

SERFF Tracking Number: METD-127684035 State: Arkansas
Filing Company: MetLife Investors USA Insurance Company State Tracking Number: 50074
Company Tracking Number: UFND-59-12 METLIFE USA
TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium
Product Name: 2012 VL supplement filing
Project Name/Number: 2012 VL supplement filing/UFND-59-12

Filing at a Glance

Company: MetLife Investors USA Insurance Company

Product Name: 2012 VL supplement filing

TOI: L06I Individual Life - Variable

Sub-TOI: L06I.002 Single Life - Flexible
Premium

Filing Type: Form

SERFF Tr Num: METD-127684035 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num: 50074

Co Tr Num: UFND-59-12 METLIFE State Status: Approved-Closed
USA

Authors: Karen Poor, Diane

Palermo, Dale Bihlmeyer

Date Submitted: 10/20/2011

Reviewer(s): Linda Bird

Disposition Date: 10/27/2011

Disposition Status: Approved-
Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: 2012 VL supplement filing

Project Number: UFND-59-12

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 10/27/2011

State Status Changed: 10/27/2011

Created By: Dale Bihlmeyer

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Dale Bihlmeyer

Filing Description:

RE: MetLife Investors USA Insurance Company

NAIC # 241-61050 FEIN # 54-0696644

Individual Variable Life Application Filing

Form: UFND-59-12 Variable Life Supplement

New Submission

State of Domicile: Delaware

Enclosed is the above referenced form that is being filed on behalf of MetLife Investors USA Insurance Company.

SERFF Tracking Number: METD-127684035 State: Arkansas
Filing Company: MetLife Investors USA Insurance Company State Tracking Number: 50074
Company Tracking Number: UFND-59-12 METLIFE USA
TOI: L061 Individual Life - Variable Sub-TOI: L061.002 Single Life - Flexible Premium
Product Name: 2012 VL supplement filing
Project Name/Number: 2012 VL supplement filing/UFND-59-12

The above supplemental application form is enclosed for your review and approval. This is a new form that will not replace any existing form. This form will be implemented once the computer data collection system is available. This form is 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.

Variable Life Supplement, form UFND-59-12 is a supplement that contains fund selections. This supplement will always be used in conjunction with an approved life application. We have bracketed the funds to provide flexibility in updating the list of funds without refiling. Since this form will be used with a security subject to federal jurisdiction, it is exempt from readability requirements.

We look forward to receiving your approval of this form. Thank you for your attention to this filing and if you have any questions or need further information, please contact me at the number or e-mail address below.

Sincerely,

Karen L. Poor

Enclosure: Compliance Certification; Statement of Variability

Company and Contact

Filing Contact Information

Karen Poor, Senior Contract Consultant KPoor@metlife.com
501 Boylston Street 617-578-4730 [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
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: \$50.00

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Retaliatory? No
Fee Explanation: AR: Filing or review of life applications \$50.00 per form
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
MetLife Investors USA Insurance Company	\$50.00	10/20/2011	53009249

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/27/2011	10/27/2011

SERFF Tracking Number: METD-127684035 *State:* Arkansas
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Disposition

Disposition Date: 10/27/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: METD-127684035 State: Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Compliance Certification		Yes
Supporting Document	Statement of Variability		Yes
Form	VL Supplemental Application		Yes

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Form Schedule

Lead Form Number: UFND-59-12

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	UFND-59-12	Application/VL Supplemental Enrollment Application Form	Initial		0.000	UFND-59-12.pdf

Variable Life Supplement

MetLife Investors USA Insurance Company

This supplement will be attached to and become part of the application with which it is used.

SECTION I - Important Information for the Owner

Please Read Carefully.

Variable Life Insurance is generally not appropriate for time horizons of less than 10 years. These are long-term insurance products that may have significant short-term surrender charges. Variable Life Insurance is designed to provide death benefit protection while offering the potential for long-term cash accumulation, and may not be appropriate in situations where significant liquidation of assets in the near future may be expected.

The cash value may increase or decrease, even to the extent of being reduced to zero, in accordance with separate account investment experience.

The cost of insurance rates for this policy may change. The rates currently being charged are not guaranteed, and the Company may charge the full maximum guaranteed rates.

The death benefit may be variable or fixed under specified conditions.

Illustrations of benefits, including death benefits and cash values, are available upon request.

