

SERFF Tracking Number: HARL-125650505 State: Arkansas
Filing Company: Hartford Life Insurance Company State Tracking Number: 39035
Company Tracking Number: IPD HL-LIBSS-08
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: IPD LIB Plus Riders
Project Name/Number: LIB Plus Riders/HL-LIBSS-08

Filing at a Glance

Company: Hartford Life Insurance Company

Product Name: IPD LIB Plus Riders

TOI: A03I Individual Annuities - Deferred Variable

Sub-TOI: A03I.002 Flexible Premium

Filing Type: Form

SERFF Tr Num: HARL-125650505 State: ArkansasLH

SERFF Status: Closed State Tr Num: 39035

Co Tr Num: IPD HL-LIBSS-08

Co Status: Initial Filing

Authors: Robert Adamczyk,
Kenneth Bach, Lindsay Cooper,
Ginger Morgan, Tiffany Heist

Date Submitted: 05/16/2008

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 05/21/2008

Disposition Status: Approved

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: LIB Plus Riders

Project Number: HL-LIBSS-08

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 05/21/2008

State Status Changed: 05/21/2008

Corresponding Filing Tracking Number: HL-LIBSS-08

Filing Description:

Re: Hartford Life Insurance Company - FEIN: 06-0974148; NAIC: 88072-091

Optional Variable Annuity Benefit Riders

Form Numbers: HL-LIBSS-08; HL-LIBSJ-08; HL-LIBPS-08; HL-LIBPJ-08

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

Attached for your review and approval is a copy of the above captioned individual variable annuity riders. These four

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riders replace the corresponding four riders (HL-LIBSS-07; HL-LIBSJ-07; HL-LIBPS-07; and HL-LIBPJ-07) that were recently approved by your department on January 7, 2008. These optional riders provide identical benefits to the previously approved forms, except they now include 3 enhanced benefits (summarized below).

We plan to offer these revised optional riders in connection with new sales of our approved variable annuity contracts. In addition, these new riders may also be offered to other in-force contract owners on a non-discriminatory basis. All enhancements reflected in each of the new riders add value to the original riders.

To help expedite your review, the following is a brief summary of the rider enhancements:

- Increased the number of Withdrawal Percentage age bands to age 90+, as well as increased the applicable Withdrawal Percentages for each new age band.
- Enhanced the increasing Withdrawal Percentage feature to be automatic on the owner's birthday, if they defer taking partial surrenders at least 5 full years from the rider effective date.
- Extended the maximum age for Automatic Increases to age 90.

These optional riders provide for guaranteed lifetime withdrawal benefits and a guaranteed minimum death benefit. There are 2 basic options (Lifetime Income Builder Selects & Lifetime Income Builder Portfolios) to choose from, both of which have "single life" and "joint life" versions as follows:

The Hartford's Lifetime Income Builder Selects

Form Number: HL-LIBSS-08 (Single Life)

Form Number: HL-LIBSJ-08 (Joint Life)

The Hartford's Lifetime Income Builder Portfolios

Form Number: HL-LIBPS-08 (Single Life)

Form Number: HL-LIBPJ-08 (Joint Life)

Please note that these forms are identical to the forms that we are submitting concurrently via a separate filing for the Hartford Life and Annuity Insurance Company, except for the form number and Company reference. We suggest that

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you review the two submissions together.

The bracketed items are variable and may be modified on a non-discriminatory basis, as described in the Statement of Variables for each rider. Since these riders are subject to federal jurisdiction, they are exempt from your state's readability requirements. Unless otherwise informed, we reserve the right to alter the layout, format, color, and typeface of this form.

If you have any questions regarding this submission in order to expedite its review and approval, please do not hesitate to contact me at (860) 843-7424 or John Monahan at (860) 843-6621. We look forward to receiving your approval of these forms.

Sincerely,

Kenneth Bach
Compliance/Contract Consultant
Annuity State Filing
860-843-7424
Kenneth.bach@hartfordlife.com

Company and Contact

Filing Contact Information

Kenneth Bach, Compliance/Contract Consultant
Kenneth.Bach@hartfordlife.com
200 Hopmeadow Street (860) 843-7424 [Phone]
Simsbury, CT 06089 (860) 843-8014[FAX]

Filing Company Information

Hartford Life Insurance Company CoCode: 88072 State of Domicile: Connecticut
200 Hopmeadow Street Group Code: 91 Company Type: Life
Simsbury, CT 06089 Group Name: State ID Number:
(860) 547-5000 ext. [Phone] FEIN Number: 06-0974148

SERFF Tracking Number: HARL-125650505 State: Arkansas
Filing Company: Hartford Life Insurance Company State Tracking Number: 39035
Company Tracking Number: IPD HL-LIBSS-08
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: IPD LIB Plus Riders
Project Name/Number: LIB Plus Riders/HL-LIBSS-08

Filing Fees

Fee Required? Yes
Fee Amount: \$80.00
Retaliatory? No
Fee Explanation: 4 Riders @ 20.00 Each= \$80.00.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Life Insurance Company	\$80.00	05/16/2008	20372533

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Product Name: IPD LIB Plus Riders
Project Name/Number: LIB Plus Riders/HL-LIBSS-08

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	05/21/2008	05/21/2008

SERFF Tracking Number: *HARL-125650505* *State:* *Arkansas*
Filing Company: *Hartford Life Insurance Company* *State Tracking Number:* *39035*
Company Tracking Number: *IPD HL-LIBSS-08*
TOI: *A031 Individual Annuities - Deferred Variable* *Sub-TOI:* *A031.002 Flexible Premium*
Product Name: *IPD LIB Plus Riders*
Project Name/Number: *LIB Plus Riders/HL-LIBSS-08*

