

SERFF Tracking Number: META-127618392 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 49742
Company Tracking Number: B11-46A CW
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Certificate Riders
Project Name/Number: Certificate Riders/B11-46A CW

Filing at a Glance

Company: Metropolitan Life Insurance Company

Product Name: Certificate Riders

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: META-127618392 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num: 49742

Co Tr Num: B11-46A CW

Authors: Sandra Bennett, Susan
Hoffmann, Ruth Rivera, Linda
Williams

Date Submitted: 09/08/2011

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 09/13/2011

Disposition Status: Approved-
Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Certificate Riders

Project Number: B11-46A CW

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Employer

Filing Status Changed: 09/13/2011

State Status Changed: 09/13/2011

Created By: Susan Hoffmann

Corresponding Filing Tracking Number:

Filing Description:

We enclose for filing final printed copies of the insurance forms described below. These forms are new and do not replace any forms previously filed with your Department.

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Overall Rate Impact:

Deemer Date:

Submitted By: Linda Williams

Form GCR11-18 is our Certificate Rider that is intended to provide a description of how lump sum payments are made when a retained asset account is available under the Contractholder's plan.

Form GCR11-19 is our Certificate Rider that is intended to provide a description of how lump sum payments are made

SERFF Tracking Number: META-127618392 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 49742
Company Tracking Number: B11-46A CW
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Certificate Riders
Project Name/Number: Certificate Riders/B11-46A CW

when a retained asset account is not available under the Contractholder's plan.

These Certificate Riders (GCR11-18 and GCR11-19) are intended to allow us to have a uniform description for each situation for all applicable products and all eligible groups. Further, they will apply to all eligible groups for which these forms have been approved. The Group Certificate Rider forms may be used in conjunction the previously approved group universal life insurance and group variable life insurance certificate forms shown in the table below as well as any group universal life insurance and group variable life insurance certificate forms approved in the future.

Form Number, Product Type, Approval Date

30022(10/93), Flexible Premium Variable Life Insurance to Age 95, 11/2/1994

30025(1/95), Flexible Premium Adjustable Life Insurance to Age 95, 12/14/1994

30044(5/01), Flexible Premium Variable Life Insurance to Age 95, 9/18/2002, SERFF Tracking #: SERT-5DMPM3369

Text which is subject to variation has been indicated by brackets.

We request the right to have the option to incorporate the contents of the attached certificate rider into the certificate form pursuant to the customer's request. When we do this, we will add the rider's form number to the bottom of the applicable certificate page to reflect that changes were made to that page. For example if the GCR11-18 is used, the certificate page will then have the original form number and on a line underneath will state the group certificate rider form number as follows:

30025

(1/95)

as amended by

GCR11-18

The enclosed certificate riders may be translated into a language other than English. Any such translation will be performed by a professional translation service, and we will obtain certification from such service that the form, as translated, is an accurate representation of the English language version. The non-English version of the certificate rider form will include a disclosure in the foreign language indicating that the non-English version is a translation of an English language form, and that in any conflict that may arise between the English and translated versions, the English language version of the form will control.

We would like to request an extension of the prior approval of form PA99, Policy Amendment, that was approved by your Department on 4/28/1999 for use with group policy form GPNP99. We are now requesting an extension of this approval for use with all group insurance policies/contracts approved by your Department and those approved in the future.

SERFF Tracking Number: META-127618392 State: Arkansas
 Filing Company: Metropolitan Life Insurance Company State Tracking Number: 49742
 Company Tracking Number: B11-46A CW
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: Certificate Riders
 Project Name/Number: Certificate Riders/B11-46A CW

We enclose the required filing fee.

I look forward to receiving your approval.

Company and Contact

Filing Contact Information

Susan Hoffmann, Senior Consultant shoffmann@metlife.com
 13045 Tesson Ferry Road 314-543-1602 [Phone]
 St. Louis, MO 63128

Filing Company Information

| | | |
|-------------------------------------|-------------------------|-----------------------------|
| Metropolitan Life Insurance Company | CoCode: 65978 | State of Domicile: New York |
| MetLife | Group Code: 241 | Company Type: Life |
| 1095 Avenue of the Americas | Group Name: | State ID Number: |
| New York, NY 10036-6796 | FEIN Number: 13-5581829 | |
| (212) 578-2211 ext. [Phone] | | |

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: 2 forms x \$50.00 per form = \$100.00
 Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|-------------------------------------|----------|----------------|---------------|
| Metropolitan Life Insurance Company | \$100.00 | 09/08/2011 | 51382635 |

SERFF Tracking Number: META-127618392 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 49742
Company Tracking Number: B11-46A CW
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Certificate Riders
Project Name/Number: Certificate Riders/B11-46A CW

