

SERFF Tracking Number: METK-127358237 State: Arkansas
Filing Company: MetLife Investors USA Insurance Company State Tracking Number: 49557
Company Tracking Number: SIMPLE SOLUTIONS (BANK VA) 2011
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Simple Solutions (Bank VA) 2011
Project Name/Number: Simple Solutions (Bank VA) 2011/8028-7 (6/11)-SS

Filing at a Glance

Company: MetLife Investors USA Insurance Company

Product Name: Simple Solutions (Bank VA) 2011 SERFF Tr Num: METK-127358237 State: Arkansas

TOI: A03I Individual Annuities - Deferred Variable SERFF Status: Closed-Approved-Closed State Tr Num: 49557

Sub-TOI: A03I.002 Flexible Premium Co Tr Num: SIMPLE SOLUTIONS (BANK VA) 2011 State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Karen Foley, Barry Sullivan, Doreen Morris, Sarah Neil, Janice Bellot

Disposition Date: 08/18/2011

Date Submitted: 08/15/2011

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Simple Solutions (Bank VA) 2011

Status of Filing in Domicile: Pending

Project Number: 8028-7 (6/11)-SS

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 08/18/2011

State Status Changed: 08/18/2011

Deemer Date:

Created By: Janice Bellot

Submitted By: Janice Bellot

Corresponding Filing Tracking Number:

Filing Description:

Please find attached for your review and approval final-print versions of the above-referenced forms. These forms are new and do not replace any forms.

Contract Schedule 8028-7 (6/11)-SS represents the charges and particulars when an applicant purchases our Simple Solutions product. It will be used with individual variable annuity form 8010 (11/00) that was previously approved by your Department.

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Application form 8410 (6/11) will be completed by a prospective contract owner/annuitant.

Contract Schedule MLIU-ELGWB (6/11) represents the charges and particulars when an applicant purchases our Lifetime Guaranteed Withdrawal Benefit Rider (LGWB) in conjunction with our Simple Solutions product. It will be used with form MLIU-690-4 (4/08), which was previously approved by your Department.

These forms, where applicable, have been completed in John Doe fashion. Material that is bracketed is variable and is subject to change in accordance with the circumstances of a particular case or insured and the parameters described in the enclosed statement of variables. Any changes to the variables outside of these parameters will first be filed with your Department for approval. These forms are submitted in final printed format and are subject to only minor modification in paper size and stock, ink, border, company logo, typographical errors, layout and adaptation to computer printing.

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

Thank you for your review of this filing.

Company and Contact

Filing Contact Information

Doreen Talone, Senior Contract Consultant dtalone@metlife.com
1300 Hall Blvd. 860-768-0810 [Phone]
3rd Floor 860-656-3329 [FAX]
Bloomfield, CT 06002

Filing Company Information

MetLife Investors USA Insurance Company CoCode: 61050 State of Domicile: Delaware
222 Delaware Ave. Group Code: 241 Company Type: Life
Suite 900 Group Name: MetLife Group State ID Number:
P.O. Box 25130 FEIN Number: 54-0696644
Wilmington, DE 19899
(617) 578-2000 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$150.00

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
MetLife Investors USA Insurance Company	\$150.00	08/15/2011	50633901

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/18/2011	08/18/2011

SERFF Tracking Number: *METK-127358237* *State:* *Arkansas*
Filing Company: *MetLife Investors USA Insurance Company* *State Tracking Number:* *49557*
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Project Name/Number: *Simple Solutions (Bank VA) 2011/8028-7 (6/11)-SS*

Disposition

Disposition Date: 08/18/2011

Implementation Date:

Status: Approved-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	Certification		Yes
Supporting Document	Statement of Variability - Contract Schedule		Yes
Supporting Document	Statement of Variability - Application Contract Schedule		Yes
Supporting Document	Statement of Variability - Rider Contract Schedule		Yes
Form	Contract Schedule		Yes
Form	Contract Schedule		Yes
Form	Application		Yes

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Form Schedule

Lead Form Number: 8028-7 (6/11)-SS

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	8028-7 (6/11)-SS	Schedule Pages	Contract Schedule	Initial		0.000	8028-7 _6-11_-SS.pdf
	MLIU-ELGWB (6/11)	Schedule Pages	Contract Schedule	Initial		0.000	MLIU-ELGWB _6-11_.pdf
	8410 (6/11)	Application/ Enrollment Form	Application	Initial		0.000	8410 (6-11)_APPSS_ Dec2011 JD.pdf

SEPARATE ACCOUNT:

[MetLife Investors USA Separate Account A]

ALLOCATION REQUIREMENTS:

1. [You can only select the Subaccounts through one of the Asset Allocation Models ("Model(s)") currently available under your contract. All allocations of available Subaccounts will be based on the Model you choose. All of your initial and subsequent Purchase Payments will be allocated to the Model you choose. You may change your choice of Model at any time. The Models are allocated among the available Subaccounts and the Fixed Account (if the Fixed Account Rider has been issued). Every three months on the day of the month that is the same as the Contract Anniversary Date, the percentage in each of these Subaccounts (and the Fixed Account if available) is brought back to the selected Model percentage by transferring amounts among the Subaccounts and the Fixed Account (if available.) Currently, if the Contract Anniversary Date is the 29th, 30th or 31st of the month, transfers are made on the first day of the next month. If the scheduled transfer date occurs on a date the New York Stock Exchange is closed, the transfer will be on the next date the New York Stock Exchange is open. The Models allocations are subject to change upon Notice to you. However, we may change this requirement in the future to allow you to select from other models we may make available or to select from any of the Subaccounts or the Fixed Account (if a Fixed Account Rider has been issued).
2. Allocations must be in whole numbers. Each allocation must be at least [\$500]. Allocations made pursuant to Pre-scheduled Transfer programs are not subject to this limitation. [The current approved Pre-scheduled Transfer programs are Rebalancing program, Asset Allocation program and Dollar Cost Averaging program.]
3. We reserve the right to restrict allocations to the Fixed Account if any of the following conditions exist: (a) the credited interest rate for the amount to be allocated is equal to the Minimum Guaranteed Interest Rate for the Fixed Account; (b) the Account Value in the Fixed Account equals or exceeds [\$500,000]; or (c) a transfer was made out of the Fixed Account within the previous 180 days.]

TRANSFER REQUIREMENTS:

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

Subject to the Allocation Rules and the issuance of a Fixed Annuity Rider, during the Accumulation Period you may make transfers into the Fixed Account from the Subaccounts, subject to the maximum number of transfers per Contract Year as stated above. There are further limitations on transfers from the Fixed Account to the Separate Account as set forth below.

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

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

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

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

WITHDRAWALS:

Withdrawal Charge: A Withdrawal Charge is assessed against Purchase Payments withdrawn. The Withdrawal Charge is calculated at the time of each withdrawal. Each Purchase Payment is tracked from the date of its receipt. Amounts will be withdrawn from your Contract in the following order:

1. Earnings in the Contract (Earnings are equal to your Account Value less Purchase Payments not withdrawn); and then
2. The Free Withdrawal Amount described below, if any; then
3. Purchase Payments not previously withdrawn, in the order such Purchase Payments were made: the oldest Purchase Payment first, the next Purchase Payment second, etc. until all Purchase Payments have been withdrawn (First-in-First-out (FIFO) basis).

Withdrawal Charges are determined in accordance with the following schedule:

WITHDRAWAL CHARGES

<u>Number of Complete Years from Receipt of Purchase Payment</u>	<u>% Charge</u>
0	7
1	7
2	6
3	5
4	4
5	3
6 and thereafter	0

[Free Withdrawal Amount: Each Contract Year after the first, you can make a withdrawal of a portion of your Account Value free from any Withdrawal Charge. The Free Withdrawal Amount each Contract Year is equal to [10%] of total Purchase Payments, less the total Free Withdrawal Amount previously withdrawn in the same Contract Year. This right is non-cumulative.

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

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

ANNUITY REQUIREMENTS:

1. [The Annuity Date must be the first day of a calendar month. Unless otherwise designated by you, the Annuity Date will be no later than the Maturity Date. The Maturity Date is the first day of the calendar month following the Annuitant's 90th birthday or ten (10) years from the Issue Date.
2. For Variable Annuity Payments, the Variable Annuity Tables are based on the Annuity 2000 Mortality Table with 7-year age setback and an Assumed Investment Return (AIR) of 3.00%.
3. For Fixed Annuity Payments, the Fixed Annuity Tables are based on the Annuity 2000 Mortality Table with 7-year age setback with interest at [3%.]

FIXED ACCOUNT:

Initial Guarantee Period: [Through the end of the current calendar year]

Renewal Guarantee Period: [A calendar year]

Initial Current Interest Rate: [4.60%][Allocations to the Fixed Account not currently available]

Minimum Guaranteed Interest Rate: [[3.00%] annually]

[Initial EDCA Period: 24 months EDCA rate applicable to deposits made at the beginning of the Initial EDCA period: [4.00%]

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

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

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

ANNUITY SERVICE OFFICE:

MetLife Investors USA Insurance Company

[P.O. Box 10366

Des Moines, Iowa 50306-0366

(800) 343-8496]

ENDORSEMENTS AND RIDERS ATTACHED TO THIS CONTRACT:

[Fixed Account Rider for Variable Annuity

Enhanced Dollar Cost Averaging Rider

Three Month Market Entry Rider

Death Benefit Rider (Principal Protection)

Death Benefit Rider (Annual Step-up)

Death Benefit Rider (Enhanced)

Guaranteed Minimum Income Benefit Rider – Living Benefit

Guaranteed Withdrawal Benefit Rider

Lifetime Guaranteed Withdrawal Benefit Rider

Guaranteed Minimum Accumulation Benefit Rider

Additional Death Benefit Rider – Earnings Preservation Benefit

Waiver of Withdrawal Charge for Nursing Home or Hospital Confinement Rider – *to be attached at issue if less than age 86*

Waiver of Withdrawal Charge for Terminal Illness Rider – *to be attached at issue if less than age 86*

Individual Retirement Annuity Endorsement

Roth Individual Retirement Annuity Endorsement

SIMPLE Individual Retirement Annuity Endorsement

401 Plan Endorsement

Tax Sheltered Annuity Endorsement

Unisex Annuity Rates Endorsement

Designated Beneficiary Non-Qualified Annuity Endorsement

Non-Qualified Annuity Endorsement]