Disposition

Disposition Date: 05/21/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: HARL-125650505 State: Arkansas
 Filing Company: Hartford Life Insurance Company State Tracking Number: 39035
 Company Tracking Number: IPD HL-LIBSS-08
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: IPD LIB Plus Riders
 Project Name/Number: LIB Plus Riders/HL-LIBSS-08

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variables		Yes
Form	The Hartford's Lifetime Income Builder Selects Rider		Yes
Form	The Hartford's Lifetime Income Builder Selects Rider		Yes
Form	The Hartford's Lifetime Income Builder Portfolios Rider		Yes
Form	The Hartford's Lifetime Income Builder Portfolios Rider		Yes

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Form Schedule

Lead Form Number: HL-LIBSS-08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	HL-LIBSS-08	Policy/Contract	The Hartford's Lifetime Income Builder Selects Rider Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		0	The Hartford's Lifetime Income Builder Select Rider (Single Life).pdf
	HL-LIBSJ-08	Policy/Contract	The Hartford's Lifetime Income Builder Selects Rider Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		0	The Hartford's Lifetime Income Builder Selects Rider (Joint Life Spousal).pdf
	HL-LIBPS-08	Policy/Contract	The Hartford's Lifetime Income Builder Portfolios Rider Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		0	The Hartford's Lifetime Income Builder Portfolios Rider (Single Life).pdf
	HL-LIBPJ-08	Policy/Contract	The Hartford's Lifetime Income Builder Portfolios Rider Certificate: Amendment	Initial		0	The Hartford's Lifetime Income Builder Portfolios

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Project Name/Number: LIB Plus Riders/HL-LIBSS-08
t, Insert Rider (Joint
Page, Life
Endorsement or Rider Spousal).pdf



Hartford Life Insurance Company
200 Hopmeadow Street
Simsbury, CT 06089

THE HARTFORD'S LIFETIME INCOME BUILDER SELECTS RIDER (Single Life)

This rider is issued as part of the Contract to which it is attached, and is effective on the date it is issued to You. Except where this rider provides otherwise, it is subject to all of the conditions and limitations of the Contract. This rider provides a Lifetime Withdrawal Feature and a Guaranteed Minimum Death Benefit (DB).

The Lifetime Withdrawal Feature of this rider includes a Payment Base, Lifetime Benefit Payment and Withdrawal Percentage. The determination of these values and how they can change are described in the other sections of this rider.

This rider provides a Guaranteed Minimum Death Benefit that replaces the standard death benefit provided in the Contract. The determination of the DB and how it can change are described in the other sections of this rider.

DEFINITIONS

Terms used that are not defined in this rider shall have the same meaning as those in Your Contract.

Automatic Increase. A potential increase to Your Payment Base, due to market performance, at each Contract Anniversary up to and including the Contract Anniversary immediately following the Covered Life's [90th] birthday.

Covered Life. Any Contract Owner, if a person or, if the Contract Owner is not a person, the Annuitant.

Guaranteed Minimum Death Benefit (DB). The minimum amount payable upon the death of any Contract Owner or Annuitant. If a death benefit is payable before the Annuity Commencement Date, such benefit will equal the greater of the Contract Value or Premium Payments adjusted for Partial Surrenders as of the date We receive Due Proof of Death.

Lifetime Benefit Payment (LBP). The LBP is equal to the applicable Withdrawal Percentage multiplied by the greater of the Payment Base or Contract Value. This amount is used to determine the change in the PB and DB following a Partial Surrender in any Contract Year that is on or after the oldest Covered Life's Lifetime Income Eligibility Date.

Lifetime Income Eligibility Date. The attained age [59 ½] of the oldest Covered Life at which Lifetime Benefit Payments can begin.

Lifetime Withdrawal Feature. A series of Lifetime Benefit Payments payable in each Contract Year following the oldest Covered Life's Lifetime Income Eligibility Date until the death of any Covered Life.

Partial Surrender. A withdrawal of some, but not all, of the Contract Value which sum may be subject to Contingent Deferred Sales Charges, if applicable.

Payment Base (PB). The basis for determining the Lifetime Benefit Payment and Rider Charge. Your PB is subject to a maximum of \$5,000,000.

Threshold. The Threshold is equal to [5.0%] multiplied by the greater of the Payment Base or Contract Value.

This amount is used to determine the change in the PB and DB following a Partial Surrender in any Contract Year that is before the oldest Covered Life's Lifetime Income Eligibility Date.

Withdrawal Percentage (WP). The WP is the percentage used to determine Your LBP on or after the Lifetime Income Eligibility Date. It is based on the attained age of the oldest Covered Life as follows:

<u>Attained Age</u>	<u>Withdrawal Percentage age band</u>
[59 ^{1/2} -64	5.0%
65-69	5.5%
70-74	6.0%
75-79	6.5%
80-84	7.0%
85-89	7.5%
90 +	8.0%

If the first Partial Surrender occurs before the Lifetime Income Eligibility Date and prior to completing the [fifth] year from the rider effective date, upon attainment of the Lifetime Income Eligibility Date, the WP is set at [5.0%]. Your WP may increase after attainment of the Lifetime Income Eligibility Date. The WP will reset if a new age band has been reached and there is an Automatic Increase in the PB due to market performance on a subsequent Contract Anniversary.

If the first Partial Surrender occurs on or after the Lifetime Income Eligibility Date and prior to completing the [fifth] year from the rider effective date, the WP will be set at the time of Your first Partial Surrender based on the attained age of the oldest Covered Life. Your WP may increase if a new age band has been reached and there is an Automatic Increase in the PB due to market performance on a subsequent Contract Anniversary.

If the first partial Surrender occurs after completing the [fifth] year from the rider effective date, whether prior to or after the Lifetime Income Eligibility Date, the WP will reset if a new age band has been reached on the birthday of the oldest Covered Life. The WP will increase regardless of any Automatic Increases in the PB on a subsequent Contract Anniversary.

