies Rider. It allows the Owner to purchase additional policies on dates specified on the Rider's Schedule page.

You have our assurance that we are in compliance with Ark. Code Ann. 23-79-138 and Regulation 49.

We look forward to receiving your approval of these forms. Thank you for your attention to this filing.

Sincerely,

Albert Dubreuil

Enclosures: Readability Certificate; Certification; Actuarial Memorandum; Copy of Application Approved on 8/3/07

Company and Contact

Filing Contact Information

Albert Dubreuil, Contract Consultant adubreuil@metlife.com
501 Boylston Street 617-578-3165 [Phone]
Boston, MA 02116 617-578-5505 [FAX]

Filing Company Information

MetLife Investors USA Insurance Company CoCode: 61050 State of Domicile: Delaware
222 Delaware Ave. Suite 900 Group Code: 241 Company Type: Life

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Product Name: WL10
Project Name/Number: WL10/5E-12-10
P.O. Box 25130 Group Name: MetLife Group State ID Number:
Wilmington, DE 19899 FEIN Number: 54-0696644
(617) 578-2000 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$450.00
Retaliatory? Yes
Fee Explanation: Delaware is our Domiciliary State and they charge \$50.00 per Form and we are submitting nine Forms so we are sending \$450.00.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
MetLife Investors USA Insurance Company	\$450.00	07/01/2010	37695749

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/06/2010	07/06/2010

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Arkansas Certification		Yes
Form	Whole Life Policy		Yes
Form	Accidental Death Benefit Rider		Yes
Form	Waiver of Premium Due to Disability or Death of the Applicant Rider		Yes
Form	Waiver of Premium Due to Disability of the Insured Rider		Yes
Form	Children's Term Insurance Rider		Yes
Form	Flexible Additional Insurance Rider		Yes
Form	Option to Purchase Additional Insurance Rider		Yes
Form	Options to Purchase Additional Policies Rider		Yes
Form	Unisex Endorsement		Yes

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Form Schedule

Lead Form Number: 5E-12-10

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	5E-12-10	Policy/Cont Whole Life Policy ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		52.100	5E-12-10.pdf
	5E-1ADB2-10-AR	Policy/Cont Accidental Death ract/Fratern Benefit Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		51.100	5E-1ADB2-10-AR.pdf
	5E-1AWVR2-10	Policy/Cont Waiver of Premium ract/Fratern Due to Disability or al Death of the Certificate: Applicant Rider Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.000	5E-1AWVR2-10.pdf
	5E-1WVR2-10	Policy/Cont Waiver of Premium ract/Fratern Due to Disability of al the Insured Rider	Initial		52.200	5E-1WVR2-10.pdf

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	Certificate: Amendmen t, Insert Page, Endorseme nt or Rider			
5E-1CT2- 10	Policy/Cont Children's Term ract/Fratern Insurance Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	56.700	5E-1CT2- 10.pdf
5E-1FTR2- 10	Policy/Cont Flexible Additional ract/Fratern Insurance Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	50.100	5E-1FTR2- 10.pdf
5E-1PAI2- 10	Policy/Cont Option to Purchase ract/Fratern Additional Insurance al Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	50.400	5E-1PAI2- 10.pdf
5E-1GI2-10	Policy/Cont Options to Purchase ract/Fratern Additional Policies al Rider Certificate:	Initial	53.000	5E-1GI2- 10.pdf



MetLife Investors USA Insurance Company

POLICY NUMBER: [SPECIMEN]

INSURED: [JOHN MIDDLE DOE]

LIFE POLICY

Participating

This is a level premium whole life insurance policy. Premiums are payable for a specified period. If the Insured dies while the Policy is in force, we will pay the Policy Proceeds to the Beneficiary. We must receive proof of the Insured's death. Any payment will be subject to all of the provisions of the Policy.

RIGHT TO EXAMINE POLICY

Please read the Policy. You may return the Policy to us or to our representative through whom it was purchased within [10] days from the date you receive it. If you return it within this period, we will refund any premium paid and the Policy will be void from the start.

The Policy is a legal contract between the Owner and MetLife Investors USA Insurance Company. PLEASE READ YOUR CONTRACT CAREFULLY.

Signed for the Company at its Main Administrative Office, Irvine, CA 92614

President

Secretary

ALPHABETIC GUIDE TO YOUR CONTRACT

Section	Section
8 Addition of Riders	11, 12 Joint and Survivor Life Income
4 Adjustable Loan Interest	6 Lapse of Policy
1 Application	6 Lapse Options
9 Assignments	10 Life Income Options
1 Attained Age	12 Life Income Tables
2 Attained Age 120 Options	10 Limitations
5 Automatic Premium Loan	4 Loans
3 Basis of Computation	4 Loan and Loan Interest Repayments
9 Beneficiary	12 Minimum Payments under Payment Options
3 Cash Surrender Value	8 Misstatement of Age or Sex
3 Cash Value	6 Nonpayment of Premiums
8 Change in Risk Classification	11 Other Frequencies and Options
9 Change of Owner or Beneficiary	9 Owner
7 Choice of Dividend Option	10 Payee
6 Choice of Lapse Option	10 Payment
10 Choice of Payment Options; Option Date	10 Payment of Policy Benefits
8 Claims of Creditors	5 Payment of Premiums
8 Contract	11 Payment Options
10 Death of Payee	9 Persons with an Interest in the Policy
1 Definitions	2 Policy Benefits
1 Designated Office	1 Policy Date
9 Designation of Owner and Beneficiary	1 Policy Loan Balance
7 Dividends	2 Policy Proceeds
7 Dividend at Death	1 Premiums
7 Dividend Options	6 Reduced Paid-Up Insurance Option
1 Excess Loan	6 Reinstatement
6 Extended Term Insurance Option	11, 12 Single Life Income
3 Fully Paid-Up	11, 12 Single Life Income – 10 Year Guaranteed Payment Period
8 General Provisions	8 Statements in Application
5 Grace Period	8 Suicide Exclusion
8 Illustration of Benefits	3 Surrender
8 Incontestability	8 Unisex Basis
1 Insured	1 We, Us and Our
1 In Writing	1 You and Your
1 Issue Age	
1 Issue Date	

Additional Benefit Riders, Modifications and Amendments, if any, and copies of the Application follow the final section.

POLICY SPECIFICATIONS

Insured	[JOHN MIDDLE DOE]
Policy Number	[SPECIMEN]
Policy Date	[NOVEMBER 1, 2010]
Issue Date	[NOVEMBER 1, 2010]
Issue Age of Insured	[35]
Sex	[MALE]
Maximum Fee for Illustration of Benefits	[\$25]

Benefits - As specified in Policy and in any rider

Schedule of Benefits and Premiums

Benefit	Face Amount/ Benefit Amount	[Annual] Premium	Years Payable	Risk Classification
[WHOLE LIFE PAID-UP AT 100]	[\$10,000]	[\$264.60]*	[65]	[STANDARD SMOKER]

Total Premium Due On Policy Date:

[Annual]	\$[264.60]*
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*A [\$40.00] annual Policy Fee is reflected in these amounts.

TABLE OF GUARANTEED VALUES

Insured:	[JOHN MIDDLE DOE]	Policy Number:	[SPECIMEN]
Policy Date:	[NOVEMBER 1, 2010]	Nonforfeiture Interest Rate:	[4.0%]
Mortality Table:	[2001 CSO MORTALITY TABLE FOR A MALE SMOKER, AGE NEAREST BIRTHDAY]		

End of Policy Year	Cash Value	Reduced Paid-Up Insurance	Extended Term Insurance	
			Years	Days
[1	\$ -	\$ -	0	0
2	10.00	-	0	164
3	100.00	-	4	14
4	230.00	810.00	7	245
5	360.00	1,226.00	10	131
6	490.00	1,615.00	12	189
7	630.00	2,010.00	14	83
8	770.00	2,379.00	15	168
9	910.00	2,723.00	16	164
10	1,060.00	3,075.00	17	119
11	1,200.00	3,376.00	17	314
12	1,350.00	3,684.00	18	112
13	1,510.00	3,999.00	18	266
14	1,660.00	4,266.00	18	350
15	1,820.00	4,539.00	19	60
16	1,990.00	4,817.00	19	138
17	2,160.00	5,077.00	19	189
18	2,330.00	5,319.00	19	213
19	2,500.00	5,546.00	19	213
20	2,680.00	5,782.00	19	220
25 Age 60	3,560.00	6,737.00	18	349
30 Age 65	4,460.00	7,506.00	17	216
35 Age 70	5,340.00	8,108.00	15	313]

On request, we will provide values for dates not shown.

1. DEFINITIONS

Application	The application(s) for: the Policy; any riders that are made a part of the Policy; any Policy changes; and any changes, amendments, and supplements. A copy of the Application is attached to the Policy.
Attained Age	The Issue Age plus the number of completed policy years. This includes any period during which the Policy was lapsed.
Designated Office	Our Main Administrative Office or any other office we designate.
Excess Loan	An Excess Loan occurs when the Policy Loan Balance exceeds: the Cash Value of the Policy; plus the Cash Value of any Paid-Up Additions; plus any Dividend Accumulations; plus the Cash Value of any other rider attached to the Policy.
In Writing	In a written form satisfactory to Us and received at our Designated Office.
Insured	The person whose life is insured under the Policy. The name of the Insured is shown on the Policy Specifications page.
Issue Age	The age of the Insured as of his or her birthday nearest to the Policy Date. The Issue Age is shown on the Policy Specifications page.
Issue Date	The Issue Date is shown on the Policy Specifications page. It is the date from which the contestable and suicide periods for the coverage are measured.
Policy Date	Policy years, months and anniversaries are all measured from the Policy Date. The Policy Date is shown on the Policy Specifications page.
Policy Loan Balance	The Policy Loan Balance at any time equals the outstanding Loans plus Loan Interest accrued to date.
Premiums	Premiums are your payments to us. If you pay premiums on an annual mode, the due date is your policy anniversary each year. If you pay premiums on other than an annual mode, the due date is the policy anniversary and each semi-annual, quarterly or monthly anniversary as applicable.
We, Us and Our	MetLife Investors USA Insurance Company.
You and Your	The Owner of the Policy. In the Application the words "you" and "your" refer to the proposed insured person(s).

2. POLICY BENEFITS

Policy Proceeds

The Policy Proceeds are equal to:

1. The Face Amount; plus
2. Any insurance on the life of the Insured provided by a rider; plus
3. Any Paid-Up Additions; plus
4. Any Dividend Accumulations; plus
5. Any dividend we credit at death; plus
6. Any part of a premium paid for coverage beyond the date of death; less
7. Any premium due to the date of death; less
8. Any Policy Loan Balance.

In no event will the amount payable upon the death of the Insured be less than the minimum amount required to permit the Policy to qualify as life insurance under the Federal income tax rules in effect on the Issue Date of the Policy.

Attained Age 120 Options

When the Insured reaches Attained Age 120, you may choose one of the following:

1. Terminate the Policy and receive the Cash Surrender Value; or
2. Continue the Policy until the Insured's death. We will hold the Cash Surrender Value at $\frac{1}{2}\%$ interest. The Death Benefit of the Policy will equal 101% of the Policy's Cash Value on the date of the Insured's death, unless the Internal Revenue Code requires the Death Benefit to be based on a larger percentage.

If the Policy is in force on or after the Insured's Attained Age 120: loans may be taken; and loan repayments and surrenders may be made. No payments can be made on any rider attached to the Policy.

The Policy could lapse after the Insured has reached Attained Age 120 if there is an Excess Loan. (See the Loan and Loan Interest Repayments provision.)

Please note: The Policy may not qualify as a life insurance contract under the Internal Revenue Code on or after the Insured has reached Attained Age 120 and may be subject to tax consequences. Please consult a tax advisor prior to continuing the Policy beyond the date the Insured has reached Attained Age 120.

3. CASH VALUES

Cash Value

The Table of Guaranteed Values shows the Guaranteed Cash Value of the Policy at various dates. The Cash Values shown assume: that all premiums due have been paid; that no dividends or Paid-Up Additions have been credited to the Policy; no changes have been made to the Policy; and that there is no Policy Loan Balance. The Cash Value of the Policy is not increased by the Cash Value of any rider, unless otherwise stated in the rider.

The Cash Value of any Reduced Paid-Up Insurance (including Paid-Up Additions) or any Extended Term Insurance is equal to the net single premium which would be required to provide the insurance at the age of the Insured on the date of the valuation.

For 31 days after each policy anniversary, the Cash Value will not be less than it was on the anniversary.

Cash Surrender Value

The Cash Surrender Value of the Policy is equal to:

1. The Cash Value of the Policy; plus
2. The Cash Value of any Paid-Up Additions purchased by policy dividends; plus
3. Any Dividend Accumulations; plus
4. The Cash Value of any rider attached to the Policy; less
5. Any Policy Loan Balance.

Surrender

You may surrender the Policy for its Cash Surrender Value during the lifetime of the Insured. We will determine the Cash Surrender Value as of the date we receive your request In Writing. You may choose to apply all or part of the proceeds to a Payment Option. The portion of the Cash Surrender Value not applied to a Payment Option will be paid to you in one sum or placed into an account that earns interest. (See Payment Options provision.) Unless otherwise stated in the rider, any part of a premium paid for coverage beyond the date you surrender the Policy will be refunded to you. (See Payment provision.) The Policy will terminate on the date of surrender.

If you surrender the Policy within 31 days after the policy anniversary date, the Cash Surrender Value of the Policy will not be less than the Cash Surrender Value on that anniversary date, adjusted for any Loans or any Cash Value paid to you during the 31-day period.