Contract Schedule
Lifetime Guaranteed Withdrawal Benefit Rider

Lifetime GWB Rider Specifications	[Single Life Version, Joint Life Version]
Effective Date:	[June 20, 2011]
Minimum Lifetime Income Age:	[59½]
Initial Total Guaranteed Withdrawal Amount:	[\$100,000.00]
Maximum Benefit Amount:	[\$10,000,000.00]
Compounding Allowable Withdrawal:	[Second Withdrawal]
Compounding Income Period End Date:	[10 th Contract Anniversary]
Compounding Income Percentage:	[5%]
Lifetime GWB Withdrawal Rate:	[[4.00%] if first withdrawal is taken before the Contract Year in which the Owner (or oldest Joint Owner or Annuitant if Owner is a non-natural person) will attain age [65]. [5.00%] if first withdrawal is taken during the Contract Year in which the Owner (or oldest Joint Owner or Annuitant if Owner is a non-natural person) attains or will attain age [65 through 75]. [5.00%] if first withdrawal is taken during the Contract Year in which the Owner (or oldest Joint Owner or Annuitant if Owner is a non-natural person) attains or will attain age [76 or older].]
Automatic Step-up Date:	[Every Contract Anniversary following the Effective Date]
Maximum Automatic Step-up Age:	[90]
Lifetime GWB Maximum Fee Rate:	[1.60% for Single Life Version, 1.80% for Joint Life Version]
Lifetime GWB Fee Rate:	[0.90% for Single Life Version, 1.10% for Joint Life Version]
Lifetime GWB Cancellation Window Periods:	[30 day period following the 5 th , 10 th , and 15 th and later Anniversaries following the Effective Date.]
Guaranteed Principal Adjustment Eligibility Date:	[15 th Contract Anniversary following the Effective Date]
<u>Allocation, Transfer and Rebalancing Limits:</u>	
Lifetime GWB Subaccounts:	[You must allocate 100% of your Account Value to the [Index Selector] Asset Allocation Model Subaccounts. All allocations of available Subaccounts will be based on the [Index Selector] model you choose.]
Platform 1 Minimum Percentage:	[No Limits Apply]
Platform 1 Subaccounts:	[N/A]
Platform 2 Maximum Percentage:	[No Limits Apply]
Platform 2 Subaccounts:	[N/A]
Platform 3 Maximum Percentage:	[No Limits Apply]

Platform 3 Subaccounts: [N/A]

Platform 4 Maximum Percentage: [*No Limits Apply*]

Platform 4 Subaccounts: [N/A]

[Home Office Address (no correspondence)
222 Delaware Avenue Suite 900 • Wilmington, DE 19899]

[Policy Service Office: P.O. Box 10366 • Des Moines, Iowa 50306-0366

For Express Mail Only • 4700 Westown Parkway Ste. 200 • West Des Moines, IA 50266-2266]

[MetLife Investors USA Variable Annuity Simple Solutions]

For assistance call [The Sales Desk]

1. Annuitant

[John J. Doe] Social Security Number [123] - [45] - [6789]
 Name (First) (Middle) (Last)
 [123 Main Street Anytown IL 60001] Sex [X] M F Date of Birth [4 / 12 / 58]
 Address (Street - No P.O. Box) (City) (State) (Zip) Phone ([708] 123-4567) Email [xyz@yahoo.net]

2. Owner (Complete only if different than Annuitant. If Owner is a Trust, please complete form 7233, the Trustee Certification form and return it with this application.)

Correspondence is sent to the Owner.
 Name (First) (Middle) (Last) Social Security/Tax ID Number _____
 Address is same as Annuitant Sex M F Date of Birth/Trust ____/____/____
 Address (Street - No P.O. Box) (City) (State) (Zip) Phone (____) _____ Email _____

3. Joint Owner

Name (First) (Middle) (Last) Social Security Number _____
 Address is same as Annuitant Owner Sex M F Date of Birth ____/____/____
 Address (Street - No P.O. Box) (City) (State) (Zip) Phone (____) _____ Email _____

4. Beneficiary

Show full name(s), relationship to Owner, Social Security Number(s), and percentage each is to receive. Use the Special Requests section if additional space is needed. **Unless specified otherwise in the Special Requests section, if Joint Owners are named, upon the death of either Joint Owner, the surviving Joint Owner will be the primary beneficiary, and the beneficiaries listed below will be considered contingent beneficiaries.**

[Mary J. Doe,	Wife,	12 / 1 / 59	234 - 56 - 7890	100%
Primary Name	Relationship	Date of Birth	Social Security Number	%
Primary Name	Relationship	Date of Birth	Social Security Number	%
Contingent Name	Relationship	Date of Birth	Social Security Number	%
Contingent Name	Relationship	Date of Birth	Social Security Number	%

ANNUITY PAYMENTS AND TERMINATION VALUES PROVIDED BY THIS CONTRACT, WHEN BASED ON THE INVESTMENT EXPERIENCE OF THE SEPARATE ACCOUNT, ARE VARIABLE, MAY INCREASE OR DECREASE, AND ARE NOT GUARANTEED AS TO FIXED DOLLAR AMOUNT.

