

State: Arkansas **Filing Company:** MetLife Insurance Company of Connecticut
TOI/Sub-TOI: A02G Group Annuities - Deferred Non-variable/A02G.002 Flexible Premium
Product Name: SVA MGIR 2013 filing
Project Name/Number: SVA MGIR 2013 filing/SVA MGIR 2013 filing

Filing at a Glance

Company: MetLife Insurance Company of Connecticut
Product Name: SVA MGIR 2013 filing
State: Arkansas
TOI: A02G Group Annuities - Deferred Non-variable
Sub-TOI: A02G.002 Flexible Premium
Filing Type: Form
Date Submitted: 11/19/2012
SERFF Tr Num: METK-128772902
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: L-22419 (11/09)
Implementation: On Approval
Date Requested:
Author(s): Karen Foley, Barry Sullivan, Doreen Morris, Janice Bellot
Reviewer(s): Linda Bird (primary)
Disposition Date: 11/29/2012
Disposition Status: Approved-Closed
Implementation Date:
State Filing Description:

State: Arkansas **Filing Company:** MetLife Insurance Company of Connecticut
TOI/Sub-TOI: A02G Group Annuities - Deferred Non-variable/A02G.002 Flexible Premium
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General Information

Project Name: SVA MGIR 2013 filing
Project Number: SVA MGIR 2013 filing
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments: Not required to be filed in Domicile state
Market Type: Group
Group Market Size: Small and Large
Overall Rate Impact:

Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Employer
Filing Status Changed: 11/29/2012
State Status Changed: 11/29/2012
Created By: Doreen Morris
Corresponding Filing Tracking Number:

Deemer Date:
Submitted By: Barry Sullivan

Filing Description:

Please find enclosed for your review and approval the following revised new insert Contract Schedule pages and accompanying Statement of Variables describing the parameters for the variable bracketed items for your approval. The only change to previously-approved contract schedule pages is to bracket the Minimum Guaranteed Interest Rate (MGIR) to allow us to reset the MGIR for newly issued plans only in accordance with the minimum nonforfeiture requirements in your state (a minimum of 1% and a maximum of 3%). Additionally, we may offer a minimum guaranteed rate in the future for new issues that is higher than the state requirement, up to a maximum of 4%. We will not redetermine the MGIR after issue.

Contract Schedule Pages L-22419 (11/09) replaces Contract Schedule Pages L-22419 1.5 approved 12/26/2003.
Certificate Schedule Pages L-22419 C (11/09) replaces Certificate Schedule Pages L-22419 C 1.5 approved 12/25/2003.

These Schedule Pages will be issued with Contract form L-22419 and Certificate form L-22419 C that were also previously approved by your state on the dates shown above.

The Schedule pages 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. 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 and adaptation to computer printing.

Please do not hesitate to contact me if you have any questions regarding this submission. Thank you.

Company and Contact

Filing Contact Information

Doreen Morris, Senior Contract Consultant dmorris1@metlife.com
1300 Hall Blvd. 860-768-0810 [Phone]
3rd Floor 860-656-3329 [FAX]
Bloomfield, CT 06002

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Filing Company Information

MetLife Insurance Company of Connecticut 1300 Hall Boulevard Bloomfield, CT 06002 (617) 578-2000 ext. [Phone]	CoCode: 87726 Group Code: 241 Group Name: MetLife Group FEIN Number: 06-0566090	State of Domicile: Connecticut Company Type: Life State ID Number:
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Filing Fees

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

Company	Amount	Date Processed	Transaction #
MetLife Insurance Company of Connecticut	\$100.00	11/19/2012	65019658

State: Arkansas Filing Company: MetLife Insurance Company of Connecticut
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	11/29/2012	11/29/2012

SERFF Tracking #:

METK-128772902

State Tracking #:

Company Tracking #:

L-22419 (11/09)

State:

Arkansas

Filing Company:

MetLife Insurance Company of Connecticut

TOI/Sub-TOI:

A02G Group Annuities - Deferred Non-variable/A02G.002 Flexible Premium

Product Name:

SVA MGIR 2013 filing

Project Name/Number:

SVA MGIR 2013 filing/SVA MGIR 2013 filing

Disposition

Disposition Date: 11/29/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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 Variables		Yes
Supporting Document	Certification		Yes
Form	Contract Specifications		Yes
Form	Certificate Specifications		Yes

