

SERFF Tracking Number: HARL-125616342 State: Arkansas
Filing Company: Hartford Life Insurance Company State Tracking Number: 38746
Company Tracking Number: IPD-HL20317
TOI: A02G Group Annuities - Deferred Non-variable Sub-TOI: A02G.002 Flexible Premium
Product Name: IRA group annuity
Project Name/Number: /

Filing at a Glance

Company: Hartford Life Insurance Company

Product Name: IRA group annuity

TOI: A02G Group Annuities - Deferred Non-variable

Sub-TOI: A02G.002 Flexible Premium

Filing Type: Form

SERFF Tr Num: HARL-125616342 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 38746

Co Tr Num: IPD-HL20317

State Status: Approved-Closed

Co Status: Initial Filing

Reviewer(s): Linda Bird

Author: Robert Adamczyk

Disposition Date: 04/24/2008

Date Submitted: 04/21/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Overall Rate Impact:

Group Market Type: Other

Filing Status Changed: 04/24/2008

State Status Changed: 04/24/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

RE: Hartford Life Insurance Company – NAIC 88072-091

Group Annuity Filing

Group Annuity Contract; HL-20317

Income Share Certificate; HL-20318

Annuity Certificate; HL-20319

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The above referenced forms are new and are not replacing any previously approved forms. The forms are exempt from readability requirements. An actuarial memorandum has been provided to help with the review of the forms. The primary marketplace for this type of contract is IRC §408. The contract also may be used to provide annuities taxed under IRC §72 or IRC §409A.

Group Annuity Contract, HL-20317 is issued to a trustee/sponsor of an Individual Retirement Annuity program within the meaning of IRC §408 ("IRA"). The availability of this product will be limited to eligible groups that consist of individuals (and their beneficiaries) that can directly or indirectly access other versions of the comparable group annuity products provided through their employers qualified plan (See Group Annuity Contract HL-19933, approved by your department on August 8, 2006). This product will be available only directly from Hartford Life Insurance Company. No producers will be involved and no commissions will be paid.

Group Annuity Certificates HL-20318 and HL-20319 will be offered under the contract. HL-20318 provides an IRA in the form of a deferred annuity and HL-20319 offers an IRA in the form of an immediate annuity.

The application used with this contract will be HL-19947, approved by your Department on June 26, 2007.

Separate contracts will be issued for traditional and Roth IRAs. The riders that would be used with, and are referenced in forms HL-20317 and HL- 20319, have been previously approved by your Department on January 14, 2008:

Form Number and Title

HL-IRA-07 Contract Rider for Qualified Individual Retirement Annuity

HL-ROTH-07 Rider for Roth IRA

.
If you should have any questions/comments please direct them to my attention as indicated below.

Sincerely,

Robert J Adamczyk
Contract Specialist
Contract Drafting and Filing

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 860-843-3055
 FAX: 860-843-8014

Company and Contact

Filing Contact Information

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Filing Company Information

Hartford Life Insurance Company
 200 Hopmeadow Street
 Simsbury, CT 06089
 (860) 547-5000 ext. [Phone]

CoCode: 88072
 Group Code: 91
 Group Name:
 FEIN Number: 06-0974148

State of Domicile: Connecticut
 Company Type: Life
 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: per statute
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Life Insurance Company	\$50.00	04/21/2008	19747842

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	04/24/2008	04/24/2008

SERFF Tracking Number: HARL-125616342 State: Arkansas
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Disposition

Disposition Date: 04/24/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Variable Material		Yes
Form	Group Annuity Contract		Yes
Form	Income Share Certificate		Yes
Form	Annuity Certificate		Yes

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Form Schedule

Lead Form Number: HL-20317

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	HL-20317	Policy/Cont	Group Annuity ract/Fratern Contract al Certificate	Initial		0	group annuity contract.pdf
	HL-20318	Certificate	Income Share Certificate	Initial		0	Deferred certificate.pdf
	HL-20319	Certificate	Annuity Certificate	Initial		0	Immediate certificate.pdf

Group Annuity Contract

Providing for the Purchase of Income Annuities

This Contract is made by **HARTFORD LIFE INSURANCE COMPANY**, a stock insurance company, (the "Hartford Life") and [XYZ Trust Company, as the trustee of the Hartford Lifetime Income Individual Retirement Annuity Trust^{Var 1}] (the "Holder" of this Contract). As of [March 15, 2008,^{Var 1}] (the "Effective Date") Hartford Life has assigned this Contract the number [GA-999999^{Var 1}] The terms "we", "us" and "our", when used in this Contract, refer to Hartford Life.

The Holder of this Contract shall authorize the purchase of fully paid-up [individual retirement annuities within the meaning of Code §408(b)^{Var 2}] [by individuals who are or were eligible to purchase Income Shares through a contract issued in connection with their employer's pension or retirement savings plan or program, and the beneficiaries of such individuals, all as provided or permitted herein.^{Var 3}]

This Contract is issued in consideration of the application of the Holder. The application and this Contract[, including the Rider,^{Var 4}] constitute the entire contract between the parties. This Contract is subject to the laws of [Any State.^{Var 5}]

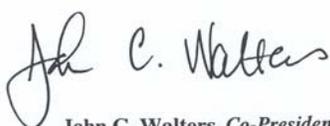
The paid-up annuities provided by this contract have no cash surrender or loan value and provide a standard death benefit that is less than the amount calculated under [Any State's^{Var 5}] Standard Nonforfeiture Law for Individual Deferred Annuities

In Witness Whereof, HARTFORD LIFE INSURANCE COMPANY located at 200 Hopmeadow Street, Simsbury, Connecticut, 06089 has, by its President and Secretary, executed this Contract as of [March 31, 2008^{Var 1}] (the "Issue Date") and caused the same to be in full force as of its Effective Date.

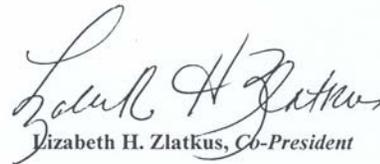
[^{Var 6}



Richard G. Costello, *Secretary*



John C. Walters, *Co-President*



Elizabeth H. Zlatkus, *Co-President*

]

Group Contract
Fixed [Traditional Individual Retirement^{Var 7}] Annuities
Non-Participating



TABLE OF CONTENTS

	PAGE
1. DEFINITIONS	3
2. ANNUITY PURCHASE	[4 ^{Var 8}]
3. PAYMENT OF ANNUITY	[5 ^{Var 8}]
4. SURRENDERS	[9 ^{Var 8}]
5. CONTROL PROVISIONS	[9 ^{Var 8}]
6. CERTIFICATES	[10 ^{Var 8}]
7. PROVISIONS PERTAINING TO GENERAL MATTERS	[11 ^{Var 8}]

ATTACHED TO THE CONTRACT:

COPY OF APPLICATION

SECTION 1 - Definitions

"*Annuitant*" is an individual who has an Annuity under this Contract. The Annuitant is the owner of the Annuity. All rights in each Annuity are owned by and vest in the Annuitant.

"*Annuity*" is a series of income payments payable [as an individual retirement annuity, as described in Code §408(b), ^{Var 9}] over the life of the Annuitant[; the joint lives of the Annuitant and Joint Annuitant; or a fixed period, ^{Var 10}] starting on the Beginning Date. The available forms of Annuity are described in Section 2.3.

"*Assumed Beginning Date*," is the Beginning Date assumed in determining the purchase rate for an Income Share. The Assumed Beginning Date is [the 1st day of the month on or after the Annuitant's 65th birthday, ^{Var 11}] unless another date is specified in the Certificate.

"Beginning Date" is the first of the month an Annuitant elects to receive his first income payment. If no election is made, the Beginning Date is [the 1st day of the month on or after the Annuitant's 70th birthday. ^{Var 12}] See Section 3.4.1 for the Beginning Date of a Beneficiary's alternative Annuity death benefit.

["*Beneficiary*" is the person designated the beneficiary by an Annuitant to receive any death benefit payable under this Contract. ^{Var 12A}]

A "*Certificate*" is an Annuity certificate we issue an Annuitant. The Certificate describes the specific terms of his Annuity.

"*Code*" is [the Internal Revenue Code of 1986, as amended. ^{Var 13}]

"*Holder*" is the holder of this Contract, named on the face page.

"*Income Share*" is a fixed dollar amount of deferred periodic annuity income purchased under this Contract on the life of an Annuitant, starting as of the Assumed Beginning Date, and with the ancillary benefits, terms and conditions specified in this Contract.

["*Joint Annuitant*" is the person, named in a Certificate, with respect to whom life contingent benefits may be payable under the terms of the Annuity, upon the death of the Annuitant. ^{Var 14}]
[Unless we otherwise agree, a Joint Annuitant must be the Spouse of an Annuitant. ^{Var 15}]

["*Minimum Return*" is the purchase payments paid for an Annuitant's Income Shares, without interest. ^{Var 15A}]

[["*Rider*" is the Contract [Rider for Qualified Individual Retirement Annuity ^{Var 17}] that is attached to and made a part of this Contract. Unless specifically provided to the contrary, in the case of a conflict, the terms of the Rider control. ^{Var 16}]]

"*Purchase Date*" is the day we receive a payment to purchase Income Shares.

["*Spouse*" is the person married to an Annuitant, as determined under applicable law, on the earlier of the Beginning Date or the date the Annuitant dies. ^{Var 18}]

SECTION 2 - Annuity Purchases

2.1. Annuity Purchase Rules.

2.1.1 Purchase Rules. Prior to discontinuance of this Contract, the Holder may authorize an Annuitant's purchase of Income Shares under this Contract. All Income Shares are purchased in the [Life Annuity ^{Var 19}] form described in Section 2.3 below.

2.1.2 Limits on Purchase Payments. [Any purchase payment applied to purchase Income Shares under this Contract is subject to the conditions and limitations specified in the Rider. Anything in the Rider to the contrary notwithstanding, t ^{Var 20}] the minimum purchase payment is [\$5,000 ^{Var 21}] [or, if less, the total annual cash contribution an Annuitant may make under the terms of the Rider. ^{Var 20}] Our approval is required before any purchase payment below such minimum or in excess of [\$1,000,000 ^{Var 22}] is submitted.

2.1.3 Purchase Information. Each purchase payment must be accompanied by [the information we customarily require to administer an Annuity in a form acceptable to us. ^{Var 23}] Each Income Share is purchased on the day we or our agent receive the applicable purchase payment in good order, based on the purchase rate then in effect. No person acquires any rights to an Income Share until we receive the purchase payment.

[[**2.1.4 Beneficiary Purchases.** [If permitted by the Rider, a ^{Var 24A}] surviving Spouse who is the sole designated Beneficiary may purchase Income Shares on his own life. Such purchase is affected using such Spouse's [current age ^{Var 24B}] and the purchase rate in effect on the Purchase Date. Such Income Shares are accounted for separately from Income Shares a Spouse may receive under Section 3.4. ^{Var 24}]]

2.2. Annuity Purchase Rates.

2.2.1 Current Rates Used. The number of Income Shares purchased is determined by applying our purchase rates, in effect for this class of contract on the Purchase Date, as purchase payment for the Income Shares.

2.2.2 Determination of Current Rate. The minimum purchase rate basis in effect for purchases of Income Shares under this Contract on the Effective Date [uses a Unisex version of the GAM 1994 Basic Table, with projection factors, and an assumed interest rate not less than the minimum non-forfeiture rate specified in the NAIC Model Non-forfeiture Law for Individual Deferred Annuities. ^{Var 25}] If, when Income Shares are purchased, our current Annuity purchase rate basis for this class of contracts would allow for purchase of a larger number of Income Shares, such current basis is used as the current purchase rate.

2.3 Forms of Annuity.

2.3.1 Purchase Form. Unless otherwise specified in a Certificate we issue an Annuitant, all Income Shares purchased under this Contract provide [\$10 of monthly Life Annuity per Income Share, starting at age 65, with a cash refund death benefit, ^{Var 26}] all as described herein.