5. Plan Type

Indicate only how contract is to be issued.
 [• NON-QUALIFIED [X]
 • QUALIFIED TRADITIONAL IRA* .. Transfer Rollover Contribution – Year _____
 • QUALIFIED SEP IRA* Transfer Rollover Contribution – Year _____
 • QUALIFIED ROTH IRA* Transfer Rollover Contribution – Year _____]
 *The annuitant and owner must be the same person.

6. Purchase Payment

Funding Source of Purchase Payment
 1035 Exchange/Transfer Check Wire]
 Initial Purchase Payment \$ [10,000]
 Make Check Payable to MetLife Investors USA Insurance Company
 (Estimate dollar amount for 1035 exchanges, transfers, rollovers, etc.)
 Minimum Initial Purchase Payment:
 \$5,000 Non-Qualified/Qualified

7. Benefit Rider

Living Benefit Rider: You must select one of the following Riders. This rider must be chosen at time of application and can not be changed. If no election is made, the Single Life option will apply.

- Single Life – Lifetime Withdrawal Guarantee (LWG) (III)
 Joint Life – Lifetime Withdrawal Guarantee (LWG) (III)]

8. Purchase Payment Allocation

Choose from the following funding options. You may choose only one of the Index SelectorSM models (Asset Allocation Models) listed below. Note: All of your initial and subsequent Purchase Payments will be allocated to the Model you choose until changed by you.

- [Defensive Moderate Balanced]

9. Systematic Withdrawals (Optional)

Do Not Complete for Required Minimum Distributions (RMDs) – Use Separate RMD Form Provided or Contact Annuity Operations and Services.

Start my withdrawal payments: At Issue (read and complete sections A and B below). If not checked, I will contact Annuity Operations and Services when I am ready to start distributions.

A) I authorize withdrawal payments from my Account Value to commence as indicated below. Once the Program is initiated, payments will continue until you notify Annuity Operations and Services to cancel them, either in writing or by telephone.

Important: Please review your contract and/or prospectus for detailed information regarding early withdrawal penalties and other withdrawal provisions. Cumulative withdrawals that exceed the Annual Benefit Payment in any contract year may significantly reduce the value of the LWG Benefit. If you make any withdrawals prior to age 59½, we will not make payments to you over your lifetime under the Lifetime Withdrawal Guarantee (LWG) (III) rider.

Choose one:

- 100% of the current Annual Benefit Payment amount allowed under the LWG rider. **This systematic withdrawal amount will only change as a result of automatic annual step-ups under the terms of the rider. If the Annual Benefit Payment changes as a result of additional purchase payments, the systematic withdrawal amount will not change until the next automatic annual step-up.**
- \$ _____ Taken pro rata. **Cumulative withdrawals taken under the LWG rider that exceed the Annual Benefit Payment in any contract year may significantly reduce the value of the LWG benefit.**

Frequency of withdrawal payments: Monthly Quarterly

B) Important Tax Information: Withdrawals will not be taxed under special exclusion ratio rules applicable to annuity payments. A 10% Federal tax penalty may be assessed against taxable amounts withdrawn if the Owner is under age 59½. You should consult your tax advisor regarding your personal situation. If no selection is made below, the Company will withhold the minimum amount required by the IRS. If applicable, a State Income Tax election will be made as elected below for Federal Income Tax withholding.

Choose one: Do not withhold Federal Income Taxes Withhold \$ _____ or _____%.

C) Payments: Payments will be made to the owner. When completed below I wish to utilize Electronic Funds Transfer in the processing of my Systematic Withdrawal. When receiving funds via Electronic Funds Transfer, it may take up to three business days for the funds to appear in your bank/brokerage account.

Bank/Brokerage Name _____

Address _____

Account Number _____

ABA Routing Number _____

- Checking (please attach a voided check)
 Savings]

10. Special Requests

11. Replacements

[Does the applicant have any existing life insurance policies or annuity contracts? Yes No

Is this annuity being purchased to replace any existing life insurance or annuity policy(ies)? Yes No

If "Yes" to either, applicable disclosure and replacement forms must be attached.

Replacement includes any surrender, loan, withdrawal, lapse, reduction in or redirection of payments on an annuity or life insurance contract in connection with this application.]

12. MetLife eDelivery®

I authorize MetLife to send documents electronically regarding my variable annuity and other insurance contracts issued by MetLife or its affiliates. I have received, read and agree to the terms of the MetLife eDelivery® Disclosure Agreement, which contains important information concerning this service. Election of this option will mean that no underlying fund prospectuses are required to be received by you prior to submitting this application as they will be delivered electronically instead. If this option is elected, I have provided my email address on page 1. Yes No

13. Fraud Statements & Disclosure

Arkansas, Louisiana, Rhode Island and West Virginia Residents Only: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and confinement in prison.

District of Columbia Residents Only: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Florida Residents Only: Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

Kentucky Residents Only: Any person who knowingly and with the intent to defraud any insurance company or other person files an application for insurance 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.