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Form Schedule

Lead Form Number: L-22419 (11/09)

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
1		Contract Specifications	L-22419 (11/09)	SCH	Revised	Previous Filing Number:			L-22419_11_09_.pdf
						Replaced Form Number:	L-22419 1.5		
2		Certificate Specifications	L-22419 C (11/09)	SCH	Revised	Previous Filing Number:			L-22419 C_11_09_.pdf
						Replaced Form Number:	L-22419 C 1.5		

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

CONTRACT SPECIFICATIONS

CONTRACT OWNER [ABC COMPANY]
PLAN NAME [ABC PLAN]
CONTRACT NUMBER [12345]
CONTRACT DATE [7/10/08]

Purchase Payment/Termination Amounts

Minimum Average Purchase Payment Amount: [\$1,000] per Individual Account,[\$10,000] per Contract

Maximum Sum of Initial and Subsequent Purchase Payments: [\$3,000,000] without prior approval by Our Office

Termination Amount: [\$2,000] per Individual Account, [\$20,000] per Contract

Amounts deducted on Surrender:

For the purpose of determining the amounts deducted on full or partial Surrender, the surrender charge is calculated as a percentage of the Cash Value being surrendered.

<u>CONTRACT/CERTIFICATE YEAR</u>	<u>SURRENDER CHARGE</u>
[1 - 2	5%
3 - 4	4%
5 - 6	3%
7	2%
8	1%
9+	0%]

Allowable distributions prior to Contract Discontinuance not subject to amounts deducted on Surrender:

- [Transfers to Approved Products (within the Plan), and
- Benefit responsive distributions as follows:
 - Retirement,
 - Separation from Service,
 - Hardship withdrawals (as defined by the Internal Revenue Code),
 - Death,
 - Disability (as defined by the Internal Revenue Code section 72 [m] [7]),
 - Distribution for a loan under the plan,
 - Minimum distributions (as defined by the Internal Revenue Code),
 - Return of Excess Plan Contributions,
 - Certain Plan expenses as mutually agreed upon,
 - Transfers to an employer stock fund, and
 - Annuitization under this contract]

Distributions may be in the form of cash payments, Annuity Options or to a deferred Annuity issued by Us.

CONTRACT SPECIFICATIONS

Guaranteed Interest Periods: The initial interest rate for any Purchase Payment is declared each month and is guaranteed for twelve months. Each Purchase Payment is placed in an “interest rate period” for accounting purposes. At the end of the total twelve-month guarantee period, a renewal interest rate will be determined and guaranteed until the end of that calendar year. The second and all future renewal rates will be declared each subsequent January 1 and guaranteed through December 31 of each year. The initial or renewal rates for the guaranteed period will never be less than [3.0%].

Transfers

Transfers from this contract and related certificates to products not issued by Us, may not exceed [20%] per Contract/Certificate Year of the Cash Value in the contract/certificate as of the first day of the Contract Year, unless the transfer is an allowable distribution as shown in the Contract Specifications. We reserve the right to modify the amount available for transfer.

Free Withdrawal Allowance:

For certificates issued to combination tax qualified plans/tax sheltered annuity plans (401/403(b)), or tax-sheltered annuity plans (403(b)), after the first Certificate Year, You or the Participant, if so authorized, may take partial surrenders annually of up to 10% of the Cash Value in a Participant’s Individual Account to the extent permitted by current law, as of the first Valuation Date of any given Certificate Year without imposition of amounts deducted on Surrender. The free withdrawal allowance applies to partial surrenders of any amount and to full surrenders, except those full surrenders transferred directly to investment vehicles issued by other financial institutions. We reserve the right to modify the amount available for withdrawal from the certificates.

CERTIFICATE SPECIFICATIONS

PARTICIPANT	[John Doe]
ANNUITANT	[John Doe]
CERTIFICATE NUMBER	[54321]
CERTIFICATE DATE	[7/13/08]
ANNUITY COMMENCEMENT DATE	[7/13/38]
CONTRACT OWNER	[ABC COMPANY]
PLAN NAME	[ABC PLAN]
CONTRACT NUMBER	[12345]
CONTRACT DATE	[7/10/08]

Purchase Payment/Termination Amounts

Minimum Average Purchase Payment Amount: [\$1,000] per Certificate Year

Maximum Sum of Initial and Subsequent Purchase Payments: [\$1,000,000] without prior approval by Our Office

Termination Amount: [\$2,000]

Amounts deducted on Surrender:

For the purpose of determining the amounts deducted on full or partial Surrender, the surrender charge is calculated as a percentage of the Cash Value being surrendered.