2.3.2 Payment Forms. Subject to Section 2.4, Income Shares may be paid, as an Annuity, in such forms as we may agree, including the following [three forms^{Var 27}]:

- [(a) **Life Annuity.** This form provides for fixed payments to the Annuitant starting on his Beginning Date and continuing through his lifetime. If the total Annuity payments made to the Annuitant is less than the Minimum Return, the difference is paid to the Beneficiary in a lump sum within 30 days of our receipt of proof of death, in good order.
- (b) **Joint Annuity.** This form provides for fixed payments to the Annuitant starting on his Beginning Date and continuing during his lifetime. After the Annuitant's death, the payments which would have become payable to the Annuitant had he survived are continued in the same amount (or 75% or 50% thereof, if so specified) to the designated Joint Annuitant for the lifetime of such Joint Annuitant. If the total Annuity payments, made to the Annuitant and Joint Annuitant is less than the Minimum Return, the difference is paid to the Beneficiary in a lump sum within 30 days of our receipt of proof of death, in good order.
- (c) **Period Certain Annuity.** This form provides for fixed payments to the Annuitant starting on his Beginning Date and continuing for a fixed period of 5, 10 or 15 years, as selected by the Annuitant. After the Annuitant's death, the payments which would have become payable to the Annuitant are continued in the same amount to the designated Beneficiary until the end of the fixed period.^{Var 28}]

[2.3.3 Fixed Cost-of-Living Increases. Any of the available Annuity payment forms may include an annual fixed percentage increase in the benefit paid. The increase must be expressed as a whole percentage, subject to a maximum percentage of 6% per year. If elected, the increase will occur as of the Anniversary of the actual Beginning Date of the Annuity.^{Var 29}]

2.3. [4] Actuarial Equivalents. Any such payment forms will be actuarial equivalents of the Income Share purchased form, described in Section 2.3.1, determined using the actuarial factors described in Section 3.2.3.

2.4 Limits on Annuity Forms.

2.4.1 Annuitant Election. Except as limited below [or by the terms of the Rider^{Var 30}], an Annuitant may, as of his Beginning Date, elect any available Annuity form listed in Section 2.3.2.

2.4.2 Frequency. Except as provided in Section 3.1.4, payments are made monthly, unless we agree to quarterly, semi-annual or annual payments.

2.4.3 No Revocation. [Neither the form of Annuity, nor a Joint Annuitant may.^{Var 31}] be changed after the Beginning Date.

2.4.4 Annuity Limits. [If the Joint Annuitant is someone other than a Spouse, the maximum available continuation percentages are limited as follows:

<u>Years Annuitant is Older than Joint Annuitant Determined by the Difference in Their Birth Year</u>	<u>Available Percentages</u>
10 or fewer years.	No limitation.
More than 10 years, but less than 20 years.	50% and 75%.
20 years or more.	50% only.

^{Var 32}]
[2.4.5 Cash Refund or Certain Period. When a Beneficiary becomes the Annuitant, the period over which any cash refund or period certain payments may be paid may not exceed the Annuitant’s “expected return multiples” in Table V of Treasury Regulation §1.72-9, as amended.
^{Var 33}]

[2.4.6 Age 70 Limitation. We are not obligated to permit the purchase of an Annuity for a Annuitant after the Annuitant’s 70th birthday. We may require that payments under an Annuity start as of a date that is specified by us that is on or after the 1st day of the month following the Annuitant’s 70th Birthday. Such date shall not be later than the date specified in Code §401(a)(9)(C)(i).^{Var 34}]

[2.4.7 Treasury Regulations. If any form of Annuity otherwise permitted under this Contract would be inconsistent with the rules contained in Code §§401(a)(9) and 408(b)(3) and in Treasury Regulations §1.401(a)(9)-1 through §1.401(a)(9)-9 and §1.408-8, or other Internal Revenue Service Regulations or rulings, then such form of Annuity may not be paid under this Contract.^{Var 35}]

[2.4.8 Conflict With Rider. If any provision of this Section 2.4 conflicts with a provision of the Rider, the more restrictive of the two provisions controls.^{Var 36}]

SECTION 3 – Payment of Annuity.

3.1 Annuity Payments.

3.1.1 Payments to Annuitant. An Annuity is paid to the Annuitant on the Beginning Date and monthly thereafter, unless another frequency is agreed to, ending with the payment due immediately before the Annuitant’s death [or, if earlier, the term of the Annuity^{Var 37}].

[3.1.2 Payments to Joint Annuitant. Annuity payments with respect to a Joint Annuitant start on the first due date following the Annuitant’s death and end with the payment due immediately before the Joint Annuitant’s death.^{Var 38}]

3.1. [3] Proof of Survival. We may require proof that the recipient of an Annuity is living on each date an Annuity payment is due. If a requested proof is not furnished, no Annuity payments are payable until such proof is received.

3.1. [4] Minimum Payments. If the monthly payment amount is less than [a minimum amount we establish^{Var 39}], we may require that such payments be aggregated into a quarterly, semi-annual or annual payment, payable in advance.

3.2 Election to Start Payments

3.2.1 Administrative Practice. Subject to the terms and limitations in [the Rider or ^{Var 40}] this Contract, an Annuitant may make any elections specified in this section, in accordance with our then current administrative practices.

3.2.2 Changes to Beginning Date. [The Annuitant may elect to begin receiving Annuity payments as of the first day of any month on or before his 70th birthday. If no election is made, we may require that payments start as of such date, or as of any other date we specify on or before the “required beginning date” as defined in the Rider. ^{Var 41}]

3.2.3 Actuarial Adjustments. We will adjust the Annuity payment amount from the purchased Annuity forms to reflect the actual Beginning Date and form of Annuity chosen, based on the actuarial adjustment factors [in effect for this class of contracts on the date an Annuitant irrevocably elects to receive Annuity payments. Such factors are determined using the same actuarial assumptions used in determining the then current Annuity purchase rates as determined under Section 2.2.2, above. ^{Var 42}]

3.3 Death Benefits.

3.3.1 Amount of Benefit. Prior to the Beginning Date, [the death benefit with respect to Income Shares under this Contract is a lump sum equal to the Minimum Return, unless, with respect to the Annuitant, the alternate Annuity death benefit, described in Section 3.4 below, is elected within 90 days of the death of the Annuitant, or such later date as may be permitted at our discretion. ^{Var 43}] After the Beginning Date, the death benefit, if any, is determined under the selected Annuity form.

[[3.3.2 Beneficiary Designation. The Beneficiary is the individual designated by the Annuitant and may be changed by the Annuitant by filing a designation with us. Such designation is effective on the date it is signed, even if the Annuitant is not living when we receive it, but without prejudice because of any payments we make before receipt of the notice.

3.3.3 No Designation. If no Beneficiary is named in our records or the designated Beneficiary pre-deceases the Annuitant, any death benefit is paid to [the Annuitant’s Spouse, if any. If there is no Spouse, any death benefit is paid to the Annuitant’s estate; provided that after the Beginning Date such death benefit is paid to the estate of the last person receiving payments under the Annuity. If we are advised that no estate is or will be established, we may, in our discretion, pay the death benefit to the Spouse, children, parents, grandchildren or siblings of such decedent. ^{Var 44}]

3.3.4 Multiple Beneficiaries. If more than one person is named Beneficiary, [all such persons living on the date of the Annuitant's death are considered co-Beneficiaries and receive equal shares of any payment, unless the Annuitant provides otherwise. ^{Var 44}] ^{Var 43A}]]

[[3.4 Alternate Annuity Death Benefit

3.4.1 Form of Alternative Benefit. The alternative Annuity death benefit shall be determined by converting the Income Shares on the life of an Annuitant into Income Shares on the life of the [Beneficiary^{Var 45A}]. Such Income Shares are subject to all of the terms of this contract except:

(a) **Beginning Date.** The Beginning Date must be the date [selected by the Beneficiary or representative of the Beneficiary in accordance with the following terms:

(i) **Non-Spouse Beneficiary.** If the Beneficiary is not the Annuitant's Spouse, the Beginning Date is December 1 of the year following the death of the Annuitant, unless an earlier Beginning Date is elected.

(ii) **Spouse Beneficiary.** If the Beneficiary is the Annuitant's Spouse, the Beneficiary may elect a current Beginning Date or may defer the Beginning Date to any date prior to the later of the Annuitant's 70th birthday or December 1 of the year following the Annuitant's death.
^{Var 45B]}

(b) **No Commutation.** Section 4.2 does not apply to the alternative Annuity death benefit.

(c) **Available Payment Form.** The Annuity is paid to the Beneficiary as [a Life Annuity only^{Var 45C}].

3.4.2 Election of Alternative Benefit. [An Annuitant may elect that any death benefit be paid in the alternative form to any natural person Beneficiary, provided that, after the death of the Annuitant, the Beneficiary may revoke such election during the 90 days following the death of the Annuitant. Additionally, a Beneficiary or authorized representative of a Beneficiary may irrevocably elect the alternative Annuity Death Benefit during the 90 days following the death of the Annuitant. Promptly after receipt of an election in good order, we issue a Certificate to the Beneficiary, reflecting the terms of the alternate Annuity death benefit.^{Var 45D}]

3.4.3 Limits on Availability. The alternative Annuity death benefit is not available:

[(a) If the Minimum Return is less than \$5,000;

(b) After the actual Beginning Date for any Annuity;

(c) To a Beneficiary that is not a natural person; or

(d) With respect to any Income Shares received as a Spouse or Beneficiary.^{Var 45E}]

3.4.3 Full Discharge. If no election is received by us, in good order, [within the 90 day period^{Var 45F}] specified in Section 3.4.2 we may pay the lump sum death benefit described in Section 3.3.1, and such payment shall fully discharge our liability with respect to such Income Shares.^{Var 45}]]

SECTION 4 – Surrenders and Commutation

4.1 No Surrender. [Except to the extent provided in Sections 4.2 and 6.1.3, Income Shares may not be canceled and have no surrender or commutation value. ^{Var 46}]

[4.2 Commutation of Immediate Annuity. After an Annuitant's Beginning Date an Annuitant may request the commutation of any portion of their Annuity or other payment that does not involve life contingencies. Any such commutation value is paid in a lump sum and reflects our reasonable estimate of the then present value of the commuted payments, using the investment and other assumptions we currently use in setting the premium for Income Shares or similar annuity products. Life contingent Annuity payments, and any other payment the timing of which is dependent on a life contingency, are paid when due in accordance with the applicable Certificate and cannot be commuted. ^{Var 47}]

Section 5 – Control Provisions

5.1 Holder's Authority.

5.1.1 The Holder has the power to authorize, for the benefit of Annuitants, the purchase of Income Shares under this Contract and to exercise those other rights, privileges and options explicitly granted to it by this Contract.

5.1.2 No amendment of the trust or other document governing the Holder may materially affect our obligations with respect to any Annuity, except to the extent we consent.

5.2 Contract Amendments.

5.2.1 Subject to the provisions below, we and the Holder, by mutual written agreement, may amend any provision of this Contract with respect to future Income Shares or Annuity purchases. We may also amend [any provision of this Contract upon advance notice of not less than 60 days to the Holder, provided that any such amendment shall only have prospective application. ^{Var 48}]

5.2.2 We guarantee that the minimum purchase rate basis described in Section 2.2.2 will remain in effect until at least the first anniversary of the Effective Date and further that no change to the minimum guaranteed purchase rate basis will subsequently occur more than once during any twelve-month period. In accordance with our regular practice, [we will provide the Holder 60 days notice of any change in such guaranteed basis then in effect for contracts of this class. ^{Var 49}]

5.2.3 No amendment to this Contract may reduce the amount, change the term or delay the due date of any Annuity payments purchased before the effective date of the amendment unless such amendment is reasonably required to comply with applicable laws, rulings or regulations. No such amendment is valid if it is not consistent with [applicable Code requirements, including any regulations or rulings thereunder ^{Var 50}].

5.2.4 The consent of an Annuitant[, Joint Annuitant, Beneficiary ^{Var 51}] or other person entitled to payments under an Annuity is not required for any amendment to this Contract.

5.3 Contract Discontinuance.

5.3.1 We or the Holder, [on 60 days^{Var 52}] notice, may discontinue this Contract. Discontinuance is effective on the date specified in the notice or, if later, [60 days^{Var 53}] after receipt of the notice.

5.3.2 No Income Shares or Annuities may be purchased after a Contract discontinuance.

5.3.3 Subject to Section 6.1.2 below, any Income Shares purchased prior to a discontinuance continue in force and are not affected by the discontinuance.

5.3.4 This Contract terminates only when all Annuities for which there is a remaining payment obligation have been fully paid.

Section 6 – Certificates

6.1 Issuance.

6.1.1 We issue a Certificate to each Annuitant for whom an Income Shares account is maintained, reflecting the separate income Annuity established for such Annuitant.