We may defer payment of the Cash Surrender Value for up to six months. If we defer payment for 30 days or more, we will pay interest, if required by law, at a rate at least equal to the minimum required by the state governing the Policy.

Basis of Computation

Cash values, reserves and net single premiums are based on the mortality table and the Nonforfeiture Interest Rate as shown on the Table of Guaranteed Values page.

All values are at least equal to those required by the law of the state that governs the Policy. We have filed a detailed statement, if required, showing the method of calculating cash values and reserves with the insurance supervisory official of that state.

Fully Paid-Up

You can choose In Writing to have the Policy changed to a fully Paid-Up policy, with no further premiums due, when premiums are paid to the current date and the cost of the Paid-Up Insurance for the Face Amount equals or is less than:

1. The Cash Value of the Policy; plus
2. The Cash Value of any riders attached to the Policy; plus
3. The Cash Value of dividend values.

The cost of Paid-Up Insurance is calculated using the net single premium for the Paid-Up Insurance at the age of the Insured on the date the Policy is changed to a fully Paid-Up policy. The Paid-Up Additions plus any dividend values will terminate to the extent their Cash Value is used for the cost of changing the Policy to a fully Paid-Up policy. Any Policy Loan will continue in force. The following will terminate on the date of the change:

1. The right to make payments into: any Flexible Additional Insurance rider; or any Option to Purchase Additional Insurance rider; and
2. All riders, except for any Flexible Additional Insurance rider and any Option to Purchase Additional Insurance rider.

4. LOANS

Loans

Unless the Policy is in force as Extended Term Insurance, you may borrow the Loan Value (defined below) of the Policy by making a request In Writing. You may request that policy Loans be charged automatically against the Policy to pay premiums. (See Automatic Premium Loan provision.)

The Loan Value on the date the Loan is made is:

1. The Cash Surrender Value at the end of the current year; less
2. Loan Interest to the next policy anniversary; less
3. Any unpaid premiums for that year.

The Policy will be the sole security for such Loan. After receipt of your Loan request, we have the right to defer making a Loan for up to six months, except for a loan to pay premiums to us.

Adjustable Loan Interest

Loan Interest will be charged on Loans and will accrue daily at a rate we set from time to time. The rate will never be more than the maximum permitted by law. We will not change this rate more than once a year. Any change will be effective on the policy anniversary.

Loan Interest is due each year on the policy anniversary. If the Loan Interest is not paid when it is due, we will add it to your existing Policy Loan.

The rate of interest we set for a policy year may not exceed a maximum limit which is the greater of:

1. The Published Monthly Average for the calendar month ending two policy months before the beginning of the policy month in which the policy anniversary falls; and
2. The Minimum Cash Value Guaranteed Interest Rate plus no greater than 1.0%.

The Published Monthly Average means:

1. The Moody's Corporate Bond Yield Average-Monthly Average Corporates, as published by Moody's Investors Service, Inc. or any successor to that service; and
2. If that average is no longer published, a substantially similar average, established by regulation issued by the insurance supervisory official of the state which governs the Policy.

If the maximum limit for a policy year is at least $\frac{1}{2}\%$ greater than the rate set for the previous policy year, we may increase the rate to no more than that limit. If the maximum limit for a policy year is at least $\frac{1}{2}\%$ less than the rate set for the previous policy year, we will reduce the rate to at least that limit.

We will tell you the current loan interest rate when a loan is made. Also, we will mail you an advance notice if there is to be a change in the loan interest rate applicable to any existing Policy Loan Balance.

Loan and Loan Interest Repayments

Any payment we receive will be applied as a premium payment unless it is clearly marked as a Loan or Loan interest repayment. Any loan repayment must be at least [\$50] unless you are paying the entire Policy Loan Balance. You may repay the Policy Loan Balance in whole or in part at any time before the death of the Insured while the Policy is in force.

Unpaid Loan and Loan Interest will be deducted from the Policy Proceeds and the Cash Surrender Value of the Policy.

If there is an Excess Loan, we will send a notice to your last known address and that of any assignee of record. We will allow you a Grace Period for payment of the excess due. If the excess due remains unpaid at the end of the Grace Period, the Policy will lapse without value. The Grace Period will expire 31 days from the date the notice is sent.

If Loan Interest is not paid when it is due, we will add it to your existing Policy Loan.

5. PREMIUMS AND GRACE PERIOD

Payment of Premiums

Your first premium is due as of the Policy Date. While the Insured is living, premiums after the first premium must be paid at our Designated Office. A premium receipt will be furnished upon request. The Policy is not in force until the first premium is paid, even if you are in possession of the Policy. It will be considered that you have the Policy for inspection only.

Premiums for the Policy are shown on the Policy Specifications page. No payment is due or payable for any period after the death of the Insured.

Payment can be made at any premium mode we make available. A change in premium mode will be processed on the paid-to-date on or following the date we approve your request to change the mode.

You may request to pay premiums with: yearly dividends (see the Dividend Options provision); the cash value of any Paid-Up Additions; any Dividend Accumulations; or any combination thereof.

Grace Period

There is a Grace Period of 31 days in which to pay a premium, without interest, after its due date. The insurance remains in force during the Grace Period.

Automatic Premium Loan

If the automatic premium loan option has been selected, when a premium is not paid by the end of its Grace Period, that premium will be paid automatically to the next due date by using any available Loan Value of the Policy. The automatic premium loan will be effective on the last day of the Grace Period for that premium. If the available Loan Value is not sufficient to pay a premium to the next due date, no premium will be paid and the Policy will lapse. You may cancel this option at any time by asking In Writing. Your request to cancel will apply as of the date we receive it.

The amount of the premium paid by this option is the current amount due, including any premiums due under all riders, excluding any Option to Purchase Additional Insurance Rider attached to the Policy or any Flexible Additional Insurance Rider that consists solely of Paid-Up Additions.

6. NONPAYMENT OF PREMIUMS

Lapse of Policy

Any premium that is not paid by its due date is in default. If it remains unpaid at the end of its Grace Period and is not paid automatically under the Automatic Premium Loan described in the Premiums and Grace Period Section, the Policy will lapse as of the due date of the premium in default.

Lapse Options

If the Policy lapses because a premium is not paid, any Cash Surrender Value of the Policy will be used to continue the Policy in force either as Extended Term Insurance or Reduced Paid-Up Insurance as stated below. Any riders will terminate unless otherwise stated in the rider. Any Dividend Accumulations, Paid-Up Additions and Policy Loan reflected in the lapse option will terminate when the Cash Surrender Value is used for this purpose.

Choice of Lapse Option

The use of the Extended Term Insurance Option will be automatic unless you choose the Reduced Paid-Up Insurance Option. You can make or change your choice at any time In Writing, but not later than 90 days after the due date of the premium in default.

Regardless of your choice of lapse option:

1. If the Cash Surrender Value will provide an amount of Reduced Paid-Up Insurance equal to or greater than the amount of Extended Term Insurance, the Reduced Paid-Up Insurance Option will be used; however,
2. If the amount of Reduced Paid-Up Insurance that would be provided by the Cash Surrender Value would be less than \$500, the Extended Term Insurance Option will be used.

Extended Term Insurance Option

Extended Term Insurance is life insurance for a limited term with no further premiums due. It has decreasing cash value but no loan value. It does not share in dividends. The amount of Extended Term Insurance is payable only if the Insured dies prior to the end of the term. At the end of the term, the Policy will be void.

Extended Term Insurance will be measured from the due date of the premium in default. We compute the length of Extended Term Insurance provided by using the Cash Surrender Value of the Policy to purchase a term insurance benefit. The amount of Extended Term Insurance will equal: the Face Amount of the Policy; plus any insurance on the life of the Insured provided by a rider, if specified in the rider; plus the amount of any Paid-Up Additions purchased by policy dividends on the Policy; plus the amount of any Dividend Accumulations; and less any Policy Loan Balance on the due date of the premium in default. Any Loan or cash paid to you during the Grace Period will not be included in the Cash Surrender Value applied. The Table of Guaranteed Values shows the length of the term that the Cash Value could provide.

Reduced Paid-Up Insurance Option

Reduced Paid-Up Insurance is permanent life insurance with no further premiums due. It has increasing cash value and loan value and shares in dividends. The amount of Reduced Paid-Up Insurance is payable at the death of the Insured.

The amount of Reduced Paid-Up Insurance will be provided by using the Cash Surrender Value of the Policy as a net single premium at the age of the Insured on the due date of the premium in default to purchase an amount of Reduced Paid-Up Insurance. The Table of Guaranteed Values shows the amount of Reduced Paid-Up Insurance which the Guaranteed Cash Value could provide.

Reinstatement

Prior to the Insured's Attained Age 120, if the Policy has not been surrendered, you may reinstate your lapsed Policy within three years after the date of lapse, or later if we consent. To reinstate, you must submit a request In Writing and the following:

1. Proof satisfactory to us that the Insured is insurable by our standards.
2. Payment, while the Insured is living, of each unpaid premium, plus interest at the rate of 6% per year compounded yearly.
3. Payment or reinstatement of any Policy Loan Balance on the due date of the premium in default, plus interest from that date to the date of reinstatement of the Policy at the Adjustable Loan Interest Rate(s) per year compounded yearly.

The Insured must be alive on the date we approve the request for reinstatement. If the Insured is not alive, such approval is void.

Any Loan Value that would be available after reinstatement may be used toward the payment required to make reinstatement.

Policy Loans may have been made while the Policy was in force as Reduced Paid-Up Insurance. If the Loans are not repaid, they will continue in force after the Policy is reinstated.

Upon reinstatement the Policy will be credited with any additional dividends which would have been credited if the Policy had not lapsed. Any Paid-Up Additions and Dividend Accumulations at the time of lapse will also be reinstated.

Riders can be reinstated only as stated in the rider or with our consent.

7. DIVIDENDS

Dividends

The Policy is eligible to share in our divisible surplus. We will determine the share, if any, for the Policy each year and credit it as a dividend. The Policy will not share in dividends while it is in force as Extended Term Insurance. The dividend date will be the anniversary date each year.

Dividend Options

You can choose to have dividends applied under any one of the following Options:

1. Paid-Up Additions;
2. Dividend Accumulations;
3. Reduction of Premiums;
4. Payment of Loans;
5. Payment of Loan Interest; or
6. Cash.

Under the Paid-Up Additions Option, each dividend will be used as a net single premium at the Insured's Attained Age on the dividend date to provide additional paid-up insurance. Paid-up insurance is permanent life insurance with no further premiums due. It has increasing cash values and loan values and shares in dividends. You may withdraw the cash value of your paid-up insurance at any time.

Under the Dividend Accumulations Option, we will hold the dividends at interest at the rate we set from time to time. You can withdraw the Dividend Accumulations in cash at any time.

Under the Reduction of Premiums Option, each dividend will be used to pay premiums. Any excess will be used to buy Paid-Up Additions unless you choose otherwise. If the dividend is not sufficient to pay the entire premium, the difference will be payable by you.

Under the Payment of Loans Option, each dividend will be applied toward the payment of any Loan. Any excess will be used to buy Paid-Up Additions unless you choose otherwise. If the dividend is not sufficient to pay the entire Loan, the balance will be payable by you.

Under the Payment of Loan Interest Option, each dividend will be applied toward the payment of Loan Interest. Any excess will be used to buy Paid-Up Additions unless you choose otherwise. If the dividend is not sufficient to pay the entire Loan Interest, the balance will be payable by you.

Under the Cash Option, each dividend will be paid to you by check.

Choice of Dividend Option

You may choose the Dividend Option on the Application or In Writing at a later date. You can change the Dividend Option from time to time by notice to us In Writing. A change in Dividend Option will take effect on the policy anniversary following our receipt of your request to make the change. If no choice has been made, we will provide Paid-Up Additions. If a dividend check has not been cashed within one year, a choice of Paid-Up Additions will be deemed to have been made.

Dividend at Death

A pro rata portion of the dividend, if any, for the year in which the Insured dies will be added to the Policy Proceeds.