<u>CERTIFICATE YEAR</u>	<u>SURRENDER CHARGE</u>
[1 - 2	5%
3 - 4	4%
5 - 6	3%
7	2%
8	1%
9+	0%]

Allowable distributions prior to Contract Discontinuance not subject to amounts deducted on Surrender:

- [Transfers to Approved Products (within the Plan), and
- Benefit responsive distributions as follows:
 - Retirement,
 - Separation from Service,
 - Hardship withdrawals (as defined by the Internal Revenue Code),
 - Death,
 - Disability (as defined by the Internal Revenue Code section 72 [m] [7]),
 - Distribution for a loan under the plan,
 - Minimum distributions (as defined by the Internal Revenue Code),
 - Return of Excess Plan Contributions,
 - Certain Plan expenses as mutually agreed upon,
 - Transfers to an employer stock fund, and
 - Annuitization under this contract]

Distributions may be in the form of cash payments, Annuity Options or to a deferred Annuity issued by Us.

CERTIFICATE SPECIFICATIONS

Guaranteed Interest Periods: The initial interest rate for any Purchase Payment is declared each month and is guaranteed for twelve months. Each Purchase Payment is placed in an “interest rate period” for accounting purposes. At the end of the total twelve-month guarantee period, a renewal interest rate will be determined and guaranteed until the end of that calendar year. The second and all future renewal rates will be declared each subsequent January 1 and guaranteed through December 31 of each year. The initial or renewal rates for the guaranteed period will never be less than [3.0%].

Transfers

Transfers from this certificate to investment products not issued by Us, may not exceed [20%] per certificate Year of the Cash Value in this certificate as of the first day of the certificate Year, unless the transfer is an allowable distribution as shown in the Certificate Specifications. We reserve the right to modify the amount available for transfer.

Free Withdrawal Allowance:

For certificates issued to combination tax qualified plans/tax sheltered annuity plans (401/403(b)), or tax-sheltered annuity plans (403(b)), after the first Certificate Year, the Contract Owner or You if so authorized, may take partial surrenders annually of up to 10% of the Cash Value in Your Individual Account to the extent permitted by current law, as of the first Valuation Date of any given Certificate Year without imposition of amounts deducted on Surrender. The free withdrawal allowance applies to partial surrenders of any amount and to full surrenders, except those full surrenders transferred directly to investment vehicles issued by other financial institutions. We reserve the right to modify the amount available for withdrawal in this certificate.

SERFF Tracking #:

METK-128772902

State Tracking #:

Company Tracking #:

L-22419 (11/09)

State:

Arkansas

Filing Company:

MetLife Insurance Company of Connecticut

TOI/Sub-TOI:

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Product Name:

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variables		
Comments:			
Attachment(s):			
SVA MGIR SOV.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Certification		
Comments:			
Attachment(s):			
Cert.pdf			

METLIFE INSURANCE COMPANY OF CONNECTICUT
Statement of Variables for
FLEXIBLE PREMIUM GROUP DEFERRED FIXED ANNUITY
CONTRACT AND CERTIFICATE SCHEDULE PAGES
Forms L-22419 (11/09) and L-22419 C (11/09)