I. On the Rider Effective Date:

1. If this rider is effective on the Contract Issue Date:
 - a) the PB equals Your initial Premium Payment plus any applicable Payment Enhancements; and
 - b) the DB equals Your initial Premium Payment; and
 - c) the Threshold, if applicable, is [5.0%] multiplied by the PB; or
 - d) the LBP, if applicable, is the WP, based on the attained age of the oldest Covered Life, multiplied by the PB.

2. If this rider is effective after the Contract Issue Date:
 - a) the PB equals the Contract Value on the rider effective date; and
 - b) the DB equals the Contract Value on the rider effective date, less Payment Enhancements, if applicable, received during the last [12] months prior to the rider effective date; and
 - c) the Threshold, if applicable, is [5.0%] multiplied by the PB; or
 - d) the LBP, if applicable, is the WP, based on the attained age of the oldest Covered Life, multiplied by the PB.

II. At attained age 59½, 65, 70, 75, 80, 85 and 90 of the oldest Covered Life:

1. If a Partial Surrender has been taken prior to completing the [fifth] year from the rider effective date, there is no change to the WP or the LBP.
2. If a Partial Surrender has not been taken prior to completing the [fifth] year from the rider effective date:
 - a) the WP will be set to the appropriate percentage based on the current attained age of the oldest Covered Life; and
 - b) the LBP will be equal to the WP multiplied by the greater of current PB or the Contract Value as of the date the above specified ages are reached.

There is no change in the PB or DB because of these birthdays.

III. When a Subsequent Premium Is Made:

Our approval is required for any subsequent Premium Payment received after the first [12] months.

Upon receipt of each subsequent Premium Payment:

1. the PB will be increased by the amount of the subsequent Premium Payment and includes any applicable Payment Enhancements; and
2. the DB will be increased by the amount of the subsequent Premium Payment; and
3. the Threshold, if applicable, will be equal to [5.0%] multiplied by the greater of the current PB or Contract Value immediately after the subsequent Premium Payment is received.
4. the LBP, if applicable, will be equal to the WP multiplied by the greater of the current PB or Contract Value immediately after the subsequent Premium Payment is received.
5. the WP will remain unchanged.

IV. When a Partial Surrender is made:

Before the Lifetime Income Eligibility Date, the PB and the DB will be adjusted as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the Threshold, We will reduce the PB and DB by the dollar amount of such Partial Surrender(s).
2. For any Partial Surrender that first causes cumulative Partial Surrender(s) in a Contract Year to exceed the Threshold, We will reduce the PB and DB by the dollar amount of the Partial Surrender that does not exceed the Threshold. For that portion of the Partial Surrender that exceeds the Threshold, We will reduce the remaining PB and DB by applying a factor. The factor is as follows:

1 - (A/(B-C)) where:

A = The amount of the Partial Surrender(s) during the Contract Year in excess of the Threshold;

B = Contract Value immediately prior to the Partial Surrender; and

C = The Threshold, less any prior Partial Surrender(s) during the Contract Year. If C results in a negative number, C becomes zero.

3. For any additional Partial Surrender(s) in a Contract Year, where the sum of all prior Partial Surrender(s) exceed the Threshold, We will reduce the PB and DB by applying a factor. The factor is as follows:

1 - (A/B) where:

A = The amount of the Partial Surrender; and

B = Contract Value immediately prior to the Partial Surrender.

Before the Lifetime Income Eligibility Date the Threshold will be determined as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the Threshold, the Threshold will be equal to the Threshold immediately prior to the Partial Surrender.
2. For any Partial Surrender that first causes the cumulative Partial Surrenders in a Contract Year to exceed the Threshold, the Threshold will be reset to [5.0%] multiplied by the greater of the PB or Contract Value immediately after the Partial Surrender.

On or after the Lifetime Income Eligibility Date, the PB and the DB will be adjusted as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the LBP, We will:
 - a) not reduce the PB; and
 - b) reduce the DB by the dollar amount of such Partial Surrender(s).
2. For cumulative Partial Surrender(s) in a Contract Year that exceed the LBP, and all Partial Surrender(s) were paid under Our automatic income program to satisfy the Required Minimum Distribution (RMD) requirements imposed by federal law, We will:
 - a) not reduce the PB; and
 - b) reduce the DB by the dollar amount of such Partial Surrender(s).
3. For any Partial Surrender that first causes the cumulative Partial Surrenders in a Contract Year to exceed the LBP and the RMD exception above does not apply, We will:
 - a) not reduce the PB by the amount of the Partial Surrender that does not exceed the LBP; and
 - b) reduce the DB by the dollar amount of the Partial Surrender that does not exceed the LBP.

For that portion of the Partial Surrender that exceeds the LBP, We will reduce the PB and the remaining DB by applying a factor. The factor is as follows:

1 - (A/(B-C)) where:

A = The amount of the Partial Surrender(s) during the Contract Year in excess of the LBP;

B = Contract Value immediately prior to the Partial Surrender; and

C = The LBP, less any prior Partial Surrender(s) during the Contract Year. If C results in a negative number, C becomes zero.

4. For any additional Partial Surrender(s) in a Contract Year, where the sum of all prior Partial Surrender(s) exceed the LBP, We will reduce the PB and the DB by applying a factor. The factor is as follows:

1 - (A/B) where:

A = The amount of the Partial Surrender; and

B = Contract Value immediately prior to the Partial Surrender.

On or after the Lifetime Income Eligibility Date, the LBP will be determined as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the LBP, the LBP will be equal to the LBP immediately prior to the Partial Surrender.
2. For cumulative Partial Surrender(s) in a Contract Year that exceed the LBP, and all Partial Surrender(s) were paid under Our automatic income program to satisfy the Required Minimum Distribution (RMD) requirements imposed by federal law, the LBP will be equal to the LBP immediately prior to the Partial Surrender.
3. For any Partial Surrender that first causes the cumulative Partial Surrenders in a Contract Year to exceed the LBP and the RMD exception above does not apply, the LBP will be equal to the WP multiplied by the greater of PB or the Contract Value immediately after the Partial Surrender.
4. If the PB is equal to zero due to Partial Surrender(s), the LBP is equal to zero. Subject to Our approval, subsequent Premium Payments may be made to re-establish the PB and the LBP prior to the Annuity Commencement Date.