Maine, Tennessee, Virginia and Washington Residents Only: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Maryland Residents Only: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Massachusetts Residents Only: The variable annuity for which you are making this application gives us the right to restrict or discontinue allocations of purchase payments to the Fixed Account and reallocation from the Investment Divisions to the Fixed Account. This discontinuance right may be exercised for reasons which include but are not limited to our ability to support the minimum guaranteed interest rate of the Fixed Account when the yields on our Investments would not be sufficient to do so. This discontinuance will not be exercised in an unfairly discriminatory manner. The prospectus also contains additional information about our right to restrict access to the Fixed Account in the future. **BY SIGNING THIS APPLICATION, I ACKNOWLEDGE THAT I HAVE RECEIVED, READ AND UNDERSTOOD THE STATEMENTS IN THIS APPLICATION AND IN THE PROSPECTUS THAT THE FIXED ACCOUNT MAY NOT BE AVAILABLE AT SOME POINT DURING THE LIFE OF THE CONTRACT INCLUDING POSSIBLY WHEN THIS CONTRACT IS ISSUED.**

New Jersey Residents Only: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

New Mexico Residents Only: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

Ohio Residents Only: A person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing false or deceptive statement is guilty of insurance fraud.

Pennsylvania Residents Only: ANNUITY PAYMENTS OR SURRENDER VALUES, WHEN BASED UPON THE INVESTMENT EXPERIENCE OF A SEPARATE ACCOUNT ARE VARIABLE AND ARE NOT GUARANTEED AS TO A FIXED DOLLAR AMOUNT.

Pennsylvania Residents Only: Any person who knowingly and with intent to defraud any insurance company or 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.]

14. Acknowledgement and Authorization

I (We) agree that the above information and statements and those made on all pages of this application are true and correct to the best of my (our) knowledge and belief and are made as the basis of my (our) application. I (We) acknowledge receipt of the current prospectus of MetLife Investors USA Insurance Company, [MetLife Investors USA Separate Account A] PAYMENTS AND VALUES PROVIDED BY THE CONTRACT FOR WHICH APPLICATION IS MADE ARE VARIABLE AND ARE NOT GUARANTEED AS TO DOLLAR AMOUNT.

I understand there is no additional tax benefit obtained by funding an IRA with a variable annuity.

I further acknowledge that I have received MetLife's Customer Privacy Notice.

I have read the State Fraud Statement in Section 13 above applicable to me.

For Pennsylvania residents only: By signing below, I/we confirm receipt of the PA LWG Supplemental Application form. I/we understand that all annuity payments or values provided by the contract being applied for which are based on the investment experience of the Separate Account, are variable and are not guaranteed as to a Fixed Dollar amount.

[*John J. Doe, Owner*]

(Owner Signature & Title, Annuitant unless otherwise noted)

(Joint Owner Signature & Title)

(Signature of Annuitant if other than Owner)

Signed at [*Anytown, IL*]
(City) (State)

Date [*November 11, 2000*]

15. Agent's Report

The information provided by the applicant has been truly and accurately recorded.

Does the applicant have any existing life insurance policies Yes No or annuity contracts?

Is this annuity being purchased to replace any existing life Yes No insurance or annuity policy(ies)?

If "Yes" to either, applicable disclosure and replacement forms must be attached.]

[*Richard Roe*]

Agent's Signature

[(312) 456-7890]

Phone

[*Richard Roe, #723*]

Agent's Name and Number

[*456 Main Street, Anytown, IL 60001*]

Name and Address of Firm

[*#723*]

State License ID Number [(Required for FL)]

[*1234567*]

Client Account Number

[Home Office Program Information: Select one. Once selected, the option cannot be changed. Option A _____ Option B _____ Option C _____]

SERFF Tracking Number: METK-127358237 State: Arkansas
 Filing Company: MetLife Investors USA Insurance Company State Tracking Number: 49557
 Company Tracking Number: SIMPLE SOLUTIONS (BANK VA) 2011
 TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
 Product Name: Simple Solutions (Bank VA) 2011
 Project Name/Number: Simple Solutions (Bank VA) 2011/8028-7 (6/11)-SS

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: Not applicable to this filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: See Filing Description on the General Information tab.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Life & Annuity - Actuarial Memo		
Comments:		
Attachment: Lifetime GWB Generic Actuarial Memorandum 08042011.pdf		

	Item Status:	Status Date:
Satisfied - Item: Certification		
Comments:		
Attachment: AR (MLIUSA) Certification_.pdf		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability - Contract Schedule		
Comments:		
Attachment:		

SERFF Tracking Number: METK-127358237 State: Arkansas
Filing Company: MetLife Investors USA Insurance Company State Tracking Number: 49557
Company Tracking Number: SIMPLE SOLUTIONS (BANK VA) 2011
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Simple Solutions (Bank VA) 2011
Project Name/Number: Simple Solutions (Bank VA) 2011/8028-7 (6/11)-SS
SoV_CS-Simple Solutions_v.2.pdf

Item Status:

**Status
Date:**

Satisfied - Item: Statement of Variability -
Application Contract Schedule

Comments:

Attachment:

Simple Solutions_GENERIC_APP_SoV.pdf

Item Status:

**Status
Date:**

Satisfied - Item: Statement of Variability - Rider
Contract Schedule

Comments:

Attachment:

SOV_LGWB-Simple Solutions-Generic.pdf

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

State of Arkansas

Certification

We certify compliance with Articles VI, VII, IX, and XI of Rule and Regulation 33 and all other applicable requirements of the Arkansas Insurance Department.