6.1.2 Prior to the Beginning Date, we will provide each Annuitant with an annual report concerning their Income Shares[, including information concerning required minimum distributions^{Var 54}]. [If an additional purchase payment is received our standard practice is to provide a written confirmation reflecting Income Shares purchased and all Income Shares owned.^{Var 55}]

6.1.3 Each certificate will state that an Annuitant may cancel any Income Share purchase by providing us with a refund request within ten days of the Annuitant's receipt of the Certificate or, in the case of later purchases, such other confirmation of such purchase as we may provide. If such statement is not on the face of such confirmation or certificate, a separate written notice will accompany such certificate or confirmation.^{Var 56}

6.1.[4] [Each certificate will state that it is for the exclusive benefit of the Annuitant and his beneficiaries; that it is nontransferable and nonforfeitable; and that it may not be sold, assigned, discounted, or pledged as collateral for a loan or as security for the performance of any obligation or for any other purpose, except as permitted under Section 7.4 of this Contract.^{Var 57}]

6.2 Limitations.

6.2.1 We [and an Annuitant may agree to a modification to his Certificate, provided such modification is consistent with this Contract (including the Rider) and any applicable regulatory requirements.^{Var 58}]

6.2.2 If there is a conflict between this Contract and any Certificate, the provisions of the Certificate are controlling. [If there is a conflict between this Contract and the Rider, the Rider controls, unless the provisions of this Contract are more restrictive.^{Var 59}]

Section 7 – Provisions Pertaining to General Matters

7.1 Notices-Error

7.1.1 [All notices, information, requests, consents, or proofs we require must be in writing. We are not affected by any such notice, information, consent, or proof, and are not liable for the fulfillment of any obligations dependent upon the matters contained in any such notice, information, consent, or proof, until we receive it at our home office in a form and substance we reasonably deem satisfactory. As of the Effective Date the address for all notices is:

Hartford Life Insurance Company
Investment Products Division
Annuitization Unit – Service Center
P.O. Box 1583
Hartford, CT 06144-1583 ^{Var 60}]

7.1.2 The Annuitant or any other person who has an interest in payments under an Annuity shall promptly furnish us with any information and proofs we may reasonably require as to any and all facts concerning any person affected by the provisions of a Certificate.

7.1.3 We may rely on the Annuitant or any other person we believe reliable for information or certification as to any fact or that any election, waiver, or consent required is accurate and has been secured in proper form.

7.1.4 If age or any other fact relating to an Annuitant or other payee was incorrectly stated, and we acquire proof of the incorrect statement, we may use the correct fact to determine the amount and terms of any payment payable by or to us and the amount of any adjustment in future payments to any payee because of previous underpayments or overpayment to that payee. Our obligation is limited to that determined based on the correct data.

7.1.5 We may correct any error (whether by an Annuitant, or by us) in making payments or keeping any records regarding an Annuity. [If such error caused an incorrect payment to be made to any payee, an equitable adjustment may be made. ^{Var 61}]

7.2 Agreements.

7.2.1 All agreements pertaining to this Contract must be in writing [and signed by one of our duly authorized officers ^{Var 62}].

7.2.2 Any provision of this Contract or any Certificate which may have been waived on one occasion shall continue to be enforceable at all other times.

7.3 Representations.

7.3.1 The Holder represents that [this Contract is its valid and binding obligation, enforceable in accordance with its terms ^{Var 63}].

7.3.2 We represent that [the Contract is our valid and binding obligation, enforceable in accordance with its terms ^{Var 64}].

[7.4 Recognition of Divorce and Separation Orders.

7.4.1 If a divorce or separation instrument, within the meaning of Code §408(d)(6) (an “Order”) specifies the transfer or distribution of all or a part of an Annuitant’s Income Shares or Annuity payments to his Spouse or other dependent, the Order may be recognized by us, provided that its terms clearly identify the portion of the rights or benefits so transferred and the value of all payments or distributions ordered do not exceed the value of such benefits.

7.4.2 We may determine if an Order is effective to make such transfer and such determination is conclusive in determining the rights of any party with respect to any Income Shares or Annuity. We may take any reasonable action and make any reasonable determinations, as we deem appropriate for an Order.

7.4.3 Prior to the Beginning Date, our normal procedure with respect to such Orders, is to surrender the Income Shares subject to the Order and either pay such amount to or for the benefit of the Spouse or other dependent or to apply such amount to the purchase of Income Shares on the life of the Spouse. If Income Shares are purchased, the value applied is determined using the current purchase rate. ^{Var 65}]

7. [5] Non-Participating.

7. [5].1 All Income Shares purchased under this Contract are non-participating.

7. [6] Fees and Charges.

7. [6].1 The purchase payments quoted for each Income Share [includes all fees and charges, including any commissions or premium taxes. There are no annual fees or charges associated with any Income Share purchased under this Contract ^{Var 66}].

7. [7] Source of Purchase Payments.

7. [7].1 We reserve the right to require from the Holder or the Annuitant evidence satisfactory to us that all purchase payments [are from sources permitted under the terms of the Rider and ^{Var 67}]. satisfy our standard underwriting requirements If satisfactory evidence is not provided, we may decline or return any affected purchase payments.

7. [8] Miscellaneous.

7. [8].1 The singular includes the plural and the masculine pronoun includes both the masculine and the feminine gender, unless the context indicates otherwise.

Income Share Certificate
Hartford Life Insurance Company
 200 Hopmeadow Street
 Simsbury, Connecticut 06089

This certificate summarizes the terms of the Hartford Lifetime Income Shares you have [purchased^{Var 1}] as [an individual retirement annuity under §408(b) of the Internal Revenue Code^{Var 1A}].

The terms “we”, “us” and “our” mean Hartford Life Insurance Company. “You” or “your” mean the Annuitant and Owner named below. [This certificate replaces any certificate previously issued to you under the Certificate Number shown below.^{Var 1B}]

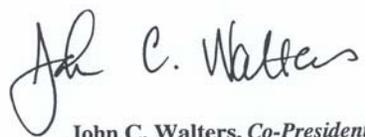
Please notify us if your address changes. This will help us to ensure that you receive important communications on time.

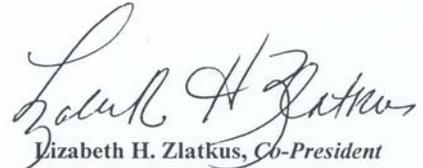
Annuitant [and Owner]^{Var 1C} [John Doe ^{Var 2}]	Date of Birth [January 10, 1950 ^{Var 2}]	[Gender]^{Var 2A} [male ^{Var 2}]
Certificate Number [99999-005 ^{Var 2}]	Certificate Effective Date [March 1, 2008 ^{Var 2}]	Certificate Issue Date [March 10, 2008 ^{Var 2}]
Assumed Income Start Date [February 1, 2015 ^{Var 2}]	Assumed Form of Annuity [Single Life Annuity with Cash Refund ^{Var 3}]	[Number of Income Shares]^{Var 4} [240 ^{Var 2}]
Group Contract [GA-99999 ^{Var 2}]	[Contractholder Name] [XYZ Trust Company, as the trustee of the Hartford Lifetime Income Traditional IRA ^{Var 2}]	

The paid-up annuities described in this certificate have no cash surrender [or loan value and have a standard death benefit that is less than the amount calculated under your state’s standard nonforfeiture law for individual deferred annuities^{Var 5}].

[[


 Richard G. Costello, *Secretary*


 John C. Walters, *Co-President*


 Elizabeth H. Zlatkus, *Co-President*



Deferred Paid-Up Annuity
[Traditional Individual Retirement Annuity^{Var 7}]

Section A. Definitions

Annuity. The lifetime income payments[, and any related benefits,^{Var 8}] described in this certificate [that you purchased^{Var 9}] to provide future income.

Assumed Income Start Date. The Income Start Date that was assumed in determining the “Monthly Income at Assumed Income Start Date,” as shown on the first page of this certificate. [The Assumed Income Start Date is the first day of the month on or after your 65th birthday.^{Var 10}] If you elect a different Income Start Date, your monthly income is adjusted to reflect the actual Income Start Date.

Assumed Form of Annuity. The Income Shares [you purchased^{Var 9A}] are based [on your life only, with a Cash Refund death benefit. Your Annuity also may be paid as a Joint and Survivor with Cash Refund or for a Period Certain. Your monthly income is actuarially adjusted if you elect an alternative form of Annuity.^{Var 11}]

[Beneficiary. The person entitled to any death benefit payable on your death or, in the case of a Joint and Survivor Annuity, upon the death of both you and your Joint Annuitant.^{Var 12}]

[[Cash Refund. The total premium you paid to purchase Income Shares. The standard Income Share death benefit is a lump sum equal to the Cash Refund. [An alternative Annuity death benefit also may be available. See Section D.3.^{Var 14} ^{Var 13}]]

Certificate Effective Date. The date listed on the face page when [we received your initial Income Share premium.^{Var 15}]

Certificate Issue Date. The date listed on the face page when we mailed this certificate to you.

[Domestic Relations Order. Any domestic relations order, or similar agreement (such as child support), satisfying the requirements of Internal Revenue Code §414(p) (1), (2) and (3) that applies to amounts paid under the Annuity, as if the amounts were paid directly by a plan qualified under § 401(a) of the Internal Revenue Code.^{Var 16:}]

Income Share. A measure of the Annuity purchased on your life under the Group Contract [as a traditional individual retirement annuity^{Var 17}]. Each Income Share represents [[\$10 of monthly annuity^{Var 18}], in the Assumed Form of Annuity, starting on the Assumed Income Start Date.

Income Start Date. The date income payments begin. The Income Start Date must be [the first day of a month that is on or before the 1st of the month following your 70th birthday.^{Var 19}]

[[Joint Annuitant. The Joint Annuitant is the person who receives Annuity income payments under the Joint and Survivor with Cash Refund Annuity form for life upon your death. [A Joint Annuitant may not be changed after the Income Start Date. Unless we otherwise agree, your Joint Annuitant must be your Spouse.^{Var 21} ^{Var 20}]]

[Owner. The Annuitant listed on the face page is the Owner of this certificate.^{Var 22}]

[[Rider. The Contract [Rider for Qualified Individual Retirement Annuity^{Var 24}] that is attached to and made a part of this certificate. Unless specifically provided to the contrary, in the case of a conflict between the terms of this certificate and the Rider, the terms of the Rider control.^{Var 23}]]

[Spouse. Your current spouse, as of your Income Start Date or, if earlier, at your death.^{Var 25}]

Section B. Income Shares

1. What are Income Shares?

Income Shares provide a fixed deferred Annuity. Each share represents [\$10 of monthly ^{Var 26} Annuity, in the Assumed Form of Annuity, starting on the Assumed Income Start Date. The primary purpose of Income Shares is to provide you with a guaranteed retirement income benefit.

2. [How do I know how many Income Shares I own?

A statement of the number of Income Shares you initially purchased was mailed with this certificate. At least annually we will send you a statement of your Income Share holdings, to reflect your initial purchase and any additional purchases you have made. ^{Var 27}

3. [May I purchase additional Income Shares?

Yes. You may purchase additional Income Shares.

4. How to I make such a purchase?

Contact us at the address or phone number shown on the last page of this certificate and we will provide you with a written quotation for such an additional purchase, based on our then current premium rate for your age. ^{Var 28}

[5]. Are there any restrictions on my ability to make such a purchase?

Yes. Any Income Share purchase payment must satisfy all of the conditions and limitations contained in the Group Contract[, including the Rider ^{Var 29}]. In addition, unless we otherwise agree, each purchase payment must be [in an amount that is equal to or exceeds the lesser of \$5,000 ^{Var 30} [or the total annual cash contribution limit applicable to you under the Rider. ^{Var 29}

[6]. [May I cancel my purchase if I am not satisfied?

Yes. If, for any reason, you are not satisfied with your purchase, you may request for cancellation within 10 days of your receipt of this certificate (or of any written confirmation of a later purchase). We will promptly refund your purchase payment, without interest. ^{Var 30A}

[7] Can I cash in my Income Shares?

No. Income Shares must be taken in one of the form of income payments as described in Section C. [However, once income payments have started, you may request the commutation of income payments that do not involve any life contingencies. The commuted value we will pay reflects our reasonable estimate of the present value of the commuted income payments, using the approximate investment yields we are then using to develop the premium for Income Shares or comparable annuity products. ^{Var 31}

[8] What fees are associated with Income Shares?

Income Share prices include all insurance charges and expenses[, inclusive of risk charges, investment management fee, and operating expenses. There is no sales charge (load) imposed on your purchases. ^{Var 32}

Section C. Income Payments

1. When may I start my income payments?

You may start your income payments at any time, at least 30 days after the Certificate Effective Date and [on or before the 1st day of the month following your 70th birthday. ^{Var 33}] [[Approximately [three months ^{Var 34}] before your Assumed Income Start Date, we will contact you and provide the documentation necessary to begin your income payments. If you want to start income payments at an earlier date, please contact us approximately [three months ^{Var 34}] in advance to ensure sufficient election and processing time. Please also contact us if you have decided to begin your income payments at a later Income Start Date. ^{Var 34A}]]

[It is important that you keep us informed of any address change so that we are able to contact you. Under current federal tax law, there are severe tax penalties that may apply if your Annuity payments do not start by April 1 of the year after you reach 70 1/2. ^{Var 35}]

2. [What is the effect on the amount of my income payments if they start before or after my Assumed Income Start Date?