V. On each Contract Anniversary:

On each Contract Anniversary up to and including the Contract Anniversary immediately following the Covered Life's [90th] birthday, We will determine if an Automatic Increase in the PB is applicable. If an Automatic Increase is applicable due to market performance, the PB will be adjusted by an amount not less than zero and not to exceed [10%], as determined by the following factor:

(Contract Value prior to Rider Charge taken on Contract Anniversary divided by the Payment Base) - 1

If a Partial Surrender was taken prior to completing the [fifth] year from the rider effective date and there is an Automatic Increase at a Contract Anniversary due to market performance, the WP will increase if the oldest Covered Life has attained an age that falls within a new WP age band.

The Threshold, if applicable, will be equal to [5.0%] multiplied by the greater of the PB after the increase and the Contract Value.

The LBP, if applicable, will be equal to the appropriate WP multiplied by the greater of the PB after the increase and the Contract Value.

No change in the DB occurs.

SPOUSAL CONTINUATION

In the event that the spousal continuation provision under the Contract is elected, We will increase the Contract Value to the DB value, if greater, as of the date We receive Due Proof of Death. The surviving spouse becomes the new Contract Owner and the new Covered Life on the effective date of the spousal continuation. The following are the effects of a Covered Life change due to spousal continuation:

1. If the Covered Life is less than age [81] at the time of the continuation, then either (a) or (b) will apply as follows:
 - a) If the rider is not currently available for sale, We will revoke the Lifetime Withdrawal Feature of this rider. We will continue this rider's DB feature only. The Rider Charge will no longer be assessed.

- b) If the rider is currently available for sale, We will continue the existing rider with respect to all rider benefit provisions at the Rider Charge that is currently being assessed for new sales of the rider. The PB and DB will be recalculated to equal the Contract Value on the effective date of the spousal continuation. The LBP, Threshold, if applicable, and WP will be recalculated based on the oldest Covered Life's attained age on the effective date of the spousal continuation.
2. If the Covered Life is greater than or equal to age [81] on the effective date of the spousal continuation, the rider will terminate. The DB thereafter equals the Contract Value.

COVERED LIFE CHANGE

Any Contract change before the Annuity Commencement Date which causes a change in the Covered Life will result in the recalculation of the benefits provided under this rider. The following are the effects of a change in a Covered Life:

The rider will terminate if the age of the oldest Covered Life after the Covered Life change is greater than the issue age limitation of the rider in effect at the time of the Covered Life change. If the rider is no longer available for sale, We will determine the issue age limitation of the rider on a non-discriminatory basis. The DB thereafter will be the Contract Value.

The below options apply if the age of the oldest Covered Life after the Covered Life change is less than or equal to the issue age limitation of the rider in effect at the time of the Covered Life change. If the rider is no longer available for sale, We will determine the issue age limitation of the rider on a non-discriminatory basis.

1. Covered Life changes in the first [6] months from the Contract Issue Date will have no impact on the DB or PB. However, the LBP, Threshold, if applicable, and WP will be recalculated based on the oldest Covered Life's attained age on the date of the Covered Life change.
2. Covered Life changes after the first [6] months from the Contract Issue Date will cause a recalculation of the benefits under either (a) or (b):
 - a) If the rider is not currently available for sale, We will revoke the Lifetime Withdrawal Feature of this rider. We will continue this rider's DB feature only. The DB will be recalculated to the lesser of the Contract Value or the DB on the effective date of the Covered Life change. The Rider Charge will be assessed on the revocation date, and will no longer be assessed thereafter; or
 - b) If the rider is currently available for sale, We will continue the existing rider with respect to all rider benefit provisions at the Rider Charge that is currently being assessed for new sales of the rider. The PB will be recalculated to the lesser of the Contract Value or the PB on the effective date of the Covered Life change. The DB will be recalculated to the lesser of the Contract Value or the DB on the effective date of the Covered Life change. The LBP, Threshold, if applicable, and WP will be recalculated based on the oldest Covered Life's attained age on the date of the Covered Life change.

MINIMUM AMOUNT RULE

Prior to the Annuity Commencement Date, if on any Contract Anniversary Your Contract Value, due to investment performance, is reduced below an amount equal to the greater of the Contract minimum rule stated under Your Contract or one of Your LBPs, or if on any Valuation Day, as a result of a Partial Surrender, Your Contract Value is reduced below an amount equal to the greater of the Contract minimum rule stated under Your Contract or one of Your LBPs, then:

1. You must transfer Your remaining Contract Value to an asset allocation model, investment program, a Sub-Account(s), fund of funds Sub-Account(s), or other investment option(s) approved by Us for purposes of the minimum amount rule.

- a) One of the approved investment options, as described above, must be elected within [10] days from the date the minimum amount was reached.
 - b) If We do not receive Your election within the above stated time frame, You will be deemed to have irrevocably authorized Us to move Your remaining Contract Value into the Money Market Sub-account.
 - c) If You choose not to participate in one of the approved investment options, then We will automatically liquidate Your remaining Contract Value. Any applicable Contingent Deferred Sales Charge will be assessed and the Contract will be fully terminated.
2. Once the Contract Value is transferred to an approved investment option, the following rules will apply:
- a) You will receive Your then current LBP, which will be equal to Your LBP at the time Your Contract Value reduces below Our minimum amount rules then in effect, at the frequency of Your choice and acceptable to Us.
 - b) Ongoing LBP payments will no longer reduce Your Contract Value.
 - c) Ongoing LBP payments will continue to reduce the remaining DB on Your Contract. At the death of any Owner, Joint Owner or Annuitant, the greater of the Contract Value or the DB will be paid out as a lump sum settlement.
 - d) We will no longer accept subsequent Premium Payments.
 - e) We will waive the Annual Maintenance Fee and Rider Charge on Your Contract.
 - f) Automatic Increases on anniversary will no longer apply.

