

SECURITIES AND EXCHANGE COMMISSION

FORM 485APOS

Post-effective amendments [Rule 485(a)]

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FILER

First MetLife Investors Variable Annuity Account One

CIK:917952 | IRS No.: 133690700 | State of Incorporation: NY | Fiscal Year End: 1231
Type: 485APOS | Act: 33 | File No.: 333-178515 | Film No.: 13530775

Mailing Address

FIRST METLIFE INVESTORS
INSURANCE CO
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IRVINE CA 92614

Business Address

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949-437-6100

First MetLife Investors Variable Annuity Account One

CIK:917952 | IRS No.: 133690700 | State of Incorporation: NY | Fiscal Year End: 1231
Type: 485APOS | Act: 40 | File No.: 811-08306 | Film No.: 13530776

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As filed with the Securities and Exchange Commission on January 15, 2013.

File Nos. 333-178515

811-08306

SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

FORM N-4

REGISTRATION STATEMENT UNDER THE SECURITIES ACT OF 1933

Pre-Effective Amendment No.

Post-Effective Amendment No. 4

and

REGISTRATION STATEMENT UNDER THE INVESTMENT COMPANY ACT OF 1940

Amendment No. 307

(Check Appropriate Box or Boxes)

First MetLife Investors Variable Annuity Account One

(Exact Name of Registrant)

First MetLife Investors Insurance Company

(Name of Depositor)

200 Park Avenue New York, NY 10166

(Address of Depositor's Principal Executive Offices) (Zip Code)

(Depositor's Telephone Number, including Area Code)

(800) 989-3752

(Name and Address of Agent for Service)

Eric T. Steigerwalt

President

First MetLife Investors Insurance Company

c/o 501 Route 22

Bridgewater, NJ 08807

(908) 253-1833

COPIES TO:

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Reed Smith

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Washington, DC 20005
(202) 414-9208

(Approximate Date of Proposed Public Offering)

It is proposed that this filing will become effective (check appropriate box):

immediately upon filing pursuant to paragraph (b) of Rule 485.

on (date) pursuant to paragraph (b) of Rule 485.

60 days after filing pursuant to paragraph (a) (1) of Rule 485.

on (date) pursuant to paragraph (a) (1) of Rule 485.

If appropriate, check the following box:

this post-effective amendment designates a new effective date for a previously filed post-effective amendment.

TITLE OF SECURITIES REGISTERED

Interest in a separate account under individual flexible premium deferred variable annuity contracts

THE VARIABLE ANNUITY CONTRACT

ISSUED BY

FIRST METLIFE INVESTORS INSURANCE COMPANY

AND

FIRST METLIFE INVESTORS VARIABLE ANNUITY ACCOUNT ONE

CLASS O

_____, 2013

This prospectus describes the flexible premium deferred variable annuity contract offered by First MetLife Investors Insurance Company (First MetLife Investors or we or us). The contract is offered for individuals and some tax qualified and non-tax qualified retirement plans.

The annuity contract has 50 Investment Portfolios, listed below.

THE INFORMATION IN THIS PROSPECTUS IS NOT COMPLETE AND MAY BE CHANGED. WE MAY NOT SELL THE CONTRACTS AS DESCRIBED IN THIS PROSPECTUS UNTIL THE POST-EFFECTIVE AMENDMENT TO THE REGISTRATION STATEMENT RELATING TO THE CONTRACTS FILED WITH THE SECURITIES AND EXCHANGE COMMISSION IS EFFECTIVE. THE PROSPECTUS IS NOT AN OFFER TO SELL THESE CONTRACTS AND IS NOT SOLICITING AN OFFER TO BUY THESE CONTRACTS IN ANY STATE WHERE THE OFFER OR SALE IS NOT PERMITTED.

MET INVESTORS SERIES TRUST - GMIB MAX AND GWB PORTFOLIOS* (CLASS B):

AllianceBernstein Global Dynamic Allocation Portfolio
AQR Global Risk Balanced Portfolio
BlackRock Global Tactical Strategies Portfolio
Invesco Balanced-Risk Allocation Portfolio
JPMorgan Global Active Allocation Portfolio
MetLife Balanced Plus Portfolio

MetLife Multi-Index Targeted Risk Portfolio

Pyramis (Reg. TM) Government Income Portfolio
Schroders Global Multi-Asset Portfolio

* If you elect the GWB rider or a GMIB Max rider, you must allocate your Purchase Payments and Account Value among these Investment Portfolios. (See "Purchase - Investment Allocation Restrictions for Certain Riders.") These Investment Portfolios are also available for investment if you do not elect the GWB rider or a GMIB Max rider.

AMERICAN FUNDS INSURANCE SERIES (Reg. TM)

(CLASS 2):

American Funds Global Growth Fund
American Funds Global Small Capitalization Fund
American Funds Growth Fund

MET INVESTORS SERIES TRUST (CLASS B OR, AS NOTED, CLASS A):

BlackRock High Yield Portfolio
BlackRock Large Cap Core Portfolio
Clarion Global Real Estate Portfolio
Dreman Small Cap Value Portfolio
Lazard Mid Cap Portfolio
Legg Mason ClearBridge Aggressive Growth Portfolio
Lord Abbett Bond Debenture Portfolio
Lord Abbett Mid Cap Value Portfolio
Met/Franklin Low Duration Total Return Portfolio
Met/Franklin Mutual Shares Portfolio
Met/Templeton Growth Portfolio
MFS (Reg. TM) Emerging Markets Equity Portfolio
MFS (Reg. TM) Research International Portfolio
Morgan Stanley Mid Cap Growth Portfolio
PIMCO Inflation Protected Bond Portfolio
PIMCO Total Return Portfolio
Pioneer Fund Portfolio (Class A)
Pioneer Strategic Income Portfolio (Class A)
T. Rowe Price Large Cap Value Portfolio
Van Kampen Comstock Portfolio

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METROPOLITAN SERIES FUND:

BlackRock Bond Income Portfolio (Class B)
BlackRock Legacy Large Cap Growth Portfolio (Class A)
BlackRock Money Market Portfolio (Class B)
Davis Venture Value Portfolio (Class E)
Jennison Growth Portfolio (Class B)

Loomis Sayles Small Cap Growth Portfolio (Class B)
 Met/Dimensional International Small Company Portfolio (Class B)
 MFS (Reg. TM) Total Return Portfolio (Class B)
 MFS (Reg. TM) Value Portfolio (Class B)
 Oppenheimer Global Equity Portfolio (Class B)

MET INVESTORS SERIES TRUST - ASSET ALLOCATION PORTFOLIOS (CLASS B):

MetLife Defensive Strategy Portfolio
 MetLife Moderate Strategy Portfolio
 MetLife Balanced Strategy Portfolio
 MetLife Growth Strategy Portfolio
 MetLife Aggressive Strategy Portfolio
 Met/Franklin Templeton Founding Strategy Portfolio
 SSgA Growth and Income ETF Portfolio
 SSgA Growth ETF Portfolio

Please read this prospectus before investing and keep it on file for future reference. It contains important information about the First MetLife Investors Variable Annuity Contract.

To learn more about the First MetLife Investors Variable Annuity Contract, you can obtain a copy of the Statement of Additional Information (SAI) dated _____, 2013. The SAI has been filed with the Securities and Exchange Commission (SEC) and is legally a part of the prospectus. The SEC maintains a Web site (<http://www.sec.gov>) that contains the SAI, material incorporated by reference, and other information regarding companies that file electronically with the SEC. The Table of Contents of the SAI is on Page ___ of this prospectus. For a free copy of the SAI, call us at (800) 709-2811, visit our website at WWW.METLIFEINVESTORS.COM, or write to us at: 5 Park Plaza, Suite 1900, Irvine, CA 92614.

The contracts:

- o are not bank deposits
- o are not FDIC insured
- o are not insured by any federal government agency
- o are not guaranteed by any bank or credit union
- o may be subject to loss of principal

THE SECURITIES AND EXCHANGE COMMISSION HAS NOT APPROVED OR DISAPPROVED THESE SECURITIES OR DETERMINED IF THIS PROSPECTUS IS ACCURATE OR COMPLETE. ANY REPRESENTATION TO THE CONTRARY IS A CRIMINAL OFFENSE.

_____, 2013

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INDEX OF SPECIAL TERMS

Because of the complex nature of the contract, we have used certain words or terms in this prospectus which may need an explanation. We have identified the following as some of these words or terms. The page that is indicated here is where we believe you will find the best explanation for the word or term. These words and terms are in italics on the indicated page.

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HIGHLIGHTS

The variable annuity contract that we are offering is a contract between you, the Owner, and us, the insurance company, where you agree to make at least one Purchase Payment to us and we agree to make a series of Annuity Payments at a later date. The contract has a maximum issue age and you should consult with your registered representative. The contract provides a means for investing on a tax-deferred basis in the Investment Portfolios. The contract is intended for retirement savings or other long-term investment purposes. When you purchase

the contract, you can choose an optional death benefit and fixed and variable income options. You can also select a guaranteed minimum income benefit (GMIB) or guaranteed withdrawal benefit (GWB). We are obligated to pay all money we owe under the contracts, including death benefits, income payments, and amounts due under a GMIB or GWB. Any such amount that exceeds the assets in the Separate Account is paid from our general account, subject to our financial strength and claims-paying ability and our long-term ability to make such payments, and is not guaranteed by any other party. (See "Other Information - The Separate Account".)

The contract, like all deferred annuity contracts, has two phases: the Accumulation Phase and the Income Phase. During the Accumulation Phase, earnings accumulate on a tax-deferred basis and are taxed as income when you make a withdrawal. If you make a withdrawal during the Accumulation Phase, we may assess a withdrawal charge of up to 5%. Certain withdrawals, depending on the amount and timing, may negatively impact the benefits and guarantees provided by your contract. You should carefully consider whether a withdrawal under a particular circumstance will have any negative impact to your benefits or guarantees. The impact of withdrawals generally on your benefits and guarantees is discussed in the corresponding sections of the prospectus describing such benefits and guarantees.

The Income Phase occurs when you or a designated payee begin receiving regular Annuity Payments from your contract. You and the Annuitant (the person on whose life we base Annuity Payments) do not have to be the same, unless you purchase a tax qualified contract or elect the GMIB (see "Living Benefit - Guaranteed Income Benefit").

You can have Annuity Payments made on a variable basis, a fixed basis, or a combination of both. If you choose variable Annuity Payments, the amount of the variable Annuity Payments will depend upon the investment performance of the Investment Portfolio(s) you select for the Income Phase. If you choose fixed Annuity Payments, the amount of each payment will not change during the Income Phase.

TAX DEFERRAL AND QUALIFIED PLANS. The contracts are offered for individuals and some tax qualified and non-tax qualified retirement plans. For any tax qualified account (e.g., an IRA), the tax deferred accrual feature is provided by the tax qualified retirement plan. Therefore, there should be reasons other than tax deferral for acquiring the contract within a qualified plan. (See "Federal Income Tax Status.")

FREE LOOK. You may cancel the contract within 10 days after receiving it. If you mail your cancellation request, the request must be postmarked by the appropriate day; if you deliver your cancellation request by hand, it must be received by us by the appropriate day. You will receive whatever your contract is worth on the day that we receive your cancellation request and we will not deduct a withdrawal charge. The amount you receive may be more or less than your Purchase Payment depending upon the performance of the Investment Portfolios. You bear the risk of any decline in Account Value. We do not refund any charges or deductions assessed during the free look period.

TAX PENALTY. The earnings in your contract are not taxed until you take money out of your contract. If you take money out of a Non-Qualified Contract during the Accumulation Phase, for tax purposes any earnings are deemed to come out first. If you are younger than 59 1/2 when you take money out, you may be charged a 10% federal tax penalty on those earnings. Payments during the Income Phase are considered partly a return of your original investment until your investment is returned.

NON-NATURAL PERSONS AS OWNERS. If the Owner of a non-qualified annuity contract is not a natural person (e.g., a corporation, partnership or certain trusts), gains under the contract are generally not eligible for tax deferral. The Owner of this contract can be a natural person, a trust established for the exclusive benefit of a natural person, a charitable remainder trust or other trust arrangement (if approved by us). The Owner of this contract can also be a Beneficiary of a deceased person's contract that is an Individual Retirement Account or non-qualified deferred annuity. A contract generally may have two Owners (both of whom must be individuals). The contract is not available to corporations or other business organizations, except to

the extent an employer is the purchaser of a SEP or SIMPLE IRA contract. Subject to state approval, certain retirement plans qualified under the Internal Revenue Code may purchase the contract. If a non-natural person is the Owner of a Non-Qualified Contract, the distribution on death rules under the Internal Revenue Code may require payment to begin earlier than expected and may impact the usefulness of the living and/or death benefits.

NON-NATURAL PERSONS AS BENEFICIARIES. Naming a non-natural person, such as a trust or estate, as a Beneficiary under the contract will generally eliminate the Beneficiary's ability to stretch the contract or a spousal Beneficiary's ability to continue the contract and the living and/or death benefits.

INQUIRIES. If you need more information, please contact our Annuity Service Center at:

MetLife Investors Distribution Company

P.O. Box 10366
Des Moines, Iowa 50306-0366
(800) 709-2811

ELECTRONIC DELIVERY. As an Owner you may elect to receive electronic delivery of current prospectuses related to this contract, prospectuses and annual and semi-annual reports for the Investment Portfolios and other contract related documents.

Contact us at WWW.METLIFEINVESTORS.COM for more information and to enroll.

FEE TABLES AND EXAMPLES

THE FOLLOWING TABLES DESCRIBE THE FEES AND EXPENSES THAT YOU WILL PAY WHEN BUYING, OWNING, AND SURRENDERING THE CONTRACT. THE FIRST TABLE DESCRIBES THE FEES AND EXPENSES THAT YOU WILL PAY AT THE TIME THAT YOU BUY THE CONTRACT, SURRENDER THE CONTRACT, OR TRANSFER ACCOUNT VALUE BETWEEN INVESTMENT OPTIONS. STATE PREMIUM TAXES MAY ALSO BE DEDUCTED. NEW YORK DOES NOT CURRENTLY ASSESS PREMIUM TAXES ON PURCHASE PAYMENTS.

OWNER TRANSACTION EXPENSES TABLE

<TABLE>	<C>
<S>	
SALES CHARGE (Note 1) (as a percentage of Purchase Payments)	5%
WITHDRAWAL CHARGE (Note 2) (as a percentage of Purchase Payments)	5%
TRANSFER FEE (Note 3)	\$25
	\$0 (First 12 per year)

</TABLE>

Note 1. The sales charge for each Purchase Payment is determined by multiplying the Purchase Payment by the applicable sales charge percentage (shown in the table below). The sales charge for each Purchase Payment is deducted in installments over 7 years (1/7 of the charge each year) on the contract anniversary. The sales charge may also be referred to as the premium based charge. (See "Expenses - Sales Charge.")

<TABLE>
<CAPTION>

Cumulative Purchase Payments	Sales Charge Percentage
-----	-----
<S> <C>	<C>
Less than \$50,000	5.00%
\$50,000 - 99,999.99	4.20%
\$100,000 - 249,999.99	3.50%
\$250,000 - 499,999.99	2.50%
\$500,000 - 999,999.99	2.00%
\$1,000,000 or greater	1.25%

</TABLE>

Note 2. If an amount withdrawn is determined to include the withdrawal of prior Purchase Payments, a withdrawal charge may be assessed. Withdrawal charges decline based on your investment. (See "Expenses - Withdrawal Charge.") The combination of the sales charge and withdrawal charge deducted will not exceed the limit of 9% of Purchase Payments made to date specified in rule 6c-8 under the Investment Company Act of 1940.

Note 3. There is no charge for the first 12 transfers in a Contract Year; thereafter the fee is \$25 per transfer. First MetLife Investors is currently waiving the transfer fee, but reserves the right to charge the fee in the future.

THE NEXT TABLES DESCRIBE THE FEES AND EXPENSES THAT YOU WILL PAY PERIODICALLY DURING THE TIME THAT YOU OWN THE CONTRACT, NOT INCLUDING INVESTMENT PORTFOLIO FEES AND EXPENSES.

<TABLE>
<S> <C>
ACCOUNT FEE (Note 1) \$30

</TABLE>

SEPARATE ACCOUNT ANNUAL EXPENSES (Note 2)
(referred to as Separate Account Product Charges)

(as a percentage of average Account Value in the Separate Account)

<TABLE>
<S> <C>

Mortality and Expense Charge	0.70%
Administration Charge	0.20%

Total Separate Account Annual Expenses	0.90%
Death Benefit Rider Charges (Optional) (as a percentage of average Account Value in the Separate Account)	
Optional Death Benefit - Annual Step-Up	0.20%
Total Separate Account Annual Expenses Including Charge for Optional Death Benefit	1.10%

</TABLE>

Note 1. An account fee of \$30 is charged on the last day of each Contract Year if the Account Value is less than \$50,000. Different policies apply during the Income Phase of the contract. (See "Expenses.")

Note 2. Certain charges and expenses may not apply during the Income Phase of the contract. (See "Expenses.")

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ADDITIONAL OPTIONAL RIDER CHARGE (Note 1)

<TABLE>
<S> <C>
GUARANTEED MINIMUM INCOME BENEFIT (GMIB) RIDER
CHARGE (Note 2)
(as a percentage of the Income Base
(Note 3))

GMIB Max V - maximum charge	1.50%
GMIB Max V - current charge	1.00%
GMIB Max IV - maximum charge	1.50%
GMIB Max IV - current charge	1.00%

</TABLE>

Note 1. Certain charges and expenses may not apply during the Income Phase of the contract. (See "Expenses.")

Note 2. You may only elect one GMIB rider at a time. (See "Living Benefits.") Only the GMIB Max V rider is currently available for purchase. The GMIB Max IV rider is not available for purchase. Please see "Living Benefits - GMIB Rate Table" for information on when each GMIB rider is or was available.

Note 3. On the issue date, the Income Base is equal to your initial Purchase Payment. The Income Base is adjusted for subsequent Purchase Payments and withdrawals. See "Living Benefits - Guaranteed Minimum Income Benefit (GMIB)" for a definition of the term Income Base. The GMIB Max V and GMIB Max IV rider charges may increase upon an Optional Step-Up, but it will not exceed the maximum charge listed in this table. (See "Expenses.")

<TABLE>	
<S>	<C>
GUARANTEED WITHDRAWAL BENEFIT RIDER CHARGES	
(as a percentage of the Total	
Guaranteed Withdrawal Amount (Note 4))	
GWB v1 - maximum charge	1.80%
GWB v1 - current charge	0.90%
</TABLE>	

Note 4. The Total Guaranteed Withdrawal Amount is initially set at an amount equal to your initial Purchase Payment. The Total Guaranteed Withdrawal Amount may increase with additional Purchase Payments. See "Living Benefits - Guaranteed Withdrawal Benefit" for a definition of the term Total Guaranteed Withdrawal Amount. The GWB rider charge may increase upon an Automatic Annual Step-Up but will not exceed the maximum charges listed in this table. (See "Expenses.")

THE NEXT TABLE SHOWS THE MINIMUM AND MAXIMUM TOTAL OPERATING EXPENSES CHARGED BY THE INVESTMENT PORTFOLIOS THAT YOU MAY PAY PERIODICALLY DURING THE TIME THAT YOU OWN THE CONTRACT. CERTAIN INVESTMENT PORTFOLIOS MAY IMPOSE A REDEMPTION FEE IN THE FUTURE. MORE DETAIL CONCERNING EACH INVESTMENT PORTFOLIO'S FEES AND EXPENSES IS CONTAINED IN THE PROSPECTUSES FOR THE INVESTMENT PORTFOLIOS AND IN THE FOLLOWING TABLES.

[TO BE UPDATED BY AMENDMENT]

<TABLE>	
<S>	<C> <C>
	Minimum Maximum

Total Annual Portfolio Expenses	% %
(expenses that are deducted from	
Investment Portfolio assets, including	
</TABLE>	

<TABLE>
<S><C>
management fees, 12b-1/service fees,
and other expenses)
</TABLE>

FOR INFORMATION CONCERNING COMPENSATION PAID FOR THE SALE OF THE CONTRACTS, SEE "OTHER INFORMATION - DISTRIBUTOR."

INVESTMENT PORTFOLIO EXPENSES

(as a percentage of the average daily net assets of an Investment Portfolio)
 [TO BE UPDATED BY AMENDMENT]

The following table is a summary. For more complete information on Investment Portfolio fees and expenses, please refer to the prospectus for each Investment Portfolio.

<TABLE>
 <CAPTION>

	MANAGEMENT FEES	12B-1/SERVICE FEES	OTHER EXPENSES	ACQUIRED FUND FEES AND EXPENSES	TOTAL ANNUAL PORTFOLIO EXPENSES	CONTRACTUAL EXPENSE SUBSIDY OR DEFERRAL	NET TOTAL ANNUAL PORTFOLIO EXPENSES
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
AMERICAN FUNDS INSURANCE SERIES (Reg. TM)							
American Funds Global Growth Fund	0.53%	0.25%	0.02%	0.00%	0.80%	-	0.80%
American Funds Global Small Capitalization Fund	0.70%	0.25%	0.04%	0.00%	0.99%	-	0.99%
American Funds Growth Fund	0.32%	0.25%	0.02%	0.00%	0.59%	-	0.59%
MET INVESTORS SERIES TRUST							
AllianceBernstein Global Dynamic Allocation Portfolio	0.64%	0.25%	0.12%	0.02%	1.03%	0.00%	1.03%
AQR Global Risk Balanced Portfolio	0.63%	0.25%	0.30%	0.08%	1.26%	0.00%	1.26%
BlackRock Global Tactical Strategies Portfolio	0.68%	0.25%	0.03%	0.16%	1.12%	0.00%	1.12%
BlackRock High Yield Portfolio	0.60%	0.25%	0.05%	0.00%	0.90%	-	0.90%
BlackRock Large Cap Core Portfolio	0.59%	0.25%	0.05%	0.01%	0.90%	0.01%	0.89%
Clarion Global Real Estate Portfolio	0.61%	0.25%	0.06%	0.00%	0.92%	-	0.92%
Dreman Small Cap Value Portfolio	0.78%	0.25%	0.07%	0.07%	1.17%	0.00%	1.17%
Invesco Balanced-Risk Allocation Portfolio	0.66%	0.25%	0.15%	0.10%	1.16%	0.00%	1.16%
JP Morgan Global Active Allocation Portfolio	0.78%	0.25%	0.11%	0.00%	1.14%	0.00%	1.14%
Lazard Mid Cap Portfolio	0.69%	0.25%	0.06%	0.00%	1.00%	-	1.00%
Legg Mason ClearBridge Aggressive Growth Portfolio	0.62%	0.25%	0.03%	0.00%	0.90%	-	0.90%
Lord Abbett Bond Debenture Portfolio	0.50%	0.25%	0.04%	0.00%	0.79%	-	0.79%
Lord Abbett Mid Cap Value Portfolio	0.67%	0.25%	0.06%	0.00%	0.98%	0.02%	0.96%
Met/Franklin Low Duration Total Return Portfolio	0.50%	0.25%	0.09%	0.00%	0.84%	0.03%	0.81%
Met/Franklin Mutual Shares Portfolio	0.80%	0.25%	0.07%	0.00%	1.12%	0.00%	1.12%
Met/Templeton Growth Portfolio	0.68%	0.25%	0.14%	0.00%	1.07%	0.02%	1.05%
MetLife Balanced Plus Portfolio	0.27%	0.25%	0.02%	0.46%	1.00%	0.00%	1.00%
MetLife Multi-Index Targeted Risk Portfolio	0.18%	0.25%	3.70%	0.21%	4.34%	3.53%	0.81%
MFS (Reg. TM) Emerging Markets Equity Portfolio	0.92%	0.25%	0.17%	0.00%	1.34%	-	1.34%
MFS (Reg. TM) Research International Portfolio	0.68%	0.25%	0.09%	0.00%	1.02%	0.06%	0.96%
Morgan Stanley Mid Cap Growth Portfolio	0.65%	0.25%	0.07%	0.00%	0.97%	0.01%	0.96%
PIMCO Inflation Protected Bond Portfolio	0.47%	0.25%	0.04%	0.00%	0.76%	-	0.76%
PIMCO Total Return Portfolio	0.48%	0.25%	0.03%	0.00%	0.76%	-	0.76%
Pioneer Fund Portfolio	0.64%	0.00%	0.05%	0.00%	0.69%	0.01%	0.68%
Pioneer Strategic Income Portfolio	0.58%	0.00%	0.06%	0.00%	0.64%	-	0.64%
Pyramis (Reg. TM) Government Income Portfolio	0.46%	0.25%	0.13%	0.00%	0.84%	0.00%	0.84%
Schroders Global Multi-Asset Portfolio	0.66%	0.25%	0.12%	0.00%	1.03%	0.00%	1.03%
T. Rowe Price Large Cap Value Portfolio	0.57%	0.25%	0.02%	0.00%	0.84%	-	0.84%
Van Kampen Comstock Portfolio	0.58%	0.25%	0.03%	0.00%	0.86%	0.01%	0.85%

</TABLE>

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 <CAPTION>

ACQUIRED FUND FEES AND EXPENSES	TOTAL ANNUAL PORTFOLIO EXPENSES	CONTRACTUAL EXPENSE SUBSIDY OR DEFERRAL	NET TOTAL ANNUAL PORTFOLIO EXPENSES
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	MANAGEMENT FEES	12B-1/SERVICE FEES	OTHER EXPENSES	FEES AND EXPENSES	PORTFOLIO EXPENSES	SUBSIDY OR DEFERRAL	PORTFOLIO EXPENSES
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
METROPOLITAN SERIES FUND							
BlackRock Bond Income Portfolio	0.34%	0.25%	0.03%	0.00%	0.62%	0.01%	0.61%
BlackRock Legacy Large Cap Growth Portfolio	0.71%	0.00%	0.02%	0.00%	0.73%	0.01%	0.72%
BlackRock Money Market Portfolio	0.33%	0.25%	0.02%	0.00%	0.60%	0.01%	0.59%
Davis Venture Value Portfolio	0.70%	0.15%	0.03%	0.00%	0.88%	0.05%	0.83%
Jennison Growth Portfolio	0.62%	0.25%	0.02%	0.00%	0.89%	0.07%	0.82%
Loomis Sayles Small Cap Growth Portfolio	0.90%	0.25%	0.06%	0.00%	1.21%	0.08%	1.13%
Met/Dimensional International Small Company Portfolio	0.81%	0.25%	0.21%	0.00%	1.27%	0.01%	1.26%
MFS (Reg. TM) Total Return Portfolio	0.54%	0.25%	0.05%	0.00%	0.84%	-	0.84%
MFS (Reg. TM) Value Portfolio	0.70%	0.25%	0.03%	0.00%	0.98%	0.13%	0.85%
Oppenheimer Global Equity Portfolio	0.52%	0.25%	0.10%	0.00%	0.87%	-	0.87%
MET INVESTORS SERIES TRUST - METLIFE ASSET ALLOCATION PROGRAM							
MetLife Defensive Strategy Portfolio	0.06%	0.25%	0.01%	0.58%	0.90%	-	0.90%
MetLife Moderate Strategy Portfolio	0.06%	0.25%	0.00%	0.62%	0.93%	-	0.93%
MetLife Balanced Strategy Portfolio	0.05%	0.25%	0.01%	0.67%	0.98%	-	0.98%
MetLife Growth Strategy Portfolio	0.06%	0.25%	0.00%	0.76%	1.07%	-	1.07%
MetLife Aggressive Strategy Portfolio	0.09%	0.25%	0.01%	0.75%	1.10%	0.00%	1.10%
MET INVESTORS SERIES TRUST - FRANKLIN TEMPLETON ASSET ALLOCATION PORTFOLIO							
Met/Franklin Templeton Founding Strategy Portfolio	0.05%	0.25%	0.01%	0.83%	1.14%	0.01%	1.13%
MET INVESTORS SERIES TRUST - SSGA ETF PORTFOLIOS							
SSgA Growth and Income ETF Portfolio	0.31%	0.25%	0.01%	0.21%	0.78%	-	0.78%
SSgA Growth ETF Portfolio	0.32%	0.25%	0.03%	0.24%	0.84%	-	0.84%
</TABLE>							

The Net Total Annual Portfolio Expenses shown in the table reflect contractual arrangements currently in effect, under which the investment advisers of certain Investment Portfolios have agreed to waive fees and/or pay expenses of the Investment Portfolios until at least April 30, 2014. In the table, "0.00%" in the Contractual Expense Subsidy or Deferral column indicates that there is a contractual arrangement in effect for that Investment Portfolio, but the expenses of the Investment Portfolio are below the level that would trigger the subsidy or deferral. The Net Total Annual Portfolio Expenses shown do not reflect voluntary waiver or expense reimbursement arrangements, contractual arrangements that terminate before April 30, 2014, or expense reductions that certain Investment Portfolios achieved as a result of directed brokerage arrangements. The Investment Portfolios provided the information on their expenses, and we have not independently verified the information. Unless otherwise indicated, the information provided is for the year ended December 31, 2012.

Certain portfolios that have "Acquired Fund Fees and Expenses" are "funds of funds." Each "fund of funds" invests substantially all of its assets in other portfolios. Because the portfolio invests in other underlying portfolios, the portfolio will bear its pro rata portion of the operating expenses of the underlying portfolios in which it invests, including the management fee. See the Investment Portfolio prospectus for more information.

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EXAMPLES

THESE EXAMPLES ARE INTENDED TO HELP YOU COMPARE THE COST OF INVESTING IN THE CONTRACT WITH THE COST OF INVESTING IN OTHER VARIABLE ANNUITY CONTRACTS. THESE COSTS INCLUDE CONTRACT OWNER TRANSACTION EXPENSES, CONTRACT FEES, SEPARATE ACCOUNT ANNUAL EXPENSES, AND INVESTMENT PORTFOLIO FEES AND EXPENSES.

THE EXAMPLES ASSUME THAT YOU INVEST \$10,000 IN THE CONTRACT FOR THE TIME PERIODS INDICATED. THE EXAMPLES ALSO ASSUME THAT YOUR INVESTMENT HAS A 5% RETURN EACH YEAR AND ASSUME: (A) MAXIMUM AND (B) MINIMUM FEES AND EXPENSES OF ANY OF THE INVESTMENT PORTFOLIOS (BEFORE SUBSIDY AND/OR DEFERRAL). ALTHOUGH YOUR ACTUAL COSTS MAY BE HIGHER OR LOWER, BASED ON THESE ASSUMPTIONS, YOUR

COSTS WOULD BE:

[TO BE UPDATED BY AMENDMENT]

CHART 1. Chart 1 assumes you select the optional Annual Step-Up death benefit rider and the GWB v1 rider (assuming the maximum 1.80% charge applies in all Contract Years), which is the most expensive way to purchase the contract.

(1) IF YOU SURRENDER YOUR CONTRACT AT THE END OF THE APPLICABLE TIME PERIOD:

<TABLE>
<CAPTION>

	1 year	Time Periods 3 years	5 years	10 years
<S>	<C>	<C>	<C>	<C>
maximum	(a) \$	(a) \$	(a) \$	(a) \$
minimum	(b) \$	(b) \$	(b) \$	(b) \$

(2) IF YOU DO NOT SURRENDER YOUR CONTRACT OR IF YOU ANNUITIZE AT THE END OF THE APPLICABLE TIME PERIOD:

<TABLE>
<CAPTION>

	1 year	Time Periods 3 years	5 years	10 years
<S>	<C>	<C>	<C>	<C>
maximum	(a) \$	(a) \$	(a) \$	(a) \$
minimum	(b) \$	(b) \$	(b) \$	(b) \$

CHART 2. Chart 2 assumes you do not select a GMIB rider, the GWB rider or the optional death benefit rider, which is the least expensive way to purchase the contract.

(1) IF YOU SURRENDER YOUR CONTRACT AT THE END OF THE APPLICABLE TIME PERIOD:

<TABLE>
<CAPTION>

	1 year	Time Periods 3 years	5 years	10 years
<S>	<C>	<C>	<C>	<C>
maximum	(a) \$	(a) \$	(a) \$	(a) \$
minimum	(b) \$	(b) \$	(b) \$	(b) \$

(2) IF YOU DO NOT SURRENDER YOUR CONTRACT OR IF YOU ANNUITIZE AT THE END OF THE APPLICABLE TIME PERIOD:

<TABLE>
<CAPTION>

	1 year	Time Periods 3 years	5 years	10 years
<S>	<C>	<C>	<C>	<C>
maximum	(a) \$	(a) \$	(a) \$	(a) \$
minimum	(b) \$	(b) \$	(b) \$	(b) \$

The Examples should not be considered a representation of past or future expenses or annual rates of return of any Investment Portfolio. Actual expenses and annual rates of return may be more or less than those assumed for the purpose of the Examples. Condensed financial information containing the Accumulation Unit value history appears in Appendix A of this prospectus.

1. THE ANNUITY CONTRACT

This prospectus describes the Variable Annuity Contract offered by us.

The variable annuity contract is a contract between you as the Owner, and us, the insurance company, where we promise to pay an income to you, in the form of Annuity Payments, beginning on a designated date that you select. Until you decide to begin receiving Annuity Payments, your annuity is in the ACCUMULATION PHASE. Once you begin receiving Annuity Payments, your contract switches to the INCOME PHASE.

The contract benefits from tax deferral. Tax deferral means that you are not taxed on earnings or appreciation on the assets in your contract until you take money out of your contract. For any tax qualified account (e.g., an IRA), the tax deferred accrual feature is provided by the tax qualified retirement plan. Therefore, there should be reasons other than tax deferral for acquiring the contract within a qualified plan. (See "Federal Income Tax Status.")

The contract is called a variable annuity because you can choose among the Investment Portfolios and, depending upon market conditions, you can make or lose money in any of these portfolios. The amount of money you are able to accumulate in your contract during the Accumulation Phase depends upon the investment performance of the Investment Portfolio(s) you select. The amount of the Annuity Payments you receive during the Income Phase from the variable annuity portion of the contract also depends, in part, upon the investment performance of the Investment Portfolio(s) you select for the Income Phase. We do not guarantee the investment performance of the variable annuity portion. You bear the full investment risk for all amounts allocated to the variable annuity portion. However, there are certain optional features that provide guarantees that can reduce your investment risk (see "Living Benefits").

If you select a fixed Annuity Payment option during the Income Phase, payments are made from our general account assets. Our general account consists of all assets owned by us other than those in the Separate Account and our other separate accounts. We have sole discretion over the investment of assets in the general account.

The amount of the Annuity Payments you receive during the Income Phase from a fixed Annuity Payment option of the contract will remain level for the entire Income Phase. (Please see "Annuity Payments (The Income Phase)" for more information.)

As Owner of the contract, you exercise all interests and rights under the contract. You can change the Owner at any time, subject to our underwriting rules (a change of ownership may terminate certain optional riders). The contract may be owned generally by Joint Owners (limited to two natural persons). We provide more information on this under "Other Information - Ownership."

Under the Internal Revenue Code (the "Code"), spousal continuation and certain distribution options are available only to a person who is defined as a "spouse" under the Federal Defense of Marriage Act or other applicable federal law. All contract provisions will be interpreted and administered in accordance with the requirements of the Code. Therefore, under current federal law, a purchaser who has or is contemplating a civil union or same-sex marriage should note that the favorable tax treatment afforded under federal law would not be available to such same-sex partner or same-sex spouse. Same-sex partners or spouses who own or are considering the purchase of annuity products that provide benefits based upon status as a spouse should consult a tax adviser.

MARKET TIMING

We have policies and procedures that attempt to detect transfer activity that may adversely affect other Owners or Investment Portfolio shareholders in situations where there is potential for pricing inefficiencies or that involve certain other types of disruptive trading activity (I.E., market timing). We employ various means to try to detect such transfer activity, such as periodically examining the frequency and size of transfers into and out of particular Investment Portfolios made by Owners within given periods of time and/or investigating transfer activity identified by the Investment Portfolios on a case-by-case basis. We may revise these policies and procedures in our sole discretion at any time without prior notice.

Our market timing policies and procedures are discussed in more detail in "Investment Options - Transfers - Market Timing."

2. PURCHASE

The contract may not be available for purchase through your broker dealer ("selling firm") during certain periods. There are a number of reasons why the contract periodically may not be available, including that the insurance company wants to limit the volume of sales of the contract. You may wish to speak to your registered

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representative about how this may affect your purchase. For example, you may be required to submit your purchase application in Good Order prior to or on a stipulated date in order to purchase a contract, and a delay in such process could result in your not being able to purchase a contract. In addition, certain optional riders described in this prospectus may not be available through your selling firm, which you may also wish to discuss with your registered representative. Your selling firm may offer the contract with a lower maximum issue age for the contract and certain riders than other selling firms.

PURCHASE PAYMENTS

A PURCHASE PAYMENT is the money you give us to invest in the contract. The initial Purchase Payment is due on the date the contract is issued. Unless a restriction is in place as described below, you may make additional Purchase Payments. Purchase Payments are subject to the following requirements:

- o The minimum initial Purchase Payment we will accept is \$10,000.
- o If you want to make an initial Purchase Payment of \$1 million or more, or an additional Purchase Payment that would cause your total Purchase Payments to exceed \$1 million, you will need our prior approval.
- o You can make additional Purchase Payments of \$500 or more unless you have elected an electronic funds transfer program approved by us, in which case the minimum additional Purchase Payment is \$100 per month.
- o We will accept a different amount if required by federal tax law.
- o We reserve the right to refuse Purchase Payments made via a personal check in excess of \$100,000. Purchase Payments over \$100,000 may be accepted in other forms, including, but not limited to, EFT/wire transfers, certified checks, corporate checks, and checks written on financial institutions. The form in which we receive a Purchase Payment may determine how soon subsequent disbursement requests may be fulfilled. (See "Access to Your Money.")

- o We will not accept Purchase Payments made with cash, money orders, or travelers checks.

- o Certain riders have current and potential restrictions on subsequent purchase payments. See the subsections below titled "Investment Allocation Restrictions for Certain Riders - Investment Allocation Restrictions for the GMIB Max and GWB Riders."

We reserve the right to reject any application or Purchase Payment and to limit future Purchase Payments.

TERMINATION FOR LOW ACCOUNT VALUE

We may terminate your contract by paying you the Account Value in one sum if, prior to the Annuity Date, you do not make Purchase Payments for three consecutive Contract Years, the total amount of Purchase Payments made, less any partial withdrawals, is less than \$2,000 or any lower amount required by federal tax laws, and the Account Value on or after the end of such three year period is less than \$2,000. (A CONTRACT YEAR is defined as a one-year period

starting on the date the contract is issued and on each contract anniversary thereafter.) Accordingly, no contract will be terminated due solely to negative investment performance. Federal tax law may impose additional restrictions on our right to cancel your Traditional IRA, Roth IRA, SEP, SIMPLE IRA or other Qualified Contract. We will not terminate any contract that includes a Guaranteed Minimum Income Benefit or Guaranteed Withdrawal Benefit rider or a guaranteed death benefit if at the time the termination would otherwise occur the Income Base of the Guaranteed Minimum Income Benefit rider, the Remaining Guaranteed Withdrawal Amount of the Guaranteed Withdrawal Benefit rider or the guaranteed amount under any death benefit, is greater than the Account Value. For all other contracts, we reserve the right to exercise this termination provision, subject to obtaining any required regulatory approvals.

ALLOCATION OF PURCHASE PAYMENTS

When you purchase a contract, we will allocate your Purchase Payment to the Investment Portfolios you have selected. You may not choose more than 18 Investment Portfolios at the time your initial Purchase Payment is allocated. Each allocation must be at least \$500 and must be in whole numbers.

Your selling firm may not make one or more of the Investment Portfolios available when you apply for the contract. However, after your contract has been issued, all of the Investment Portfolios are available for Purchase Payments or Account Value transfers. Please be aware that your registered representative may not be able to provide you any information or answer any questions you may have about the Investment Portfolio(s) that your selling firm does not make available. Therefore, for transactions

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involving such Investment Portfolio(s), you may need to contact us directly, as described in the "Other Information - Requests and Elections" section. Any such transaction will be counted as a transfer for purposes of any applicable transfer fee. (See "Expenses - Transfer Fee.")

Once we receive your Purchase Payment and the necessary information (or a designee receives a payment and the necessary information in accordance with the designee's administrative procedures), we will issue your contract and allocate your first Purchase Payment within 2 Business Days. A BUSINESS DAY is each day that the New York Stock Exchange is open for business. A Business Day closes at the close of normal trading on the New York Stock Exchange, usually 4:00 p.m. Eastern Time. If you do not give us all of the information we need, we will contact you to get it before we make any allocation. If for some reason we are unable to complete this process within 5 Business Days, we will either send back your money or get your permission to keep it until we get all of the necessary information. (See "Other Information - Requests and Elections.")

We may restrict the investment options available to you if you select certain optional riders. These restrictions are intended to reduce the risk of investment losses that could require us to use our own assets to pay amounts due under the selected optional rider.

In the future, we may change the investment options that are available to you if you select certain optional riders. If you elect an optional rider and we later remove an investment option from the group of investment options available under that rider, you will not be required to reallocate Purchase Payments or Account Value that you had previously allocated to that investment option. However, you may not be able to allocate new Purchase Payments or transfer Account Value to that investment option.

If you choose the GMIB Max V, GMIB Max IV, or GWB v1 riders, we require you to allocate your Purchase Payments and Account Value as described below under "Investment Allocation Restrictions for the GMIB Max and GWB Riders" until the rider terminates.

If you make additional Purchase Payments, we will allocate them in the same way as your first Purchase Payment unless you tell us otherwise. However, if you make an additional Purchase Payment while an EDCA or Dollar Cost Averaging (DCA) program is in effect, we will not allocate the additional Purchase Payment to the EDCA or DCA program, unless you tell us to do so. Instead, unless you give us other instructions, we will allocate the additional Purchase Payment directly to the same destination Investment Portfolios you selected under the EDCA or DCA program. (See "Investment Options -

Dollar Cost Averaging Programs.") You may change your allocation instructions at any time by notifying us in writing, by calling us or by Internet. You may not choose more than 18 Investment Portfolios at the time you submit a subsequent Purchase Payment. If you wish to allocate the payment to more than 18 Investment Portfolios, we must have your request to allocate future Purchase Payments to more than 18 Investment Portfolios on record before we can apply your subsequent Purchase Payment to your chosen allocation. If there are Joint Owners, unless we are instructed to the contrary, we will accept allocation instructions from either Joint Owner.

INVESTMENT ALLOCATION RESTRICTIONS FOR CERTAIN RIDERS

INVESTMENT ALLOCATION RESTRICTIONS FOR THE GMIB MAX AND GWB RIDERS

If you elect the GMIB Max V rider, or if you elected the GMIB Max IV rider (the two riders are referred to collectively as the "GMIB Max riders") or if you elect the GWB v1 rider, you may allocate your Purchase Payments and Account Value among the following Investment Portfolios:

- (a) AllianceBernstein Global Dynamic Allocation Portfolio
- (b) AQR Global Risk Balanced Portfolio
- (c) BlackRock Global Tactical Strategies Portfolio
- (d) Invesco Balanced-Risk Allocation Portfolio
- (e) JPMorgan Global Active Allocation Portfolio
- (f) MetLife Balanced Plus Portfolio
- (g) MetLife Multi-Index Targeted Risk Portfolio
- (h) Schroders Global Multi-Asset Portfolio

In addition, you may allocate Purchase Payments and Account Value to the Pyramis (Reg. TM) Government Income Portfolio. No other Investment Portfolios are available with the GMIB Max or GWB riders.

The Investment Portfolios listed above (other than the Pyramis (Reg. TM) Government Income Portfolio) have investment strategies intended in part to reduce the risk of investment losses that could require us to use our own assets to make payments in connection with the guarantees under the

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GMIB Max and GWB riders. For example, certain of the Investment Portfolios are managed in a way that is intended to minimize volatility of returns and hedge against the effects of interest rate changes. Other investment options that are available if the GMIB Max or GWB riders are not selected may offer the potential for higher returns. Before you select a GMIB Max or GWB rider, you and your financial representative should carefully consider whether the investment options available with the GMIB Max and GWB riders meet your investment objectives and risk tolerance.

Your selling firm may not make one or more of the portfolios listed above available when you apply for the contract and elect a GMIB Max or GWB rider. However, after your contract has been issued with a GMIB Max or GWB rider, all of the portfolios listed above are available for Purchase Payments or Account Value transfers. Please be aware that your registered representative may not be able to provide you any information or answer any questions you may have about the portfolio(s) that your selling firm does not make available. Therefore, for transactions involving such portfolio(s), you may need to contact us directly as described in "Other Information - Requests and Elections" in the prospectus. Any such transaction will be counted as a transfer for purposes of any applicable transfer fee. (See "Expenses - Transfer Fee.")

You may also allocate Purchase Payments to the Enhanced Dollar Cost Averaging (EDCA) program, provided that your destination portfolios are one or more of the Investment Portfolios listed above. If you elect a GMIB Max or GWB rider, you may not participate in the Dollar Cost Averaging (DCA) program.

If a GMIB Max or GWB rider terminates (see the descriptions of the GMIB in the "Living Benefits - Guaranteed Minimum Income Benefit (GMIB)" section and the GWB in the "Living Benefits - Guaranteed Withdrawal Benefit (GWB)" section), the investment allocation restrictions described above will no longer apply and you will be permitted to allocate subsequent Purchase Payments or transfer Account Value to any of the available Investment Portfolios.

RESTRICTIONS ON SUBSEQUENT PURCHASE PAYMENTS - GMIB MAX. The following subsections describe potential restrictions on subsequent Purchase Payments for the GMIB Max riders. As of the date of this prospectus, there are no restrictions on subsequent Purchase Payments.

POTENTIAL RESTRICTIONS ON SUBSEQUENT PURCHASE PAYMENTS. In the future, we may choose not to permit Owners of existing contracts with a GMIB Max V or GMIB Max IV rider to make subsequent Purchase Payments if: (a) that GMIB Max rider is no longer available to new customers, or (b) we make certain changes to the terms of that GMIB Max rider offered to new customers (for example, if we change the rider charge; see your contract schedule for a list of the other changes). We will notify Owners of contracts with a GMIB Max rider in advance if we impose restrictions on subsequent Purchase Payments. If we impose restrictions on subsequent Purchase Payments, contract Owners will still be permitted to transfer Account Value among the Investment Portfolios listed above.

If we have imposed restrictions on subsequent Purchase Payments on your -----
contract, we will permit you to make a subsequent Purchase Payment when either of the following conditions apply to your contract: (a) your Account Value is below the minimum described in the "Purchase - Termination for Low Account Value" section of the prospectus; or (b) the rider charge is greater than your Account Value.

RESTRICTION ON SUBSEQUENT PURCHASE PAYMENTS - GWB. While the GWB rider is in

effect, you are limited to making Purchase Payments within the GWB Purchase Payment Period (see "Living Benefits - GWB Rate Table"). However, we will permit you to make a subsequent Purchase Payment after the GWB Purchase Payment Period when either of the following conditions apply to your contract: (a) your Account Value is below the minimum described in "Purchase - Termination for Low Account Value"; or (b) the GWB rider charge is greater than your Account Value. If the GWB rider is cancelled (see "Living Benefits - Operation of the Guaranteed Withdrawal Benefit - Cancellation and Guaranteed Principal Adjustment") or terminated (see "Living Benefits - Operation of the Guaranteed Withdrawal Benefit - Termination of the GWB Rider"), the restriction on subsequent Purchase Payments no longer applies.

FREE LOOK

If you change your mind about owning this contract, you can cancel it within 10 days after receiving it. We ask that you submit your request to cancel in writing, signed by you, to our Annuity Service Center. When you cancel the contract within this "free look" period, we will not assess a withdrawal charge. You will receive back whatever your contract is worth on the day we receive your request. This

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may be more or less than your Purchase Payment depending upon the performance of the Investment Portfolios you allocated your Purchase Payment to during the free look period. This means that you bear the risk of any decline in the value of your contract during the free look period. We do not refund any charges or deductions assessed during the free look period.

ACCUMULATION UNITS

The portion of your Account Value allocated to the Separate Account will go up or down depending upon the investment performance of the Investment Portfolio(s) you choose. In order to keep track of this portion of your Account Value, we use a unit of measure we call an ACCUMULATION UNIT. (An Accumulation Unit works like a share of a mutual fund.)

Every Business Day as of the close of the New York Stock Exchange (generally 4:00 p.m. Eastern Time), we determine the value of an Accumulation Unit for each of the Investment Portfolios by multiplying the Accumulation Unit value for the immediately preceding Business Day by a factor for the current Business Day. The factor is determined by:

- 1) dividing the net asset value per share of the Investment Portfolio at the end of the current Business Day, plus any dividend or capital gains per share declared on behalf of the Investment Portfolio as of that day, by the net asset value per share of the Investment Portfolio for the previous Business Day, and
- 2) multiplying it by one minus the Separate Account product charges (including any rider charge for the Annual Step-Up Death Benefit) for each day since the last Business Day and any charges for taxes.

The value of an Accumulation Unit may go up or down from day to day.

When you make a Purchase Payment, we credit your contract with Accumulation Units. The number of Accumulation Units credited is determined by dividing the amount of the Purchase Payment allocated to an Investment Portfolio by the value of the Accumulation Unit for that Investment Portfolio.

Purchase Payments and transfer requests are credited to a contract on the basis of the Accumulation Unit value next determined after receipt of a Purchase Payment or transfer request. Purchase Payments or transfer requests received before the close of the New York Stock Exchange will be credited to your

contract that day, after the New York Stock Exchange closes. Purchase Payments or transfer requests received after the close of the New York Stock Exchange,

or on a day when the New York Stock Exchange is not open, will be treated as received on the next day the New York Stock Exchange is open (the next Business Day).

EXAMPLE:

On Monday we receive an additional Purchase Payment of \$5,000 from you before 4:00 p.m. Eastern Time. You have told us you want this to go to the Lord Abbett Mid Cap Value Portfolio. When the New York Stock Exchange closes on that Monday, we determine that the value of an Accumulation Unit for the Lord Abbett Mid Cap Value Portfolio is \$13.90. We then divide \$5,000 by \$13.90 and credit your contract on Monday night with 359.71 Accumulation Units for the Lord Abbett Mid Cap Value Portfolio.

ACCOUNT VALUE

ACCOUNT VALUE is equal to the sum of your interests in the Investment Portfolios and the EDCA account. Your interest in each Investment Portfolio is determined by multiplying the number of Accumulation Units for that portfolio by the value of the Accumulation Unit.