SECTION II - Owner's Information

OWNER: [] Proposed Insured [] Other Individual

OTHER INDIVIDUAL INFORMATION ONLY:

Form fields for First Name, Middle Name, Last Name, Primary Phone Number, Occupation, Name of Employer, Employer City, State, Zip, and Position/Duties.

Is the Owner or a member of the Owner's household employed by or associated with a Broker-Dealer, other firm within the securities industry, or a financial regulatory agency? [] Yes [] No

PRIOR INVESTMENT EXPERIENCE: (Choose ALL that apply and indicate your years of experience.)

[] Certificate of Deposit ___ years [] Stocks ___ years [] Mutual Funds ___ years [] Money Markets ___ years [] Bonds ___ years [] Other ___ years If Other, specify: _____

SECTION III - Coverage Information

Choose one of the following options. NOTE: Ages 85 and 121 available only by rider.

Guaranteed Minimum Death Benefit Option: [] 5 Years [] 20 Years [] To Age 65 [] To Age 85 [] To Age 121 [] Other _____

SECTION IV - Investment Objective and Risk Tolerance

Have you completed the Asset Allocation Questionnaire? [] Yes [] No If YES, please submit with this Supplement.

Choose one Investment Objective below (a, b, c, d, or e). Then choose one Risk Tolerance for that specific Investment Objective. Be sure it supports the Investment Objective and your Risk Tolerance for this policy.

- a. Capital Preservation: Seeks income and stability with minimal risk. Risk Tolerance: [] Conservative [] Conservative to Moderate
b. Income: Seeks current income over time. Risk Tolerance: [] Conservative [] Conservative to Moderate [] Moderate
c. Growth & Income: Seeks capital appreciation over long term combined with current dividend income. Risk Tolerance: [] Conservative to Moderate [] Moderate [] Moderate to Aggressive
d. Growth: Seeks capital appreciation over long term. Risk Tolerance: [] Moderate [] Moderate to Aggressive [] Aggressive
e. Aggressive Growth: Seeks maximum capital appreciation over time by investing in speculative and/or higher risk securities. Risk Tolerance: [] Moderate to Aggressive [] Aggressive



SECTION V - Optional Automated Investment Strategies

You may select **ONLY ONE** of the following. **If you are NOT electing any Automated Investment Strategies, please proceed to Section VI - Investment Allocation.**

Index Selector

⚠ No other funding options can be selected when using this strategy.

Check only **ONE** of the categories to the right. MetLife Investors USA will allocate 100% of your net premium based on the current allocation for the Index Selector Model you choose. I understand that the Index Selector strategy will be implemented using the percentage allocations of the model in effect on the date of issue of my policy. I also understand that in order to maintain this allocation, my account will be automatically rebalanced every quarter.

- Conservative
- Conservative to Moderate
- Moderate
- Moderate to Aggressive
- Aggressive

Equity Generator

⚠ A percent of premium must be allocated to the Fixed Account when this option is chosen.

Automatically transfers the current month's earnings from the Fixed Account into any one of the available funding options on each monthly anniversary.

Please elect one funding option, except the Fixed Account, from the list in Section VI - Investment Allocation.

Rebalancer

Automatically rebalances the cash value among the funding options each calendar quarter to return the allocation to the allocation percentages you specify. Choose **ONE** of the following:

- Check here if you wish to rebalance to the allocation percentages chosen for your premium payments.
- Check here if you wish to rebalance using different allocation percentages than your premium payments and indicate the allocation percentages in the right-hand column in Section VI - Investment Allocation.

Allocator

⚠ The destination funding option(s) chosen cannot include the "source fund".

Automatically transfers a set amount of money from the Fixed Account or any other funding option ("source fund") to any number of available funding options on each monthly anniversary. (The value of the "source fund" must be sufficient to ensure a minimum of three consecutive monthly transfers.)

Please indicate the "source fund" from which the transfers are to be made:

Please choose **ONE** of the following transfer options. Indicate the destination funding options and the dollar amount to be transferred to each in the right-hand column in Section VI - Investment Allocation.

- Transfer \$ _____ per month until the "source fund" is depleted.
- Transfer \$ _____ per month for _____ months.

The Allocator is a form of dollar cost averaging. Dollar cost averaging does not assure a profit or protect against a loss in declining markets. It involves continuous investment in securities regardless of fluctuations in price levels. An investor should consider his/her ability to continue purchases in periods of low price levels.