After the transfer of the Contract Value due to the minimum amount rules above, if cumulative Partial Surrenders within a Contract Year are requested in excess of the LBP, then We will automatically liquidate Your remaining Contract Value. Any applicable Contingent Deferred Sales Charge will be assessed and the Contract will be terminated.

INVESTMENT RESTRICTIONS

We may limit, at anytime on or after the rider effective date, the Sub-Account(s) in which You may allocate Your Contract Value. We may require that You allocate Your Contract Value in accordance with any asset allocation models, investment programs, Sub-Account(s), fund of funds Sub-Account(s), or other investment option(s) that We direct You follow from time to time, on or after the rider effective date. We may change these asset allocation models, investment programs, Sub-Account(s), fund of fund Sub-Account(s), or other investment option(s) from time to time, on or after the rider effective date.

Should We prohibit investment in any Sub-Account(s) or require You to allocate Your Contract Value to an asset allocation model, investment program, Sub-Account(s), fund of funds Sub-Account(s), or other investment option(s), any transfers required to reallocate Contract Value will not be used in determining the number of transfers allowed during a Contract Year.

If the restrictions are violated, the Lifetime Withdrawal Feature of this rider will be revoked and a Rider Charge will be assessed. The Rider Charge will be prorated for the portion of the Contract Year the Lifetime Withdrawal Feature was active. The DB only will continue to apply.

AUTOMATIC INCREASE METHOD SWITCH

We reserve the right to offer You the one-time option to replace this rider with the then currently offered Lifetime Income Builder Portfolios (Single Life) rider upon terms and conditions to be specified at the time of offer, if any. The new rider version changes the basis for Automatic Increases and includes other conditions as more particularly described within.

REVOKING THE LIFETIME WITHDRAWAL FEATURE

This rider is irrevocable by You. We may revoke the Lifetime Withdrawal Feature of this rider as provided under the following provisions of this rider: Spousal Continuation, Covered Life Change, assignment and Investment Restrictions. If We revoke the Lifetime Withdrawal Feature of this rider, it cannot be re-elected by You. We will continue this rider's DB feature only.

The benefits under this rider cannot be directly or indirectly assigned, pledged or securitized in any way. Any such actions will invalidate this rider.

If the Lifetime Withdrawal Feature of this rider is revoked as described herein, We will reduce the DB for any Partial Surrender(s) after the date the Rider was revoked, in proportion to the reduction in Contract Value due to such Partial Surrender(s).

On the date the Lifetime Withdrawal Feature of this rider is revoked, a prorated share of the Rider Charge will be assessed, and will no longer be assessed thereafter. If this rider is revoked under the Spousal Continuation provision, the Rider Charge will not be assessed on the date the rider is revoked.

CONTRACT AGGREGATION

For purposes of determining the PB, Premium Payment and DB limits, We reserve the right to treat as one all deferred variable annuity Contracts issued by Us where You have elected any optional withdrawal benefit rider. If We elect to aggregate Contracts, We will change the period over which We measure Surrenders against future LBPs.

POST ISSUE ELECTION

If the rider effective date is after the Contract Issue Date, the period between the rider effective date and Your next Contract Anniversary will constitute a Contract Year.

ANNUITY COMMENCEMENT DATE

At the Annuity Commencement Date, the Contract may be annuitized under Our standard annuitization rules or the payment of the LBP may continue under a Life with a Period Certain option. The duration of the Period Certain is equal to the DB, as defined under this rider, divided by the LBP. The Contract Value need not be below Our minimum amount rules at the ACD for the Owner(s) to select the Lifetime with a Period Certain option.

RIDER CHARGE

There is an additional charge for this rider. The charge will never exceed a guaranteed maximum rate of [1.50%]. The charge will be assessed on the PB and will be deducted on each Contract Anniversary on a prorated basis from the Sub-Account(s) and the Fixed Account, if the Fixed Account Rider is attached to Your Contract and is operative. If the rider effective date is after the Contract Issue Date, the period between the rider effective date and the next Contract Anniversary will constitute the first Contract Year. The charge for this Contract Year will be prorated based on the number of days between the rider effective date and the next Contract Anniversary.

If Your current Rider Charge is less than [1.50%] and the oldest Covered Life is less than age [81], We reserve the right to increase the charge at anytime after [12] months from the rider effective date up to the guaranteed maximum rate. The new charge will be effective on the Contract Anniversary immediately following the charge increase. If We increase the charge, You have the following options:

1. Accept the Rider Charge increase and continue to receive the Automatic Increases at each Contract Anniversary, if applicable; or
2. Decline the Rider Charge increase and no longer receive the Automatic Increases at each Contract Anniversary, if applicable. In addition, if You have taken a partial Surrender, You will no longer receive any increase in the WP. If You decline the Rider Charge increase, You will not be able to accept the charge increase at a later date.

We may offer a lower rate if You agree to participate in any asset allocation models, investment program, Sub-Account(s), fund of funds Sub-Account(s), or other investment option(s) approved by Us.

In the case of a Full Surrender on any date other than the Contract Anniversary, We will deduct a prorated share of the Rider Charge from the amount otherwise payable. The prorated share of the Rider Charge is equal to the Rider Charge percentage multiplied by the PB prior to the Surrender, multiplied by the number of days since the last Contract Anniversary, divided by 365.