REPLACEMENT OF CONTRACTS

Generally you can exchange one variable annuity contract for another in a tax-free exchange under Section 1035 of the Internal Revenue Code. Before making an exchange, you should compare both annuities carefully. If you exchange another annuity for the one described in this prospectus, you might have to pay a surrender charge on your old annuity, and there will be a new sales charge and a new surrender charge period for this contract. Other charges may be higher (or lower) and the benefits may be different. Also, because we will not issue the contract until we have received the initial premium from your existing insurance company, the issuance of the contract may be delayed. Generally, it is not advisable to purchase a contract as a replacement for an existing variable annuity contract. Before you exchange another annuity for our contract, ask your registered representative whether the exchange would be advantageous, given the contract features, benefits and charges.

OWNING MULTIPLE CONTRACTS

You may be considering purchasing this contract when you already own a variable annuity contract. You should carefully consider whether purchasing an additional contract in this situation is appropriate for you by

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comparing the features of the contract you currently own, including the death benefits, living benefits, and other guarantees provided by the contract, to the features of this contract. You should also compare the fees and charges of your current contract to the fees and charges of this contract, which may be higher than your current contract. You may also wish to discuss purchasing a contract in these circumstances with your registered representative.

3. INVESTMENT OPTIONS

The contract offers 50 INVESTMENT PORTFOLIOS, which are listed below. Additional Investment Portfolios may be available in the future.

YOU SHOULD READ THE PROSPECTUSES FOR THESE FUNDS CAREFULLY. YOU CAN OBTAIN COPIES OF THE FUND PROSPECTUSES BY CALLING OR WRITING TO US AT: FIRST METLIFE INVESTORS INSURANCE COMPANY, ANNUITY SERVICE CENTER, P.O. BOX 10366, DES MOINES, IOWA 50306-0366, (800) 709-2811. YOU CAN ALSO OBTAIN INFORMATION ABOUT THE FUNDS (INCLUDING A COPY OF THE STATEMENT OF ADDITIONAL INFORMATION) BY ACCESSING THE SECURITIES AND EXCHANGE COMMISSION'S WEBSITE AT [HTTP://](http://)

The investment objectives and policies of certain of the Investment Portfolios may be similar to the investment objectives and policies of other mutual funds that certain of the portfolios' investment advisers manage. Although the objectives and policies may be similar, the investment results of the Investment Portfolios may be higher or lower than the results of such other mutual funds. The investment advisers cannot guarantee, and make no representation, that the investment results of similar funds will be comparable even though the funds may have the same investment advisers.

Shares of the Investment Portfolios may be offered to insurance company Separate Accounts of both variable annuity and variable life insurance contracts and to qualified plans. Due to differences in tax treatment and other considerations, the interests of various Owners participating in, and the interests of qualified plans investing in the Investment Portfolios may conflict. The Investment Portfolios will monitor events in order to identify the existence of any material irreconcilable conflicts and determine what action, if any, should be taken in response to any such conflict.

CERTAIN PAYMENTS WE RECEIVE WITH REGARD TO THE INVESTMENT PORTFOLIOS. An investment adviser (other than our affiliate MetLife Advisers, LLC) or subadviser of an Investment Portfolio, or its affiliates, may make payments to us and/or certain of our affiliates. These payments may be used for a variety of purposes, including payment of expenses for certain administrative, marketing, and support services with respect to the contracts and, in our role as an intermediary, with respect to the Investment Portfolios. We and our affiliates may profit from these payments. These payments may be derived, in whole or in part, from the advisory fee deducted from Investment Portfolio assets. Contract Owners, through their indirect investment in the Investment Portfolios, bear the costs of these advisory fees (see the Investment Portfolios' prospectuses for more information). The amount of the payments we receive is based on a percentage of assets of the Investment Portfolios attributable to the contracts and certain other variable insurance products that we and our affiliates issue. These percentages differ and some advisers or subadvisers (or their affiliates) may pay us more than others. These percentages currently range up to 0.50%.

Additionally, an investment adviser or subadviser of an Investment Portfolio or its affiliates may provide us with wholesaling services that assist in the distribution of the contracts and may pay us and/or certain of our affiliates amounts to participate in sales meetings. These amounts may be significant and may provide the adviser or subadviser (or its affiliate) with increased access to persons involved in the distribution of the contracts.

We and/or certain of our affiliated insurance companies have joint ownership interests in our affiliated investment adviser, MetLife Advisers, LLC, which is formed as a "limited liability company." Our ownership interests in MetLife Advisers, LLC entitle us to profit distributions if the adviser makes a profit with respect to the advisory fees it receives from the Investment Portfolios. We will benefit accordingly from assets allocated to the Investment Portfolios to the extent they result in profits to the adviser. (See "Fee Tables and Examples - Investment Portfolio Expenses" for information on the management fees paid by the Investment Portfolios and the Statement of Additional

Information for the Investment Portfolios for information on the management fees paid by the adviser to the subadvisers.)

Certain Investment Portfolios have adopted a Distribution Plan under Rule 12b-1 of the Investment Company Act of 1940. An Investment Portfolio's 12b-1 Plan, if any, is described in more detail in the Investment Portfolio's prospectus. (See "Fee Tables and Examples - Investment Portfolio Expenses" and "Distributor.") Any payments we receive pursuant to those 12b-1 Plans are paid to us or our distributor. Payments under an Investment Portfolio's 12b-1 Plan decrease the Investment Portfolio's investment return.

We select the Investment Portfolios offered through this contract based on a number of criteria, including asset class coverage, the strength of the

adviser's or subadviser's reputation and tenure, brand recognition, performance, and the capability and qualification of each investment firm. Another factor we consider during the selection process is whether the Investment Portfolio's adviser or subadviser is one of our affiliates or whether the Investment Portfolio, its adviser, its subadviser(s), or an affiliate will make payments to us or our affiliates. In this regard, the profit distributions we receive from our affiliated investment advisers are a component of the total revenue that we consider in configuring the features and investment choices available in the variable insurance products that we and our affiliated insurance companies issue. Since we and our affiliated insurance companies may benefit more from the allocation of assets to portfolios advised by our affiliates than to those that are not, we may be more inclined to offer portfolios advised by our affiliates in the variable insurance products we issue. We review the Investment Portfolios periodically and may remove an Investment Portfolio or limit its availability to new Purchase Payments and/or transfers of Account Value if we determine that the Investment Portfolio no longer meets one or more of the selection criteria, and/or if the Investment Portfolio has not attracted significant allocations from contract Owners. In some cases, we have included Investment Portfolios based on recommendations made by selling firms. These selling firms may receive payments from the Investment Portfolios they recommend and may benefit accordingly from the allocation of Account Value to such Investment Portfolios.

WE DO NOT PROVIDE ANY INVESTMENT ADVICE AND DO NOT RECOMMEND OR ENDORSE ANY PARTICULAR INVESTMENT PORTFOLIO. YOU BEAR THE RISK OF ANY DECLINE IN THE ACCOUNT VALUE OF YOUR CONTRACT RESULTING FROM THE PERFORMANCE OF THE INVESTMENT PORTFOLIOS YOU HAVE CHOSEN.

We make certain payments to American Funds Distributors, Inc., principal underwriter for the American Funds Insurance Series (Reg. TM). (See "Other Information - Distributor.")

MET INVESTORS SERIES TRUST - GMIB MAX AND GWB PORTFOLIOS (CLASS B)

Met Investors Series Trust is a mutual fund with multiple portfolios. MetLife Advisers, LLC (MetLife Advisers), an affiliate of First MetLife Investors, is the investment manager of Met Investors Series Trust. MetLife Advisers has engaged subadvisers to provide investment advice for the individual Investment Portfolios. (See Appendix B for the names of the subadvisers.) The following Class B portfolios are available under the contract. If you elect the GWB rider or a GMIB Max rider, you must allocate your Purchase Payments and Account Value among these Investment Portfolios. (See "Purchase - Investment Allocation Restrictions for Certain Riders.") These Investment Portfolios are also available for investment if you do not elect the GWB rider or a GMIB Max rider.

AllianceBernstein Global Dynamic Allocation Portfolio
AQR Global Risk Balanced Portfolio
BlackRock Global Tactical Strategies Portfolio
Invesco Balanced-Risk Allocation Portfolio
JPMorgan Global Active Allocation Portfolio
MetLife Balanced Plus Portfolio

MetLife Multi-Index Targeted Risk Portfolio

Pyramis (Reg. TM) Government Income Portfolio
Schroders Global Multi-Asset Portfolio

AMERICAN FUNDS INSURANCE SERIES (Reg. TM) (CLASS 2)

American Funds Insurance Series (Reg. TM) is a trust with multiple portfolios. Capital Research and Management Company is the investment adviser to each portfolio. The following Class 2 portfolios are available under the contract:

American Funds Global Growth Fund
American Funds Global Small Capitalization Fund
American Funds Growth Fund

MET INVESTORS SERIES TRUST (CLASS B OR, AS NOTED, CLASS A)

In addition to the portfolios listed above under Met Investors Series Trust - GMIB Max and GWB Portfolios,

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the following Class B or, as noted, Class A portfolios are available under the contract:

BlackRock High Yield Portfolio
BlackRock Large Cap Core Portfolio
Clarion Global Real Estate Portfolio
Dreman Small Cap Value Portfolio
Lazard Mid Cap Portfolio
Legg Mason ClearBridge Aggressive Growth Portfolio
Lord Abbett Bond Debenture Portfolio
Lord Abbett Mid Cap Value Portfolio
Met/Franklin Low Duration Total Return Portfolio
Met/Franklin Mutual Shares Portfolio
Met/Templeton Growth Portfolio
MFS (Reg. TM) Emerging Markets Equity Portfolio
MFS (Reg. TM) Research International Portfolio
Morgan Stanley Mid Cap Growth Portfolio
PIMCO Inflation Protected Bond Portfolio
PIMCO Total Return Portfolio
Pioneer Fund Portfolio (Class A)
Pioneer Strategic Income Portfolio (Class A)
T. Rowe Price Large Cap Value Portfolio
Van Kampen Comstock Portfolio

METROPOLITAN SERIES FUND

Metropolitan Series Fund is a mutual fund with multiple portfolios. MetLife Advisers, an affiliate of First MetLife Investors, is the investment adviser to the portfolios. MetLife Advisers has engaged subadvisers to provide investment advice for the individual Investment Portfolios. (See Appendix B for the names of the subadvisers.) The following portfolios are available under the contract:

BlackRock Bond Income Portfolio (Class B)
BlackRock Legacy Large Cap Growth Portfolio (Class A)
BlackRock Money Market Portfolio (Class B)
Davis Venture Value Portfolio (Class E)
Jennison Growth Portfolio (Class B)
Loomis Sayles Small Cap Growth Portfolio (Class B)
Met/Dimensional International Small Company Portfolio (Class B)
MFS (Reg. TM) Total Return Portfolio (Class B)
MFS (Reg. TM) Value Portfolio (Class B)
Oppenheimer Global Equity Portfolio (Class B)

MET INVESTORS SERIES TRUST - ASSET ALLOCATION PORTFOLIOS (CLASS B)

In addition to the portfolios listed above under Met Investors Series Trust, the following Class B portfolios are available under the contract:

MetLife Defensive Strategy Portfolio
MetLife Moderate Strategy Portfolio
MetLife Balanced Strategy Portfolio
MetLife Growth Strategy Portfolio
MetLife Aggressive Strategy Portfolio
Met/Franklin Templeton Founding Strategy Portfolio
SSgA Growth and Income ETF Portfolio
SSgA Growth ETF Portfolio

DESCRIPTION OF THE METLIFE ASSET ALLOCATION PROGRAM

The MetLife Asset Allocation Program consists of the following five MetLife asset allocation portfolios (Class B), each of which is a portfolio of the Met

Investors Series Trust. MetLife Advisers, LLC (MetLife Advisers), an affiliate of ours, is the investment manager of the MetLife asset allocation portfolios.

METLIFE ASSET ALLOCATION PROGRAM PORTFOLIOS

MetLife Defensive Strategy Portfolio
MetLife Moderate Strategy Portfolio
MetLife Balanced Strategy Portfolio
MetLife Growth Strategy Portfolio
MetLife Aggressive Strategy Portfolio

Each portfolio is designed on established principles of asset allocation to achieve a specific risk profile. Each portfolio invests substantially all of its assets in the Class A shares of other Investment Portfolios of Met Investors Series Trust or Metropolitan Series Fund (the underlying portfolios). Each portfolio has a target allocation between the two broad asset classes (equity and fixed income). MetLife Advisers establishes specific target investment percentages for the asset classes and the various components of each asset category. MetLife Advisers determines these target allocations based on a variety of factors, including its long-term outlook for the return and risk characteristics of the various asset classes and the relationship between those asset classes. MetLife Advisers then selects the underlying portfolios in which each portfolio invests based on, among other factors, the underlying portfolios' investment objectives, policies, investment processes and portfolio analytical and management personnel. Periodically, MetLife Advisers will evaluate each portfolio's allocation between equity and fixed income, inclusive of the exposure to various investment styles and asset sectors, relative to each portfolio's risk profile. Concurrently, MetLife Advisers will consider whether to make changes to each portfolio's investments in any of the underlying portfolios. (See the

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fund prospectus for a description of each portfolio's target allocation.)

MetLife Advisers has hired an independent consultant to provide research and consulting services with respect to the asset allocation targets for each of the portfolios and to investment in the underlying portfolios, which may assist MetLife Advisers in determining the underlying portfolios that may be available for investment and with the selection of and allocation of each portfolio's investments among the underlying portfolios. MetLife Advisers is responsible for paying the consulting fees.

DESCRIPTION OF THE MET/FRANKLIN TEMPLETON FOUNDING STRATEGY PORTFOLIO

The Met/Franklin Templeton Founding Strategy Portfolio invests on a fixed percentage basis in a combination of Met Investors Series Trust portfolios sub-advised by subsidiaries of Franklin Resources, Inc., which, in turn, invest primarily in U.S. and foreign equity securities and, to a lesser extent, fixed-income and money market securities. The Met/

Franklin Templeton Founding Strategy Portfolio's assets are allocated on an equal basis (33 1/3%) among the Class A shares of the Met/Franklin Income Portfolio, Met/Franklin Mutual Shares Portfolio and Met/Templeton Growth Portfolio (the underlying portfolios). MetLife Advisers is the investment manager of the Met/Franklin Templeton Founding Strategy Portfolio. MetLife Advisers will periodically rebalance the portfolio's holdings as deemed necessary to bring the asset allocation of the portfolio back into alignment with its fixed percentage allocations. (See the fund prospectus for more information about the portfolio and the underlying portfolios in which it invests.)

DESCRIPTION OF THE SSGA ETF PORTFOLIOS

The SSGA Growth and Income ETF Portfolio (Class B) and the SSGA Growth ETF Portfolio (Class B) are each a portfolio of the Met Investors Series Trust. MetLife Advisers is the investment manager of the SSGA ETF Portfolios.

Each portfolio was designed on established principles of asset allocation. Each

portfolio will primarily invest its assets in other investment companies known as exchange-traded funds (underlying ETFs). Each underlying ETF invests primarily in equity securities or in fixed income securities, as applicable, typically in an effort to replicate the performance of a market index.

Each of the SSgA ETF Portfolios has a different allocation among various asset classes (including large, mid and small capitalization, domestic equity, foreign, fixed income, high yield, real estate investment trusts and cash/money market). In addition, SSgA Funds Management, Inc. (SSgA Funds Management), the portfolios' subadviser, may also make allocations to investments in other asset classes. SSgA Funds Management establishes specific investment percentages for the asset classes and then selects the underlying ETFs in which a portfolio invests based on, among other factors, the historical performance of each underlying ETF and/or asset class, future risk/return expectations, and SSgA Funds Management's outlook for the economy, interest rates and financial markets. These allocations reflect varying degrees of potential investment risk and reward. The allocation between equity and fixed income underlying ETFs reflects greater or lesser emphasis on growth of capital and pursuing current income.

SSgA Funds Management will regularly review each portfolio's asset allocation among equities, fixed income, cash/cash equivalents and other asset classes, including the investment allocations within such asset classes and may make changes in the allocation as the market and economic outlook changes. SSgA Funds Management may add new underlying ETFs or replace existing underlying ETFs at its discretion. (See the fund prospectus for more information about each of the SSgA ETF Portfolios and the underlying ETFs.)

TRANSFERS

GENERAL. You can transfer a portion of your Account Value among the Investment Portfolios. The contract provides that you can make a maximum of 12 transfers every year and that each transfer is made without charge. We measure a year from the anniversary of the day we issued your contract. We currently allow unlimited transfers but reserve the right to limit this in the future. We may also limit transfers in circumstances of market timing or other transfers we determine are or would be to the disadvantage of other contract Owners. (See "Investment Options - Transfers - Market Timing.") We are not currently charging a transfer fee, but we reserve the right to charge such a fee in the future. If such a charge were to be imposed, it would be \$25 for each transfer over 12 in a year. The transfer fee will be deducted from the Investment Portfolio 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.

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You can make a transfer to or from any Investment Portfolio, subject to the limitations below. All transfers made on the same Business Day will be treated as one transfer. Transfers received before the close of trading on the New York Stock Exchange will take effect as of the end of the Business Day. The following apply to any transfer:

- o Your request for transfer must clearly state which Investment Portfolio(s) are involved in the transfer.
- o Your request for transfer must clearly state how much the transfer is for.
- o The minimum amount you can transfer is \$500 from an Investment Portfolio, or your entire interest in the Investment Portfolio, if less (this does not apply to pre-scheduled transfer programs).
- o You may not make a transfer to more than 18 Investment Portfolios at any time if the request is made by telephone to our voice response system or by Internet. A request to transfer to more than 18 Investment Portfolios may be made by calling or writing our Annuity Service Center.
- o If you have elected to add the GWB rider or a GMIB rider to your contract, you may only make transfers between certain Investment Portfolios. Please

refer to the sections "Purchase-Allocation of Purchase Payments" and "Purchase-Investment Allocation Restrictions for Certain Riders."

During the Accumulation Phase, to the extent permitted by applicable law, during times of drastic economic or market conditions, we may suspend the transfer privilege temporarily without notice and treat transfer requests based on their separate components (a redemption order with simultaneous request for purchase of another Investment Portfolio). In such a case, the redemption order would be processed at the source Investment Portfolio's next determined Accumulation Unit value. However, the purchase of the new Investment Portfolio would be effective at the next determined Accumulation Unit value for the new Investment Portfolio only after we receive the proceeds from the source Investment Portfolio, or we otherwise receive cash on behalf of the source Investment Portfolio.

During the Income Phase, you cannot make transfers from a fixed Annuity Payment option to the Investment Portfolios. You can, however, make transfers during the Income Phase from the Investment Portfolios to a fixed Annuity Payment option and among the Investment Portfolios.

TRANSFERS BY TELEPHONE OR OTHER MEANS. You may elect to make transfers by telephone, Internet or other means acceptable to us. To elect this option, you must first provide us with a notice or agreement in a form that we may require. If you own the contract with a Joint Owner, unless we are instructed otherwise, we will accept instructions from either you or the other Owner. (See "Other Information - Requests and Elections.")

All transfers made on the same day will be treated as one transfer. A transfer will be made as of the end of the Business Day when we receive a notice containing all the required information necessary to process the request. We will consider telephone and Internet requests received after the close of the New York Stock Exchange (generally 4:00 p.m. Eastern Time), or on a day when the New York Stock Exchange is not open, to be received on the next day the New York Stock Exchange is open (the next Business Day).

PRE-SCHEDULED TRANSFER PROGRAM. There are certain programs that involve transfers that are pre-scheduled. When a transfer is made as a result of such a program, we do not count the transfer in determining the applicability of any transfer fee and certain minimums do not apply. The current pre-scheduled transfers are made in conjunction with the following: Dollar Cost Averaging, Three Month Market Entry and Automatic Rebalancing Programs.

MARKET TIMING. Frequent requests from contract Owners to transfer Account Value may dilute the value of an Investment Portfolio's shares if the frequent trading involves an attempt to take advantage of pricing inefficiencies created by a lag between a change in the value of the securities held by the portfolio and the reflection of that change in the portfolio's share price ("arbitrage trading"). Regardless of the existence of pricing inefficiencies, frequent transfers may also increase brokerage and administrative costs of the underlying Investment Portfolios and may disrupt portfolio management strategy, requiring a portfolio to maintain a high cash position and possibly resulting in lost investment opportunities and forced liquidations ("disruptive trading"). Accordingly, arbitrage trading and disruptive trading activities (referred to collectively as "market timing") may adversely affect the long-term performance of

the Investment Portfolios, which may in turn adversely affect contract Owners and other persons who may have an interest in the contracts (E.G., Annuitants and Beneficiaries).

We have policies and procedures that attempt to detect and deter frequent transfers in situations where we determine there is a potential for arbitrage trading. Currently, we believe that such situations may be presented in the international, small-cap, and high-yield Investment Portfolios (i.e., the American Funds Global Growth Fund, the American Funds Global Small Capitalization Fund, the BlackRock High Yield Portfolio, the Clarion Global Real Estate Portfolio, the Dreman Small Cap Value Portfolio, the Lord Abbett Bond Debenture Portfolio, the Met/Templeton Growth Portfolio, the MFS (Reg. TM) Emerging Markets Equity Portfolio, the MFS (Reg. TM) Research International

Portfolio, the Pioneer Strategic Income Portfolio, the Loomis Sayles Small Cap Growth Portfolio, the Met/Dimensional International Small Company Portfolio, and the Oppenheimer Global Equity Portfolio), and we monitor transfer activity in those portfolios (the "Monitored Portfolios"). In addition, as described below, we treat all American Funds Insurance Series (Reg. TM) portfolios ("American Funds portfolios") as Monitored Portfolios. We employ various means to monitor transfer activity, such as examining the frequency and size of transfers into and out of the Monitored Portfolios within given periods of time. For example, we currently monitor transfer activity to determine if, for each category of international, small-cap, and high-yield portfolios, in a 12-month period there were: (1) six or more transfers involving the given category; (2) cumulative gross transfers involving the given category that exceed the current Account Value; and (3) two or more "round-trips" involving the given category. A round-trip generally is defined as a transfer in followed by a transfer out within the next seven calendar days or a transfer out followed by a transfer in within the next seven calendar days, in either case subject to certain other criteria.

We do not believe that other Investment Portfolios present a significant opportunity to engage in arbitrage trading and therefore do not monitor transfer activity in those portfolios. We may change the Monitored Portfolios at any time without notice in our sole discretion. In addition to monitoring transfer activity in certain Investment Portfolios, we rely on the underlying Investment Portfolios to bring any potential disruptive trading activity they identify to our attention for investigation on a case-by-case basis. We will also investigate any other harmful transfer activity that we identify from time to time. We may revise these policies and procedures in our sole discretion at any time without prior notice.

As a condition to making their portfolios available in our products, American Funds requires us to treat all American Funds portfolios as Monitored Portfolios under our current market timing and excessive trading policies and procedures. Further, American Funds requires us to impose additional specified monitoring criteria for all American Funds portfolios available under the contract, regardless of the potential for arbitrage trading. We are required to monitor transfer activity in American Funds portfolios to determine if there were two or more transfers in followed by transfers out, in each case of a certain dollar amount or greater, in any 30-day period. A first violation of the American Funds monitoring policy will result in a written notice of violation; each additional violation will result in the imposition of a six-month restriction, during which period we will require all transfer requests to or from an American Funds portfolio to be submitted with an original signature. Further, as Monitored Portfolios, all American Funds portfolios also will be subject to our current market timing and excessive trading policies, procedures and restrictions (described below), and transfer restrictions may be imposed upon a violation of either monitoring policy.

Our policies and procedures may result in transfer restrictions being applied to deter market timing. Currently, when we detect transfer activity in the Monitored Portfolios that exceeds our current transfer limits, or other transfer activity that we believe may be harmful to other Owners or other persons who have an interest in the contracts, we require all future transfer requests to or from any Monitored Portfolios or other identified Investment Portfolios under that contract to be submitted with an original signature.

Transfers made under a Dollar Cost Averaging Program, a rebalancing program or, if applicable, any asset allocation program described in this prospectus are not treated as transfers when we evaluate trading patterns for market timing.

The detection and deterrence of harmful transfer activity involves judgments that are inherently subjective, such as the decision to monitor only those Investment Portfolios that we believe are susceptible to arbitrage trading, or the determination of the transfer limits. Our ability to detect and/or restrict such transfer activity may be limited by operational and technological systems, as well as our ability to predict strategies employed by Owners to avoid

such detection. Our ability to restrict such transfer activity also may be limited by provisions of the contract. Accordingly, there is no assurance that we will prevent all transfer activity that may adversely affect Owners and other persons with interests in the contracts. We do not accommodate market timing in any Investment Portfolios and there are no arrangements in place to permit any contract Owner to engage in market timing; we apply our policies and

procedures without exception, waiver, or special arrangement.

The Investment Portfolios may have adopted their own policies and procedures with respect to market timing transactions in their respective shares, and we reserve the right to enforce these policies and procedures. For example, Investment Portfolios may assess a redemption fee (which we reserve the right to collect) on shares held for a relatively short period. The prospectuses for the Investment Portfolios describe any such policies and procedures, which may be more or less restrictive than the policies and procedures we have adopted. Although we may not have the contractual authority or the operational capacity to apply the market timing policies and procedures of the Investment Portfolios, we have entered into a written agreement, as required by SEC regulation, with each Investment Portfolio or its principal underwriter that obligates us to provide to the Investment Portfolio promptly upon request certain information about the trading activity of individual contract Owners, and to execute instructions from the Investment Portfolio to restrict or prohibit further purchases or transfers by specific contract Owners who violate the market timing policies established by the Investment Portfolio.

In addition, contract Owners and other persons with interests in the contracts should be aware that the purchase and redemption orders received by the Investment Portfolios generally are "omnibus" orders from intermediaries, such as retirement plans or separate accounts funding variable insurance contracts. The omnibus orders reflect the aggregation and netting of multiple orders from individual Owners of variable insurance contracts and/or individual retirement plan participants. The omnibus nature of these orders may limit the Investment Portfolios in their ability to apply their market timing policies and procedures. In addition, the other insurance companies and/or retirement plans may have different policies and procedures or may not have any such policies and procedures because of contractual limitations. For these reasons, we cannot guarantee that the Investment Portfolios (and thus contract Owners) will not be harmed by transfer activity relating to other insurance companies and/or retirement plans that may invest in the Investment Portfolios. If an Investment Portfolio believes that an omnibus order reflects one or more transfer requests from contract Owners engaged in disruptive trading activity, the Investment Portfolio may reject the entire omnibus order.

In accordance with applicable law, we reserve the right to modify or terminate the transfer privilege at any time. We also reserve the right to defer or restrict the transfer privilege at any time that we are unable to purchase or redeem shares of any of the Investment Portfolios, including any refusal or restriction on purchases or redemptions of their shares as a result of their own policies and procedures on market timing and disruptive trading activities (even if an entire omnibus order is rejected due to the market timing or disruptive trading activity of a single contract Owner). You should read the Investment Portfolio prospectuses for more details.

DOLLAR COST AVERAGING PROGRAMS

We offer two dollar cost averaging programs as described below. By allocating amounts on a regular schedule as opposed to allocating the total amount at one particular time, you may be less susceptible to the impact of market fluctuations. You can elect only one dollar cost averaging program at a time. The dollar cost averaging programs are available only during the Accumulation Phase.

If you make an additional Purchase Payment while a Dollar Cost Averaging (DCA) or Enhanced Dollar Cost Averaging (EDCA) program is in effect, we will not allocate the additional payment to the DCA or EDCA program unless you tell us to do so. Instead, unless you previously provided different allocation instructions for future Purchase Payments or provide new allocation instructions with the payment, we will allocate the additional Purchase Payment directly to the same destination Investment Portfolios you selected under the DCA or EDCA program. Any Purchase Payments received after the DCA or EDCA program has ended will be allocated as described in "Purchase -

Allocation of Purchase Payments."

We reserve the right to modify, terminate or suspend any of the dollar cost averaging programs. There is no additional charge for participating in any of the dollar cost averaging programs. If you participate in any of the dollar cost averaging programs, the transfers made under the program

are not taken into account in determining any transfer fee. We may, from time to time, offer other dollar cost averaging programs which have terms different from those described in this prospectus. We will terminate your participation in a dollar cost averaging program when we receive notification of your death.

The two dollar cost averaging programs are:

1. STANDARD DOLLAR COST AVERAGING (DCA)

This program allows you to systematically transfer a set amount each month from a money market Investment Portfolio to any of the other available Investment Portfolio(s) you select. These transfers are made on a date you select or, if you do not select a date, on the date that a Purchase Payment or Account Value is allocated to the dollar cost averaging program. However, transfers will be made on the 1st day of the following month for Purchase Payments or Account Value allocated to the dollar cost averaging program on the 29th, 30th, or 31st day of a month.

If you allocate an additional Purchase Payment to your existing DCA program, the DCA transfer amount will not be increased; however, the number of months over which transfers are made is increased, unless otherwise elected in writing. You can terminate the program at any time, at which point transfers under the program will stop. This program is not available if you have selected the GWB rider or a GMIB Max rider.

2. ENHANCED DOLLAR COST AVERAGING (EDCA) PROGRAM

The Enhanced Dollar Cost Averaging (EDCA) program allows you to systematically transfer amounts from a guaranteed account option, the EDCA account in the general account, to any available Investment Portfolio(s) you select. Except as discussed below, only new Purchase Payments or portions thereof can be allocated to an EDCA account. The transfer amount will be equal to the amount allocated to the EDCA account divided by a specified number of months (currently 6 or 12 months). For example, a \$12,000 allocation to a 6-month program will consist of six \$2,000 transfers, and a final transfer of the interest processed separately as a seventh transfer.

When a subsequent Purchase Payment is allocated by you to your existing EDCA account, we create "buckets" within your EDCA account.

- o The EDCA transfer amount will be increased by the subsequent Purchase Payment divided by the number of EDCA months (6 or 12 months as you selected) and thereby accelerates the time period over which transfers are made.
- o Each allocation (bucket) resulting from a subsequent Purchase Payment will earn interest at the then current interest rate applied to new allocations to an EDCA account of the same monthly term.
- o Allocations (buckets) resulting from each Purchase Payment, along with the interest credited, will be transferred on a first-in, first-out basis. Using the example above, a subsequent \$6,000 allocation to a 6 month EDCA will increase the EDCA transfer amount from \$2,000 to \$3,000 (\$2,000 plus \$6,000/6). This increase will have the effect of accelerating the rate at which the 1st payment bucket is exhausted.

(See Appendix C for further examples of EDCA with multiple Purchase Payments.)

The interest rate earned in an EDCA account will be the minimum guaranteed rate, plus any additional interest which we may declare from time to time. The minimum interest rate depends on the date your contract is issued, but will not be less than 1%. The interest rate earned in an EDCA account is paid over time on declining amounts in the EDCA account. Therefore, the amount of interest

payments you receive will decrease as amounts are systematically transferred from the EDCA account to any Investment Portfolio, and the effective interest rate earned will therefore be less than the declared interest rate.

The first transfer we make under the EDCA program is the date your Purchase Payment is allocated to your EDCA account. Subsequent transfers will be made each month thereafter on the same day. However, transfers will be made on the 1st day of the following month for Purchase Payments allocated on the 29th, 30th, or 31st day of a month. If the selected day is not a Business Day, the transfer will be deducted from the EDCA account on the selected day but will be applied to the Investment Portfolios on the next Business Day. EDCA interest will not be credited on the transfer amount between the selected day and the next Business Day. Transfers will continue on a monthly basis until all amounts are transferred from your EDCA account. Your EDCA account will be terminated as of the last transfer.

If you decide you no longer want to participate in the EDCA program, or if we receive notification of your death, your participation in the EDCA program will be terminated

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and all money remaining in your EDCA account will be transferred to the default funding options stated in your EDCA program, unless you have instructed us otherwise.

THREE MONTH MARKET ENTRY PROGRAM

Alternatively, you can participate in the Three Month Market Entry Program which operates in the same manner as the Enhanced Dollar Cost Averaging Program, except it is of 3 months duration.

AUTOMATIC REBALANCING PROGRAM

Once your money has been allocated to the Investment Portfolios, the performance of each portfolio may cause your allocation to shift. You can direct us to automatically rebalance your contract to return to your original percentage allocations by selecting our Automatic Rebalancing Program. You can tell us whether to rebalance monthly, quarterly, semi-annually or annually.

An automatic rebalancing program is intended to transfer Account Value from those portfolios that have increased in value to those that have declined or not increased as much in value. Over time, this method of investing may help you "buy low and sell high," although there can be no assurance that this objective will be achieved. Automatic rebalancing does not guarantee profits, nor does it assure that you will not have losses.

We will measure the rebalancing periods from the anniversary of the date we issued your contract. If a dollar cost averaging (either DCA or EDCA) program is in effect, rebalancing allocations will be based on your current DCA or EDCA allocations. If you are not participating in a dollar cost averaging program, we will make allocations based upon your current Purchase Payment allocations, unless you tell us otherwise.

The Automatic Rebalancing Program is available only during the Accumulation Phase. There is no additional charge for participating in the Automatic Rebalancing Program. If you participate in the Automatic Rebalancing Program, the transfers made under the program are not taken into account in determining any transfer fee. We will terminate your participation in the Automatic Rebalancing Program when we receive notification of your death.

EXAMPLE:

Assume that you want your initial Purchase Payment split between two Investment Portfolios. You want 40% to be in the Lord Abbett Bond Debenture Portfolio and 60% to be in the Morgan Stanley Mid Cap Growth Portfolio. Over the next 2 1/2 months the bond market does very well while the stock market performs poorly. At the end of the first quarter, the Lord Abbett

Bond Debenture Portfolio now represents 50% of your holdings because of its increase in value. If you have chosen to have your holdings rebalanced quarterly, on the first day of the next quarter, we will sell some of your units in the Lord Abbett Bond Debenture Portfolio to bring its value back to 40% and use the money to buy more units in the Morgan Stanley Mid Cap Growth Portfolio to increase those holdings to 60%.

VOTING RIGHTS

We are the legal owner of the Investment Portfolio shares. However, we believe that when an Investment Portfolio solicits proxies in conjunction with a vote of shareholders, we are required to obtain from you and other affected Owners instructions as to how to vote those shares. When we receive those instructions, we will vote all of the shares we own in proportion to those instructions. This will also include any shares that we own on our own behalf. The effect of this proportional voting is that a small number of contract Owners may control the outcome of a vote. Should we determine that we are no longer required to comply with the above, we will vote the shares in our own right.

SUBSTITUTION OF INVESTMENT OPTIONS

If investment in the Investment Portfolios or a particular Investment Portfolio is no longer possible, in our judgment becomes inappropriate for purposes of the contract, or for any other reason in our sole discretion, we may substitute another Investment Portfolio or Investment Portfolios without your consent. The substituted Investment Portfolio may have different fees and expenses. Substitution may be made with respect to existing investments or the investment of future Purchase Payments, or both. However, we will not make such substitution without any necessary approval of the Securities and Exchange Commission and applicable state insurance departments. Furthermore, we may close Investment Portfolios to allocation of Purchase Payments or Account Value, or both, at any time in our sole discretion.

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4. EXPENSES

There are charges and other expenses associated with the contract that reduce the return on your investment in the contract. These charges and expenses are:

PRODUCT CHARGES

SEPARATE ACCOUNT PRODUCT CHARGES. Each day, we make a deduction for our Separate Account product charges (which consist of the mortality and expense charge, the administration charge and the charges related to any death benefit riders). We do this as part of our calculation of the value of the Accumulation Units and the Annuity Units (I.E., during the Accumulation Phase and the Income Phase - although death benefit charges no longer continue in the Income Phase).

MORTALITY AND EXPENSE CHARGE. We assess a daily mortality and expense charge that is equal, on an annual basis, to 0.70% of the average daily net asset value of each Investment Portfolio.

This charge compensates us for mortality risks we assume for the Annuity Payment and death benefit guarantees made under the contract. These guarantees include making Annuity Payments that will not change based on our actual mortality experience, and providing a guaranteed minimum death benefit under the contract. The charge also compensates us for expense risks we assume to cover contract maintenance expenses. These expenses may include issuing contracts, maintaining records, making and maintaining subaccounts available under the contract and performing accounting, regulatory compliance, and reporting functions. This charge also compensates us for costs associated with the establishment and administration of the contract, including programs like transfers and dollar cost averaging. If the mortality and expense charge is inadequate to cover the actual expenses of mortality, maintenance, and administration, we will bear the loss. If the charge exceeds the actual expenses, we will add the excess to our profit and it may be used to finance distribution expenses or for any other purpose.

ADMINISTRATION CHARGE. This charge is equal, on an annual basis, to 0.20% of the average daily net asset value of each Investment Portfolio. This charge, together with the account fee (see below), is for the expenses associated with the administration of the contract. Some of these expenses are: issuing contracts, maintaining records, providing accounting, valuation, regulatory and reporting services, as well as expenses associated with marketing, sale and distribution of the contracts.

DEATH BENEFIT RIDER CHARGE. If you select the Annual Step-Up Death Benefit rider, we will deduct a charge that compensates us for the costs and risks we assume in providing the benefit. This charge (assessed during the Accumulation Phase) is equal, on an annual basis, to 0.20% of the average daily net asset value of each Investment Portfolio.

ACCOUNT FEE

During the Accumulation Phase, every Contract Year on your contract anniversary (the anniversary of the date when your contract was issued), we will deduct \$30 from your contract as an account fee for the prior Contract Year if your Account Value is less than \$50,000. If you make a complete withdrawal from your contract, the full account fee will be deducted from the Account Value regardless of the amount of your Account Value. During the Accumulation Phase, the account fee is deducted pro rata from the Investment Portfolios. This charge is for administrative expenses (see above). This charge cannot be increased.

A pro rata portion of the charge will be deducted from the Account Value on the Annuity Date if this date is other than a contract anniversary. If your Account Value on the Annuity Date is at least \$50,000, then we will not deduct the account fee. After the Annuity Date, the charge will be collected monthly out of the Annuity Payment, regardless of the size of your contract.

GUARANTEED MINIMUM INCOME BENEFIT - RIDER CHARGE

We offer a Guaranteed Minimum Income Benefit (GMIB) that you can select when you purchase the contract. There are two different versions of the GMIB under this contract: GMIB Max V and GMIB Max IV. Only GMIB Max V is currently available for purchase.

If you select a GMIB rider, we will assess a charge during the Accumulation Phase equal to 1.00% of the Income Base (see "Living Benefits - Guaranteed Income Benefits" for a discussion of how the Income Base is determined) at the time the rider charge is assessed prior to any Optional Step-Up.

If your Income Base is increased due to an Optional Step-Up, we may reset the rider charge applicable beginning

after the contract anniversary on which the Optional Step-Up occurs to a rate that does not exceed the lower of: (a) the Maximum Optional Step-Up Charge (1.50%) or (b) the current rate that we would charge for the same rider available for new contract purchases at the time of the Optional Step-Up.

The GMIB rider charge is assessed at the first contract anniversary and then at each subsequent contract anniversary, up to and including the anniversary on or immediately before the date the rider is exercised.

If you: make a full withdrawal (surrender); begin to receive Annuity Payments at the Annuity Date; change the Owner or Joint Owner (or the Annuitant, if a non-natural person owns the contract); or assign the contract, a pro rata portion of the GMIB rider charge will be assessed based on the number of months from the last contract anniversary to the date of withdrawal, the beginning of Annuity Payments, the change of Owner/Annuitant, or the assignment. If a GMIB rider is terminated because of the death of the Owner or Joint Owner (or the Annuitant if a non-natural person owns the contract); because the Guaranteed

Principal Option is exercised; or because it is the 30th day following the contract anniversary prior to the Owner's 91st birthday, no GMIB rider charge will be assessed based on the number of months from the last contract anniversary to the date the termination takes effect

The rider charge is deducted from your Account Value pro rata from each Investment Portfolio and the EDCA account in the ratio each portfolio/account bears to your total Account Value. We take amounts from the investment options that are part of the Separate Account by cancelling Accumulation Units from the Separate Account.

GUARANTEED WITHDRAWAL BENEFIT - RIDER CHARGE

If you elect the Guaranteed Withdrawal Benefit (GWB) rider, a charge is deducted from your Account Value during the Accumulation Phase on each contract anniversary. The charge is a percentage of the Total Guaranteed Withdrawal Amount (see "Living Benefits - Guaranteed Withdrawal Benefit - Operation of the Guaranteed Withdrawal Benefit") on the contract anniversary, prior to taking into account any Automatic Annual Step-Up occurring on such contract anniversary.

The Guaranteed Withdrawal Benefit rider charge is 0.90% of the Total Guaranteed Withdrawal Amount.

If: you make a full withdrawal (surrender) of your Account Value; you apply all of your Account Value to an Annuity Option: there is a change in Owners, Joint Owners or Annuitants (if the Owner is a non-natural person): the contract terminates (except for a termination due to death); or you assign your contract, a pro rata portion of the rider charge will be assessed based on the number of full months from the last contract anniversary to the date of the change.

If the Guaranteed Withdrawal Benefit rider is terminated because of the death of the Owner, Joint Owner or Annuitant (if the Owner is a non-natural person), or if the rider is cancelled pursuant to the cancellation provisions of the rider, no rider charge will be assessed based on the period from the most recent contract anniversary to the date the termination or cancellation takes effect.

The Guaranteed Withdrawal Benefit rider charge is not assessed while your Remaining Guaranteed Withdrawal Amount (see "Living Benefits - Guaranteed Withdrawal Benefit - Operation of the Guaranteed Withdrawal Benefit") equals zero.

The Guaranteed Withdrawal Benefit rider charge is deducted from your Account Value pro rata from each Investment Portfolio and the EDCA account in the ratio each portfolio/account bears to your total Account Value. We take amounts from the investment options that are part of the Separate Account by canceling Accumulation Units from the Separate Account.

We reserve the right to increase the Guaranteed Withdrawal Benefit rider charge upon an Automatic Annual Step-Up. The increased rider charge will apply after the contract anniversary on which the Automatic Annual Step-Up occurs. If an Automatic Annual Step-Up occurs under the Guaranteed Withdrawal Benefit rider, we may reset the rider charge applicable beginning after the contract anniversary on which the Automatic Annual Step-Up occurs to a rate that does not exceed the lower of: (a) the GWB Maximum Fee Rate or (b) the current rate that we would charge for the same rider available for new contract purchases at the time of the Automatic Annual Step-Up. The GWB Maximum Fee Rate is 1.80%.

SALES CHARGE

We impose a sales charge to reimburse us for contract sales expenses, including commissions and other distribution, promotion, and acquisition expenses. The sales charge for each Purchase Payment is determined by multiplying the Purchase Payment by the applicable sales charge percentage (shown in the table below). The sales charge percentage for

each Purchase Payment is based on your cumulative Purchase Payments as of the date the Purchase Payment is received by us. The sales charge for each Purchase Payment is deducted in installments over 7 years (1/7 of the charge each year) on the contract anniversary. Once the sales charge for a Purchase Payment has been determined, that sales charge is not reduced by later partial withdrawals. If the sales charge is greater than or equal to the Account Value on the contract anniversary, the sales charge will reduce the Account Value to zero. The sales charge will not exceed the Account Value on the contract anniversary. The sales charge may also be referred to as the premium based charge.

<TABLE>

<CAPTION>

Cumulative Purchase Payments	Sales Charge Percentage
<S>	<C>
Less than \$50,000	5.00%
\$50,000 - 99,999.99	4.20%
\$100,000 - 249,999.99	3.50%
\$250,000 - 499,999.99	2.50%
\$500,000 - 999,999.99	2.00%
\$1,000,000 or greater	1.25%

</TABLE>

INITIAL PURCHASE PAYMENT PERIOD. For purposes of determining the sales charge percentage, all Purchase Payments received within the Initial Purchase Payment Period will be treated as if received on the contract issue date. The Initial Purchase Payment Period begins on the contract issue date and ends on the earlier of: (a) 90 days after the contract issue date; or (b) the date you make your first withdrawal, other than one of the following types of withdrawals:

- (1) A withdrawal that is required for you to avoid federal income tax penalties or to satisfy federal income tax rules concerning required minimum distributions from Qualified Contracts that apply to this annuity. (For purposes of this exception, we assume that this annuity is the only annuity contract or funding vehicle from which distributions are required to be taken.)
- (2) A withdrawal that is part of a systematic withdrawal program in which the withdrawal amount does not exceed 10% of cumulative Purchase Payments divided by the frequency of the systematic withdrawals. Currently we permit monthly and quarterly systematic withdrawals. For example, if a monthly systematic withdrawal program is selected, the amount withdrawn each month must not exceed 10% of cumulative Purchase Payments divided by twelve. (See "Access to Your Money - Systematic Withdrawal Program.")

The sales charge is deducted from your Account Value pro rata from each Investment Portfolio and the EDCA account in the ratio each portfolio/account bears to your total Account Value. We take amounts from the investment options that are part of the Separate Account by canceling Accumulation Units from the Separate Account.

SALES CHARGE EXAMPLES

- (1) Initial Purchase Payment Example: Assume your initial Purchase Payment is \$30,000. (Because it is your initial Purchase Payment, there are no previous Purchase Payments to take into consideration, and your cumulative Purchase Payments for purposes of calculating the sales charge are \$30,000.) At the \$30,000 level, the sales charge percentage is 5%, and the amount of the sales charge is \$1,500 (\$30,000 x 5%). The amount of the sales charge is divided by seven (\$1,500/7 = \$214.29). A \$214.29 charge is assessed for this Purchase Payment on each of the next seven contract anniversaries, beginning with the first contract anniversary.
- (2) Subsequent Purchase Payment Example: Continuing Example (1), assume that between the second and third contract anniversaries you make a subsequent Purchase Payment of \$25,000. Your cumulative Purchase Payments for

purposes of calculating the sales charge are \$25,000 (the subsequent Purchase Payment) + \$30,000 (the initial Purchase Payment) = \$55,000. At the \$55,000 level, the sales charge percentage is 4.2%, and the amount of the sales charge is \$1,050 ($\$25,000 \times 4.2\%$). The amount of the sales charge is divided by seven ($\$1,050/7 = \150). A \$150 charge is assessed for this Purchase Payment on each of the next seven contract anniversaries, beginning with the third contract anniversary.

(3) Initial Purchase Payment Period Example: Assume that your initial

Purchase Payment on the contract issue date is \$30,000. If we do not receive any other Purchase Payments from you during the Initial Purchase Payment Period, the sales charge percentage for this Purchase Payment would be 5%, as shown in Example (1). However, if you made a subsequent Purchase Payment of \$75,000 during the Initial Purchase Payment Period (as described above), the \$75,000 Purchase Payment would be added to the \$30,000 Purchase Payment for purposes of calculating the sales charge. Adding \$75,000 to \$30,000 gives an initial Purchase Payment of \$105,000, and the sales

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charge percentage at the \$105,000 level is 3.5%. Therefore, the amount of the sales charge would be \$3,675 ($\$105,000 \times 3.5\%$). The amount of the sales charge is divided by seven ($\$3,675/7 = \525). A \$525 charge is assessed for these Purchase Payments on each of the next seven contract anniversaries, beginning with the first contract anniversary.

As described above, the Initial Purchase Payment Period ends on the earlier of 90 days after the contract issue date, or the date you make your first withdrawal (except for the two specified types of withdrawals that do not cause the Initial Purchase Payment Period to end). If the Initial Purchase Payment Period ends before the \$75,000 subsequent Purchase Payment is received, the \$30,000 and \$75,000 Purchase Payments will not be combined

for purposes of calculating the sales charge on the \$30,000 initial Purchase Payment, and the 5% sales charge percentage will apply to the \$30,000 initial Purchase Payment.

(4) Partial Withdrawal Example: Assume your initial Purchase Payment is

\$30,000. As shown in Example (1), the total amount of the sales charge is \$1,500 ($\$30,000 \times 5\%$). This amount is divided by seven ($\$1,500/7 = \214.29), and a \$214.29 charge is assessed for this Purchase Payment on the first seven contract anniversaries. If you withdrew \$25,000 during the first Contract Year, the withdrawal would not affect the sales charge; the \$214.29 sales charge for the initial Purchase Payment would still be assessed on the first seven contract anniversaries. In addition, a withdrawal charge would apply to the withdrawal (see "Withdrawal Charge" below).

WITHDRAWAL CHARGE

We impose a withdrawal charge to reimburse us for contract sales expenses, including commissions and other distribution, promotion, and acquisition expenses. During the Accumulation Phase, you can make a withdrawal from your contract (either a partial or a complete withdrawal). If the amount you withdraw is determined to include the withdrawal of any of your prior Purchase Payments, a withdrawal charge is assessed against each Purchase Payment withdrawn. The withdrawal charge is determined by multiplying each Purchase Payment withdrawn by the applicable withdrawal charge percentage (shown in the tables below). The withdrawal charge percentage for each Purchase Payment is based on: (a) your cumulative Purchase Payments as of the date the Purchase Payment is received, and (b) the number of complete years since the Purchase Payment being withdrawn was received. For the purpose of determining cumulative Purchase Payments (but not for determining the number of complete years since the Purchase Payment being withdrawn was received), all Purchase Payments credited during the Initial Purchase Payment Period will be treated as if received on the contract issue date (for the definition of Initial Purchase Payment Period, see "Sales Charge - Initial Purchase Payment Period" above). To determine what portion (if any) of a withdrawal is subject to a withdrawal charge, amounts are withdrawn from your contract in the following order:

1. Earnings in your contract (earnings are equal to your Account Value, less Purchase Payments not previously withdrawn); then
2. The free withdrawal amount described below (deducted from Purchase Payments not previously withdrawn, in the order such Purchase Payments were made, with the oldest Purchase Payment first, as described below); 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.

A withdrawal charge may be assessed if prior Purchase Payments are withdrawn pursuant to a divorce or separation instrument, if permissible under tax law.