If you elect to start your payments before your Assumed Income Start Date, your payments are reduced. If you elect to start your payments after your Assumed Income Start Date, your payments are increased. ^{Var 35A}] The actuarial adjustment factors we use to determine the reduction or increase have the same actuarial basis we then use for current purchases of Income Shares under this or other similar group contracts.

3. How will my income payments be paid?

[Subject to any limitations in the Rider, you may receive your income payments in one of the following Annuity forms:

Single Life Annuity with Cash Refund provides income payments starting on your Income Start Date for as long as you live. If the sum of all payments made to you does not equal or exceed the Cash Refund, the excess will be paid to a Beneficiary.

Joint and Survivor Annuity with Cash Refund provides income payments starting on your Income Start Date for as long as you and your Joint Annuitant live. If you die first, your Joint Annuitant receives a specified percentage of your income payment for his or her life. You may choose 50%, 75% or 100%. If your Joint Annuitant dies first, your income payments continue unchanged. If you both die before the sum of all payments equal or exceed the Cash Refund, the excess will be paid to a Beneficiary.

Period Certain Annuity provides income payments starting on your Income Start Date and continuing for a fixed period of 5, 10 or 15 years, as you select. After your death, the payments which would have been paid to you will be continued in the same amount to your Beneficiary until the end of the fixed period. There are no income payments after the end of the fixed period. ^{Var 36}]

[^{Var 37}]

We may, from time to time, offer additional forms of annuity. We will provide information on such forms at the time you are ready to start your income stream. When you choose an annuity form, we send you a revised certificate that describes the Annuity form you elected.

4. Can I change my elected form of Annuity after my Income Start Date?

No. The election of your Annuity form becomes permanent on the Income Start Date.

5. Does the form of Annuity affect my payment amount?

Yes. If you receive any available form of Annuity other than a [Single Life Annuity with Cash Refund ^{Var} 38], your income payments are actuarially adjusted.

6. May I choose any form of payment listed in item 3 above?

[We reserve the right to require that any joint and survivor Annuity form designate your Spouse as the Joint Annuitant. Otherwise, you may elect any form of Annuity we are then offering under comparable programs. ^{Var} 39]

Section D. Death Benefits

1. What is paid if I die before my income payments begin?

If you die before your income payments begin, [your Beneficiary may receive your Cash Refund as a lump sum death benefit. ^{Var} 40] [[Alternatively, if your remaining Cash Refund exceeds [\$5,000 ^{Var} 42], your Beneficiary can receive future income payments, in lieu of a lump sum, under a Single Life Annuity with Cash Refund form. The future income payments normally have a higher actuarial present value than the lump sum death benefit. ^{Var} 41]]

[If you or your Beneficiary elects a Single Life Annuity with Cash Refund form of payment, the Number of Income Shares Owned is converted to the number of Income Shares that could have been purchased using your Beneficiary's age. Your Beneficiary will receive a new certificate. Unless your sole Beneficiary is your Spouse, income payments normally must start immediately. ^{Var} 43]

If your Beneficiary predeceases you or we have no record of your Beneficiary, we will treat your Spouse as your Beneficiary, if you are married. [Otherwise, the lump sum death benefit is paid to your estate. ^{Var} 44]

[If your Beneficiary is not a natural person, only the lump sum death benefit is available. ^{Var} 44A]

2. What is paid if I die after my income payments begin?

The amount payable after your death, if any, is determined by the Annuity form you elected. See Question 3 in Section C for a description of [what payments might be payable under our standard Annuity forms ^{Var} 45]. If you elect some other Annuity form, we will describe the related death benefit as part of the election process.

[3. How do I name or change my Beneficiary?

You may name or change your Beneficiary by notifying us on a written form satisfactory to us. Your Beneficiary designation takes effect on the date the notice is properly completed and signed, but does not affect any payments we make before we receive your notice. If you name more than one Beneficiary, all are considered co-Beneficiaries and will receive a pro rata share of any death benefit, unless you indicate otherwise. ^{Var} 46]

Section E. General Provisions

[[1. Assignment.

[You may not voluntarily or involuntarily sell, assign, discount, or pledge any Annuity payment as collateral for a loan, as a security for the performance of an obligation or for any other purpose. Your Annuity is exempt from the claims of your creditors to the maximum extent permitted by law. ^{Var 47}]
[However, your Annuity is subject to any applicable Domestic Relations Order. ^{Var 48}]

[2]. Misstatements.

If age, or any other fact, pertaining to your benefit under this certificate, has been misstated, or if there is a clerical or administrative error, your benefit under this certificate is adjusted using the correct data. Our obligation is limited to that determined based on the correct data. If an underpayment has resulted, we promptly refund that amount. If an overpayment resulted, we may request repayment. If the amount is not repaid, we may reduce or suspend income payments to recover the overpayment.

[[[3]. Small Monthly Income Amounts.

If income payments to any payee are less than \$100 monthly, we may elect to make payments less frequently (but at least annually). Payments will be made at the beginning of the period with an appropriate reduction to recognize that a portion of the payment reflects amount that are not yet due. ^{Var 49}]]

[4]. Information and Proofs.

We have the right to require information and proof, from you or any payee [or Beneficiary ^{Var 50}], as to any matters that relate to our obligations under this certificate.

[5]. Regulatory Provisions.

Any change, reduction or modification applicable to the Group Contract does not affect your benefit under this certificate, unless such change, reduction or modification is required to comply with federal or state law or any applicable rule or regulation.

[6]. How to Contact Us.

All correspondence should be sent to:

HARTFORD LIFE INSURANCE COMPANY
[Attention: Investment Products Division
Retirement Income Service Team
P. O. Box 1583
Hartford, CT 06114-1583

Our toll free number is 800-243-1422. ^{Var 51}]

Annuity Certificate

Hartford Life Insurance Company

[Joint and Survivor Annuity with Cash Refund ^{Var. 1}]

This certificate summarizes the terms of your Hartford Lifetime Income [individual retirement ^{Var. 2}] annuity to be paid beginning on the Income Start Date. If there is a conflict between the Group Contract and this certificate, this certificate controls.

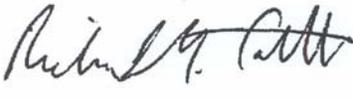
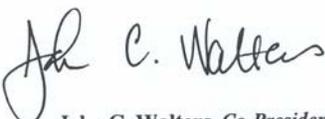
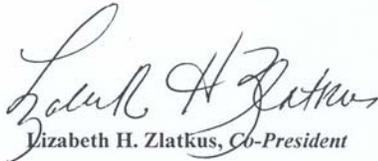
[Under the **Joint and Survivor Annuity with Cash Refund**, we make income payments to you for your lifetime. After your death, we make income payments to your Joint Annuitant for your Joint Annuitant's lifetime. If the sum of all income payments does not equal or exceed the Cash Refund after the death of both you and your Joint Annuitant, the excess will be paid to a Beneficiary as a Death Benefit. ^{Var. 3}]

The terms "we", "us" and "our" mean Hartford Life Insurance Company. "You" or "your" means the Annuitant named below. [[This certificate replaces any Certificate No. [99999-004] issued to you on [July 1, 2005.] ^{Var. 4}]]

Annuitant [John Doe]	Date of Birth [June 10, 1945]	[[Gender [male] ^{Var. 5A}]]
[[Joint Annuitant [Jane Doe] ^{Var. 5B}]]	[[Date of Birth [July 10, 1946] ^{Var. 5B}]]	[[Gender [female] ^{Var. 5A}]]
Group Contract [GA-99999]	Certificate Number [99999-010]	Certificate Issue Date [July 20, 2010]
Income Start Date [August 1, 2010]	[[Cash Refund [\$8700] ^{Var. 5C}]]	Frequency [monthly]

[[The amount of each income payment, determined by the payee who is eligible to receive it, is shown in the table below.

<i>If the payee is</i>	<i>Each income payment is</i>
[John Doe]	[\$1054]
[Jane Doe]	[\$527] ^{Var. 5E}]]

 [Richard G. Costello, *Secretary* John C. Walters, *Co-President* Elizabeth H. Zlatkus, *Co-President*]

VAR 6



Section A. Definitions

Annuity. The periodic lifetime income payments described in this certificate.
[Var. 7]

[Beneficiary. The person entitled to a Death Benefit if you and your Joint Annuitant die before the Cash Refund has been fully paid.^{Var. 8}]

[[Cash Refund. The dollar amount in the “Cash Refund” block on the first page of this certificate. [It is the premium you paid to purchase your Annuity.^{Var. 9A} ^{Var. 9}]]

[Death Benefit. The lump sum amount that will be paid to your Beneficiary if both you and your Joint Annuitant die before the Cash Refund has been fully paid. The Death Benefit is the Cash Refund minus the total amount of the income payments that have been made.^{Var. 10}]

[[Domestic Relations Order. Any domestic relations order, or similar agreement (such as child support), satisfying the requirements of [a divorce or separation order as described in Internal Revenue Code §408(d)(6) that applies to amounts paid under the Annuity.^{Var. 11A} ^{Var. 11}]]

[^{Var. 12}]

Income Start Date. The date income payments begin under this certificate. You [and your Joint Annuitant ^{Var. 13}] must be living on the Income Start Date for the Annuity described in this certificate to become effective.

[Joint Annuitant. The person you named to receive income Annuity payments for life upon your death.^{Var. 14}]

[^{Var. 15}]

[Spouse. Your spouse as of your Income Start Date.^{Var. 16}]

Section B. Questions You May Have

1. May I purchase additional Annuity benefits?

[No. Once income payments have started, additional purchases are not permitted. ^{Var.} 17]

[2. May I change my Joint Annuitant?

No, the Joint Annuitant you named may not be changed. ^{Var.} 18]

[[[3]. How do I name or change my Beneficiary?

You may name or change your Beneficiary by notifying us on a written form satisfactory to us. The Beneficiary designation takes effect on the date the notice is properly completed and signed, but does not affect any payments we make before we receive your notice. In some circumstances, your Spouse's consent may be required.]

[4]. May I name more than one Beneficiary?

Yes. Unless you indicate otherwise, all are considered co-Beneficiaries and will receive an equal portion of any Death Benefit.]

[5]. What happens to a Death Benefit if there is no surviving Beneficiary?

The Death Benefit would be paid to your estate [or, if your Joint Annuitant had survived you, to your Joint Annuitant's estate ^{Var.} 14]. ^{Var.} 19]]

[6]. May I cash out my Annuity?

[No. Your income Annuity has no cash value and may not be surrendered. ^{Var.} 20]

[[[7]. May I assign or transfer my benefit?

Generally, your income payments may not be assigned or transferred. However, see C.1, below, concerning the possible effect of a domestic relations order. ^{Var.} 21]]

[[[8]. Must I do anything to comply with the IRS "minimum distribution rules" once I reach age 70½?

No. Your income payments comply with applicable IRS rules. ^{Var.} 22]]

[^{Var.} 23]

Section C. General Provisions

1. Assignment.

You may not voluntarily or involuntarily sell, assign, discount, or pledge as collateral for a loan or as a security for the performance of an obligation, or for any other purpose any income payment. The value of future income payments is exempt from the claims of creditors to the maximum extent permitted by law. [However, if part of your income payments is subject to any applicable Domestic Relations Order, we may elect to comply with the order. Generally we will comply with such an order if it clearly identifies the benefit transferred and does not compromise or conflict with the terms of your Annuity. ^{Var} 24.]

2. Misstatements.

If age, or any other fact pertaining to the income payments, has been misstated, or if there is a clerical error, payments are adjusted using the correct data. Our obligation is limited to that determined based on the correct data. If an underpayment has resulted, we promptly refund that amount. If an overpayment resulted, we may request repayment. If the amount is not repaid, we may reduce or suspend income payments to recover the overpayment.

[3. Small Amounts.

If income payments to any payee are less than \$100 monthly, we may elect to make payments less frequently (but at least annually). Payments will be made at the beginning of the period with an appropriate reduction to recognize that a portion of the payment reflects amounts that are not yet due. ^{Var}. 25]

[4. Information and Proofs.

We have the right to require information and proof, from you or any payee, as to any matters that relate to our obligations under this certificate.

[5. Regulatory Provisions.

Any change or modification to the Group Contract[, including any rider, ^{Var}. 26] will not affect your income payments, unless such change or modification is required to comply with applicable federal or state laws, rules or regulations.

[6. How to Contact Us.

All correspondence should be sent to:

HARTFORD LIFE INSURANCE COMPANY
[Attention: Investment Products Division
Retirement Income Service Team
P. O. Box 1583
Hartford, CT 06114-1583

Our toll free number is **800-243-1422**. ^{Var}. 27]

Please notify us if your address changes. This will help us to ensure that you receive important communications on time.