Bennett D. Kleinberg

Print Name



Signature

Vice President & Senior Actuary

Title

August 10, 2011

Date

STATEMENT OF VARIABILITY
MetLife Investors USA Insurance Company
Contract Schedule Page 8028-7 (6/11)-SS

July 12, 2011

This document will define the range of variation of bracketed items on the Contract Schedules. There are two types of variations: (1) those items that vary by Contract Owner, and (2) those items that vary by class of Owner. Variability shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.

John Doe Specific Variations:

The following items will vary Owner to Owner, depending upon the information provided in the application:

Owner, Sex, Age At Issue

Joint Owner, Sex, Age At Issue

Annuitant, Sex, Age at Issue

Contract Number

Issue Date

Plan Type – We reserve the right to offer some or all of the following markets: Nonqualified, IRA (including traditional, Simple IRA, SEPs, custodial/decedent IRA and Roth IRA) and 401a

Maturity Date

Product Class– The marketing names are bracketed to permit changes to these names in the future.

Purchase Payment

Variations by Class of Owner

The following items will vary by Class of Owner. A class is defined as a group of owners with substantial commonality, such as date of issue. Class is determined on a non-discriminatory basis. Class is defined at issue of the contract, so that these items will not change over the life of any given contract. Range of variation is described below.

Payment Limits

The Minimum Subsequent Purchase Payment amount required for additional payments to the contract will be greater than \$0. The Maximum Total Purchase Payment threshold beyond which our prior approval will be required will be greater than \$0.

Minimum Account Value

The Minimum Account Value to keep the contract in-force will be greater than \$1,000 but not more than \$5,000. The amount may increase or decrease in the future for new issues based on unit expenses and market conditions.

Product Charges – Separate Account Level

Mortality and Expense Charge – Contract Schedules:

The Mortality and Expense Charge will be no greater than 1.80% and no less than 0.20%.

Administration Charge – Contract Schedules:

The Administration Charge will be no greater than 0.25% and no less than 0.05%.

Death Benefit Rider Charge:

The Death Benefit Rider Charge for the Death Benefit will be no greater than 0.50% and no less than 0.10% and will vary by death benefit rider chosen at time of application. This charge may increase or decrease in the future and is driven by current capital market conditions and interest rates. This item will not print if no Optional Death Benefit Rider is chosen at time of application.

Additional Death Benefit Rider Charge (Earnings Preservation Benefit)

The Additional Death Benefit Rider Charge will be no greater than 0.35% and no less than 0.05%. This item is currently shown as 0.25% on the Contract Schedule. This charge may increase or decrease in the future for new issues and is driven by current capital market conditions and interest rates. This item will not print if no Additional Death Benefit Rider is chosen at time of application.

Account Fee

The Account Fee may increase or decrease in the future for new issues and is driven by current capital market conditions and interest rates. The range for the Account Fee will be between \$0 (indicating no fee will be charged) and \$50. The point at which the fee will be waived will range between \$25,000 and \$500,000.

Separate Account

We may change the name of the Separate Account due to any future name changes at that level.

Allocation Requirements:

1. The range for the minimum amount that must be allocated to any account will be between \$100 and \$5,000.
2. This item will not print if no Pre-scheduled Transfer programs are offered at time of application.
3. The restrictions which are pertinent to the Fixed Account under item #3 are limited to an Account Value in the Fixed Account exceeding a range between \$100 and \$1,000,000.

Transfer Requirements

The transaction charge for transfers will range between \$0 (where no charge will be assessed) and \$50. The maximum number of transfers allowed will be no fewer than 12 per contract year. The range for the minimum transfer amount will be between \$25 and \$1,000. The range for the minimum amount remaining in an Investment Account after a transfer will be between \$25.00 and \$1,000.

Withdrawal Charge:

The withdrawal charge schedule shown on the Contract Schedule is based on the product class selected by the applicant. The range for the withdrawal charge percentages will be between 0% (and will be reflected as "NONE" for Withdrawal Charges or the Withdrawal Charge section won't print for those products classes that do not contain withdrawal charges) and 10%. The range for the withdrawal charge period will be between 1 and 10 years.

Free Withdrawal Amount

The range for the Free Withdrawal Amount will be between 10% and 15%, less the total Free Withdrawal Amount previously withdrawn in the same Contract Year.

Minimum Partial Withdrawals

The range for the minimum partial withdrawal amount allowed will be between \$0 (meaning there is no minimum amount) and \$1,000. The range for the minimum amount remaining in the contract after a partial withdrawal will be between \$100 and \$3,000.

Annuity Requirements

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

1. The Annuity Date must be the first day of a calendar month. Unless otherwise designated by you, the Annuity Date will be no later than the Maturity Date. The Maturity Date is the first day of the calendar month following the Annuitant's 90th birthday or ten (10) years from the Issue Date.

The following alternative language may print for new issues depending on the distribution channel and/or future practices regarding the Annuity Date and/or the Maturity Date:

Alternate Text – version #2:

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

Alternation Text – version #3

The Annuity Date must be the first day of a calendar month. The Annuity Date will be no later than the Maturity Date, or to a later day if we agree. The Maturity Date is the first day of the calendar month following the Annuitant's 90th birthday or ten (10) years from the Issue Date.

