

SERFF Tracking Number: METD-127991403 State: Arkansas
Filing Company: Metropolitan Tower Life Insurance Company State Tracking Number:
Company Tracking Number: RS 1261 NL TOWER
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: UL No-Lapse Endorsement
Project Name/Number: UL No-Lapse Endorsement/RS 1261 NL

Filing at a Glance

Company: Metropolitan Tower Life Insurance Company

Product Name: UL No-Lapse Endorsement SERFF Tr Num: METD-127991403 State: Arkansas
TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Approved- State Tr Num:
Adjustable Life Closed
Sub-TOI: L09I.001 Single Life Co Tr Num: RS 1261 NL TOWER State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird
Authors: Diane Palermo, Louis Disposition Date: 01/24/2012
Juran, Dale Bihlmeyer
Date Submitted: 01/20/2012 Disposition Status: Approved-
Closed
Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: UL No-Lapse Endorsement Status of Filing in Domicile: Pending
Project Number: RS 1261 NL 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: 01/24/2012
State Status Changed: 01/24/2012
Deemer Date: Created By: Dale Bihlmeyer
Submitted By: Dale Bihlmeyer Corresponding Filing Tracking Number:
Filing Description:
Re: Metropolitan Life Insurance Company
NAIC No: 241-65978 FEIN No: 13-5581829
Metropolitan Tower Life Insurance Company
NAIC No: 241-97136 FEIN No: 13-3114906
Individual Life Insurance Filing
Form RS 1261 NL Endorsement

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Dear Sir or Madam:

Enclosed is the above referenced form that is being filed on behalf of the companies listed above. Enclosed is endorsement form RS 1261 NL that provides a no-lapse guarantee benefit for certain in-force fixed-interest universal life policies that were issued by Metropolitan Life Insurance Company and Metropolitan Insurance and Annuity Company, which merged into Metropolitan Tower Life Insurance Company in 2004.

It will be sent to policyholders at the time of lapse who have paid sufficient premiums since issue but whose policies will nonetheless end before the final date of coverage. An adjusted amount of coverage will be guaranteed not to lapse. The adjusted coverage amount will equal the premiums paid minus any withdrawals and loans. It will have no cash or loan value. There is no charge or cost for this benefit. To receive the endorsement, the policy owner must have paid premiums equal to the cumulative target premiums, and the policy must have been issued in our standard underwriting classification or better.

The endorsement will not be used with any currently issued policies.

We trust that you will find the endorsement satisfactory.

Sincerely,

Louis Juran

Enclosures: Readability Certificate; Certification; Actuarial Memorandum

Company and Contact

Filing Contact Information

Louis Juran, Manager
300 Davidson Avenue
Somerset, NJ 08873
ljuran@metlife.com
732-893-3414 [Phone]
732-893-6341 [FAX]

Filing Company Information

Metropolitan Tower Life Insurance Company
200 Park Avenue
New York, NY 10166
(617) 578-2000 ext. [Phone]
CoCode: 97136
Group Code: 241
Group Name: MetLife Group
FEIN Number: 13-3114906
State of Domicile: Delaware
Company Type: Life
State ID Number:

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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50.00 per form filing fee is being submitted as the domiciliary fee is the same as Arkansas.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Tower Life Insurance Company	\$50.00	01/20/2012	55652585

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	01/24/2012	01/24/2012

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Disposition

Disposition Date: 01/24/2012

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		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Compliance Certification		Yes
Supporting Document	Actuarial Memorandum		No
Form	UL No Lapse Endorsement		Yes

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Form Schedule

Lead Form Number: RS 1261 NL

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	RS 1261 NL	Policy/Cont UL No Lapse ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		65.500	RS 1261 NL MTL version.pdf

ENDORSEMENT

UL I No-Lapse Guarantee Benefit

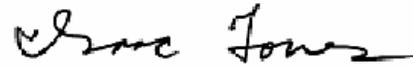
Effective (mm dd yy) your Flexible Premium Life Policy (#_____) will include a No-Lapse Guarantee Benefit. This benefit replaces the coverage that was provided by your policy and any riders attached to it and which has now ended. It guarantees that an Adjusted Coverage Amount, defined below, will be paid when the insured dies even though your policy has no cash value.

The Adjusted Coverage Amount for your policy, defined as the sum of all premiums you paid (less any withdrawals or loans), is (\$_____).

This No-Lapse Guarantee Benefit is provided at no added cost to you. It will have no cash value, cannot be surrendered and will only be payable upon the insured's death. If you reinstate your policy, this endorsement will be void.

Please keep a copy of this form with your policy as evidence of this coverage.

Issued by: Metropolitan Tower Life Insurance Company, New York, NY



Secretary

RS 1261 NL

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: AR Read Cert (Tower).pdf		

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

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

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

	Item Status:	Status Date:
Satisfied - Item: Compliance Certification		
Comments:		
Attachment: AR Compliance Cert (Tower).pdf		

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Item Status:

**Status
Date:**

Satisfied - Item: Actuarial Memorandum

Comments:

Attachment:

Actuarial Memo - UL Options Program No Lapse Guarantee Benefit 011712.pdf

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

State of Arkansas

Readability Certification

Pursuant to Bulletin 14-79 and Arkansas Statute Annotated § 23-80-206 to § 23-80-208, cited as the Life and Disability Insurance Policy Language Simplification Act, the Flesch Readability Ease Test has been applied to the following forms.

Form Number(s)
RS 1261 NL

Flesch Score(s)
65.5



Karen A. Johnson, Assistant Vice President

1/17/2012

Date

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

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, Assistant Vice President

1/17/2012

Date