The withdrawal charge is calculated at the time of each withdrawal in accordance with the following:

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CUMULATIVE PURCHASE PAYMENT:

LESS THAN \$50,000

<TABLE>
<CAPTION>

Number of Complete Years from Receipt of Purchase Payment	Withdrawal Charge (% of Purchase Payment)
0	5
1	5
2	4
3	4
4	3
5	3
6	2
7 and thereafter	0

</TABLE>

CUMULATIVE PURCHASE PAYMENT:

\$50,000 - \$99,999.99

<TABLE>
<CAPTION>

Number of Complete Years from Receipt of Purchase Payment	Withdrawal Charge (% of Purchase Payment)
0	5
1	4
2	4
3	3
4	3
5	2
6	2
7 and thereafter	0

</TABLE>

CUMULATIVE PURCHASE PAYMENT:

\$100,000 - \$249,999.99

<TABLE>

<CAPTION>
Number of Complete Years from Receipt of Purchase Payment Withdrawal Charge (% of Purchase Payment)

<S>	<C>
0	4
1	3
2	3
3	2
4	2
5	2
6	1
7 and thereafter	0

</TABLE>

CUMULATIVE PURCHASE PAYMENT:

\$250,000 - \$499,999.99

<TABLE>
<CAPTION>
Number of Complete Years from Receipt of Purchase Payment Withdrawal Charge (% of Purchase Payment)

<S>	<C>
0	3
1	2
2	2
3	2
4	1
5	1
6	1
7 and thereafter	0

</TABLE>

CUMULATIVE PURCHASE PAYMENT:

\$500,000 - \$999,999.99

<TABLE>
<CAPTION>
Number of Complete Years from Receipt of Purchase Payment Withdrawal Charge (% of Purchase Payment)

<S>	<C>
0	2
1	2
2	2
3	1
4	1
5	1
6	1
7 and thereafter	0

</TABLE>

CUMULATIVE PURCHASE PAYMENT:

\$1,000,000 OR GREATER

<TABLE>
<CAPTION>
Number of Complete Years from Receipt of Purchase Payment Withdrawal Charge (% of Purchase Payment)

<S>	<C>
0	2
1	2
2	1
3	1
4	1
5	1
6	1

For a partial withdrawal, the withdrawal charge is deducted from the remaining Account Value, if sufficient. If the remaining Account Value is not sufficient, the withdrawal charge is deducted from the amount withdrawn.

If the Account Value is smaller than the total of all Purchase Payments, the withdrawal charge only applies up to the Account Value.

We do not assess the withdrawal charge on any payments paid out as Annuity Payments or as death benefits, although we do assess the withdrawal charge in calculating GMIB payments, if applicable. In addition, we will not assess the withdrawal charge on required minimum distributions from Qualified Contracts in order to satisfy federal income tax rules or to avoid required federal income tax penalties. This exception only applies to amounts required to be distributed from this contract. We do not assess the withdrawal charge on earnings in your contract.

NOTE: For tax purposes, earnings from Non-Qualified Contracts are considered to come out first.

FREE WITHDRAWAL AMOUNT. The free withdrawal amount for each Contract Year after the first (there is no free withdrawal amount in the first Contract Year) is equal to 10% of your total Purchase Payments, less the total free withdrawal amount previously withdrawn in the same Contract Year. Also, we currently will not assess the withdrawal charge on amounts withdrawn during the first Contract Year under the Systematic Withdrawal Program. Any unused free withdrawal amount in one Contract Year does not carry over to the next Contract Year.

WITHDRAWAL CHARGE EXAMPLES

These examples show how the withdrawal charge is calculated.

(1) Initial Purchase Payment Example: Assume your initial Purchase Payment

is \$30,000, and you do not make any additional Purchase Payments. Your cumulative Purchase Payments for purposes of calculating the withdrawal charge are \$30,000. At the \$30,000 level, the withdrawal charge percentage (as shown in the table above) is 5% during the first two years following receipt of the Purchase Payment, 4% during the third and fourth years following receipt of the Purchase Payment, 3% during the fifth and sixth years following receipt of the Purchase Payment, and 2% during the seventh year following receipt of the Purchase Payment. Assume that in the third year following receipt of the Purchase Payment, your Account Value is \$32,000 and you withdraw \$10,000. For purposes of calculating the withdrawal charge, earnings are withdrawn from the contract first, and then Purchase Payments, with the free withdrawal amount portion of the Purchase Payments not being subject to a withdrawal charge. Earnings are the amount of the Account Value that exceeds the cumulative Purchase Payments (in this example, \$32,000 - \$30,000 = \$2,000). Therefore, the first \$2,000 of the withdrawal is not subject to a withdrawal charge because it is earnings. The remaining \$8,000 of the withdrawal is Purchase Payment. Because the withdrawal was made after the first Contract Year, the free withdrawal amount applies. The free withdrawal amount is equal to 10% of cumulative Purchase Payments (\$30,000 x 10% = \$3,000). Therefore, the free withdrawal amount is subtracted from the Purchase Payment withdrawn (\$8,000 - \$3,000 = \$5,000), and the remaining \$5,000 of the withdrawal will be subject to a 4% withdrawal charge (\$5,000 x 4% = \$200).

(2) Subsequent Purchase Payment Example: Assume your initial Purchase

Payment is \$30,000, and you make a subsequent Purchase Payment of \$25,000 during the third year following receipt of the initial Purchase Payment. Your cumulative Purchase Payments are \$55,000 (\$30,000 + \$25,000). Assume that in the fifth year following receipt of the initial \$30,000 Purchase Payment (which is the third year following receipt of the subsequent \$25,000 Purchase Payment), your Account Value is \$57,000 and you withdraw

\$37,000. For purposes of calculating the withdrawal charge, earnings are withdrawn from the contract first, and then Purchase Payments, with the free withdrawal amount portion of the Purchase Payments not being subject to a withdrawal charge. In this example, earnings are \$2,000 (Account Value less cumulative Purchase Payments: \$57,000 - \$55,000 = \$2,000). Therefore, the first \$2,000 of the \$37,000 withdrawal is not subject to a withdrawal charge because it is earnings.

The remaining \$35,000 of the withdrawal is Purchase Payments. Of this \$35,000, \$30,000 is taken from the initial Purchase Payment (because the oldest Purchase Payment is withdrawn first), and then \$5,000 is taken from the subsequent Purchase Payment that was made during the third year following receipt of the initial

Purchase Payment. To determine the withdrawal charge that applies to each Purchase Payment, refer to the table above. When the initial Purchase Payment was made, cumulative Purchase Payments were \$30,000. As shown in the table, when cumulative Purchase Payments are less than \$50,000, a 3% withdrawal charge applies to Purchase Payments withdrawn at least four complete years from receipt of the Purchase Payment. When the subsequent Purchase Payment was made, cumulative Purchase Payments were \$55,000. As shown in the table, when cumulative Purchase Payments are at least \$50,000 but less than \$100,000, a 4% withdrawal charge applies to Purchase Payments withdrawn at least two complete years from receipt of the Purchase Payment.

Because the withdrawal was made after the first Contract Year, the free withdrawal amount applies. The free withdrawal amount is equal to 10% of cumulative Purchase Payments (\$55,000 x 10% = \$5,500). The free withdrawal amount is subtracted from the first Purchase Payment withdrawn (\$30,000 - \$5,500 = \$24,500), and the remaining \$24,500 is subject to the 3% withdrawal charge (\$24,500 x 3% = \$735). The final \$5,000 of the withdrawal (which is taken from the second Purchase Payment) is subject to the 4% withdrawal charge (\$5,000 x 4% = \$200). The total withdrawal charge is \$935 (\$735 + \$200).

(3) Initial Purchase Payment Period Example: Assume that your initial

Purchase Payment on the contract issue date is \$30,000. If we do not receive any other Purchase Payments from you during the Initial Purchase Payment Period, the withdrawal charge percentages for this Purchase Payment would be determined as shown in Example (1). However, if you made a subsequent Purchase Payment of \$75,000 during the Initial Purchase

Payment Period, the \$75,000 Purchase Payment would be added to the \$30,000

Purchase Payment for the purpose of calculating the cumulative Purchase Payment applicable to both Purchase Payments. Adding \$75,000 to \$30,000 gives a cumulative Purchase Payment of \$105,000. At the \$105,000 cumulative Purchase Payment level, the withdrawal charge percentage (as shown in the table above) is 4% during the first year following receipt of the Purchase Payment, 3% during the second and third years following receipt of the Purchase Payment, 2% during the fourth, fifth, and sixth years following receipt of the Purchase Payment, and 1% during the seventh year following receipt of the Purchase Payment. (The number of complete years since the Purchase Payment was received will be measured from the actual dates that the separate \$30,000 and \$75,000 Purchase Payments were received by us. For this purpose, the separate Purchase Payments will not

be treated as if they were both received on the contract issue date.)

As described above in the Sales Charge section, the Initial Purchase Payment Period ends on the earlier of 90 days after the contract issue date, or the date you make your first withdrawal (except for the two specified types of withdrawals that do not cause the Initial Purchase Payment Period to end). If the Initial Purchase Payment Period ends before the \$75,000

subsequent Purchase Payment is received, the \$30,000 and \$75,000 Purchase

Payments will not be combined for purposes of calculating the withdrawal

charge percentage on the \$30,000 initial Purchase Payment, and the withdrawal charge percentages for the \$30,000 Purchase Payment would be determined as shown in Example (1) above (the withdrawal charge percentage for the \$30,000 Purchase Payment is 5% during the first two years following receipt of the Purchase Payment, 4% during the third and fourth years following receipt of the Purchase Payment, 3% during the fifth and sixth years following receipt of the Purchase Payment, and 2% during the seventh year following receipt of the Purchase Payment). For purposes of calculating the withdrawal charge percentage on the \$75,000 subsequent Purchase Payment, the \$30,000 and \$75,000 Purchase Payments will be combined, and the withdrawal charge percentage at the \$105,000 cumulative Purchase Payment level will apply to the \$75,000 Purchase Payment (the withdrawal charge percentage for the \$75,000 Purchase Payment is 4% during the first year following receipt of the Purchase Payment, 3% during the second and third years following receipt of the Purchase Payment, 2% during the fourth, fifth, and

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sixth years following receipt of the Purchase Payment, and 1% during the seventh year following receipt of the Purchase Payment).

REDUCTION OR ELIMINATION OF THE WITHDRAWAL CHARGE

GENERAL. We may elect to reduce or eliminate the amount of the withdrawal charge when the contract is sold under circumstances which reduce our sales expenses. Some examples are: if there is a large group of individuals that will be purchasing the contract, or if a prospective purchaser already had a relationship with us.

NURSING HOME OR HOSPITAL CONFINEMENT RIDER. We will not impose a withdrawal charge if, after you have owned the contract for one year, you or your Joint Owner becomes confined to a nursing home and/or hospital for at least 90 consecutive days or confined for a total of at least 90 days if there is no more than a 6-month break in confinement and the confinements are for related causes. The confinement must begin after the first contract anniversary and you must have been the Owner continuously since the contract was issued (or have become the Owner as the spousal Beneficiary who continues the contract). The confinement must be prescribed by a physician and be medically necessary. You must exercise this right no later than 90 days after you or your Joint Owner exits the nursing home or hospital. This waiver terminates on the Annuity Date. We will not accept additional payments once this waiver is used. There is no charge for this rider.

TERMINAL ILLNESS RIDER. After the first contract anniversary, we will waive the withdrawal charge if you or your Joint Owner are terminally ill and not expected to live more than 12 months; a physician certifies to your illness and life expectancy; you were not diagnosed with the terminal illness as of the date we issued your contract; and you have been the Owner continuously since the contract was issued (or have become the Owner as the spousal Beneficiary who continues the contract). This waiver terminates on the Annuity Date. We will not accept additional payments once this waiver is used. There is no charge for this rider.

The Nursing Home or Hospital Confinement rider and the Terminal Illness rider are only available for Owners who are age 85 or younger (on the contract issue date). Additional conditions and requirements apply to the Nursing Home or Hospital Confinement rider and the Terminal Illness rider. They are specified in the rider(s) that are part of your contract.

PREMIUM AND OTHER TAXES

We reserve the right to deduct from Purchase Payments, account balances, withdrawals, death benefits or income payments any taxes relating to the contracts (including, but not limited to, premium taxes) paid by us to any government entity. Examples of these taxes include, but are not limited to, premium tax, generation-skipping transfer tax or a similar excise tax under federal or state tax law which is imposed on payments we make to certain persons and income tax withholdings on withdrawals and income payments to the extent required by law. New York does not currently assess premium taxes on Purchase Payments you make. We will, at our sole discretion, determine when

taxes relate to the contracts. We may, at our sole discretion, pay taxes when due and deduct that amount from the account balance at a later date. Payment at an earlier date does not waive any right we may have to deduct amounts at a later date. It is our current practice not to charge premium taxes until Annuity Payments begin.

TRANSFER FEE

We currently allow unlimited transfers without charge during the Accumulation Phase. However, we have reserved the right to limit the number of transfers to a maximum of 12 per year without charge and to charge a transfer fee of \$25 for each transfer greater than 12 in any year. We are currently waiving the transfer fee, but reserve the right to charge it in the future. The transfer fee is deducted from the Investment Portfolio 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.

If the transfer is part of a pre-scheduled transfer program, it will not count in determining the transfer fee.

INCOME TAXES

We reserve the right to deduct from the contract for any income taxes which we incur because of the contract. In general, we believe under current federal income tax law, we are entitled to hold reserves with respect to the contract that offset Separate Account income. If this should change, it is possible we could incur income tax with respect to the contract, and in that event we may deduct such tax from

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the contract. At the present time, however, we are not incurring any such income tax or making any such deductions.

INVESTMENT PORTFOLIO EXPENSES

There are deductions from and expenses paid out of the assets of each Investment Portfolio, which are described in the fee table in this prospectus and the Investment Portfolio prospectuses. These deductions and expenses are not charges under the terms of the contract, but are represented in the share values of each Investment Portfolio.

5. ANNUITY PAYMENTS

(THE INCOME PHASE)

ANNUITY DATE

Under the contract you can receive regular income payments (referred to as ANNUITY PAYMENTS). You can choose the month and year in which those payments begin. We call that date the ANNUITY DATE. Your Annuity Date must be the first day of a calendar month and must be at least 30 days after we issue the contract. You can change the Annuity Date at any time before the Annuity Date with 30 days prior notice to us, subject to restrictions that may apply in your state. Annuity Payments must begin on or before the Maturity Date.

MATURITY DATE

Under the contract you must elect to annuitize or make a complete withdrawal of your Account Value by the MATURITY DATE. The Maturity Date is specified in your contract at purchase and will be the first day of the calendar month following the Annuitant's 90th birthday or 10 years from the date we issue your contract, whichever is later. If Annuity Payments don't begin on or before the Maturity Date, the contract will be annuitized at the Maturity Date under the contract's default Annuity Option.

Currently we may allow you to extend your Maturity Date beyond the Maturity Date specified in your contract at purchase (subject to state restrictions or restrictions imposed by your selling firm). The latest date we will allow you to extend to must be based on the Owner's age and not the Annuitant's age. You must contact us at our Annuity Service Center to make this election. This requirement may be changed by us.

PLEASE BE AWARE THAT ONCE YOUR CONTRACT IS ANNUITIZED, YOU ARE INELIGIBLE TO RECEIVE THE DEATH BENEFIT YOU HAVE SELECTED. ADDITIONALLY, IF YOU HAVE SELECTED A LIVING BENEFIT RIDER SUCH AS A GUARANTEED MINIMUM INCOME BENEFIT OR GUARANTEED WITHDRAWAL BENEFIT, ANNUITIZING YOUR CONTRACT TERMINATES THE RIDER, INCLUDING ANY DEATH BENEFIT OR GUARANTEED PRINCIPAL ADJUSTMENT THAT MAY BE PROVIDED BY THE RIDER.

For certain living benefits, when the Maturity Date has been extended to the maximum age, we currently permit the Owner, if the Owner attains the maximum age, to choose from several Annuity Options during the Income Phase of which you should be aware, including Annuity Options that may not have been available to you if you had not extended the Maturity Date to the maximum age. (See "Living Benefits-Guaranteed Withdrawal Benefit.") For IRAs and other contracts subject to the lifetime Required Minimum Distribution rules under section 401(a)(9)(A) of the Internal Revenue Code, the additional Annuity Options available when a contract has extended to the maximum age will not be available.

ANNUITY PAYMENTS

You (unless another payee is named) will receive the Annuity Payments during the Income Phase. The Annuitant is the natural person(s) whose life we look to in the determination of Annuity Payments.

During the Income Phase, you have the same investment choices you had just before the start of the Income Phase. At the Annuity Date, you can choose whether payments will be:

- o fixed Annuity Payments, or
- o variable Annuity Payments, or
- o a combination of both.

If you don't tell us otherwise, your Annuity Payments will be based on the investment allocations that were in place just before the start of the Income Phase.

If you choose to have any portion of your Annuity Payments based on the Investment Portfolio(s), the dollar amount of your initial payment will vary and will depend upon three things:

- 1) the value of your contract in the Investment Portfolio(s) just before the start of the Income Phase,
- 2) the assumed investment return (AIR) (you select) used in the annuity table for the contract, and

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- 3) the Annuity Option elected.

Subsequent variable Annuity Payments will vary with the performance of the Investment Portfolios you selected. (For more information, see "Variable Annuity Payments" below.)

At the time you choose an Annuity Option, you select the AIR, which must be acceptable to us. Currently, you can select an AIR of 3% or 4%. You can change the AIR with 30 days notice to us prior to the Annuity Date. If you do not select an AIR, we will use 3%. If the actual performance exceeds the AIR, your variable Annuity Payments will increase. Similarly, if the actual investment performance is less than the AIR, your variable Annuity Payments will decrease.

Your variable Annuity Payment is based on ANNUITY UNITS. An Annuity Unit is an accounting device used to calculate the dollar amount of Annuity Payments. (For more information, see "Variable Annuity Payments" below.)

When selecting an AIR, you should keep in mind that a lower AIR will result in a lower initial variable Annuity Payment, but subsequent variable Annuity Payments will increase more rapidly or decline more slowly as changes occur in the investment experience of the Investment Portfolios. On the other hand, a higher AIR will result in a higher initial variable Annuity Payment than a lower AIR, but later variable Annuity Payments will rise more slowly or fall more rapidly.

A transfer during the Income Phase from a variable Annuity Payment option to a fixed Annuity Payment option may result in a reduction in the amount of Annuity Payments.

If you choose to have any portion of your Annuity Payments be a fixed Annuity Payment, the dollar amount of each fixed Annuity Payment will not change, unless you make a transfer from a variable Annuity Payment option to the fixed Annuity Payment that causes the fixed Annuity Payment to increase. Please refer to the "Annuity Provisions" section of the Statement of Additional Information for more information.

Annuity Payments are made monthly (or at any frequency permitted under the contract) unless you have less than \$5,000 to apply toward an Annuity Option. In that case, we may provide your Annuity Payment in a single lump sum instead of Annuity Payments. Likewise, if your Annuity Payments would be or become less than \$100 a month, we have the right to change the frequency of payments so that your Annuity Payments are at least \$100.

ANNUITY OPTIONS

You can choose among income plans. We call those ANNUITY OPTIONS. You can change the Annuity Option at any time before the Annuity Date with 30 days notice to us.

If you do not choose an Annuity Option, Option 2, which provides a life annuity with 10 years of guaranteed Annuity Payments, will automatically be applied.

You can choose one of the following Annuity Options or any other Annuity Option acceptable to us. After Annuity Payments begin, you cannot change the Annuity Option.

If more than one frequency is permitted under your contract, choosing less frequent payments will result in each Annuity Payment being larger. Annuity options that guarantee that payments will be made for a certain number of years regardless of whether the Annuitant or joint Annuitant are alive (such as Options 2 and 4 below) result in Annuity Payments that are smaller than Annuity Options without such a guarantee (such as Options 1 and 3 below). For Annuity Options with a designated period, choosing a shorter designated period will result in each Annuity Payment being larger.

OPTION 1. LIFE ANNUITY. Under this option, we will make Annuity Payments so long as the Annuitant is alive. We stop making Annuity Payments after the Annuitant's death. It is possible under this option to receive only one Annuity Payment if the Annuitant dies before the due date of the second payment or to receive only two Annuity Payments if the Annuitant dies before the due date of the third payment, and so on.

OPTION 2. LIFE ANNUITY WITH 10 YEARS OF ANNUITY PAYMENTS GUARANTEED. Under this option, we will make Annuity Payments so long as the Annuitant is alive. If,

when the Annuitant dies, we have made Annuity Payments for less than ten years, we will then continue to make Annuity Payments to the Beneficiary for the rest of the 10 year period.

OPTION 3. JOINT AND LAST SURVIVOR ANNUITY. Under this option, we will make Annuity Payments so long as the Annuitant and a second person (joint Annuitant) are both alive. When either Annuitant dies, we will continue to make Annuity Payments, so long as the survivor continues

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to live. We will stop making Annuity Payments after the last survivor's death.

OPTION 4. JOINT AND LAST SURVIVOR ANNUITY WITH 10 YEARS OF ANNUITY PAYMENTS GUARANTEED. Under this option, we will make Annuity Payments so long as the Annuitant and a second person (joint Annuitant) are both alive. When either Annuitant dies, we will continue to make Annuity Payments, so long as the survivor continues to live. If, at the last death of the Annuitant and the joint Annuitant, we have made Annuity Payments for less than ten years, we will then continue to make Annuity Payments to the Beneficiary for the rest of the 10 year period.

OPTION 5. PAYMENTS FOR A DESIGNATED PERIOD. We currently offer an Annuity Option under which fixed or variable monthly Annuity Payments are made for a selected number of years as approved by us, currently not less than 10 years. This Annuity Option may be limited or withdrawn by us in our discretion.

We may require proof of age or sex of an Annuitant before making any Annuity Payments under the contract that are measured by the Annuitant's life. If the age or sex of the Annuitant has been misstated, the amount payable will be the amount that the Account Value would have provided at the correct age or sex. Once Annuity Payments have begun, any underpayments will be made up in one sum with the next Annuity Payment. Any overpayments will be deducted from future Annuity Payments until the total is repaid.

You may withdraw the commuted value of the payments remaining under the variable Payments for a Designated Period Annuity Option (Option 5). You may not commute the fixed Payments for a Designated Period Annuity Option or any option involving a life contingency, whether fixed or variable, prior to the death of the last surviving Annuitant. Upon the death of the last surviving Annuitant, the Beneficiary may choose to continue receiving income payments or to receive the commuted value of the remaining guaranteed payments. For variable Annuity Options, the calculation of the commuted value will be done using the AIR applicable to the contract. (See "Annuity Payments" above.) For fixed Annuity Options, the calculation of the commuted value will be done using the then current Annuity Option rates.

There may be tax consequences resulting from the election of an Annuity Payment option containing a commutation feature (I.E., an Annuity Payment option that permits the withdrawal of a commuted value). (See "Federal Income Tax Status.")

Due to underwriting, administrative or Internal Revenue Code considerations, there may be limitations on payments to the survivor under Options 3 and 4 and/or the duration of the guarantee period under Options 2, 4, and 5.

Tax rules with respect to decedent contracts may prohibit the election of Joint and Last Survivor Annuity Options (or income types) and may also prohibit payments for as long as the Owner's life in certain circumstances.

In addition to the Annuity Options described above, we may offer an additional payment option that would allow your Beneficiary to take distribution of the Account Value over a period not extending beyond his or her life expectancy. Under this option, annual distributions would not be made in the form of an annuity, but would be calculated in a manner similar to the calculation of required minimum distributions from IRAs. (See "Federal Income Tax Status.") We intend to make this payment option available to both Qualified Contracts and Non-Qualified Contracts.

In the event that you purchased the contract as a Qualified Contract, you must take distribution of the Account Value in accordance with the minimum required distribution rules set forth in applicable tax law. (See "Federal Income Tax Status.") Under certain circumstances, you may satisfy those requirements by electing an Annuity Option. You may choose any death benefit available under the contract, but certain other contract provisions and programs will not be available. Upon your death, if Annuity Payments have already begun, the death benefit would be required to be distributed to your Beneficiary at least as rapidly as under the method of distribution in effect at the time of your death.

VARIABLE ANNUITY PAYMENTS

The Adjusted Contract Value (the Account Value, less any applicable premium taxes, account fee, and any prorated rider charge) is determined on the annuity calculation date, which is a Business Day no more than five (5) Business Days before the Annuity Date. The first variable Annuity Payment will be based upon the Adjusted Contract Value, the Annuity Option elected, the Annuitant's age, the Annuitant's sex (where permitted by law), and the appropriate variable Annuity Option table. Your annuity rates will not be less than those guaranteed in your contract at the time of purchase for the assumed investment return and Annuity Option elected. If, as of the annuity calculation date, the then current variable Annuity Option rates applicable to this class of contracts provide a first

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Annuity Payment greater than that which is guaranteed under the same Annuity Option under this contract, the greater payment will be made.

The dollar amount of variable Annuity Payments after the first payment is determined as follows:

- o The dollar amount of the first variable Annuity Payment is divided by the value of an Annuity Unit for each applicable Investment Portfolio as of the annuity calculation date. This establishes the number of Annuity Units for each payment. The number of Annuity Units for each applicable Investment Portfolio remains fixed during the annuity period, provided that transfers among the subaccounts will be made by converting the number of Annuity Units being transferred to the number of Annuity Units of the subaccount to which the transfer is made, and the number of Annuity Units will be adjusted for transfers to a fixed Annuity Option. Please see the Statement of Additional Information for details about making transfers during the Annuity Phase.
- o The fixed number of Annuity Units per payment in each Investment Portfolio is multiplied by the Annuity Unit value for that Investment Portfolio for the Business Day for which the Annuity Payment is being calculated. This result is the dollar amount of the payment for each applicable Investment Portfolio, less any account fee. The account fee will be deducted pro rata out of each Annuity Payment.
- o The total dollar amount of each variable Annuity Payment is the sum of all Investment Portfolio variable Annuity Payments.

ANNUITY UNIT. The initial Annuity Unit value for each Investment Portfolio of the Separate Account was set by us. The subsequent Annuity Unit value for each Investment Portfolio is determined by multiplying the Annuity Unit value for the immediately preceding Business Day by the net investment factor (see the Statement of Additional Information for a definition) for the Investment Portfolio for the current Business Day and multiplying the result by a factor for each day since the last Business Day which represents the daily equivalent of the AIR you elected.

FIXED ANNUITY PAYMENTS

The Adjusted Contract Value (defined above under "Variable Annuity Payments") on the day immediately preceding the Annuity Date will be used to determine a fixed Annuity Payment. The Annuity Payment will be based upon the Annuity Option elected, the Annuitant's age, the Annuitant's sex (where permitted by

law), and the appropriate Annuity Option table. Your annuity rates will not be less than those guaranteed in your contract at the time of purchase. If, as of the annuity calculation date, the then current Annuity Option rates applicable to this class of contracts provide an Annuity Payment greater than that which is guaranteed under the same Annuity Option under this contract, the greater payment will be made. You may not make a transfer from the fixed Annuity Option to the variable Annuity Option.

6. ACCESS TO YOUR MONEY

You (or in the case of a death benefit, your Beneficiary) can have access to the money in your contract:

- (1) by making a withdrawal (either a partial or a complete withdrawal);
- (2) by electing to receive Annuity Payments; or
- (3) when a death benefit is paid to your Beneficiary.

Under most circumstances, withdrawals can only be made during the Accumulation Phase.

You may establish a withdrawal plan under which you can receive substantially equal periodic payments in order to comply with the requirements of Sections 72(q) or (t) of the Code. Premature modification or termination of such payments may result in substantial penalty taxes. (See "Federal Income Tax Status.") If you own an annuity contract with a Guaranteed Minimum Income Benefit (GMIB) rider and elect to receive distributions in accordance with substantially equal periodic payments exception, the commencement of income payments under the GMIB rider due to the complete depletion of the Account Value may be considered an impermissible modification of the payment stream under certain circumstances.

When you make a complete withdrawal, you will receive the withdrawal value of the contract. The withdrawal value of the contract is the Account Value of the contract at the end of the Business Day when we receive a written request for a withdrawal:

- o less any applicable withdrawal charge;

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- o less any premium or other tax;

- o less any account fee; and

- o less any applicable pro rata GMIB or GWB rider charge.

Unless you instruct us otherwise, any partial withdrawal will be made pro rata from the EDCA account and the Investment Portfolio(s) you selected. Under most circumstances the amount of any partial withdrawal must be for at least \$500, or your entire interest in the Investment Portfolio or EDCA account. We require that after a partial withdrawal is made you keep at least \$2,000 in the contract. If the withdrawal would result in the Account Value being less than \$2,000 after a partial withdrawal, we will treat the withdrawal request as a request for a full withdrawal.

We will pay the amount of any withdrawal from the Separate Account within seven days of when we receive the request in Good Order unless the suspension of payments or transfers provision is in effect.

We may withhold payment of withdrawal proceeds if any portion of those proceeds would be derived from a contract Owner's check that has not yet cleared (I.E.,

that could still be dishonored by the contract Owner's banking institution). We may use telephone, fax, Internet or other means of communication to verify that payment from the contract Owner's check has been or will be collected. We will not delay payment longer than necessary for us to verify that payment has been or will be collected. Contract Owners may avoid the possibility of delay in the disbursement of proceeds coming from a check that has not yet cleared by providing us with a certified check.

How to withdraw all or part of your Account Value:

- o You must submit a request to our Annuity Service Center. (See "Other Information - Requests and Elections.")
- o If you would like to have the withdrawal charge waived under the Nursing Home or Hospital Confinement Rider or the Terminal Illness Rider, you must provide satisfactory evidence of confinement to a nursing home or hospital or terminal illness. (See "Expenses - Reduction or Elimination of the Withdrawal Charge.")
- o You must state in your request whether you would like to apply the proceeds to a payment option (otherwise you will receive the proceeds in a lump sum and may be taxed on them).
- o We have to receive your withdrawal request in our Annuity Service Center prior to the Annuity Date or Owner's death.

There are limits to the amount you can withdraw from certain qualified plans including Qualified and TSA plans. (See "Federal Income Tax Status.")

INCOME TAXES, TAX PENALTIES AND CERTAIN RESTRICTIONS MAY APPLY TO ANY WITHDRAWAL YOU MAKE.

SYSTEMATIC WITHDRAWAL PROGRAM

You may elect the Systematic Withdrawal Program at any time. We do not assess a charge for this program. This program provides an automatic payment to you of up to 10% of your total Purchase Payments each year. You can receive payments monthly or quarterly, provided that each payment must amount to at least \$100 (unless we consent otherwise). We reserve the right to change the required minimum systematic withdrawal amount. If the New York Stock Exchange is closed on a day when the withdrawal is to be made, we will process the withdrawal on the next Business Day. While the Systematic Withdrawal Program is in effect you can make additional withdrawals. However, such withdrawals plus the systematic withdrawals will be considered when determining the applicability of any withdrawal charge. (For a discussion of the withdrawal charge, see "Expenses" above.)

We will terminate your participation in the Systematic Withdrawal Program when we receive notification of your death.

INCOME TAXES, TAX PENALTIES AND CERTAIN RESTRICTIONS MAY APPLY TO SYSTEMATIC WITHDRAWALS.

SUSPENSION OF PAYMENTS OR TRANSFERS

We may be required to suspend or postpone payments for withdrawals or transfers for any period when:

- o the New York Stock Exchange is closed (other than customary weekend and holiday closings);
- o trading on the New York Stock Exchange is restricted;
- o an emergency exists, as determined by the Securities and Exchange Commission, as a result of which

disposal of shares of the Investment Portfolios is not reasonably practicable or we cannot reasonably value the shares of the Investment Portfolios; or

- o during any other period when the Securities and Exchange Commission, by order, so permits for the protection of Owners.

Federal laws designed to counter terrorism and prevent money laundering might, in certain circumstances, require us to block an Owner's ability to make certain transactions and thereby refuse to accept any requests for transfers, withdrawals, surrenders, or death benefits until instructions are received from the appropriate regulator. We may also be required to provide additional information about you and your contract to government regulators.

7. LIVING BENEFITS

OVERVIEW OF LIVING BENEFIT RIDERS

We offer optional living benefit riders that, for certain additional charges, offer protection against market risk (the risk that your investments may decline in value or underperform your expectations). Only one of these riders may be elected, and the rider must be elected at contract issue. These optional riders are described briefly below. Please see the more detailed description that follows for important information on the costs, restrictions and availability of each optional rider. We currently offer two types of living benefit riders - guaranteed income benefits and a guaranteed withdrawal benefit:

Guaranteed Income Benefits

- o GMIB Max (GMIB Max V and GMIB Max IV)

Our guaranteed income benefit riders are designed to allow you to invest your Account Value in the Investment Portfolios, while assuring a specified guaranteed level of minimum fixed Annuity Payments if you elect the Income Phase. The fixed Annuity Payment amount is guaranteed regardless of investment performance or the actual Account Value at the time you annuitize. Prior to exercising the rider and annuitizing your contract, you may make withdrawals up to a maximum level specified in the rider and still maintain the benefit amount.

Guaranteed Withdrawal Benefit

- o Guaranteed Withdrawal Benefit (GWB v1)

The Guaranteed Withdrawal Benefit rider is designed to allow you to invest your Account Value in the Investment Portfolios, while guaranteeing that at least the entire amount of Purchase Payments you make will be returned to you through a series of withdrawals, provided withdrawals in any Contract Year do not exceed the maximum amount allowed under the rider.

GUARANTEED MINIMUM INCOME BENEFIT (GMIB)

If you want to invest your Account Value in the Investment Portfolio(s) during the Accumulation Phase, but you also want to assure a specified guaranteed level of minimum fixed Annuity Payments during the Income Phase, we offer an optional rider for an additional charge, called the Guaranteed Minimum Income Benefit (GMIB). The purpose of the GMIB is to provide protection against market risk (the risk that the Account Value allocated to the Investment Portfolio(s) may decline in value or underperform your expectations).

As described in more detail in "Annuity Payments (The Income Phase)," you can choose to apply your Account Value to fixed Annuity Payments, variable Annuity Payments, or a combination of both. The dollar amount of your Annuity Payments will vary to a significant degree based on the market performance of the Investment Portfolio(s) to which you had allocated Account Value during the Accumulation Phase (and based on market performance during the Income Phase, in the case of variable Annuity Payments).

With the GMIB, the minimum amount of each fixed Annuity Payment you receive during the Income Phase is guaranteed regardless of the investment performance of the Investment Portfolios during the Accumulation Phase or your actual Account Value at the time you elect the Income Phase. Prior to exercising the rider, you may make specified withdrawals that reduce your Income Base (as explained below) during the Accumulation Phase and still leave the rider guarantees intact, provided the conditions of the rider are met. Your registered representative can provide you an illustration of the amounts you would receive, with or without withdrawals, if you exercised the rider.

You may purchase the GMIB if you are age 78 or younger on the effective date of your contract. You may not have this benefit and another living benefit (Guaranteed Withdrawal Benefit) in effect at the same time. Once

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elected, the GMIB rider may not be terminated except as stated below.

SUMMARY OF THE GMIB

THE FOLLOWING SECTION PROVIDES A SUMMARY OF HOW THE GMIB WORKS. A MORE DETAILED EXPLANATION OF THE OPERATION OF THE GMIB IS PROVIDED, IN THE SECTION BELOW CALLED "OPERATION OF THE GMIB."

Under the GMIB, we calculate an "Income Base" that determines, in part, the minimum amount you receive as fixed Annuity Payments under the GMIB rider if you elect the Income Phase. The Income Base is the greater of two calculated values, the Annual Increase Amount or the Highest Anniversary Value (see "Operation of the GMIB-Income Base"). We then will apply the Income Base calculated at the time the GMIB rider is exercised to the conservative GMIB Annuity Table specified in your GMIB rider in order to determine your minimum guaranteed lifetime fixed monthly Annuity Payments. (However, your actual payment may be higher than this minimum if, as discussed below, Annuity Payments during the Income Phase of the contract based on the Account Value would produce a higher payment).

IT IS IMPORTANT TO RECOGNIZE THAT THIS INCOME BASE IS NOT AVAILABLE FOR CASH WITHDRAWALS AND DOES NOT ESTABLISH OR GUARANTEE YOUR ACCOUNT VALUE OR A MINIMUM RETURN FOR ANY INVESTMENT PORTFOLIO. THE GMIB MAY BE EXERCISED AFTER A 10-YEAR WAITING PERIOD AND THEN ONLY WITHIN 30 DAYS FOLLOWING A CONTRACT ANNIVERSARY, PROVIDED THAT THE EXERCISE MUST OCCUR NO LATER THAN THE 30-DAY PERIOD FOLLOWING THE CONTRACT ANNIVERSARY PRIOR TO THE OWNER'S 91ST BIRTHDAY. IF AT THE TIME YOU ELECT THE INCOME PHASE, APPLYING YOUR ACTUAL ACCOUNT VALUE TO THEN CURRENT ANNUITY PURCHASE RATES (INDEPENDENT OF THE GMIB RIDER) PRODUCES HIGHER ANNUITY PAYMENTS, YOU WILL RECEIVE THE HIGHER ANNUITY PAYMENTS, AND THUS YOU WILL HAVE PAID FOR THE RIDER EVEN THOUGH IT WAS NOT USED.

DIFFERENT VERSIONS OF THE GMIB. From time to time, we introduce new versions of the GMIB. Each version of the GMIB we have offered with this contract, and the versions we may currently be offering (if any), are listed in the "GMIB Rate Table" immediately following the "Operation of the GMIB" section below. The principal differences between the different versions of the GMIB described in this prospectus are the items listed in the GMIB Rate Table and the Investment Portfolios to which you are permitted to allocate Account Value while the GMIB rider is in effect (see "Operation of the GMIB" - Investment Allocation Restrictions").

OPERATION OF THE GMIB

The following section describes how the GMIB operates. When reading the following descriptions of the operation of the GMIB (for example, the "Annual Increase Rate," "Dollar-for-Dollar Withdrawal Percentage," and "Enhanced Payout Rate" sections), refer to the GMIB Rate Table below for the specific rates and other terms applicable to your version of the GMIB.

INCOME BASE. The INCOME BASE is the greater of (a) or (b) below.

- (a) Highest Anniversary Value: On the issue date, the "Highest Anniversary Value" is equal to your initial Purchase Payment. Thereafter, the Highest Anniversary Value will be increased by subsequent Purchase Payments and reduced proportionately by the percentage reduction in Account Value attributable to each subsequent withdrawal (including any applicable withdrawal charge). On each contract anniversary prior to the Owner's 81st birthday, the Highest Anniversary Value will be recalculated and set equal to the greater of the Highest Anniversary Value before the recalculation or the Account Value on the date of the recalculation.

The Highest Anniversary Value does not change after the contract anniversary immediately preceding the Owner's 81st birthday, except that it is increased for each subsequent Purchase Payment and reduced proportionally by the percentage reduction in Account Value attributable to each subsequent withdrawal (including any applicable withdrawal charge).

- (b) Annual Increase Amount: On the date we issue your contract, the "Annual Increase Amount" is equal to your initial Purchase Payment. All Purchase Payments received within 120 days of the date we issue your contract will be treated as part of the initial Purchase Payment for this purpose. Thereafter, the Annual Increase Amount is equal to (i) less (ii), where:

- (i) is Purchase Payments accumulated at the annual

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increase rate (as defined below) from the date the Purchase Payment is made; and

- (ii) is withdrawal adjustments (as defined below) accumulated at the annual increase rate.

The Highest Anniversary Value and Annual Increase Amount are calculated independently of each other. When the Highest Anniversary Value is recalculated and set equal to the Account Value, the Annual Increase Amount is not set equal to the Account Value. See "Optional Step-Up" below for a feature that can be used to reset the Annual Increase Amount to the Account Value.

ANNUAL INCREASE AMOUNT LIMIT. THE ANNUAL INCREASE AMOUNT IS LIMITED TO THE ANNUAL INCREASE AMOUNT LIMIT (see "GMIB Rate Table" below) MULTIPLIED BY THE GREATER OF: (A) YOUR PURCHASE PAYMENTS OR (B) THE ANNUAL INCREASE AMOUNT AS INCREASED BY THE MOST RECENT OPTIONAL STEP-UP (see "Optional Step-Up" below). Each time the Annual Increase Amount is increased by an Optional Step-Up, the limit on the Annual Increase Amount is raised to Annual Increase Amount Limit multiplied by the new, higher Annual Increase Amount, if it is greater than Annual Increase Amount Limit multiplied by total Purchase Payments.

ANNUAL INCREASE RATE. As noted above, we calculate an Income Base under the GMIB rider that helps determine the minimum amount you receive as an income payment upon exercising the rider. One of the factors used in calculating the Income Base is called the "annual increase rate."

Through the contract anniversary immediately prior to the Owner's 91st birthday, the annual increase rate is the greater of:

(a) the GMIB Annual Increase Rate; or

(b) the Required Minimum Distribution Rate (as defined below).

Item (b) only applies to IRAs and other contracts subject to Section 401(a)(9) of the Internal Revenue Code.

REQUIRED MINIMUM DISTRIBUTION RATE. The Required Minimum Distribution Rate equals the greater of:

(1) the required minimum distribution amount for the previous calendar year or for this calendar year (whichever is greater), divided by the Annual Increase Amount at the beginning of the Contract Year;

(2a) if you enroll only in the Automated Required Minimum Distribution Program, ----
the total withdrawals during the Contract Year under the Automated Required Minimum Distribution Program, divided by the Annual Increase Amount at the beginning of the Contract Year; or

(2b) if you enroll in both the Systematic Withdrawal Program and the ----
Automated Required Minimum Distribution Program, the total withdrawals during the Contract Year under (i) the Systematic Withdrawal Program (up to a maximum of the GMIB Annual Increase rate multiplied by the Annual Increase Amount at the beginning of the Contract Year) and (ii) the Automated Required Minimum Distribution Program (which can be used to pay out any amount above the Systematic Withdrawal Program withdrawals that must be withdrawn to fulfill minimum distribution requirements at the end of the calendar year), divided by the Annual Increase Amount at the beginning of the Contract Year.

On the first contract anniversary, "at the beginning of the Contract Year" means on the issue date; on a later contract anniversary, "at the beginning of the Contract Year" means on the prior contract anniversary.

See "Use of Automated Required Minimum Distribution Program and Systematic Withdrawal Program With GMIB" below for more information on the Automated Required Minimum Distribution Program and the Systematic Withdrawal Program.

If item (b) above (the Required Minimum Distribution Rate) is greater than item (a) above (the GMIB Annual Increase Rate), and your total withdrawals during a Contract Year, divided by the Annual Increase Amount at the beginning of the Contract Year, exceed the Required Minimum Distribution Rate, the Required

Minimum Distribution Rate is not used to calculate the Annual Increase Rate, and the Annual Increase Rate will be reduced to the GMIB Annual Increase Rate (item (a) above). Therefore, the Annual Increase Rate for that Contract Year will be lower than the Required Minimum Distribution Rate, which could have the effect of reducing the value of Annuity Payments under the GMIB.

During the 30-day period following the contract anniversary immediately prior to the Owner's 91st birthday, the annual increase rate is 0%.

DOLLAR-FOR-DOLLAR WITHDRAWAL PERCENTAGE. One of the factors used in calculating withdrawal adjustments is called the "Dollar-for-Dollar Withdrawal Percentage." The Dollar-for-Dollar Withdrawal Percentage is the greater of:

(a) the GMIB Dollar-for-Dollar Withdrawal Rate; or

(b) the Required Minimum Distribution Rate (as defined above under "Annual Increase Rate").

Item (b) only applies to IRAs and other contracts subject to Section 401(a)(9) of the Internal Revenue Code.

During the 30-day period following the contract anniversary immediately prior to the Owner's 91st birthday, the Dollar-for-Dollar Withdrawal Percentage is 0%.

For GMIB Max IV only, the GMIB Dollar for Dollar Withdrawal Rate, and therefore -----

the Dollar-for-Dollar Withdrawal Percentage, will be higher if you wait to take your first withdrawal after a certain number of Contract Years. Once it is determined by the timing of the first withdrawal, the GMIB Dollar-for-Dollar Withdrawal Rate will never increase or decrease. A HIGHER DOLLAR-FOR-DOLLAR WITHDRAWAL PERCENTAGE ALLOWS YOU TO WITHDRAW A LARGER AMOUNT EACH CONTRACT YEAR WHILE RECEIVING DOLLAR-FOR-DOLLAR TREATMENT OF THE WITHDRAWALS RATHER THAN A PROPORTIONAL ADJUSTMENT. As discussed below, depending on the relative amounts of the Annual Increase Amount and the Account Value, a "dollar-for-dollar treatment" withdrawal adjustment may be more favorable than a "proportional reduction" withdrawal adjustment.

WITHDRAWAL ADJUSTMENTS. Withdrawal adjustments in a Contract Year are determined according to (a) or (b):

(a) proportional reduction: if total withdrawals in a Contract Year are -----

greater than the Annual Increase Amount at the beginning of the Contract Year multiplied by the Dollar-for-Dollar Withdrawal Percentage (as defined above), or if the withdrawals are not paid to you (or to the Annuitant, if the contract is owned by a non-natural person) or to another payee we agree to, the withdrawal adjustment for each withdrawal in a Contract Year is the value of the Annual Increase Amount immediately prior to the withdrawal multiplied by the percentage reduction in Account Value attributed to that withdrawal (including any applicable withdrawal charge); or

(b) dollar-for-dollar treatment: if total withdrawals in a Contract Year are -----

not greater than the Annual Increase Amount at the beginning of the Contract Year multiplied by the Dollar-for-Dollar Withdrawal Percentage, and if these withdrawals are paid to you (or to the Annuitant, if the contract is owned by a non-natural person) or to another payee we agree to, the total withdrawal adjustments for that Contract Year will be set equal to the dollar amount of total withdrawals (including any applicable withdrawal charge) in that Contract Year.

These withdrawal adjustments will be treated as though the corresponding withdrawals occurred at the end of that Contract Year.

As described in (a) immediately above, if in any Contract Year you take cumulative withdrawals that exceed the Annual Increase Amount at the beginning of the Contract Year multiplied by the Dollar-for-Dollar Withdrawal Percentage, the Annual Increase Amount will be reduced in the same proportion that the entire withdrawal (including any applicable withdrawal charge) reduced the Account Value. DEPENDING ON THE RELATIVE AMOUNTS OF THE ANNUAL INCREASE AMOUNT AND THE ACCOUNT VALUE, SUCH A PROPORTIONAL REDUCTION MAY RESULT IN A SIGNIFICANT REDUCTION IN THE ANNUAL INCREASE AMOUNT (PARTICULARLY WHEN THE ACCOUNT VALUE IS LOWER THAN THE ANNUAL INCREASE AMOUNT), AND COULD HAVE THE EFFECT OF REDUCING OR ELIMINATING THE VALUE OF ANNUITY PAYMENTS UNDER THE GMIB RIDER. Complying with the two conditions described in (b) immediately above (including limiting your cumulative withdrawals during a Contract Year to not more than the Annual Increase Amount at the beginning of the Contract Year multiplied by the Dollar-for-Dollar Withdrawal Percentage) will result in dollar-for-dollar treatment of the withdrawals.

Example:

- o Dollar-for-Dollar withdrawals reduce the Annual Increase Amount by the same dollar amount as the withdrawal amount. For example, if you owned a GMIB rider with a 4.5% GMIB Dollar-for-Dollar Withdrawal Rate and took a \$4,500 withdrawal in the first contract year, the withdrawal will reduce both the Account Value and Annual Increase Amount by \$4,500.
- o Proportionate withdrawals reduce the Annual Increase Amount by the same proportion that the withdrawal reduced the Account Value. For example, if you took a withdrawal during the first Contract Year equal to

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10% of the Account Value , that withdrawal will reduce both the Account Value and the Annual Increase Amount by 10% in that year.

In determining the GMIB annuity income, an amount equal to the withdrawal charge that would be assessed upon a complete withdrawal and the amount of any premium and other taxes that may apply will be deducted from the Income Base.

OPTIONAL STEP-UP. On each contract anniversary as permitted, you may elect to reset the Annual Increase Amount to the Account Value. An Optional Step-Up may be beneficial if your Account Value has grown at a rate above the GMIB Annual Increase Rate. As described below, an Optional Step-Up resets the Annual Increase Amount to the Account Value. After an Optional Step-Up, the annual increase rate will be applied to the new, higher Annual Increase Amount and therefore the amount that may be withdrawn without reducing the Annual Increase Amount on a proportionate basis will increase. HOWEVER, IF YOU ELECT TO RESET THE ANNUAL INCREASE AMOUNT, WE WILL ALSO RESTART THE 10-YEAR WAITING PERIOD. IN ADDITION, WE MAY RESET THE RIDER CHARGE TO A RATE THAT DOES NOT EXCEED THE LOWER OF: (A) THE MAXIMUM OPTIONAL STEP-UP CHARGE OR (B) THE CURRENT RATE THAT WE WOULD CHARGE FOR THE SAME RIDER AVAILABLE FOR NEW CONTRACT PURCHASES AT THE TIME OF THE OPTIONAL STEP-UP.

An Optional Step-Up is permitted only if: (1) the Account Value exceeds the Annual Increase Amount immediately before the reset; and (2) the Owner (or older Joint Owner or Annuitant if the contract is owned by a non-natural person) is not older than age 80 on the date of the Optional Step-Up.

You may elect either: (1) a one-time Optional Step-Up at any contract anniversary provided the above requirements are met, or (2) Optional Step-Ups to occur under the Automatic Annual Step-Up. If you elect Automatic Annual Step-Ups, on any contract anniversary while this election is in effect, the Annual Increase Amount will reset to the Account Value automatically, provided the above requirements are met. The same conditions described above will apply to each Automatic Step-Up. You may discontinue this election at any time by notifying us in writing, at our Annuity Service Center (or by any other method acceptable to us), at least 30 days prior to the contract anniversary on which a reset may otherwise occur. Otherwise, it will remain in effect through the seventh contract anniversary following the date you make this election, at which point you must make a new election if you want Automatic Annual Step-Ups to continue. If you discontinue or do not re-elect the Automatic Annual Step-Ups, no Optional Step-Up will occur automatically on any subsequent contract anniversary unless you make a new election under the terms described above. (If you discontinue Automatic Annual Step-Ups, the rider (and the rider charge) will continue, and you may choose to elect a one time Optional Step-Up or reinstate Automatic Annual Step-Ups as described above.)

We must receive your request to exercise the Optional Step-Up in writing, at our Annuity Service Center, or any other method acceptable to us. We must receive your request prior to the contract anniversary for an Optional Step-Up to occur on that contract anniversary.

Each Optional Step-Up:

- (1) resets the Annual Increase Amount to the Account Value on the contract anniversary following the receipt of an Optional Step-Up election;
- (2) resets the waiting period to exercise the rider to the tenth contract anniversary following the date the Optional Step-Up took effect;
- (3) resets the maximum Annual Increase Amount to a the Annual Increase Amount Limit multiplied by the Annual Increase Amount calculated in (1) above, if greater than the maximum Annual Increase Amount immediately before the Optional Step-Up; and
- (4) may reset the rider charge to a rate that does not exceed the lower of:
 - (a) the Maximum Optional Step-Up Charge or
 - (b) the current rate that we would charge for the same rider available for new contract purchases at the time of the Optional Step-Up.