The Rider Charge will no longer be assessed upon attainment of the Annuity Commencement Date, after the date the Lifetime Withdrawal Feature of this rider is no longer effective or if Your Contract Value declines below Our minimum amount rule. No Rider Charge will be assessed upon the death of a Contract Owner or Annuitant.

Signed for **Hartford Life Insurance Company**



Hartford Life Insurance Company
200 Hopmeadow Street
Simsbury, CT 06089

**THE HARTFORD'S LIFETIME INCOME BUILDER SELECTS RIDER
(Joint Life/Spousal)**

This rider is issued as part of the Contract to which it is attached, and is effective on the date it is issued to You. Except where this rider provides otherwise, it is subject to all of the conditions and limitations of the Contract. This rider provides a Lifetime Withdrawal Feature and a Guaranteed Minimum Death Benefit (DB).

The Lifetime Withdrawal Feature of this rider includes a Payment Base, Lifetime Benefit Payment and Withdrawal Percentage. The determination of these values and how they can change are described in the other sections of this rider.

This rider provides a Guaranteed Minimum Death Benefit that replaces the standard death benefit provided in the Contract. The determination of the DB and how it can change are described in the other sections of this rider.

DEFINITIONS

Terms used that are not defined in this rider shall have the same meaning as those in Your Contract.

Automatic Increase. A potential increase to Your Payment Base, due to market performance, at each Contract Anniversary up to and including the Contract Anniversary immediately following the Covered Life's [90th] birthday.

Covered Life. The Contract Owner (provided the Contract Owner is a person) and the Contract Owner's spouse (provided the spouse is a joint owner or Beneficiary who is eligible for spousal continuance). The Annuitant (provided the Contract Owner is not a person) and the Annuitant's spouse (provided the spouse is a Beneficiary who is eligible for spousal continuance).

Guaranteed Minimum Death Benefit (DB). The minimum amount payable upon the death of any Contract Owner or Annuitant. If a death benefit is payable before the Annuity Commencement Date, such benefit will equal the greater of the Contract Value or Premium Payment adjusted for Partial Surrenders as of the date We receive Due Proof of Death.

Lifetime Benefit Payment (LBP). The LBP is equal to the applicable Withdrawal Percentage multiplied by the greater of the Payment Base or Contract Value. This amount is used to determine the change in the PB and the DB following a Partial Surrender in any Contract Year that is on or after the youngest Covered Life's Lifetime Income Eligibility Date.

Lifetime Income Eligibility Date. The attained age [59 ½] of the youngest Covered Life at which Lifetime Benefit Payments can begin.

Lifetime Withdrawal Feature. A series of Lifetime Benefit Payments payable in each Contract Year following the youngest Covered Life's Lifetime Income Eligibility Date until the death of any Covered Life. The LBP may be continued after the death of any Covered Life if spousal continuation is elected.

Partial Surrender. A withdrawal of some, but not all, of the Contract Value which sum may be subject to Contingent Deferred Sales Charges, if applicable.

Payment Base (PB). The basis for determining the Lifetime Benefit Payment and Rider Charge. Your PB is subject to a maximum of \$5,000,000.

Threshold. The Threshold is equal to [4.5%] multiplied by the greater of the Payment Base or Contract Value. This amount is used to determine the change in the PB and DB following a Partial Surrender in any Contract Year that is before the youngest Covered Life's Lifetime Income Eligibility Date.

Withdrawal Percentage (WP). The WP is the percentage used to determine Your LBP on or after the Lifetime Income Eligibility Date. The WP is based on the attained age of the youngest Covered Life as follows:

<u>Attained Age</u>	<u>Withdrawal Percentage age band</u>
[59 ^{1/2} -64	4.5%
65-69	5.0%
70-74	5.5%
75-79	6.0%
80-84	6.5%
85-89	7.0%
90 +	7.5%

If the first Partial Surrender occurs before the Lifetime Income Eligibility Date and prior to completing the [fifth] year from the rider effective date, upon attainment of the Lifetime Income Eligibility Date, the WP is set at [4.5%]. Your WP may increase after attainment of the Lifetime Income Eligibility Date. The WP will reset if a new age band has been reached and there is an Automatic Increase in the PB due to market performance on a subsequent Contract Anniversary.

If the first Partial Surrender occurs on or after the Lifetime Income Eligibility Date and prior to completing the [fifth] year from the rider effective date, the WP will be set at the time of Your first Partial Surrender based on the attained age of the youngest Covered Life. Your WP may increase if a new age band has been reached and there is an Automatic Increase in the PB due to market performance on a subsequent Contract Anniversary.

If the first partial Surrender occurs after completing the [fifth] year from the rider effective date, whether prior to or after the Lifetime Income Eligibility Date, the WP will reset if a new age band has been reached on the birthday of the youngest Covered Life. The WP will increase regardless of any Automatic Increases in the PB on a subsequent Contract Anniversary.

I. On the Rider Effective Date:

1. If this rider is effective on the Contract Issue Date:
 - a) the PB equals Your initial Premium Payment plus any applicable Payment Enhancements; and
 - b) the DB equals Your initial Premium Payment; and
 - c) the Threshold, if applicable, is [4.5%] multiplied by the PB; or
 - d) the LBP, if applicable, is the WP, based on the attained age of the youngest Covered Life, multiplied by the PB.

2. If this rider is effective after the Contract Issue Date:
 - a) the PB equals the Contract Value on the rider effective date; and
 - b) the DB equals the Contract Value on the rider effective date, less Payment Enhancements, if applicable, received during the last [12] months prior to the rider effective date; and
 - c) the Threshold, if applicable, is [4.5%] multiplied by the PB; or

- d) the LBP, if applicable, is the WP, based on the attained age of the youngest Covered Life, multiplied by the PB.