SERFF Tracking Number: HARL-125616342 State: Arkansas
Filing Company: Hartford Life Insurance Company State Tracking Number: 38746
Company Tracking Number: IPD-HL20317
TOI: A02G Group Annuities - Deferred Non-variable Sub-TOI: A02G.002 Flexible Premium
Product Name: IRA group annuity
Project Name/Number: /

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: HARL-125616342 State: Arkansas
Filing Company: Hartford Life Insurance Company State Tracking Number: 38746
Company Tracking Number: IPD-HL20317
TOI: A02G Group Annuities - Deferred Non-variable Sub-TOI: A02G.002 Flexible Premium
Product Name: IRA group annuity
Project Name/Number: /

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 04/21/2008

Comments:

We agree with rule and regulation 19 and 49. We believe that the forms are exempt from readability. The Consumer Information Notice does not apply.

Review Status:

Satisfied -Name: Application 04/21/2008

Comments:

The application was previously approved by your Department on 6-26-2007.

Attachment:

Copy of Application.pdf

Review Status:

Satisfied -Name: Life & Annuity - Actuarial Memo 04/21/2008

Comments:

Attachment:

Actuarial Memorandum.pdf

Review Status:

Satisfied -Name: Variable Material 04/21/2008

Comments:

Attachments:

contract variables.pdf

Deferred certificate variables.pdf

immediate certificate variables.pdf

Application for Group Annuity Contract



Hartford Life

Application is Hereby Made to

HARTFORD LIFE INSURANCE COMPANY
Simsbury, Connecticut

[ABC Manufacturing Company Var. 1]

By: _____
Holder of Contract

Whose Main Office Address is located at: [1 Main Street Var 1]

Street Address (Do not enter PO Box)

[Anytown] Var. 1 [State Var. 1] [00000 Var. 1]
City State ZIP

For a Group Annuity Contract:

[We hereby request a Hartford Lifetime Income shares certificate.]
_____ Var. 2]

Plan name: _____ [ABC Company Defined Contribution Plan Var. 1]

The following states require insurance applicants to acknowledge a fraud warning statement. Please refer to the fraud warning statement for your state as indicated below. If your state is not listed, please refer to the NAIC Model Fraud Statement. *Check the appropriate box pertaining to your state.*

- NAIC Model Fraud Statement:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
- Arkansas / Colorado / Kentucky / Maine / New Mexico / Oklahoma / Tennessee / Washington:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or denial of insurance benefits.
- New Jersey:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Application signed at _____ [Anytown Var. 1] [State Var. 1] on [3-15-2008 Var. 1]
City State Date

Agency or Brokerage Firm, if applicable

Name/Title of Authorized Officer or Holder (please print clearly)

Signature of Agent or Broker, if applicable

Signature of Authorized Officer

Witness to above Authorized Signature

Hartford Life Insurance Company

Actuarial Memorandum

Group Annuity Contract, HL-20317

Purpose and Scope

This memorandum is for a new Group Annuity Contract filing for fixed payout annuities.

Benefit Description

This group annuity contract HL-20317, provides for the purchase of fixed, fully guaranteed payout annuities, held as Individual Retirement Accounts under IRC §408, or for annuities taxed under IRC §72 or IRC §409A. This group annuity contract HL-20317 is provided for eligible group members. Eligible groups consist of individuals (and their beneficiaries) that can directly or indirectly access other versions of the comparable group annuity products provided through their employer's qualified plan (See Group Annuity Contract HL-19933, previously approved by your department). The contract holder will typically be the trustee or custodian of a §408 Qualified Individual Retirement Annuity program, and also may be used in various non-qualified situations. Under this contract, eligible group members may make an initial contribution plus additional ad hoc contributions that will be used to purchase a fixed income annuity. The annuity will be payable in a benefit form and commencing at a commencement age selected by each employee at the time payments commence.

Annuity Purchases

An eligible group member may direct the contract holder to purchase an annuity, by paying or transferring eligible amounts to the contract holder. Each "income share" provides \$10 of monthly Life Annuity, starting at age 65 and also has a cash refund death benefit. Premium payments can be in the form of a lump sum amount or subsequent ad hoc purchase amounts.

Annuity Payments

Annuity payments will begin on the start date selected by the annuitant; however the start date generally must be no later than age 70. Actuarial adjustments will be made to the annuity amount if annuity forms other than a single life with cash refund annuity beginning at age 65 is chosen.

Surrenders

Surrendering of "income shares" is not allowed.

Commutation Value

If the form of payout chosen is a certain only annuity, the value of that annuity may be commuted by the annuitant in the payout phase. The commutation value is equal to 96% of the price that we would charge to purchase the benefits owed to the annuitant.

Death Benefits

Prior to the income start date, a cash death benefit is provided equal to Net Contributions, where Net Contributions are equal to payments made less any surrenders redeemed to date, and Net Contributions can not be less than zero at any point in time. If the beneficiary is a natural person, and if that beneficiary so chooses, they may elect to receive shares of Lifetime Income on their own life instead of the cash death benefit. Inherited Lifetime Income shares have the same benefits as non-inherited shares, except that they may not take their annuity benefit in the form of a joint and survivor annuity. The number of inherited shares will be equal to the number of shares owned by the deceased annuitant times the price per share for the deceased annuitant at the time of their death divided by the price per share for the beneficiary at the time of death.

Once a participant's annuity payments begin, the death benefit equals the payments made less any annuity payments made.

Statutory Reserves

The statutory reserves under this group annuity contract will comply with the Standard Valuation Law, follow recognized mortality tables and interest rates, meet or exceed minimum statutory reserve requirements for group payout annuities and comply with applicable Actuarial Standards of Practice.

As of March 31, 2008, the mortality basis is the 2000 Annuity Reserve Table and the statutory valuation interest rate is projected to be 5.75%.

I, Douglas Levy, F.S.A., M.A.A.A., certify that to the best of my knowledge and judgment, the entire rate filing is in compliance with applicable state laws.



Douglas Levy, F.S.A., M.A.A.A.
Director and Associate Actuary
Institutional Investment Products

April 17, 2008

Date

DESCRIPTION OF VARIABLE MATERIAL

Form No. HL-20317

Hartford Life Insurance Company

Edition March 2008.

Variable #	Page	Explanation of Variable
1	Face Page	The material contained in the brackets is contract specific.
2	Face Page	For a Roth IRA, the wording in brackets is replaced with “Roth individual retirement annuities within the meaning of Code §408(b) and §408A. For a contract supporting non-qualified purchases, the wording in brackets is replaced with “retirement annuities taxable under Code [§72]”. (The applicable code section or sections, such as §72 or §409A, will be referenced.)
3	Face Page	The language in brackets will describe the program. Generally it will be limited to individuals or beneficiaries of such individuals eligible to participate in certain employment based programs or one or more employers.
4	Face Page	Delete wording in brackets if there will not be a rider for this variation of the contract. Generally a rider will be used for programs structured as wither a traditional or Roth individual retirement annuity.
5	Face Page	Insert the state of issue. This is usually the state in which the Holder’s main business address is located.
6	Face Page	The signatures are those in effect at this time and over time may change. The signatures will be of those officers applicable at the time the Contract is issued.
7	Face Page	For a Roth IRA, the wording in brackets is replaced with “Roth Individual Retirement”. For a contract supporting non-qualified purchases, the wording in brackets is deleted.
8	2 Table of Contents	The page numbering is revised as appropriate for specific contract.
9	3	For a Roth IRA, the wording in brackets is replaced with “as a Roth individual retirement annuity, as described in Code §408(b) and §408A.” For a contract supporting non-qualified purchases, the wording in brackets is replaced with “as a retirement annuity taxable under Code [§72]”. (The applicable code section or sections, such as §72 or §409A, will be referenced.
10	3	Delete “the joint lives of the Annuitant and Joint Annuitant” is there will be no Joint forms under the contract. Delete “or a fixed period” if there are no forms with a fixed period guarantee under the contract. The paragraph may also be revised to include reference to specific forms that may be described in Section 2.3.2.

DESCRIPTION OF VARIABLE MATERIAL

Form No. HL-20317
Hartford Life Insurance Company
Edition March 2008.

Variable #	Page	Explanation of Variable
11	3 Definitions	The wording in the brackets describes current underwriting practice for a contract for Traditional Individual Retirement Annuity purchases. For other situations or if underwriting practice changes, the age may change. It will not be less than 55 or more than 85. The “1 st day of the month on or after” may also be replaced with a “the [INSERT SPECIFIC MONTH] following.”
12	3 Definitions	The wording in the brackets describes current underwriting practice for a contract for Traditional Individual Retirement Annuity purchases. For the Traditional Individual Retirement Annuity purchases, it may be revised to any date that is not later than the regulatory required beginning date. For other situations, the age may be increased to age 85 or such other latest starting age our underwriting rules permit. The “1 st day of the month on or after” may also be replaced with a “the [INSERT SPECIFIC MONTH] following.”
12A	3 Definitions	The definition may be deleted if there are no forms of annuity under the contract that provide for a death benefit payable to a Beneficiary.
13	3 Definitions	Wording in brackets may be modified to reflect changes in the Code.
14	3 Definitions	Wording in brackets may be deleted if there are no Joint Annuity forms under the contract.
15	3 Definitions	Wording in brackets may be deleted if there are no Joint Annuity forms under the contract. Wording in brackets may be deleted if a non-Spouse Joint Annuitant may be named.
15A	3 Definitions	The definition may be deleted if there are no forms of annuity under the contract that provide a return of purchase payments as a minimum return under the contract. It may also be revised if the minimum return under the program is to include interest or if a guaranteed return is determined in a different manner.
16	3 Definitions	Delete wording in brackets if there will not be a rider for this variation of the contract.
17	3 Definitions	The wording in brackets is revised to reflect actual title for Rider. The title shown is the current title for the traditional IRA. For a Roth IRA, the current title is “Rider for Roth Individual Retirement Annuity”.

DESCRIPTION OF VARIABLE MATERIAL

**Form No. HL-20317
Hartford Life Insurance Company
Edition March 2008.**

Variable #	Page	Explanation of Variable
18	3 Definitions	The definition may be deleted if not used in the contract. It may be revised to reflect a more specific definition applicable to a particular program.
19	4 Section 2.1.1	A form other than Life Annuity form with cash refund feature described in Section 2.3 may be used as the purchased form. If another form applies, it will be specified in place of "Life Annuity;" e.g., "10-Year Fixed Period and Life Annuity."
20	4 Section 2.1.2	The wording within the brackets is deleted if there is no Rider used with the contract. If deleted, the first word in the paragraph begins with a capital "T".
21	4 Section 2.1.2	A different minimum figure may be used.
22	4 Section 2.1.2	A different maximum figure may be used. If modified, the amount will not exceed \$2,000,000 nor be lower than \$500,000.
23	4 Section 2.1.3	The wording in brackets may be expanded or revised to provide other descriptions of the information that must accompany a purchase payment.
24	4 Section 2.1.4	The wording within the double brackets may be revised to reflect a different situation. For example, the contract could be by all or certain categories of beneficiary (e.g. "non-Spouse beneficiary"). If no purchases will be permitted for beneficiaries, the section may be deleted or the bracketed wording may be replaced with, "No purchases will be made under this Contract for Beneficiaries."
24A	4 Section 2.1.4	The wording in brackets may be deleted if there is no Rider used with the Contract. If deleted, the remaining sentence begins with "A".
24B	4 Section 2.1.4	The words in brackets may be modified to use age on first day or last day of calendar year or some other purchase age determinant.
25	4 Section 2.2.2	If the Annuity purchase rate basis has been amended for other contracts of this class as provided in Section 5.2.2, the bracketed wording will be replaced with a description of the amended basis.

DESCRIPTION OF VARIABLE MATERIAL

Form No. HL-20317
Hartford Life Insurance Company
Edition March 2008.

Variable #	Page	Explanation of Variable
26	4 Section 2.3.1	The wording in brackets will be revised to reflect, if applicable, a different dollar amount (not less than \$5 nor more than \$50), a different purchase form or a different starting age.
27	5 Section 2.3.2	The wording in brackets is revised to reference the number of forms in the items below. If just one, then just the word "form" is included within the bracket.

DESCRIPTION OF VARIABLE MATERIAL

Form No. HL-20317
Hartford Life Insurance Company
Edition March 2008.

