

SERFF Tracking Number: META-127986018 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number:
Company Tracking Number: NY12-3 SD (LW)
TOI: A02G Group Annuities - Deferred Non-variable Sub-TOI: A02G.003 Single Premium
Product Name: Group Annuity
Project Name/Number: Form G.2952CGA/NY12-3 SD

Filing at a Glance

Company: Metropolitan Life Insurance Company

Product Name: Group Annuity

SERFF Tr Num: META-127986018 State: Arkansas

TOI: A02G Group Annuities - Deferred Non-variable

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

Sub-TOI: A02G.003 Single Premium

Co Tr Num: NY12-3 SD (LW)

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Sandra Bennett, Ruth Rivera, Linda Williams

Disposition Date: 01/18/2012

Date Submitted: 01/13/2012

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Form G.2952CGA

Status of Filing in Domicile:

Project Number: NY12-3 SD

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Association, Other

Explanation for Other Group Market Type:

Foundations/Charitable Organizations

Overall Rate Impact:

Filing Status Changed: 01/18/2012

State Status Changed: 01/18/2012

Deemer Date:

Created By: Linda Williams

Submitted By: Linda Williams

Corresponding Filing Tracking Number:

Filing Description:

Dear Sir or Madam:

Enclosed is Group Annuity Contract Form G.2952CGA, which we intend to file on a general basis for issuance in Arkansas.

Each annuity that will be purchased under Form G.2952CGA will be either an immediate fixed or deferred fixed annuity, purchased by a charitable organization in connection with its gift annuity program, in order to enable the charity to

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reduce its required reserves as permitted by A.C.A. 23-63-20(d). This Form does not contain any unusual or controversial items with respect to other forms by MetLife or other carriers.

Upon the purchase of an annuity after MetLife's receipt of the purchase payment, Group Annuity Certificate Form G.4327 or G.4328 will be issued in connection with Form G.2952CGA. Forms G.4327 and G.4328 were approved by your Department on August 17, 1987. Form G.4327 will be used if there is one annuitant, and Form G.4328 will be used for Joint and Survivor Life Annuities.

The bracketed portions of Form G.2952CGA are variable. Bracketed text throughout the Form will vary based on the specific information attributable to each contractholder.

Please advise us whether Form G.2952CGA is in accordance with the requirements for acceptance by your Department. Please feel free to contact me with any questions or comments.

Company and Contact

Filing Contact Information

Salvatore D'Addio, Sr. Analyst sdaddio@metlife.com
1095 Avenue of the Americas 212-578-1563 [Phone] 1563 [Ext]
MSC 30020 212-578-3874 [FAX]
New York, NY 10036

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: \$50.00
Retaliatory? No
Fee Explanation: \$50.00 Per Form Submitted for Approval.
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company	\$50.00	01/13/2012	55280019

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/18/2012	01/18/2012

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Disposition

Disposition Date: 01/18/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *META-127986018* *State:* *Arkansas*
Filing Company: *Metropolitan Life Insurance Company* *State Tracking Number:*
Company Tracking Number: *NY12-3 SD (LW)*
TOI: *A02G Group Annuities - Deferred Non-variable* *Sub-TOI:* *A02G.003 Single Premium*
Product Name: *Group Annuity*
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Contract Form		Yes

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Form Schedule

Lead Form Number: Form G.2952CGA

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	Form G.2952CGA	Policy/Contract/Fraternal Certificate	Contract Form	Initial		54.000	G.2952CGA Specimen Contract.pdf



Metropolitan Life Insurance Company
200 Park Avenue, New York, NY 10166

Contractholder: [ABC Charitable Foundation, Inc.]	
Group Annuity Contract No: [XXXXXX]	Issue Date: [Month/Day/Year]

In consideration of the Contractholder's payments under this Contract,

Metropolitan Life Insurance Company
A Stock Company
(herein called "MetLife")

Agrees to make payments, and to pay annuities bought, under this Contract, in accordance with and subject to its terms.

Therefore, the Contractholder and MetLife execute this Contract in duplicate to take effect as of the Issue Date.