II. At attained age 59½, 65, 70, 75, 80, 85 and 90 of the youngest Covered Life:

1. If a Partial Surrender has been taken prior to completing the [fifth] year from the rider effective date, there is no change to the WP or the LBP.
2. If a Partial Surrender has not been taken prior to completing the [fifth] year from the rider effective date:
 - a) the WP will be set to the appropriate percentage based on the current attained age of the youngest Covered Life; and
 - b) the LBP will be equal to the WP multiplied by the greater of current PB or the Contract Value as of the date the above specified ages are reached.

There is no change in the PB or DB because of these birthdays

III. When a Subsequent Premium Payment is made:

Our approval is required for any subsequent Premium Payment received after the first [12] months.

Upon receipt of each subsequent Premium Payment:

1. the PB will be increased by the amount of the subsequent Premium Payment and includes any applicable Payment Enhancements; and
2. the DB will be increased by the amount of the subsequent Premium Payment; and
3. the Threshold, if applicable, will be equal to [4.5%] multiplied by the greater of the current PB or Contract Value immediately after the subsequent Premium Payment is received.
4. the LBP, if applicable, will be equal to the WP multiplied by the greater of the current PB or Contract Value immediately after the subsequent Premium Payment is received.
5. the WP will remain unchanged.

IV. When a Partial Surrender is made:

Before the Lifetime Income Eligibility Date, the PB and the DB will be adjusted as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the Threshold, We will reduce the PB and DB by the dollar amount of such Partial Surrender(s).
2. For any Partial Surrender that first causes cumulative Partial Surrender(s) in a Contract Year to exceed the Threshold, We will reduce the PB and DB by the dollar amount of the Partial Surrender that does not exceed the Threshold. For that portion of the Partial Surrender that exceeds the Threshold, We will reduce the remaining PB and DB by applying a factor. The factor is as follows:

1 - (A/(B-C)) where:

- A = The amount of the Partial Surrender(s) during the Contract Year in excess of the Threshold;
- B = Contract Value immediately prior to the Partial Surrender; and
- C = The Threshold, less any prior Partial Surrender(s) during the Contract Year. If C results in a negative number, C becomes zero.

3. For any additional Partial Surrender(s) in a Contract Year, where the sum of all prior Partial Surrender(s) exceed the Threshold, We will reduce the PB and DB by applying a factor. The factor is as follows:

1 - (A/B) where:

A = The amount of the Partial Surrender; and

B = Contract Value immediately prior to the Partial Surrender.

Before the Lifetime Income Eligibility Date, the Threshold will be determined as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the Threshold, the Threshold will be equal to the Threshold immediately prior to the Partial Surrender.
2. For any Partial Surrender that first causes the cumulative Partial Surrenders in a Contract Year to exceed the Threshold, the Threshold will be reset to [4.5%] multiplied by the greater of the PB or Contract Value immediately after the Partial Surrender.

On or after the Lifetime Income Eligibility Date, the PB and the DB will be adjusted as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the LBP, We will:
 - a) not reduce the PB; and
 - b) reduce the DB by the dollar amount of such Partial Surrender(s).
2. For cumulative Partial Surrender(s) in a Contract Year that exceed the LBP, and all Partial Surrender(s) were paid under Our automatic income program to satisfy the Required Minimum Distribution (RMD) requirements imposed by federal law, We will:
 - a) not reduce the PB; and
 - b) reduce the DB by the dollar amount of such Partial Surrender(s).
3. For any Partial Surrender that first causes the cumulative Partial Surrenders in a Contract Year to exceed the LBP and the RMD exception above does not apply, We will:
 - a) not reduce the PB by the amount of the Partial Surrender that does not exceed the LBP; and
 - b) reduce the DB by the dollar amount of the Partial Surrender that does not exceed the LBP.

For that portion of the Partial Surrender that exceeds the LBP, We will reduce the PB and the remaining DB by applying a factor. The factor is as follows:

1 - (A/(B-C)) where:

A = The amount of the Partial Surrender(s) during the Contract Year in excess of the LBP;

B = Contract Value immediately prior to the Partial Surrender; and

C = The LBP, less any prior Partial Surrender(s) during the Contract Year. If C results in a negative number, C becomes zero.

4. For any additional Partial Surrender(s) in a Contract Year, where the sum of all prior Partial Surrender(s) exceed the LBP, We will reduce the PB and the DB by applying a factor. The factor is as follows:

1 - (A/B) where:

A = The amount of the Partial Surrender; and

B = Contract Value immediately prior to the Partial Surrender.

On or after the Lifetime Income Eligibility Date the LBP will be determined as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the LBP, the LBP will be equal to the LBP immediately prior to the Partial Surrender.
2. For cumulative Partial Surrender(s) in a Contract Year that exceed the LBP, and all Partial Surrender(s) were paid under Our automatic income program to satisfy the Required Minimum Distribution (RMD) requirements imposed by federal law, the LBP will be equal to the LBP immediately prior to the Partial Surrender.
3. For any Partial Surrender that first causes the cumulative Partial Surrenders in a Contract Year to exceed the LBP and the RMD exception above does not apply, the LBP will be equal to the WP multiplied by the greater of PB or the Contract Value immediately after the Partial Surrender.
4. If the PB is equal to zero due to Partial Surrender(s), the LBP is equal to zero. Subject to Our approval, subsequent Premium Payments may be made to re-establish the PB and the LBP prior to the Annuity Commencement Date.

V. On each Contract Anniversary:

On each Contract Anniversary up to and including the Contract Anniversary immediately following the Covered Life's [90th] birthday, We will determine if an Automatic Increase in the PB is applicable. If an Automatic Increase is applicable due to market performance, the PB will be adjusted by an amount not less than zero and not to exceed [10%], as determined by the following factor:

(Contract Value prior to Rider Charge taken on Contract Anniversary divided by the Payment Base) - 1

If a Partial Surrender was taken prior to completing the [fifth] year from the rider effective date and there is an Automatic Increase at a Contract Anniversary due to market performance, the WP will increase if the youngest Covered Life has attained an age that falls within a new WP age band.