11/16/12

Item in Brackets	Possible Variations												
<p>Contract and Certificate Specifications Pages</p> <p>Certificate variable only: Participant Annuitant Certificate Number Certificate Date Annuity Commencement Date</p> <p>Certificate and Contract variables: Contract Owner Plan Name Contract Number Contract Date</p>	<p>These items as shown in John Doe format and will be completed at issue to reflect the unique customer information for each contract/certificate.</p>												
<p><u>Purchase Payment/Termination Amounts</u> Minimum Average Purchase Payment [\$1,000] per Individual Account, [\$10,000] per Contract</p> <p>Maximum Sum of Initial and Subsequent Purchase Payments: [\$3,000,000(contract/\$1,000,000certificate)] without prior approval by Our Office</p> <p>Termination Amount: [\$2,000] per individual account, [\$20,000] per contract</p>	<p><u>Purchase Payment/Termination Amounts</u></p> <p>The minimum would not be less than \$20 per Individual Account; the maximum would not be greater than \$10,000 per Individual Account.</p> <p>The minimum would not be less than \$5,000 per contract; the maximum would not be greater than \$50,000 per contract.</p> <p>The minimum would not be less than \$500,000; the maximum would not be greater than \$3,000,000.</p> <p>The minimum amount for indiv. accounts would not be less than \$1,000; the maximum amount would not be greater than \$5,000. The minimum amount for contracts would not be less than \$10,000; the maximum amount would not be greater than \$50,000.</p>												
<p>Amounts Deducted on Surrender</p> <table border="0"> <tr><td>[1-2</td><td>5%</td></tr> <tr><td>3-4</td><td>4%</td></tr> <tr><td>5-6</td><td>3%</td></tr> <tr><td>7</td><td>2%</td></tr> <tr><td>8</td><td>1%</td></tr> <tr><td>9+</td><td>0%]</td></tr> </table>	[1-2	5%	3-4	4%	5-6	3%	7	2%	8	1%	9+	0%]	<p>The highest surrender charge is demonstrated for each of the current options. We certify that any reduction in the surrender charges will be administered on a non-discriminatory basis, based upon changes in market conditions for new issues. These charges are related to the asset size and compensation associated with each plan, and will be determined prior to sale.</p> <p><u>Surrender Charges:</u></p> <ol style="list-style-type: none"> 1. 5% of the amount surrendered for contract/certificate year 1 5% of the amount surrendered for contract/certificate year 2 4% of the amount surrendered for contract/certificate year 3 4 % of the amount surrendered for contract/certificate year 4 3% of the amount surrendered for contract/certificate year 5 3% of the amount surrendered for contract/certificate year 6 2% of the amount surrendered for contract/certificate year 7 1% of the amount surrendered for contract/certificate year 8 0% of the amount surrendered for contract/certificate years 9 and thereafter
[1-2	5%												
3-4	4%												
5-6	3%												
7	2%												
8	1%												
9+	0%]												

	<p>2. 5% of the amount surrendered for contract/certificate year 1 4% of the amount surrendered for contract/certificate year 2 3% of the amount surrendered for contract/certificate year 3 2% of the amount surrendered for contract/certificate year 4 1% of the amount surrendered for contract/certificate year 5 0% of the amount surrendered for contract/certificate year 6 and thereafter</p> <p>3. 0% for All Years = 0%</p>
<p>Allowable distributions prior to Contract Discontinuance not subject to amounts deduced on Surrender.</p> <ul style="list-style-type: none"> • [Transfers to Approved Products (within the Plan), and • <u>Benefit responsive distributions as follows:</u> Retirement, Separation from Service, Hardship withdrawals (as defined by the Internal Revenue Code), Death, Disability (as defined by the Internal Revenue Code section 72 [m] [7]), Distribution for a loan under the plan, Minimum distributions (as defined by the Internal Revenue Code), Return of Excess Plan Contributions, Certain Plan expenses as mutually agreed upon, Transfers to an employer stock fund, and Annuitization under this contract] 	<p>We may offer some or all of these waivers in certain markets or for certain products or plans on a fair non-discriminatory basis. These are benefit responsive provisions that allow us to pay benefits without the imposition of a surrender charge. This section is bracketed in order to allow us to modify the allowable distributions based upon changes in the market and possible changes in applicable Internal Revenue Code for existing and new plans.</p>
<p>Guaranteed Interest Periods: Minimum guaranteed interest rate [3%]</p>	<p>Currently the guaranteed interest rate is shown as 3.0%, additional amounts may be credited at our discretion based on marketing conditions and the interest rate environment. For all new issues, We reserve the right to lower the minimum guaranteed interest rate in accordance with the minimum nonforfeiture requirements in your state (a minimum of 1% and a maximum of 3%). Additionally, we may offer a minimum guaranteed rate in the future for new issues that is higher than the state requirement, up to a maximum of 4%. We will not redetermine the MGIR after issue.</p>
<p>Transfers [20%]</p>	<p>This item is bracketed in that we may permit from time to time, the percentage would not be less than 1% nor greater than 20% to a competing fund or to investment vehicles or products not issued by Us.</p>

MetLife Insurance Company of Connecticut
1300 Hall Boulevard Bloomfield, CT 06002

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

11/16/2012

Date