8. GENERAL PROVISIONS

The Contract	<p>We have issued the Policy in consideration of the Application and payment of premiums. The Policy, the Application, any riders, and any endorsements comprise the entire contract and are made a part of the Policy when the insurance applied for is accepted. The Policy may be changed by mutual agreement. Any change must be in writing and approved by our President, Vice President or Secretary. Our representatives have no authority to alter or change any terms, conditions, or agreements of the Policy, or to waive any of its provisions.</p> <p>If we make any payment or any policy changes in good faith, relying on our records or evidence supplied to us, our duty will be fully discharged. We reserve the right to correct any errors in the Policy.</p>
Statements in Application	<p>All statements made by the Insured or on his or her behalf, or by the applicant, will be deemed representations and not warranties. Material misstatements will not be used to void the Policy or any rider or to deny a claim unless made in the Application for the Policy or a rider.</p>
Claims of Creditors	<p>To the extent permitted by law, neither the Policy nor any payment under it will be subject to the claim of creditors or to any legal process.</p>
Misstatement of Age or Sex	<p>If we determine while the Insured is still alive that there was a misstatement of age or sex reflected in the Policy, the policy values will be recalculated from the Policy Date based on the correct information.</p> <p>If we determine after the Insured's death that there was a misstatement of age or sex reflected in the Policy, the values and benefits will be the amounts that the premiums paid would have purchased for the correct age and sex.</p>
Unisex Basis	<p>If the Policy is issued on a unisex basis, all rates, benefits and values that contain differences based on sex are modified to provide the same for males and females. See bottom of page 3 for the indication of whether the Policy is issued on a sex-distinct or unisex basis.</p>
Incontestability	<p>We cannot contest the coverage after the Policy has been in force during the lifetime of the Insured for two years from its Issue Date. This provision will not apply to any rider that contains its own incontestability clause.</p> <p>If the Policy was issued as the result of the exercise of an option given in another policy and proof of insurability was not required, the contestable period applicable to the coverage resulting from the option exercise will end at the same time as it would have under the original policy.</p>
Suicide Exclusion	<p>If the Insured dies by suicide, while sane or insane, within two years from the Issue Date, the amount payable will be limited to: the amount of premiums paid (without interest) or the reserve if greater and required by state law; less any Policy Loan Balance on the date of death; less any dividends paid in cash or used to reduce premiums and less any Paid-Up Additions or Dividend Accumulations withdrawn or surrendered.</p> <p>If the Policy was issued as the result of the exercise of an option given in another policy and proof of insurability was not required, the suicide period applicable to the coverage resulting from the option exercise will end at the same time as it would have under the original policy.</p>
Change in Risk Classification	<p>You may apply for a better risk class by making a request In Writing to the Company. Proof of insurability will be required. If we approve your request, the change will become effective on the policy anniversary on or next following our approval of your request.</p>
Illustration of Benefits	<p>You may ask us in Writing for an illustration of benefits. We may charge a small fee for any requested illustration after the first in each policy year. This fee will not exceed the Maximum Fee for Illustration of Benefits shown on the Policy Specifications page.</p>
Addition of Riders	<p>You may request In Writing that we add a rider to the Policy. Proof of insurability may be required. If we approve your request, the addition of the rider will become effective on the policy anniversary on or next following our approval.</p>

9. PERSONS WITH AN INTEREST IN THE POLICY

Owner

The Owner of the Policy is named in the Application but the Owner can be changed before the death of the Insured. The new Owner will succeed to all rights of the Owner, including the right to make a further change of Owner. If there is more than one Owner, all Owners must exercise the rights of ownership by joint action. Ownership may be changed in accordance with the Change of Owner or Beneficiary provision.

The Owner may be the Insured or someone else, and may be a person, a partnership, a corporation, a fiduciary or any other legal entity. At the death of the Owner, his or her estate will be the Owner, unless a successor Owner has been named. The rights of the Owner will end at the death of the Insured.

Beneficiary

The Beneficiary is the person or entity named to receive the Policy Proceeds. The initial Beneficiary is named in the Application. You may change the Beneficiary before the death of the Insured; however, an irrevocable Beneficiary cannot be changed without his or her consent. The Beneficiary can be a person, a corporation, a partnership, a fiduciary or any other legal entity. A person must survive the Insured to qualify as Beneficiary. If no Beneficiary survives, the proceeds will be paid to the Owner.

Any payment we make will terminate our liability with respect to such payment.

Change of Owner or Beneficiary

During the Insured's lifetime you may change the Owner and Beneficiary designations, subject to any restrictions as stated in the Owner and Beneficiary provisions. You must make the change In Writing. Once it is recorded, the change will take effect as of the date you signed the request, whether or not the Insured is living when we receive your request. The change will be subject to any assignment of the Policy or other legal restrictions. It will also be subject to any payment we made or action we took before we recorded the change. A change of Owner will void any prior Beneficiary designation.

Assignments

A collateral assignment of the Policy by you is not a change of Owner or Beneficiary; but their rights will be subject to the terms of the assignment. Assignments will be subject to all payments made and actions taken by us before a signed copy of the assignment form is recorded by us at our Designated Office. We will not be responsible for determining whether or not an assignment is valid.

Designation of Owner and Beneficiary

A numbered sequence can be used to name successive Owners or Beneficiaries. Co-beneficiaries will receive equal shares unless otherwise stated.

In naming Owners or Beneficiaries, unless otherwise stated:

1. "Child" includes an adopted or posthumous child;
2. "Provision for issue" means that if a Beneficiary does not survive the Insured, the share of the Policy Proceeds for that Beneficiary will go to his or her living issue by right of representation; and
3. A family relation such as "wife", "husband" or "child" means relation to the Insured.

At the time of payment of benefits, we can rely on an affidavit of any Owner or other responsible person to determine family relations or members of a class.

10. PAYMENT OF POLICY BENEFITS

Payment	<p>Unless otherwise requested, we may pay the Policy Proceeds when the Insured dies to the Payee in one sum or by placing the amount in an account that earns interest. The Payee will have immediate access to all or any part of the account. We will pay interest on the proceeds from the date they become payable to the date of payment, if required by law.</p> <p>On request, all or part of the proceeds payable in one sum at the death of the Insured can be applied to any Payment Option at the choice of the Payee. Further, with our consent, any Payee who is entitled to receive proceeds in one sum when a Payment Option ends, or at the death of a prior Payee, or when the proceeds are withdrawn, can choose to apply the proceeds to a Payment Option.</p>
Choice of Payment Options; Option Date	<p>The choice of a Payment Option and the naming of the Payee must be In Writing. You can make, change or revoke the choice before the death of the Insured. The Option Date is the effective date of the Payment Option, as chosen.</p> <p>When a Payment Option starts, a contract will be issued by us or by an affiliate that will describe the terms of the Option.</p>
Payee	<p>A Payee is a person, a corporation, a partnership, a fiduciary or any other legal entity entitled to receive the Policy Proceeds or surrender proceeds in one sum or under a Payment Option.</p> <p>If the Payee is not a natural person, the choice of a Payment Option will be subject to our approval. A collateral assignment will modify a prior choice of a Payment Option. The amount due any assignee will be payable in one sum and the balance will be applied under the Payment Option.</p>
Life Income Options	<p>Guaranteed Life Income Options are based on the age of the Payee on the Option Date. We will require proof of age. The Life Income payments will be based on the rates shown in the Life Income Tables; or, if they are greater, our Payment Option rates on the Option Date. If the rates at a given age are the same for different periods certain, the longest period certain will be deemed to have been chosen.</p>
Death of Payee	<p>Amounts to be paid after the death of a Payee under a Payment Option will be paid as due to the successor Payee. If there is no successor Payee, amounts will be paid in one sum to the estate of the last Payee to die. If a Payee under a Life Income Option dies within 30 days after the Option Date, the amount applied to the Option, less any payments made, will be paid in one sum, unless a Payment Option is chosen.</p>
Limitations	<p>If installments under an Option would be less than [\$50], proceeds can be applied to a Payment Option only with our consent.</p>

11. PAYMENT OPTIONS

Single Life Income

Monthly payments will be made during the lifetime of the Payee.

Single Life Income – 10 Year Guaranteed Payment Period

Monthly payments will be made during the lifetime of the Payee with a guaranteed payment period of 10 years.

Joint and Survivor Life Income

Monthly payments will be made:

1. While either of two Payees is living, called "Joint and Survivor Life Income", or
2. While either of two Payees is living, but for at least 10 years, called "Joint and Survivor Life Income, 10 Years Certain".

Other Frequencies and Options

Other Payment Options and payment frequencies may be arranged with us.

12. LIFE INCOME TABLES

Minimum Payments under Payment Options

Monthly payments for each \$1,000 applied will not be less than the amounts shown in the following Tables. On request, we will provide additional information about amounts of minimum payments. The amounts shown below are based on an interest rate of ½% a year and the 2000 Annuity Mortality Table.

Single Life Income

Payee's Age	Life Income		10 Year Guaranteed Payment Period	
	Male	Female	Male	Female
50	\$2.32	\$2.15	\$2.32	\$2.15
55	2.60	2.39	2.59	2.38
60	2.96	2.69	2.93	2.68
65	3.41	3.08	3.36	3.06
70	4.02	3.60	3.92	3.55
75	4.86	4.31	4.63	4.20
80	6.01	5.33	5.47	5.03
85	7.62	6.82	6.39	6.04
90 & over	9.87	9.04	7.26	7.06

Joint and Survivor Life Income

Age of Both Payees	Joint and Survivor	Joint and Survivor, 10 Years Certain
	One Male and One Female	One Male and One Female
50	\$1.95	\$1.95
55	2.14	2.14
60	2.39	2.39
65	2.69	2.69
70	3.10	3.10
75	3.64	3.63
80	4.39	4.35
85	5.45	5.28
90 & over	6.96	6.37

LIFE POLICY

Participating

ACCIDENTAL DEATH BENEFIT RIDER

MetLife Investors USA Insurance Company

If this Rider is added after the Policy is issued, the waiting period for incontestability for this Rider is different from that in the Policy and begins on the Issue Date of this Rider.

This Rider is a part of the Policy if it is listed on the Policy Specifications page. A copy of the application for this Rider is attached to and made part of the Rider.

Accidental Death Benefit	<p>The Policy Proceeds will be increased by an Accidental Death Benefit upon receipt of proof that the Insured's death:</p> <ol style="list-style-type: none">1. Resulted directly, and independent of all other causes, from accidental bodily injury;2. Occurred while this Rider was in force;3. Occurred within 90 days after the accidental bodily injury; and4. Occurred on or after the Insured's first birthday.
Risks Not Assumed	<p>This Benefit will not be payable if the Insured's death resulted directly or indirectly from:</p> <ol style="list-style-type: none">1. Suicide, while sane or insane;2. Mental illness or treatment for mental illness;3. Infection, except when caused by an accidental injury;4. The use of any drug, unless used on the advice of a licensed medical practitioner;5. The commission of or attempt to commit an assault or felony by the Insured;6. Flight in or descent from or with any kind of aircraft or spacecraft, unless the Insured was only a passenger with no duties in connection with the flight or descent, and the flight or descent was not for a training or experimental purpose; or7. War or warlike action in a time of peace.
Amount of Benefit	<p>The amount of this Benefit is shown on the Policy Specifications page. The amount will be doubled if the accidental bodily injury occurs while the Insured is a fare-paying passenger on a licensed public conveyance being operated for passenger service by a common carrier.</p>
Premiums For This Rider	<p>Premiums for this Rider are due with the premiums for the Policy. Premiums for this Rider are shown on the Policy Specifications page.</p>
Incontestability	<p>This Rider will not be contestable after it has been in force during the lifetime of the Insured for two years from the Issue Date of this Rider.</p>

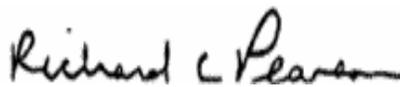
Termination

This Rider will terminate upon the earliest of:

1. The Insured's Attained Age 70;
2. The date the Policy lapses;
3. The date the Policy becomes fully paid-up;
4. The date of our receipt of your request In Writing to terminate this Rider; and
5. The date the Policy terminates, unless the Policy terminates as a result of the exercise of any Acceleration of Death Benefit rider. If the Policy terminates as a result of the exercise of any Acceleration of Death Benefit rider, this Rider will stay in force as described in that rider.

The Issue Date of this Rider and the Policy are the same unless another Rider Issue Date is shown on the Policy Specifications page.

MetLife Investors USA Insurance Company



Secretary

WAIVER OF PREMIUM DUE TO DISABILITY OR DEATH OF THE APPLICANT RIDER

MetLife Investors USA Insurance Company

The waiting period for incontestability for this Rider is different from that in the Policy and begins on the Issue Date of this Rider.

This Rider is a part of the Policy if it is listed on the Policy Specifications page. A copy of the application for this Rider is attached to and made part of the Rider.

Waiver of Premium Benefit

We will waive the premiums for the Policy and all riders, unless otherwise stated in the rider, if:

1. You furnish us with written proof that: the Applicant is totally disabled, as defined in this Rider; or the Applicant has died;
2. The death or the total disability occurs before the Applicant's Age 60;
3. The Insured is younger than Age 25 at the time of the Applicant's death or when the Applicant's total disability occurs;
4. The Applicant's disability has continued without interruption for at least six months; and
5. This Rider is in force.

Premiums will not be waived beyond the Insured's Age 25.

Any premiums due before we approve a claim for waiver of premium should be paid as due; however, we will refund to you any premium paid but later waived, unless otherwise stated in a rider.

If the Applicant becomes totally disabled during the Grace Period and the Policy becomes eligible for the Waiver of Premium Benefit, we will waive the premiums that were due during the Grace Period, unless otherwise stated in a rider.

If the Applicant dies during the Grace Period and the Policy becomes eligible for the Waiver of Premium Benefit, we will refund the premiums that were paid beyond the date of the Applicant's death, unless otherwise stated in a rider.

Definitions of Age 25 and Age 60

"Age 60" begins on the policy anniversary nearest the Applicant's 60th birthday. "Age 25" begins on the policy anniversary nearest the Insured's 25th birthday.

Premiums For This Rider

Premiums for this Rider are due with the premiums for the Policy. Premiums for this Rider are shown on the Policy Specifications page.

Policy Benefits

The Policy Proceeds and any dividends on the base Policy and any riders will be the same while premiums are being waived as they would be if those premiums were paid in cash.

Total Disability

"Total Disability" means the inability of the Applicant to perform the substantial and material duties of his or her regular occupation. Such disability must be the result of an accidental bodily injury or a sickness. Substantial and material duties include attending school or college as a full time student, if that was the main occupation of the Applicant when the disability began. The injury or sickness must first manifest itself after the Issue Date of this Rider.

However, after this period of disability has continued for 60 months, the Applicant will be considered to be totally disabled only if he or she is unable to perform the substantial and material duties of any occupation for which he or she is reasonably fitted by education, training or experience.

If after this Rider becomes effective, the Applicant suffers the total and irrecoverable loss of:

1. The sight in both eyes;
2. The use of both hands or both feet; or
3. The use of one hand and one foot,

this will be considered total disability as defined in this Rider. Upon such a loss the Applicant will still be considered totally disabled even if the Applicant is working at an occupation.

