

SERFF Tracking Number: METD-127846339 State: Arkansas
 Filing Company: MetLife Investors USA Insurance Company State Tracking Number: 50342
 Company Tracking Number: WL12
 TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
 Product Name: WL12
 Project Name/Number: WL12/WL12

Filing at a Glance

Company: MetLife Investors USA Insurance Company

Product Name: WL12

SERFF Tr Num: METD-127846339 State: Arkansas

TOI: L071 Individual Life - Whole

SERFF Status: Closed-Filed-Closed

State Tr Num: 50342

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

Co Tr Num: WL12

State Status: Filed-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Albert Dubreuil, Diane Palermo, Dale Bihlmeyer

Disposition Date: 12/01/2011

Date Submitted: 11/28/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: WL12

Status of Filing in Domicile: Pending

Project Number: WL12

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 12/01/2011

State Status Changed: 12/01/2011

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

Revised Statement of Variability

The attached Statement of Variability is for use with Policy form 5E-12-10, which was approved on July 6, 2010 under SERFF Tracking Number METD-126668137. This Policy was approved as a traditional whole life policy with premiums payable to the Insured's attained age of 100.

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We are providing this revised Statement of Variability in order to use the Policy with multiple plans, such as a traditional whole life policy with premiums payable to the Insured's attained age of 120.

Per a conversation with Ms. Linda Bird on August 1, 2011, an informational filing of the revised Basis of Values and Statement of Variability is required.

Please note that changes have only been made to the Statement of Variability, which provides variable text to be used on the Policy Specifications page. No changes have been made to the provisions of the Policy.

Any variable text included in this Statement of Variability will be effective only for future issues.

We look forward to receiving your acknowledgement of this filing. Thank you for your attention to this filing.

Sincerely,

Albert Dubreuil

Enclosures: Certification; Actuarial Memorandum; Statement of Variability

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
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

SERFF Tracking Number: METD-127846339 State: Arkansas
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Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: Arkansas Fee is \$50.00 per filing.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
MetLife Investors USA Insurance Company	\$50.00	11/28/2011	54061846

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	12/01/2011	12/01/2011

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Disposition

Disposition Date: 12/01/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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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	Statement of Variability		Yes
Supporting Document	Arkansas Certification		Yes

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: Not applicable, informational Filing. Please see original Serff Filing METD-126668137.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable, informational Filing.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Life & Annuity - Acturial Memo		
Comments:		
Attachment: Basis of Values 5E-12-10 (WL12).pdf		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability		
Comments:		
Attachment: WL12 Statement of Variability (5E-12-10).pdf		

	Item Status:	Status Date:
Satisfied - Item: Arkansas Certification		
Comments:		
Attachment:		

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AR Certification.pdf

STATEMENT OF VARIABILITY

Policy 5E-12-10*

November 1, 2011

Items not specifically defined below, but bracketed.	'John Doe' info. - varies by Insured-specific information, e.g. Insured, Policy Number, Issue Date, etc.
Free Look	The number of days shown will reflect the correct number of days based on the laws or regulations of your state.
Maximum Fee for Illustration of Benefits	\$0 - \$50
Benefit	WHOLE LIFE FULLY PAID-UP IN 10 YEARS WHOLE LIFE FULLY PAID-UP IN 20 YEARS WHOLE LIFE FULLY PAID-UP AT 65 WHOLE LIFE FULLY PAID-UP AT 80 WHOLE LIFE FULLY PAID-UP AT 85 WHOLE LIFE FULLY PAID-UP AT 90 WHOLE LIFE FULLY PAID-UP AT 95 WHOLE LIFE PAID-UP AT 100 WHOLE LIFE PAID-UP AT 120
Face Amount	\$5,000 - Company's Retention Limits
Premium Payment Mode	Annual, Semi-Annual, Quarterly, Monthly
Risk Classification	ELITE NONSMOKER PREFERRED NONSMOKER PREFERRED SMOKER STANDARD NONSMOKER STANDARD SMOKER RATED NONSMOKER RATED SMOKER STANDARD RATED
	Note: STANDARD for Juveniles with issue ages 0 - 17. RATED also possible for Juveniles with issue ages 15 - 17.
Annual Policy Fee	\$0 - \$100
Nonforfeiture Interest Rate	3% -5% but not less than required by standard non-forfeiture law

*Including any state variations.

STATEMENT OF VARIABILITY

Policy 5E-12-10*

November 1, 2011

Mortality Table	2001 CSO Mortality Table, Smoker/Nonsmoker for adult male and female; composite for juveniles. May vary based on adoption of future mortality tables.
Bracketed dollar amounts in Loan and Loan Interest Repayments provision, and Limitations provision	\$0 - \$250

Note: Those items that vary by smoking status will be on an aggregate basis for Insureds under Age 18.

*Including any state variations.

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

11/28/2011

Date