Variable #	Page	Explanation of Variable
28	5 Section 2.3.2	<p>Any annuity forms that we regularly offer may be listed as a standard offering under the Contract. Common forms are shown in the bracketed wording. The wording within the brackets or as shown below will be deleted, revised or expanded to describe the forms to be offered:</p> <p>.</p> <p><u>Life Annuity with no minimum guarantee.</u> This form provides for payments to the Annuitant starting on his Beginning Date and continuing through his lifetime. A minimum number of payments is not guaranteed. There is no death benefit once the Annuitant has died.</p> <p><u>Joint Annuity with no minimum guarantee.</u> This form provides for payments to the Annuitant starting on his Beginning Date and continuing during his lifetime. After the Annuitant's death, the payments which would have become payable to the Annuitant had he survived are continued in the same amount (or 75% or 50% thereof, if so specified) to the designated Joint Annuitant for the lifetime of such Joint Annuitant. A minimum number of payments is not guaranteed. There is no death benefit once both the Annuitant and Joint Annuitant have died.</p> <p><u>Joint Annuity with Certain Period.</u> This form provides for payments to the Annuitant starting on his Beginning Date and continuing during his lifetime. If the Annuitant dies during the fixed period (five, ten or fifteen years as elected), full payments continue to the designated Joint Annuitant until the fixed period ends. After the fixed period ends, the payments that would have become payable to the Annuitant had he survived are continued in the same amount (or 75% or 50% thereof, if so specified) to the designated Joint Annuitant. If both the Annuitant and Joint Annuitant die before the end of the fixed period, the Beneficiary receives full payments for the remainder of the period.</p> <p><u>Life Annuity with Certain Period.</u> This form provides for payments to the Annuitant starting on his Beginning Date and continuing during his lifetime. If the Annuitant dies before the end of the fixed period, the Beneficiary receives full payments for the remainder of the period.</p>

DESCRIPTION OF VARIABLE MATERIAL		
Form No. HL-20317		
Hartford Life Insurance Company		
Edition March 2008.		
Variable #	Page	Explanation of Variable
29	5 Section 2.3.3	The wording may be deleted. If deleted, the next section is re-numbered. If used, different parameters may be used. These typically will not be less than 1% or more than 6%. Alternatively, there may be one set percentage that typically will not be less than 1% or more than 6%. (For one set percentage, the second sentence is deleted and the first sentence is revised to read, "Any of the available Annuity payment forms may include an annual fixed percentage increase of [3%] in the benefit paid.. The percentage typically will not be more than 6%.) The last sentence may be revised if a different adjustment date is to apply; e.g., each January 1.
30	5 Section 2.4.1	The wording in brackets may be deleted if there is no Rider used with the Contract.
31	5 Section 2.4.3	If there are no Joint Annuity forms, the wording in brackets is replaced with. "The form of Annuity may not".
32	6 Section 2.4.4	The table could be revised within the parameters permitted in the Treasury Regulations or rulings referenced in Section 2.4.7, or any modifications thereto.
33	6 Section 2.4.5	This wording may be deleted if beneficiary purchases are not permitted. If deleted, the subsequent paragraphs in Section 2.4 are re-numbered.
34	6 Section 2.4.6	This paragraph addresses the maximum purchase age. The wording shown is default wording for the Traditional IRA and is intended to assure that the payments start before the time when federal regulations require a minimum distribution. For the Traditional IRA, the wording can be revised on a contract to allow for purchase at a different age with payments to start within the appropriate timeframe so as to comply with federal minimum required distribution rules. For other situations, the last sentence is deleted and the age may be increased to age 85 or such other latest starting age our underwriting rules permit.
35	6 Section 2.4.7	This wording may be revised as regulations are updated or revised to include applicable regulatory citations; i.e., Roth 408A or 72(s).
36	6 Section 2.4.8	This Section is deleted if there is no Rider used with this Contract.

DESCRIPTION OF VARIABLE MATERIAL

**Form No. HL-20317
Hartford Life Insurance Company
Edition March 2008.**

Variable #	Page	Explanation of Variable
37	6 Sections 3.1.1	The wording in brackets may be deleted if no certain period or temporary forms are to be offered under the Contract.
38	6 Section 3.1.2	The section in the brackets may be deleted if there are no Joint Annuity forms offered under the Contract. If deleted the subsequent paragraphs in the section are re-numbered.
39	7 Section 3.1.4	A specific minimum may be indicated. The minimum will not be more than \$100.
40	7 Section 3.2.1	The wording in brackets may be deleted if there is no Rider used with this Contract.
41	7 Section 3.2.2	The latest beginning date as shown within the brackets is default wording for the Traditional IRA and is intended to assure that the payments start before the time when federal regulations require a minimum distribution. For the Traditional IRA, the wording can be revised on a contract specific basis provided it complies with federal minimum required distribution rules. Additional changes may be made in this paragraph to describe specific rules or procedures for making changes to the Beginning Date. . For other situations, the last sentence is deleted and the age may be increased to age 85 or such other latest starting age our underwriting rules permit.
42	7 Section 3.2.3	Wording as printed can be revised to describe a minimum basis for adjusting the amount of the annuity payment from the purchased annuity form to a different annuity form or to start at a different Beginning Date.
43	7 Section 3.3.1	If the alternate Annuity death benefit is not to apply, the sentence ends before the word “unless”. If used, the timeframe for election may be revised to a date that is not less than 30 or more than 180. If there is no return of premium for deaths before the Beginning Date, the wording in brackets is replaced with “there is no death benefit” or may be revised to reflect a different death benefit; e.g. a 5 year certain period of payments or something other than a return or premium.
43A	7 Section 3.3.1	The wording within the double brackets is deleted if there are no situations when payments would be made to a Beneficiary.

DESCRIPTION OF VARIABLE MATERIAL

Form No. HL-20317
Hartford Life Insurance Company
Edition March 2008.

Variable #	Page	Explanation of Variable
44	7 Section 3.3.3 and 3.3.4	Wording as shown is current “best practice” wording for determining the individual(s) or entity that will be paid when there is no named beneficiary. The wording may be updated or revised for a particular program.
45	8 Section 3.4	Section 3.4, which provides for an annuity form of death benefit for a beneficiary, may be deleted in its entirety if this feature is not to apply for the contract. If used, the variations within 3.4 are described in Variables 45A through 45F below.
45A	8 Section 3.4	The “alternative annuitant” may be limited to a spouse or other specified category of individual, in which case “Beneficiary” will be replaced by “Spouse” or other applicable description wherever it occurs in this section.
45B	8 Section 3.4	The rules in this section are designed to effect compliance with current IRS requirements. They may be modified to comply with any changes in applicable IRS requirements. If they do not apply in a particular circumstance, for example certain “Roth” arrangement, a beginning date as late as an annuitant’s age 85 may be allowed. If the “alternate annuitant” may only be the spouse, the wording before the comma in (ii) is deleted and the sentence begins. “The Spouse may elect ...”
45C	9 Section 3.4	May be modified to specify a different annuity form or multiple annuity forms. (See Variable 28 for alternative forms.)
45D	9 Section 3.4	The exact terms under which an election may be modified . revoked or elected may be subject to other rules or requirements. If so those will be described here.

DESCRIPTION OF VARIABLE MATERIAL

Form No. HL-20317

Hartford Life Insurance Company

Edition March 2008.

Variable #	Page	Explanation of Variable
45E	8 Section 3.4	Item (c) may be deleted if the contract does not permit a beneficiary to purchase an annuity. Item (d) may be modified to describe limited circumstances where a non natural beneficiary may be allowed to elect an annuity. Additional limitations or restrictions may be included.
45F	8 Section 3.4	A different timeframe which is not less than thirty days and not more than 180 may be used.
46	9 Section 4.1	The wording in brackets is deleted if the Contract offers only forms with a life contingency; i.e., no certain period forms. If used, the reference to 6.1.3 is deleted if Variable 56 has deleted the bracketed wording and/or the reference to 4.2 is deleted if there is no commutation availability described in 4.2.
47	9 Section 4.2	The wording in brackets may be deleted if no commutation is available or may state specifically that no commutation is available. This section also may be modified to identify specific commutation factors.
48 and 49	9 Sections 5.2.1 and 5.2.2	We may agree with Holder to revise wording in brackets to coordinate with customer specific commitment periods in customer's Income Share purchase program. The period described may be revised and will not be less than 30 or more than 120 days. Other changes within the brackets may be made to coordinate with underwriting requirements for a particular program.
50	9 Section 5.2.3	Wording may be expanded to reference specific Code or other legal requirements applicable to a particular program.
51	9 Section 5.2.4	"Joint Annuitant" may be deleted if there are no Joint Annuity forms under the contract. "Beneficiary" may be deleted if there are not situations involving payments to a Beneficiary under the contract.
52 and 53	10 Section 6.1.1	The period may be revised and will not be less than 30 or more than 120 days.
54	10 Section 6.1.2	The wording in brackets is included for an IRA and may be deleted for contracts supporting other programs.
55	10 Section 6.1.2	The wording in brackets may be revised or expanded to describe practices for a particular program.
56	10 Section 6.1.3	The wording in brackets may be deleted if not applicable with respect to a particular program. If deleted, the subsequent section is re-numbered.

DESCRIPTION OF VARIABLE MATERIAL

Form No. HL-20317
Hartford Life Insurance Company
Edition March 2008.

Variable #	Page	Explanation of Variable
57	10 Section 6.1.3	The wording in brackets may be revised or expanded to coordinate with the rules and requirements for a particular program. If divorce and separation orders are not to be recognized under the contract, the words “,except as permitted under Section 7.4 of this Contract” may be deleted.o
58	10 Section 6.2.1	The reference to the “Rider” is deleted if no rider is used with the contract. The wording within the brackets may otherwise be revised or expanded to coordinate with the rules and requirements for a particular program.
59	10 Section 6.2.3	The wording in brackets may be deleted if there is no rider used with this contract.
60	11 Section 7.1.1	Hartford Life Insurance Company address will be updated if to reflect current address on the Effective Date if the address changes. Wording may be expanded to provide additional information for giving notices; e.g., application of “in writing” requirement as it specifically relates to electronic transmissions or to include Holder current address also.
61	11 Section 7.1.5	We may describe more detailed adjustment procedures applicable for a particular program.
62	11 Section 7.2.1	At Holder request, we may include additional more specific language, for example indicating level of official who is authorized to sign for Hartford Life. Comparable language to identify who can act for the Holder may be added.

DESCRIPTION OF VARIABLE MATERIAL

Form No. HL-20317
Hartford Life Insurance Company
Edition March 2008.

Variable #	Page	Explanation of Variable
63 and 64	11 Sections 7.3.1 and 7.3.2	If circumstances require additional or more detailed representations may be added to the bracketed language, after appropriate legal review, the bracketed wording may be revised to include them.
65	12 Section 7.4	The Section 7.4 may be deleted if Divorce and Separation Orders are not to be recognized under the contract for a particular program. If deleted, the subsequent Sections are re-numbered. If used, paragraph 7.4.1 may be revised to reflect other regulatory citations that might apply for a particular program. Paragraph 7.4.3 may be revised or expanded as current underwriting procedures are updated or other procedures that are the “normal procedure” with respect to a particular program.
66	12 Section 7.6	The bracketed language may be modified to reflect or clarify any specific fee arrangement that applies for a particular program. Reference to commissions may be deleted if no commissions are payable.
67	12 Section 7.7	This language within the brackets modified to identify acceptable premium sources when no rider is used with this contract.

DESCRIPTION OF VARIABLE MATERIAL

Form No. HL-20318
Hartford Life Insurance Company
Edition March 2008

Variable #	Page	Explanation of Variable
1	Face page	The wording in brackets may be deleted if the Income Shares were acquired as a death benefit.
1A	Face page	For a Roth IRA, the wording in brackets is replaced with “a Roth individual retirement annuity within the meaning of Code §408(b) and §408A. For a contract supporting non-qualified purchases, the wording in brackets is replaced with “a retirement annuity taxable under Code [§72]”. (The applicable code section or sections, such as §72 or §409A, will be referenced.) If the Income Shares were acquired as a death benefit, the words “an inherited” may be the first two words.
1B	Face page	The bracketed wording may be deleted if this is the first certificate under the certificate number. It may also be revised to reference a specific certificate that it is replacing.
1C	Face page	The wording in brackets is deleted if the Annuitant is not the Owner. If deleted, another block is added to identify the Owner.
2	Face page	Certificate has been completed in John Doe fashion. All bracketed italicized material is contract or annuitant specific.
2A	Face page	“Gender” is helpful information for identification, but does not always have to appear on the certificate form.
3	Face page	The name of the purchased form is inserted in the bracket. It will be described in the text of the certificate. See Section C.3
4	Face page	“Number of Income Shares” may be used if the Income Shares were acquired as a death benefit. Otherwise it is deleted.
5	Face page	If the paid-up annuity form has no death benefit, the wording in brackets is replaced with “,loan value or death benefit.”
6	Face page	The signatures will be those in effect at the time the certificate is issued. Those shown are those in effect at this time, but over time may change.
7	Face page	For a Roth IRA, the wording in brackets is replaced with “Roth Individual Retirement”. For a contract supporting non-qualified purchases, the wording in brackets is deleted.
8	2	The wording in brackets may be deleted if there are no related benefits.
9	2	The wording in brackets may be deleted if Income Shares were acquired as a death benefit.