In the event that the charge applicable to contract purchases at the time of the step-up is higher than your current rider charge, you will be notified in writing a minimum of 30 days in advance of the applicable contract anniversary and be informed that you may choose to decline the Automatic Annual Step-Up. If you decline the Automatic Annual Step-Up, you must notify us in accordance with our Administrative Procedures (currently we require you to submit your request in writing to our Annuity Service Center no less than seven calendar days prior to the applicable contract anniversary). Once you notify us of your decision to decline the Automatic Annual

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Step-Up, you will no longer be eligible for future Automatic Annual Step-Ups until you notify us in writing to our Annuity Service Center that you wish to reinstate the Automatic Annual Step-Ups. This reinstatement will take effect at the next contract anniversary after we receive your request for reinstatement.

On the date of the Optional Step-Up, the Account Value on that day will be treated as a single Purchase Payment received on the date of the step-up for purposes of determining the Annual Increase Amount after the reset. All Purchase Payments and withdrawal adjustments previously used to calculate the Annual Increase Amount will be set equal to zero on the date of the step-up.

GUARANTEED PRINCIPAL OPTION. On each contract anniversary starting with the tenth contract anniversary and through the contract anniversary prior to the Owner's 91st birthday, you may exercise the Guaranteed Principal Option. If the Owner is a non-natural person, the Annuitant's age is the basis for determining the birthday. If there are Joint Owners, the age of the oldest Owner is used for determining the birthday. We must receive your request to exercise the Guaranteed Principal Option in writing, or any other method that we agree to, within 30 days following the applicable contract anniversary. The Guaranteed Principal Option will take effect at the end of this 30-day period following that contract anniversary.

By exercising the Guaranteed Principal Option, you elect to receive an additional amount to be added to your Account Value intended to restore your initial investment in the contract, in lieu of receiving GMIB payments. The additional amount is called the Guaranteed Principal Adjustment and is equal to (a) minus (b) where:

- (a) is Purchase Payments credited within 120 days of the date we issued the contract (reduced proportionately by the percentage reduction in Account Value attributable to each partial withdrawal (including applicable withdrawal charges) prior to the exercise of the Guaranteed Principal Option) and

- (b) the Account Value on the contract anniversary immediately preceding exercise of the Guaranteed Principal Option.

The Guaranteed Principal Option can only be exercised if (a) exceeds (b), as defined above. The Guaranteed Principal Adjustment will be added to each applicable Investment Portfolio in the ratio the portion of the Account Value in such Investment Portfolio bears to the total Account Value in all Investment Portfolios. IT IS IMPORTANT TO NOTE THAT ONLY PURCHASE PAYMENTS MADE DURING THE FIRST 120 DAYS THAT YOU HOLD THE CONTRACT ARE TAKEN INTO CONSIDERATION IN DETERMINING THE GUARANTEED PRINCIPAL ADJUSTMENT. IF YOU ANTICIPATE MAKING PURCHASE PAYMENTS AFTER 120 DAYS, YOU SHOULD UNDERSTAND THAT SUCH PAYMENTS WILL NOT INCREASE THE GUARANTEED PRINCIPAL ADJUSTMENT. However, because Purchase Payments made after 120 days will increase your Account Value, such payments may have a significant impact on whether or not a Guaranteed Principal Adjustment is due. Therefore, the GMIB rider may not be appropriate for you if you intend to make additional Purchase Payments after the 120-day period and are purchasing the rider for this feature.

The Guaranteed Principal Adjustment will never be less than zero. IF THE GUARANTEED PRINCIPAL OPTION IS EXERCISED, THE GMIB RIDER WILL TERMINATE AS OF THE DATE THE OPTION TAKES EFFECT AND NO ADDITIONAL GMIB RIDER CHARGES WILL APPLY THEREAFTER. The variable annuity contract, however, will continue. The investment allocation restrictions described in "Purchase - Investment Allocation Restrictions for Certain Riders" will no longer apply, and you will be permitted to allocate subsequent Purchase Payments or transfer Account Value to any of the available Investment Portfolios.

EXERCISING THE GMIB. If you exercise the GMIB rider, you must elect to receive Annuity Payments under one of the following fixed Annuity Options:

- (1) Life annuity with 5 years of Annuity Payments guaranteed.
- (2) Joint and last survivor annuity with 5 years of Annuity Payments guaranteed. Based on federal tax rules, this option is not available for Qualified Contracts where the difference in ages of the Joint Annuitants, who are not spouses, is greater than 10 years. (See "Annuity Payments (The Income Phase).") THIS JOINT AND LAST SURVIVOR ANNUITY OPTION IS ONLY AVAILABLE IF THE YOUNGEST ANNUITANT'S ATTAINED AGE IS 35 OR OLDER.

These options are described in the contract and the GMIB rider.

THE GMIB ANNUITY TABLE. When the contract is annuitized, Annuity Payments under the GMIB rider will

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be determined by applying the Income Base to the rates in the GMIB Annuity Table. The GMIB Annuity Table Basis is specified in the rider and the GMIB Rate Table.

As with other payout types, the amount you receive as an income payment also depends on the Annuity Option you select, your age, and your sex. THE ANNUITY RATES IN THE GMIB ANNUITY TABLE ARE CONSERVATIVE AND A WITHDRAWAL CHARGE MAY BE APPLICABLE, SO THE AMOUNT OF GUARANTEED MINIMUM LIFETIME INCOME THAT THE GMIB PRODUCES MAY BE LESS THAN THE AMOUNT OF ANNUITY INCOME THAT WOULD BE PROVIDED BY APPLYING YOUR ACCOUNT VALUE ON YOUR ANNUITY DATE TO THEN-CURRENT ANNUITY PURCHASE RATES.

If you exercise the GMIB rider, your Annuity Payments will be the greater of:

- o the Annuity Payment determined by applying the amount of the Income Base to the GMIB Annuity Table, or

- o the Annuity Payment determined for the same Annuity Option in accordance with the base contract. (See "Annuity Payments (The Income Phase).")

If you choose not to receive Annuity Payments as guaranteed under the GMIB, you may elect any of the Annuity Options available under the contract.

IF THE AMOUNT OF THE GUARANTEED MINIMUM LIFETIME INCOME THAT THE GMIB PRODUCES IS LESS THAN THE AMOUNT OF ANNUITY INCOME THAT WOULD BE PROVIDED BY APPLYING CONTRACT VALUE ON THE ANNUITY DATE TO THEN-CURRENT ANNUITY PURCHASE RATES, THEN YOU WOULD HAVE PAID FOR A BENEFIT THAT YOU DID NOT USE.

If you take a full withdrawal of your Account Value, your contract is terminated by us due to its small Account Value and inactivity (see "Purchase - Termination for Low Account Value"), or your contract lapses and there remains any Income Base, we will commence making income payments within 30 days of the date of the full withdrawal, termination or lapse. In such cases, your income payments under this benefit, if any, will be determined using the Income Base and any applicable withdrawal adjustment that was taken on account of the withdrawal, termination or lapse.

ENHANCED PAYOUT RATES. The GMIB payout rates are enhanced under the following circumstances.

If you select the GMIB and if:

- o your contract was issued on or after the Minimum Enhanced Payout Issue Age;
- o you take no withdrawals prior to the Minimum Enhanced Payout Withdrawal Age;
- o your Account Value is fully withdrawn or decreases to zero at or after you reach the Minimum Enhanced Payout Withdrawal Age and there is an Income Base remaining; and
- o the Annuity Option you select is the single life annuity with 5 years of Annuity Payments guaranteed;

then the annual Annuity Payments under the GMIB will equal or exceed the applicable Enhanced Payout Rate multiplied by the Income Base (calculated on the date the payments are determined).

If an Owner dies and the Owner's spouse (age 89 or younger) is the Beneficiary of the contract, the spouse may elect to continue the contract and the GMIB rider. If the spouse elects to continue the contract and the Owner had begun to take withdrawals prior to his or her death, and the Owner was older than the spouse, the spouse's eligibility for the Enhanced Payout Rates described above is based on the Owner's age when the withdrawals began. For example, if an Owner had begun to take withdrawals at the applicable Minimum Enhanced Payout Withdrawal Age and subsequently died, if that Owner's spouse continued the contract and the GMIB rider, the spouse would be eligible for the Enhanced Payout Rates as described above, even if the spouse were younger than the Minimum Enhanced Payout Withdrawal Age at the time the contract was continued. If the spouse elects to continue the contract and the Owner had not taken any withdrawals prior to his or her death, the spouse's eligibility for the Enhanced Payout Rates is based on the spouse's age when the spouse begins to take withdrawals.

INVESTMENT ALLOCATION RESTRICTIONS. For a detailed description of the GMIB investment allocation restrictions, see the applicable subsection of "Purchase - Investment Allocation Restrictions for Certain Riders."

POTENTIAL RESTRICTIONS ON SUBSEQUENT PURCHASE PAYMENTS. For a detailed description of the restrictions or potential restrictions on subsequent purchase payments that may apply for your version of the GMIB, see the applicable subsection of "Purchase - Investment Allocation Restrictions for Certain Riders."

OWNERSHIP. If you, the Owner, are a natural person, you must also be the Annuitant. If a non-natural person owns the contract, then the Annuitant will be considered the Owner in determining the Income Base and GMIB Annuity Payments. If Joint Owners are named, the age of the older Joint Owner will be used to determine the Income Base and GMIB Annuity Payments. For the purposes of the Guaranteed Minimum Income Benefit section of the prospectus, "you" always means the Owner, oldest Joint Owner or the Annuitant, if the Owner is a non-natural person.

GMIB AND DECEDENT CONTRACTS. If you are purchasing this contract with a nontaxable transfer of the death benefit proceeds of any annuity contract or IRA (or any other tax-qualified arrangement) of which you were the Beneficiary and you are "stretching" the distributions under the IRS required distribution rules, you may not purchase a GMIB rider.

TERMINATING THE GMIB RIDER. Except as otherwise provided in the GMIB rider, the rider will terminate upon the earliest of:

- a) The 30th day following the contract anniversary prior to your 91st birthday;
- b) The date you make a complete withdrawal of your Account Value (if there is an Income Base remaining you will receive payments based on the remaining Income Base) (a pro rata portion of the rider charge will be assessed);
- c) The date you elect to receive Annuity Payments under the contract and you do not elect to receive payments under the GMIB (a pro rata portion of the rider charge will be assessed);
- d) Death of the Owner or Joint Owner (unless the spouse (age 89 or younger) is the Beneficiary and elects to continue the contract), or death of the Annuitant if a non-natural person owns the contract;
- e) A change for any reason of the Owner or Joint Owner or the Annuitant, if a non-natural person owns the contract, subject to our administrative procedures (a pro rata portion of the rider charge will be assessed);
- f) The effective date of the Guaranteed Principal Option; or
- g) The date you assign your contract (a pro rata portion of the rider charge will be assessed).

Under our current administrative procedures, we will waive the termination of the GMIB rider if you assign a portion of the contract under the following limited circumstances: if the assignment is solely for your benefit on account of your direct transfer of Account Value under Section 1035 of the Internal Revenue Code to fund premiums for a long term care insurance policy or Purchase Payments for an annuity contract issued by an insurance company which is not our affiliate and which is licensed to conduct business in any state. All such direct transfers are subject to any applicable withdrawal charges.

When the GMIB rider terminates, the corresponding GMIB rider charge terminates and the GMIB investment allocation restrictions will no longer apply, and you will be permitted to allocate subsequent Purchase Payments or transfer Account Value to any of the available Investment Portfolios.

USE OF AUTOMATED REQUIRED MINIMUM DISTRIBUTION PROGRAM AND SYSTEMATIC WITHDRAWAL PROGRAM WITH GMIB

For IRAs and other contracts subject to Section 401(a)(9) of the Internal Revenue Code, you may be required to take withdrawals to fulfill minimum distribution requirements generally beginning at age 70 1/2.

Used with the GMIB rider, our Automated Required Minimum Distribution Program can help you fulfill minimum distribution requirements with respect to your contract without reducing the Income Base on a proportionate basis. (Reducing the Income Base on a proportionate basis could have the effect of reducing or eliminating the value of Annuity Payments under the GMIB rider.) The Automated Required Minimum Distribution Program calculates minimum distribution requirements with respect to your contract and makes payments to you on a monthly, quarterly, semi-annual or annual basis.

Alternatively, you may choose to enroll in both the Automated Required Minimum Distribution Program and the Systematic Withdrawal Program (see "Access to Your Money - Systematic Withdrawal Program"). In order to avoid taking withdrawals that could reduce the Income Base on a proportionate basis, withdrawals under the Systematic Withdrawal Program should not exceed the

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GMIB Dollar for Dollar Withdrawal Rate at the beginning of the Contract Year. Any amounts above the GMIB Dollar-for-Dollar Withdrawal Rate that need to be withdrawn to fulfill minimum distribution requirements can be paid out at the end of the calendar year by the Automated Required Minimum Distribution Program. For example, if you elect the GMIB, enroll in the Systematic Withdrawal Program, and elect to receive monthly payments equal to the GMIB Dollar-for-Dollar Withdrawal Rate multiplied by the Annual Increase Amount, you should also enroll in the Automated Required Minimum Distribution Program and elect to receive your Automated Required Minimum Distribution Program payment on an annual basis, after the Systematic Withdrawal Program monthly payment in December.

If you enroll in either the Automated Required Minimum Distribution Program or both the Automated Required Minimum Distribution Program and the Systematic Withdrawal Program, you should not make additional withdrawals outside the programs. Additional withdrawals may result in the Income Base being reduced on a proportionate basis, and have the effect of reducing or eliminating the value of Annuity Payments under the GMIB rider.

To enroll in the Automated Required Minimum Distribution Program and/or the Systematic Withdrawal Program, please contact our Annuity Service Center.

GMIB RATE TABLE

USING THE GMIB RATE TABLE. The GMIB Rate Table indicates the date each version was first offered ("Date Introduced"). Only one version is currently available. When a new version of the GMIB is introduced, it generally will replace the prior version once approved in New York state. However, certain broker-dealers may not offer a new version on the first date it is introduced.

If you have already purchased a contract, to determine which version of the GMIB (if any) you purchased with your contract, you should refer to the copy of the contract you received after you purchased it. If you would like another copy of your contract, including any applicable GMIB rider, please call our Annuity Service Center at (800) 343-8496. If you are purchasing a contract, to determine which version of the rider is currently being offered, you should ask your registered representative.

If we introduce a new version of the rider, we generally will do so by updating the GMIB Rate Table. Changes to the GMIB Rate Table after the date of this prospectus, reflecting a new version of the rider, will be made in a supplement to the prospectus.

The GMIB Rate Table lists the following for each version of the GMIB:

- o the GMIB Annual Increase Rate, which is the minimum rate at which the Annual Increase Amount is increased at each Contract Anniversary (see "Operation of the GMIB-Income Base");
- o the GMIB Dollar-for-Dollar Withdrawal Rate: in each Contract Year, if you make withdrawals that do not exceed the GMIB Dollar-for-Dollar Withdrawal Rate multiplied by the Annual Increase Amount at the beginning of the Contract Year, those withdrawals will reduce the Annual Increase Amount on a dollar-for-dollar basis instead of a proportionate basis. That is, the withdrawals will reduce the Annual Increase Amount by an amount equal to the dollar amount of the withdrawals, instead of reducing the Annual Increase Amount in the same proportion that the withdrawals reduced the Account Value. (Reducing the Annual Increase Amount on a proportional basis may have a significant negative impact on the value of the benefits available under the GMIB - see "Operation of the GMIB-Withdrawal Adjustments.") For IRAs and other Qualified Contracts, also see "Operation of the GMIB-Required Minimum Distribution Rate.";
- o the Annual Increase Amount Limit - the Annual Increase Amount (see "Annual Increase Amount" above for a definition) is limited to the Annual Increase Amount Limit multiplied by the greater of: (a) your Purchase Payments or (b) the Annual Increase Amount as increased by the most recent Optional Step-Up (see "Operation of the GMIB-Optional Step-Up");
- o the Enhanced Payout Rates, which may be available upon exercise of the GMIB, depending on your age at the time your contract was issued (the Minimum Enhanced Payout Issue Age) and your age at the time you took your first withdrawal (the Minimum Enhanced Payout Withdrawal Age) (see "Operation of the GMIB -Enhanced Payout Rates"); and
- o the GMIB Annuity Table Basis is specified in your rider and is used to determine the amount of GMIB income payments, depending on your age, your sex, and the Annuity Option you select. Please note the annuity rates in the GMIB Annuity Table are conservative and a withdrawal charge may be applicable, so the amount of guaranteed minimum lifetime income that the GMIB

produces may be less than the amount of annuity income that would be provided by applying your Account Value on your Annuity Date to then-current annuity purchase rates.

<TABLE>
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GMIB RIDER	DATE		GMIB ANNUAL INCREASE RATE	GMIB DOLLAR-FOR-DOLLAR WITHDRAWAL RATE		ANNUAL INCREASE AMOUNT LIMIT	ENHANCED PAYOUT RATES			GMIB ANNUITY TABLE BASIS
	FIRST AVAILABLE	LAST AVAILABLE		MINIMUM ENHANCED PAYOUT ISSUE AGE	MINIMUM ENHANCED PAYOUT WITHDRAWAL AGE		ENHANCED PAYOUT RATE			
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>

for an additional charge, called the Guaranteed Withdrawal Benefit (GWB). The purpose of the GWB rider is to provide protection against market risk (the risk that the Account Value allocated to the Investment Portfolio(s) may decline in value or underperform your expectations).

The GWB rider is designed to allow you to invest your Account Value in the Investment Portfolios, while guaranteeing that at least the entire amount of Purchase Payments you make will be returned to you through a series of withdrawals, provided withdrawals in any Contract Year do not exceed the maximum amount allowed under the rider. You may begin taking withdrawals under the GWB rider immediately or at a later time. This means that, regardless of negative investment performance, you can take specified annual withdrawals until the entire amount of the Purchase Payments you made during the time period specified in your rider has been returned to you.

You may purchase the GWB rider if you are age 80 or younger on the effective date of your contract. You may not have this benefit and another living benefit (GMIB) in effect at the same time. Once elected, the GWB rider may not be terminated except as stated below.

SUMMARY OF THE GUARANTEED WITHDRAWAL BENEFIT RIDER

THE FOLLOWING SECTION PROVIDES A SUMMARY OF HOW THE GUARANTEED WITHDRAWAL BENEFIT (GWB) RIDER WORKS. A MORE DETAILED EXPLANATION OF THE OPERATION OF THE GWB IS PROVIDED IN THE SECTION BELOW CALLED "OPERATION OF THE GUARANTEED WITHDRAWAL BENEFIT."

The GWB guarantees that the entire amount of Purchase Payments you make will be returned to you through a series of withdrawals over time. It does not guarantee withdrawals for your lifetime.

Under the GWB, we calculate a "Total Guaranteed Withdrawal Amount" (TGWA) that determines, in part, the maximum amount you may receive as withdrawals each year ("Annual Benefit Payment") without reducing your guarantee. The TGWA is multiplied by the applicable withdrawal rate to determine your Annual Benefit Payment. The rider guarantee may be reduced if your annual withdrawals are greater than the Annual Benefit Payment.

IT IS IMPORTANT TO RECOGNIZE THAT THE TGWA IS NOT AVAILABLE TO BE TAKEN AS A LUMP SUM AND DOES NOT ESTABLISH OR GUARANTEE YOUR ACCOUNT VALUE OR A MINIMUM RETURN FOR ANY INVESTMENT PORTFOLIO. However, if you cancel the Guaranteed Withdrawal Benefit rider after a waiting period of at least 15 years, the Guaranteed Principal Adjustment will increase your Account Value to the Purchase Payments credited within the first 120 days of the date that we issue the contract, reduced proportionately for any withdrawals. (See "Operation of the Guaranteed Withdrawal Benefit - Cancellation and Guaranteed Principal Adjustment" below.)

While the GWB rider is in effect, you may only make subsequent Purchase Payments during the GWB Purchase Payment Period. (See "Restrictions on Subsequent Purchase Payments" below.)

DIFFERENT VERSIONS OF THE GWB. From time to time, we may introduce new versions of the GWB. Each version of the GWB we have offered with this contract, and the versions we may currently be offering (if any), will be listed in the "GWB Rate Table" immediately following the "Operation of the Guaranteed Withdrawal Benefit" section below. The principal differences between the different versions of the GWB described in this prospectus are the items listed in the GWB Rate Table.

OPERATION OF THE GUARANTEED WITHDRAWAL BENEFIT

The following section describes how the Guaranteed Withdrawal Benefit (GWB) operates. When reading the following descriptions of the operation of the GWB (for example, the "Total Guaranteed Withdrawal Amount," "Annual Benefit Payment," and "Withdrawal Enhancement Feature" sections), refer to the GWB Rate Table below for the specific rates and other terms applicable to your version of the GWB.

TOTAL GUARANTEED WITHDRAWAL AMOUNT. While the Guaranteed Withdrawal Benefit rider is in effect, we guarantee that you will receive a minimum amount over

time. We refer to this minimum amount as the TOTAL GUARANTEED WITHDRAWAL AMOUNT. The initial Total Guaranteed Withdrawal Amount is equal to your initial Purchase Payment. We increase the Total Guaranteed

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Withdrawal Amount (up to a maximum of \$5,000,000) by each additional Purchase Payment received during the GWB Purchase Payment Period (see "Restriction on Subsequent Purchase Payments" below). If you take a withdrawal that does not exceed the Annual Benefit Payment (see "Annual Benefit Payment" below), then we will not reduce the Total Guaranteed Withdrawal Amount. We refer to this type of withdrawal as a Non-Excess Withdrawal. If, however, you take a withdrawal that results in cumulative withdrawals for the current Contract Year that exceed the Annual Benefit Payment, then we will reduce the Total Guaranteed Withdrawal Amount in the same proportion that the entire withdrawal (including any applicable withdrawal charges) reduced the Account Value. We refer to this type of withdrawal as an Excess Withdrawal. THIS REDUCTION MAY BE SIGNIFICANT, PARTICULARLY WHEN THE ACCOUNT VALUE IS LOWER THAN THE TOTAL GUARANTEED WITHDRAWAL AMOUNT (SEE "MANAGING YOUR WITHDRAWALS" BELOW). Limiting your cumulative withdrawals during a Contract Year to not more than the Annual Benefit Payment will result in dollar-for-dollar treatment of the withdrawals.

REMAINING GUARANTEED WITHDRAWAL AMOUNT. The REMAINING GUARANTEED WITHDRAWAL AMOUNT is the remaining amount you are guaranteed to receive over time. The initial Remaining Guaranteed Withdrawal Amount is equal to the initial Total Guaranteed Withdrawal Amount. We increase the Remaining Guaranteed Withdrawal Amount (up to a maximum of \$5,000,000) by additional Purchase Payments received during the GWB Purchase Payment Period (see "Restrictions on Subsequent Purchase Payments" below), and we decrease the Remaining Guaranteed Withdrawal Amount by withdrawals. If you take a Non-Excess Withdrawal, we will decrease the Remaining Guaranteed Withdrawal Amount, dollar-for-dollar, by the amount of the Non-Excess Withdrawal (including any applicable withdrawal charges). If, however, you take an Excess Withdrawal, then we will reduce the Remaining Guaranteed Withdrawal Amount in the same proportion that the withdrawal (including any applicable withdrawal charges) reduces the Account Value. THIS REDUCTION MAY BE SIGNIFICANT, PARTICULARLY WHEN THE ACCOUNT VALUE IS LOWER THAN THE REMAINING GUARANTEED WITHDRAWAL AMOUNT (SEE "MANAGING YOUR WITHDRAWALS" BELOW). Limiting your cumulative withdrawals during a Contract Year to not more than the Annual Benefit Payment will result in dollar-for-dollar treatment of the withdrawals. As described below under "Annual Benefit Payment," the Remaining Guaranteed Withdrawal Amount is the remaining amount you are guaranteed to receive over time. The Remaining Guaranteed Withdrawal Amount is also used to calculate an alternate death benefit available under the GWB rider (see "Additional Information" below).

ANNUAL BENEFIT PAYMENT. The initial ANNUAL BENEFIT PAYMENT is equal to the initial Total Guaranteed Withdrawal Amount multiplied by the GWB WITHDRAWAL RATE. If the Total Guaranteed Withdrawal Amount is later recalculated (for example, because of the Automatic Annual Step-Up or Excess Withdrawals), the Annual Benefit Payment is reset equal to the new Total Guaranteed Withdrawal Amount multiplied by the GWB Withdrawal Rate. (See "Withdrawal Enhancement Feature" below for a feature which may allow you to increase your Annual Benefit Payment during a Contract Year if you are confined to a nursing home.)

You may choose to receive your Annual Benefit Payment through the optional Systematic Withdrawal Program (see "Access To Your Money - Systematic Withdrawal Program"). While the GWB rider is in effect, your withdrawals through the Systematic Withdrawal Program may not exceed your Annual Benefit Payment. There is no charge for the Systematic Withdrawal Program and you may terminate your participation at any time.

IT IS IMPORTANT TO NOTE:

- o We will continue to pay the Annual Benefit Payment each year until the Remaining Guaranteed Withdrawal Amount is depleted, even if your Account Value declines to zero. This means if your Account Value is depleted due to a Non-Excess Withdrawal or the deduction of the rider charge, and your Remaining Guaranteed Withdrawal Amount is greater than zero, we will pay you the remaining Annual Benefit Payment, if any, not yet withdrawn during the Contract Year that the Account Value was depleted, and beginning in the following Contract Year, we will continue paying the Annual Benefit Payment to you each year until your Remaining Guaranteed Withdrawal Amount

is depleted. This guarantees that you will receive your Purchase Payments even if your Account Value declines to zero due to market performance, so long as you do not take Excess Withdrawals.

- o IF YOU HAVE ELECTED THE GWB, YOU SHOULD CAREFULLY CONSIDER WHEN TO BEGIN TAKING WITHDRAWALS. IF YOU BEGIN TAKING WITHDRAWALS TOO SOON, YOU MAY LIMIT THE

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VALUE OF THE GWB, BECAUSE THE GWB WITHDRAWAL RATE IS DETERMINED BY WHEN YOU TAKE YOUR FIRST WITHDRAWAL (SEE THE GWB RATE TABLE). THE GWB WITHDRAWAL RATE IS USED TO DETERMINE THE AMOUNT OF YOUR ANNUAL BENEFIT PAYMENT, AS DESCRIBED ABOVE. ONCE YOUR GWB WITHDRAWAL RATE HAS BEEN DETERMINED, IT WILL NEVER INCREASE OR DECREASE. AS SHOWN IN THE GWB RATE TABLE, WAITING TO TAKE YOUR FIRST WITHDRAWAL WILL RESULT IN A HIGHER GWB WITHDRAWAL RATE. ON THE OTHER HAND, IF YOU DELAY TAKING YOUR FIRST WITHDRAWAL FOR TOO LONG, YOU MAY BE PAYING FOR A BENEFIT YOU ARE NOT USING.

MANAGING YOUR WITHDRAWALS. It is important that you carefully manage your annual withdrawals. To retain the full guarantees of this rider, your annual withdrawals cannot exceed the Annual Benefit Payment each Contract Year. In other words, you should not take Excess Withdrawals. We do not include withdrawal charges for the purpose of calculating whether you have taken an Excess Withdrawal. IF YOU DO TAKE AN EXCESS WITHDRAWAL, WE WILL RECALCULATE THE TOTAL GUARANTEED WITHDRAWAL AMOUNT AND REDUCE THE ANNUAL BENEFIT PAYMENT TO THE NEW TOTAL GUARANTEED WITHDRAWAL AMOUNT MULTIPLIED BY THE GWB WITHDRAWAL RATE.

IN ADDITION, AS NOTED ABOVE, IF YOU TAKE AN EXCESS WITHDRAWAL, WE WILL REDUCE THE REMAINING GUARANTEED WITHDRAWAL AMOUNT IN THE SAME PROPORTION THAT THE WITHDRAWAL REDUCES THE ACCOUNT VALUE. THESE REDUCTIONS IN THE TOTAL GUARANTEED WITHDRAWAL AMOUNT, ANNUAL BENEFIT PAYMENT, AND REMAINING GUARANTEED WITHDRAWAL AMOUNT MAY BE SIGNIFICANT. You are still eligible to receive the remainder of the Remaining Guaranteed Withdrawal Amount so long as the withdrawal that exceeded the Annual Benefit Payment did not cause your Account Value to decline to zero. AN EXCESS WITHDRAWAL THAT REDUCES THE ACCOUNT VALUE TO ZERO WILL TERMINATE THE CONTRACT.

You can always take Non-Excess Withdrawals. However, if you choose to receive only a part of your Annual Benefit Payment in any given Contract Year, your Annual Benefit Payment is not cumulative and your Remaining Guaranteed Withdrawal Amount and Annual Benefit Payment will not increase. For example, if your Annual Benefit Payment is 4% of your Total Guaranteed Withdrawal Amount, you cannot withdraw 2% of the Total Guaranteed Withdrawal Amount in one year and then withdraw 6% of the Total Guaranteed Withdrawal Amount the next year without making an Excess Withdrawal in the second year.

Income taxes and penalties may apply to your withdrawals, and withdrawal charges may apply to withdrawals during the first Contract Year unless you take the necessary steps to elect to take such withdrawals under a Systematic Withdrawal Program. Withdrawal charges will also apply to withdrawals of Purchase Payments that exceed the free withdrawal amount. (See "Expenses-Withdrawal Charge.")

REQUIRED MINIMUM DISTRIBUTIONS. For IRAs and other contracts subject to Section 401(a)(9) of the Internal Revenue Code, you may be required to take withdrawals to fulfill minimum distribution requirements generally beginning at age 70 1/2. If your contract is an IRA or other contract subject to Section 401(a)(9) of the Internal Revenue Code, and the required distributions are larger than the Total Guaranteed Withdrawal Amount multiplied by the GWB Withdrawal Rate, we will increase your Annual Benefit Payment to the required minimum distribution amount for the previous calendar year or for this calendar year (whichever is greater).

If: (1) you are enrolled in the Automated Required Minimum Distribution Program and/or the Systematic Withdrawal Program, (2) you do not take additional withdrawals outside of these two programs, and (3) your remaining Annual Benefit Payment for the Contract Year is equal to zero, we will increase your Annual Benefit Payment at the time of each withdrawal by the amount of the

withdrawal. This will prevent the withdrawal from exceeding the Annual Benefit Payment.

See "Use of Automated Required Minimum Distribution Program and Systematic Withdrawal Program With GWB" below for more information on the Automated Required Minimum Distribution Program and the Systematic Withdrawal Program.

AUTOMATIC ANNUAL STEP-UP. On each contract anniversary prior to the Owner's 86th birthday, an Automatic Annual Step-Up will occur, provided that the Account Value exceeds the Total Guaranteed Withdrawal

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Amount immediately before the step-up (and provided that you have not chosen to decline the step-up as described below).

The Automatic Annual Step-Up:

- o resets the Total Guaranteed Withdrawal Amount and the Remaining Guaranteed Withdrawal Amount to the Account Value on the date of the step-up, up to a maximum of \$5,000,000, regardless of whether or not you have taken any withdrawals;
- o resets the Annual Benefit Payment equal to the GWB Withdrawal Rate multiplied by the Total Guaranteed Withdrawal Amount after the step-up; and
- o may reset the GWB rider charge to a rate that does not exceed the lower of:
 - (a) the GWB Maximum Fee Rate (1.80%) or (b) the current rate that we would charge for the same rider available for new contract purchases at the time of the Automatic Annual Step-Up.

In the event that the charge applicable to contract purchases at the time of the step-up is higher than your current GWB rider charge, we will notify you in writing a minimum of 30 days in advance of the applicable contract anniversary and inform you that you may choose to decline the Automatic Annual Step-Up. If you choose to decline the Automatic Annual Step-Up, you must notify us in accordance with our Administrative Procedures (currently we require you to submit your request in writing to our Annuity Service Center no less than seven calendar days prior to the applicable contract anniversary). Once you notify us of your decision to decline the Automatic Annual Step-Up, you will no longer be eligible for future Automatic Annual Step-Ups until you notify us in writing to our Annuity Service Center that you wish to reinstate the step-ups. This reinstatement will take effect at the next contract anniversary after we receive your request for reinstatement. Please note that the Automatic Annual Step-Up may be of limited benefit if you intend to make Purchase Payments that would cause your Account Value to approach \$5,000,000, because the Total Guaranteed Withdrawal Amount and Remaining Guaranteed Withdrawal Amount cannot exceed \$5,000,000.

WITHDRAWAL ENHANCEMENT FEATURE. The Withdrawal Enhancement Feature may allow you to increase your Annual Benefit Payment for a Contract Year if you are confined to a nursing home. Beginning in the fourth Contract Year, you may request that your GWB Withdrawal Rate be multiplied by the Withdrawal Enhancement Rate once each Contract Year, if:

- (1) you are confined to a nursing home for at least 90 days;
- (2) your request is received by the contract anniversary immediately prior to the oldest Owner's 81st birthday;
- (3) you have not taken withdrawals in that Contract Year in excess of the Annual Benefit Payment at the time the request is approved;
- (4) the request and proof satisfactory to us of confinement are received by

us at our Annuity Service Office while you are confined;

- (5) your Account Value is greater than zero at the time the request is approved; and
- (6) you have been the Owner continuously since the date the contract was issued, or you are a spousal Beneficiary who continues the contract under the spousal continuation option.

In the case of Joint Owners, the Withdrawal Enhancement Feature applies to either Joint Owner. If the Owner is not a natural person, the Withdrawal Enhancement Feature applies to the Annuitant.

If you meet the requirements, your Annual Benefit Payment for that Contract Year is recalculated to the greater of:

- (a) the GWB Withdrawal Rate multiplied by the Withdrawal Enhancement Rate, and then multiplied by the Total Guaranteed Withdrawal Amount; or
- (b) your Annual Benefit Payment before the acceptance of your request.

Your remaining Annual Benefit Payment in that year is the new Annual Benefit Payment less any withdrawals already taken in that Contract Year.

At the end of the Contract Year, your GWB Withdrawal Rate will be reset to what it was prior to the acceptance of your request. In subsequent Contract Years, you may request that your GWB Withdrawal Rate be increased by the Withdrawal Enhancement Rate if you meet the conditions above.

The Withdrawal Enhancement Feature is only available if the oldest Owner is age 75 or younger at the contract issue date.

CANCELLATION AND GUARANTEED PRINCIPAL ADJUSTMENT. You may elect to cancel the GWB rider on the contract anniversary every five Contract Years for the first 15 Contract Years and annually thereafter. We must receive your cancellation request within 30 days following

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the applicable contract anniversary in accordance with our Administrative Procedures (currently we require you to submit your request in writing to our Annuity Service Center). The cancellation will take effect upon our receipt of your request. If cancelled, the GWB rider will terminate, we will no longer deduct the GWB rider charge, and the investment allocation restrictions and subsequent Purchase Payment restrictions described in "Purchase - Investment Allocation Restrictions Certain Riders - Investment Allocation Restrictions for the GMIB Max and GWB Riders" will no longer apply. The variable annuity contract, however, will continue.

If you cancel the GWB rider on the 15th contract anniversary or any contract anniversary thereafter, we will add a Guaranteed Principal Adjustment to your Account Value. The Guaranteed Principal Adjustment is intended to restore your initial investment in the contract in the case of poor investment performance. The Guaranteed Principal Adjustment is equal to (a) - (b) where:

- (a) is Purchase Payments credited within 120 days of the date that we issued the contract, reduced proportionately by the percentage reduction in Account Value attributable to any partial withdrawals taken (including any applicable withdrawal charges) and
- (b) is the Account Value on the date of cancellation.

The Guaranteed Principal Adjustment will be added to each applicable Investment

Portfolio in the ratio the portion of the Account Value in such Investment Portfolio bears to the total Account Value in all Investment Portfolios. The Guaranteed Principal Adjustment will never be less than zero.

Only Purchase Payments made during the first 120 days that you hold the contract are taken into consideration in determining the Guaranteed Principal Adjustment. Contract Owners who anticipate making Purchase Payments after 120 days (if permitted under the GWB rider; see "Restrictions on Subsequent Purchase Payments" below) should understand that such payments will not increase the Guaranteed Principal Adjustment. Purchase Payments made after 120 days are added to your Account Value and impact whether or not a benefit is due. Therefore, the GWB may not be appropriate for you if you intend to make additional Purchase Payments after the 120-day period and are purchasing the GWB for its Guaranteed Principal Adjustment feature.

INVESTMENT ALLOCATION RESTRICTIONS. For a detailed description of the GWB investment allocation restrictions, see "Purchase - Investment Allocation Restrictions for Certain Riders - Investment Allocation Restrictions for the GMIB Max and GWB Riders."

RESTRICTIONS ON SUBSEQUENT PURCHASE PAYMENTS. While the GWB rider is in effect, you are limited to making Purchase Payments within the GWB Purchase Payment Period (see the GWB Rate Table). If the GWB rider is cancelled (see "Cancellation and Guaranteed Principal Adjustment" above) or terminated (see "Termination of the GWB Rider" below), this restriction on subsequent Purchase Payments no longer applies.

WITHDRAWAL CHARGE. We will apply a withdrawal charge to withdrawals from Purchase Payments as described in "Expenses - Withdrawal Charge" (also see "Expenses - Withdrawal Charge - Free Withdrawal Amount" and "Access to Your Money - Systematic Withdrawal Program").

TAXES. Withdrawals of taxable amounts will be subject to ordinary income tax and, if made prior to age 59 1/2, a 10% federal tax penalty may apply.

TAX TREATMENT. THE TAX TREATMENT OF WITHDRAWALS UNDER THE GWB RIDER IS UNCERTAIN. IT IS CONCEIVABLE THAT THE AMOUNT OF POTENTIAL GAIN COULD BE DETERMINED BASED ON THE REMAINING GUARANTEED WITHDRAWAL AMOUNT UNDER THE GWB RIDER AT THE TIME OF THE WITHDRAWAL, IF THE REMAINING GUARANTEED WITHDRAWAL AMOUNT IS GREATER THAN THE ACCOUNT VALUE (PRIOR TO WITHDRAWAL CHARGES, IF APPLICABLE). THIS COULD RESULT IN A GREATER AMOUNT OF TAXABLE INCOME REPORTED UNDER A WITHDRAWAL AND CONCEIVABLY A LIMITED ABILITY TO RECOVER ANY REMAINING BASIS IF THERE IS A LOSS ON SURRENDER OF THE CONTRACT. CONSULT YOUR TAX ADVISER PRIOR TO PURCHASE.

GWB AND DECEDENT CONTRACTS. If you are purchasing this contract with a nontaxable transfer of the death benefit proceeds of any annuity contract or IRA (or any other tax-qualified arrangement) of which you were the Beneficiary and you are "stretching" the distributions under the IRS required distribution rules, you may purchase the GWB rider.

If you are purchasing this contract with a nontaxable transfer of the death benefit proceeds of any Non-Qualified annuity contract of which you were the Beneficiary and you are "stretching" the distributions under the IRS required distribution rules, you may not purchase the GWB rider.

TERMINATION OF THE GWB RIDER. The GWB rider will terminate upon the earliest of:

- (1) the date of a full withdrawal of the Account Value (you are still eligible to receive the Remaining Guaranteed Withdrawal Amount, provided the withdrawal did not exceed the Annual Benefit Payment and the provisions and conditions of the rider have been met) (a pro rata portion of the rider charge will be assessed);

- (2) the date all of the Account Value is applied to an Annuity Option (a pro rata portion of the rider charge will be assessed);
- (3) the date there are insufficient funds to deduct the GWB rider charge from the Account Value and your contract is thereby terminated (whatever Account Value is available will be applied to pay the rider charge and you are still eligible to receive the Remaining Guaranteed Withdrawal Amount, provided the provisions and conditions of the rider have been met; however, you will have no other benefits under the contract);
- (4) the death of the Owner or Joint Owner (or the Annuitant if the Owner is a non-natural person), except where the primary Beneficiary is the spouse, the spouse is age 80 or younger, and the spouse elects to continue the contract under the spousal continuation provisions of the contract;
- (5) a change of the Owner or Joint Owner for any reason, subject to our administrative procedures (a pro rata portion of the rider charge will be assessed);
- (6) the effective date of the cancellation of the rider;
- (7) the termination of the contract to which the rider is attached, other than due to death (a pro rata portion of the rider charge will be assessed); or
- (8) the date you assign your contract (a pro rata portion of the rider charge will be assessed).

Under our current administrative procedures, we will waive the termination of the GWB rider if you assign a portion of the contract under the following limited circumstances: if the assignment is solely for your benefit on account of your direct transfer of Account Value under Section 1035 of the Internal Revenue Code to fund premiums for a long term care insurance policy or Purchase Payments for an annuity contract issued by an insurance company which is not our affiliate and which is licensed to conduct business in any state. All such direct transfers are subject to any applicable withdrawal charges.

Once the rider is terminated, the GWB rider charge will no longer be deducted, the GWB investment allocation restrictions will no longer apply, and the GWB restrictions on subsequent Purchase Payments will no longer apply.

ADDITIONAL INFORMATION. The GWB rider may affect the death benefit available under your contract. If the Owner or Joint Owner should die while the GWB rider is in effect, the Beneficiary may elect to receive the Remaining Guaranteed Withdrawal Amount as a death benefit, in which case we will pay the Remaining Guaranteed Withdrawal Amount on a monthly basis (or any mutually agreed upon frequency, but no less frequently than annually) until the Remaining Guaranteed Withdrawal Amount is exhausted. The Beneficiary's withdrawal rights then come to an end. Currently, there is no minimum dollar amount for the payments; however, we reserve the right to accelerate any payment, in a lump sum, that is less than \$500 (see below). This death benefit will be paid instead of the applicable contractual death benefit. Otherwise, the provisions of that contractual death benefit will determine the amount of the death benefit. Except as may be required by the Internal Revenue Code, an annual payment will not exceed the Annual Benefit Payment. If your Beneficiary dies while such payments are made, we will continue making the payments to the Beneficiary's estate unless we have agreed to another payee in writing. If the contract is a Non-Qualified Contract, any death benefit must be paid out over a time period and in a manner that satisfies Section 72(s) of the Internal Revenue Code. If the Owner (or the Annuitant, if the Owner is not a natural person) dies prior to the "annuity starting date" (as defined under the Internal Revenue Code and regulations thereunder), the period over which the Remaining Guaranteed Withdrawal Amount is paid as a death benefit cannot exceed the remaining life expectancy of the payee under the appropriate IRS tables. For purposes of the preceding sentence, if the payee is a non-natural person, the Remaining Guaranteed Withdrawal Amount must be paid out within 5 years from the date of death. Payments under this death benefit must begin within 12 months following the date of death.

We reserve the right to accelerate any payment, in a lump sum, that is less than \$500 or to comply with requirements under the Internal Revenue Code (including minimum

distribution requirements for IRAs and other contracts subject to Section 401(a)(9) of the Internal Revenue Code and Non-Qualified Contracts subject to Section 72(s)). If you terminate the GWB rider because (1) you make a total withdrawal of your Account Value; (2) your Account Value is insufficient to pay the GWB rider charge; or (3) the contract Owner dies, except where the Beneficiary or Joint Owner is the spouse of the Owner and the spouse elects to continue the contract, you may not make additional Purchase Payments under the contract.

GUARANTEED WITHDRAWAL BENEFIT AND ANNUITIZATION. If you elect to extend your Maturity Date to the maximum age permitted, when the Owner attains the maximum age, your contract must be annuitized (See "Annuity Payments (The Income Phase)"), or you can make a complete withdrawal of your Account Value. Annuitization may provide higher income amounts if the current annuity option rates applied to the Adjusted Contract Value on the Annuity Date exceed the payments under the GWB rider. If you annuitize at the maximum age permitted, you must elect one of the following Annuity Options:

- 1) Annuitize the Account Value under the contract's annuity provisions.
- 2) Elect to receive the Annual Benefit Payment under the GWB rider paid each year until the RGWA is depleted. These payments will be equal in amount, except for the last payment that will be in an amount necessary to reduce the RGWA to zero.

Since the Maturity Date at the time you purchase the contract is the later of age 90 of the Annuitant or 10 years from contract issue, you must make an election if you would like to extend your Maturity Date to the maximum age of the Owner, if permitted by your contract (subject to state restrictions or your selling firm). At the time of annuitization, you will need to select an Annuity Option from one of the above referenced Annuity Options (or any other Annuity Option available under your contract). (See "Annuity Payments (The Income Phase) - Annuity Options.") The default Annuity Option is a Life Annuity With 10 Years of Annuity Payments Guaranteed. We will adjust your payment and Annuity Option so your aggregate payments will not be less than what you would have received under the GWB rider.

USE OF AUTOMATED REQUIRED MINIMUM DISTRIBUTION PROGRAM AND SYSTEMATIC WITHDRAWAL PROGRAM WITH GWB

For IRAs and other contracts subject to Section 401(a)(9) of the Internal Revenue Code, you may be required to take withdrawals to fulfill minimum distribution requirements generally beginning at age 70 1/2.

Used with the GWB rider, our Automated Required Minimum Distribution Program can help you fulfill minimum distribution requirements with respect to your contract without reducing the Total Guaranteed Withdrawal Amount (TGWA) and Remaining Guaranteed Withdrawal Amount (RGWA) on a proportionate basis. (Reducing the TGWA and RGWA on a proportionate basis could have the effect of reducing or eliminating the guarantees of the GWB rider.) The Automated Required Minimum Distribution Program calculates minimum distribution requirements with respect to your contract and makes payments to you on a monthly, quarterly, semi-annual, or annual basis.

Alternatively, you may choose to enroll in both the Automated Required Minimum Distribution Program and the Systematic Withdrawal Program (see "Access to Your Money - Systematic Withdrawal Program"). In order to avoid taking withdrawals that could reduce the TGWA and RGWA on a proportionate basis, withdrawals under the Systematic Withdrawal Program should not exceed the GWB Withdrawal Rate each contract year. Any amounts above the GWB Withdrawal Rate that need to be withdrawn to fulfill minimum distribution requirements can be paid out at the end of the calendar year by the Automated Required Minimum Distribution Program. For example, if you elect the GWB, enroll in the Systematic Withdrawal Program, and elect to receive monthly payments equal to the GWB Withdrawal Rate multiplied by the TGWA, you should also enroll in the Automated Required Minimum Distribution Program and elect to receive your Automated Required Minimum Distribution Program payment on an annual basis, after the Systematic

Withdrawal Program monthly payment in December.

If you enroll in either the Automated Required Minimum Distribution Program or both the Automated Required Minimum Distribution Program and the Systematic Withdrawal Program, you should not make additional withdrawals outside the programs. Additional withdrawals may result in the TGWA, RGWA, and Annual Benefit Payment being reduced.

To enroll in the Automated Required Minimum Distribution Program and/or the Systematic Withdrawal Program, please contact our Annuity Service Center.

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GWB RATE TABLE

USING THE GWB RATE TABLE. The GWB Rate Table indicates the date each version of the Guaranteed Withdrawal Benefit rider was first offered ("Date Introduced"). Currently there is only one version of the GWB. If a new version of the GWB is introduced, it generally will replace the prior version once approved in New York state. However, certain broker-dealers may not offer a new version on the first date it is introduced.

If you have already purchased a contract, to determine which version of the GWB (if any) you purchased with your contract, you should refer to the copy of the contract you received after you purchased it. If you would like another copy of your contract, including any applicable GWB rider, please call our Annuity Service Center at (800) 709-2811. If you are purchasing a contract, to determine which version of the rider is currently being offered, you should ask your registered representative.

If we introduce a new version of the rider, we generally will do so by updating the GWB Rate Table. Changes to the GWB Rate Table after the date of this prospectus, reflecting a new version of the rider, will be made in a supplement to the prospectus.

The GWB Rate Table lists the following for each version of the GWB:

- o the GWB Withdrawal Rate: if you take withdrawals that do not exceed the GWB

Withdrawal Rate multiplied by the Total Guaranteed Withdrawal Amount, those withdrawals will not reduce the Total Guaranteed Withdrawal Amount and Annual Benefit Payment. (Taking withdrawals that do exceed the GWB Withdrawal Rate multiplied by the Total Guaranteed Withdrawal Amount will reduce the Total Guaranteed Withdrawal Amount and Annual Benefit Payment, and may have a significant negative impact on the value of the benefits available under the GWB - see "Operation of the Guaranteed Withdrawal Benefit-Managing Your Withdrawals.") For IRAs and other Qualified Contracts, also see "Operation of the Guaranteed Withdrawal Benefit-Required Minimum Distributions.";
- o the GWB Purchase Payment Period, which is the period of time following the

contract issue date during which you may make subsequent Purchase Payments (see "Operation of the Guaranteed Withdrawal Benefit - Restrictions on Subsequent Purchase Payments"); and
- o the Withdrawal Enhancement Rate, which is the percentage by which the GWB

Withdrawal Rate will be increased if you request and meet the requirements of the Withdrawal Enhancement under the GWB rider (see "Operation of the Guaranteed Withdrawal Benefit-Withdrawal Enhancement to GWB Withdrawal Rate").

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GWB RATE TABLE

<TABLE>
<CAPTION>

GWB RIDER	DATE FIRST AVAILABLE	DATE LAST AVAILABLE	GWB WITHDRAWAL RATE	GWB PURCHASE PAYMENT PERIOD	WITHDRAWAL ENHANCEMENT RATE
<S>	<C>	<C>	<C>	<C>	<C>
			if first withdrawal taken before 5th contract anniversary if first withdrawal taken on or after 5th contract anniversary but before 10th contract anniversary if first withdrawal taken on or after 10th contract anniversary	120 days from contract issue date	150%
GWB v1	[- / - /13]	-	5.0%	contract	
			7.0%		

</TABLE>

8. PERFORMANCE

We periodically advertise subaccount performance relating to the Investment Portfolios. We will calculate performance by determining the percentage change in the value of an Accumulation Unit by dividing the increase (decrease) for that unit by the value of the Accumulation Unit at the beginning of the period. This performance number reflects the deduction of the Separate Account product charges (including certain death benefit rider charges) and the Investment Portfolio expenses. It does not reflect the deduction of any applicable account fee, sales charge, withdrawal charge, or applicable optional rider charges. The deduction of these charges would reduce the percentage increase or make greater any percentage decrease. Any advertisement will also include total return figures which reflect the deduction of the Separate Account product charges (including certain death benefit rider charges), account fee, sales charges, withdrawal charges, applicable optional rider charges, and the Investment Portfolio expenses. We will show performance that reflects both the maximum sales charge (5.00% of the Purchase Payment) and the minimum sales charge (1.00% of the Purchase Payment).