Recurrent Total Disability

If, while the Policy and this Rider are in force, the Applicant becomes disabled again after having been totally disabled before, the new disability will be considered a continuation of the previous period unless:

1. It is due to an entirely different cause; or
2. The Applicant has performed all of the material and substantial duties of a gainful occupation for a continuous period of six months or more between such periods of total disability.

Risks Not Assumed

We will not waive premiums under this Rider if disability results from war or any act of war while the Applicant is in the military, naval or air forces of any country at war. We will also not waive premiums if the Applicant becomes disabled while in a civilian non-combatant unit serving with such forces. "War" includes undeclared war and "any country" includes any international organization or combination of countries.

Notice of Claim and Proof of Disability

Before we waive any premiums, we must receive the following In Writing:

1. Notice of claim for this benefit during the lifetime of the Applicant. This notice must be submitted during the continuance of total disability. This notice must be submitted no later than six months after this Rider terminates; and
2. Proof of total disability within six months after we receive notice of claim. In no event should this proof be submitted later than the date when any of the following events first occurs:
 - a. One year after Age 60 of the Applicant;
 - b. The death of the Applicant;
 - c. One year after Age 25 of the Insured;
 - d. Surrender of the Policy; and
 - e. One year from the due date of the first unpaid premium.

Failure to give such notice and proof within the time allowed will not void the claim. We will consider the claim if you show us that it was not reasonably possible to file notice and proof on time. However, you must file notice and proof as soon as reasonably possible. In no event will any premium be waived if its due date was more than one year before we received notice of the claim.

We will require no further proof of disability and we will automatically waive all further premiums until the Insured's Age 25 if:

1. The Applicant is totally disabled at Age 60; and
2. All premiums for more than five years preceding Age 60 have been waived.

Examination of the Applicant and Proof of Continued Disability

We have the right to have the Applicant examined by our appointed examiner. Such exam will be at our expense.

We also have the right to require proof of continuance of disability In Writing at the following times:

1. After receipt of notice of claim;
2. At reasonable intervals within two years after we receive proof of total disability; and
3. Not more than once each year after the first two years.

We will not waive any further premiums if the Applicant refuses to be medically examined, nor will we waive further premiums if proof of continuance of disability is not furnished when we request it.

Waiver of Premium Upon Death of Applicant

Upon the death of the Applicant, we will waive premiums until the Insured's Age 25:

1. If that death occurs prior to the Applicant's age 60 and prior to the Insured's Age 25; and
2. Based on our receipt of proof of the Applicant's death.

Incontestability

We cannot contest this Rider after it has been in force during the lifetime of the Applicant, excluding any period the Applicant is totally disabled, for two years from the Issue Date of this Rider.

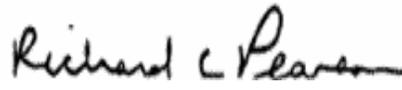
Termination

This Rider will terminate upon the earliest of:

1. Age 25 of the Insured. This will not affect a valid claim for the Applicant's total disability occurring before the Insured's Age 25;
2. Age 60 of the Applicant. This will not affect a valid claim for the Applicant's total disability occurring before the Applicant's Age 60.
3. The date the Policy lapses;
4. The date the Policy is terminated;
5. The date the Policy becomes fully paid-up; and
6. The date of our receipt of your request In Writing to terminate this Rider.

The Issue Date of this Rider and the Policy are the same unless another Rider Issue Date is shown on the Policy Specifications page.

MetLife Investors USA Insurance Company



Secretary

WAIVER OF PREMIUM DUE TO DISABILITY OF THE INSURED RIDER

MetLife Investors USA Insurance Company

The waiting period for incontestability for this Rider is different from that in the Policy and begins on the Issue Date of this Rider.

This Rider is a part of the Policy if it is listed on the Policy Specifications page. A copy of the application for this Rider is attached to and made part of the Rider.

Waiver of Premium Benefit

We will waive the premiums for the Policy and all riders, unless otherwise stated in the rider, if:

1. You furnish us with written proof that the Insured is totally disabled, as defined in this Rider;
2. The Insured becomes disabled after Age 5 and before Age 65;
3. Disability has continued without interruption for at least six months; and
4. This Rider is in force.

Premiums for the Policy will be waived as follows:

Disability Starting Before Age 60. If the Insured's disability begins before Age 60, we will waive premiums that were due during the six months of uninterrupted disability, unless otherwise stated in a rider. After that, we will continue to waive premiums. However, the Insured must continue to be totally disabled.

Disability Starting Between Ages 60 and 65. If the Insured's disability begins on or after Age 60 but before Age 65, we will waive premiums that were due during the six months of uninterrupted disability, unless otherwise stated in a rider. We will continue to waive premiums after that, but no later than Age 65. However, the Insured must continue to be totally disabled.

If the Insured becomes totally disabled during the Grace Period and becomes eligible for the Waiver of Premium Benefit, we will waive the premiums that were due during the Grace Period, unless otherwise stated in a rider.

Any premiums due before we approve a claim for waiver of premium should be paid as due; however, we will refund to you any premium paid but later waived, unless otherwise stated in a rider.

Definition of Age 5, Age 60, and Age 65

"Age 5," "Age 60," and "Age 65" begin on the policy anniversary nearest the Insured's 5th, 60th, and 65th birthdays, respectively.

Premiums For This Rider

Premiums for this Rider are due with the premiums for the Policy. Premiums for this Rider are shown on the Policy Specifications page.

Policy Benefits

The Policy Proceeds and any dividends on the base Policy and any riders will be the same while premiums are being waived as they would be if those premiums were paid in cash.

Total Disability

"Total Disability" means the inability of the Insured to perform the substantial and material duties of his or her regular occupation. Such disability must be the result of an accidental bodily injury or a sickness. Substantial and material duties include attending school or college as a full time student, if that was the main occupation of the Insured when the disability began. The injury or sickness must first manifest itself after the Issue Date of this Rider.

However, after this period of disability has continued for 60 months, the Insured will be considered to be totally disabled only if he or she is unable to perform the substantial and material duties of any occupation for which he or she is reasonably fitted by education, training or experience.

If after this Rider becomes effective, the Insured suffers the total and irrecoverable loss of:

1. The sight in both eyes;
2. The use of both hands or both feet; or
3. The use of one hand and one foot,

this will be considered total disability as defined in this Rider. Upon such a loss the Insured will still be considered totally disabled even if the Insured is working at an occupation.

Recurrent Total Disability

If, while the Policy and this Rider are in force, the Insured becomes disabled again after having been totally disabled before, the new disability will be considered a continuation of the previous period unless:

1. It is due to an entirely different cause; or
2. The Insured has performed all of the material and substantial duties of a gainful occupation for a continuous period of six months or more between such periods of total disability.

Risks Not Assumed

We will not waive premiums under this Rider if disability results from war or any act of war while the Insured is in the military, naval or air forces of any country at war. We will also not waive premiums if the Insured becomes disabled while in a civilian non-combatant unit serving with such forces. "War" includes undeclared war and "any country" includes any international organization or combination of countries.

Notice of Claim and Proof of Disability

Before we waive any premiums, we must receive the following In Writing:

1. Notice of claim for this benefit during the lifetime of the Insured. This notice must be submitted during the continuance of total disability. This notice must be submitted no later than six months after this Rider terminates; and
2. Proof of total disability within six months after we receive notice of claim. In no event should this proof be submitted later than the date when any of the following events first occurs:
 - a. One year after Age 65 of the Insured;
 - b. Surrender of the Policy; and
 - c. One year from the due date of the first unpaid premium.

Failure to give such notice and proof within the time allowed will not void the claim. We will consider the claim if you show us that it was not reasonably possible to file notice and proof on time. However, you must file notice and proof as soon as reasonably possible. In no event will any premium be waived if its due date was more than one year before we received notice of the claim.

We will require no further proof of disability and we will automatically waive all further premiums if:

1. The Insured is totally disabled at Age 65; and
2. All premiums for more than five years preceding Age 65 have been waived.

Examination of the Insured and Proof of Continued Disability

We have the right to have the Insured examined by our appointed examiner. Such exam will be at our expense.

We also have the right to require proof of continuance of disability In Writing at the following times:

1. After receipt of notice of claim;
2. At reasonable intervals within two years after we receive proof of total disability; and
3. Not more than once each year after the first two years.

We will not waive any further premiums if the Insured refuses to be medically examined, nor will we waive further premiums if proof of continuance of disability is not furnished when we request it.

Incontestability

We cannot contest this Rider after it has been in force during the lifetime of the Insured, excluding any period the Insured is totally disabled, for two years from the Issue Date of this Rider.

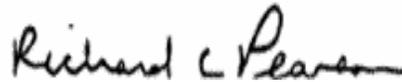
Termination

This Rider will terminate upon the earliest of:

1. Age 65 of the Insured. This will not affect a valid claim for total disability occurring before Age 65;
2. The date the Policy lapses;
3. The date the Policy terminates;
4. The date the Policy becomes fully paid-up; and
5. The date of our receipt of your request In Writing to terminate this Rider.

The Issue Date of this Rider and the Policy are the same unless another Rider Issue Date is shown on the Policy Specifications page.

MetLife Investors USA Insurance Company



Secretary

CHILDREN'S TERM INSURANCE RIDER

MetLife Investors USA Insurance Company

If this Rider is added after the Policy is issued, the waiting periods for incontestability and suicide for this Rider are different from those in the Policy and begin on the Issue Date of this Rider.

This Rider is a part of the Policy if it is listed on the Policy Specifications page. A copy of the application for this Rider is attached to and made part of the Rider.

Face Amount The Face Amount for this Rider on each Insured Child on and after age six months is the Face Amount shown for the Rider on the Policy Specifications page, and half of that amount before age six months.

Life Insurance Benefit We will pay the Face Amount as defined above to the beneficiary under this Rider upon the death of an Insured Child while this Rider is in force. We must receive proof In Writing that the death occurred before the Final Date of insurance on such Insured Child.

Definition of Insured Child Any child, stepchild or legally adopted child of the Insured is an Insured Child if named in the application for this Rider and if the child is: at least age 15 days; and less than age 18. Any child, stepchild or legally adopted child of the Insured who is less than 15 days on the date the application is signed becomes an Insured Child at age 15 days if named in the application for this Rider. Any child of the Insured born after the date of the application for this Rider will become an Insured Child at age 15 days. Any child who is legally adopted by the Insured after the date of the application for this Rider but before the child's 18th birthday will become an Insured Child at age 15 days or on the date of adoption, if later. Any child who becomes a stepchild of the Insured after the date of the application for this Rider but before the child's 18th birthday will become an Insured Child at age 15 days or on the date he or she becomes a stepchild of the Insured, if later. Each Insured Child will cease to be an Insured Child on the earliest of the following events:

1. His or her 25th birthday;
2. The Final Date of this Rider;
3. A conversion of the insurance provided by this Rider on that Insured Child; and
4. The death of that Insured Child.

Owner During the lifetime of the Insured, the Owner of the Policy will be the Owner of this Rider. Upon the death of the Insured, all such rights with respect to insurance then in force under this Rider on the life of an Insured Child will vest in such Insured Child, unless otherwise provided.

The Beneficiary Unless otherwise provided in the application or changed by you, the beneficiary of any benefit payable as a result of the death of any Insured Child will be: the Insured, if living; otherwise, the estate of that Insured Child.

You may change the beneficiary of the insurance on the life of any Insured Child under this Rider. You must make the change In Writing during the lifetime of that Insured Child. Once it is recorded, the change will take effect as of the date you signed the request. This change will be subject to any payment or action we took before we recorded the change. The beneficiary designation and any changes made will be subject to any assignment of the Policy.

Premiums For This Rider Premiums for this Rider are due with the premiums for the Policy. Premiums for this Rider are shown on the Policy Specifications page; or on the Policy Specifications for Policy Change page.

Extra Amount of Insurance

We will provide an extra amount of insurance on an Insured Child for 90 days at no extra charge when:

1. That Insured Child marries;
2. A child is born to that Insured Child; or
3. A child is legally adopted by that Insured Child.

The extra amount of insurance will be four times the Face Amount under this Rider. On receipt of proof In Writing that an Insured Child died within 90 days after the marriage, birth or adoption, we will pay the extra amount to the estate of that Insured Child. The extra insurance will expire at the end of 90 days after the marriage, birth or adoption. In no event will the amount of extra insurance on an Insured Child be more than four times the Face Amount of this Rider if any 90-day periods overlap. Any extra amount of insurance provided under this provision is not convertible under the Conversion Rights provision.

Supplementary Paid-Up Policy

Except as provided under the Suicide Exclusion provision of this Rider or any exclusion rider(s) attached to the Policy, any remaining insurance on each Insured Child will be continued for the balance of its term:

1. If the Insured's death occurs while this Rider is in force; or
2. If an acceleration of benefits rider has been fully exercised while this Rider is in force.

No further premiums will be required. A supplementary paid-up policy will be issued to the Owner of this Rider. We must receive proof In Writing of death of the Insured.

Any child who would have become an Insured Child if the Insured's death had not occurred will become an Insured Child in accordance with the provisions of this Rider.