Enhanced Dollar Cost Averager (EDCA)

⚠ The destination funding option(s) chosen cannot include the Fixed Account.

Automatically transfers an amount of money each month from the EDCA fixed account to any number of available funding options each monthly anniversary until the EDCA fixed account is depleted. The amount allocated to the EDCA fixed account may consist of a one-time premium payment plus 1035 Exchange monies in the first policy year. The initial monthly amount transferred is based on the initial EDCA gross amount allocated to the EDCA fixed account, divided by twelve (months). If another eligible payment is received, the EDCA transfer amount will be increased by the subsequent payment, divided by twelve.

Please specify the EDCA amount (\$10,000 minimum):

- \$ _____ Premium payment
- \$ _____ Expected 1035 Exchange amount
- _____ % of all 1035 Exchange amounts to be allocated to EDCA (required if an Expected 1035 Exchange amount is specified)

Indicate the destination funding options and the percentage to be transferred to each in the right-hand column in Section VI - Investment Allocation.

The Enhanced Dollar Cost Averager is a form of dollar cost averaging. Dollar cost averaging does not assure a profit or protect against a loss in declining markets. It involves continuous investment in securities regardless of fluctuations in price levels. An investor should consider his/her ability to continue purchases in periods of low price levels.



SECTION VI - Investment Allocation

Please select funding options that are appropriate for the RISK TOLERANCE and INVESTMENT OBJECTIVE indicated in Section IV - Investment Objective and Risk Tolerance. Some funding options may be appropriate for more than one investment objective. For more complete information about a specific funding option, including charges and expenses, please read the prospectus carefully.

Indicate Initial Allocation in whole percentages; must equal 100%.		Use this column only if you have chosen an option on previous page.
Funding Options	Initial Premium Allocation %	Rebalancer % Allocator \$ EDCA %
Fixed Account		
American Funds Bond Fund		
Barclays Capital Aggregate Bond Index Portfolio		
BlackRock Bond Income Portfolio		
PIMCO Inflation Protected Bond Portfolio		
PIMCO Total Return Portfolio		
Western Asset Management U.S. Government Portfolio		
Western Asset Management Strategic Bond Opportunities Portfolio		
Lord Abbett Bond Debenture Portfolio		
American Funds Growth Fund		
American Funds Growth-Income Fund		
BlackRock Diversified Portfolio		
BlackRock Large Cap Core Portfolio		
BlackRock Large Cap Value Portfolio		
BlackRock Legacy Large Cap Growth Portfolio		
Davis Venture Value Portfolio		
FI Value Leaders Portfolio		
Janus Forty Portfolio		
Jennison Growth Portfolio		
Legg Mason ClearBridge Aggressive Growth Portfolio		
Met/Franklin Income Portfolio		
Met/Franklin Mutual Shares Portfolio		
MetLife Stock Index Portfolio		
MFS® Total Return Portfolio		
MFS® Value Portfolio		
Oppenheimer Capital Appreciation Portfolio		
T. Rowe Price Large Cap Growth Portfolio		
Artio International Stock Portfolio		
Harris Oakmark International Portfolio		

Funding Options	Initial Premium Allocation %	Rebalancer % Allocator \$ EDCA%
Met/Templeton Growth Portfolio		
MFS Emerging Markets Equity Portfolio		
MFS® Research International Portfolio		
Morgan Stanley EAFE® Index Portfolio		
Oppenheimer Global Equity Portfolio		
BlackRock Aggressive Growth Portfolio		
Lazard Mid Cap Portfolio		
Met/Artisan Mid Cap Value Portfolio		
MetLife Mid Cap Stock Index Portfolio		
Morgan Stanley Mid Cap Growth Portfolio		
Neuberger Berman Mid Cap Value Portfolio		
T. Rowe Price Mid Cap Growth Portfolio		
American Funds Global Small Capitalization Fund		
Dreman Small Cap Value Portfolio		
Invesco Small Cap Growth Portfolio		
Loomis Sayles Small Cap Core Portfolio		
Loomis Sayles Small Cap Growth Portfolio		
Neuberger Berman Genesis Portfolio		
Russell 2000® Index Portfolio		
T. Rowe Price Small Cap Growth Portfolio		
Clarion Global Real Estate Portfolio		
RCM Technology Portfolio		
Van Eck Global Natural Resources Portfolio		
SSgA Growth and Income ETF Portfolio		
SSgA Growth ETF Portfolio		
MetLife Conservative Allocation Portfolio		
MetLife Conservative to Moderate Allocation Portfolio		
MetLife Moderate Allocation Portfolio		
MetLife Moderate to Aggressive Allocation Portfolio		
MetLife Aggressive Strategy Portfolio		
American Funds Moderate Allocation Portfolio		
American Funds Balanced Allocation Portfolio		
American Funds Growth Allocation Portfolio		
Met/Franklin Templeton Founding Strategy Portfolio		