For periods starting prior to the date the contract was first offered, the performance will be based on the historical performance of the corresponding Investment Portfolios for the periods commencing from the date on which the particular Investment Portfolio was made available through the Separate Account.

In addition, the performance for the Investment Portfolios may be shown for the period commencing from the inception date of the Investment Portfolios. These figures should not be interpreted to reflect actual historical performance of the Separate Account.

We may, from time to time, include in our advertising and sales materials performance information for funds or investment accounts related to the Investment Portfolios and/or their investment advisers or subadvisers. Such related performance information also may reflect the deduction of certain contract charges. We may also include in our advertising and sales materials tax deferred compounding charts and other hypothetical illustrations, which may include comparisons of currently taxable and tax deferred investment programs, based on selected tax brackets.

We may advertise the living benefit and death benefit riders using illustrations showing how the benefit works with historical performance of specific Investment Portfolios or with a hypothetical rate of return (which rate will not exceed 12%) or a combination of historical and hypothetical returns. These illustrations will reflect the deduction of all applicable charges including the portfolio expenses of the underlying Investment Portfolios.

You should know that for any performance we illustrate, future performance will vary and results shown are not necessarily representative of future results.

9. DEATH BENEFIT

UPON YOUR DEATH

If you die during the Accumulation Phase, we will pay a death benefit to your Beneficiary(ies). The Principal Protection is the standard death benefit for your contract. If you are age 79 or younger at the effective date of your contract, you may select the optional Annual Step-Up Death Benefit rider.

The death benefits are described below. If you have already been issued a contract, please check your contract and riders for the specific provisions applicable to you.

The death benefit is determined as of the end of the Business Day on which we receive both due proof of death and an election for the payment method. Where there are multiple Beneficiaries, the death benefit will only be determined as of the time the first Beneficiary submits the necessary documentation in Good Order. If the death benefit payable is an amount that exceeds the Account Value on the day it is determined, we will apply to the contract an amount equal to the difference between the death benefit payable and the Account Value, in accordance with the current allocation of the Account Value. This death benefit amount remains in the Investment Portfolios until each of the other Beneficiaries submits the necessary documentation in Good Order to claim his/her death benefit. (See "General Death Benefit Provisions" below.) Any death benefit amounts held in the Investment Portfolios on behalf of the remaining Beneficiaries are subject to investment risk. There is no additional death benefit guarantee.

If you have a Joint Owner, the death benefit will be paid when the first Owner dies. Upon the death of either Owner, the surviving Joint Owner will be the primary Beneficiary. Any other Beneficiary designation will be treated as a contingent Beneficiary, unless instructed otherwise.

If a non-natural person owns the contract, the Annuitant will be deemed to be the Owner in determining the death benefit. If there are Joint Owners, the age of the oldest Owner will be used to determine the death benefit amount.

If we are presented with notification of your death before any requested transaction is completed (including transactions under a dollar cost averaging program, the Automatic Rebalancing Program, the Systematic Withdrawal Program, or the Automated Required Minimum Distribution Program), we will cancel the request. As described above, the death benefit will be determined when we receive both due proof of death and an election for the payment method.

STANDARD DEATH BENEFIT - PRINCIPAL PROTECTION

The death benefit will be the greater of:

- (1) the Account Value; or
- (2) total Purchase Payments, reduced proportionately by the percentage reduction in Account Value attributable to each partial withdrawal (including any applicable withdrawal charge).

If the Owner is a natural person and the Owner is changed to someone other than a spouse, the death benefit amount will be determined as defined above; however, subsection (2) will be changed to provide as follows: "the Account Value as of the effective date of the change of Owner, increased by Purchase Payments received after the date of the change of Owner, reduced proportionately by the percentage reduction in Account Value attributable to each partial withdrawal (including any applicable withdrawal charge) made after such date."

In the event that a Beneficiary who is the spouse of the Owner elects to continue the contract in his or her name after the Owner dies, the death benefit amount will be determined in accordance with (1) or (2) above.

(See Appendix D for examples of the Principal Protection death benefit rider.)

OPTIONAL DEATH BENEFIT - ANNUAL STEP-UP

If you are age 79 or younger at the effective date of your contract, you may select the optional Annual Step-Up Death Benefit rider. If you select the Annual Step-Up death benefit rider, the death benefit will be the greatest of:

- (1) the Account Value; or
- (2) total Purchase Payments, reduced proportionately by the percentage reduction in Account Value attributable to each partial withdrawal (including any applicable withdrawal charge); or
- (3) the highest anniversary value, as defined below.

On the date we issue your contract, the highest anniversary value is equal to your initial Purchase Payment. Thereafter, the highest anniversary value (as recalculated) will be increased by subsequent Purchase Payments and reduced proportionately by the percentage reduction in Account Value attributable to each subsequent partial withdrawal (including any applicable withdrawal charge). On each contract anniversary prior to your 81st birthday, the highest anniversary value will be recalculated and set equal to the greater of the highest anniversary value before the recalculation or the Account Value on the date of the recalculation.

If the Owner is a natural person and the Owner is changed to someone other than a spouse, the death benefit is equal to the greatest of (1), (2) or (3); however, for purposes of calculating (2) and (3) above:

- o Subsection (2) is changed to provide: "The Account Value as of the effective date of the change of Owner, increased by Purchase Payments received after the date of change of Owner, and reduced proportionately by the percentage reduction in Account Value attributable to each partial withdrawal (including any applicable withdrawal charge) made after such date."
- o For subsection (3), the highest anniversary value will be recalculated to equal your Account Value as of the effective date of the change of Owner. Thereafter, the highest anniversary value (as recalculated) will be increased by subsequent Purchase Payments and reduced proportionately by the percentage reduction in Account Value attributable to each subsequent partial withdrawal (including any applicable withdrawal charge). On each contract anniversary prior to the Owner's 81st birthday, the highest anniversary value will be recalculated and set equal to the greater of the highest anniversary value before the recalculation or the Account Value on

the date of the recalculation.

In the event that a Beneficiary who is the spouse of the Owner elects to continue the contract in his or her name after the Owner dies, the death benefit is equal to the greatest of (1), (2) or (3).

(See Appendix D for examples of the Annual Step-Up death benefit rider.)

GENERAL DEATH BENEFIT PROVISIONS

The death benefit amount remains in the Separate Account until distribution begins. From the time the death benefit is determined until complete distribution is made, any amount in the Separate Account will continue to be subject to investment risk. This risk is borne by the Beneficiary.

If the Beneficiary under a Qualified Contract is the Annuitant's spouse, the tax law generally allows distributions to begin by the year in which the Annuitant would have reached 70 1/2 (which may be more or less than five years after the Annuitant's death).

A Beneficiary must elect the death benefit to be paid under one of the payment options (unless the Owner has previously made the election). The entire death benefit must be paid within 5 years of the date of death unless the Beneficiary elects to have the death benefit payable under an Annuity Option. The death benefit payable under an Annuity Option must be paid over the Beneficiary's lifetime or for a period not extending beyond the Beneficiary's life expectancy. For Non-Qualified Contracts, payment must begin within one year of the date of death. For Qualified Contracts, payment must begin no later than the end of the calendar year immediately following the year of death.

We may also offer a payment option, for both Non-Qualified Contracts and certain Qualified Contracts, under which your Beneficiary may receive payments, over a period not extending beyond his or her life expectancy, under a method of distribution similar to the distribution of required minimum distributions from Individual Retirement Accounts. If this option is elected, we will issue a new contract to your Beneficiary in order to facilitate the distribution of payments. Your Beneficiary may choose any optional death benefit available under the new contract. Upon the death of your Beneficiary, the death benefit would be required to be distributed to your Beneficiary's Beneficiary at least as rapidly as under the method of distribution in effect at the time of your Beneficiary's death. (See "Federal Income Tax Status.") To the extent permitted under the tax law, and in accordance with our procedures, your designated Beneficiary is permitted under our procedures to make additional Purchase Payments consisting of monies which are direct transfers (as permitted under tax law) from other Qualified Contracts or Non-Qualified Contracts, depending on which type of contract you own, held in the name of the decedent. Any such additional Purchase Payments would be subject to applicable sales charges and withdrawal charges. Your Beneficiary is also permitted to choose some of the optional benefits available under the contract, but certain contract provisions or programs may not be available.

If a lump sum payment is elected and all the necessary requirements are met, the payment will be made within 7 days. Payment to the Beneficiary under an Annuity Option may only be elected during the 60-day period beginning with the date we receive due proof of death.

If the Owner or a Joint Owner, who is not the Annuitant, dies during the Income Phase, any remaining payments under the Annuity Option elected will continue at least as rapidly as under the method of distribution in effect at the time of the Owner's death. Upon the death of the Owner or a Joint Owner during the Income Phase, the Beneficiary becomes the Owner.

SPOUSAL CONTINUATION

If the primary Beneficiary is the spouse of the Owner, upon the Owner's death, the Beneficiary may elect to continue the contract in his or her own name. Upon such election, the Account Value will be adjusted upward (but not downward) to

an amount equal to the death benefit amount determined upon such election and receipt of due proof of death of the Owner. Any excess of the death benefit amount over the Account Value will be allocated to each applicable Investment Portfolio in the ratio that the Account Value in the Investment Portfolio bears to the total Account Value. The terms and conditions of the contract that applied prior to the Owner's death will continue to apply, with certain exceptions described in the contract.

For purposes of the death benefit on the continued contract, the death benefit is calculated in the same manner as it was prior to continuation except that all values used to calculate the death benefit, which may include a highest anniversary value (depending on whether you elected an optional death benefit), are reset on the date the spouse continues the contract.

Spousal continuation will not satisfy minimum required distribution rules for Qualified Contracts other than IRAs (see "Federal Income Tax Status").

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Under the Internal Revenue Code (the "Code"), spousal continuation and certain distribution options are available only to a person who is defined as a "spouse" under the Federal Defense of Marriage Act or other applicable federal law. All contract provisions will be interpreted and administered in accordance with the requirements of the Code. Therefore, under current federal law, a purchaser who has or is contemplating a civil union or same-sex marriage should note that the favorable tax treatment afforded under federal law would not be available to such same-sex partner or same-sex spouse. Same-sex partners or spouses who own or are considering the purchase of annuity products that provide benefits based upon status as a spouse should consult a tax adviser.

DEATH OF THE ANNUITANT

If the Annuitant, not an Owner or Joint Owner, dies during the Accumulation Phase, you automatically become the Annuitant. You can select a new Annuitant if you do not want to be the Annuitant (subject to our then-current underwriting standards). However, if the Owner is a non-natural person (for example, a trust), then the death of the primary Annuitant will be treated as the death of the Owner, and a new Annuitant may not be named.

Upon the death of the Annuitant after Annuity Payments begin, the death benefit, if any, will be as provided for in the Annuity Option selected. Death benefits will be paid at least as rapidly as under the method of distribution in effect at the Annuitant's death.

CONTROLLED PAYOUT

You may elect to have the death benefit proceeds paid to your Beneficiary in the form of Annuity Payments for life or over a period of time that does not exceed your Beneficiary's life expectancy. This election must be in writing in a form acceptable to us. You may revoke the election only in writing and only in a form acceptable to us. Upon your death, the Beneficiary cannot revoke or modify your election. The Controlled Payout is only available to Non-Qualified Contracts.

10. FEDERAL INCOME TAX STATUS

The following discussion is general in nature and is not intended as tax advice. Each person concerned should consult a competent tax adviser. No attempt is made to consider any applicable state tax or other tax laws, or to address any state and local estate, inheritance and other tax consequences of ownership or receipt of distributions under a contract.

When you invest in an annuity contract, you usually do not pay taxes on your investment gains until you withdraw the money, generally for retirement purposes. If you invest in an annuity contract as part of an individual retirement plan, pension plan or employer-sponsored retirement program, your contract is called a QUALIFIED CONTRACT. The tax rules applicable to Qualified Contracts vary according to the type of retirement plan and the terms and

conditions of the plan. You should note that for any Qualified Contract, the tax deferred accrual feature is provided by the tax qualified retirement plan, and as a result there should be reasons other than tax deferral for acquiring the contract within a qualified plan.

If your annuity is independent of any formal retirement or pension plan, it is termed a NON-QUALIFIED CONTRACT.

Under current federal income tax law, the taxable portion of distributions under variable annuity contracts and qualified plans (including IRAs) is not eligible for the reduced tax rate applicable to long-term capital gains and qualifying dividends.

TAXATION OF NON-QUALIFIED CONTRACTS

NON-NATURAL PERSON. If a non-natural person (e.g., a trust) owns a Non-Qualified Contract, the taxpayer generally must include in income any increase in the excess of the Account Value over the investment in the contract (generally, the premiums or other consideration paid for the contract) during the taxable year. There are some exceptions to this rule and a prospective Owner that is not a natural person should discuss these with a tax adviser.

The following discussion generally applies to Non-Qualified Contracts owned by natural persons.

WITHDRAWALS. When a withdrawal from a Non-Qualified Contract occurs, the amount received will be treated as ordinary income subject to tax up to an amount equal to the excess (if any) of the Account Value immediately before the distribution over the Owner's investment in the contract (generally, the premiums or other consideration paid for the contract, reduced by any amount previously distributed from the contract that was not subject to tax) at that time. In the case of a surrender under a Non-Qualified Contract, the amount received generally will be taxable only to the extent it exceeds the Owner's investment in the contract.

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It is conceivable that certain benefits or the charges for certain benefits such as the GWB rider or any of the guaranteed death benefits, could be considered to be taxable each year as deemed distributions from the contract to pay for non-annuity benefits. We currently treat these charges and benefits as an intrinsic part of the annuity contract and do not tax report these as taxable income until distributions are actually made. However, it is possible that this may change in the future if we determine that this is required by the IRS. If so, the charges or benefits could also be subject to a 10% penalty tax if the taxpayer is under age 59 1/2.

The tax treatment of withdrawals under a Guaranteed Withdrawal Benefit is also uncertain. It is conceivable that the amount of potential gain could be determined based on the Remaining Guaranteed Withdrawal Amount at the time of the withdrawal, if greater than the Account Value. This could result in a greater amount of taxable income in certain cases. In general, at the present time, we intend to tax report such withdrawals using the gross Account Value rather than the Remaining Guaranteed Withdrawal Amount at the time of the withdrawal to determine gain. However, in cases where the maximum permitted withdrawal in any year under the GWB exceeds the gross Account Value, the portion of the withdrawal treated as taxable gain (not to exceed the amount of the withdrawal) should be measured as the difference between the maximum permitted withdrawal amount under the benefit and the remaining after-tax basis immediately preceding the withdrawal. Consult your tax adviser.

We reserve the right to change our tax reporting practices if we determine that they are not in accordance with IRS guidance (whether formal or informal).

ADDITIONAL PENALTY TAX ON CERTAIN WITHDRAWALS. In the case of a distribution (or a deemed distribution) from a Non-Qualified Contract, there may be imposed a federal tax penalty equal to 10% of the amount treated as income. In general, however, there is no penalty on distributions:

- o made on or after the taxpayer reaches age 59 1/2;
- o made on or after the death of an Owner;
- o attributable to the taxpayer's becoming disabled;
- o made as part of a series of substantially equal periodic payment (at least annually) for the life (or life expectancy) of the taxpayer or the joint lives (or joint life expectancies) of the taxpayer and his or her designated Beneficiary; or
- o under certain immediate income annuities providing for substantially equal payments made at least annually.

Other exceptions may be applicable under certain circumstances and special rules may be applicable in connection with the exceptions enumerated above. Also, additional exceptions apply to distributions from a Qualified Contract. You should consult a tax adviser with regard to exceptions from the penalty tax.

ANNUITY PAYMENTS. Although tax consequences may vary depending on the payout option elected under an annuity contract, a portion of each Annuity Payment is generally not taxed and the remainder is taxed as ordinary income. The non-taxable portion of any Annuity Payment is generally determined in a manner that is designed to allow you to recover your investment in the contract ratably on a tax-free basis over the expected stream of Annuity Payments, as determined when Annuity Payments start. Once your investment in the contract has been fully recovered, however, the full amount of each Annuity Payment is subject to tax as ordinary income. In general, the amount of each payment under a variable Annuity Payment option that can be excluded from federal income tax is the remaining after-tax cost in the amount annuitized at the time such payments commence, divided by the number of expected payments, subject to certain adjustments. No deduction is permitted for any excess of such excludable amount for a year over the Annuity Payments actually received in that year. However, you may elect to increase the excludable amount attributable to future years by a ratable portion of such excess. Consult your tax adviser as to how to make such election and also as to how to treat the loss due to any unrecovered investment in the contract when the income stream is terminated. Once the investment in the contract has been recovered through the use of the excludable amount, the entire amount of all future payments are includable in taxable income.

The IRS has not furnished explicit guidance as to how the excludable amount is to be determined each year under variable income annuities that permit transfers between the fixed Annuity Option and variable Investment Portfolios, as well as transfers between Investment Portfolios after the annuity starting date. Consult your tax adviser.

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Starting in 2011, if your contract allows and you elect to apply less than the entire Account Value of your contract to a pay-out option provided under the contract ("partial annuitization"), an exclusion ratio will apply to the Annuity Payments you receive, provided the payout period is for 10 years or more, or for the life of one or more individuals. Your after-tax Purchase Payments in the contract will be allocated pro rata between the annuitized portion of the contract and the portion that remains deferred. Consult your own independent tax adviser before you partially annuitize your contract.

TAXATION OF DEATH BENEFIT PROCEEDS. Amounts may be distributed from a Non-Qualified Contract because of your death or the death of the Annuitant. Generally, such amounts are includable in the income of the recipient as follows: (i) if distributed in a lump sum, they are taxed in the same manner as a surrender of the contract, or (ii) if distributed under a payout option, they are taxed in the same way as Annuity Payments.

See the Statement of Additional Information as well as "Death Benefit - General Death Benefit Provisions" in this prospectus for a general discussion on the

federal income tax rules applicable to how death benefits must be distributed.

TRANSFERS, ASSIGNMENTS OR EXCHANGES OF A CONTRACT. Where otherwise permitted under the terms of the contract, a transfer or assignment of ownership of a Non-Qualified Contract, the designation or change of an Annuitant, the selection of certain maturity dates, or the exchange of a contract may result in certain adverse tax consequences to you that are not discussed herein. An Owner contemplating any such transfer, assignment, exchange or event should consult a tax adviser as to the tax consequences.

WITHHOLDING. Annuity distributions are generally subject to withholding for the recipient's federal income tax liability. Recipients can generally elect, however, not to have tax withheld from distributions.

MULTIPLE CONTRACTS. The tax law provides that deferred annuities issued after October 21, 1988 by the same insurance company or an affiliate in the same calendar year to the same Owner are combined for tax purposes. As a result, a greater portion of your withdrawals may be considered taxable income than you would otherwise expect. Please consult your own tax adviser.

OWNERSHIP OF THE INVESTMENTS. In certain circumstances, Owners of variable annuity contracts have been considered to be the Owners of the assets of the underlying Separate Account for federal income tax purposes due to their ability to exercise investment control over those assets. When this is the case, the contract Owners have been currently taxed on income and gains attributable to the variable account assets. There is little guidance in this area, and some features of the contract, such as the number of funds available and the flexibility of the contract Owner to allocate premium payments and transfer amounts among the funding options, have not been addressed in public rulings. While we believe that the contract does not give the contract Owner investment control over Separate Account assets, we reserve the right to modify the contract as necessary to prevent a contract Owner from being treated as the Owner of the Separate Account assets supporting the contract.

FURTHER INFORMATION. We believe that the contracts will qualify as annuity contracts for federal income tax purposes and the above discussion is based on that assumption. Further details can be found in the Statement of Additional Information under the heading "Tax Status of the Contracts."

TAXATION OF QUALIFIED CONTRACTS

The tax rules applicable to Qualified Contracts vary according to the type of retirement plan and the terms and conditions of the plan. Your rights under a Qualified Contract may be subject to the terms of the retirement plan itself, regardless of the terms of the Qualified Contract. Adverse tax consequences may result if you do not ensure that contributions, distributions and other transactions with respect to the contract comply with the law.

WITHDRAWALS. In the case of a withdrawal under a Qualified Contract, a ratable portion of the amount received is taxable, generally based on the ratio of the "investment in the contract" to the individual's total account balance or accrued benefit under the retirement plan. The "investment in the contract" generally equals the amount of any non-deductible Purchase Payments paid by or on behalf of any individual. In many cases, the "investment in the contract" under a Qualified Contract can be zero.

INDIVIDUAL RETIREMENT ACCOUNTS (IRAS). IRAs, as defined in Section 408 of the Internal Revenue Code (Code), permit individuals to make annual contributions of up to the lesser of the applicable dollar amount for the year (for 2012, \$5,000 plus, for an Owner age 50 or older, \$1,000) or the amount of compensation includible in the

individual's gross income for the year. The contributions may be deductible in whole or in part, depending on the individual's income. Distributions from certain retirement plans may be "rolled over" into an IRA on a tax-deferred basis without regard to these limits. Amounts in the IRA (other than non-deductible contributions) are taxed when distributed from the IRA. A 10% penalty tax generally applies to distributions made before age 59 1/2, unless

an exception applies. The contract (and appropriate IRA tax endorsements) have not yet been submitted to the IRS for review and approval as to form. Such approval is not required to constitute a valid Traditional IRA or SIMPLE IRA. Such approval does not constitute an IRS endorsement of the investment options and benefits offered under the contract. Traditional IRAs/SEPs, SIMPLE IRAs and Roth IRAs may not invest in life insurance. The contract may provide death benefits that could exceed the greater of premiums paid or the account balance. The final required minimum distribution income tax regulations generally treat such benefits as part of the annuity contract and not as life insurance and require the value of such benefits to be included in the participant's interest that is subject to the required minimum distribution rules.

SIMPLE IRA. A SIMPLE IRA permits certain small employers to establish SIMPLE plans as provided by Section 408(p) of the Code, under which employees may elect to defer to a SIMPLE IRA a percentage of compensation up to \$11,500 for 2012. The sponsoring employer is generally required to make matching or non-elective contributions on behalf of employees. Distributions from SIMPLE IRA's are subject to the same restrictions that apply to IRA distributions and are taxed as ordinary income. Subject to certain exceptions, premature distributions prior to age 59 1/2 are subject to a 10% penalty tax, which is increased to 25% if the distribution occurs within the first two years after the commencement of the employee's participation in the plan.

ROTH IRA. A Roth IRA, as described in Code section 408A, permits certain eligible individuals to make non-deductible contributions to a Roth IRA in cash or as a rollover or transfer from another Roth IRA or other IRA. A rollover from or conversion of an IRA to a Roth IRA is generally subject to tax, and other special rules apply. The Owner may wish to consult a tax adviser before combining any converted amounts with any other Roth IRA contributions, including any other conversion amounts from other tax years. Distributions from a Roth IRA generally are not taxed, except that, once aggregate distributions exceed contributions to the Roth IRA, income tax and a 10% penalty tax may apply to distributions made (1) before age 59 1/2 (subject to certain exceptions) or (2) during the five taxable years starting with the year in which the first contribution is made to any Roth IRA. A 10% penalty tax may apply to amounts attributable to a conversion from an IRA if they are distributed during the five taxable years beginning with the year in which the conversion was made.

PENSION PLANS. Corporate pension and profit-sharing plans under Section 401(a) of the Code allow corporate employers to establish various types of retirement plans for employees, and self-employed individuals to establish qualified plans for themselves and their employees. Adverse tax consequences to the retirement plan, the participant or both may result if the contract is transferred to any individual as a means to provide benefit payments, unless the plan complies with all the requirements applicable to such benefits prior to transferring the contract. Subject to certain exceptions, premature distributions prior to age 59 1/2 are subject to a 10% penalty tax. The contract includes optional death benefits that in some cases may exceed the greater of the premium payments or the Account Value.

TAX SHELTERED ANNUITIES. Tax Sheltered Annuities (TSA) that qualify under section 403(b) of the Code allow employees of certain Section 501(c)(3) organizations and public schools to exclude from their gross income the premium payments made, within certain limits, on a contract that will provide an annuity for the employee's retirement. These premium payments may be subject to FICA (social security) tax. Distributions of (1) salary reduction contributions made in years beginning after December 31, 1988; (2) earnings on those contributions; and (3) earnings on amounts held as of the close of the last year beginning before January 1, 1989, are not allowed prior to age 59 1/2, severance from employment, death or disability. Salary reduction contributions may also be distributed upon hardship, but would generally be subject to penalties.

Income tax regulations issued in July 2007 require certain fundamental changes to these arrangements, including: (a) a requirement that there be a written plan document in addition to the annuity contract (or section 403(b)(7) custodial account), (b) significant restrictions on the ability

of participants to direct proceeds between 403(b) annuity contracts and (c) new restrictions on withdrawals of amounts attributable to contributions other than elective deferrals.

The regulations are now in effect, including a prohibition on use of new life insurance under section 403(b) arrangements and rules affecting payroll taxes on certain types of contributions. Please note that, in light of the regulations, this contract is not available for purchase via a "90-24" transfer.

Recent income tax regulations also provide certain new restrictions on withdrawals of amounts from tax sheltered annuities that are not attributable to salary reduction contributions. Under these regulations, a Section 403(b) contract is permitted to distribute retirement benefits attributable to pre-tax contributions other than elective deferrals to the participant no earlier than upon the earlier of the participant's severance from employment or upon the prior occurrence of some event such as after a fixed number of years, the attainment of a stated age, or disability. This new withdrawal restriction is applicable for tax sheltered annuity contracts issued on or after January 1, 2009.

Recently enacted legislation allows (but does not require) 403(b) plans that offer designated Roth accounts to permit participants to roll their non-Roth account assets into a designated Roth account under the same plan, provided the non-Roth assets are distributable under the plan and otherwise eligible for rollover.

SECTION 457(B) PLANS. An eligible 457(b) plan, while not actually a qualified plan as that term is normally used, provides for certain eligible deferred compensation plans with respect to service for state governments, local governments, political subdivisions, agencies, instrumentalities and certain affiliates of such entities, and tax exempt organizations. Under such plans a participant may specify the form of investment in which his or her participation will be made. Under a non-governmental plan, which must be a tax-exempt entity under section 501(c) of the Code, all such investments, however, are owned by and are subject to, the claims of the general creditors of the sponsoring employer. In general, all amounts received under a non-governmental section 457(b) plan are taxable and are subject to federal income tax withholding as wages.

SEPARATE ACCOUNT CHARGES FOR DEATH BENEFITS. For contracts purchased under section 401(a) plans or 403(b) plans, certain death benefits could conceivably be characterized as an incidental benefit, the amount of which is limited in any pension or profit-sharing plan. Because the death benefits, in certain cases, may exceed this limitation employers using a contract in connection with such plans should consult their tax adviser. Additionally, it is conceivable that the explicit charges for, or the amount of the mortality and expense charges allocable to, such benefits may be considered taxable distributions.

OTHER TAX ISSUES. Qualified Contracts (including contracts under section 457(b) plans) have required minimum distribution (RMD) rules that govern the timing and amount of distributions. You should refer to your retirement plan, adoption agreement, or consult a tax adviser for more information about these distribution rules. Failure to meet such rules generally results in the imposition of a 50% excise tax on the amount that should have been, but was not, distributed.

Final income tax regulations regarding minimum distribution requirements were released in June 2004. These regulations affect both deferred and income annuities. Under these rules, effective with respect to minimum distributions required for the 2006 distribution year, in general, the value of all benefits under a deferred annuity (including death benefits in excess of Account Value, as well as all living benefits) must be added to the Account Value in computing the amount required to be distributed over the applicable period.

The final required minimum distribution regulations permit income payments to increase due to "actuarial gain" which includes the investment performance of the underlying assets, as well as changes in actuarial factors and assumptions under certain conditions. Additionally, withdrawals may also be permitted under certain conditions. The new rules are not entirely clear, and you should consult with your own tax adviser to determine whether your variable income annuity will satisfy these rules for your own situation.

For RMDs following the death of the Annuitant of a Qualified Contract, the five-year rule is applied without regard to calendar year 2009. For instance, for a contract Owner who died in 2007, the five-year period would end in 2013 instead of 2012. The RMD rules are complex, so consult with your tax adviser

because the application of these rules to your particular circumstances may have been impacted by the 2009 RMD waiver.

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Distributions from Qualified Contracts generally are subject to withholding for the Owner's federal income tax liability. The withholding rate varies according to the type of distribution and the Owner's tax status. The Owner will be provided the opportunity to elect not to have tax withheld from distributions.

"Eligible rollover distributions" from section 401(a), 403(a), 403(b) and governmental section 457(b) plans are subject to a mandatory federal income tax withholding of 20%. An eligible rollover distribution is any distribution to an employee (or employee's spouse or former spouse as Beneficiary or alternate payee) from such a plan, except certain distributions such as distributions required by the Code, distributions in a specified annuity form or hardship distributions. The 20% withholding does not apply, however, if the employee chooses a "direct rollover" from the plan to a tax-qualified plan, IRA or tax sheltered annuity or to a governmental 457(b) plan that agrees to separately account for rollover contributions. Effective March 28, 2005, certain mandatory distributions made to participants in an amount in excess of \$1,000 must be rolled over to an IRA designated by the Plan, unless the participant elects to receive it in cash or roll it over to a different IRA or eligible retirement plan of his or her own choosing. General transitional rules apply as to when plans have to be amended. Special effective date rules apply for governmental plans and church plans.

COMMUTATION FEATURES UNDER ANNUITY PAYMENT OPTIONS. Please be advised that the tax consequences resulting from the election of an Annuity Payment option containing a commutation feature are uncertain and the IRS may determine that the taxable amount of Annuity Payments and withdrawals received for any year could be greater than or less than the taxable amount reported by us. The exercise of the commutation feature also may result in adverse tax consequences including:

- o The imposition of a 10% penalty tax on the taxable amount of the commuted value, if the taxpayer has not attained age 59 1/2 at the time the withdrawal is made. This 10% penalty tax is in addition to the ordinary income tax on the taxable amount of the commuted value.
- o The retroactive imposition of the 10% penalty tax on Annuity Payments received prior to the taxpayer attaining age 59 1/2.
- o The possibility that the exercise of the commutation feature could adversely affect the amount excluded from federal income tax under any Annuity Payments made after such commutation.

A payee should consult with his or her own tax adviser prior to electing to annuitize the contract and prior to exercising any commutation feature under an Annuity Payment option.

FEDERAL ESTATE TAXES. While no attempt is being made to discuss the federal estate tax implications of the contract, you should keep in mind that the value of an annuity contract owned by a decedent and payable to a Beneficiary by virtue of surviving the decedent is included in the decedent's gross estate. Depending on the terms of the annuity contract, the value of the annuity included in the gross estate may be the value of the lump sum payment payable to the designated Beneficiary or the actuarial value of the payments to be received by the Beneficiary. Consult an estate planning adviser for more information.

GENERATION-SKIPPING TRANSFER TAX. Under certain circumstances, the Code may impose a "generation-skipping transfer tax" when all or part of an annuity contract is transferred to, or a death benefit is paid to, an individual two or more generations younger than the contract Owner. Regulations issued under the Code may require us to deduct the tax from your contract, or from any applicable payment, and pay it directly to the IRS.

ANNUITY PURCHASE PAYMENTS BY NONRESIDENT ALIENS AND FOREIGN CORPORATIONS. The discussion above provides general information regarding U.S. federal income tax

consequences to annuity purchasers that are U.S. citizens or residents. Purchasers that are not U.S. citizens or residents will generally be subject to the U.S. federal withholding tax on taxable distributions from annuity contracts at a 30% rate, unless a lower treaty rate applies. In addition, purchasers may be subject to state and/or municipal taxes and taxes that may be imposed by the purchaser's country of citizenship or residence. Prospective purchasers are advised to consult with a qualified tax adviser regarding U.S., state, and foreign taxation with respect to an annuity contract purchase.

PUERTO RICO TAX CONSIDERATIONS

The Puerto Rico Internal Revenue Code of 2011 (the "2011 PR Code") taxes distributions from non-qualified annuity contracts differently than in the U.S. Distributions that are not in the form of an annuity (including partial surrenders and period certain payments) are treated under the 2011 PR Code first as a return of investment.

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Therefore, a substantial portion of the amounts distributed generally will be excluded from gross income for Puerto Rico tax purposes until the cumulative amount paid exceeds your tax basis. The amount of income on annuity distributions (payable over your lifetime) is calculated differently under the 2011 PR Code. Since the U.S. source income generated by a Puerto Rico bona fide resident is subject to U.S. income tax and the Internal Revenue Service issued guidance in 2004 which indicated that the income from an annuity contract issued by a U.S. life insurer would be considered U.S. source income, the timing of recognition of income from an annuity contract could vary between the two jurisdictions. Although the 2011 PR Code provides a credit against the Puerto Rico income tax for U.S. income taxes paid, an individual may not get full credit because of the timing differences. You should consult with a personal tax adviser regarding the tax consequences of purchasing an annuity contract and/or any proposed distribution, particularly a partial distribution or election to annuitize.

TAX BENEFITS RELATED TO THE ASSETS OF THE SEPARATE ACCOUNT

We may be entitled to certain tax benefits related to the assets of the Separate Account. These tax benefits, which may include foreign tax credits and corporate dividends received deductions, are not passed back to the Separate Account or to contract Owners because we are the Owner of the assets from which the tax benefits are derived.

POSSIBLE TAX LAW CHANGES

Although the likelihood of legislative changes is uncertain, there is always the possibility that the tax treatment of the contract could change by legislation or otherwise. We will notify you of any changes to your contract. Consult a tax adviser with respect to legislative developments and their effect on the contract.

We have the right to modify the contract in response to legislative changes that could otherwise diminish the favorable tax treatment that annuity contract Owners currently receive. We make no guarantee regarding the tax status of the contract and do not intend the above discussion as tax advice.

11. OTHER INFORMATION

FIRST METLIFE INVESTORS

First MetLife Investors is a stock life insurance company that was organized under the laws of the State of New York on December 31, 1992, as First Xerox Life Insurance Company. On June 1, 1995, a wholly-owned subsidiary of General American Life Insurance Company purchased First Xerox Life Insurance Company, which on that date changed its name to First Cova Life Insurance Company. On January 6, 2000, Metropolitan Life Insurance Company acquired GenAmerica Financial Corporation, the ultimate parent of General American Life Insurance Company. We changed our name to First MetLife Investors Insurance Company on

February 12, 2001. On December 31, 2002, First MetLife Investors became an indirect subsidiary of MetLife, Inc., the holding company of Metropolitan Life Insurance Company and a listed company on the New York Stock Exchange. On October 1, 2004, First MetLife Investors became a direct subsidiary of MetLife, Inc. MetLife, Inc., through its subsidiaries and affiliates, is a leading provider of insurance and other financial services to individual and institutional customers. First MetLife Investors is licensed to do business only in the State of New York.

THE SEPARATE ACCOUNT

We have established a SEPARATE ACCOUNT, First MetLife Investors Variable Annuity Account One (Separate Account), to hold the assets that underlie the contracts. Our Board of Directors adopted a resolution to establish the Separate Account under New York insurance law on December 31, 1992. We have registered the Separate Account with the Securities and Exchange Commission as a unit investment trust under the Investment Company Act of 1940. The Separate Account is divided into subaccounts.

The Separate Account's assets are solely for the benefit of those who invest in the Separate Account and no one else, including our creditors. The assets of the Separate Account are held in our name on behalf of the Separate Account and legally belong to us. All the income, gains and losses (realized or unrealized) resulting from these assets are credited to or charged against the contracts issued from this Separate Account without regard to our other business.

We reserve the right to transfer assets of the Separate Account to another account, and to modify the structure or operation of the Separate Account, subject to necessary regulatory approvals. If we do so, we guarantee that the modification will not affect your Account Value.

We are obligated to pay all money we owe under the contracts - such as death benefits and income payments -

even if that amount exceeds the assets in the Separate Account. Any such amount that exceeds the assets in the Separate Account is paid from our general account. Any

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amount under any optional death benefit, optional Guaranteed Minimum Income Benefit, or optional Guaranteed Withdrawal Benefit that exceeds the assets in the Separate Account is also paid from our general account. Benefit amounts paid from the general account are subject to our financial strength and claims paying ability and our long term ability to make such payments. We issue other annuity contracts and life insurance policies where we pay all money we owe under those contracts and policies from our general account. First MetLife Investors is regulated as an insurance company under state law, which generally includes limits on the amount and type of investments in our general account. However, there is no guarantee that we will be able to meet our claims paying obligations; there are risks to purchasing any insurance product.

DISTRIBUTOR

We have entered into a distribution agreement with our affiliate, MetLife Investors Distribution Company (Distributor), 5 Park Plaza, Suite 1900, Irvine, CA 92614, for the distribution of the contracts. Distributor is a member of the Financial Industry Regulatory Authority (FINRA). FINRA provides background information about broker-dealers and their registered representatives through FINRA BrokerCheck. You may contact the FINRA BrokerCheck Hotline at 1-800-289-9999, or log on to www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck is available through the Hotline or on-line.

Distributor, and in certain cases, we, have entered into selling agreements with other unaffiliated selling firms for the sale of the contracts. We pay compensation to Distributor for sales of the contracts by selling firms. We also pay amounts to Distributor that may be used for its operating and other expenses, including the following sales expenses: compensation and bonuses for the Distributor's management team, advertising expenses, and other expenses of

distributing the contracts. Distributor's management team also may be eligible for non-cash compensation items that we may provide jointly with Distributor. Non-cash items include conferences, seminars and trips (including travel, lodging and meals in connection therewith), entertainment, merchandise and other similar items.

Certain Investment Portfolios make payments to Distributor under their distribution plans in consideration of services provided and expenses incurred by Distributor in distributing shares of the Investment Portfolios. (See "Fee Tables and Examples - Investment Portfolio Expenses" and the fund prospectuses.) These payments range up to 0.25% of Separate Account assets invested in the particular Investment Portfolio.

We pay American Funds Distributors, Inc., principal underwriter for the American Funds Insurance Series, a percentage of Purchase Payments allocated to the American Funds Global Growth Fund, the American Funds Global Small Capitalization Fund, and the American Funds Growth Fund for the services it provides in marketing the Funds' shares in connection with the contract.

SELLING FIRMS

As noted above, Distributor, and in certain cases, we, have entered into selling agreements with unaffiliated selling firms for the sale of the contracts. All selling firms receive commissions, and they may also receive some form of non-cash compensation. Certain selected selling firms receive additional compensation (described below under "Additional Compensation for Selected Selling Firms"). These commissions and other incentives or payments are not charged directly to contract Owners or the Separate Account. We intend to recoup commissions and other sales expenses through fees and charges deducted under the contract or from our general account. A portion of the payments made to selling firms may be passed on to their sales representatives in accordance with the selling firms' internal compensation programs. Those programs may also include other types of cash and non-cash compensation and other benefits.

COMPENSATION PAID TO SELLING FIRMS. We and Distributor pay compensation to all unaffiliated selling firms in the form of commissions and may also provide certain types of non-cash compensation. The maximum commission payable for contract sales and additional Purchase Payments by selling firms is 6% of Purchase Payments. Some selling firms may elect to receive a lower commission when a Purchase Payment is made, along with annual trail commissions beginning in year two up to 0.50% of Account Value (less Purchase Payments received within the previous 12 months) for so long as the contract remains in effect or as agreed in the selling agreement. We also pay commissions when a contract Owner elects to begin receiving regular income payments (referred to as "Annuity Payments"). (See "Annuity Payments - The Income Phase.") Distributor may also provide non-cash

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compensation items that we may provide jointly with Distributor. Non-cash items include expenses for conference or seminar trips and certain gifts.

Ask your registered representative for further information about what payments your registered representative and the selling firm for which he or she works may receive in connection with your purchase of a contract.

ADDITIONAL COMPENSATION FOR SELECTED SELLING FIRMS. We and Distributor have entered into distribution arrangements with certain selected selling firms. Under these arrangements we and Distributor may pay additional compensation to selected selling firms, including marketing allowances, introduction fees, persistency payments, preferred status fees and industry conference fees. Marketing allowances are periodic payments to certain selling firms, the amount of which depends on cumulative periodic (usually quarterly) sales of our insurance contracts (including the contracts offered by this prospectus) and may also depend on meeting thresholds in the sale of certain of our insurance contracts (other than the contracts offered by this prospectus). They may also include payments we make to cover the cost of marketing or other support services provided for or by registered representatives who may sell our products. Introduction fees are payments to selling firms in connection with the addition of our products to the selling firm's line of investment products,

including expenses relating to establishing the data communications systems necessary for the selling firm to offer, sell and administer our products. Persistency payments are periodic payments based on Account Values of our variable insurance contracts (including Account Values of the contracts) or other persistency standards. Preferred status fees are paid to obtain preferred treatment of the contracts in selling firms' marketing programs, which may include marketing services, participation in marketing meetings, listings in data resources and increased access to their sales representatives. Industry conference fees are amounts paid to cover in part the costs associated with sales conferences and educational seminars for selling firms' sales representatives. We and Distributor have entered into such distribution agreements with selling firms identified in the Statement of Additional Information.

The additional types of compensation discussed above are not offered to all selling firms. The terms of any particular agreement governing compensation may vary among selling firms and the amounts may be significant. The prospect of receiving, or the receipt of, additional compensation as described above may provide selling firms and/or their sales representatives with an incentive to favor sales of the contracts over other variable annuity contracts (or other investments) with respect to which selling firm does not receive additional compensation, or lower levels of additional compensation. You may wish to take such payment arrangements into account when considering and evaluating any recommendation relating to the contracts. For more information about any such additional compensation arrangements, ask your registered representative. (See the Statement of Additional Information - "Distribution" for a list of selling firms that received compensation during 2012, as well as the range of additional compensation paid.)

REQUESTS AND ELECTIONS

We will treat your request for a contract transaction, or your submission of a Purchase Payment, as received by us if we receive a request conforming to our administrative procedures or a payment at our Annuity Service Center before the close of regular trading on the New York Stock Exchange on that day. We will treat your submission of a Purchase Payment as received by us if we receive a payment at our Annuity Service Center (or a designee receives a payment in accordance with the designee's administrative procedures) before the close of regular trading on the New York Stock Exchange on that day. If we receive the request, or if we (or our designee) receive the payment, after the close of trading on the New York Stock Exchange on that day, or if the New York Stock Exchange is not open that day, then the request or payment will be treated as received on the next day when the New York Stock Exchange is open. Our Annuity Service Center is located at P.O. Box 10366, Des Moines, IA 50306-0366. If you send your Purchase Payments or transaction requests to an address other than the one we have designated for receipt of such Purchase Payments or requests, we may return the Purchase Payment to you, or there may be a delay in applying the Purchase Payment or transaction to your contract.

Requests for service may be made:

- o Through your registered representative
- o By telephone at (800) 709-2811, between the hours of 7:30AM and 5:30PM Central Time Monday through Thursday and 7:30AM and 5:00PM Central Time on Friday
- o In writing to our Annuity Service Center
- o By fax at (515) 457-4400 or

- o By Internet at www.metlifeinvestors.com

Some of the requests for service that may be made by telephone or Internet include transfers of Account Value (see "Investment Options - Transfers - Transfers By Telephone or Other Means") and changes to the allocation of future Purchase Payments (see "Purchase - Allocation of Purchase Payments"). We may from time to time permit requests for other types of transactions to be made by

telephone or Internet. All transaction requests must be in a form satisfactory to us. Contact us for further information. Some selling firms may restrict the ability of their registered representatives to convey transaction requests by telephone or Internet on your behalf.

A request or transaction generally is considered in GOOD ORDER if it complies with our administrative procedures and the required information is complete and accurate. A request or transaction may be rejected or delayed if not in Good Order. If you have any questions, you should contact us or your registered representative before submitting the form or request.

We will use reasonable procedures such as requiring certain identifying information, tape recording the telephone instructions, and providing written confirmation of the transaction, in order to confirm that instructions communicated by telephone, fax, Internet or other means are genuine. Any telephone, fax or Internet instructions reasonably believed by us to be genuine will be your responsibility, including losses arising from any errors in the communication of instructions. As a result of this policy, you will bear the risk of loss. If we do not employ reasonable procedures to confirm that instructions communicated by telephone, fax or Internet are genuine, we may be liable for any losses due to unauthorized or fraudulent transactions. All other requests and elections under your contract must be in writing signed by the proper party, must include any necessary documentation and must be received at our Annuity Service Center to be effective. If acceptable to us, requests or elections relating to Beneficiaries and Ownership will take effect as of the date signed unless we have already acted in reliance on the prior status. We are not responsible for the validity of any written request or action.

Telephone and computer systems may not always be available. Any telephone or computer system, whether it is yours, your service provider's, your agent's, or ours, can experience outages or slowdowns for a variety of reasons. These outages or slowdowns may delay or prevent our processing of your request. Although we have taken precautions to help our systems handle heavy use, we cannot promise complete reliability under all circumstances. If you experience technical difficulties or problems, you should make your transaction request in writing to our Annuity Service Center.

CONFIRMING TRANSACTIONS. We will send out written statements confirming that a transaction was recently completed. Unless you inform us of any errors within 60 days of receipt, we will consider these communications to be accurate and complete.

OWNERSHIP

OWNER. You, as the OWNER of the contract, have all the interest and rights under the contract.

These rights include the right to:

- o change the Beneficiary.
- o change the Annuitant before the Annuity Date (subject to our underwriting and administrative rules).
- o assign the contract (subject to limitation).
- o change the payment option.
- o exercise all other rights, benefits, options and privileges allowed by the contract or us.

The Owner is as designated at the time the contract is issued, unless changed. Any change of Owner is subject to our underwriting rules in effect at the time of the request.

JOINT OWNER. The contract can be owned by JOINT OWNERS, limited to two natural persons. Upon the death of either Owner, the surviving Owner will be the primary Beneficiary. Any other Beneficiary designation will be treated as a contingent Beneficiary unless otherwise indicated.

BENEFICIARY. The BENEFICIARY is the person(s) or entity you name to receive any death benefit. The Beneficiary is named at the time the contract is issued unless changed at a later date. Unless an irrevocable Beneficiary has been named, you can change the Beneficiary at any time before you die. If Joint Owners are named, unless you tell us otherwise, the surviving Joint Owner will be the primary Beneficiary. Any other Beneficiary designation will be treated as a contingent Beneficiary (unless you tell us otherwise).

ANNUITANT. The ANNUITANT is the natural person(s) on whose life we base Annuity Payments. You can change the

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Annuitant at any time prior to the Annuity Date, unless an Owner is not a natural person. Any reference to Annuitant includes any joint Annuitant under an Annuity Option. The Owner and the Annuitant do not have to be the same person except as required under certain sections of the Internal Revenue Code or under a GMIB rider (see "Living Benefits - Guaranteed Minimum Income Benefit (GMIB)").

ASSIGNMENT. You can assign a Non-Qualified Contract at any time during your lifetime. We will not be bound by the assignment until the written notice of the assignment is recorded by us. We will not be liable for any payment or other action we take in accordance with the contract before we record the assignment. AN ASSIGNMENT MAY BE A TAXABLE EVENT.

If the contract is issued pursuant to a qualified plan, there may be limitations on your ability to assign the contract.

LEGAL PROCEEDINGS

In the ordinary course of business, First MetLife Investors, similar to other life insurance companies, is involved in lawsuits (including class action lawsuits), arbitrations and other legal proceedings. Also, from time to time, state and federal regulators or other officials conduct formal and informal examinations or undertake other actions dealing with various aspects of the financial services and insurance industries. In some legal proceedings involving insurers, substantial damages have been sought and/or material settlement payments have been made.

It is not possible to predict with certainty the ultimate outcome of any pending legal proceeding or regulatory action. However, First MetLife Investors does not believe any such action or proceeding will have a material adverse effect upon the Separate Account or upon the ability of MetLife Investors Distribution Company to perform its contract with the Separate Account or of First MetLife Investors to meet its obligations under the contracts.

FINANCIAL STATEMENTS

Our financial statements and the financial statements of the Separate Account have been included in the SAI.

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APPENDIX A
CONDENSED FINANCIAL INFORMATION

The following charts list the Condensed Financial Information (the Accumulation Unit value information for the Accumulation Units outstanding) for contracts issued as of December 31, 2012. See "Purchase - Accumulation Units" in the prospectus for information on how Accumulation Unit values are calculated. Chart 1 presents Accumulation Unit values for the lowest possible combination of Separate Account product charges and death benefit rider charges, and Chart 2 presents Accumulation Unit values for the highest possible combination of such charges.

[TO BE UPDATED BY AMENDMENT]

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APPENDIX B

PARTICIPATING INVESTMENT PORTFOLIOS

Below are the advisers and subadvisers and investment objectives of each Investment Portfolio available under the contract. The fund prospectuses contain more complete information, including a description of the investment objectives, policies, restrictions and risks. THERE CAN BE NO ASSURANCE THAT THE INVESTMENT OBJECTIVES WILL BE ACHIEVED.

MET INVESTORS SERIES TRUST - GMIB MAX AND GWB PORTFOLIOS (CLASS B)

Met Investors Series Trust is a mutual fund with multiple portfolios. Unless otherwise noted, the following portfolios are managed by MetLife Advisers, LLC, which is an affiliate of First MetLife Investors. The following Class B portfolios are available under the contract. If you elect the GWB rider or a GMIB Max rider, you must allocate your Purchase Payments and Account Value among these Investment Portfolios. (See "Purchase - Investment Allocation Restrictions for Certain Riders.") These Investment Portfolios are also available for investment if you do not elect the GWB rider or a GMIB Max rider.

ALLIANCEBERNSTEIN GLOBAL DYNAMIC ALLOCATION PORTFOLIO

SUBADVISER: AllianceBernstein L.P.

INVESTMENT OBJECTIVE: The AllianceBernstein Global Dynamic Allocation Portfolio seeks capital appreciation and current income.

AQR GLOBAL RISK BALANCED PORTFOLIO

SUBADVISER: AQR Capital Management, LLC

INVESTMENT OBJECTIVE: The AQR Global Risk Balanced Portfolio seeks total return.

BLACKROCK GLOBAL TACTICAL STRATEGIES PORTFOLIO

SUBADVISER: BlackRock Financial Management, Inc.

INVESTMENT OBJECTIVE: The BlackRock Global Tactical Strategies Portfolio seeks capital appreciation and current income.

INVESCO BALANCED-RISK ALLOCATION PORTFOLIO

SUBADVISER: Invesco Advisers, Inc.