DESCRIPTION OF VARIABLE MATERIAL

Form No. HL-20318
Hartford Life Insurance Company
Edition March 2008

Variable #	Page	Explanation of Variable
10	2	The Assumed Income Start Date may be defined using another age or expressed in a different way; e.g., “The Assumed Income Start Date is the first day of January following your 65 th birthday.”
11	2	The purchased form is described in the first sentence and may be different than shown. If there is no form with a Cash Refund feature, the words “with Cash Refund Death Benefit” and “with a Cash Refund” may be deleted from the second and third sentences of the definition. If there are additional Forms of Annuity available for election, the second and third sentences may be replaced by “If your monthly income will be paid on a different form, your monthly income benefit is actuarially adjusted.” If the Assumed Form of Annuity is not based on one life, the words “is based on your life only” is deleted from the first sentence. The words “a Joint and Survivor with Cash Refund” are deleted if this form is not available. The words “or for a Period Certain” are deleted if this form is not available. There may be additional forms described.
12	2	The definition may be deleted if there are no circumstances when a payment due either before or after the Income Start Date might be paid to a named Beneficiary other than a Joint Annuitant.
13	2	The definition may be deleted if contract does not provide for a cash refund death benefit. Another form of standard death benefit may be described.
14	2	The wording in brackets is deleted if there is no alternate Annuity death benefit available.
15	2	If the Income Shares were acquired as a death benefit, the wording in brackets is revised to read, “Income Shares, based on your age, were established.”
16	2	The definition is deleted for a traditional or Roth IRA or modified as applicable in accordance with Code § 408(d)(6). For any program that does not recognize Domestic Relations Orders, it may be revised or deleted to reflect a particular program’s practices.

DESCRIPTION OF VARIABLE MATERIAL

**Form No. HL-20318
Hartford Life Insurance Company
Edition March 2008**

Variable #	Page	Explanation of Variable
17	2	The wording in brackets is revise to read “as a Roth individual retirement annuity” for Roth IRA purchases. For other circumstances, it may be deleted or refer to a “retirement annuity.” If Income Shares were received as a death benefit, the words “an inherited” may replace the word “a”.
18	2	A different dollar figure may be used as the measurement. “quarterly” or “annually” may replace “monthly”.
19	2	The wording in the brackets describes current underwriting practice for a contract for Traditional Individual Retirement Annuity purchases. For other situations or if underwriting practice changes, the age may change. It will not be later than age 85. The “1 st day of the month on or after” may also be replaced with a “[INSERT SPECIFIC MONTH] following.”
20	2	The definition is deleted if there are no Joint Annuity forms available. The words “with Cash Refund” are deleted if there is no Cash Refund feature.
21	2	The wording in brackets will be deleted if it has been agreed on a contract or annuitant basis that the Annuitant may elect a non-Spouse Joint Annuitant.
22	2	The wording in brackets is appropriate for a traditional or Roth IRA. In most other circumstances, it is revised to read “You, the Annuitant listed on the face page, are the owner of this certificate. All payments under the Annuity are for the exclusive benefit of you and your beneficiaries.” However, this definition may be deleted or modified to specify a non-annuitant owner.
23	2	Wording in brackets is for traditional and Roth IRAs. Delete for other circumstances.
24	2	The wording in brackets is revised to reflect actual title for Rider. The title shown is the current title for the traditional IRA. For a Roth IRA, the current title is “Rider for Roth Individual Retirement Annuity”.
25	2	The definition may be deleted if not used in the contract. It may be revised to reflect a more specific definition applicable to a particular program.
26	3	Wording in brackets may be replaced with another dollar figure or period used to measure the Annuity.

DESCRIPTION OF VARIABLE MATERIAL

**Form No. HL-20318
Hartford Life Insurance Company
Edition March 2008**

Variable #	Page	Explanation of Variable
27	3	If the Income Shares were acquired as a death benefit, the question and response may be revised as follows: “How many Income Shares do I own under this certificate?” The number of Income Shares is indicated on the first page of this certificate.
28	3	If the Income Shares were acquired as a death benefit, the two questions and responses are combined and the subsequent questions re-numbered. The combined question and response are as follows: “May I purchase Income Shares?” Yes, you may purchase Income Shares for your own account. (Contact us at the address or phone number shown on the last page of this certificate and we will provide you with a written quotation for such purchase, based on our then current premium rate for your age.) A separate certificate will be issued to reflect the specific terms of the Income Shares you purchase for your own account..
29	3	The wording within the brackets is deleted if there in no Rider used with the certificate. used with the contact.
30	3	A different minimum figure may be used. If there is no Rider, the words “in an amount that is equal to or exceeds the lesser of” are replaced with “at least”.
30A	3	The wording in brackets may be deleted if not applicable with respect to a particular program or when Income Shares are acquired as a death benefit. If deleted, the subsequent sections are re-numbered.
31	3	The wording in brackets is deleted if the certificate offers only forms with a life contingency; i.e., no certain period forms.
32	3	The bracketed language may be modified to reflect or clarify any specific fee arrangement that applies for a particular program. Reference to commissions may be deleted if no commissions are payable.
33	4	The wording in the brackets describes current underwriting practice for a contract for Traditional Individual Retirement Annuity purchases. For other situations or if underwriting practice changes, the age may change. It will not be later than than 85. The “the 1 st day of the month” may also be replaced with a specific month.

DESCRIPTION OF VARIABLE MATERIAL

Form No. HL-20318
Hartford Life Insurance Company
Edition March 2008

Variable #	Page	Explanation of Variable
34	4	The wording in brackets reflects our current standard administrative requirements and may be modified.
34A	4	If the Certificate Issue Date is after the Assumed Income Start Date, the wording in the double brackets is replaced with, "Please contact us approximately three months in advance of when you want your income payments to begin to ensure sufficient processing and election time."
35	4	The bracketed wording is used for a contract for Traditional Individual Retirement Annuity purchases and is deleted for other situations. If the certificate is for a spouse who has inherited the Traditional IRA and who has not elected to treat the IRA as his or her own IRA, the words "you reach" may be revised to "your deceased spouse would have reached".
35A	4	If the Certificate Issue Date is after the Assumed Income Start Date, the question may be reworded to say, "My payments did not start on my Assumed Income Start Date. How does this affect my future payments? The first and second sentences of the answer would also be deleted and replaced with, "Your payments will be increased to reflect the actual Income Start Date."

DESCRIPTION OF VARIABLE MATERIAL

Form No. HL-20318
Hartford Life Insurance Company
Edition March 2008

Variable #	Page	Explanation of Variable
36	3	<p>The words, "Subject to any limitations in the Rider," are deleted is there is no Rider used with the contract. If deleted, wording may be added to all Joint & Survivor forms as follows: "(In some circumstances, there are regulatory restrictions on the percentage you may select if your Joint Annuitant is not your Spouse." and to all forms with a Certain Period the following, "provided the elected period does not exceed your life expectancy."</p> <p>The forms usually available are described within the brackets. If a form is not available the description is deleted. There may be different percentage continuation for the Joint and Survivor. If there is no "Cash Refund" under the certificate, the words "with Cash Refund" are deleted from the form name. In such case, the second sentence of the "Single Life Annuity" description is replaced with "There is no death benefit or guaranteed number or payments." The fifth sentence of the "Joint and Survivor" description is replaced with "There is no death benefit once you both die."</p> <p>Other forms that could be offered are described as follows:</p> <p><u>Period Certain and Life Annuity</u> provides payments starting on your Income Start Date for as long as you live. If you die during the fixed period, your Beneficiary receives any remaining fixed period payments. You may elect a fixed period of five, ten, fifteen, or twenty years provided the elected period does not exceed your life expectancy. If you die after the fixed period, there is no death benefit.</p> <p><u>Joint and Survivor with Period Certain</u> provides payments starting on your Income Start Date for as long as you live. If you die within the fixed period (5, 10, 15, or 20 years as elected), full payments continue to your designated Joint Annuitant until the fixed period ends. After the fixed period ends, the payments that would have become payable to you had you survived are continued in the same amount (or 50%, 66 2/3%, or 75%, if so specified) to your designated Joint Annuitant. If both you and your Joint Annuitant die before the end of the fixed period, the Beneficiary receives the full payment for the remainder of the period. (In some circumstances, there are regulatory restrictions on the percentage you may select if your Joint Annuitant is not your Spouse.)</p>

DESCRIPTION OF VARIABLE MATERIAL

Form No. HL-20318
Hartford Life Insurance Company
Edition March 2008

Variable #	Page	Explanation of Variable
37	4	<p>The following question and answer is added if the program provides that an Annuitant may elect a “cost of living” adjustment feature. If included, adjustment date is program specific; e.g., adjustment could be the first day of a specific month for all annuitants. There may be only one percentage available for election. If included, the subsequent questions in Section C are re-numbered.</p> <p>“4. Is there any “cost of living” provision? You may add a “cost of living” provision. After you begin receiving your Annuity payments, the amount of the payment will increase by the whole percentage you specify that is a whole percentage between 1% and 6%, compounded annually. The increase will apply on each anniversary of your Beginning Date.</p>
38	5	<p>The name of the Assumed Form of Annuity is inserted within the brackets.” If a cost of living provision is part of the program, the words “with no cost of living adjustment” are added after the name of the form.</p>
39	5	<p>The first sentence may be deleted. If deleted, the second sentence becomes the only sentence and the word “Otherwise,” is deleted.</p>
40	5	<p>If there is no payment to a beneficiary, the wording in brackets is revised to read, “there is no death benefit.” If the wording is included and there is no option for the Beneficiary to elect future income payments in lieu of the lump sum (as is the current underwriting rule for inherited Income Shares), the word “may” is changed to “will”. If there is no Cash Refund death benefit, but there is a future income payment benefit for a beneficiary, the answer to the question is “Your Beneficiary will receive future income payments under a Single Life Annuity form.</p>
41	5	<p>If there is no option for a Beneficiary to elect future income payments, the wording within the double brackets is deleted.</p>
42	5	<p>The \$5000 reflects current underwriting rules and may be revised.</p>

DESCRIPTION OF VARIABLE MATERIAL

Form No. HL-20318
Hartford Life Insurance Company
Edition March 2008

Variable #	Page	Explanation of Variable
43	5	If there is no opportunity for a Beneficiary to receive future income payments, the wording within the brackets is deleted. If there is no Cash Refund death benefit, but there is a future income payment benefit for a natural person beneficiary, the first sentence starts after the comma; i.e., delete "If you or your Beneficiary elects a Single Life Annuity with Cash Refund form of payment,"
44	5	The wording in brackets is deleted if there is no Cash Refund death benefit.
44A	5	The wording in brackets is deleted if there is no option for a Beneficiary to elect future income payments. It is also deleted if there is no Cash Refund death benefit.
45	5	If there is only one form described in Question 3 in Section C, the wording in brackets is revised to read, "the standard Annuity form".
46	5	The wording in brackets may be deleted if there are no circumstances when a payment due either before or after the Income Start Date might be paid to a named Beneficiary other than a Joint Annuitant.
47	5	A Non-Assignment provision is included when a comparable provision is not in the Rider. If the provision is not included in the certificate Section E, the subsequent items in Section E are re-numbered.
48	5	Wording in brackets may only be used if Variable 47 is used and is not used for any program that does not recognize Domestic Relations Orders.
49	5	Item 2 may be deleted and subsequent items re-numbered if item could not apply to Annuity or it does not apply with respect to the program for which the contract is written.
50	5	The words "or Beneficiary" may be deleted.
51	5	The address and phone number will be current as of the certificate issue date and could be different than the one shown.