Conversion Rights

While the Policy is in force, the Owner may convert the term insurance in force under this Rider on each Insured Child to a new policy on that Insured Child's Date of Conversion. The Date of Conversion is: any day between the 22nd and 25th birthday of that Insured Child; or, if earlier, the Final Date of this Rider. An Insured Child's Date of Conversion can be advanced to the date on which any extra amount of insurance on that Insured Child expires under this Rider. The new policy will be issued:

1. On the life of that Insured Child;
2. Without proof of insurability;
3. With a face amount not more than five times the Face Amount of this Rider on that Insured Child;
4. Based on a standard nonsmoker risk classification or the risk classification the issuing company determines is closest to it if that classification is not available on the new policy;
5. With a current policy date and a current issue date;
6. By us or by an affiliate designated by us;
7. On any permanent plan agreed to by the issuing company, to the extent available for sale by that company on the date of the conversion and subject to any limits under Federal income tax and other applicable rules;
8. At the then current age of that Insured Child as calculated by the issuing company for that plan of insurance;
9. Subject to payment of the first premium for the new policy, minus any conversion credit based on the Company's rules at the time of conversion, while that Insured Child is living, and within 60 days prior to or 31 days after the date coverage on that Insured Child terminates;
10. On a policy form and at rates in use by the issuing company on the policy date of the new policy; and
11. Subject to any assignments and limitations to which this Rider is subject.

If the amount of insurance to be converted is less than the issuing company's published minimum limits of issue, the conversion may be made only with our consent.

Reinstatement

If this Rider lapses, you may reinstate it within three years after the date of lapse. To reinstate, you must submit the following items:

1. A written application for reinstatement;
2. Proof In Writing that each Insured Child is insurable by our standards; and
3. Payment, while each Insured Child is living, of each unpaid premium, plus interest at the rate of 6% per year compounded yearly.

If proof In Writing that an Insured Child is insurable by our standards is not provided, any reinstatement of this Rider will not reinstate coverage on that Insured Child until we have received and approved such evidence, subject to all terms of this provision. All Insured Children to be covered must be living on the date we approve the request for reinstatement. If an Insured Child to be covered is not living, such approval is void and of no effect for that child.

The reinstated Rider will be in force from the date we approve the reinstatement application.

This Rider can be reinstated only if the Policy is also reinstated or is in force. If only a portion of the Policy coverage is reinstated, then only a portion of this Rider coverage may also be reinstated.

Incontestability

This Rider will not be contestable after it has been in force for two years from the Issue Date of this Rider: during the life of the Insured; and during the life of an Insured Child that was covered under this Rider on its Issue Date.

Suicide Exclusion

If the Insured dies by suicide, while sane or insane, within two years from the Issue Date of this Rider:

1. This Rider will not become paid-up under the Supplementary Paid-up Policy provision;
2. This Rider will terminate; and
3. The premiums paid (without interest) for this Rider will be included in the Policy Proceeds.

Incorrect Age

The date that coverage under this Rider ceases, expires or terminates will be based on the correct age of each Insured Child.

Expiration of Insurance

The Final Date of this Rider is the policy anniversary nearest the 65th birthday of the Insured. If this Rider has not already expired or been cancelled, then insurance on each Insured Child will cease on: the 25th birthday of that child; or the date the insurance on that child is converted.

You should provide us with written notification when the youngest Insured Child reaches age 25 so that this Rider can be terminated. If you do not provide such notification, the premium will continue to be charged with the premiums for the Policy.

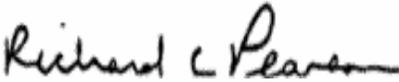
Termination

This Rider will terminate upon the earliest of:

1. The date the Policy lapses;
2. The date the Policy is surrendered;
3. The date the Policy becomes fully paid-up;
4. The date an acceleration of benefits rider is fully exercised;
5. Immediately before the date any Supplementary Paid-Up Policy is issued;
6. The Final Date for this Rider; and
7. The date of our receipt of your request In Writing to terminate this Rider.

The Issue Date of this Rider and Policy are the same unless another Rider Issue Date is shown on the Policy Specifications page.

MetLife Investors USA Insurance Company


Secretary

FLEXIBLE ADDITIONAL INSURANCE RIDER

MetLife Investors USA Insurance Company

If this Rider is added after the Policy is issued, the waiting periods for incontestability and suicide for this Rider are different from those in the Policy and begin on the Issue Date of the Rider.

This Rider is a part of the Policy if it is listed on the Policy Specifications page. A copy of the application for this Rider is attached to and made part of the Rider.

This Rider allows you to supplement your Policy's Face Amount with an Additional Insurance Amount.

Additional Insurance Amount The Additional Insurance Amount in the first rider year is shown on the Rider Specifications for Flexible Additional Insurance (called "Rider Specifications"). The Additional Insurance Amount for each subsequent rider year will consist of Paid-Up Additions and One-Year Term Insurance (known as One-Year Term), the mix of which is subject to change each year. It will be provided by the Purchase Amount, which equals the premium payments under this Rider plus dividends credited to the Policy plus any Cash Value of existing Paid-Up Additions. The Purchase Amount will be used to buy a combination of One-Year Term and Paid-Up Additions to equal the Additional Insurance Amount. (See Termination of One-Year Term provision.)

If the Purchase Amount is not sufficient to buy One-Year Term equal to the Additional Insurance Amount, we will send you a notice stating the amount needed. You may send us that amount or you may use the Cash Value of any other existing dividend balances. This additional premium will not be waived under any waiver of premiums benefit rider. If we do not receive this payment within 31 days from the rider anniversary, the Additional Insurance Amount of this Rider will be reduced to the amount of One-Year Term, unless the Guaranteed Amount is in effect.

Paid-Up Additions The amount of Paid-Up Additions bought by the Purchase Amount, minus the Premium Load and one-year term insurance costs, is computed by dividing that amount by an applicable factor. These factors are the net single premium factors, which are based on the Insured's Attained Age, the Mortality Table shown on the Table of Guaranteed Values of the Policy and an interest rate of [4%] a year. The factors can be determined by dividing the values shown in the Table of Guaranteed Cash Values for Each \$1,000 of Paid-Up Insurance on a Policy Anniversary by 1,000. You can determine a factor on a date during the year by interpolation between factors for the anniversary just before and just after that date.

Minimum Premium The Minimum Premium shown on the Rider Specifications is the minimum amount that you may pay each rider year beginning one rider year after this Rider consists solely of Paid-Up Additions.

Scheduled Premium The Scheduled Premium shown on the Rider Specifications is the amount you selected to pay when this Rider was issued, but it may be changed on any subsequent policy anniversary if this Rider does not consist solely of Paid-Up Additions. Otherwise, the amount you selected to pay when this Rider was issued may be changed at any time beginning one rider year after this Rider consists solely of Paid-Up Additions.

The Scheduled Premium will be paid under the Automatic Premium Loan provision of the Policy if:

1. The premium described in that provision plus the Scheduled Premium of this Rider are not paid by the end of the Policy's grace period;
2. The automatic premium loan option of the Policy has been chosen;
3. This Rider is in effect and does not consist solely of Paid-Up Additions, or has consisted solely of Paid-Up Additions for less than one rider year; and
4. There is sufficient Loan Value to pay the full amount described in item 1 above.

If the available Loan Value is not sufficient to pay the full amount described in item 1 above, no premiums will be paid and the Policy will lapse.

Nonpayment of Scheduled Premium	If the Scheduled Premium is not paid with the Policy premium on the current schedule, the Policy and Rider will lapse if: this Rider does not consist solely of Paid-Up Additions; or this Rider consists solely of Paid-Up Additions for less than one rider year.
Unscheduled Premium	<p>You may also make an Unscheduled Premium payment on each policy anniversary if: this Rider does not consist solely of Paid-Up Additions; or this Rider consists solely of Paid-Up Additions for less than one rider year. We must receive your Unscheduled Premium payment within 31 days of a policy anniversary. When we receive your Unscheduled Premium payment, the mix of Paid-Up Additions and One-Year Term will be recalculated.</p> <p>If this Rider consists solely of Paid-Up Additions, you may also make an Unscheduled Premium payment at any time beginning one rider year after this Rider consists solely of Paid-Up Additions, subject to the minimums and maximums.</p>
Maximum Premiums	The total amount of all premiums that may be paid during the first rider year and any year in which the coverage under this Rider consists solely of Paid-Up Additions for more than one rider year is shown in the Maximum Premium Amount on the Rider Specifications.
Premium Payments	<p>If you receive a bill that includes the Scheduled Premium amount and you send in an amount that is greater than the total shown on the bill, we will apply all payments received for your Policy and Benefit Riders in the following order:</p> <ol style="list-style-type: none"> 1. To pay any premium due for the Policy and other Benefit Riders, if any, attached to the Policy; 2. To pay the Scheduled Premium for this Rider; 3. To pay the interest due on a Policy Loan; 4. To be paid as an Unscheduled Premium for this Rider, subject to the minimum and maximum limits and your right to pay; and then 5. To pay a Policy Loan. <p>If the Policy is changed to a fully Paid-Up policy, premiums cannot be paid under this Rider.</p> <p>If this Rider consists solely of Paid-Up Additions for more than one rider year and you make no premium payments under this Rider for a two full consecutive years, your right to make premium payments under this Rider will end. That right can be reinstated when you submit proof satisfactory to us that the Insured is insurable by our standards.</p> <p>For the purposes of counting the two year period indicated above:</p> <ol style="list-style-type: none"> 1. If premiums are being waived under an Insured's waiver of premium rider, the two year period will begin anew when the waiving of premiums ends. 2. If your right to make premium payments for this Rider ends solely because the Policy lapsed, that right will be reinstated once the Policy has been reinstated. When the Policy is reinstated, the counting of the two year period will begin anew.
Premium Load	All premiums received are subject to the Premium Load shown in the Rider Specifications.
Cost of One-Year Term	Each year we will set the cost of the One-Year Term under this Rider. Your cost for each \$1,000 of term insurance will never be greater than the costs shown in the Table of Guaranteed Maximum Term Costs for Each \$1,000 of Insurance.
Guaranteed Amount	If you pay the Guarantee Premium shown on the Rider Specifications for the Guarantee Period, we will guarantee the Additional Insurance Amount during the Guarantee Period. To maintain this guarantee your cumulative premium payments, less any withdrawals from the cash value of this Rider, during the Guarantee Period must at least equal the total amount of Guarantee Premium due during that period. If not, your guarantee will end. Once terminated, the guarantee cannot be reinstated. When the guarantee is no longer in effect, the Additional Insurance Amount will equal: the amount of Paid-Up Additions; plus the amount of One-Year Term.

Waiver of Premiums

If premium payments for the Policy are being waived under an Insured's waiver of premiums benefit, we will waive:

1. Your Scheduled Premium payment that was in effect when the Insured's total disability began, if this Rider does not consist solely of Paid-Up Additions or this Rider consists solely of Paid-Up Additions for less than one rider year; otherwise
2. Your Scheduled Premium payment that was in effect on the date this Rider first consisted solely of Paid-Up Additions for one rider year.

The Scheduled Premium waived may be different than the Scheduled Premium at issue of this Rider. (See the Scheduled Premium provision concerning allowed changes to the Scheduled Premium.)

While the Scheduled Premium payment is being waived, an Unscheduled Payment can only be made:

1. On a policy anniversary if it is required to keep the Guaranteed Amount in effect; and
2. On a policy anniversary if it is required to prevent the Additional Insurance Amount from being reduced.

Cash Value

While the Insured is alive, the paid-up portion of this benefit has a cash value that may be determined using the Table of Guaranteed Cash Values for Each \$1,000 of Paid-Up Insurance on a Policy Anniversary. You can determine a cash value on a date during the year by interpolation between the factors for the anniversary just before and just after that date.

The cash value of this Rider is available as part of the collateral for a loan under the Policy. The terms of the Loans provision of the Policy apply.

Effect on Policy's Nonpayment of Premiums Provision

We will add the Additional Insurance Amount under this Rider to the Policy's Face Amount to compute the amount of extended term insurance under the Nonpayment of Premiums provision of the Policy. We will also include the cash value of the paid-up insurance in computing the length of extended term insurance or the amount of reduced paid-up insurance.

Withdrawals

You may withdraw all or some of the cash value of this Rider by surrendering Paid-Up Additions. If you withdraw any cash value, the Additional Insurance Amount will be reduced.

If you surrender Paid-Up Additions, we will reduce the amount of Paid-Up Additions. When Paid-Up Additions are automatically surrendered on an annual premium due date to pay all of the annual premium as a result of your written request, the mix of Paid-Up Additions and One-Year Term will be recalculated.

Dividends

Each year we determine an amount to be paid to our policyholders as dividends. We will determine the share, if any, for this Rider and credit it as a dividend to the Policy. This Rider limits the ways you may use dividends. When this Rider is in effect and consists solely of Paid-Up Additions for more than one rider year, you may choose any dividend option. Otherwise, all dividends payable will be used to fund this Rider.

Term Conversion Option

You may convert One-Year Term, without evidence of insurability, to a new policy on the life of the Insured. The conversion must be effective as of a policy anniversary: during the first 10 policy years; or prior to the policy anniversary on which the Insured is age 65, if later. The conversion is subject to the following:

1. The amount of life insurance provided by the new policy may not be more than the One-Year Term in effect under this Rider on the last day of the prior policy year;
2. The new policy must be a permanent life plan issued by us or one of our affiliates and must be on a plan agreed to by the issuing company, to the extent available for sale by that company on the policy date of the new policy and subject to any limits under Federal income tax and other applicable rules;
3. The underwriting class of the new policy will be the same as the class for this Rider, or the class the issuing company determines is the closest to it if that class is not offered on the new policy;

4. Premiums for the new policy will be those in effect on the date of conversion at the Insured's sex and based on the Insured's date of birth;
5. The new policy will not become effective until the first full premium is paid. If you convert this Rider, we may apply a conversion credit;
6. If you convert this Rider within two years after its Issue Date, we will rely on the representations in the application for this Rider; and
7. In the new policy, the Suicide and Incontestability provisions for the coverage resulting from the conversion will be measured from the Issue Date of this Rider rather than from the issue date of the new policy.