Initial Guarantee Period

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

Renewal Guarantee Period

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

Initial Current Interest Rate

To be determined by the company and ranges from 1% to 10% but will never be lower than the Minimum Guaranteed Interest rate. If the Fixed Account is not offered, the following will print: **“N/A Allocations to the Fixed Account not currently available”**.

Minimum Guaranteed Interest Rate

We will review the Minimum Guaranteed Interest Rate (MGIR) four times per calendar year. This MGIR would be applicable to newly sold business. The MGIR will be such that it meets the requirements of the NAIC Standard Nonforfeiture Law for Individual Deferred Annuities. The Minimum Nonforfeiture Rate (MNR) will be the lesser of 3% and the 5-year Constant Maturity Treasury rate as of the first month of the preceding quarter (rate published for January, April, July, and October), reduced by 125 basis points, and rounded to the nearest 1/20th of a percent, or 1% if greater. We will obtain the 5-year weekly Constant Maturity Treasury rate from the Federal Reserve Statistical Release H.15. The MGIR that applies to any given contract will not be redetermined once the contract has been issued. The MGIR that applies to any given contract will be shown on the contract schedule page. We will automatically reset the rate for the first quarter of the calendar year regardless of any threshold on the rates. During the other reviews, we will only move the MGIR if the MNR has moved at least 50 bps from our current MGIR. The current threshold level is 50 bps, this threshold level will remain between 0 and 50 bps. The company reserves the right to hold an MGIR higher than the MNR, if so desired. If the Fixed Account is not offered, **“N/A”** will be added to this section.

Initial EDCA Period

If available, the range for the number of months available for an Initial EDCA Period is from 3 months to 24 months. The EDCA rate will be determined by the company and will never be less than the MGIR. This item will not print if EDCA is not offered at time of application.

Annuity Service Office

This address may vary depending on which distribution channel the contract was sold through or if our administrative offices move in the future.

Endorsements and Riders Attached to this Contract

Not all endorsements/riders listed will be attached to the contract as some riders are optional. Also, depending on the plan type chosen (Traditional IRA, Roth IRA) a different form will attach. We may offer other riders with this product in the future that have already been filed and approved with the state.

STATEMENT OF VARIABILITY
MetLife Investors USA Insurance Company
Application Form 8410 (6/11)

July 29, 2011

Home Office Address, Policy Service Office Address, Product Name:	These fields are bracketed to allow us to change the address, zip code, product name, and phone number if necessary.
Plan Type	We reserve the right to offer this product in some or all of the following markets: NON-QUALIFIED, IRA (including TRADITIONAL, SIMPLE, SEP, custodial/decedent and ROTH) and 401(a). A new sub-heading may be added entitled Payment Type which will show some or all of the following choices (1035 Exchange, Transfer, Rollover Contribution or other).
Purchase Payment	We reserve the right for future reprints of the application, to reformat this section as follows: <ul style="list-style-type: none"> • The Funding Source of Purchase Payment section will show some or all of the following available choices (1035 Exchange, Check, Wire, Transfer, Rollover Contribution, Other, or Draft).
Benefit Rider	The Living Benefit Rider is bracketed to permit changes to the marketing name and rider availability. As new riders are approved by the Department, this section may be updated to reflect the marketing name and rider name. If a rider is not approved in your state, we will note that.
Purchase Payment Allocation	The funds are bracketed to allow for changes for fund availability under various Funding Options which may be available under this contract as well as for fund additions and name changes to the funds.
Systematic Withdrawals	This field is bracketed to accommodate any future changes to the program.

<p>Replacements, Fraud Statement & Disclosure, Agent's Report</p>	<p>The text in these sections may be enhanced for clarity or compliance with insurance laws in your state or other states. We may add additional directive/clarification information in the "Replacement Question" section of the application based on changes from the NAIC model regulation or other insurance regulations or laws. Additionally, the Disclosure & Acknowledgement section may be modified for any changes in "fraud language" that may be required by other states.</p>
<p>Acknowledgement and Authorization</p>	<p>This text has been bracketed to allow us to change the Separate Account name.</p>
<p>Home Office Information Section</p>	<p>This text in this area may be revised in the future to delete or add commission options.</p>

STATEMENT OF VARIABILITY
Contract Schedule – Lifetime Guaranteed Withdrawal Benefit Rider
Form MLIU-ELGWB (6/11)

August 5, 2011

This document will define the range of variation of bracketed items on the Contract Schedules. There are two types of variations: (1) those items that vary by Contract Owner, and (2) those items that vary by class of Owner. Variability shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.

Lifetime GWB Rider Specifications

The Lifetime GWB Rider Specifications will be either Single Life Version or Joint Life Version

Variations by Contract Owner

The following items will vary Owner to Owner, depending upon the information provided in the application:

Effective Date

Variations by Class of Owner

The following items will vary by Class of Owner. A class is defined as a group of owners with substantial commonality, such as date of issue. Class is determined on a non-discriminatory basis. Class is defined at issue of the contract, so that these items will not change over the life of any given contract. Range of variation is described below.

Minimum Lifetime Income Age

The Minimum Lifetime Income Age may range between ages 40-75.