INVESTMENT OBJECTIVE: The Invesco Balanced-Risk Allocation Portfolio seeks total return.

JPMORGAN GLOBAL ACTIVE ALLOCATION PORTFOLIO

SUBADVISER: J.P. Morgan Investment Management Inc.

INVESTMENT OBJECTIVE: The JPMorgan Global Active Allocation Portfolio seeks capital appreciation and current income.

METLIFE BALANCED PLUS PORTFOLIO

SUBADVISER: Pacific Investment Management Company LLC

INVESTMENT OBJECTIVE: The MetLife Balanced Plus Portfolio seeks a balance between a high level of current income and growth of capital, with a greater emphasis on growth of capital.

METLIFE MULTI-INDEX TARGETED RISK PORTFOLIO

SUBADVISER: MetLife Investment Management, LLC

INVESTMENT OBJECTIVE: The MetLife Multi-Index Targeted Risk Portfolio seeks a balance between growth of capital and current income, with a greater emphasis on growth of capital.

PYRAMIS (Reg. TM) GOVERNMENT INCOME PORTFOLIO

SUBADVISER: Pyramis Global Advisors, LLC

INVESTMENT OBJECTIVE: The Pyramis (Reg. TM) Government Income Portfolio seeks a high level of current income, consistent with preservation of principal.

SCHROEDERS GLOBAL MULTI-ASSET PORTFOLIO

SUBADVISER: Schroder Investment Management North America Inc.

INVESTMENT OBJECTIVE: The Schrodgers Global Multi-Asset Portfolio seeks capital appreciation and current income.

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AMERICAN FUNDS INSURANCE SERIES (Reg. TM)

(CLASS 2)

American Funds Insurance Series (Reg. TM) is a trust with multiple portfolios. Capital Research and Management Company is the investment adviser to each portfolio. The following Class 2 portfolios are available under the contract:

AMERICAN FUNDS GLOBAL GROWTH FUND

INVESTMENT OBJECTIVE: The American Funds Global Growth Fund seeks long-term growth of capital.

AMERICAN FUNDS GLOBAL SMALL CAPITALIZATION FUND

INVESTMENT OBJECTIVE: The American Funds Global Small Capitalization Fund seeks long-term growth of capital.

AMERICAN FUNDS GROWTH FUND

INVESTMENT OBJECTIVE: The American Funds Growth Fund seeks growth of capital.

MET INVESTORS SERIES TRUST (CLASS B OR, AS NOTED, CLASS A)

In addition to the Met Investors Series Trust portfolios listed above, the following Class B or, as noted, Class A portfolios are available under the contract:

BLACKROCK HIGH YIELD PORTFOLIO

SUBADVISER: BlackRock Financial Management, Inc.

INVESTMENT OBJECTIVE: The BlackRock High Yield Portfolio seeks to maximize total return, consistent with income generation and prudent investment management.

BLACKROCK LARGE CAP CORE PORTFOLIO

SUBADVISER: BlackRock Advisors, LLC

INVESTMENT OBJECTIVE: The BlackRock Large Cap Core Portfolio seeks long-term capital growth.

CLARION GLOBAL REAL ESTATE PORTFOLIO

SUBADVISER: CBRE Clarion Securities LLC

INVESTMENT OBJECTIVE: The Clarion Global Real Estate Portfolio seeks total return through investment in real estate securities, emphasizing both capital appreciation and current income.

DREMAN SMALL CAP VALUE PORTFOLIO

SUBADVISER: Dreman Value Management, LLC

INVESTMENT OBJECTIVE: The Dreman Small Cap Value Portfolio seeks capital appreciation.

LAZARD MID CAP PORTFOLIO

SUBADVISER: Lazard Asset Management LLC

INVESTMENT OBJECTIVE: The Lazard Mid Cap Portfolio seeks long-term growth of capital.

LEGG MASON CLEARBRIDGE AGGRESSIVE GROWTH PORTFOLIO

SUBADVISER: ClearBridge Advisors, LLC

INVESTMENT OBJECTIVE: The Legg Mason ClearBridge Aggressive Growth Portfolio seeks capital appreciation.

LORD ABBETT BOND DEBENTURE PORTFOLIO

SUBADVISER: Lord, Abnett & Co. LLC

INVESTMENT OBJECTIVE: The Lord Abnett Bond Debenture Portfolio seeks high current income and the opportunity for capital appreciation to produce a high total return.

LORD ABBETT MID CAP VALUE PORTFOLIO

SUBADVISER: Lord, Abnett & Co. LLC

INVESTMENT OBJECTIVE: The Lord Abnett Mid Cap Value Portfolio seeks capital appreciation through investments, primarily in equity securities, which are believed to be undervalued in the marketplace.

MET/FRANKLIN LOW DURATION TOTAL RETURN PORTFOLIO

SUBADVISER: Franklin Advisers, Inc.

INVESTMENT OBJECTIVE: The Met/Franklin Low Duration Total Return Portfolio seeks a high level of current income, while seeking preservation of shareholders' capital.

MET/FRANKLIN MUTUAL SHARES PORTFOLIO

SUBADVISER: Franklin Mutual Advisers, LLC

INVESTMENT OBJECTIVE: The Met/Franklin Mutual Shares Portfolio seeks capital appreciation, which may occasionally be short-term. The Portfolio's secondary investment objective is income.

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MET/TEMPLETON GROWTH PORTFOLIO

SUBADVISER: Templeton Global Advisors Limited

INVESTMENT OBJECTIVE: The Met/Templeton Growth Portfolio seeks long-term capital growth.

MFS (Reg. TM) EMERGING MARKETS EQUITY PORTFOLIO

SUBADVISER: Massachusetts Financial Services Company

INVESTMENT OBJECTIVE: The MFS (Reg. TM) Emerging Markets Equity Portfolio seeks capital appreciation.

MFS (Reg. TM) RESEARCH INTERNATIONAL PORTFOLIO

SUBADVISER: Massachusetts Financial Services Company

INVESTMENT OBJECTIVE: The MFS (Reg. TM) Research International Portfolio seeks capital appreciation.

MORGAN STANLEY MID CAP GROWTH PORTFOLIO

SUBADVISER: Morgan Stanley Investment Management Inc.

INVESTMENT OBJECTIVE: The Morgan Stanley Mid Cap Growth Portfolio seeks capital appreciation.

PIMCO INFLATION PROTECTED BOND PORTFOLIO

SUBADVISER: Pacific Investment Management Company LLC

INVESTMENT OBJECTIVE: The PIMCO Inflation Protected Bond Portfolio seeks maximum real return, consistent with preservation of capital and prudent investment management.

PIMCO TOTAL RETURN PORTFOLIO

SUBADVISER: Pacific Investment Management Company LLC

INVESTMENT OBJECTIVE: The PIMCO Total Return Portfolio seeks maximum total return, consistent with the preservation of capital and prudent investment management.

PIONEER FUND PORTFOLIO (CLASS A)

SUBADVISER: Pioneer Investment Management, Inc.

INVESTMENT OBJECTIVE: The Pioneer Fund Portfolio seeks reasonable income and capital growth.

PIONEER STRATEGIC INCOME PORTFOLIO (CLASS A)

SUBADVISER: Pioneer Investment Management, Inc.

INVESTMENT OBJECTIVE: The Pioneer Strategic Income Portfolio seeks a high level of current income.

T. ROWE PRICE LARGE CAP VALUE PORTFOLIO

SUBADVISER: T. Rowe Price Associates, Inc.

INVESTMENT OBJECTIVE: The T. Rowe Price Large Cap Value Portfolio seeks long-term capital appreciation by investing in common stocks believed to be undervalued. Income is a secondary objective.

VAN KAMPEN COMSTOCK PORTFOLIO

SUBADVISER: Invesco Advisers, Inc.

INVESTMENT OBJECTIVE: The Van Kampen Comstock Portfolio seeks capital growth and income.

METROPOLITAN SERIES FUND

Metropolitan Series Fund is a mutual fund with multiple portfolios. MetLife Advisers, LLC is the investment adviser to the portfolios. The following portfolios are available under the contract:

BLACKROCK BOND INCOME PORTFOLIO (CLASS B)

SUBADVISER: BlackRock Advisors, LLC

INVESTMENT OBJECTIVE: The BlackRock Bond Income Portfolio seeks a competitive total return primarily from investing in fixed-income securities.

BLACKROCK LEGACY LARGE CAP GROWTH PORTFOLIO (CLASS A)

SUBADVISER: BlackRock Advisors, LLC

INVESTMENT OBJECTIVE: The BlackRock Legacy Large Cap Growth Portfolio seeks long-term growth of capital.

BLACKROCK MONEY MARKET PORTFOLIO (CLASS B)

SUBADVISER: BlackRock Advisors, LLC

INVESTMENT OBJECTIVE: The BlackRock Money Market Portfolio seeks a high level of current income consistent with preservation of capital.

An investment in the BlackRock Money Market Portfolio is not insured or guaranteed by the Federal Deposit Insurance Company or any other government agency. Although the BlackRock Money Market Portfolio seeks to preserve the value of your investment at \$100 per share, it is possible to lose money by investing in the BlackRock Money Market Portfolio.

During extended periods of low interest rates, the yields of the BlackRock Money Market Portfolio may become extremely low and possibly negative.

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DAVIS VENTURE VALUE PORTFOLIO (CLASS E)

SUBADVISER: Davis Selected Advisers, L.P. Davis Selected Advisers, L.P. may delegate any of its responsibilities to Davis Selected Advisers - NY, Inc., a wholly-owned subsidiary.

INVESTMENT OBJECTIVE: The Davis Venture Value Portfolio seeks growth of capital.

JENNISON GROWTH PORTFOLIO

SUBADVISER: Jennison Associates LLC

INVESTMENT OBJECTIVE: The Jennison Growth Portfolio seeks long-term growth of capital.

LOOMIS SAYLES SMALL CAP GROWTH PORTFOLIO (CLASS B)

SUBADVISER: Loomis, Sayles & Company, L.P.

INVESTMENT OBJECTIVE: The Loomis Sayles Small Cap Growth Portfolio seeks long-term capital growth.

MET/DIMENSIONAL INTERNATIONAL SMALL COMPANY PORTFOLIO (CLASS B)

SUBADVISER: Dimensional Fund Advisors LP

INVESTMENT OBJECTIVE: The Met/Dimensional International Small Company Portfolio seeks long-term capital appreciation.

MFS (Reg. TM) TOTAL RETURN PORTFOLIO (CLASS B)

SUBADVISER: Massachusetts Financial Services Company

INVESTMENT OBJECTIVE: The MFS (Reg. TM) Total Return Portfolio seeks a favorable total return through investment in a diversified portfolio.

MFS (Reg. TM) VALUE PORTFOLIO (CLASS B)

SUBADVISER: Massachusetts Financial Services Company

INVESTMENT OBJECTIVE: The MFS (Reg. TM) Value Portfolio seeks capital appreciation.

OPPENHEIMER GLOBAL EQUITY PORTFOLIO (CLASS B)

SUBADVISER: OppenheimerFunds, Inc.

INVESTMENT OBJECTIVE: The Oppenheimer Global Equity Portfolio seeks capital appreciation.

MET INVESTORS SERIES TRUST - ASSET ALLOCATION PORTFOLIOS (CLASS B)

In addition to the Met Investors Series Trust Portfolios listed above, the following Class B portfolios managed by MetLife Advisers, LLC are available under the contract:

METLIFE DEFENSIVE STRATEGY PORTFOLIO

INVESTMENT OBJECTIVE: The MetLife Defensive Strategy Portfolio seeks to provide a high level of current income with growth of capital, a secondary objective.

METLIFE MODERATE STRATEGY PORTFOLIO

INVESTMENT OBJECTIVE: The MetLife Moderate Strategy Portfolio seeks to provide a high total return in the form of income and growth of capital, with a greater emphasis on income.

METLIFE BALANCED STRATEGY PORTFOLIO

INVESTMENT OBJECTIVE: The MetLife Balanced Strategy Portfolio seeks to provide a balance between a high level of current income and growth of capital with a greater emphasis on growth of capital.

METLIFE GROWTH STRATEGY PORTFOLIO

INVESTMENT OBJECTIVE: The MetLife Growth Strategy Portfolio seeks to provide growth of capital.

METLIFE AGGRESSIVE STRATEGY PORTFOLIO

INVESTMENT OBJECTIVE: The MetLife Aggressive Strategy Portfolio seeks growth of capital.

MET/FRANKLIN TEMPLETON FOUNDING STRATEGY PORTFOLIO

INVESTMENT OBJECTIVE: The Met/Franklin Templeton Founding Strategy Portfolio primarily seeks capital appreciation and secondarily seeks income.

SSGA GROWTH AND INCOME ETF PORTFOLIO

SUBADVISER: SSgA Funds Management, Inc.

INVESTMENT OBJECTIVE: The SSgA Growth and Income ETF Portfolio seeks growth of capital and income.

SSGA GROWTH ETF PORTFOLIO

SUBADVISER: SSgA Funds Management, Inc.

INVESTMENT OBJECTIVE: The SSgA Growth ETF Portfolio seeks growth of capital.

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APPENDIX C

EDCA EXAMPLES WITH MULTIPLE PURCHASE PAYMENTS

In order to show how the EDCA program works, we have created some examples. The examples are purely hypothetical and are for illustrative purposes only. The interest rate earned in an EDCA account will be the guaranteed minimum interest rate, plus any additional interest which we may declare from time to time. In addition, each bucket attributable to a subsequent Purchase Payment will earn interest at the then-current interest rate applied to new allocations to an EDCA account of the same monthly term. These examples do not reflect charges that may be deducted from the EDCA account.

6-MONTH EDCA

The following example demonstrates how the 6-month EDCA program operates when multiple Purchase Payments are allocated to the program. The example assumes that a \$12,000 Purchase Payment is allocated to the EDCA program at the beginning of the first month and the first transfer of \$2,000 also occurs on that date. The \$10,000 remaining after the EDCA transfer is allocated to the 1st Payment Bucket where it is credited with a 1% effective annual interest rate. The EDCA transfer amount of \$2,000 is determined by dividing the \$12,000 allocation amount by 6 (the number of months in the EDCA program). Thereafter, a \$2,000 transfer is made from the EDCA at the beginning of each month. Amounts remaining in the EDCA Account Value are accumulated at the EDCA interest rate using the following formula:

Account Value 1st Payment Bucket (month 2) =

Account Value 1st Payment Bucket (month 1) x (1+EDCA Rate)(1/12) - EDCA Transfer Amount

At the beginning of the 4th month, a second Purchase Payment of \$6,000 is allocated to the EDCA program. The entire \$6,000 is allocated to the 2nd Payment Bucket where it is also credited with a 1% effective annual interest rate. This second Purchase Payment triggers an increase in the EDCA transfer amount to \$3,000. The increased EDCA transfer amount is determined by adding \$1,000 (the \$6,000 allocation amount divided by 6) to the current EDCA transfer

amount. The \$3,000 monthly EDCA transfers will first be applied against the Account Value in the 1st Payment Bucket until exhausted and then against the Account Value in the 2nd Payment Bucket until it is exhausted.

<TABLE>
<CAPTION>

Beg of Month	Amount Allocated to EDCA	Actual EDCA Transfer	EDCA Account Value	---- Account Values----	
				1st Payment Bucket	2nd Payment Bucket
<S>	<C>	<C>	<C>	<C>	<C>
1	\$12,000	\$2,000	\$10,000	\$10,000	
2		\$2,000	\$ 8,008	\$ 8,008	
3		\$2,000	\$ 6,015	\$ 6,015	
4*	\$ 6,000	\$3,000	\$ 9,020	\$ 3,020	\$6,000
5		\$3,000	\$ 6,027	\$ 22	\$6,005
6		\$3,000	\$ 3,032	0	\$3,032
7		\$3,000	\$ 35	0	\$ 35
8		\$ 35	0	0	0

</TABLE>

* At the beginning of the 4th month, a \$6,000 Purchase Payment is added to the EDCA account. This amount (\$6,000) is allocated to the 2nd Payment Bucket. As described above, this second Purchase Payment causes the monthly EDCA transfer amount to increase from \$2,000 to \$3,000. Therefore, \$3,000 is transferred from the 1st Payment Bucket, leaving \$3,020 in the 1st Payment Bucket (\$6,015 (1st Payment Bucket Account Value from the 3rd month) + \$5 (3rd month's EDCA interest calculated using the formula shown above) - \$3,000 (monthly transfer) = \$3,020). The total EDCA Account Value at the beginning of the 4th month is \$9,020 (\$3,020 in the 1st Payment Bucket + \$6,000 in the 2nd Payment Bucket = \$9,020).

C-1

12-MONTH EDCA

The following example demonstrates how the 12-month EDCA program operates when multiple Purchase Payments are allocated to the program. The example assumes that a \$24,000 Purchase Payment is allocated to the EDCA program at the beginning of the first month and the first transfer of \$2,000 also occurs on that date. The \$22,000 remaining after the EDCA transfer is allocated to the 1st Payment Bucket where it is credited with a 1% effective annual interest rate. The EDCA transfer amount of \$2,000 is determined by dividing the \$24,000 allocation amount by 12 (the number of months in the EDCA program). Thereafter, a \$2,000 transfer is made from the EDCA at the beginning of each month. Amounts remaining in the EDCA Account Value are accumulated at the EDCA interest rate using the following formula:

Account Value 1st Payment Bucket (month 2) =

Account Value 1st Payment Bucket (month 1) x

(1+EDCA Rate)(1/12) - EDCA Transfer Amount

At the beginning of the 6th month, a second Purchase Payment of \$12,000 is allocated to the EDCA program. The entire \$12,000 is allocated to the 2nd Payment Bucket where it is also credited with a 1% effective annual interest rate. This second Purchase Payment triggers an increase in the EDCA transfer amount to \$3,000. The increased EDCA transfer amount is determined by adding \$1,000 (the \$12,000 allocation amount divided by 12) to the current EDCA transfer amount. The \$3,000 monthly EDCA transfers will first be applied against the Account Value in the 1st Payment Bucket until exhausted and then against the Account Value in the 2nd Payment Bucket until it is exhausted.

<TABLE>
<CAPTION>

Beg of Month	Amount Allocated to EDCA	Actual EDCA Transfer	EDCA Account Value	---- Account Values----	
				1st Payment Bucket	2nd Payment Bucket
<S>	<C>	<C>	<C>	<C>	<C>

1	\$24,000	\$2,000	\$22,000	\$22,000	
2		\$2,000	\$20,018	\$20,018	
3		\$2,000	\$18,035	\$18,035	
4		\$2,000	\$16,050	\$16,050	
5		\$2,000	\$14,063	\$14,063	
6*	\$12,000	\$3,000	\$23,075	\$11,075	\$12,000
7		\$3,000	\$20,094	\$ 8,084	\$12,010
8		\$3,000	\$17,111	\$ 5,091	\$12,020
9		\$3,000	\$14,125	\$ 2,095	\$12,030
10		\$3,000	\$11,137	0	\$11,137
11		\$3,000	\$ 8,146	0	\$ 8,146
12		\$3,000	\$ 5,153	0	\$ 5,153
13		\$3,000	\$ 2,157	0	\$ 2,157
14		\$2,159	0	0	0

* At the beginning of the 6th month, a \$12,000 Purchase Payment is added to the EDCA account. This amount (\$12,000) is allocated to the 2nd Payment Bucket. As described above, this second Purchase Payment causes the monthly EDCA transfer amount to increase from \$2,000 to \$3,000. Therefore, \$3,000 is transferred from the 1st Payment Bucket, leaving \$11,075 in the 1st Payment Bucket (\$14,063 (1st Payment Bucket Account Value from the 5th month) + \$12 (5th month's EDCA interest calculated using the formula shown above) - \$3,000 (monthly transfer) = \$11,075). The total EDCA Account Value at the beginning of the 6th month is \$23,075 (\$11,075 in the 1st Payment Bucket + \$12,000 in the 2nd Payment Bucket = \$23,075).^

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APPENDIX D

DEATH BENEFIT EXAMPLES

The purpose of these examples is to illustrate the operation of the Principal Protection death benefit and the Annual Step-Up death benefit. The investment results shown in the examples below are hypothetical and are not representative of past or future performance. Actual investment results may be more or less than those shown and will depend upon a number of factors, including the investment allocation made by a contract Owner and the investment experience of the Investment Portfolios chosen. THE EXAMPLES BELOW DO NOT REFLECT THE DEDUCTION OF FEES AND EXPENSES, WITHDRAWAL CHARGES OR INCOME TAXES AND TAX PENALTIES. All amounts are rounded to the nearest dollar.

PRINCIPAL PROTECTION DEATH BENEFIT

The purpose of this example is to show how partial withdrawals reduce the Principal Protection death benefit proportionately by the percentage reduction in Account Value attributable to each partial withdrawal.

<TABLE>
<CAPTION>

		DATE	AMOUNT
<S>	<C>	<C>	<C>
A	Initial Purchase Payment	10/1/2012	\$100,000
B	Account Value	10/1/2013 (First Contract Anniversary)	\$104,000
C	Death Benefit	As of 10/1/2013	\$104,000 (= greater of A and B)
D	Account Value	10/1/2014 (Second Contract Anniversary)	\$ 90,000
E	Death Benefit	10/1/2014	\$100,000 (= greater of A and D)
F	Withdrawal	10/2/2014	\$ 9,000
G	Percentage Reduction in Account Value	10/2/2014	10% (= F/D)
H	Account Value after Withdrawal	10/2/2014	\$ 81,000 (= D-F)
I	Purchase Payments Reduced for Withdrawal	As of 10/2/2014	\$ 90,000 (= A - (A x G))
J	Death Benefit	10/2/2014	\$ 90,000 (= greater of H and I)

</TABLE>

Notes to Example

Purchaser is age 60 at issue.

The Account Values on 10/1/2014 and 10/2/2014 are assumed to be equal prior to the withdrawal.

D-1

ANNUAL STEP-UP DEATH BENEFIT

The purpose of this example is to show how partial withdrawals reduce the Annual Step-Up death benefit proportionately by the percentage reduction in Account Value attributable to each partial withdrawal.

<TABLE>
<CAPTION>

		DATE	AMOUNT
<S>	<C>	<C>	<C>
A	Initial Purchase Payment	10/1/2012	\$100,000
B	Account Value	10/1/2013	\$104,000
		(First Contract Anniversary)	
C	Death Benefit (Highest Anniversary Value)	As of 10/1/2013	\$104,000 (= greater of A and B)
D	Account Value	10/1/2014	\$ 90,000
		(Second Contract Anniversary)	
E	Death Benefit (Highest Contract Year Anniversary)	10/1/2014	\$104,000 (= greater of B and D)
F	Withdrawal	10/2/2014	\$ 9,000
G	Percentage Reduction in Account Value	10/2/2014	10% (= F/D)
H	Account Value after Withdrawal	10/2/2014	\$ 81,000 (= D-F)
I	Highest Anniversary Value Reduced for Withdrawal	As of 10/2/2014	\$ 93,600 (= E-(E x G))
J	Death Benefit	10/2/2014	\$ 93,600 (= greater of H and I)

</TABLE>

Notes to Example

Purchaser is age 60 at issue.

The Account Values on 10/1/2014 and 10/2/2014 are assumed to be equal prior to the withdrawal.

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STATEMENT OF ADDITIONAL INFORMATION

[TO BE FILED BY AMENDMENT]

PART C

OTHER INFORMATION

ITEM 24. FINANCIAL STATEMENTS AND EXHIBITS

<TABLE>

<S> <C>

a. Financial Statements

The following financial statements comprising each of the Sub-Accounts of the Separate Account are included in Part B hereof: (To be updated by amendment)

1. Report of Independent Registered Public Accounting Firm.
2. Statements of Assets and Liabilities as of December 31, 2011.
3. Statements of Operations for the year ended December 31, 2011.
4. Statements of Changes in Net Assets for the years ended December 31, 2011 and 2010.
5. Notes to the Financial Statements.

The following financial statements of the Company are included in Part B hereof: (To be updated by amendment)

1. Independent Auditors' Report.
2. Balance Sheets as of December 31, 2011 and 2010.
3. Statements of Operations for the years ended December 31, 2011, 2010 and 2009.
4. Statements of Stockholder's Equity for the years ended December 31, 2011, 2010 and 2009.
5. Statements of Cash Flows for the years ended December 31, 2011, 2010 and 2009.
6. Notes to the Financial Statements.

</TABLE>

<TABLE>

<S> <C>

<C>

b. Exhibits

1. Resolution of Board of Directors of the Company authorizing the establishment of the Variable Account (1)
2. Not Applicable.
3. (i) Principal Underwriter's and Selling Agreement (effective January 1, 2001) (6)
(ii) Amendment to Principal Underwriter's and Selling Agreement (effective January 1, 2002) (6)
(iii) Agreement and Plan of Merger (12-01-04) (MLIDC into GAD) (8)
(iv) Form of Retail Sales Agreement (2-10) and Schedule of Differences (13)
4. (i) Form of Variable Annuity Contract 6010 (02/02) and Form of Contract Cover 6010 (03/07) (12)
(ii) Enhanced Dollar Cost Averaging Rider (3)
(iii) Three Month Market Entry Rider (3)
(iv) Death Benefit Rider - (Annual Step-Up) (3)
(v) Waiver of Withdrawal Charge for Nursing Home or Hospital Confinement Rider (3)
(vi) Waiver of Withdrawal Charge for Terminal Illness Rider (3)
(vii) Unisex Annuity Rates Rider (3)
(viii) Endorsement (Name Change effective February 5, 2001. First MetLife Investors Insurance Company; formerly First COVA Life Insurance Company) (2)
(ix) Individual Retirement Annuity Endorsement. 6023.1 (9/02) (6)
(x) Tax Sheltered Annuity Endorsement 6026.1 (9/02) (6)
(xi) Roth Individual Retirement Annuity Endorsement 6024.1 (9/02) (6)
(xii) 401 (a)/403 (a) Plan Endorsement 6025.1 (9/02) (6)
(xiii) Simple Individual Retirement Annuity Endorsement 6276 (9/02) (6)
(xiv) Designated Beneficiary Non-Qualified Annuity Endorsement FMLI-NQ-1 (11/05)-I (7)
(xv) Death Benefit Rider - (Principal Protection) 6015 (02/02) (8)
(xvi) Form of Qualified Distribution Program Endorsement FMLI-RMD-NY (7/10)-E (GMIB) (14)

</TABLE>

<TABLE>

<S>	<C>	<C>
	(xvii)	Form of Tax-Sheltered Annuity Endorsement FMLI-398-3-I (12/08) (16)
	(xviii)	Form of Guaranteed Minimum Income Benefit Rider - Living Benefit FMLI 560-12 (12/11) (GMIB Max III) (28)
	(xix)	Form of Contract Schedule for Guaranteed Minimum Income Benefit (GMIB) Rider FMLI - EGMIB (6/12) (GMIB Max IV) (28)
	(xx)	Form of Contract Schedule for Variable Annuity Contract 6028-6 (2/12) (27)
	(xxi)	Form of 401 (a)/403 (a) Plan Endorsement FMLI 401-3 (5/11) (23)
	(xxii)	Form of Guaranteed Withdrawal Benefit Rider FMLI 690-5 (4-13) (filed herewith)
	(xxiii)	Form of Guaranteed Withdrawal Benefit Rider - Withdrawal Rate Enhancement FMLI-NHR (4-13) (filed herewith)
	(xxiv)	Form of Contract Schedule for Guaranteed Withdrawal Benefit Rider FMLI-GWB (4-13)-O (filed herewith)
	(xxv)	Form of Guaranteed Minimum Income Benefit Rider (GMIB Max V) FMLI-560-14 (2-13) (filed herewith)
	(xxvi)	Form of Contract Schedule for Variable Annuity Contracts FMLI-GWB (4-13)-O (filed herewith)
5.	(i)	Form of Variable Annuity Application 6900 (12/11) APPONY May 2012 (29)
	(ii)	Copy of Amended and Restated Bylaws of the Company (4)
6.	(i)	Copy of Articles of Incorporation of the Company (2)
	(ii)	Copy of Amended and Restated Bylaws of the Company (4)
7.	(i) (a)	Automatic Reinsurance Agreement between First MetLife Investors Insurance Company and Exeter Reassurance Company, Ltd. (effective December 1, 2004) (23)
	(b)	Amendment No. 1 through Amendment No. 16 to Automatic Reinsurance Agreement effective as of December 1, 2004 ("Agreement") between FirstMetLife Investors Insurance Company (the "Cedent") and Exeter Reassurance Company, Ltd. (the "Reinsurer") (23)
8.	(i) (a)	Participation Agreement among Met Investors Series Trust, Met Investors Advisory Corp., MetLife Investors Distribution Company and First MetLife Investors Insurance Company (3)
	(b)	Amendment to Participation Agreement among Met Investors Series Trust, Met Investors Advisory Corp., MetLife Investors Distribution Company and First MetLife Investors Insurance Company (dated May 1, 2009) (24)
	(c)	Amendment to Participation Agreement among Met Investors Series Trust, Met Investors Advisory Corp., MetLife Investors Distribution Company and First MetLife Investors Insurance Company (effective April 30, 2010) (24)
	(ii) (a)	Participation Agreement among Metropolitan Series Fund, Inc., MetLife Advisers, LLC, MetLife Investors Distribution Company and First MetLife Investors Insurance Company (effective August 31, 2007) (9)
	(b)	Amendment to Participation Agreement among Metropolitan Series Fund, Inc., MetLife Advisers, LLC, MetLife Investors Distribution Company and First MetLife Investors Insurance Company (effective April 30, 2010) (24)
	(iii) (a)	Fund Participation Agreement Among First MetLife Investors Insurance Company, American Funds Insurance Series and Capital Research and Management Company (effective 04-29-03) (19)
	(b)	First Amendment to the Fund Participation Agreement Among First MetLife Investors Insurance Company, American Funds Insurance Series and Capital Research and Management Company dated November 1, 2005 (effective 01-01-2007) (19)
	(c)	Amendment to the Participation Agreement among American Funds Insurance Series, Capital Research and Management Company and First MetLife Investors Insurance Company (21)
9.		Opinion of Counsel (27)
10.	(i)	Consent of Independent Registered Public Accounting Firm for the Depositor and the Registrant (to be updated by amendment)
	(ii)	Consent of Independent Registered Public Accounting Firm for MetLife, Inc. (to be updated by amendment)

11. Not Applicable.
12. Not Applicable.

</TABLE>

<TABLE>

- <S> <C> <C>
13. (a) Powers of Attorney for Norse N. Blazzard, Robert L. Davidow, Elizabeth M. Forget, George Foulke, Richard A. Hemmings, Jay S. Kaduson, Lisa S. Kuklinski, Richard C. Pearson, Thomas A. Price, Thomas J. Skelly, Paul A. Sylvester, Jeffrey A. Tupper and James J. Reilly (27)
- (b) Power of Attorney for Eric T. Steigerwalt (29)
- (c) Powers of Attorney for Mark E. Rosenthal and Peter M. Carlson (30)
- (1) incorporated herein by reference to Registrant's Post-Effective Amendment No. 4 to Form N-4 (File Nos. 033-74174 and 811-08306) as electronically filed on December 30, 1999.
- (2) incorporated herein by reference to Registrant's Post-Effective Amendment No. 7 to Form N-4 (File Nos. 033-74174 and 811-08306) as electronically filed on May 1, 2001.
- (3) incorporated herein by reference to Registrant's Form N-4 (File Nos. 333-96777 and 811-08306) as electronically filed on July 19, 2002.
- (4) incorporated herein by reference to Registrant's Pre-Effective Amendment No. 1 to Form N-4 (File Nos. 333-96777 and 811-08306) as electronically filed on October 15, 2002.
- (5) incorporated herein by reference to Registrant's Post-Effective Amendment No. 1 to Form N-4 (File Nos. 333-96773 and 811-08306) as electronically filed on April 11, 2003.
- (6) incorporated herein by reference to Registrant's Post-Effective Amendment No. 4 to Form N-4 (File Nos. 333-96773 and 811-08306) as electronically filed on November 2, 2004.
- (7) incorporated herein by reference to Registrant's Post-Effective Amendment No.7 to Form N-4 (File Nos. 333-96773 and 811-08306) as electronically filed on September 9, 2005.
- (8) incorporated herein by reference to Registrant's Post-Effective Amendment No. 13 to Form N-4 (File Nos. 333-96777 and 811-08306) as electronically filed on April 18, 2007.
- (9) incorporated herein by reference to Registrant's Post-Effective Amendment No. 15 to Form N-4 (file Nos. 333-96773 and 811-08306) as electronically filed on October 31, 2007.
- (10) incorporated herein by reference to Registrant's Post-Effective Amendment No. 22 to Form N-4 (File Nos. 333-96777 and 811-08306) as electronically filed on April 18, 2008.
- (11) incorporated herein by reference to Registrant's Pre-Effective Amendment No. 1 to Form N-4 (File Nos. 333-176680 and 811-08306) as electronically filed on September 20, 2011.
- (12) incorporated herein by reference to Registrant's Form N-4 (File Nos. 333-152450 and 811-08306) as electronically filed on July 22, 2008.
- (13) incorporated herein by reference to Registrant's Post-Effective Amendment No. 29 to Form N-4 (File Nos. 333-96777 and 811-08306) as electronically filed on April 15, 2010.
- (14) incorporated herein by reference to Registrant's Post-Effective Amendment No. 23 to Form N-4 (File Nos. 333-96773 and 811-08306) as electronically filed on June 15, 2010.
- (15) incorporated herein by reference to Registrant's Pre-Effective Amendment No. 1 to Form N-4 (File Nos. 333-169687 and 811-08306) as electronically filed on December 21, 2010.
- (16) incorporated herein by reference to Registrant's Post-Effective Amendment No. 3 to Form N-4 (File Nos. 333-156646 and 811-08306) as electronically filed on March 22, 2011.
- (17) incorporated herein by reference to Registrant's Post-Effective Amendment No. 24 to Form N-4 (File Nos. 333-96773 and 811-08306) as electronically filed on April 14, 2011.
- (18) incorporated herein by reference to Registrant's Form N-4 (File Nos. 333-176691 and 811-08306) filed electronically as September 6, 2011.
- (19) incorporated herein by reference to Registrant's Post-Effective Amendment No. 1 to Form N-4 (File Nos. 333-125617 and 811-08306) as electronically filed on April 21, 2006.
- (20) incorporated herein by reference to Registrant's Post-Effective Amendment No. 13 to Form N-4 (File Nos. 333-96773 and 811-08306) as electronically filed on April 18, 2007.
- (21) incorporated herein by reference to Registrant's Post-Effective Amendment No. 24 to Form N-4 (File

Nos. 333-96773 and 811-08306) as electronically filed on April 14, 2011.

- (22) incorporated herein by reference to Registrant's Post-Effective Amendment No. 2 to Form N-4 (File Nos. 333-176680 and 811-08306) as electronically filed on November 21, 2011.
- (23) incorporated herein by reference to Registrant's Post-Effective Amendment No. 4 to Form N-4 (File Nos. 333-176680 and 811-08306) as electronically filed on April 18, 2012.

</TABLE>

<TABLE>

- <S>
- (24) incorporated herein by reference to Registrant's Initial Registration Statement on Form N-4 (File Nos.333-179240 and 811-08306) filed electronically on January 30, 2012.
 - (25) incorporated herein by reference to Registrant's Initial Registration Statement on Form N-4 (File Nos.333-178515 and 811-08306) filed electronically on December 15, 2011.
 - (26) incorporated herein by reference to Registrant's Post-Effective Amendment No. 10 to Form N-4 (File Nos. 333-96773 and 811-08306) as electronically filed on April 21, 2006.
 - (27) incorporated herein by reference to Registrant's Pre-Effective Amendment No. 1 to Form N-4 (File Nos.333-178515 and 811-08306) filed electronically on April 18, 2012.
 - (28) incorporated herein by reference to Registrant's Post-Effective Amendment No. 5 to Form N-4 (File Nos.333-176680 and 811-08306) filed electronically on June 1, 2012.
 - (29) incorporated herein by reference to Registrant's Post-Effective Amendment No. 1 to Form N-4 (File Nos.333-178515 and 811-08306) filed electronically on June 1, 2012.
 - (30) incorporated herein by reference to Registrant's Post-Effective Amendment No. 3 to Form N-4 (File Nos.333-178515 and 811-08306) filed electronically on October 4, 2012.

</TABLE>

ITEM 25. DIRECTORS AND OFFICERS OF THE DEPOSITOR

The following are the Officers and Directors who are engaged directly or indirectly in activities relating to the Registrant or the variable annuity contracts offered by the Registrant and the executive officers of the Company:

<TABLE>

<CAPTION>

NAME AND PRINCIPAL BUSINESS ADDRESS

POSITIONS AND OFFICES WITH DEPOSITOR

<S>

<C>

Eric T. Steigerwalt
501 Route 22
Bridgewater, NJ 08807

Chairman of the Board, President,
Chief Executive Officer and Director

Elizabeth M. Forget
1095 Avenue of the Americas
New York, NY 10036

Director and Executive Vice President

Richard C. Pearson
5 Park Plaza, Suite 1900
Irvine, CA 92614

Director

Jay S. Kaduson
10 Park Avenue
Morristown, NJ 07962

Director and Vice President

Lisa S. Kuklinski
1095 Avenue of the Americas
New York, NY 10036

Director and Vice President

Jeffrey A. Tupper
5 Park Plaza, Suite 1900
Irvine, CA 92614

Director and Assistant Vice President

Norse N. Blazzard

Director

Bridgewater, NJ 08807

William D. Cammarata
18210 Crane Nest Dr.
Tampa, FL 33647
Vice President

Jeffrey P. Halperin
334 Madison Avenue
PO Box 1949
Morristown, NJ 07960
Vice President

Gregory E. Illson
501 Boylston Street
Boston, MA 02116
Vice President

</TABLE>

<TABLE>

<CAPTION>

NAME AND PRINCIPAL BUSINESS ADDRESS	POSITIONS AND OFFICES WITH DEPOSITOR
-------------------------------------	--------------------------------------

<S>	<C>
John J. Iwanicki 18210 Crane Nest Drive Tampa, FL 33647	Vice President

Karen A. Johnson 501 Boylston Street Boston, MA 02116	Vice President
---	----------------

Andrew Kaniuk 501 Route 22 Bridgewater, NJ 08807	Vice President
--	----------------

Christopher A. Kremer 501 Boylston Street Boston, MA 02116	Vice President
--	----------------

Gene L. Lunman 1300 Hall Boulevard Bloomfield, CT 06002	Vice President
---	----------------

Mark S. Reilly 1300 Hall Boulevard Bloomfield, CT 06002	Vice President
---	----------------

Robert L. Staffier 501 Boylston Street Boston, MA 02116	Vice President
---	----------------

Marian J. Zeldin 501 Route 22 Bridgewater, NJ 08807	Vice President
---	----------------

</TABLE>

ITEM 26. PERSONS CONTROLLED BY OR UNDER COMMON CONTROL WITH THE DEPOSITOR OR REGISTRANT

The Registrant is a separate account of First MetLife Investors Insurance Company under New York state insurance law. First MetLife Investors Insurance Company is a wholly-owned direct subsidiary of MetLife, Inc., a publicly traded company. The following outline indicates those entities that are controlled by MetLife, Inc. or are under the common control of MetLife, Inc. No person is controlled by the Registrant.

ORGANIZATIONAL STRUCTURE OF METLIFE, INC. AND SUBSIDIARIES
AS OF SEPTEMBER 30, 2012

The following is a list of subsidiaries of MetLife, Inc. updated as of September 30, 2012. Those entities which are listed at the left margin (labeled with capital letters) are direct subsidiaries of MetLife, Inc. Unless otherwise indicated, each entity which is indented under another entity is a subsidiary of that other entity and, therefore, an indirect subsidiary of MetLife, Inc. Certain inactive subsidiaries have been omitted from the MetLife, Inc.

organizational listing. The voting securities (excluding directors' qualifying shares, if any) of the subsidiaries listed are 100% owned by their respective parent corporations, unless otherwise indicated. The jurisdiction of domicile of each subsidiary listed is set forth in the parenthetical following such subsidiary.

- A. MetLife Group, Inc. (NY)
- B. MetLife Bank, National Association (USA)
 - 1. MetLife Home Loans LLC (DE)
- C. Exeter Reassurance Company, Ltd. (Cayman Islands)
- D. Metropolitan Tower Life Insurance Company (DE)
 - 1. EntreCap Real Estate II LLC (DE)
 - a) PREFCO Dix-Huit LLC (CT)
 - b) PREFCO X Holdings LLC (CT)
 - c) PREFCO Ten Limited Partnership (CT) - a 99.9% limited partnership interest of PREFCO Ten Limited Partnership is held by EntreCap Real Estate II LLC and 0.1% general partnership is held by PREFCO X Holdings LLC.
 - d) PREFCO Vingt LLC (CT)
 - e) PREFCO Twenty Limited Partnership (CT) - a 99% limited partnership interest of PREFCO Twenty Limited Partnership is held by EntreCap Real Estate II LLC and 1% general partnership is held by PREFCO Vingt LLC.
 - 2. Plaza Drive Properties, LLC (DE)
 - 3. MTL Leasing, LLC (DE)
 - a) PREFCO IX Realty LLC (CT)
 - b) PREFCO XIV Holdings LLC (CT)
 - c) PREFCO Fourteen Limited Partnership (CT) - a 99.9% limited partnership interest of PREFCO Fourteen Limited Partnership is held by MTL Leasing, LLC and 0.1% general partnership is held by PREFCO XIV Holdings LLC.
 - d) 1320 Venture LLC (DE)
 - i) 1320 Owner LP (DE) - a 99.9% limited partnership of 1320 Owner LP is held by 1320 Venture LLC and 0.1% general partnership is held by 1320 GP LLC.
 - e) 1320 GP LLC (DE)
- E. MetLife Chile Inversiones SpA (Chile) - 70.4345328853% of MetLife Chile Inversiones SpA is owned by MetLife, Inc., 26.6071557459% by American Life Insurance Company ("ALICO"), 2.9583113284% is owned by Inversiones MetLife Holdco Dos Limitada and 0.0000000404% is owned by Natilportem Holdings, Inc.
 - 1. MetLife Chile Seguros de Vida S.A. (Chile) - 99.9969% of MetLife Chile Seguros de Vida S.A. is held by MetLife Chile Inversiones SpA and 0.0031% by International Technical and Advisory Services Limited.
 - a) MetLife Chile Administradora de Mutuos Hipotecarios S.A. (Chile) - 99.99% of MetLife Chile Administradora de Mutuos Hipotecarios S.A. is owned by MetLife Chile Seguros de Vida S.A. and 0.01% is owned by MetLife Chile Inversiones SpA.
 - 2. Legal Chile S.A. (Chile) - 51% of Legal Chile S.A. is owned by MetLife Chile Inversiones SpA and the remaining interest is owned by a third party.
 - a) Legalgroup S.A. (Chile) - 99% of Legalgroup S.A. is owned by Legal Chile S.A. and the remaining interest is owned by a third party.
- F. Metropolitan Life Seguros de Vida S.A. (Uruguay) - 99.9994% of Metropolitan Life Seguros de Vida S.A. is owned by MetLife, Inc. and

0.0006% is owned by Oscar Schmidt.

- G. MetLife Securities, Inc. (DE)
- H. Enterprise General Insurance Agency, Inc. (DE)

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- I. Metropolitan Property and Casualty Insurance Company (RI)
 - 1. Metropolitan General Insurance Company (RI)
 - 2. Metropolitan Casualty Insurance Company (RI)
 - 3. Metropolitan Direct Property and Casualty Insurance Company (RI)
 - 4. Met P&C Managing General Agency, Inc. (TX)
 - 5. MetLife Auto & Home Insurance Agency, Inc. (RI)
 - 6. Metropolitan Group Property and Casualty Insurance Company (RI)
 - a) Metropolitan Reinsurance Company (U.K.) Limited (United Kingdom)
 - 7. Metropolitan Lloyds, Inc. (TX)
 - a) Metropolitan Lloyds Insurance Company of Texas (TX)- Metropolitan Lloyds Insurance Company of Texas, an affiliated association, provides automobile, homeowner and related insurance for the Texas market. It is an association of individuals designated as underwriters. Metropolitan Lloyds, Inc., a subsidiary of Metropolitan Property and Casualty Insurance Company, serves as the attorney-in-fact and manages the association.
 - 8. Economy Fire & Casualty Company (IL)
 - a) Economy Preferred Insurance Company (IL)
 - b) Economy Premier Assurance Company (IL)
- J. MetLife Investors Insurance Company (MO)
- K. First MetLife Investors Insurance Company (NY)
- L. Walnut Street Securities, Inc. (MO)
- M. Newbury Insurance Company, Limited (Bermuda)
- N. MetLife Investors Group, Inc. (DE)
 - 1. MetLife Investors Distribution Company (MO)
 - 2. MetLife Advisers, LLC (MA)

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- O. MetLife International Holdings, Inc. (DE)
 - 1. MetLife Mexico Cares, S.A. de C.V. (Mexico)
 - a) Fundacion MetLife Mexico, A.C. (Mexico)
 - 2. Natiloportem Holdings, Inc. (DE)
 - a) Servicios Administrativos Gen, S.A. de C.V. (Mexico)
 - i) MLA Comercial, S.A. de C.V. (Mexico) 99% is owned by Servicios Administrativos Gen, S.A. de C.V. and 1% is owned by MetLife Mexico Cares, S.A. de C.V.
 - ii) MLA Servicios, S.A. de C.V. (Mexico) 99% is owned by Servicios Administrativos Gen, S.A. de C.V. and 1% is owned by MetLife Mexico Cares, S.A. de C.V.
 - 3. MetLife India Insurance Company Limited (India)- 26% is owned by MetLife International Holdings, Inc. and 74% is owned by third parties.

4. Metropolitan Life Insurance Company of Hong Kong Limited (Hong Kong)- 99.99935% is owned by MetLife International Holdings, Inc. and 0.00065% is owned by Natiloportem Holdings, Inc.
5. MetLife Seguros de Vida S.A. (Argentina)- 96.7372% is owned by MetLife International Holdings, Inc. and 3.2628% is owned by Natiloportem Holdings, Inc.
6. Metropolitan Life Seguros e Previdencia Privada S.A. (Brazil)- 66.6617540% is owned by MetLife International Holdings, Inc., 33.3382457% is owned by MetLife Worldwide Holdings, Inc. and 0.0000003% is owned by Natiloportem Holdings, Inc.
7. MetLife Global, Inc. (DE)
8. MetLife Administradora de Fondos Multipatrocinados Ltda. (Brazil) - 99.999998% of MetLife Administradora de Fondos Multipatrocinados Ltda. is owned by MetLife International Holdings, Inc. and 0.000002% by Natiloportem Holdings, Inc.
9. MetLife Services Limited (United Kingdom)
10. MetLife Europe R Limited (Ireland)
11. MetLife Seguros de Retiro S.A. (Argentina) - 96.8488% is owned by MetLife International Holdings, Inc. and 3.1512% is owned by Natiloportem Holdings, Inc.
12. Best Market S.A. (Argentina) - 5% of the shares are held by Natiloportem Holdings, Inc. and 95% is owned by MetLife International Holdings Inc.
13. Compania Previsional MetLife S.A. (Brazil) - 95.46% is owned by MetLife International Holdings, Inc. and 4.54% is owned by Natiloportem Holdings, Inc.
 - a) MetLife Servicios S.A. (Argentina) - 18.87% of the shares of MetLife Servicios S.A. are held by Compania Previsional MetLife S.A., 79.88% is owned by MetLife Seguros de Vida S.A., 0.99% is held by Natiloportem Holdings, Inc. and 0.26% is held by MetLife Seguros de Retiro S.A.
14. MetLife Worldwide Holdings, Inc. (DE)
 - a) MetLife Direct Co., LTD. (Japan)
 - b) MetLife Limited (Hong Kong)
15. MetLife International Limited, LLC (DE)
16. MetLife Planos Odontologicos Ltda. (Brazil) - 99.999% is owned by MetLife International Holdings, Inc. and 0.001% is owned by Natiloportem Holdings, Inc.
17. MetLife Ireland Holdings One Limited (Ireland)
 - a) MetLife Global Holdings Corporation S.A. de C.V. (Mexico) - 98.9% is owned by MetLife Ireland Holdings One Limited and 1.1% is owned by MetLife International Limited, LLC.
 - i) MetLife Ireland Treasury Limited (Ireland)
 - a) MetLife General Insurance Limited (Australia)
 - b) MetLife Insurance Limited (Australia)
 - 1) The Direct Call Centre PTY Limited (Australia)
 - 2) MetLife Investments PTY Limited (Australia)
 - aa) MetLife Insurance and Investment Trust (Australia) - MetLife Insurance and Investment Trust is a trust vehicle, the trustee of which is MetLife Investments PTY Limited ("MIPL"). MIPL is a wholly owned subsidiary of MetLife Insurance Limited.

- ii) Metropolitan Global Management, LLC (DE) - 99.7% is owned by MetLife Global Holdings Corporation, S.A. de C.V. and 0.3% is owned by MetLife International Holdings, Inc.
 - a) MetLife Pensiones Mexico S.A. (Mexico)- 97.4738% is owned by Metropolitan Global Management, LLC and 2.5262% is owned by MetLife International Holdings, Inc.
 - b) MetLife Mexico Servicios, S.A. de C.V. (Mexico) - 98% is owned by Metropolitan Global Management, LLC and 2% is owned by MetLife International Holdings, Inc.
 - c) MetLife Mexico S.A. (Mexico)- 98.70541% is owned by Metropolitan Global Management, LLC and 1.29459% is owned by MetLife International Holdings, Inc.
 - 1) MetLife Afore, S.A. de C.V. (Mexico)- 99.99% is owned by MetLife Mexico S.A. and 0.01% is owned by MetLife Pensiones Mexico S.A.
 - aa) Met1 SIEFORE, S.A. de C.V. (Mexico)- 99.99% is owned by MetLife Afore, S.A. de C.V. and 0.01% is owned by MetLife Mexico S.A.
 - bb) Met2 SIEFORE, S.A. de C.V. (Mexico)- 99.99% is owned by MetLife Afore, S.A. de C.V. and 0.01% is owned by MetLife Mexico S.A.
 - cc) MetA SIEFORE Adicional, S.A. de C.V. (Mexico)- 99.99% is owned by MetLife Afore, S.A. de C.V. and 0.01% is owned by MetLife Mexico S.A.
 - dd) Met3 SIEFORE Basica, S.A. de C.V. (Mexico) - 99.99% is owned by MetLife Afore, S.A. de C.V. and 0.01% is owned by MetLife Mexico S.A.
 - ee) Met4 SIEFORE, S.A. de C.V. (Mexico) - 99.99% is owned by MetLife Afore, S.A. de C.V. and 0.01% is owned by MetLife Mexico S.A.
 - ff) Met5 SIEFORE, S.A. de C.V. (Mexico) - 99.99% is owned by MetLife Afore, S.A. de C.V. and 0.01% is owned by MetLife Mexico S.A.
 - 2) ML Capacitacion Comercial S.A. de C.V. (Mexico) - 99% is owned by MetLife Mexico S.A. and 1% is owned by MetLife Mexico Cares, S.A. de C.V.
 - d) MetLife Saengmyoung Insurance Co. Ltd. (also known as MetLife Insurance Company of Korea Limited (South Korea)- 14.64% is owned by MetLife Mexico, S.A. and 85.36% is owned by Metropolitan Global Management, LLC.