DESCRIPTION OF VARIABLE MATERIAL

Form No. HL-20319
Hartford Life Insurance Company
Edition March 2008

Variable #	Page	Explanation of Variable
1	Face page	The name in brackets is revised for other forms of Annuity payment.
2	Face page	The wording in brackets may be deleted or just the word "individual" deleted.
3	Face page	<p>The wording in brackets is replaced if the form of Annuity is other than a Joint and Survivor Annuity with Cash Refund. Replacement wording for common forms we may offer under a particular program are as follows:</p> <p><u>For Life Annuity with Cash Refund:</u> "Under the Single Life Annuity with Cash Refund, we make income payments to you for your lifetime. If the sum of all payments made to you does not equal or exceed the Cash Refund, the excess will be paid to a Beneficiary as a Death Benefit after your death."</p> <p><u>For Life with Fixed Period Annuity:</u> "Under the Life with Fixed Period Annuity, we make income payments to you for your lifetime. If you die before the Last Fixed Period Payment Date (shown below), we make payments to your Beneficiary through the Last Fixed Period Payment Date."</p> <p><u>For Fixed Period Annuity</u> "Under the Fixed Period Annuity, we make income payments to you for a fixed period only. Your income payments stop after Last Fixed Period Payment Date (shown below). If you die before the Last Fixed Period Payment Date, we make payments to your Beneficiary through the Last Fixed Period Payment Date."</p> <p><u>For the Joint and Survivor with Fixed Period</u> "Under the Joint and Survivor with Fixed Period Annuity, we make income payments to you for your lifetime. After your death, we make payments to your Joint Annuitant for your Joint Annuitant's lifetime. If both you and your Joint Annuitant die before the Last Fixed Period Payment Date (shown below), we make payments to your Beneficiary through the Last Fixed Period Payment Date."</p> <p><u>For Life Annuity:</u> "Under the Life Annuity, we make income payments to you for your lifetime. There are no payments after your death."</p> <p><u>For Joint and Survivor Annuity:</u> "Under the Joint and Survivor Annuity, we make income payments to you for your lifetime. After your death, we make payments to your Joint Annuitant for your Joint Annuitant's lifetime. There are no payments after both you and your Joint Annuitant have died."</p>
4	Face Page	The bracketed wording may be deleted if this is the first certificate issued to the Annuitant.

DESCRIPTION OF VARIABLE MATERIAL

Form No. HL-20319
Hartford Life Insurance Company
Edition March 2008

5	Face Page	The Certificate has been completed in John Doe fashion. All bracketed italicized material is contract or annuitant specific.
5A	Face page	“Gender” is helpful information for identification, but does not always have to appear on the certificate form.
5B	Face page	“Joint Annuitant” and date of birth and gender for Joint Annuitant is deleted if form does not involve possible payments to a surviving Joint Annuitant.
5C	Face page	“Cash Refund” is used only if there is a cash refund feature in the form.
5D	Face page	<p>The following block is added if the form of annuity has a fixed period guarantee. (The date is annuitant specific.)</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"><p>Last Fixed Period Payment Date [June 1, 2015]</p></div> <p>If the form of annuity does not have a Joint and Survivor feature, the following block is added. If the form has a cost of living adjustment, the words “Base Amount of “ is added before “Each Income Payment”.(The amount is annuitant specific):</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"><p>Each Income Payment is [\$1000]</p></div> <p>If the form of annuity has a cost of living fixed percentage adjustment, the following block may be added. The percentage is contract or annuitant specific.</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"><p>Fixed Annual Increase Percentage [3%]</p></div>

DESCRIPTION OF VARIABLE MATERIAL

Form No. HL-20319
Hartford Life Insurance Company
Edition March 2008

5E	Face page	<p>Delete the wording in brackets if form does not have a Joint and Survivor feature. Replace the table in the brackets with the following table if the form is Joint and Survivor with Fixed Period Annuity. Change first line of heading in table to read “Base Amount of each income payment” if the form has a cost of living adjustment. “Each income payment(The names and amounts are annuitant specific):</p> <table border="1" data-bbox="492 632 1482 804"> <thead> <tr> <th data-bbox="492 632 813 688"><i>If</i></th> <th data-bbox="813 632 1143 688"><i>Each income payment through June 1, 2015 is</i></th> <th data-bbox="1143 632 1482 688"><i>Each income payment after June 1, 2015 is</i></th> </tr> </thead> <tbody> <tr> <td data-bbox="492 688 813 720">[John Doe] is living</td> <td data-bbox="813 688 1143 720">[\$1000]</td> <td data-bbox="1143 688 1482 720">[\$1000]</td> </tr> <tr> <td data-bbox="492 720 813 772">[Jane Doe] is living, [John Doe] is not living</td> <td data-bbox="813 720 1143 772">[\$1000]</td> <td data-bbox="1143 720 1482 772">[\$500]</td> </tr> <tr> <td data-bbox="492 772 813 804">Neither is living</td> <td data-bbox="813 772 1143 804">[\$1000]</td> <td data-bbox="1143 772 1482 804">No payments</td> </tr> </tbody> </table>	<i>If</i>	<i>Each income payment through June 1, 2015 is</i>	<i>Each income payment after June 1, 2015 is</i>	[John Doe] is living	[\$1000]	[\$1000]	[Jane Doe] is living, [John Doe] is not living	[\$1000]	[\$500]	Neither is living	[\$1000]	No payments
<i>If</i>	<i>Each income payment through June 1, 2015 is</i>	<i>Each income payment after June 1, 2015 is</i>												
[John Doe] is living	[\$1000]	[\$1000]												
[Jane Doe] is living, [John Doe] is not living	[\$1000]	[\$500]												
Neither is living	[\$1000]	No payments												
6	Face page	The signatures and company logo will be those in effect at the time the certificate is issued. Those shown are those in effect at this time, but over time may change.												
6A	Face page	The wording in brackets may be deleted or replaced with the Annuity form name used in Variable 1.												
7	2	The definition “Base Amount of Each Income Payment” is added if the annuity form is subject to cost of living adjustments. The definition is “The amount of the income payment without consideration of any increase in the income payment by a Fixed Annual Increase Percentage.” The words “by a Fixed Annual Increase Percentage” are replaced with “due to Cost of Living Adjustments” if the adjustment is determined by reference to a Cost of Living index.												
8	2	The bracketed wording may be deleted if there are no payments possible to a Beneficiary under the form of annuity. If the form of annuity does not have a Joint Annuity feature, the words “and your Joint Annuitant” are deleted. If the form of annuity has a Fixed Period feature, the words “Cash Refund has been fully paid” are replaced with “Last Fixed Payment Date.”												
9	2	The bracketed wording is deleted if the form of annuity does not have a Cash Refund feature.												
9A	2	The sentence within the brackets may be deleted. It may also be revised to describe the source of the Cash Refund applicable to a specific program or situation.												

DESCRIPTION OF VARIABLE MATERIAL

Form No. HL-20319
Hartford Life Insurance Company
Edition March 2008

10	2	<p>If the form of annuity does not have a Joint Annuity feature, the words “both you and your Joint Annuitant” are deleted” and replaced with the word “you.”</p> <p>If the form of annuity does not have a death benefit, the bracketed wording is deleted.</p> <p>If the form of annuity has a fixed period with no Joint Annuity feature, the two sentences of the definition are deleted and revised to read:</p> <p style="padding-left: 40px;">“The payments that are made to your Beneficiary if you die before the Last Fixed Payment Date.”</p> <p>If the form of annuity has a fixed period with a Joint Annuity feature, the two sentences of the definition are deleted and revised to read:</p> <p style="padding-left: 40px;">“The payments that are made to your Beneficiary if both you and your Joint Annuitant die before the Last Fixed Payment Date.”</p>
11 and 11A	2	<p>The definition as shown within the double brackets is appropriate for a traditional or Roth IRA. It may be revised or deleted to reflect a particular program’s practices. For most other programs that recognize Domestic Relations Orders, the wording within the Variable 11A bracket will be replaced with, “Internal Revenue Code §414(p) (1), (2) and (3) that applies as if the amounts were paid directly a plan qualified under § 401(a) of the Internal Revenue Code.”</p>
12	2	<p>If the form of annuity has a cost of living adjustment, a definition for “Fixed Annual Increase Percentage” or “Cost of Living Adjustment” is added (placed alphabetically) to read, “An annual percentage increase in the Base Amount of Each Income Payment.”</p>
13	2	<p>If the form of annuity does not have a Joint Annuity feature, the words “and your Joint Annuitant” are deleted.</p>
14	2	<p>The bracketed wording is deleted if the form of annuity does not have a Joint Annuity feature.</p>

DESCRIPTION OF VARIABLE MATERIAL

Form No. HL-20319
Hartford Life Insurance Company
Edition March 2008

15	2	<p>If the form of annuity has a fixed period, the following wording is added:</p> <p style="text-align: center;">“Last Fixed Payment Date. The date indicated in the “Last Fixed Payment Date” block on the first page of this Certificate. This is the date of last payment to [you or to] a surviving Beneficiary.”</p> <p>The bracketed wording within the above wording is deleted if the form has a life contingency; e.g., a Life with Fixed Period form.</p>
16	2	<p>The definition may be deleted if not used in the contract. It may be revised to reflect a more specific definition applicable to a particular program.</p>
17	3	<p>Wording in brackets may be revised to say, “Additional purchases are not permitted under this certificate.” If the Annuitant inherited the right to his income annuity, in some circumstances additional purchases may be permitted. If applicable the answer may say</p> <p>“It may be possible for you to purchase additional benefit for your own account. (Contact us at the address or phone number shown on the last page of this certificate to determine if you are eligible. If eligible, we will provide you with a written quotation for such purchase, based on our then current premium rate for your age.) A separate certificate will be issued to reflect the specific terms of the benefit you purchase for your own account”.</p>
18	3	<p>The bracketed wording is deleted and the subsequent questions re-numbered if the form of annuity has not Joint Annuity feature.</p>
19	3	<p>The double bracketed wording is deleted if there are no payments possible to a Beneficiary under the form of annuity. The last sentence of the “How do I name or change my Beneficiary?” response may be deleted if there are no circumstances when spousal consent is required in connection with the beneficiary change.</p>

DESCRIPTION OF VARIABLE MATERIAL

Form No. HL-20319
Hartford Life Insurance Company
Edition March 2008

20	3	<p>If the form of annuity is a Fixed Period Annuity (with no life contingency), the following language may be substituted:</p> <p>“You may request the commutation of your income payments. The commuted value we pay reflects our reasonable estimate of the present value of your remaining income payments, using the approximate investment yields we are then using to develop the premium for a Hartford Lifetime Income annuity or comparable annuity products.”</p> <p>If a life contingency form includes a Fixed Period guarantee, the following language is substituted;</p> <p>“You may request the commutation of any remaining income payments that do not involve life contingencies. The commuted value we pay reflects our reasonable estimate of the present value of the income payments commuted, using the approximate investment yields we are then using to develop the premium for a Hartford Lifetime Income annuity or comparable annuity products. Life contingent income payments are not commuted and are paid when due, as described in this certificate.”</p> <p>If either version of the above wording is used, the wording may be modified to identify specific commutation factors.</p>
21	3	<p>This paragraph is appropriate for individual or Roth IRA programs and for other programs, it may be deleted. (“Assignment” is covered in C.1 for all programs.) If deleted, the subsequent paragraph is re-numbered.</p>
22	3	<p>The wording in brackets may be deleted or revised to reflect the rules applicable to a particular program.</p>

DESCRIPTION OF VARIABLE MATERIAL

Form No. HL-20319
Hartford Life Insurance Company
Edition March 2008

23	3	<p>If the annuity form has a cost of living adjustment feature, a question is added to the “Questions you may Have?” The question is “Does my Income Payment amount increase?” If the increase is based on a fixed percentage, the answer is below. (The percentage and date are contract or annuitant specific. If the form does not have a Joint Annuity feature or possible death benefit installment payments to a Beneficiary, reference to “Joint Annuitant” or “Beneficiary” is deleted, as applicable. The adjustment date may be a different month or revised to reflect an adjustment on the anniversary of the Income Start Date. The prorate wording for a partial year may be deleted or revised to describe other methodology.</p> <p>“Yes. The Base Amount of Each Income Payment payable under this certificate to you, your Joint Annuitant or Beneficiary is increased each January 1 by a Fixed Annual Increase Percentage of [3%] compounded annually. In the first year, the increase will be prorated if the Income Start Date was less than twelve full months before the increase date.”</p> <p>If a cost of living index is used instead of a Fixed Annual Increase Percentage, the words “by a Fixed Annual Increase Percentage of [3%] compounded annually” are replaced with a description of the index and any maximum adjustment parameters. An example of such a provision is as follows: “by the change not to exceed 3%, in the Consumer Price Index relative to the U.S. as a whole, issued by the Bureau of Labor Statistics of the U.S Department of Labor, at the end of the calendar quarter ending September 30 immediately preceding the adjustment year.”</p>
24	4	<p>The wording as shown in the brackets is appropriate for a traditional or Roth IRA program. For other programs, it may be replaced with, “however, your Annuity is subject to any applicable Domestic Relations Order.” The wording in brackets may be deleted if the particular program does not recognize Domestic Relation Orders or divorce or separation orders.</p>
25	4	<p>Bracketed wording is deleted and subsequent items re-numbered if item could not apply to the Annuity or it does not apply to the particular program through which the annuity is paid.</p>
26	4	<p>The wording in brackets is deleted if no Rider is used with the Group Contract.</p>
27	4	<p>The address and phone number will be current as of the certificate issue date and could be different than the one shown</p>