Initial Total Guaranteed Withdrawal Amount

The Initial Total Guaranteed Withdrawal Amount will be equal to the initial deposit to the contract or the Account Value for post-issue riders.

Maximum Benefit Amount

The Maximum Benefit Amount will either be "Not Applicable", or may range between \$1,000,000 to \$10,000,000. "Not Applicable" will print if no limits to the Maximum Benefit Amount are imposed at issue.

Compounding Allowable Withdrawal

If applicable, the Compounding Allowable Withdrawal may range between the 1st and 20th withdrawal. "Not Applicable" would print if compounding is not offered at issue or if no withdrawal limits are imposed at issue.

Compounding Income Period End Date

If applicable, the Compounding Income Period End Date may range between the 1st and 20th Contract Anniversary. "Not Applicable" will print if compounding is not offered at issue or if no limits to the Compounding Income Period End Date are imposed at issue.

Compounding Income Percentage

The Compounding Income Percentage will either be "Not Applicable", or may range between 1% and 10%. The percentage stated on the Contract Schedule at issue will remain in effect for the life of the rider, and may increase or decrease in the future for new issues only. "Not Applicable" will print if compounding is not offered at issue

Lifetime GWB Withdrawal Rate

The GWB Withdrawal Rate may range between 1% and 10%. This item may also vary by date of first withdrawal or by age at time of first withdrawal.

Example 1: 5% if first withdrawal is taken before the 5th contract anniversary, and 6% if first withdrawal is taken on or after the 5th contract anniversary

Example 2: 5% if first withdrawal is taken on or after age 59 1/2, and 6% if 1st withdrawal is taken after age 70.

Automatic Step-up Date

The Automatic Step-up Date will either be "Not Applicable", or every Xth Contract Anniversary where X may range between 1 and 5. "Not Applicable" will print if Automatic Step-Up Date are not allowed.

Maximum Automatic Step-up Age

The Maximum Automatic Step-up Age may vary between ages 70 and 100.

Lifetime GWB Maximum Fee Rate

The Maximum Rider Charge may range between 0.90% and 1.60% for the Single Life Version of this rider, and between 1.25% and 1.80% for the Joint Life Version of this rider.

Lifetime GWB Fee Rate

The Lifetime GWB Fee Rate may range between 0.40% to 1.60% for the Single Life Version and between 0.60% and 1.80% for the Joint Life Version.

Lifetime GWB Cancellation Window Period

The Lifetime GWB Cancellation Window Period will either be "Not Applicable" or will be 30 days after certain Contract Anniversary dates. "Not Applicable" will print if cancellation features are not offered at issue.

Guaranteed Principal Adjustment Eligibility Date

The Guaranteed Principal Adjustment Eligibility Date will either be "Not Applicable" or will range between the 10th Contract anniversary and the 20th Contract Anniversary. "Not Applicable" will print if Guaranteed Principal Adjustment is not available at issue.

Allocation, Transfer and Rebalancing Limits

Depending on the risk to the company or current availability, allocations, transfers and rebalancing may be limited to certain Subaccounts and other accounts included by rider which we will determine.

Lifetime GWB Subaccounts

Either a limited list of certain Subaccounts and other accounts included by rider which we will select from the list of all available Subaccounts and other accounts included by rider, or, if no limits are imposed, either the phrase "All Subaccounts are available" or "Not Applicable" will print. Where asset allocation models are offered the following will print "You must allocate 100% of your Account Value to the Index Selector Asset Allocation Model Subaccounts. All allocations of available Subaccounts will be based on the Index Selector model you choose." The allocation model names are bracketed to permit changes to the models in the future.

Platform 1 Minimum Percentage Amount

If applicable, the limits to Platform 1 Subaccounts or other accounts included by rider may vary between the ranges of 1% to 100%. If no limits are imposed, one of the following will print: "No Limits Apply" or "Not Applicable".

Platform 1 Subaccounts

Either a limited list of certain Subaccounts and other accounts included by rider which we will select from the list of all available Subaccounts and other accounts included by rider, or, if no limitations are imposed, the phrase "Not Applicable" will print.

Platform 2 Maximum Percentage Amount

If applicable, the limits to Platform 2 Subaccounts may vary between the ranges of 1% to 100%. If no limits are imposed, one of the following will print: "No Limits Apply" or "Not Applicable".

Platform 2 Subaccounts

Either a limited list of certain Subaccounts which we will select from the list of all available Subaccounts, or, if no limitations are imposed, the phrase "Not Applicable" will print.

Platform 3 Maximum Percentage Amount

If applicable, the limits to Platform 3 Subaccounts may vary between the ranges of 1% to 100%. If no limits are imposed, one of the following will print: "No Limits Apply" or "Not Applicable".

Platform 3 Subaccounts

Either a limited list of certain Subaccounts which we will select from the list of all available Subaccounts, or, if no limitations are imposed, the phrase "Not Applicable" will print.

Platform 4 Maximum Percentage Amount

If applicable, the limits to Platform 4 Subaccounts may vary between the ranges of 1% to 100%. If no limits are imposed, one of the following will print: "No Limits Apply" or "Not Applicable".

Platform 4 Subaccounts

Either a limited list of certain Subaccounts which we will select from the list of all available Subaccounts, or, if no limitations are imposed, the phrase "Not Applicable" will print.