The conversion can be made only with the consent of the Company if:

1. The face amount of the new policy would be less than the Company's published minimum limits of issue; or
2. Any rider is to be attached to the new policy.

Reinstatement

If this Rider ends solely due to the lapse of the Policy, it may be reinstated when the Policy is reinstated. If the Additional Insurance Amount was guaranteed at the time of lapse, the guarantee may also be reinstated if all Guarantee Premiums due are also paid. If this Rider consists solely of Paid-Up Additions for more than one rider year and the right to pay premiums is in effect when the Policy lapses, the right to pay premiums will also be reinstated.

Misstatement of Age or Sex

If we determine while the Insured is still alive that there was a misstatement of age or sex reflected in the Rider, we will recalculate the amount of Paid-Up Additions and One-Year Term insurance from the Issue Date of this Rider based on the correct information.

If we determine at the time of the Insured's death that there was a misstatement of age or sex reflected in the Rider, we will recalculate the amount of Paid-Up Additions and One-Year Term insurance as of the date of death by using the net single premium factors and term costs for the correct age and sex.

Incontestability

This Rider will not be contestable after it has been in force during the life of the Insured for two years from the Issue Date of this Rider.

Suicide Exclusion

If the Insured dies by suicide, while sane or insane, within two years from the Issue Date of this Rider:

1. The Rider will terminate; and
2. The amount payable under this Rider will be limited to the premiums paid (without interest) for this Rider, less any withdrawals.

Termination of One-Year Term

The One-Year Term in force under this Rider will end on the earliest of:

1. The date of our receipt of your request In Writing to end this Rider;
2. The date the One-Year Term is converted;
3. The policy anniversary on or following the date we receive your request for a change of dividend option;
4. The date the Policy becomes fully paid-up;
5. The policy anniversary on which the Insured is age 100; and
6. The date the Additional Insurance Amount consists solely of Paid-Up Additions.

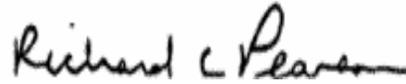
After the One-Year Term in force under this Rider ends, no One-Year Term can be purchased.

Termination of Rider This Rider will terminate on the earliest of:

1. The date the Policy lapses;
2. The date the Policy terminates; and
3. The date of our receipt of your request In Writing to terminate this Rider.

The Issue Date of this Rider and the Policy are the same unless another Rider Issue Date is shown on the Policy Specifications page.

MetLife Investors USA Insurance Company

A handwritten signature in black ink that reads "Richard C. Pearson". The signature is written in a cursive style with a large, looped initial "R".

Secretary

RIDER SPECIFICATIONS FOR FLEXIBLE ADDITIONAL INSURANCE

Insured	[JOHN MIDDLE DOE]
Policy Number	[SPECIMEN]
Additional Insurance Amount	[\$10,000]
Scheduled Premium	[\$20.98] [Annually]
Unscheduled Premium	[\$0.00]
Guarantee Premium*	[\$20.98] [Annually]
Guarantee Period	[50] YEARS*
Premium Load	[5.0%]
Minimum Premiums after the First Policy Year	
Annual	[\$100.00]
Semi-Annual	[\$52.00]
Quarterly	[\$26.00]
Monthly	[\$8.70]
Annual Maximum Premium Payments	
First Rider Year	[\$2,620.32]
Thereafter	[\$1,923.00**]

* SEE THE GUARANTEED AMOUNT PROVISION.

**THIS MAXIMUM APPLIES WHEN THE RIDER CONSISTS SOLELY OF PAID-UP ADDITIONS FOR MORE THAN ONE RIDER YEAR. IF LESS THAN 50% OF THE MAXIMUM PREMIUM IS RECEIVED FOR TWO CONSECUTIVE YEARS, THE MAXIMUM PREMIUM AMOUNT WILL BE THE GREATER OF THE TOTAL RIDER PREMIUMS RECEIVED IN EITHER OF THE TWO PREVIOUS YEARS, BUT, IF THE MINIMUM PREMIUM DOES NOT EQUAL \$0, NOT LESS THAN THE ANNUALIZED MINIMUM PREMIUM.

TABLE OF GUARANTEED MAXIMUM TERM COSTS FOR EACH \$1,000 OF INSURANCE

Insured:

[JOHN MIDDLE DOE]

Policy Number:

[SPECIMEN]

AGE	RATE	AGE	RATE
[35	2.00	68	33.07
36	2.11	69	35.25
37	2.23	70	37.89
38	2.40	71	40.78
39	2.57	72	44.71
40	2.77	73	48.66
41	3.03	74	52.65
42	3.33	75	57.29
43	3.69	76	62.23
44	4.12	77	67.94
45	4.57	78	74.54
46	4.99	79	82.05
47	5.46	80	90.07
48	5.72	81	99.05
49	6.02	82	108.11
50	6.45	83	117.61
51	6.96	84	127.94
52	7.66	85	140.09
53	8.45	86	153.39
54	9.44	87	167.69
55	10.56	88	182.72
56	11.70	89	198.27
57	12.91	90	214.13
58	13.86	91	228.43
59	14.96	92	243.02
60	16.29	93	258.10
61	17.94	94	273.74
62	19.93	95	291.05
63	22.14	96	306.33
64	24.40	97	322.44
65	26.63	98	339.45
66	28.78	99	357.42]
67	30.87		

**TABLE OF GUARANTEED CASH VALUES FOR EACH \$1,000 OF PAID-UP INSURANCE ON A
POLICY ANNIVERSARY**

Insured:

[JOHN MIDDLE DOE]

Policy Number:

[SPECIMEN]

AGE	RATE	AGE	RATE	AGE	RATE
[35	248.93	64	581.39	93	896.04
36	257.36	65	594.26	94	901.27
37	266.07	66	607.03	95	906.20
38	275.05	67	619.80	96	910.67
39	284.29	68	632.64	97	914.96
40	293.79	69	645.57	98	919.05
41	303.56	70	658.66	99	922.89
42	313.56	71	671.81	100	926.40
43	323.79	72	685.03	101	929.40
44	334.21	73	698.04	102	932.39
45	344.79	74	710.93	103	935.40
46	355.55	75	723.78	104	938.48
47	366.51	76	736.50	105	941.76
48	377.67	77	749.11	106	944.97
49	389.17	78	761.52	107	948.09
50	401.01	79	773.63	108	951.13
51	413.13	80	785.33	109	954.08
52	425.52	81	796.63	110	956.95
53	438.09	82	807.46	111	959.72
54	450.80	83	817.93	112	962.41
55	463.58	84	828.09	113	965.01
56	476.39	85	837.94	114	967.51
57	489.23	86	847.27	115	969.93
58	502.12	87	856.03	116	972.27
59	515.21	88	864.17	117	974.53
60	528.47	89	871.65	118	976.85
61	541.82	90	878.48	119	980.64
62	555.15	91	884.67	120	1,000.00]
63	568.36	92	890.51		

OPTION TO PURCHASE ADDITIONAL INSURANCE RIDER

MetLife Investors USA Insurance Company

If this Rider is added after the Policy is issued, the waiting periods for incontestability and suicide for this Rider are different from those in the Policy and begin on the Issue Date of this Rider.

This Rider is a part of the Policy if it is listed on the Policy Specifications page. A copy of the application for this Rider is attached to and made part of the Rider. This Rider allows you to buy paid-up insurance on the life of the Insured. You may buy this paid-up insurance while both the Policy and your right to buy paid-up insurance under this Rider are in force.

- Death Benefit** After we receive proof that the Insured died while any paid-up insurance was in force, we will pay an amount equal to the total paid-up insurance in force under this Rider on the date of death. The amount payable will reflect any loans taken from this Rider's cash value. (See Loan provision below.)
- Scheduled Premium** Scheduled Premiums for this Rider are payable as shown on the Rider Specifications for Option To Purchase Additional Insurance (called "Rider Specifications"). The first premium is due on the Issue Date of this Rider. However, you may change the amount of your premium payment, subject to the maximum and minimum limits shown on the Rider Specifications, or stop Scheduled Premium payments at any time. You may also resume making Scheduled Premium payments that have been stopped provided your right to make payments for this Rider has not been terminated for any reason. If premium payments for the Policy are being waived under an applicant's waiver of premiums benefit, we will not waive Scheduled Premium payments.
- Unscheduled Premium** Unless your right to make payments has terminated, you may make Unscheduled Premium payments for this Rider provided that the total payments (Scheduled and Unscheduled) for this Rider do not exceed the maximum amounts shown on the Rider Specifications.
- We will send you an annual statement confirming the amount of any Unscheduled Premium payment, the date we received it, and the amount of paid-up insurance your payment purchased.
- Premium Payments** You may make either Scheduled or Unscheduled premium payments as described below. The amount of paid-up insurance that each premium buys will be based on the Insured's sex and Attained Age on the date of the payment. To compute the amount:
1. Multiply the premium payment by the Premium Load;
 2. Subtract the result of step 1 from the premium payment; then
 3. Divide the result of step 2 by the applicable factor.
- The factors needed for step 3 are net single premium factors and can be determined by dividing the values shown on the Guaranteed Cash Values for each \$1,000 of Paid-Up Insurance on a Policy Anniversary page by 1,000. You can determine a factor on a date during the year by interpolation between factors for the anniversary just before and just after that date.
- Acceptance of Premium Payments** The Insured must be alive on the date we receive your premium payment. We will accept your premium payments for this Rider if:
1. We receive your premium payments for the Policy and any other benefit riders as due;
 2. The payment is at least equal to our Minimum Scheduled Premium payment for this Rider;
 3. Your total premium payments for the year for this Rider do not exceed our maximum annual limit;

4. We have not paid benefits under a Rider that provides for the accelerated payment of your insurance proceeds;
5. Premium payments for the Policy are not being waived under an Insured's waiver of premium benefit; and
6. Your right to make premium payments for this Rider has not been terminated.

We will refund any unaccepted premium payments.

You may not make any Scheduled or Unscheduled Premium payments while premium payments for the Policy are being waived under an Insured's waiver of premium benefit. However, you may make Unscheduled Premium payments under this Rider while premium payments for the Policy are being waived under an applicant's waiver of premiums benefit.

If premiums for the Policy are being paid under an automatic premium loan provision, your Scheduled Premium payments for this Rider will not be automatically paid. However, you may continue to make Scheduled and Unscheduled Premium payments for this Rider while premiums for the Policy are being paid under the automatic premium loan provision.

Unless you tell us otherwise, we will apply all payments received for your Policy and Benefit Riders in the following order:

1. To pay any premium due for the Policy and any other Benefit Riders, if any, attached to the Policy;
2. To pay the interest due on a Policy Loan;
3. To purchase additional insurance under this Rider; and then
4. To pay a Policy Loan.

Annual Report

Each year we will send you an annual statement. The statement will show the current Death Benefit and cash value of this Rider. It will show the amount and type of credits to, and deductions from, the cash value of this Rider during the past policy year.

Dividends

Each year we determine an amount to be credited to our policyholders as dividends. We will determine the share, if any, for this Rider and credit it at the end of the policy year. We do not expect that any dividend will be credited on this Rider until at least one year from the Issue Date of the Rider.

The annual dividend for this Rider will be used to purchase paid-up insurance under the Rider.

Cash Value

While the Insured is alive, your paid-up insurance has a cash value. A table of Guaranteed Cash Values for Each \$1,000 of Paid-Up Insurance on a Policy Anniversary is attached. You may surrender your paid-up insurance for its cash value at any time.

Cash Surrender

This Rider will be surrendered for its full cash value when the base policy is cash surrendered. There is no refund of premiums due with the surrender of this Rider, except when the effective date of surrender is prior to effective date of any premium payment. Any Death Benefit coverage provided by this Rider will end as of the date of surrender.

Withdrawals

Withdrawals of all or part of the cash value of this Rider are allowed at any time. Such a withdrawal will result in a reduction of the Death Benefit of this Rider as of the date of the withdrawal. The reduced Death Benefit will be the amount of paid-up additional insurance that the remaining cash value will purchase at the net single premium factor determined by the Insured's Attained Age as of the date of the withdrawal.

Loan

The cash value of this Rider may be used as part of the collateral for a loan under the Policy. The cash value amount of this Rider will be added to the amount available under the Policy as a Policy Loan. The Policy Loan provision will apply to the amount borrowed under this Rider. The amount available for cash surrender, withdrawal, and the Death Benefit will reflect any loans taken against this Rider's cash value.

Computation of Values

The net single premium factors used to compute the amount of the paid-up insurance are based on the Insured's Attained Age when payment is applied, the Mortality Table shown on the Table of Guaranteed Values of the Policy, and an interest rate of [4%] a year. The net single premiums used to compute the guaranteed cash values of the paid-up insurance are based on the Insured's Attained Age, the Mortality Table shown on the Table of Guaranteed Values of the Policy and an interest rate of [4%].

We will add the paid-up insurance to the Policy's face amount to compute the amount of extended term insurance under the Nonpayment of Premiums provision of the Policy. We will also include the cash value of the paid-up insurance in computing the length of extended term insurance or the amount of reduced paid-up insurance.

Reinstatement

If your right to make premium payments for this Rider has ended solely because premiums due on your Policy were not paid by the end of the grace period, you may continue to make premium payments for this Rider once the Policy and this Rider have been reinstated. Also, if your right to make premium payments had ended solely because you have not made a payment within the time periods specified in items 3 or 4 in the Termination of Right to Make Payments provision, your right may be reinstated upon proof of insurability satisfactory to us and with our consent.