Other - Write in any available funds not listed above.

Funding Options

Initial Premium Allocation %

Rebalancer %/ Allocator \$/ EDCA %



SECTION VII - Other Important Owner Questions

1. I elect to have the monthly deduction from the cash values taken as follows - choose **ONE**:

- Proportionately from the funding options based on the cash value in each at the time of the deduction.
- From the Fixed Account or any other specific funding option.

Specify: _____

If you have chosen a specific funding option, please note that if at any time that designated funding option has insufficient cash value to pay the entire amount of the monthly charges, the remaining portion of these charges will be deducted proportionately from each funding option based on the cash value in each at the time of the deduction.

2. Have you received a prospectus for the policy applied for? Yes No

If **YES**, please indicate:

Date of Prospectus	Prospectus Book Number	Date(s) of any Prospectus Supplement(s)
_____	_____	_____

3. Did your Producer review your financial situation, risk tolerance, and investment objectives prior to completing this application? Yes No

If **NO**, please indicate on what basis this product was recommended.

4. Do you understand that:

A. The amount and duration of the death benefit may increase or decrease depending on the policy's investment return, subject to any guarantees provided by the policy? Yes No

B. There is no guaranteed minimum cash value and the cash value may increase or decrease depending on the policy's investment return? Yes No

5. Do you believe that this policy and the funding options you have selected will meet your insurance needs and financial objectives? Yes No

6. If funding options selected do not reflect the risk tolerance in Section IV - Investment Objective and Risk Tolerance, please explain: _____

⚠ SIGNATURES ARE ONLY REQUIRED FOR A TELE-APPLICATION SUBMISSION.

Print Name of Proposed Insured

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



(age 15 or over) Signature(s) of all Owner(s) (If NOT the Proposed Insured.)	Date	Signed at City, State
_____	_____	_____



(age 15 or over) Signature of Parent or Guardian	Date	Signed at City, State
_____	_____	_____



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

Print Name of Producer	Date	Signed at City, State
_____	_____	_____
Producer Signature	Date	Signed at City, State
_____	_____	_____



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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: N/A - does not apply to this filing		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: N/A - does not apply to this filing		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo		
Bypass Reason: N/A - does not apply to this filing		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Compliance Certification		
Comments: Attached is the compliance certification		
Attachment: AR Compliance Cert.pdf		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability		
Comments: Attached is the Statement of Variability		
Attachment:		

SERFF Tracking Number: *METD-127684035* *State:* *Arkansas*
Filing Company: *MetLife Investors USA Insurance Company* *State Tracking Number:* *50074*
Company Tracking Number: *UFND-59-12 METLIFE USA*
TOI: *L061 Individual Life - Variable* *Sub-TOI:* *L061.002 Single Life - Flexible Premium*
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Statement of Variability _UFND-59-12_.pdf

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

10/5/2011

Date

STATEMENT OF VARIABILITY
Variable Life Supplement - UFND-59-12
10/4/11

Variable material is denoted by brackets in the form.	
Section III - Coverage Information	The note providing ages that are available by rider has been bracketed for the ease of revising or removing this information in the future.
Section III - Coverage Information	The years given under the <i>Guaranteed Minimum Death Benefit Option</i> have been bracketed as different options may be available in the future.
Section V - Optional Automated Investment Strategies	The information given in the <i>Automated Investment Strategies</i> have been bracketed for the ease of eliminating a type of strategy in the future. Any additions to this Section will be followed by an informational filing.
Section VI - Investment Allocation	The information given in the <i>Funding Options</i> , except for the <i>Fixed Account</i> , have been bracketed for the ease of revising in the future.