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|-----------------|------------|------------|----------------|
| Approved-Closed | Linda Bird | 09/13/2011 | 09/13/2011 |

SERFF Tracking Number: META-127618392 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 49742
Company Tracking Number: B11-46A CW
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Certificate Riders
Project Name/Number: Certificate Riders/B11-46A CW

Disposition

Disposition Date: 09/13/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: META-127618392

State: Arkansas

Filing Company: Metropolitan Life Insurance Company

State Tracking Number: 49742

Company Tracking Number: B11-46A CW

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Product Name: Certificate Riders

Project Name/Number: Certificate Riders/B11-46A CW

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|----------------------------|----------------------|-----------------------------|----------------------|
| Supporting Document | Flesch Certification | | Yes |
| Supporting Document | Application | | No |
| Form | Certificate Rider | | Yes |
| Form | Certificate Rider | | Yes |

SERFF Tracking Number: META-127618392 State: Arkansas
 Filing Company: Metropolitan Life Insurance Company State Tracking Number: 49742
 Company Tracking Number: B11-46A CW
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: Certificate Riders
 Project Name/Number: Certificate Riders/B11-46A CW

Form Schedule

Lead Form Number: GCR11-18

| Schedule Item Status | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|----------------------|-------------|-------------|---|---------|----------------------|-------------|--------------|
| | GCR11-18 | Certificate | Certificate Rider Amendmen t, Insert Page, Endorseme nt or Rider | Initial | | 56.800 | GCR11-18.pdf |
| | GCR11-19 | Certificate | Certificate Rider Amendmen t, Insert Page, Endorseme nt or Rider | Initial | | 73.100 | GCR11-19.pdf |



Metropolitan Life Insurance Company
[New York, New York]

CERTIFICATE RIDER

Group Contract No.: [XXXXX]

Contractholder: [ABC Company]

Effective Date: [12/01/2011]

The [Certificate] is changed as shown below:

The Certificate Specifications page of the [Certificate] is revised to add a double asterisk to "FACE AMOUNT" with the following corresponding footnote:

***Unless the [Beneficiary] requests payment by check, when the [Certificate] states that we will pay benefits [in a "lump sum",] we may pay the full benefit amount:

1. by check;
2. by establishing an account that earns interest and provides the [Beneficiary] with immediate access to the full benefit amount; or
3. by any other method that provides the [Beneficiary] with immediate access to the full benefit amount.

[Other modes of payment may be available upon request.] [For details, call our toll free number shown on the Certificate Face Page.]"

This rider is to be attached to and made a part of the [Certificate].



Metropolitan Life Insurance Company
[New York, New York]

CERTIFICATE RIDER

Group Contract No.: [XXXXXX]

Contractholder: [ABC Company]

Effective Date: [12/01/2011]

The [Certificate] is changed as shown below:

The Certificate Specifications page of the [Certificate] is revised to add a double asterisk to "FACE AMOUNT" with the following corresponding footnote:

***When the [Certificate] states that we will pay benefits [in a "lump sum",] we will pay the full benefit amount by check.

[Other modes of payment may be available upon request.] [For details, call our toll free number shown on the Certificate Face Page.]"

This rider is to be attached to and made a part of the [Certificate].

SERFF Tracking Number: META-127618392 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 49742
Company Tracking Number: B11-46A CW
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Certificate Riders
Project Name/Number: Certificate Riders/B11-46A CW

Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Flesch Certification

Comments:

This filing contains only certificate rider forms. However, the required Guaranty Association Notice will be provided at the time a policy/contract is issued and the required Consumer Information Notice is a part of each issued certificate.

Attachments:

Arkansas Certification R&R 19.pdf
Arkansas Readability Certification.pdf

Item Status: **Status**
Date:

Bypassed - Item: Application

Bypass Reason: Not applicable to the certificate riders being submitted for approval.

Comments:



Metropolitan Life Insurance Company
NAIC Company Number: 65978
NAIC Group Number: 241

ARKANSAS CERTIFICATION
Rule and Regulation 19
Unfair Sex Discrimination in the Sale of Insurance

I certify that this submission meets the provisions of Rule and Regulation 19, and all applicable requirements of the Arkansas Department of Insurance.

A handwritten signature in black ink, appearing to read "Michael F. Tietz", is positioned above the printed name.

Michael F. Tietz
Vice President



Metropolitan Life Insurance Company
NAIC Company Number: 65978
NAIC Group Number: 241

ARKANSAS FLESCH CERTIFICATION

I certify that the form shown below has achieved the Flesch Reading Ease Score shown below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

| Form No. | Form Description | Flesch Score |
|----------|-------------------|--------------|
| GCR11-18 | Certificate Rider | 56.8 |
| GCR11-19 | Certificate Rider | 73.1 |

Michael F. Tietz
Vice President