Misstatement of Age or Sex

If we determine while the Insured is still alive that there was a misstatement of age or sex reflected in the Rider, we will recalculate the amount of paid-up insurance from the Issue Date of this Rider based on the correct information.

If we determine at the time of the Insured's death that there was a misstatement of age or sex reflected in the Rider, we will recalculate the amount of paid-up insurance as of the date of death by using the net single premium factors for the correct age and sex.

Incontestability

This Rider will not be contestable after it has been in force during the life of the Insured for two years from the Issue Date of this Rider.

Suicide Exclusion

If the Insured dies by suicide, while sane or insane, within two years from the Issue Date of this Rider:

1. The Rider will terminate; and
2. The premiums paid for the Rider, less any withdrawals from this Rider's cash value, will be included in the Policy Proceeds.

Termination of Right to Make Payments

You may continue to make premium payments for this Rider until the earliest of:

1. The date your Policy becomes fully paid-up;
2. The date we receive your application for benefits under an Acceleration of Death Benefits rider;
3. The 31st day after the anniversary following one full year from the Issue Date of this Rider if you have not made a scheduled or unscheduled premium payment for this Rider during the policy year; or
4. After two full consecutive years after the first year from the Issue Date of this Rider during which you have not made a Scheduled or Unscheduled Premium payment for this Rider.

For the purposes of counting the two year period indicated in item 4 above:

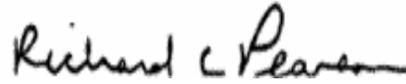
1. If a PAIR Waiver Amount is shown on the Rider Specifications and is still active, the period that Amount is being waived will not count. When that Amount stops being waived, the two year period will begin anew.
2. If your right to make premium payments for this Rider has ended solely because premiums due on your Policy were not paid by the end of the grace period, you may continue to make premium payments for this Rider once the Policy and this Rider have been reinstated. When this Rider is reinstated, the two year period will begin anew.

Termination of Rider This Rider will terminate upon the earliest of:

1. The date the Policy lapses;
2. The date the Policy terminates; and
3. The date of our receipt of your request In Writing to terminate this Rider.

The Issue Date of this Rider and the Policy are the same unless another Issue Date is shown on the Policy Specifications page.

MetLife Investors USA Insurance Company

A handwritten signature in black ink that reads "Richard C. Pearson". The signature is written in a cursive style with a large, prominent initial "R".

Secretary

RIDER SPECIFICATIONS FOR OPTION TO PURCHASE ADDITIONAL INSURANCE

Insured	[JOHN MIDDLE DOE]
Policy Number	[SPECIMEN]
Scheduled Premium	[\$420.90] [Annually]
Unscheduled Premium	[\$0.00]
Premium Load	[5.0%]
Minimum Scheduled Premium	[\$100.00] [Annually]
Annual Maximum Premium Payments	
First Rider Year	[\$9,615.00]
Thereafter	[\$1,923.00*]
PAIR Waiver Amount	[\$420.90]**

***IF LESS THAN 50% OF THE MAXIMUM PREMIUM IS RECEIVED FOR TWO CONSECUTIVE YEARS, THE MAXIMUM PREMIUM AMOUNT WILL BE THE GREATER OF THE TOTAL PREMIUMS RECEIVED IN EITHER OF THE TWO PREVIOUS YEARS, BUT NOT LESS THAN THE ANNUALIZED MINIMUM PREMIUM.**

**** IF PREMIUMS FOR THE POLICY ARE BEING WAIVED UNDER A WAIVER OF PREMIUM DUE TO DISABILITY OF THE INSURED RIDER, THIS AMOUNT WILL BE WAIVED, SUBJECT TO THE TERMS OF THAT RIDER.**

GUARANTEED CASH VALUES FOR EACH \$1,000 OF PAID-UP INSURANCE ON A POLICY ANNIVERSARY

Insured: [JOHN MIDDLE DOE]

Policy Number: [SPECIMEN]

AGE	RATE	AGE	RATE	AGE	RATE
[35	248.93	64	581.39	93	896.04
36	257.36	65	594.26	94	901.27
37	266.07	66	607.03	95	906.20
38	275.05	67	619.80	96	910.67
39	284.29	68	632.64	97	914.96
40	293.79	69	645.57	98	919.05
41	303.56	70	658.66	99	922.89
42	313.56	71	671.81	100	926.40
43	323.79	72	685.03	101	929.40
44	334.21	73	698.04	102	932.39
45	344.79	74	710.93	103	935.40
46	355.55	75	723.78	104	938.48
47	366.51	76	736.50	105	941.76
48	377.67	77	749.11	106	944.97
49	389.17	78	761.52	107	948.09
50	401.01	79	773.63	108	951.13
51	413.13	80	785.33	109	954.08
52	425.52	81	796.63	110	956.95
53	438.09	82	807.46	111	959.72
54	450.80	83	817.93	112	962.41
55	463.58	84	828.09	113	965.01
56	476.39	85	837.94	114	967.51
57	489.23	86	847.27	115	969.93
58	502.12	87	856.03	116	972.27
59	515.21	88	864.17	117	974.53
60	528.47	89	871.65	118	976.85
61	541.82	90	878.48	119	980.64
62	555.15	91	884.67	120	1,000.00]
63	568.36	92	890.51		

OPTIONS TO PURCHASE ADDITIONAL POLICIES RIDER

MetLife Investors USA Insurance Company

This Rider is a part of the Policy if it is listed on the Policy Specifications page. A copy of the application for this Rider is attached to and made part of the Rider.

Purchase of Additional Life Insurance	Additional life insurance on the Insured can be purchased without proof of insurability on each Purchase Option Date shown on the Rider Specifications for Options to Purchase Additional Policies (called "Rider Specifications"). Application for the additional insurance must be made In Writing within 60 days of the Purchase Option Date. The application must be signed by you and the Insured.
Minimum Option Amount	The Minimum Option Amount is shown on the Rider Specifications.
Maximum Option Amount	The Maximum Option Amount is the maximum amount of additional life insurance that can be purchased on each Purchase Option Date subject to the Maximum Total Option Amount below. The Maximum Option Amount is shown on the Rider Specifications. You may purchase less than the Maximum Option Amount on any Purchase Option Date. Any portion of the Maximum Option Amount not purchased within 60 days of a Purchase Option Date will be forfeited.
Maximum Total Option Amount	The Maximum Total Option Amount is the lesser of: <ol style="list-style-type: none">1. The number of Purchase Option Dates shown on the Rider Specifications times the Maximum Option Amount shown on the Rider Specifications; and2. \$[1,000,000].
Purchase Option Dates	The Purchase Option Dates are shown on the Rider Specifications.
Advancement of Purchase Option Dates	After the second rider year, you can choose to advance the next available Purchase Option Date to the date on which any of the following qualifying events occurs: <ol style="list-style-type: none">1. A child is born alive to the Insured;2. A child under 21 is legally adopted by the Insured;3. A home or other real estate is purchased by the Insured;4. The Insured marries;5. The Insured divorces; or6. The Insured's spouse dies. Your choice to advance the Purchase Option Date must be made within 60 days after the qualifying event occurs. We may require proof of the qualifying event In Writing.
The New Policy	The new policy will be issued: <ol style="list-style-type: none">1. With the same Insured as this Rider;2. With the same underwriting class as this Rider or the class we determine is the closest to it if that class is not offered on the new policy;3. Subject to any assignments and limitations to which this Rider is subject;4. By us or by an affiliate designated by us;5. On a plan agreed to by the issuing company, to the extent available for sale by us on the date the option is exercised and subject to any limitations under Federal income tax and other applicable rules;

6. At the then current age of the Insured as calculated for that plan of insurance by the issuing company;
7. On a policy form and at premium rates in use by the issuing company on the policy date of the new policy; and
8. With a policy date and issue date the same as the Purchase Option Date.

The new policy will take effect as of the Purchase Option Date if the Insured is living when the new policy is issued. The new policy will be issued no later than 60 days after the Purchase Option Date.

The contestable and suicide periods of each new policy issued under this Rider will be measured from the Issue Date of this Rider. Riders can be attached to a new policy only with our consent.

Premiums For This Rider

Premiums for this Rider are due with the premiums for the Policy. Premiums for this Rider are shown on the Policy Specifications page.

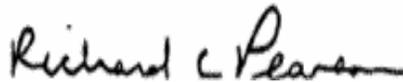
Termination

This Rider will terminate on the earliest of:

1. The date the Policy lapses;
2. The date the Policy terminates;
3. The date the Policy becomes fully paid-up;
4. The date the last Option is exercised;
5. When the total amount of coverage issued under this Rider equals the Maximum Total Option Amount;
6. 60 days after the final Purchase Option Date; and
7. The date of our receipt of your request In Writing to terminate this Rider.

The Issue Date of this Rider and the Policy are the same unless another Rider Issue Date is shown on the Policy Specifications page.

MetLife Investors USA Insurance Company



Secretary

RIDER SPECIFICATIONS FOR OPTIONS TO PURCHASE ADDITIONAL POLICIES

Insured: [JOHN DOE]
Policy Number: [SPECIMEN]
Age: [35]
Minimum Option Amount: [\$10,000]
Maximum Option Amount: [\$100,000]
Purchase Option Dates: [11/1/2015]
[11/1/2020]
[11/1/2025]

ENDORSEMENT

MetLife Investors USA Insurance Company

As of the issue date this Endorsement is part of the Policy. The following section is substituted for the Life Income Tables section:

LIFE INCOME TABLES

Minimum Payments under Payment Options

Monthly payments for each \$1,000 applied will not be less than the amounts shown in the following Tables. On request, we will provide additional information about amounts of minimum payments. The amounts shown below are based on an interest rate of $\frac{1}{2}\%$ a year and the 2000 Annuity Mortality Table.

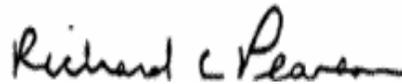
Single Life Income

Payee's Age	Life Income	10 Year Guaranteed Payment Period
50	\$2.22	\$2.21
55	2.47	2.46
60	2.79	2.78
65	3.21	3.18
70	3.76	3.69
75	4.52	4.36
80	5.58	5.20
85	7.12	6.18
90 & over	9.36	7.14

Joint and Survivor Life Income

Age of Both Payees	Joint and Survivor	Joint and Survivor, 10 Years Certain
50	\$1.94	\$1.94
55	2.14	2.14
60	2.38	2.38
65	2.69	2.69
70	3.09	3.09
75	3.63	3.62
80	4.37	4.33
85	5.42	5.26
90 & over	6.93	6.35

MetLife Investors USA Insurance Company



Secretary

SERFF Tracking Number: METD-126668137 State: Arkansas
Filing Company: MetLife Investors USA Insurance Company State Tracking Number: 46109
Company Tracking Number:
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: WL10
Project Name/Number: WL10/5E-12-10

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: AR Readability Certification.pdf		

	Item Status:	Status Date:
Satisfied - Item: Application Comments: Attached Application for informational purposes was approved on 8/3/07. Attachment: ENB-7-07.pdf		

	Item Status:	Status Date:
Satisfied - Item: Arkansas Certification Comments: Attachment: AR Certification.pdf		

State of Arkansas

Readability Certification

Pursuant to Bulletin 14-79 and Arkansas Statute Annotated § 23-80-206 to § 23-80-208, cited as the Life and Disability Insurance Policy Language Simplification Act, the Flesch Readability Ease Test has been applied to the following forms.

Form Number(s)	Flesch Score(s)
5E-12-10	52.1
5E-1CT2-10	56.7
5E-1PAI2-10	50.4
5E-1ADB2-10-AR	51.1
5E-1FTR2-10	50.1
5E-1WVR2-10	52.2
5E-1AWVR2-10	50
5E-1GI2-10	53
5E-E98-10	53.3



Karen Johnson, Vice President

7/1/2010

Date

Application for Life Insurance

Company (Check the appropriate ONE.)
The Company indicated in this section is referred to as "the Company".
Metropolitan Life Insurance Company
New England Life Insurance Company
MetLife Investors Insurance Company
General American Life Insurance Company
MetLife Investors USA Insurance Company

SECTION I - About the Proposed Insured

For Additional Insureds please complete the Additional Insureds Supplement form.

Form fields for Section I: First Name, Middle Name, Last Name, Permanent Address, City, State, Zip, Country of Legal Residence, Date of Birth, E-Mail Address, Primary Phone Number, Alternate Phone Number, Preferred Time to Call, From, To, AM, PM, Sex, Male, Female, Place of Birth, Social Security or Tax ID Number, Earned Annual Income, Net Worth, U.S. Driver's License, Issuer of ID, ID Number, Issue Date (if any), Expiration Date (if any), Name of Employer, Employer City, State, Zip, Position/Duties.

Form fields for NON U.S. CITIZENS ONLY: Country of Citizenship, Green Card/Visa Type, Expiration Date, Country of Permanent Residence, ID Number, Years in the U.S.

SECTION II - About the Owner

Complete ONLY if the Owner is NOT the Proposed Insured.

Form fields for Section II: OWNER - TRUST / BUSINESS ENTITY (Name of Entity, Tax ID Number, Trustee / Owner State), OWNER - OTHER INDIVIDUAL (First Name, Middle Name, Last Name, Permanent Address, City, State, Zip, Country of Legal Residence, Citizenship, Social Security or Tax ID Number, Date of Birth, Phone Number, E-Mail Address, Earned Annual Income, Net Worth, Relationship to Proposed Insured, Please indicate form of ID: U.S. Driver's License, Passport, Government Issued Photo ID, Issuer of ID, ID Number, Issue Date (if any), Expiration Date (if any)).