18. Inversiones Metlife Holdco Dos Limitada (Chile)- 99% is owned by Metlife International Holdings, Inc. and 1% is owned by Natiloportem Holdings, Inc.

19. MetLife Asia Pacific Limited (Hong Kong)

P. Metropolitan Life Insurance Company (NY)

1. 334 Madison Euro Investments, Inc. (DE)

2. St. James Fleet Investments Two Limited (Cayman Islands)

a) Park Twenty Three Investments Company (United Kingdom)

i) Convent Station Euro Investments Four Company (United Kingdom)

aa) OMI MLIC Investments Limited (Cayman Islands)

3. CRB Co., Inc. (MA)
4. MLIC Asset Holdings II LLC (DE)

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5. CC Holdco Manager (DE)
6. Alternative Fuel I, LLC (DE)
7. Transmountain Land & Livestock Company (MT)
8. MetPark Funding, Inc. (DE)
9. HPZ Assets LLC (DE)
10. Missouri Reinsurance, Inc. (Cayman Islands)
11. Metropolitan Tower Realty Company, Inc. (DE)
 - a) Midtown Heights, LLC (DE)
12. MetLife Real Estate Cayman Company (Cayman Islands)
13. MetCanada Investments Ltd. (Canada)
14. MetLife Private Equity Holdings, LLC (DE)
15. 23rd Street Investments, Inc. (DE)
 - a) MetLife Capital Credit L.P. (DE)- 1% General Partnership interest is held by 23rd Street Investments, Inc. and 99% Limited Partnership interest is held by Metropolitan Life Insurance Company.
 - b) MetLife Capital Limited Partnership (DE)- 1% General Partnership interest is held by 23rd Street Investments, Inc. and 99% Limited Partnership interest is held by Metropolitan Life Insurance Company.
16. Hyatt Legal Plans, Inc. (DE)
 - a) Hyatt Legal Plans of Florida, Inc. (FL)
17. MetLife Holdings, Inc. (DE)
 - a) MetLife Credit Corp. (DE)
 - b) MetLife Funding, Inc. (DE)

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18. MetLife Investments Asia Limited (Hong Kong)
19. MetLife Investments Limited (United Kingdom)- 23rd Street Investments, Inc. holds one share of MetLife Investments Limited.
20. MetLife Latin America Asesorias e Inversiones Limitada (Chile)- 23rd Street Investments, Inc. holds 0.01% of MetLife Latin America Asesorias e Inversiones Limitada.
21. New England Life Insurance Company (MA)
 - a) New England Securities Corporation (MA)
22. General American Life Insurance Company (MO)
 - a) GALIC Holdings LLC (DE)

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23. Corporate Real Estate Holdings, LLC (DE)
24. Ten Park SPC (Cayman Islands) - 1% voting control of Ten Park SPC is held by 23rd Street Investments, Inc.
25. MetLife Tower Resources Group, Inc. (DE)

26. Headland - Pacific Palisades, LLC (CA)
27. Headland Properties Associates (CA) - 1% is owned by Headland - Pacific Palisades, LLC and 99% is owned by Metropolitan Life Insurance Company.
28. WFP 1000 Holding Company GP, LLC (DE)
29. White Oak Royalty Company (OK)
30. 500 Grant Street GP LLC (DE)
31. 500 Grant Street Associates Limited Partnership (CT) - 99% of 500 Grant Street Associates Limited Partnership is held by Metropolitan Life Insurance Company and 1% by 500 Grant Street GP LLC.
32. MetLife Canada/MetVie Canada (Canada)
33. MetLife Retirement Services LLC (NJ)
 - a) MetLife Investment Funds Services LLC (NJ)
 - i) MetLife Associates LLC (DE)
34. Euro CL Investments LLC (DE)
35. MEX DF Properties, LLC (DE)
36. MSV Irvine Property, LLC (DE) - 4% of MSV Irvine Property, LLC is owned by Metropolitan Tower Realty Company, Inc. and 96% is owned by Metropolitan Life Insurance Company
37. MetLife Properties Ventures, LLC (DE)
 - a) Citypoint Holdings II Limited (United Kingdom)
38. Housing Fund Manager, LLC (DE)
 - a) MTC Fund I, LLC (DE) 0.01% of MTC Fund I, LLC is held by Housing Fund Manager, LLC. - Housing Fund Manager, LLC is the managing member LLC and the remaining interests are held by a third party member.
 - b) MTC Fund II, LLC (DE) - 0.01% of MTC Fund II, LLC is held by Housing Fund Manager, LLC. - Housing Fund Manager, LLC is the managing member LLC and the remaining interests are held by a third party member.
 - c) MTC Fund III, LLC (DE) - 0.01% of MTC Fund III, LLC is held by Housing Fund Manager, LLC. - Housing Fund Manager, LLC is the managing member LLC and the remaining interests are held by a third party member.
39. MLIC Asset Holdings LLC (DE)
40. 85 Broad Street Mezzanine LLC (DE)
 - a) 85 Broad Street LLC (DE)
41. The Building at 575 Fifth Avenue Mezzanine LLC (DE)
 - a) The Building at 575 Fifth LLC (DE)
42. CML Columbia Park Fund I, LLC (DE)- 10% of membership interest is held by MetLife Insurance Company of Connecticut and 90% membership interest is held by Metropolitan Life Insurance Company.
43. Para-Met Plaza Associates (FL)- 75% of the General Partnership is held by Metropolitan Life Insurance Company and 25% of the General Partnership is held by Metropolitan Tower Realty Company, Inc.
44. MLIC CB Holdings LLC (DE)
45. Met II Office Mezzanine LLC (FL) - 10.4167% of the membership interest is owned by Metropolitan Tower Life Insurance Company and 89.5833% is owned by Metropolitan Life Insurance Company.
 - a) Met II Office, LLC (FL)
46. The Worthington Series Trust (DE)
47. MetLife CC Member, LLC (DE) - 63.415% of MetLife CC Member, LLC is held by Metropolitan Life Insurance Company, 17.073% by MetLife

Investors USA Insurance Company, 14.634% by MetLife Insurance Company of Connecticut and 4.878% by General American Life Insurance Company.

48. Oconee Hotel Company, LLC (DE)
49. Oconee Land Company, LLC (DE)
 - a) Oconee Land Development Company, LLC (DE)
 - b) Oconee Golf Company, LLC (DE)
 - c) Oconee Marina Company, LLC (DE)
- Q. MetLife Capital Trust IV (DE)
- R. MetLife Insurance Company of Connecticut (CT) - 86.72% is owned by MetLife, Inc. and 13.28% by MetLife Investors Group, Inc.
 1. MetLife Property Ventures Canada ULC (Canada)
 2. Pilgrim Alternative Investments Opportunity Fund I, LLC (DE) - 67% is owned by MetLife Insurance Company of Connecticut and 33% is owned by third party.
 3. Pilgrim Alternative Investments Opportunity Fund III Associates, LLC (CT) - 67% is owned by MetLife Insurance Company of Connecticut and 33% is owned by third party.
 4. Metropolitan Connecticut Properties Ventures, LLC (DE)
 - a) ML/VCC UT West Jordan, LLC (DE)
 5. MetLife Canadian Property Ventures LLC (NY)
 6. Euro TI Investments LLC (DE)
 7. Greenwich Street Investments, L.L.C. (DE)
 - a) Greenwich Street Capital Offshore Fund, Ltd. (Virgin Islands)
 - b) Greenwich Street Investments, L.P. (DE)
 8. One Financial Place Corporation (DE) - 100% is owned in the aggregate by MetLife Insurance Company of Connecticut.
 9. Plaza LLC (CT)
 - a) Tower Square Securities, Inc. (CT)
 10. TIC European Real Estate LP, LLC (DE)
 11. MetLife European Holdings, LLC (DE)
 - a) MetLife Assurance Limited (United Kingdom)
 12. Travelers International Investments Ltd. (Cayman Islands)
 13. Euro TL Investments LLC (DE)
 14. Corrigan TLP LLC (DE)
 15. TLA Holdings LLC (DE)
 - a) The Prospect Company (DE)
 16. TRAL & Co. (CT) - TRAL & Co. is a general partnership. Its partners are MetLife Insurance Company of Connecticut and Metropolitan Life Insurance Company.
 17. MetLife Investors USA Insurance Company (DE)
 - a) MetLife Renewables Holding, LLC (DE)
 - i) Greater Sandhill I, LLC (DE)
 18. TLA Holdings II LLC (DE)
 19. TLA Holdings III LLC (DE)
 20. MetLife Greenstone Southeast Ventures, LLC (DE) - 95% of MetLife Greenstone Southeast Ventures, LLC is owned by MetLife Insurance

Company of Connecticut and 5% is owned by Metropolitan Connecticut Properties Ventures, LLC.

- a) MLGP Lakeside, LLC (DE)
- S. MetLife Reinsurance Company of South Carolina (SC)
- T. MetLife Investment Advisors Company, LLC (DE)
- U. MetLife Standby I, LLC (DE)
 - 1. MetLife Exchange Trust I (DE)
- V. MetLife Services and Solutions, LLC (DE)
 - 1. MetLife Solutions Pte. Ltd. (Singapore)
 - a) MetLife Services East Private Limited (India)
 - b) MetLife Global Operations Support Center Private Limited (India) - 99.99999% is owned by MetLife Solutions Pte. Ltd. and 0.00001% is owned by Natiloportem Holdings, Inc.
- W. SafeGuard Health Enterprises, Inc. (DE)
 - 1. MetLife Health Plans, Inc. (DE)
 - 2. SafeGuard Health Plans, Inc. (CA)
 - 3. SafeHealth Life Insurance Company (CA)
 - 4. SafeGuard Health Plans, Inc. (FL)
 - 5. SafeGuard Health Plans, Inc. (NV)
 - 6. SafeGuard Health Plans, Inc. (TX)
- X. MetLife Capital Trust X (DE)
- Y. Cova Life Management Company (DE)
- Z. MetLife Reinsurance Company of Charleston (SC)
- AA. MetLife Reinsurance Company of Vermont (VT)
- AB. Delaware American Life Insurance Company (DE)
 - 1. GBN, LLC (DE)
- AC. Federal Flood Certification LLC (TX)
- AD. American Life Insurance Company (ALICO) (DE)
 - 1. MetLife ALICO Life Insurance K.K. (Japan)
 - a) Nagasaki Operation Yugen Kaisha (Japan)
 - b) Communication One Kabushiki Kaisha (Japan)
 - c) Financial Learning Kabushiki Kaisha (Japan)
 - 2. MetLife Global Holding Company I GmbH (Swiss I) (Switzerland)
 - a) MetLife Global Holding Company II GmbH (Swiss II) (Switzerland)
 - i) MetLife EU Holding Company Limited (Ireland)
 - aa) MetLife Europe Limited (Ireland)
 - 1. MetLife Pension Trustees Limited (United Kingdom)
 - bb) ALICO Life International Limited (Ireland)
 - cc) MetLife Europe Insurance Limited (Ireland)
 - dd) MetLife Europe Services Limited (Ireland)
 - ee) MetLife Insurance Limited (United Kingdom)
 - ff) MetLife Limited (United Kingdom)
 - gg) MetLife Services, Sociedad Limitada (Spain)

- hh) MetLife Insurance S.A./NV (Belgium) - 99.99999% of MetLife Insurance S.A./NV is owned by MetLife EU Holding Company Limited and 0.00001% is owned by Natilportem Holdings, Inc.
 - ii) ALICO Italia S.p.A. (Italy)
 - jj) Agenvita S.r.l. (Italy)
 - kk) MetLife Holdings (Cyprus) Limited (Cyprus)
3. Pharaonic American Life Insurance Company (Egypt) - 84.125% of Pharaonic American Life Insurance Company is owned by ALICO and the remaining interests are owned by third parties.
 4. A.I.G. Limited (Nigeria)
 5. ALICO Limited (Nigeria)
 6. American Life Limited (Nigeria)
 7. American Life Insurance Company (Pakistan) Ltd. (Pakistan) - 81.96% of American Life Insurance Company (Pakistan) Ltd. is owned by ALICO and the remaining interests are owned by third parties.
 8. MetLife Emeklilik ve Hayat A.S. (Turkey) - 99.972% of MetLife Emeklilik ve Hayat A.S. is owned by ALICO and the remaining interests are owned by third parties.
 9. ALICO Zhivotozastrahovatelno Druzestvo EAD (Bulgaria)
 10. Amcico pojist'ovna a.s. (Czech Republic)
 - (a) Metlife pojist'ovna a.s. (Czech Republic)
 11. MetLife S.A. (France)
 - a) Hestis S.A.(France) - 66.06% of Hestis S.A. is owned by ALICO and the remaining interests are owned by third parties.
 - b) MetLife Solutions S.A.S. (France)
 12. ALICO Mutual Fund Management Company (Greece) - 90% of ALICO Mutual Fund Management Company is owned by ALICO and the remaining interests are owned by third parties.
 13. AHICO First American Hungarian Insurance Company (Első Amerikai-Magyar Biztosító) Zrt. (Hungary)
 - a) First Hungarian-American Insurance Agency Limited (Hungary)
 - b) Matlife Biztosító Zrt. (Hungary)
 14. AMPLICO Life-First American Polish Life Insurance & Reinsurance Company, S.A. (Poland)
 - a) Amplico Services Sp z.o.o. (Poland)
 - b) AMPLICO Towarzystwo Funduszy Inwestycyjnych, S.A. (Poland)
 - c) AMPLICO Powszechne Towarzystwo Emerytalne S.A. (Poland) - 50% of AMPLICO Powszechne Towarzystwo Emerytalne S.A. is owned by AMPLICO Life-First American Polish Life Insurance & Reinsurance Company, S.A. and the remaining 50% is owned by ALICO.
 15. ALICO Asigurari Romania S.A. (Romania) - 99.9999726375% of ALICO Asigurari Romania S.A. is owned by American Life Insurance Company and the remaining 0.00001273625% is owned by International Technical and Advisory Services Limited.
 - a) ALICO Societate de Administrare a unui Fond de Pensii Administrat Privat S.A. (Romania) - 99.9748% of ALICO Societate de Administrare a unui Fond de Pensii Administrat Privat S.A. is owned by ALICO Asigurari Romania S.A. and 0.0252% is owned by AMPLICO Services Sp z.o.o.
 - b) ALICO Training and Consulting S.R.L. (Romania)
 - c) Aviva Asigurari de Viata S.A. (Romania) - 99.9999% of Aviva Asigurari de Viata S.A. is owned by ALICO Asigurari Romania S.A. and 0.0001% is owned by International Technical and

Advisory Services Limited.

16. International Investment Holding Company Limited (Russia)
17. ALICO European Holdings Limited (Ireland)
 - a) ZAO Master D (Russia)
 - i) ZAO ALICO Insurance Company (Russia) - 51% of ZAO ALICO Insurance Company is owned by ZAO Master D and 49% is owned by ALICO.
18. MetLife Akcionarska Društvo za Životno Osiguranje (Serbia) - 99.96% of MetLife Akcionarska Društvo za Životno Osiguranje is owned by American Life Insurance Company and the remaining 0.04% is owned by International Technical and Advisory Services Limited.
19. AMSLICO poist'ovna ALICO a.s. (Slovakia)
 - a) ALICO Services Central Europe s.r.o. (Slovakia)
 - b) ALICO Funds Central Europe sprav. spol., a.s. (Slovakia)
20. ALICO Gestora de Fondos y Planos de Pensiones S.A. (Spain)
21. ALICO Management Services Limited (United Kingdom)
22. ZEUS Administration Services Limited (United Kingdom)
23. ALICO Trustees (UK) Ltd. (United Kingdom) - 50% of ALICO Trustees (UK) Ltd. is owned by ALICO and the remaining interests are owned by International Technical and Advisory Services Limited.
24. PJSC ALICO Ukraine (Ukraine) - 99.9990% of PJSC ALICO Ukraine is owned by American Life Insurance Company, 0.0005% is owned by International Technical and Advisory Services Limited and the remaining .0005% is owned by Borderland Investment Limited.
25. Borderland Investment Limited (USA-Delaware)
 - a) ALICO Hellas Single Member Limited Liability Company (Greece)
26. International Technical and Advisory Services Limited (USA-Delaware)
27. International Services Incorporated (USA-Delaware)
28. ALICO Operations Inc. (USA-Delaware)
 - a) ALICO Asset Management Corp. (Japan)
29. ALICO Compania de Seguros de Retiro, S.A. (Argentina) - 90% of ALICO Compania de Seguros de Retiro, S.A. is owned by ALICO and 10% by International Technical & Advisory Services.
30. ALICO Compania de Seguros, S.A. (Argentina) - 90% of ALICO Compania de Seguros, S.A. is owned by ALICO and 10% by International Technical & Advisory Services.
31. MetLife Colombia Seguros de Vida S.A. (Colombia) - 94.989997% of MetLife Colombia Seguros de Vida S.A. is owned by ALICO, 5.010003% is owned by International Technical and Advisory Services Limited and the remaining interests are owned by third parties.
32. ALICO Mexico Compania de Seguros de Vida, S.A. de C.V. (Mexico) - 99.999998% of ALICO Mexico Compania de Seguros de Vida, SA de CV is owned by American Life Insurance Company and 0.000002% is owned by International Technical and Advisory Services Limited.
33. MetLife Seguros de Vida, S.A. (Uruguay)
34. ALICO Properties, Inc. (USA-Delaware) - 51% of ALICO Properties, Inc. is owned by ALICO and the remaining interests are owned by third parties.
 - a) Global Properties, Inc. (USA-Delaware)
35. Alpha Properties, Inc. (USA-Delaware)
36. Beta Properties, Inc. (USA-Delaware)
37. Delta Properties Japan, Inc. (USA-Delaware)
38. Epsilon Properties Japan, Inc. (USA-Delaware)

39. Iris Properties, Inc. (USA-Delaware)

40. Kappa Properties Japan, Inc. (USA-Delaware)

- 1) The voting securities (excluding directors' qualifying shares, if any) of each subsidiary shown on the organizational chart are 100% owned by their respective parent corporation, unless otherwise indicated.
- 2) The Metropolitan Money Market Pool and MetLife Intermediate Income Pool are pass-through investment pools, of which Metropolitan Life Insurance Company and/or its subsidiaries and/or affiliates are general partners.
- 3) The MetLife, Inc. organizational chart does not include real estate joint ventures and partnerships of which MetLife, Inc. and/or its subsidiaries is an investment partner. In addition, certain inactive subsidiaries have also been omitted.
- 4) MetLife Services EEIG is a cost-sharing mechanism used in the EU for EU-affiliated members.

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ITEM 27. NUMBER OF CONTRACT OWNERS

As of December 31, 2012, there were 23,755 owners of qualified contracts and 14,116 owners of non-qualified contracts offered by the Registrant (First MetLife Investors Variable Annuity Account One).

ITEM 28. INDEMNIFICATION

The Depositor's parent, MetLife, Inc. has secured a Financial Institution Bond in the amount of \$50,000,000, subject to a \$5,000,000 deductible. MetLife, Inc. also maintains a Directors & Officers Liability and Corporate Reimbursement Insurance Policy with limits of \$400 million under which the Depositor and MetLife Investors Distribution Company, the Registrant's underwriter (the "underwriter"), as well as certain other subsidiaries of MetLife are covered. A provision in MetLife, Inc.'s by-laws provides for the indemnification (under certain circumstances) of individuals serving as directors or officers of certain organizations, including the Depositor and the Underwriter.

The Bylaws of the Company (Article VII, Section VII.1) provide that:

The Corporation may indemnify any person made, or threatened to be made, a party to an action by or in the right of the Corporation to procure a judgment in its favor by reason of the fact that he or she, his or her testator, testatrix or interstate, is or was a director or officer of the Corporation, or is or was serving at the request of the Corporation as a director or officer of any other corporation of any type or kind, domestic or foreign, of any partnership, joint venture, trust, employee benefit plan or other enterprise, against amounts paid in settlement and reasonable expenses, including attorneys' fees, actually and necessarily incurred by him or her in connection with the defense or settlement of such action, or in connection with an appeal therein, if such director or officer acted, in good faith, for a purpose which he or she reasonably believed to be in, or, in the case of service for any other corporation or any partnership, joint venture, trust, employee benefit plan or other enterprise, not opposed to, the best interests of the Corporation, except that no indemnification under this Section shall be made in respect of (1) a threatened action, or a pending action which is settled or is otherwise disposed of, or (2) any claim, issue or matter as to which such person shall have been adjudged to be liable to the Corporation, unless and only to the extent that the court in which the action was brought, or, if no action was brought, any court of competent jurisdiction, determines upon application that, in view

of all the circumstances of the case, the person is fairly and reasonably entitled to indemnity for such portion of the settlement amount and expenses as the court deems proper.

The Corporation may indemnify any person made, or threatened to be made, a party to an action or proceeding (other than one by or in the right of the Corporation to procure a judgment in its favor), whether civil or criminal, including an action by or in the right of any other corporation of any type or kind, domestic or foreign, or any partnership, joint venture, trust, employee

benefit plan or other enterprise, which any director or officer of the Corporation served in any capacity at the request of the Corporation, by reason of the fact that he or she, his or her testator, testatrix or intestate, was a director or officer of the Corporation, or served such other corporation, partnership, joint venture, trust, employee benefit plan or other enterprise in any capacity, against judgments, fines, amounts paid in settlement and reasonable expenses, including attorneys' fees actually and necessarily incurred as a result of such action or proceeding, or any appeal therein, if such director or officer acted, in good faith, for a purpose which he or she reasonably believed to be in, or, in the case of service for any other corporation or any partnership, joint venture, trust, employee benefit plan or other enterprise, not opposed to, the best interests of the Corporation and, in criminal actions or proceedings, in addition, had no reasonable cause to believe that his or her conduct was unlawful.

The termination of any such civil or criminal action or proceeding by judgment, settlement, conviction or upon a plea of nolo contendere, or its equivalent, shall not in itself create a presumption that any such director or officer did not act, in good faith, for a purpose which he or she reasonably believed to be in, or, in the case of service for any other corporation or any partnership, joint venture, trust, employee benefit plan or other enterprise, not opposed to, the best interest of the Corporation or that he or she had reasonable cause to believe that his or her conduct was unlawful.

A person who has been successful, on the merits or otherwise, in the defense of a civil or criminal action or proceeding of the character described in the first two paragraphs of this Article VII, shall be entitled to indemnification as authorized in such paragraphs. Except as provided in the preceding sentence and unless ordered by a court, any indemnification under such paragraphs shall be made by the Corporation, only if authorized in the specific case:

- (1) By the Board of Directors acting by a quorum consisting of directors who are not parties to such action or proceeding upon a finding that the director, officer or employee has met the standard of conduct set forth in the first two paragraphs of this Article VII, as the case may be or
- (2) If such a quorum is not obtainable with due diligence or, even if obtainable, a quorum of disinterested directors so directs,
 - (a) By the Board of Directors upon the opinion in writing of independent legal counsel that indemnification is proper in the circumstances because the applicable standard of conduct set forth in the first two paragraphs of this Article VII has been met by such director, officer or employee, or
 - (b) By the shareholders upon a finding that the director, officer or employee has met the applicable standard of conduct set forth in such paragraphs.

Expenses, including attorneys' fees, incurred in defending a civil or criminal action or a proceeding may be paid by the Corporation in advance of the final disposition of such action or proceeding, if authorized in accordance with the preceding paragraph, subject to repayment to the Corporation in case the person receiving such advancement is ultimately found, under the procedure set forth in this Article VII, not to be entitled to indemnification or, where indemnification is granted, to the extent the expenses so advanced by the Corporation exceed the indemnification to which he or she is entitled.

Nothing herein shall affect the right of any person to be awarded indemnification or, during the pendency of litigation, an allowance of expenses, including attorneys' fees, by a court in accordance with the law.

If any expenses or other amounts are paid by way of indemnification, otherwise than by court order or action by the shareholders, the Corporation shall, not later than the next annual meeting of shareholders unless such meeting is held within three months from the date of such payment, and in any event, within fifteen months from the date of such payment, mail to its shareholders of record at the time entitled to vote for the election of directors a statement specifying the persons paid, the amounts paid, and the nature and status at the time of such payment of the litigation or threatened litigation.

The Corporation shall have the power, in furtherance of the provisions of

this Article VII, to apply for, purchase and maintain insurance of the type and in such amounts as is or may hereafter be permitted by Section 726 of the Business Corporation Law.

No payment of indemnification, advancement or allowance under Sections 721 to 726, inclusive, of the Business Corporation Law shall be made unless a notice has been filed with the Superintendent of Insurance of the State of New York, not less than thirty days prior to such payment, specifying the persons to be paid, the amounts to be paid, the manner in which such payment is authorized and the nature and status, at the time of such notice, of the litigation or threatened litigation.

Insofar as indemnification for liability arising under the Securities Act of 1933 may be permitted to directors and officers or controlling persons of the Company pursuant to the foregoing, or otherwise, the Company has been advised that in the

opinion of the Securities and Exchange Commission such indemnification is against public policy as expressed in the Act and is, therefore, unenforceable. In the event that a claim for indemnification against such liabilities (other than the payment by the Company of expenses incurred or paid by the director, officer or controlling person of the Company in the successful defense of any action, suit or proceeding) is asserted by such director, officer or controlling person in connection with securities being registered, the Company will, unless in the opinion of its counsel the matter has been settled by controlling precedent, submit to a court of appropriate jurisdiction the question whether such indemnification by it is against public policy as expressed in the Act and will be governed by the final adjudication of such issue.

ITEM 29. PRINCIPAL UNDERWRITERS

- (a) MetLife Investors Distribution Company is the principal underwriter for the following investment companies (other than Registrant):

Met Investors Series Trust
MetLife Investors USA Separate Account A
MetLife Investors USA Variable Life Account A
MetLife Investors Variable Annuity Account One
MetLife Investors Variable Life Account One
General American Separate Account Eleven
General American Separate Account Twenty-Eight
General American Separate Account Twenty-Nine
General American Separate Account Two
Security Equity Separate Account Twenty-Six
Security Equity Separate Account Twenty-Seven
MetLife of CT Separate Account QPN for Variable Annuities
MetLife of CT Fund UL for Variable Life Insurance
MetLife of CT Fund UL III for Variable Life Insurance
MetLife of CT Separate Account Eleven for Variable Annuities
Metropolitan Life Separate Account E
Metropolitan Series Fund
Metropolitan Tower Life Separate Account One
Metropolitan Tower Life Separate Account Two

Metropolitan Life Separate Account UL
Paragon Separate Account A
Paragon Separate Account B
Paragon Separate Account C
Paragon Separate Account D
Metropolitan Life Variable Annuity Separate Account II
Metropolitan Life Variable Annuity Separate Account I

- (b) MetLife Investors Distribution Company is the principal underwriter for the Contracts. The following persons are the officers and directors of MetLife Investors Distribution Company. The principal business address for MetLife Investors Distribution Company is 5 Park Plaza, Suite 1900, Irvine, CA 92614.

<TABLE>
<CAPTION>

NAME AND PRINCIPAL BUSINESS ADDRESS POSITIONS AND OFFICES WITH UNDERWRITER

<p><S> Paul A. LaPiana 5 Park Plaza, Suite 1900 Irvine, CA 92614</p> <p>Elizabeth M. Forget 1095 Avenue of the Americas New York, NY 10036</p> <p>Andrew G. Aiello 5 Park Plaza, Suite 1900 Irvine, CA 92614</p> <p>Jeffrey A. Barker 18210 Crane Nest Drive Tampa, FL 33647</p> <p>Curtis Wohlers 1300 Hall Boulevard Bloomfield, CT 06002</p>	<p><C> Director and Executive Vice President, National Sales Manager-Life</p> <p>Director and Executive Vice President</p> <p>Senior Vice President, Channel Head-National Accounts</p> <p>Senior Vice President, Channel Head-Independent Accounts</p> <p>Senior Vice President, National Sales Manager, Independent Planners and Insurance Advisors</p>
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<TABLE>
<CAPTION>

NAME AND PRINCIPAL BUSINESS ADDRESS	POSITIONS AND OFFICES WITH UNDERWRITER
<p><S> Mark E. Rosenthal 5 Park Plaza, Suite 1900 EBS Irving, CA 92614</p> <p>Jay S. Kaduson 10 Park Avenue Morristown, NJ 07962</p> <p>Isaac Torres 1095 Avenue of the Americas New York, NY 10036</p> <p>Marlene B. Debel 1095 Avenue of the Americas New York, NY 10036</p> <p>John G. Martinez 18210 Crane Nest Dr. Tampa, FL 33647</p> <p>Debora L. Buffington 5 Park Plaza, Suite 1900 Irvine, CA 92614</p> <p>David DeCarlo 5 Park Plaza, Suite 1900 Irvine, CA 92614</p> <p>Paul M. Kos 5 Park Plaza, Suite 1900 Irvine, CA 92614</p> <p>Cathy A. Sturdivant 5 Park Plaza, Suite 1900 Irvine, CA 92614</p> <p>Paulina Vakouros 200 Park Avenue, 40th Floor New York, NY 10166</p> <p>Craig W. Markham 13045 Tesson Ferry Road St. Louis, MO 63128</p>	<p><C> President</p> <p>Senior Vice President</p> <p>Secretary</p> <p>Treasurer</p> <p>Vice President and Chief Financial Officer</p> <p>Vice President, Director of Compliance</p> <p>Vice President</p> <p>Vice President</p> <p>Vice President</p> <p>Vice President</p>

(c) Compensation from the Registrant. The following commissions and other compensation were received by the Distributor, directly or indirectly, from the Registrant during the Registrant's last fiscal year:

<TABLE>
<CAPTION>

(1)	(2)
Name of Principal Underwriter	Net Underwriting Discounts And Commissions
-----	-----
<S>	<C>
MetLife Investors Distribution Company	\$62,734,342 (To be updated by amendment)

<CAPTION>

(1)	(3)	(4)
Name of Principal Underwriter	Compensation On Redemption	Brokerage Commissions
-----	-----	-----
<S>	<C>	<C>
MetLife Investors Distribution Company	\$0 (To be updated by amendment)	\$0 (To be updated by amendment)

<CAPTION>

(1)	(5)
Name of Principal Underwriter	Other Compensation
-----	-----
<S>	<C>
MetLife Investors Distribution Company	\$0 (To be updated by amendment)

</TABLE>

ITEM 30. LOCATION OF ACCOUNTS AND RECORDS

The following companies will maintain possession of the documents required by Section 31(a) of the Investment Company Act of 1940 and the Rules thereunder:

(a) Registrant

(b) MetLife Annuity Operations, 27000 Westtown Parkway, Bldg. 4, Suite 200, West Des Moines, IA 50266

(c) State Street Bank & Trust Company, 225 Franklin Street, Boston, MA 02110

(d) MetLife Investors Distribution Company, 5 Park Plaza, Suite 1900, Irvine, CA 92614

(e) MetLife Investors Insurance Company, 5 Park Plaza, Suite 1900, Irvine, CA 92614

(f) MetLife, 18210 Crane Nest Drive, Tampa, FL 33647

(g) MetLife, 501 Boylston Street, Boston, MA 02116

(h) MetLife, 200 Park Avenue, New York, NY 10166

ITEM 31. MANAGEMENT SERVICES

Not Applicable.

ITEM 32. UNDERTAKINGS

a. Registrant hereby undertakes to file a post-effective amendment to this registration statement as frequently as is necessary to ensure that the audited financial statements in the registration statement are never more than sixteen (16) months old for so long as payment under the variable annuity contracts may be accepted.

b. Registrant hereby undertakes to include either (1) as part of any application to purchase a contract offered by the Prospectus, a space that an applicant can check to request a Statement of Additional Information, or (2) a postcard or similar written communication affixed to or included in the Prospectus that the applicant can remove to send for a Statement of Additional Information.

c. Registrant hereby undertakes to deliver any Statement of Additional Information and any financial statement required to be made available under this Form promptly upon written or oral request.

REPRESENTATIONS

First MetLife Investors Insurance Company (Company) hereby represents that the fees and charges deducted under the Contracts described in the Prospectus, in the aggregate, are reasonable in relation to the services rendered, the expenses to be incurred and the risks assumed by the Company.

The Company hereby represents that it is relying upon a No-Action Letter issued to the American Council of Life Insurance dated November 28, 1988 (Commission ref. IP-6-88) and that the following provisions have been complied with:

1. Include appropriate disclosure regarding the redemption restrictions imposed by Section 403(b)(11) in each registration statement, including the prospectus, used in connection with the offer of the contract;
2. Include appropriate disclosure regarding the redemption restrictions imposed by Section 403(b)(11) in any sales literature used in connection with the offer of the contract;
3. Instruct sales representatives who solicit participants to purchase the contract specifically to bring the redemption restrictions imposed by Section 403(b)(11) to the attention of the potential participants;
4. Obtain from each plan participant who purchases a Section 403(b) annuity contract, prior to or at the time of such purchase, a signed statement acknowledging the participant's understanding of (1) the restrictions on redemption imposed by Section 403(b)(11), and (2) other investment alternatives available under the employer's Section 403(b) arrangement to which the participant may elect to transfer his contract value.

SIGNATURES

As required by the Securities Act of 1933 and the Investment Company Act of 1940, the Registrant has caused this Registration Statement to be signed on its behalf in the City of Boston, and The Commonwealth of Massachusetts on this 11th day of January, 2013.

FIRST METLIFE INVESTORS VARIABLE ANNUITY ACCOUNT ONE
(Registrant)

By: FIRST METLIFE INVESTORS INSURANCE COMPANY

By: /s/ Gregory E. Illson

Gregory E. Illson
Vice President

By: FIRST METLIFE INVESTORS INSURANCE COMPANY
(Depositor)

By: /s/ Gregory E. Illson

Gregory E. Illson

Vice President

As required by the Securities Act of 1933, the Registration Statement has been signed by the following persons in the capacities indicated on January 11, 2013.

/s/ Eric T. Steigerwalt* Director, Chairman of the Board, President and Chief

Executive Officer

Eric T. Steigerwalt

/s/ James J. Reilly* Vice President-Finance (principal financial officer)

James J. Reilly

/s/ Norse N. Blazzard* Director

Norse N. Blazzard

/s/ Robert L. Davidow* Director

Robert L. Davidow

/s/ Elizabeth M. Forget* Director and Executive Vice President

Elizabeth M. Forget

/s/ Richard A. Hemmings* Director

Richard A. Hemmings

/s/ Jay S. Kaduson* Director and Vice President

Jay S. Kaduson

/s/ Lisa S. Kuklinski* Director and Vice President

Lisa S. Kuklinski

/s/ Richard C. Pearson* Director

Richard C. Pearson

/s/ Thomas A. Price* Director

Thomas A. Price

/s/ Mark E. Rosenthal* Director and Vice President

Mark E. Rosenthal

/s/ Thomas J. Skelly* Director

Thomas J. Skelly

/s/ Director

Stephen M. Kessler

/s/ Peter M. Carlson* Executive Vice President and Chief Accounting Officer

Peter M. Carlson

*By: /s/ Michele H. Abate

Michele H. Abate, Attorney-In-Fact
January 11, 2013

* First MetLife Investors Insurance Company. Executed by Michele H. Abate, Esquire on behalf of those indicated pursuant to powers of attorney incorporated herein by reference to Registrant's Pre-Effective Amendment No. 1 to the Registration Statement on Form N-4 (File Nos. 333-178515/811-08306) filed as Exhibit 13 on April 18, 2012 and the power of attorney for Eric T. Steigerwalt incorporated herein by reference to Registrant's Post-Effective Amendment No. 1 to the Registration Statement on Form N-4 (File Nos. 333-178515/811-08306) filed as Exhibit 13(b) on June 1, 2012 and the powers of attorney for Mark E. Rosenthal and Peter M. Carlson incorporated herein by reference to Registrant's Post-Effective Amendment No. 3 to the Registration Statement on Form N-4 (File Nos. 333-178515/811-08306) filed as Exhibit 13(c) on October 4, 2012.

INDEX TO EXHIBITS

- 4(xxii) Form of Guaranteed Withdrawal Benefit Rider
- 4(xxiii) Form of Guaranteed Withdrawal Benefit Rider - Withdrawal Rate Enhancement
- 4(xxiv) Form of Contract Schedule for Guaranteed Withdrawal Benefit Rider
- 4(xxv) Form of Guaranteed Minimum Income Benefit Rider
- 4(xxvi) Form of Contract Schedule for Variable Annuity Contracts)

FIRST METLIFE INVESTORS INSURANCE COMPANY
[200 Park Avenue

New York, NY 10166]

GUARANTEED WITHDRAWAL BENEFIT (GWB)

For purposes of this Rider "you" refers to the Owner of the contract, or to the oldest Joint Owner, or to the Annuitant if the Owner is a non-natural person.

This Rider guarantees that the total payments that you or your Beneficiary will receive from the Contract over time will at least equal the Total Guaranteed Withdrawal Amount (defined below), provided that withdrawals from your Contract do not exceed the Annual Benefit Payment (defined below) each Contract Year. Under this Rider, your Purchase Payment allocations and all transfers, and reallocations of your Account Value must meet the following allocation limits applicable to the Subaccounts and other accounts included by rider as set forth in the section on Allocation, Transfer and Rebalancing below.

DEFINITIONS

For the purposes of the Rider, the term "Effective Date" is defined to mean the date this Rider is issued and made an effective part of your Contract. The Effective Date must be on the Issue Date or on a Contract Anniversary.

RESTRICTIONS ON
PURCHASE
PAYMENTS

While this rider is in force, we will reject any Purchase Payments made after the GWB Purchase Payment Period described on the Contract Schedule, except as follows: We will permit you to make a subsequent Purchase Payment when either of the following conditions apply to your contract: (a) your Account Value is below the Minimum Account Value, shown on the Contract Schedule or (b) the GWB rider charge is greater than your Account Value.

TOTAL GUARANTEED
WITHDRAWAL
AMOUNT

The Total Guaranteed Withdrawal Amount is defined as the minimum amount that you or your Beneficiary are guaranteed to receive from the Contract over time, provided that withdrawals from your Contract do not exceed the Annual Benefit Payment (defined below) each Contract Year.

The Total Guaranteed Withdrawal Amount is also the amount to which the GWB Fee Rate, as shown on the Contract Schedule, is applied.

Your initial Total Guaranteed Withdrawal Amount, as of the Effective Date, is equal to your Account Value. If the Effective Date is the same as the Issue Date, we set this value equal to your Initial Purchase Payment.

Effect of Additional Purchase Payments

The Total Guaranteed Withdrawal Amount will be increased by the amount of each Purchase Payment made, at the time each Purchase Payment is made. However, the Total Guaranteed Withdrawal Amount may not be increased above the Maximum Benefit Amount specified on the Contract Schedule.

Effect of Withdrawals

The Total Guaranteed Withdrawal Amount will not be reduced for withdrawals if such withdrawals do not exceed the Annual Benefit Payment in any Contract Year.

If a withdrawal results in cumulative withdrawals for the current Contract Year exceeding the Annual Benefit Payment, the Total Guaranteed Withdrawal Amount will be reduced proportionately, at the time the withdrawal is made, by the Percentage Reduction in Account Value attributable to the withdrawal.

We define the Percentage Reduction in Account Value attributable to a withdrawal as the computation of dividing the dollar amount of the withdrawal plus any applicable Withdrawal

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Charges by the Account Value immediately preceding such withdrawal. When we reduce a value proportionately by the Percentage Reduction in Account Value attributable to a withdrawal we multiply that value by 1 minus the Percentage Reduction.

GWB Adjustment

The Total Guaranteed Withdrawal Amount will be increased by an amount at each GWB Adjustment Anniversary, if any, shown on the Contract Schedule, if there have been no withdrawals. The amount of the increase will equal the GWB Adjustment Percentage shown on the Contract Schedule multiplied by the Initial Total Guaranteed Withdrawal Amount.

The Total Guaranteed Withdrawal Amount may also increase as a result of an Automatic Step-up (as described below).

REMAINING

The Remaining Guaranteed Withdrawal Amount is defined as the

GUARANTEED
WITHDRAWAL AMOUNT

remaining amount that you or your Beneficiary are guaranteed to receive from the Contract over time.

Your initial Remaining Guaranteed Withdrawal Amount, as of the Effective Date, is equal to the initial Total Guaranteed Withdrawal Amount.

Effect of Additional Purchase Payments

The Remaining Guaranteed Withdrawal Amount will be increased by the amount of each Purchase Payment made, at the time each Purchase Payment is made. However, the Remaining Guaranteed Withdrawal Amount may not be increased above the Maximum Benefit Amount as shown on the Contract Schedule.

Effect of Withdrawals

The Remaining Guaranteed Withdrawal Amount will be decreased by the amount of each withdrawal for withdrawals that are less than or equal to the Annual Benefit Payment.

If a withdrawal results in cumulative withdrawals for the current Contract Year exceeding the Annual Benefit Payment, the Remaining Guaranteed Withdrawal Amount will be reduced proportionately, at the time the withdrawal is made by the Percentage Reduction in Account Value attributable to the withdrawal.

We define the Percentage Reduction in Account Value attributable to a withdrawal as the computation of dividing the dollar amount of the withdrawal plus any applicable Withdrawal Charges by the Account Value immediately preceding such withdrawal. When we reduce a value proportionately by the Percentage Reduction in Account Value attributable to a withdrawal we multiply that value by 1 minus the Percentage Reduction

GWB Adjustment

The Remaining Guaranteed Withdrawal Amount will be increased by an amount at each GWB Adjustment Anniversary, if applicable shown on the Contract Schedule, if there have been no withdrawals. The amount of the increase will equal the GWB Adjustment Percentage shown on the Contract Schedule multiplied by the Initial Total Guaranteed Withdrawal Amount.

The Remaining Guaranteed Withdrawal Amount may also be increased as a result of an Automatic Step-up (as described

below).

ANNUAL BENEFIT
PAYMENT

The Annual Benefit Payment is defined as the maximum amount that may be withdrawn in any Contract Year without potentially incurring a proportional reduction to the Total Guaranteed Withdrawal Amount (as described above) and a proportional reduction to the Remaining Guaranteed Withdrawal Amount (as described above).

Your Annual Benefit Payment at any time equals the GWB Withdrawal Rate shown on the Contract Schedule multiplied by the Total Guaranteed Withdrawal Amount.

Each time the Total Guaranteed Withdrawal Amount is increased or reduced as described above, the Annual Benefit Payment will be recalculated to equal the GWB Withdrawal Rate multiplied by the newly recalculated Total Guaranteed Withdrawal Amount.

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If the Annual Benefit Payment is recalculated during the Contract Year the remaining Annual Benefit Payment for that Contract Year will be the recalculated Annual Benefit Payment less the withdrawals already taken during that Contract Year.

If Your Contract is a Qualified Distribution Program (See section below), your Annual Benefit Payment will be set equal to your Required Minimum Distribution Amount, if applicable, for that year, if greater .:

If you are enrolled in the Automated Required Minimum Distribution Service Amount and the Systematic Withdrawal Amount programs, and you do not take additional withdrawals outside of these two programs and your Remaining Annual Benefit Payment for that Contract Year is equal to zero, we will increase your Annual Benefit payment at each withdrawal by the amount of the withdrawal.

QUALIFIED
DISTRIBUTION
PROGRAM

For purposes of this Rider, Your Contract shall be a Qualified Distribution Program if the Contract is subject to the requirements of Section 401(a)(9) of the Internal Revenue Code of 1986, as may be subsequently amended (the "Code") and the regulations thereunder or is owned by an individual retirement account that meets the requirements of Section 408(a) of the Code or by a plan qualified under Sections 401(a) or 403(a) of the Code where the individual retirement account or plan is subject to the requirements of Section 401(a)(9) of the Code and the regulations thereunder.

REQUIRED MINIMUM
DISTRIBUTION
AMOUNT:

For purposes of this Rider, the Required Minimum Distribution Amount is the greater of the previous and current calendar year's required minimum distribution amounts for the Qualified Distribution Program and calculated by us under Section 401(a)(9) of the Code and the regulations thereunder. The Required Minimum Distribution Amount relates solely to this Contract and without regard to minimum required distributions for any other funding vehicle or the amount determined by our automatic distribution service. Withdrawals from the Contract intended to satisfy Section 72(t) of the Code or made from other non-qualified or Roth IRA contracts are not considered to be Required Minimum Distribution Amounts.

AUTOMATED REQUIRED
MINIMUM
DISTRIBUTION
SERVICE AMOUNT:

For purposes of this Rider the Automated Required Minimum Distribution Service Amount is the amount withdrawn from your Contract automatically during the current Contract Year when you enroll in our automatic distribution service to satisfy the required minimum distribution rules under Section 401(a)(9) of the Code and the regulations thereunder. Our automatic minimum distribution service is based on information relating to this Contract only. We ignore all other account balances from other funding vehicles. Withdrawals from the Contract intended to satisfy Section 72(t) of the Code or made from other non-qualified or Roth IRA contracts are not considered in the calculation.

SYSTEMATIC
WITHDRAWAL
AMOUNT:

For purposes of the Rider, this is the amount withdrawn during the Contract Year under a Company sponsored optional systematic withdrawal program, if any, where total withdrawals under the Company sponsored systematic withdrawal program in the Contract Year do not exceed an amount equal to the Total Guaranteed Withdrawal Amount multiplied by the GWB Withdrawal Rate.

AUTOMATIC STEP-UP

On each Automatic Step-up Date shown on the Contract Schedule, a step-up will occur automatically provided that the Account Value exceeds the Total Guaranteed Withdrawal Amount immediately before the step-up (after applying any GWB Adjustment, if applicable, occurring on such Contract Anniversary), and provided that your Attained Age does not exceed the Maximum Automatic Step-up Age shown on the Contract Schedule.

The Automatic Step-up will:

- (a) reset the Total Guaranteed Withdrawal Amount and the Remaining Guaranteed Withdrawal Amount to the Account Value on the date of the step-up, subject to the Maximum Benefit Amount specified on the Contract Schedule.

- (b) reset the Annual Benefit Payment equal to the GWB Withdrawal Rate multiplied

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by the Total Guaranteed Withdrawal Amount after the step-up, and

- (c) reset the GWB Fee Rate to a rate we shall determine that does not exceed the GWB Maximum Fee Rate, as shown on the Contract Schedule, provided that this rate shall not exceed the rate currently applicable to the same rider available for new contract purchases at the time of Step-Up.

In the event that the GWB Fee Rate at the time of step-up exceeds your current GWB Fee Rate, you will be provided a minimum of 30 days advanced Notice of the applicable Automatic Step-up Date, and be informed that you may elect to decline the Automatic Step-up and increase in the GWB Fee Rate. If you elect to decline the Automatic Step-up, you must provide Notice no less than seven calendar days prior to the applicable Automatic Step-up Date. Once you notify us of your decision to decline the Automatic Step-up, you will no longer be eligible for future Automatic Step-ups until you provide Notice that you wish to reinstate Automatic Step-ups. This reinstatement will take effect at the next Automatic Step-up Date.

ALLOCATION,
TRANSFER AND
REBALANCING

While this Rider is in force, unless otherwise provided in the Contract Schedule, all allocations to or transfers among Subaccounts and any other accounts included by rider are limited as follows:

Each Purchase Payment, or your Account Value on the Effective Date, must be allocated in accordance with either subsection (1) or (2) below:

1. You must allocate your Purchase Payments or your Account Value on the Effective Date to the GWB Subaccounts and other accounts included by rider shown on the Contract Schedule.
2. You must allocate your Purchase Payments or your Account Value on the Effective Date in accordance with the following allocation requirements:
 - (a) A percentage, at least equal to the Platform 1 Minimum Percentage shown on the Contract Schedule,

must be allocated to any combination of Subaccounts that we classify as Platform 1 Subaccounts, and other accounts included by rider, shown on the Contract Schedule;

- (b) A percentage, not to exceed the Platform 2 Maximum Percentage shown on the Contract Schedule, may be allocated to any combination of Subaccounts that we classify as Platform 2 Subaccounts, shown on the Contract Schedule;
- (c) A percentage, not to exceed the Platform 3 Maximum Percentage shown on the Contract Schedule, may be allocated to any combination of Subaccounts that we classify as Platform 3 Subaccounts, shown on the Contract Schedule; and
- (d) A percentage, not to exceed the Platform 4 Maximum Percentage shown on the Contract Schedule, may be allocated to any combination of Subaccounts that we classify as Platform 4 Subaccounts, shown on the Contract Schedule.

For subsection 2 above, If you chose to allocate a Purchase Payment to the EDCA Account, then the entire Purchase Payment must be allocated only to the EDCA Account. In addition, all transfers from an EDCA Account must be allocated to the same Subaccounts, and other accounts included by rider, as your most recent allocations for Purchase Payments, or your Account Value on the Effective Date.

For subsection 2 above, Your Account Value will be rebalanced on a quarterly basis based on your most recent Purchase Payment allocation among the Subaccounts or other accounts included by rider that complies with the allocation limitations described above. Rebalancing will also occur on the date when a subsequent Purchase Payment is received, if accompanied by new allocation instructions (in addition to the quarterly rebalancing). Quarterly rebalancing will first occur on the date that is three months from the Effective Date; provided however, rebalancing will be made on the 1st day of the following month if a quarterly rebalancing date occurs on the 29th, 30th or 31st of a month. Subsequent rebalancing will be made each quarter thereafter on the same day. In addition, if a quarterly rebalancing date is not a Business Day the reallocation will occur on the next Business Day. Withdrawals

from the Contract will not result in rebalancing on the date of withdrawal.

You may change your Purchase Payment allocation instructions at anytime upon Notice to us, provided that such instructions must comply with the allocation limits described above in subsections (1) and (2). If you provide new allocation instructions for Purchase Payments and if these instructions conform to the allocation limitations described above, future Purchase Payment and EDCA Account transfer allocations and quarterly rebalancing will be made in accordance with the revised allocation instructions.