[ABC Charitable Foundation, Inc.]

Signature

Title

Witness

Date

City and State

Metropolitan Life Insurance Company

Christine M. DeBiase *Steven A. Kandarian*

Christine M. DeBiase
Vice-President and
Secretary

Steven A. Kandarian
President and
Chief Executive Officer

Registrar

Date

City and State

Group Annuity Contract
Immediate and Deferred Annuities
Non-Participating

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	Error! Bookmark not defined.	

Section 1 Definitions

- 1.01 "Annuitant" means a person upon whose life a Certificate has been issued under this Contract.**
- 1.02 "Annuity" means an annuity payable under this Contract for which a Certificate has been issued.**
- 1.03 "Annuity Commencement Date" means the date as of which payment of an Annuity is to commence.**
- 1.04 "Certificate" means a certificate issued to the Owner of an Annuity pursuant to Section 2.05.**
- 1.05 "Discontinuance Date" means the date on and after which no further Purchase Payments will be made to MetLife under this Contract.**
- 1.06 "Owner" means the person so reported to MetLife at the date of purchase of the Certificate.**
- 1.07 "Purchase Date" means the date as of which MetLife receives the Purchase Payment for an annuity purchased under this Contract or such other date MetLife agrees to.**
- 1.08 "Purchase Payment" means an amount paid to MetLife to purchase an Annuity under this Contract.**

Section 2 Annuities

2.01 Purchase of Annuities

Annuities may be purchased under this Contract prior to the Discontinuance Date.

2.02 Report of Annuities

For each Annuity purchased under this Contract the purchaser will report the following information to MetLife:

- [(a) The name, sex, date of birth, social security number, and state of residence of the Annuitant and the name of the beneficiary, if any.
- (b) The name, address and social security number of the Owner.
- (c) The Annuity Commencement Date if relevant to the form of annuity purchased. This must be a date after MetLife receives the report. If MetLife receives the report less than thirty one days before the date reported as the Annuity Commencement Date, MetLife will have the right to make the Annuity Commencement Date thirty days from the date MetLife receives the report.
- (d) The form of each annuity to be purchased. Such form will be any form which MetLife is willing to provide.]

2.03 Purchase Payments

The Purchase Payment for each annuity will accompany each report made under Section 2.02 unless MetLife agrees otherwise, MetLife need not accept any Purchase Payment of less than [\$5,000] for Annuity or any Purchase Payments that will cause the total of all Purchase Payments accepted with respect to any Owner or Annuitant to exceed [\$1,000,000]. MetLife will have no liability with respect to any Annuity until it accepts the Purchase Payment unless MetLife agrees otherwise.

2.04 Purchase of Annuity

On the Purchase Date MetLife will determine the monthly rate of the Annuity by applying the annuity purchase rates in Table I. However, if on the Purchase Date MetLife has in effect more favorable rates for the purchase of annuities under contracts in the class to which this Contract belongs, then such more favorable rates will be applicable.

2.05 Annuity Certificates

MetLife will issue to the Owner of an Annuity purchased under this Contract a Certificate describing the benefits provided thereunder.

2.06 Death of Annuitant Before Annuity Commencement Date

If the Annuitant dies before the Annuity Commencement Date MetLife will have no further liability except as may be provided by the form of the Annuity purchased or as may be agreed by MetLife when the Annuity is purchased.

2.07 Surrender of Annuity Before Annuity Commencement Date

No annuity will have any cash surrender value before the Annuity Commencement Date except as may be provided by the form of Annuity purchased or as may be agreed by MetLife when the Annuity is purchased.

2.08 Proof that Annuitant is Alive on Annuity Commencement Date

If requested by MetLife, satisfactory proof must be furnished to MetLife that an Annuitant was alive on the Annuity Commencement Date or his or her death before the Annuity Commencement Date will be conclusively presumed.

Section 3 General Provisions

3.01 Participation; Dividends

No dividends will be payable under this Contract.

3.02 MetLife's Liability

MetLife's only liability with respect to the payment of benefits under this Contract is to make the payments provided in the Certificates issued hereunder. The liability to make such payments is that of MetLife and not of the Contractholder.