Check if ownership should revert to Insured upon Owner and Contingent Owner's deaths.



SECTION III - About the Beneficiary / Beneficiaries

For additional Beneficiaries, use Section IX - Additional Information.

Check here if the Owner is the Primary Beneficiary.

For Primary or Contingent Beneficiaries who are NOT the Owner, complete the table below.

Beneficiary Type	Name (First, Middle, Last)	Date of Birth	Relationship to Proposed Insured	Social Security Number (Optional)	Percentage of Proceeds (if not equal)
Primary					
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent					
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent					

Check here to include all living and future natural or adopted children of the Proposed Insured as Contingent Beneficiaries. (Name all living children above.)

If a Custodian is acting on behalf of a minor Beneficiary listed above, please use **Co-Owner/Contingent Owner and UTMA Designations Supplement** form.

Federal law states that if someone with special needs has assets over \$2,000, they may lose eligibility for government benefits.

SECTION IV - About Proposed Coverage

Check the desired coverage(s).

<input type="checkbox"/> Universal Life	<input type="checkbox"/> Variable Life <input type="checkbox"/>	<input type="checkbox"/> Whole Life	<input type="checkbox"/> Term Life
Product Name _____	Product Name _____	Product Name _____	Product Name _____
Face Amount* _____	Face Amount* _____	Face Amount* _____	Face Amount* _____
Riders and Details _____	Riders and Details _____	Riders and Details _____	Riders and Details _____
<input type="checkbox"/> Coverage Continuation (UL only)			
Disability Waiver: <input type="checkbox"/> Specified Premium _____ <input type="checkbox"/> Monthly Deduction (VUL only)	<input type="checkbox"/> Disability Waiver	Dividend Options: <input type="checkbox"/> Paid-Up Additions <input type="checkbox"/> Other, please specify: _____	Disability Waiver: <input type="checkbox"/> Convertible <input type="checkbox"/> Non-Convertible
Death Benefit Option _____	<input type="checkbox"/> Automatic Premium Loan Requested		
Definition of Life Insurance: <input type="checkbox"/> Guideline Premium Test <input type="checkbox"/> Cash Value Accumulation Test	<input type="checkbox"/> For a full list of riders and options, please consult with your Producer. Note: Some riders may require supplement forms to be completed. <input type="checkbox"/> For Variable Life products, please complete the Variable Life Supplement form. * If Face Amount is equal to or exceeds \$1,000,000, please complete the Personal Financial Information form.		
Planned Premium Year 1 _____ Years 2 to _____ Years ____ to ____ (UL only)			

ADDITIONAL OPTIONS

One Time (Single) Payment Amount 1035 Exchange Amount Requested Policy Date Save Age

POLICY OPTIONS

Alternate Policy: Product, Face Amount and Details _____

Additional Policy: Product, Face Amount and Details _____

Group Conversion Only

Group Conversion Alternative

} Please complete the **Group Conversion Supplement** form for either choice.



SECTION V - About Existing or Applied for Insurance

Does the Proposed Insured or Owner have any existing or applied for life insurance or annuities with this or any other company?

Proposed Insured Yes No
 Owner Yes No

If **YES**, please provide details of any existing or applied for **Life Insurance** on the **Proposed Insured only**.

Company	Amount of Insurance	Year of Issue	Status
			<input type="checkbox"/> Existing <input type="checkbox"/> Applied For
			<input type="checkbox"/> Existing <input type="checkbox"/> Applied For
			<input type="checkbox"/> Existing <input type="checkbox"/> Applied For
			<input type="checkbox"/> Existing <input type="checkbox"/> Applied For

In connection with this application, has there been, or will there be with this or any other company any: surrender transaction; loan; withdrawal; lapse; reduction or redirection of premium/consideration; or change transaction (except conversions) involving an annuity or other life insurance? Yes No

If **YES**, complete **Replacement Questionnaire** AND any other state required replacement forms or 1035 exchange forms.

If Proposed Insured is financially dependent on another individual, indicate individual providing support:

Spouse Child Parent Other _____

Amount of insurance on individual providing support. Existing Insurance _____ Insurance Applied For _____

If Proposed Insured is a minor, are all siblings equally insured? Yes No

If **NO**, please provide details: _____

SECTION VI - About Payment Information

PREMIUM PAYOR

Proposed Insured Owner (If NOT the Proposed Insured.) Other (Complete the box below.)

Other Premium Payor Name	Social Security or Tax ID Number	Relationship to Proposed Insured or Owner	
Reason this Person is the Payor			
Permanent Address	City	State	Zip

PAYMENT MODE

(Check the appropriate ONE.)

Billing Mode: Annual Semi-Annual Quarterly
 Monthly Draft per Debit Authorization (See next page.)
 Monthly Draft per Existing Electronic Payment Number _____

Special Account: Government Allotment Salary Deduction List Bill
 If Special Account, provide Employer Group Number (EGN) or List Bill Number _____

INITIAL PAYMENT

Amount Collected with Application

Method of Collection:

Initial Premium by Electronic Funds Transfer (Must be at least a monthly amount.)
 Check (Must be at least 1/12 of an annual premium.)

SOURCE OF CURRENT AND FUTURE PAYMENTS (Check **ALL** that apply.)

Earned Income Mutual Fund/Brokerage Account Money Market Fund Savings Loans
 Certificate of Deposit Use of Values in another Life Insurance/Annuity Contract Other _____



DEBIT AUTHORIZATION  Available only if the bank account holder is the Owner and/or Proposed Insured.

 All others please complete the **Electronic Payment (EP) Account Agreement** form.

The undersigned ("I") hereby authorize the Company with whom I am completing this application to initiate debit entries through Metropolitan Life Insurance Company to the deposit account designated below, at the Financial Institution named below, using the Automated Clearing House. I authorize:

1. Monthly recurring debits; AND
2. Debits made from time to time, as I authorize.

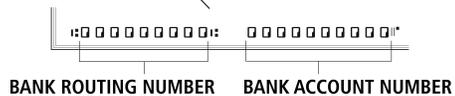
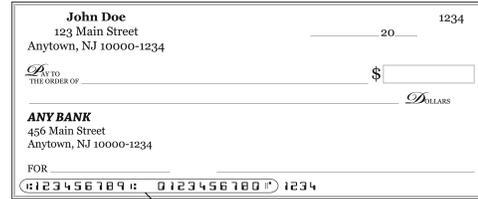
This authorization is to remain in full force and effect until the Company has received written notification from me of its termination at such time and in such manner as to afford the Company and the Financial Institution a reasonable opportunity to act on it.

Monthly Debit Date: Issue Date of the Policy
 Debit Date on the _____ of each month

Bank Account Type: Checking Savings

Bank Routing Number _____ Bank Account Number _____

Name of Financial Institution _____



 Note: Please attach a voided check or deposit slip to Section IX - Additional Information.

We cannot establish banking services from starter checks, cash management, brokerage, or mutual fund checks. We cannot establish banking services from foreign banks UNLESS the check is being paid in U.S. Dollars through a U.S. correspondent bank (the U.S. correspondent bank name must be on the check).

SECTION VII - General Risk Questions

Use Section IX - Additional Information if necessary.

1. Within the past three years has the Proposed Insured flown in a plane other than as a passenger on a commercial airline or does he or she have plans for such activity within the next year? Yes No

 If **YES**, please complete a separate **Aviation Risk Supplement** form for the Proposed Insured.

2. Within the past three years has the Proposed Insured participated in or does he or she plan to participate in **any** of the following? Yes No

- Underwater sports - SCUBA diving, skin diving, or similar activities
- Racing sports - motorcycle, auto, motor boat or similar activities
- Sky sports - skydiving, hang gliding, parachuting, ballooning or similar activities
- Rock or mountain climbing or similar activities
- Bungee jumping or similar activities

 If **YES**, please complete a separate **Avocation Risk Supplement** form for the Proposed Insured.

3. Has the Proposed Insured **traveled** or **resided** outside the U.S. or Canada within the **past two years**; or does he or she plan to **travel** or **reside** outside the U.S or Canada within the **next two years**? Yes No

If **YES**, please provide details.

Past	Future	Duration (weeks)	Cities and Countries	Purpose
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			

4. Has the Proposed Insured **EVER** used tobacco or nicotine products in any form (e.g., cigars, cigarettes, cigarillos, pipes, chewing tobacco, nicotine patches, or nicotine gum)? If **YES**, please provide details. Yes No

Product(s)	Frequency / Amount	Date Last Used



Certification / Agreement / Disclosure

Was a sales illustration provided for the life insurance policy as applied for?

Yes No

A. If **Yes**, please choose one of the following:

- An illustration was signed and **matches the policy applied for**. It is included with this application.
- An illustration was shown or provided but is **different from the policy applied for**. An illustration conforming to the policy as issued will be provided no later than at the time of policy delivery.
- The sale was made using an illustration with Accelerated Payment.
- If illustration was **only shown on a computer screen**, check and complete the details in the box below.

An illustration was displayed on a computer screen. The displayed illustration **matches the policy applied for** but no printed copy of the illustration was provided. An illustration conforming to the policy as issued will be provided no later than at the time of policy delivery. The illustration on the screen included the following personal and policy information:

1. Gender (as illustrated) Male Female Unisex
2. Age _____
3. Rating Class (e.g. Standard Non-smoker) _____ Non-smoker Smoker
4. Product Name (e.g. GAUL) _____
5. Face Amount _____
6. Dividend Option (Whole Life only) _____

B. If **No**, please choose one of the following:

- Producer certifies that a signed illustration is **not required** by law or the policy applied for is not illustrated in this state.
- No illustration conforming to the policy** as applied for was shown or provided prior to or at the time of this application. An illustration conforming to the policy as issued will be provided no later than at the time of policy delivery.

Agreement / Disclosure

I have read this application for life insurance including any amendments and supplements and to the best of my knowledge and belief, all statements are true and complete. I also agree that:

- My statements in this application and any amendment(s), paramedical/medical exam and supplement(s) are the basis of any policy issued.
- This application and any amendment(s), paramedical/medical exam, and supplement(s) to this application will be attached to and become part of the new policy.
- No information will be deemed to have been given to the Company unless it is stated in this application, paramedical/medical exam, amendment(s), or any supplement(s).
- Only the Company's President, Vice-President or Secretary may: (a) make or change any contract of insurance; (b) make a binding promise about insurance; or (c) change or waive any term of an application, receipt, or policy.
- Except as stated in the Temporary Insurance Agreement and Receipt, no insurance will take effect until a policy is delivered to the Owner and the full first premium due is paid. It will only take effect at the time it is delivered if: (a) the condition of health of each person to be insured is the same as stated in the application; and (b) no person to be insured has received any medical advice or treatment from a medical practitioner since the date of the application.
- If I have requested a rider that provides an acceleration of death benefit, I have received the appropriate disclosure form.
- I understand that paying my insurance premiums more frequently than annually may result in a higher yearly out-of-pocket cost or different cash values.
- **If I intend to replace existing insurance or annuities, I have so indicated in the appropriate section of the application.**
- **I have received the Company's Privacy Notice and the Life Insurance Buyer's Guide.**
- **If I was required to sign a Notice and Consent for HIV Testing, I have received a copy of that Notice.**



Fraud Warnings

Arkansas, Kentucky, Louisiana, New Mexico, Ohio, Oklahoma, Rhode Island

Any person who knowingly and with intent to defraud any insurance company or any other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act which is a crime and subjects such person to criminal and civil penalties.

District of Columbia, Tennessee, Virginia, Washington

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or denial of insurance benefits.

Taxpayer Identification Number Certification

Under penalties of perjury, I, the Owner, certify that:

- The number shown in this application is my correct taxpayer identification number, and I am not subject to backup withholding because:
 - (a) I have not been notified by the IRS that I am subject to backup withholding as a result of a failure to report all interest or dividends; **or**
 - (b) the IRS has notified me that I am not subject to backup withholding.
(If you have been notified by the IRS that you are currently subject to backup withholding because of under reporting interest or dividends on your tax return, you must cross out and initial this item.)
- I am a U.S. citizen or a U.S. resident alien for tax purposes.
(If you are not a U.S. citizen or a U.S. resident alien for tax purposes, please cross out this certification and complete form W-8BEN).

❶ **Please note:** The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signatures

If not witnessing all signatures, witness should initial next to signature being witnessed and sign below.

Signature(s) of all Proposed Insured(s)	Date	Signed at City, State
---	------	-----------------------

▶ _____

▶ _____

(age 15 or over)

📄 Please complete the **Additional Insureds Supplement** or **Child Rider Supplement** form(s) if applicable.

Signature(s) of all Owner(s) (If NOT the Proposed Insured.)	Date	Signed at City, State
--	------	-----------------------

▶ _____

▶ _____

(age 15 or over)

❶ If the Owner is a firm or corporation, include Officer's title with signature.

📄 If Co-Owner or Custodian, please complete the **Co-Owner/Contingent Owner and UTMA Designations Supplement** form.

Signature of Parent or Guardian	Date	Signed at City, State
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▶ _____

(If Owner or Proposed Insured is under 18, sign here. If not sign above.)

Witness to Signatures

Licensed Producer	Print Name of Producer
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▶ _____



MetLife Investors USA Insurance Company
222 Delaware Ave, Suite 900, PO Box 25130, Wilmington, DE 19899

State of Arkansas

Certification

We certify compliance with Rule and Reg. 19 s 10 and all other applicable requirements of the Arkansas Insurance Department.



Karen A. Johnson, Vice President

7/1/2010

Date