Any transfer request must result in an Account Value that meets the allocation limitations described above. Any transfer request will not cause your Purchase Payment allocation instructions to change unless a separate instruction is provided to us at the time of transfer.

The Company will determine whether a Subaccount or any other accounts included by rider is classified as Platform 1, Platform 2, Platform 3 or Platform 4. We may determine or change the classification of a Subaccount or any other accounts included by rider in the event a Subaccount or its underlying investment option or any other accounts included by rider is added, deleted, substituted, merged or otherwise reorganized. In that case, any change in classification will only take effect as to your Contract in the event you make a new Purchase Payment or request a transfer among Subaccounts and any other accounts included by rider. We will provide you with prior written notice of any changes in classification of Subaccounts or any other accounts included by rider.

GWB RIDER CHARGE

On each Contract Anniversary, the GWB Rider Charge shall be deducted from your Account Value. This charge is equal to the GWB Fee Rate shown on the Contract Schedule multiplied by the Total Guaranteed Withdrawal Amount on such Contract Anniversary (before applying any GWB Adjustment, and taking into account any Automatic Step-up occurring on such Contract Anniversary.)

The initial GWB Fee Rate is shown on the Contract Schedule. The GWB Fee Rate may only be changed as a result of an Automatic Step-up (see above).

If the GWB rider terminates (except for a termination due to death or cancellation), a pro rata portion of the GWB Rider Charge will be assessed based on the number of full months from the last Contract Anniversary to the date of

termination.

The GWB Rider Charge will result in the cancellation of Accumulation Units from each applicable Subaccount (and/or reduction of any portion of the Account Value allocated to any other accounts included by Rider) in the ratio the portion of the Account Value in such Subaccount (and/or other account) bears to the total Account Value.

CANCELLATION/
GUARANTEED
PRINCIPAL
ADJUSTMENT

You may elect to cancel this Rider by giving Notice to us, in accordance with our administrative procedures, during the GWB Cancellation Window Periods, if any, specified on the Contract Schedule. A cancellation during a GWB Cancellation Window Period will take effect upon receipt of such Notice at our Administrative Office. If cancelled, this Rider will terminate and we will no longer deduct the GWB Rider Charge and the limitations relating to the GWB Subaccounts described in Purchase Payments and Allocation, Transfer and Rebalancing above will no longer apply.

If such cancellation election occurs after the Guaranteed Principal Adjustment Eligibility Date specified on the Contract Schedule and if (a) exceeds (b) as defined below, then upon cancellation, a Guaranteed Principal Adjustment equal to (a) - (b) will be added to the Account Value. The Guaranteed Principal Adjustment will be added to each applicable Subaccount and any other accounts included by rider in the ratio that the Account Value in such Subaccount or account bears to the total Account Value in all Subaccounts and any other accounts included by rider.

(a) is the Account Value on the Effective Date reduced proportionately by the Percentage Reduction in Account Value attributable to any partial withdrawals taken. If the Effective Date is the same as the Issue Date, this value is the Purchase Payments credited within 120 days of the Effective date reduced proportionately by the Percentage Reduction in Account Value attributable to any partial withdrawals taken

(b) is the Account Value on the date of cancellation.

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The Guaranteed Principal Adjustment will never be less than zero.

TERMINATION OF
RIDER

The GWB Rider will terminate upon the earliest of:

- (a) The date you make a full withdrawal of your Account Value;
- (b) The date there are insufficient funds to deduct the GWB Rider Charge from your Account Value;
- (c) Death of the Owner or Joint Owner (or the Annuitant if the Owner is a non-natural person) unless the Contract is continued under the spousal continuation provisions of the Contract and the surviving spouse's attained age is less than the GWB Maximum Continuation Age, shown on the Contract Schedule.
- (d) The date you annuitize your Contract;
- (e) The effective date of the cancellation of the Rider
- (f) A change of the Owner or Joint Owner (or the Annuitant if the Owner is a non-natural person) subject to our administrative procedures ; or
- (g) Termination of the Contract to which this Rider is attached.
- (h) The date you assign your Contract, subject to our administrative procedures.

EFFECT OF RIDER
TERMINATION

- (a) If the Rider terminates under subsection (a) or (b) of the Termination of Rider section

If the Account Value is reduced to zero because you make a full withdrawal that does not exceed your Annual Benefit Payment, or because there are insufficient funds to deduct the GWB Rider Charge from your Account Value, and your Remaining Guaranteed Withdrawal Amount after the withdrawal is greater than zero, we will make monthly payments to you until the Remaining Guaranteed Withdrawal Amount is depleted. These payments may be at any other frequency acceptable to you and us, but not less frequently than annually, and shall be equal in amount, except for the last payment which will be in an amount necessary to reduce the Remaining Guaranteed Withdrawal Amount to zero. Except to the extent required under federal income tax law, the total annual payment will not exceed the Annual Benefit Payment. The total annual payment will not exceed the Annual Benefit Payment. If you die while these payments are being made, payments will continue to your Beneficiary until the Remaining Guaranteed Withdrawal Amount is reduced to zero.

Also, we will accelerate payments if needed in order to

comply with the Internal Revenue Service ("IRS") minimum distribution requirements if this Rider is made part of a contract subject to the requirements of section 401(a)(9) of the Code and the regulations thereunder (including a Roth IRA annuity after the death of the Owner).

(b) Rider Terminates Due to Death under subsection (c) of the Termination of Rider section

If this Rider terminates as a result of your death, your Beneficiary may elect a GWB Death Benefit in lieu of all other death benefits provided by this Contract. The GWB Death Benefit will be to pay the Remaining Guaranteed Withdrawal Amount to your Beneficiary in monthly payments or at any frequency acceptable to your Beneficiary and us (but not less frequently than annually). Such installment payments shall be equal in amount, except for the last payment, which will be in an amount necessary to reduce the Remaining Guaranteed Withdrawal Benefit Amount to zero. Except to the extent required under federal income tax law, the total annual payment will not exceed the Annual Benefit Payment. If your Beneficiary dies while such payments are made, the payments will continue to the Beneficiary's estate unless such other designee has been agreed to by us in writing. Should your Beneficiary choose to take one of the other death benefits provided by this Contract, no benefit shall be payable under this Rider.

We may accelerate any payment that is less than \$500. Also, we will accelerate payments if needed in order to comply with the Internal Revenue Service ("IRS") minimum distribution requirements if this Rider is made part of a contract subject to the requirements of section 401(a)(9) of the Code and the regulations thereunder (including a Roth IRA annuity after the death of the Owner). All other rights under your Contract

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will cease.

If this Rider is attached to a non-qualified annuity contract under federal income tax law, any death benefit hereunder must be paid out over a

time period and in a manner that satisfies section 72(s) of the Code. If the Owner (or the Annuitant, where the Owner is not a natural person) dies prior to the "annuity starting date" (as defined under the Code and regulations thereunder), the period over which the GWB Death Benefit is paid cannot exceed the remaining life expectancy of the payee under the appropriate IRS tables. For purposes of the preceding sentence, if the payee is a non-natural person, the GWB Death Benefit must be paid out within 5 years from the date of death. Payments under the GWB Death Benefit must begin within 12 months following the date of the above referenced death.

If this Rider terminates under subsection (d), (e), (f), (g), or (h) of the Termination of Rider section no further benefits will be payable under this Rider.

SPOUSAL CONTINUATION

If a surviving spouse continues the Contract under the Spousal Continuation provisions of the Contract, and this Rider is in effect at the time of the continuation then, the same terms and conditions that applied to the Owner under this Rider will continue to apply to the surviving spouse.

If the Owner had taken a withdrawal prior to the Spousal Continuation then the GWB Withdrawal Rate will not be affected .

COMPLIANCE WITH TAX CODE

This Rider will be interpreted and administered in accordance with Code Section 72(s) if it is made part of a non-qualified annuity Contract; and in accordance with Code Section 401(a) (9) (including Code Section 401(a) (9) (B)) and the regulations thereunder if made part of a qualified contract.

We may amend this Rider where necessary to comply with the Code (including, but not limited to Code Section 72(s) or Code Section 401(a) (9)).

First MetLife Investors Insurance Company has caused this Rider to be signed by its Secretary.

FIRST METLIFE INVESTORS INSURANCE COMPANY

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FIRST METLIFE INVESTORS INSURANCE COMPANY

[200 Park Avenue

New York, NY 10166]

This Rider forms part of the Contract to which is attached and is effective as of the "Effective Date". For purposes of this Rider, the term "Effective Date" is defined to mean the date this Rider is issued and made an effective part of your Contract. The Effective Date must be on the Issue Date or a Contract Anniversary. In case of a conflict with any provisions of the Contract including the Guaranteed Withdrawal Benefit Rider ("the Rider"), the provisions of this Rider will control. This Rider is irrevocable and its provisions will remain part of the Contract until the date the Rider terminates. This Rider amends the Contract as follows:

This Rider allows you to increase your GWB Withdrawal Rate each Contract Year provided that you satisfy the conditions identified below,

The following provisions are added to the Contract:

WITHDRAWAL RATE ENHANCEMENT

After the [Withdrawal Enhancement Waiting Period], shown on the Contract Schedule, once each Contract Year, you may request that your GWB Withdrawal Rate, shown on the Contract Schedule will be multiplied by the [Withdrawal Enhancement Rate], shown on the Contract Schedule, if:

1. you are confined to a Nursing Home for at least the [Minimum Withdrawal Enhancement Confinement Period], shown on the Contract Schedule;
2. the oldest Owner's age is less than the [Maximum Withdrawal Enhancement Age], shown on the Contract Schedule;
3. you have not taken withdrawals in that Contract year in excess of the Annual Benefit Payment at the time the request is approved;
4. the request and proof satisfactory to us of confinement are received by us at our Annuity Service Office while you are confined;
5. your Account Value is greater than zero at the time the request is approved; and
6. you have been the Owner continuously since the Effective Date, or you are a Spousal Beneficiary who continues the Contract under the Spousal Continuation Option.

In the case of Joint Owners, this Rider applies to either Joint Owner. If the

Owner is not a natural person, this Rider applies to the Annuitant.

If you meet the conditions described above, your Annual Benefit Payment for that Contract Year is recalculated to the greater of:

1. the GWB Withdrawal Rate shown on the Contract Schedule multiplied by the [Withdrawal Enhancement Rate], and then multiplied by the Total Guaranteed Withdrawal Amount, or
2. Your Annual Benefit Payment before the approval of your request

Your remaining Annual Benefit Payment in that year is the new Annual Benefit Payment less any withdrawals already taken in that Contract Year. You may not take the additional Annual Benefit Payment under an optional systematic withdrawal program.

At the end of the Contract Year, your GWB Withdrawal Rate will be reset to what it was prior to the approval of your request. In subsequent Contract Years, you may request that your GWB Withdrawal Rate be increased by the [Withdrawal Enhancement Rate] if you meet the conditions above and continue to provide proof satisfactory to us as described in 4 above.

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DEFINITIONS:

ASSISTED LIVING FACILITY means a facility that meets ALL of the following requirements:

1. if licensing or certification is required, maintains all appropriate licensing or certification under the laws where it is located to provide Maintenance or Personal Care;
2. provides 24 hour a day Maintenance or Personal Care services sufficient to assist clients with needs which result from the inability to perform Activities of Daily Living or from Severe Cognitive Impairment;
3. has at least 5 clients;
4. uses aides trained or certified to provide Maintenance or Personal Care in accordance with any laws which apply to the provision of such care;
5. provides 24 hour supervision of clients by a trained and awake staff;
6. has established procedures to obtain emergency medical care;
7. keeps a Written record of services performed for each client;
8. makes available at least 3 meals a day and accommodates special

dietary needs; and

9. has appropriate methods and procedures to assist in administering prescribed drugs where allowed by law.

INTERMEDIATE CARE FACILITY - A facility which:

1. is located in the United States;
2. is licensed and operated as an Intermediate Care Facility according to the laws of the jurisdiction in which it is located;
3. provides continuous 24 hours a day nursing service by, or under the supervision of, a registered graduate professional nurse (R.N.) or a licensed practical nurse (L.P.N.); and
4. maintains a daily medical record of each patient.

NURSING HOME - A facility which is a Skilled Nursing Facility, an Intermediate Care Facility or Residential Care Facility. Nursing Home does not mean:

1. a home for the aged, a community living center or place that primarily provides domiciliary, residency or retirement care; or
2. a place owned or operated by a member of the Owner's immediate family. Immediate family members include the Owner's spouse, children, parents, grandparents, grandchildren, siblings and in-laws.
3. an Assisted Living Facility.

RESIDENTIAL CARE FACILITY - A facility which:

1. is located in the United States or its territories;
2. is licensed and operated as a Residential Care Facility according to the laws of the jurisdiction in which it is located; and
3. provides nursing care under the supervision of a registered professional nurse (R.N.).

SKILLED NURSING FACILITY - A facility which:

1. is located in the United States or its territories;
2. is licensed and operated as a Skilled Nursing Facility according to the laws of the jurisdiction in which it is located;
3. provides skilled nursing care under the supervision of a licensed physician;
4. provides continuous 24 hours a day nursing services by, or under the supervision of, a registered graduate professional nurse (R.N.); and

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5. maintains a daily medical record of each patient.

First MetLife Investors Insurance Company has caused this Rider to be signed by its Secretary.

FIRST METLIFE INVESTORS INSURANCE COMPANY

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GUARANTEED WITHDRAWAL BENEFIT (GWB) RIDER SPECIFICATIONS

<TABLE>	
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GWB EFFECTIVE DATE:	[April 29, 2012]
INITIAL TOTAL GUARANTEED WITHDRAWAL AMOUNT:	[\$100,000.00]
MAXIMUM BENEFIT AMOUNT:	[\$5,000,000]
GWB PURCHASE PAYMENT PERIOD:	[120 days from the Effective Date]
GWB ADJUSTMENT ANNIVERSARY:	[5th Contract Anniversary, 10th Contract Anniversary]
GWB ADJUSTMENT PERCENTAGE:	[5th Contract Anniversary - 20% 10th Contract Anniversary - 20%]
GWB WITHDRAWAL RATE:	4.50% If the first withdrawal is taken before the 5th Contract Anniversary. 5.00% If the first withdrawal is taken on or after the 5th Contract Anniversary but before the 10th Contract Anniversary. 5.50% If the first withdrawal is taken on or after the 10th Contract Anniversary.
AUTOMATIC STEP-UP DATE:	[Every Contract Anniversary]
MAXIMUM AUTOMATIC STEP-UP AGE:	[85]
GWB MAXIMUM FEE RATE:	[1.60%]
GWB FEE RATE:	[[If Additional Withdrawal Rate Feature is not elected] 0.80% if Remaining Guaranteed Withdrawal Amount is greater than zero 0.00% if Remaining Guaranteed Withdrawal Amount is zero]
GWB CANCELLATION WINDOW PERIODS:	[30 day period following the 5th, 10th, and 15th and later Contract Anniversaries following the Effective Date]
GWB PRINCIPAL ADJUSTMENT ELIGIBILITY DATE:	[15th Contract Anniversary following the Effective Date]
GWB MAXIMUM CONTINUATION AGE:	[85]
ALLOCATION, TRANSFER AND REBALANCING LIMITS:	

GWB SUBACCOUNTS:	[AllianceBernstein Global Dynamic Allocation Portfolio AQR Global Risk Balanced Portfolio BlackRock Global Tactical Strategies Portfolio Invesco Balanced-Risk Allocation Portfolio JPMorgan Global Active Allocation Portfolio MetLife Balanced Plus Portfolio MetLife Multi-Index Targeted Risk Portfolio Schroders Global Multi-Asset Portfolio Pyramis Government Income Fund]
PLATFORM 1 MINIMUM PERCENTAGE:	NO LIMITS APPLY
PLATFORM 1 SUBACCOUNTS:	N/A

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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

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GUARANTEED WITHDRAWAL BENEFIT WITHDRAWAL RATE ENHANCEMENT SPECIFICATIONS:

<TABLE>	
<S>	<C>
WITHDRAWAL ENHANCEMENT WAITING PERIOD:	[3 Years]
WITHDRAWAL ENHANCEMENT RATE:	[150%]
MINIMUM WITHDRAWAL ENHANCEMENT CONFINEMENT PERIOD:	[60 days]
MAXIMUM WITHDRAWAL ENHANCEMENT AGE:	[90]
</TABLE>	

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FIRST METLIFE INVESTORS INSURANCE COMPANY

[200 Park Avenue

New York, New York 10166]

GUARANTEED MINIMUM INCOME BENEFIT RIDER - LIVING BENEFIT

This Rider forms a part of the Contract to which it is attached and is effective as of the Effective Date shown on the Contract Schedule. In the case of a conflict with any provision of the Contract, the provisions of this Rider will control, including but not limited to the Enhanced Dollar Cost Averaging (EDCA) Rider. Your election of this Rider is irrevocable and its provisions will remain part of the Contract until terminated in accordance with the provisions below. This Rider amends the Contract as follows:

DEFINITIONS

For purposes of the Rider, the term "Effective Date" is defined to mean the date this Rider is issued and made an effective part of your Contract. The Effective Date must be on the Issue Date or a Contract Anniversary.

The following is added to the "Annuity Provisions" section:

GUARANTEED MINIMUM INCOME BENEFIT

This Rider provides a minimum income benefit upon annuitization by establishing an Income Base and applying such Income Base to guaranteed purchase rates. The Income Base is the greater of the Highest Anniversary Value (defined below) and the Annual Increase Amount (defined below). The Income Base is established for the sole purpose of determining the minimum income benefit and is not available for cash withdrawals and does not establish or guarantee an Account Value or a minimum return for any Subaccount.

We guarantee that your minimum monthly Fixed Income Payment will not be less than the Guaranteed Minimum Income Benefit (GMIB) Payment (less any applicable charges and fees as described in the Contract Schedule or any Rider) provided you meet the eligibility requirements below. If a higher Fixed Income Payment results from applying your total Adjusted Account Value to the then current Fixed Annuity rates applicable to this class of contracts, we will pay you the greater amount.

At the Annuity Calculation Date, the GMIB Payment will be determined by applying the Income Base to the GMIB Annuity Table multiplied by the applicable GMIB Payment Adjustment Factor shown on the Contract Schedule. In calculating the GMIB Payment, any Withdrawal Charges that would have applied if you had made a full withdrawal of your Account Value will be deducted from the Income Base. We reserve the right to reduce the Income Base for any Premium and Other Taxes that may apply. You choose an Annuity Date that is within 30 days following any Contract Anniversary on or after the GMIB Income Date shown on the Contract Schedule, but no more than 30 days after the GMIB Rider Termination Date shown on the Contract Schedule.

Under this Rider, your Purchase Payment allocations and all transfers, and reallocations of your Account Value must meet the

following allocation limits applicable to the Subaccounts and other accounts included by rider as set forth in the section on Allocation, Transfer and Rebalancing below.

On any Contract Anniversary on or after the GMIB First Optional Step-Up Date as shown on your Contract Schedule, you may elect an Optional Step-Up provided the amount of time that has elapsed since the last Optional Step-Up is at least equal to the GMIB Optional Step-Up Waiting Period shown on your Contract Schedule. You may elect an Optional Step-Up provided that The Account Value exceeds the Annual Increase Amount immediately before the Step-Up, and Your Attained Age on the Optional Step-Up Date (or the age of the oldest Joint Owner, or of the Annuitant if the Owner is a non-natural person) does not exceed the Maximum Optional Step-Up Age as shown on the Contract Schedule. The Optional Step-Up election will reset the Annual Increase Amount to the Account Value on the Contract Anniversary, reset the Maximum Annual Increase Amount if greater than the Maximum Annual Increase Amount immediately before the Step-Up, reset the GMIB Income Date to the Optional Step-Up GMIB Income Date as shown on

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the Contract Schedule and reset the GMIB Rider Charge, as shown on your Contract Schedule, to a rate we shall determine that does not exceed the Maximum Optional Step-Up Charge, as shown on your Contract Schedule, provided that this rate will not exceed the rate currently applicable to the same rider available for new contract purchases at the time of Step-Up.

THIS RIDER WILL TERMINATE UPON THE EARLIEST OF (A) THE 30TH DAY FOLLOWING THE GMIB RIDER TERMINATION DATE SHOWN ON THE CONTRACT SCHEDULE; (B) THE DATE YOU MAKE A FULL WITHDRAWAL OF YOUR ACCOUNT VALUE; (C) THE DATE THERE ARE INSUFFICIENT FUNDS TO DEDUCT THE GMIB RIDER CHARGE FROM YOUR ACCOUNT VALUE; (D) THE DATE YOU ANNUITIZE YOUR CONTRACT; (E) A CHANGE OF THE OWNER OR JOINT OWNER (OR ANNUITANT IF THE OWNER IS A NON-NATURAL PERSON), SUBJECT TO OUR ADMINISTRATIVE PROCEDURES; (F) THE DATE YOU ASSIGN YOUR CONTRACT, SUBJECT TO OUR ADMINISTRATIVE PROCEDURES; (G) DEATH OF THE OWNER OR JOINT OWNER (OR ANNUITANT IF THE OWNER IS A NON-NATURAL PERSON); (H) THE DATE THE GUARANTEED PRINCIPAL OPTION TAKES EFFECT; OR (I) TERMINATION OF THE CONTRACT TO WHICH THIS RIDER IS ATTACHED.

INCOME BASE

The Income Base is the greater of (a) or (b):

- (a) Highest Anniversary Value: On the Effective Date we set this value equal to your Account Value. If the Effective Date is the same as the Issue Date, we set this value equal to your initial Purchase Payment. During each subsequent Contract Year we increase this value by any Purchase Payments made and reduce it proportionately by the Percentage Reduction, as defined below, in Account Value attributable to any partial withdrawals taken. On every subsequent Contract Anniversary prior to the Last Highest Anniversary Date shown on the Contract Schedule, we compare this value to the current Account Value and we set the Highest Anniversary Value equal to the higher amount.
- (b) Annual Increase Amount: On the Effective Date we set this amount equal to your Account Value. If the Effective Date is the same as the Issue Date, we set this value equal to your

initial Purchase Payment. For purposes of this calculation, if this Rider is effective on the Issue Date, all Purchase Payments credited within 120 days of the Issue Date will be treated as if received on the Issue Date. After the Effective Date, this amount will equal:

- (i) The sum total of the Annual Increase Amount on the Effective Date and each Purchase Payment accumulated at the Annual Increase Accumulation Rate, shown on the Contract Schedule, through the earlier of the Annuity Calculation Date or the GMIB Rider Termination Date, from the date the Purchase Payment is made, less
- (ii) The sum total of each Withdrawal Adjustment, as defined below, for any partial withdrawal accumulated at the Annual Increase Accumulation Rate, through the earlier of the Annuity Calculation Date or the GMIB Rider Termination Date, from the date of withdrawal.

The Annual Increase Amount is subject to a Maximum Annual Increase Amount equal to the Annual Increase Amount Cap Percentage, shown on the Contract Schedule, multiplied by the sum total of the Annual Increase Amount on the Effective Date and each Purchase Payment. The Maximum Annual Increase Amount may increase upon Optional Step-Up as described below.

For purposes of calculating the Annual Increase Amount when the GMIB Rider Charge is assessed, the Annual Increase Accumulation Rate will be applied through the end of the prior Contract Year.

We define the Percentage Reduction in Account Value attributable to a partial withdrawal as the computation of dividing the dollar amount of the withdrawal plus any applicable Withdrawal Charges by the Account Value immediately preceding such withdrawal. When we reduce a value proportionately by the Percentage Reduction in Account Value attributable to a partial withdrawal we multiply that value by 1 minus the Percentage Reduction.

The Withdrawal Adjustment for any partial withdrawal in a Contract Year is defined to equal the Annual Increase Amount immediately prior to the withdrawal multiplied by the Percentage Reduction in Account Value attributable to that partial withdrawal. However, if all partial withdrawals in a Contract Year are payable to the Owner (or Annuitant if the Owner is a non-natural person) or other payees that we agree to in writing and if total partial withdrawals in a Contract Year are not greater than the Annual Increase Amount on the previous Contract Anniversary multiplied by the Dollar-for-Dollar Withdrawal Percentage shown on the Contract Schedule, the total Withdrawal Adjustments for that Contract Year will be set equal to the dollar

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amount of total partial withdrawals in that Contract Year and treated as a single withdrawal at the end of that Contract Year.

GMIB ANNUITY
TABLE

The guaranteed monthly payout rates per \$1000 of Income Base are shown in the GMIB Annuity Tables using the Basis of GMIB Annuity Table shown on the Contract Schedule. The

rate applied will depend upon the Annuity Option chosen and the Attained Age and sex of the Annuitant and Joint Annuitant, if applicable.

The base contract provides guaranteed fixed annuity payments that are based on the Annuity 2000 Mortality Table with 7-year age setback with interest at the minimum guaranteed interest rate. Since the payout rates guaranteed under this Rider are based on conservative assumptions, the level of income guaranteed under this Rider is often less than the income that would be guaranteed by annuitizing under the regular provisions of your Contract.

ELIGIBILITY
REQUIREMENTS
FOR THE GMIB
PAYMENT

You are only eligible to receive GMIB Payments if:

1. The Owner is a natural person and the Owner is also the Annuitant. If the Owner is a non-natural person then the Annuitant will be considered the Owner for GMIB Payment purposes. If Joint Owners are named, the age of the oldest will be used to determine the Income Base and GMIB Payment, and
2. You choose an Annuity Date that is within 30 days following any Contract Anniversary on or after the GMIB Income Date shown on the Contract Schedule, but no more than 30 days after the GMIB Rider Termination Date shown on the Contract Schedule. However, if your Account Value is fully withdrawn (we will notify you prior to a withdrawal that would result in the Account Value being fully withdrawn with an opportunity to remedy), we set an Annuity Date 30 days following the full withdrawal date, and the GMIB Payment (if any) will be determined using the Income Base after any applicable Withdrawal Adjustment associated with the withdrawal that exhausted your Account Value, and
3. You choose to start receiving Fixed Income Payments under one of the Annuity Options shown on the Contract Schedule. If a single life option is chosen and Joint Owners are named, the age of the oldest will be used to determine the Income Base and the GMIB Payment, and monthly Fixed Income Payments will be made for the lifetime of the oldest Joint Owner. You may name a Joint Annuitant on the Annuity Date for purposes of a Life Income Annuity for Two option, and
4. Income Payments will be paid as monthly installments or at any frequency acceptable to you and us. If the amount of the Income Base to be applied under an Annuity Option is less than \$5,000, we reserve the right to make one lump sum payment in lieu of Income Payments. If the amount of the first Income Payment would be less than \$100, we may reduce the frequency of payments to an interval which will result in the payment being at least \$100, but no less than annually.

GMIB RIDER
CHARGE

The GMIB Rider Charge is equal to the specified percentage shown on the Contract Schedule multiplied by the Income Base at the end of the prior Contract Year prior to any Optional Step-Up. The charge is assessed for the prior Contract Year at each Contract Anniversary following the Effective Date. If you take a full withdrawal or apply any portion of your Adjusted Account Value to an Annuity Option, a pro rata portion of the GMIB Rider Charge will be assessed based on the number of months from the last Contract Anniversary to the date of withdrawal or application to an Annuity Option. The GMIB Rider Charge may only be changed as a result of an Optional Step-Up.

The GMIB Rider Charge will be deducted from your Account Value. This deduction will result in the cancellation of Accumulation Units from each applicable Subaccount (and/or reduction of any portion of the Account Value allocated to any other accounts included by rider) in the ratio that the portion of the Account Value in such Subaccount (and/or other account) bears to the total Account Value.

GUARANTEED
PRINCIPAL
OPTION

The Guaranteed Principal Option allows you to elect to receive an adjustment to your Account Value in lieu of receiving GMIB Payments. The adjustment is called the Guaranteed Principal Adjustment, and is equal to (a) - (b) defined below:

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- (a) is the Account Value on the Effective Date reduced proportionately by the Percentage Reduction in Account Value attributable to any partial withdrawals taken. If the Effective Date is the same as the Issue Date, this value is the Purchase Payments credited within 120 days of the Effective Date reduced proportionately by the Percentage Reduction in Account Value attributable to any partial withdrawals taken.
- (b) is the Account Value on the Contract Anniversary immediately preceding exercise of the Guaranteed Principal Option.

The Guaranteed Principal Option may be exercised provided that (a) exceeds (b) as defined above.

You may exercise the Guaranteed Principal Option in accordance with our administrative procedures within 30 days following any Contract Anniversary on or after the Guaranteed Principal Option First Exercise Date shown on the Contract Schedule, but no more than 30 days following the GMIB Rider Termination Date shown on the Contract Schedule. The Guaranteed Principal Adjustment will be made at the end of the 30-day window period after the Contract Anniversary immediately preceding receipt of such Notice.

The Guaranteed Principal Adjustment will be added to each applicable Subaccount and any other accounts included by rider in the ratio that the Account Value in such Subaccount bears to the total Account Value in all Subaccounts and any other account included by rider.

The Guaranteed Principal Adjustment will never be less than zero.

If the Guaranteed Principal Option is exercised, this GMIB Rider will terminate on the date the Guaranteed Principal Adjustment is added to the Account Value and we will no longer deduct the GMIB Rider Charge and the limitations relating to the GMIB Subaccounts described in Allocation, Transfer and Rebalancing below will no longer apply.

OPTIONAL
STEP-UP

On any Contract Anniversary on or after the GMIB First Optional Step-Up Date as shown on your Contract Schedule, you may elect an Optional Step-Up provided the amount of time that has elapsed since the last Optional Step-Up is at least equal to the GMIB Optional Step-Up Waiting Period shown on your Contract Schedule. You may elect by Notice, an Optional Step-Up provided that:

1. The Account Value exceeds the Annual Increase Amount immediately before the Step-Up, and
2. Your Attained Age on the Optional Step-Up Date (or the age of the oldest Joint Owner, or if the Annuitant if the Owner is a non-natural person) does not exceed the Maximum Optional Step-Up Age as shown on the Contract Schedule.

You may elect an Optional Step-Up by providing Notice to Us in accordance with our administrative procedures. The Optional Step-Up will take effect on the Contract Anniversary following receipt of such Notice.

The Optional Step-Up election will:

- (a) reset the Annual Increase Amount to the Account Value on the Contract Anniversary following receipt of an Optional Step-Up election. All Purchase Payments and Withdrawal Adjustments previously used to calculate the Annual Increase Amount will be set equal to zero on the Step-Up date, and the Account Value on the Step-Up date will be treated as a single Purchase Payment received on that date for purposes of determining the Annual Increase Amount.
- (b) reset the Maximum Annual Increase Amount to the Annual Increase Amount Cap Percentage multiplied by the reset Annual Increase Amount, if greater than the Maximum Annual Increase Amount immediately before the Step-Up.
- (c) reset the GMIB Income Date to the Optional Step-Up GMIB Income Date as shown on the Contract Schedule.

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- (d) reset the GMIB Rider Charge to a rate we shall determine that does not exceed the Maximum Optional Step-Up Charge, as shown on your Contract Schedule, provided that this rate will not exceed the rate currently applicable to the same rider available for new contract purchases at the time of Step-Up.

ALLOCATION,
TRANSFER AND
REBALANCING

While this Rider is in force, unless otherwise provided in the Contract Schedule, all allocations to or transfers among Subaccounts and any other accounts included by rider are limited as follows:

Each Purchase Payment, or your Account Value on the Effective Date, must be allocated to the GMIB Subaccounts and other accounts included by rider shown on the Contract Schedule.

If you chose to allocate a Purchase Payment to the EDCA Account, then the entire Purchase Payment must be allocated only to the EDCA Account. In addition, all transfers from an EDCA Account must be allocated to the same Subaccounts, and other accounts included by rider, as your most recent allocations for Purchase Payments, or your Account Value on the Effective Date.

Your Account Value will be rebalanced on a quarterly basis based on your most recent Purchase Payment allocation among the Subaccounts or other accounts included by rider that complies with the allocation limitations described above. Rebalancing will also occur on a date when a subsequent Purchase Payment is

received, if accompanied by new allocation instructions (in addition to the quarterly rebalancing). Quarterly rebalancing will first occur on the date that is three months from the Effective Date; provided however, rebalancing will be made on the 1st day of the following month if a quarterly rebalancing date occurs on the 29th, 30th or 31st of a month. Subsequent rebalancing will be made each quarter thereafter on the same day. In addition, if a quarterly rebalancing date is not a Business Day the reallocation will occur on the next Business Day. Withdrawals from the Contract will not result in rebalancing on the date of withdrawal.

You may change your Purchase Payment allocations instructions at anytime upon Notice to us, provided that such instructions must comply with the allocation limits described above. If you provide new allocation instructions for Purchase Payments and if these instructions conform to the allocation limits described above, future Purchase Payment and EDCA Account transfer allocations and quarterly rebalancing will be made in accordance with the revised allocation instructions.

Any transfer request must result in an Account Value that meets the allocation limits described above. Any transfer request will not cause your Purchase Payment allocation instructions to change unless a separate instruction is provided to us at the time of transfer.

For additional details of the Company's policies and procedures applicable to this Allocation, Transfer and Rebalancing section of the Rider, please contact the Company.

Any attempt to allocate to or transfer among Subaccounts and any other accounts included by rider Purchase Payments or Account Value not according to the allocation requirements above will not be accepted.

TERMINATION OF RIDER

This Rider will terminate upon the earliest of:

- (a) The 30th day following the GMIB Rider Termination Date shown on the Contract Schedule;
- (b) The date you make a full withdrawal of your Account Value;
- (c) The date there are insufficient funds to deduct the GMIB Rider Charge from your Account Value;
- (d) The date you annuitize your Contract;
- (e) A change of the Owner or Joint Owner (or Annuitant if the Owner is a non-natural person), subject to our administrative procedures;
- (f) The date you assign your Contract; subject to our administrative procedures;
- (g) Death of the Owner or Joint Owner (or Annuitant if the Owner is a non-natural person) unless the Beneficiary is the spouse of the Owner and elects to continue the Contract under the spousal continuation provisions of the Contract and the most recent Contract Anniversary is before the GMIB Rider Termination Date (the continuing spouse's Attained

Age would apply);

- (h) The date the Guaranteed Principal Option takes effect; or
- (i) Termination of the Contract to which this Rider is attached.

EXAMPLES

The purpose of examples 1 and 2 is to illustrate withdrawal adjustments to the Annual Increase Amount. Example 1 illustrates a dollar-for-dollar adjustment when total partial withdrawals in a Contract Year are less than or equal to the Dollar-for-Dollar Withdrawal Percentage of the Annual Increase Amount from the prior Contract Anniversary. Example 2 illustrates a proportionate adjustment when total partial withdrawals in a Contract Year are greater than the Dollar-for-Dollar Withdrawal Percentage of the Annual Increase Amount from the prior Contract Anniversary.

The investment results shown are hypothetical and are not representative of past or future performance. Actual investment results may be more or less than those shown and will depend upon a number of factors, including investment allocations and the investment experience of the investment options chosen. The examples do not reflect the deduction of fees and charges and applicable income taxes and penalties.

EXAMPLE #1 - DOLLAR-FOR-DOLLAR ADJUSTMENT WHEN WITHDRAWAL IS LESS THAN OR EQUAL TO [4.0%] OF THE ANNUAL INCREASE AMOUNT FROM THE PRIOR CONTRACT ANNIVERSARY

Initial Annual Increase Amount (AIA)	[\$100,000]
AIA at the 1st Contract Anniversary	[\$104,000]
Account Value (AV) at 1st Contract Anniversary	[\$ 80,000]
Withdrawal on 1st Contract Anniversary	[\$ 4,000]
AIA after withdrawal	[\$100,000]
AV after withdrawal	[\$ 76,000]

Assume the initial purchase payment is [\$100,000]. Assume the AV at the 1st Contract Anniversary is [\$80,000]. The AIA at the 1st Contract Anniversary will be [\$104,000] ([\$100,000] increased by [4.0%] per year, compounded annually). Assume that on the 1st Contract Anniversary [\$4,000] is withdrawn (leaving an AV of [\$76,000]). Because the withdrawal is less than or equal to [4.0%] of the AIA from the prior Contract Anniversary, the AIA is reduced by the withdrawal on a dollar-for-dollar basis to [\$100,000] ([\$104,000] - [\$4,000] = [\$100,000]). Assuming no other purchase payments or withdrawals are made before the 2nd Contract Anniversary, the AIA at the 2nd Contract Anniversary will be [\$104,000] ([\$100,000] increased by [4.0%] per year, compounded annually).

EXAMPLE #2 - PROPORTIONATE ADJUSTMENT WHEN WITHDRAWAL IS GREATER THAN [4.0%] OF THE ANNUAL INCREASE AMOUNT FROM THE PRIOR CONTRACT ANNIVERSARY

Initial Annual Increase Amount (AIA)	[\$ 100,000]
AIA at the 1st Contract Anniversary immediately before withdrawal	[\$ 104,000]
AV at 1st Contract Anniversary immediately before withdrawal	[\$ 80,000]
Withdrawal on 1st Contract Anniversary	[\$ 10,000]

AIA after withdrawal [\$ 91,000]
 AV after withdrawal [\$ 70,000]

Assume the initial purchase payment is [\$100,000]. Assume the AV at the 1st Contract Anniversary is [\$80,000]. The AIA at the 1st Contract Anniversary will be [\$104,000] ([\$100,000] increased by [4.0%] per year, compounded annually). Assume that on the 1st Contract Anniversary [\$10,000] is withdrawn (leaving an AV of [\$70,000]). Because the withdrawal is greater than [4.0%] of the AIA from the prior Contract Anniversary, the AIA is

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reduced by the value of the AIA immediately before the withdrawal ([\$104,000]) multiplied by the percentage reduction in the AV attributed to that withdrawal ([\$10,000]/[\$80,000] = [12.5%]). Therefore, the new AIA is [\$91,000] ([\$104,000] x [12.5%] = [\$13,000]; [\$104,000] - [\$13,000] = [\$91,000]). Assuming no other purchase payments or withdrawals are made before the 2nd Contract Anniversary, the Annual Increase Amount at the 2nd Contract Anniversary will be [\$94,640] ([\$91,000] increased by [4.0%] per year, compounded annually).

The maximum withdrawal that can be taken in the 3rd Contract Year without getting a proportionate adjustment to the AIA would be [\$3,785.60] ([\$94,640] * [4.0%]).

First MetLife Investors Insurance Company has caused this Rider to be signed by its [Secretary].

/s/ Isaac Jones
 [SECRETARY]

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GMIB ANNUITY TABLES

AMOUNT OF FIRST MONTHLY INCOME PAYMENT
 PER \$1000 OF INCOME BASE

<TABLE>
 <CAPTION>

ANNUITANT ONLY

Life Annuity with 5 Years of Annuity Payments
 Guaranteed Provided you were at least Age 48
 when your Contract was Issued:
 No Withdrawals were taken prior to Age 60 and
 your Account Value is fully withdrawn

Life Annuity with 5 Years of
 Annuity Payments Guaranteed

Attained Age of Annuitant	Male	Female	Attained Age of Annuitant	Male	Female
60	2.65	2.47	60	3.33	3.33
65	3.02	2.80	65	3.33	3.33
70	3.50	3.22	70	3.50	3.33
75	4.14	3.79	75	4.14	3.79
80	5.01	4.56	80	5.01	4.56

85	6.19	5.65	85	6.19	5.65
90	6.19	5.65	90	6.19	5.65

ANNUITANT AND JOINT ANNUITANT

Joint and Survivor Annuity with 5 Years of Annuity Payments Guaranteed

ATTAINED AGE OF MALE ANNUITANT	AGE OF FEMALE ANNUITANT				
	10 YEARS YOUNGER	5 YEARS YOUNGER	0 YEARS YOUNGER	5 YEARS OLDER	10 YEARS OLDER
<S>	<C>	<C>	<C>	<C>	<C>
55	1.77	1.88	2.00	2.10	2.18
60	1.93	2.07	2.20	2.33	2.43
65	2.12	2.29	2.46	2.62	2.76
70	2.36	2.58	2.80	3.00	3.18
75	2.66	2.94	3.24	3.52	3.75
80	3.05	3.43	3.83	4.22	4.54
85	3.58	4.10	4.67	5.21	N/A
90	3.58	4.10	4.67	N/A	N/A

</TABLE>

Monthly payments for ages not shown will be furnished on request.

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CONTRACT SCHEDULE

OWNER: [John Doe] SEX: [M] [AGE AT ISSUE: [35]]
[JOINT OWNER: [Jane Doe]] [SEX: [F]] [AGE AT ISSUE: [35]]
ANNUITANT: [John Doe] SEX: [M] AGE AT ISSUE: [35]
CONTRACT NUMBER: [12345678] ISSUE DATE: [February 15, 2005]
PLAN TYPE: [Non-Qualified] MATURITY DATE: [February 15, 2060]

PRODUCT CLASS: First MetLife Investors Variable Annuity Class O

PURCHASE PAYMENT: [\$100,000.00]

PURCHASE PAYMENTS:

While the Guaranteed Withdrawal Benefit Rider (GWB) is in force on your Contract, we will reject any Purchase Payments made after the GWB Purchase Payment Period, except as follows: We will permit you to make a subsequent Purchase Payment when either of the following conditions apply to your Contract: (a) your Account Value is below the Minimum Account Value, shown on the Contract Schedule or (b) the GWB Rider Charge is greater than your Account Value.

MINIMUM SUBSEQUENT PURCHASE PAYMENT: [\$500.00] for both Non-Qualified and Qualified, unless you have elected an automatic sweep program. However, for IRAs, SEPs, SIMPLE IRAs and Roth IRAs, in order to avoid cancellation of the Contract, we will accept a Purchase Payment of at least \$50 once in every 24 month period. We will also accept subsequent Purchase Payments as required under applicable law and federal tax law.

MAXIMUM TOTAL PURCHASE PAYMENTS: [\$1,000,000.00,] without our prior approval.

MINIMUM ACCOUNT VALUE: \$2,000.00

BENEFICIARY: As designated by you as of the Issue Date unless changed in accordance with the Contract provisions.

PRODUCT CHARGES:

SEPARATE ACCOUNT: We assess certain daily charges equal on an annual basis to the percentages set out below of the average daily net asset value of each Subaccount of the Separate Account:

Mortality and Expense Charge: [0.70%]

Administration Charge: [0.20%]

[Death Benefit Rider Charge: [0.20%]]

SALES CHARGE:

The Sales Charge for each Purchase Payment is determined by multiplying the Purchase Payment by the applicable Sales Charge percentage. The Sales Charge percentage for each Purchase Payment is based on your Cumulative Purchase Payments as of the date the Purchase Payment is received by us. The Sales Charge for each Purchase Payment will be deducted in installments over 7 years (1/7 of the charge) on the Contract Anniversary.

The Sales Charge will be deducted from your Account Value. This deduction will result in the cancellation of Accumulation Units from each applicable Subaccount (and/or reduction of any portion of the Account Value allocated to any other accounts included by rider) in the ratio that the portion of the Account Value in such Subaccount (and/or other account) bears to the total Account Value.

INITIAL PURCHASE PAYMENT PERIOD:

For purposes of determining the Sales Charge percentage all Purchase Payments credited within the Initial Purchase Payment Period will be treated as if received on the Issue Date. The Initial Purchase Payment Period begins on the Issue Date and ends on the earlier

of 90 days after the Issue Date or the date you make your first withdrawal other than an Exempt Withdrawal. An Exempt Withdrawal is a withdrawal:

1. that is required for you to avoid Federal Income Tax penalties or to satisfy Federal Income Tax rules concerning minimum distribution requirements that apply to this annuity. For purposes of this exception, we assume that this annuity is the only annuity contract or funding vehicle from which distributions are required to be taken, or
2. in the first Contract Year that is part of a systematic withdrawal program in which the withdrawal amount does not exceed [10%] of total Purchase Payments divided by the frequency of the systematic withdrawals. For example if a monthly systematic withdrawal program is selected then the monthly amount does not exceed 1/12 of [10%] of total Purchase Payments.

Cumulative Purchase Payments are the total Purchase Payments received by us (including the current Purchase Payment).

CUMULATIVE PURCHASE PAYMENTS	SALES CHARGE
Less than \$50,000	5.00%
\$50,000-99,999.99	4.20%
\$100,000-249,999.99	3.50%
\$250,000-499,999.99	2.50%
\$500,000-999,999.99	2.00%
1,000,000 or greater	1.25%

ACCOUNT FEE: The Account Fee is [\$30.00] each Contract Year. During the Accumulation Period, on the Contract Anniversary the full Account Fee is deducted from each applicable Subaccount in the ratio that the Account Value in the Subaccount bears to the total Account Value in the Separate Account. On the Annuity Calculation Date, a pro-rata portion of the Account Fee will be deducted from the Account Value as described above. However, if your Account Value on the last day of the Contract Year or on the Annuity Calculation Date is at least [\$50,000], then no Account Fee is deducted. If during the Accumulation Period, a total withdrawal is made, the full Account Fee will be deducted at the time of the total withdrawal. During the Annuity Period the Account Fee will be deducted regardless of the size of your Contract and it will be deducted pro-rata from each Annuity Payment.

SEPARATE ACCOUNT: First MetLife Investors Variable Annuity Account One

ALLOCATION REQUIREMENTS:

1. [Currently, you can select from any of the Subaccounts or the Fixed Account (if a Fixed Account Rider has been issued). However, we reserve the right to limit this in the future. However, if the GWB Rider is in force you can only make allocations to the GWB Rider Subaccounts.
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, during the Accumulation Period you may make transfers into the Subaccounts, subject to the maximum number of transfers per Contract Year as stated above. [If the GWB Rider is attached to the Contract and in force you may make transfers between the GWB Rider 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 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.

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[TRANSFER AND ALLOCATION LIMITS:

If the GWB Rider is terminated under the Termination of Rider provision and is no longer in force, no transfers or allocations may be made to the GWB Rider Subaccounts, as applicable. You will have access to the other Subaccounts currently available.]

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, and so forth until all Purchase Payments have been withdrawn (First-in-First-out (FIFO) basis).

The Withdrawal Charge for each withdrawal is determined by multiplying the Purchase Payment by the applicable Withdrawal Charge percentage assigned to that Purchase Payment based on the Age of Purchase Payment schedule below. The Withdrawal Charge percentage for each Purchase Payment is based on your Cumulative Purchase Payments as of the date the Purchase Payment is received by us. When determining the actual withdrawal charge for a partial or full withdrawal the Age of Purchase Payment percentage will be based on the date of receipt of each Purchase Payment. For purposes of determining the Withdrawal Charge band all Purchase Payments credited within the Initial Purchase Payment Period will be treated as if received on the Issue Date.

Withdrawal Charges are determined in accordance with the following schedule:

-----AGE OF PURCHASE PAYMENT-----

<TABLE>
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Cumulative Purchase Payments	1 year or 2 years or 3 years or 4 years or 5 years or 6 years or 7 years or more		more but less than 2 years		more but less than 3 years		more but less than 4 years		more but less than 5 years		more but less than 6 years		more but less than 7 years		
	Less than 1 year	2 years	3 years	4 years	5 years	6 years	7 years	more	Less than 1 year	2 years	3 years	4 years	5 years	6 years	7 years
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Less than \$50,000	5%	5%	4%	4%	3%	3%	2%	2%	2%	2%	2%	2%	2%	2%	0%
\$50,000 - 99,999.99	5%	4%	4%	3%	3%	2%	2%	2%	2%	2%	2%	2%	2%	2%	0%
\$100,000 - 249,999.99	4%	3%	3%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	0%
\$250,000 - 499,999.99	3%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	0%
\$500,000 - 999,999.99	2%	2%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	0%
\$1,000,000 and greater	2%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	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 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%.

[INITIAL EDCA PERIOD: 12 months EDCA rate applicable to deposits made at the beginning of the Initial EDCA period: [3.00%]

INITIAL EDCA PERIOD: 6 months EDCA rate applicable to deposits made at the beginning of the Initial EDCA period: [3.00%]

INITIAL EDCA PERIOD: 3 months EDCA rate applicable to deposits made at the beginning of the Initial EDCA period: [3.00%]

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ANNUITY SERVICE OFFICE:

First MetLife Investors Insurance Company
[P.O. Box 10366
Des Moines, Iowa 50306-0366]
[(800) 343-8496]

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ENDORSEMENTS AND RIDERS ATTACHED TO THIS CONTRACT:

[Enhanced Dollar Cost Averaging Rider
Three Month Market Entry Rider
Guaranteed Withdrawal Benefit Rider
Guaranteed Withdrawal Benefit Rider Withdrawal Rate Enhancement Rider
Death Benefit Rider - Annual Step-up
Death Benefit Rider - Principal Protection
Waiver of Withdrawal Charge for Nursing Home or Hospital Confinement Rider
Waiver of Withdrawal Charge for Terminal Illness Rider
Individual Retirement Annuity Endorsement
Roth Individual Retirement Annuity Endorsement
SIMPLE IRA Endorsement
401 Plan Endorsement
Unisex Annuity Rates Rider
Spousal Continuation Endorsement
Qualified Distribution Program Endorsement
Non-Qualified Annuity Endorsement]

FMLI-GWB (4/13)-O

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January 15, 2013

VIA EDGAR TRANSMISSION

U.S. Securities and Exchange Commission
100 F Street, NE
Washington, D.C. 20549

Re: Post-Effective Amendment No. 4
First MetLife Investors Insurance Company
First MetLife Investors Variable Annuity Account One
File Nos. 333-178515/811-08306
(Class O)

Commissioners:

On behalf of First MetLife Investors Insurance Company (the "Company") and First MetLife Investors Variable Annuity Account One (the "Account"), we are hereby transmitting for filing under the Securities Act of 1933, as amended (the "Securities Act"), Post-Effective Amendment No. 4 (the "Amendment") to the Account's registration statement on Form N-4 ("Registration Statement") for certain variable annuity contracts issued through the Account.

This Amendment is being filed pursuant to paragraph (a) (1) of Rule 485 under the Securities Act to add new disclosure to the prospectus describing changes to certain optional riders.

If you have any questions or comments regarding the Amendment, please call the undersigned at (202) 414-9208.

Sincerely,

/s/ W. Thomas Conner

W. Thomas Conner

Attachment

cc: Michele H. Abate, Esq.
John B. Towers, Esq.

NEW YORK . LONDON . HONG KONG . CHICAGO . WASHINGTON, D.C. . BEIJING .
PARIS . LOS ANGELES . SAN FRANCISCO . PHILADELPHIA . SHANGHAI . PITTSBURGH
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SILICON VALLEY . DUBAI . CENTURY CITY . RICHMOND . GREECE