3.03 Misstatements

If the age or sex or any other relevant fact relating to any individual is found to be misstated, MetLife will not pay a greater amount of annuity than that provided by the actual Purchase Payment and the correct information. Any overpayment of annuity will, together with interest, be deducted from future annuity payments. Any adjustment due to an underpayment of an annuity will, together with interest, be paid immediately upon receipt of the corrected information. The interest rate will be that used to determine the monthly rate of annuity.

3.04 Changes by MetLife

MetLife reserves the right to change any of the following items one year from the Issue Date and at any time thereafter:

[(a) The annuity purchase rates in effect under this Contract set forth in Table I.

(b) The amount of the minimum or maximum Purchase Payments.]

MetLife will give the Contractholder notice of any such change not less than [ninety (90)] days before its effective date. No such change in any of the foregoing items will be made effective earlier than one year after the effective date of any such previous change in that item.

3.05 Discontinuance of Purchases

MetLife has the right at any time to notify the Contractholder that no further purchases may be made under this Contract on or after the date specified in the notice. That date will be at least [ninety (90)] days after the date the notice is given.

3.06 Communications; Payments to MetLife

All communications provided for in this Contract will be in writing unless MetLife otherwise agrees in writing. For this purpose, MetLife's address is its Home Office at [200 Park Avenue, New York, New York 10166], and the Contractholder's address will be that which it designates to MetLife.

All payments to MetLife in accordance with this Contract are payable to MetLife at its Home Office or such other office or offices which MetLife may designate.

Any communication that may be made by the Contractholder may instead be made by a party or parties designated by the Contractholder for such purpose.

3.07 Entire Contract

This Contract is the entire contract between the parties. Any Contractholder statements will be deemed representations and not warranties. No agent, broker or other person, except an authorized officer of MetLife, may make or change any contract or certificates on behalf of MetLife. Any amendment, modification or waiver of any provision of this Contract will be in writing and may be made effective on behalf of MetLife only by an authorized officer of MetLife.

3.08 Termination of Contract

This Contract will terminate upon MetLife and the Contractholder's fulfillment of all their duties and obligations arising under this Contract.

Table I. Stipulated Payments

[The Stipulated Payment for an annuity is the amount from the appropriate schedule below for each \$1 of monthly annuity payment, plus \$500 and plus any applicable tax.

(A) Life Annuity — Payable on the first day of each month from the date of purchase to the first day of the month in which the annuitant dies.

<u>Annuitant's Exact Age</u>	<u>Amount per \$1 Monthly Annuity Payment</u>	
	<u>Male</u>	<u>Female</u>
55	\$253.19	\$268.96
60	232.68	249.20
65	210.39	227.31

Edition 2009

(B) Joint and Survivor Annuity — Payable on the first day of each month from the date of purchase to the first day of the month in which the second of the annuitants dies.

<u>Annuitants' Exact Ages</u>	<u>Amount per \$1 Monthly Annuity Payment</u>
Male 55, Female 60	\$281.30
Male 60, Female 65	\$262.29
Male 65, Female 65	\$252.51

Edition 2009

On request MetLife will furnish values for ages and forms of annuity not shown. MetLife will calculate such values on the same actuarial basis as that used to determine the values shown above. Also, if at the time an annuity is bought MetLife makes it available on more favorable values under contracts in the class to which this Contract belongs, then such more favorable values will be applicable.]

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Supporting Document Schedules

	Item Status:	Status Date:
<p>Satisfied - Item: Flesch Certification Comments: Attached are the compliance documents. Attachments: ARCERTREAD.pdf ARCERTREG19.pdf</p>		
<p>Bypassed - Item: Application Bypass Reason: Not Applicable. Comments:</p>		
<p>Bypassed - Item: Life & Annuity - Acturial Memo Bypass Reason: Not Applicable. Comments:</p>		



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
Form G.2952CGA	Group Annuity Contract	54

Michael F. Tietz
Vice President



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".

Michael F. Tietz
Vice President