The Threshold, if applicable, will be equal to [4.5%] multiplied by the greater of the PB after the increase and the Contract Value.

The LBP, if applicable, is equal to the appropriate WP multiplied by the greater of the PB after the increase and the Contract Value.

No change in the DB occurs.

SPOUSAL CONTINUATION

In the event that the spousal continuation provision under the Contract is elected, We will increase the Contract Value to the DB value, if greater, as of the date We receive Due Proof of Death. The surviving spouse becomes the new Contract Owner and the new Covered Life on the effective date of the spousal continuation. The surviving spouse may continue the Contract and the features of this rider:

1. We will continue this rider with respect to all benefits, at the current Rider Charge.
2. The PB will be equal to the greater of Contract Value or PB on the effective date of spousal continuation.
3. The DB will equal the Contract Value on the effective date of the spousal continuation.
4. The LBP will be recalculated to equal the WP multiplied by the PB on the effective date of spousal continuation.

5. The Threshold, if applicable, will be recalculated to equal the [4.5%] multiplied by the PB on the effective date of spousal continuation.
6. If there was a Partial Surrender since the rider effective date, the WP will remain at the current percentage. If there has not been a Partial Surrender since the rider effective date, the WP will be based on the attained age of the remaining Covered Life at the time of spousal continuation.
7. The Contract Owner may not name a new Contract Owner on the Contract.
8. The Contract Owner may name a new Beneficiary on the Contract.
9. The rider will terminate upon the death of the surviving Covered Life.

COVERED LIFE CHANGE

Any Contract change before the Annuity Commencement Date which causes a change in the Covered Life will result in the recalculation of the benefits provided under this rider. The following are the effects of a change in a Covered Life:

The rider will terminate if the age of the oldest Covered Life after the Covered Life change is greater than the issue age limitation of the rider in effect at the time of the Covered Life change. If the rider is no longer available for sale, We will determine the issue age limitation of the rider on a non-discriminatory basis. The DB thereafter will be the Contract Value.

The below options apply if the age of the oldest Covered Life after the Covered Life change is less than or equal to the issue age limitations of the rider in effect at the time of the Covered Life change. If the rider is no longer available for sale, We will determine the issue age limitations of the rider on a non-discriminatory basis.

1. Covered Life changes in the first [6] months from the Contract Issue Date will have no impact on the DB or PB. However, the LBP, Threshold, if applicable, and WP will be recalculated based on the youngest Covered Life's attained age on the date of the Covered Life change.
2. Covered Life changes after the first [6] months from the Contract Issue Date will cause a recalculation of the benefits as follows:

If You and Your Spouse are no longer married, for reasons other than death, then Covered Life Changes may occur as follows:

- a) If Partial Surrender(s) have not been made, You may remove Your former spouse as a Covered Life, and replace such spouse with Your new spouse, if applicable. Upon making this change, the Covered Life will be reset as of the date of such change, and there will be no impact to the PB and DB. The WP will be based on the youngest Covered Life.
- b) If Partial Surrender(s) have been made, then You may remove Your former spouse as a Covered Life. Upon making this change, the Covered Life will be reset as of the date of such change, and there will be no impact to the PB and DB. The WP will be based on the remaining Covered Life. Any additional Covered Life changes will follow the rules below.

If any other change causes a change in the Covered Life, then the following will automatically apply:

We will revoke the Lifetime Withdrawal Feature of this rider. We will continue this rider's DB feature only. The DB will be recalculated to the lesser of the Contract Value or DB on the effective date of the Covered Life change. The Rider Charge is assessed on the revocation date, and will no longer be assessed thereafter.

MINIMUM AMOUNT RULE

Prior to the Annuity Commencement Date, if on any Contract Anniversary Your Contract Value, due to investment performance, is reduced below an amount equal to the greater of the Contract minimum rule stated under Your Contract or one of Your LBPs, or if on any Valuation Day, as a result of a Partial Surrender, Your Contract Value is reduced below an amount equal to the greater of the Contract minimum rule stated under Your Contract or one of Your LBPs, then:

1. You must transfer Your remaining Contract Value to an asset allocation model, investment program, a Sub-Account(s), a fund of funds Sub-Account(s), or other investment option(s) approved by Us for purposes of the minimum amount rule.
 - a) One of the approved investment options, as described above, must be elected within [10] days from the date the minimum amount was reached.
 - b) If We do not receive Your election within the above stated time frame, You will be deemed to have irrevocably authorized Us to move Your remaining Contract Value into the Money Market Sub-account.
 - c) If You choose not to participate in one of the approved investment options, then We will automatically liquidate Your remaining Contract Value. Any applicable Contingent Deferred Sales Charge will be assessed and the Contract will be fully terminated.
2. Once the Contract Value is transferred to an approved investment option, the following rules apply:
 - a) You will receive Your then current LBP, which will be equal to Your LBP at the time Your Contract Value reduces below Our minimum amount rules then in effect, at the frequency of Your choice and acceptable to Us.
 - b) Ongoing LBP payments will no longer reduce Your Contract Value.
 - c) Ongoing LBP payments will continue to reduce the remaining DB on Your Contract. At the death of any Owner, Joint Owner or Annuitant, the greater of the Contract Value or the DB will be paid out as a lump sum settlement unless spousal continuation is available and elected.
 - d) We will no longer accept subsequent Premium Payments.
 - e) We will waive the Annual Maintenance Fee and Rider Charge on Your Contract.
 - f) Automatic Increases will no longer apply.

After the transfer of the Contract Value due to the minimum amount rules above, if cumulative Partial Surrenders within a Contract Year are requested in excess of the LBP, then We will automatically liquidate Your remaining Contract Value. Any applicable Contingent Deferred Sales Charge will be assessed and the Contract will be fully terminated.

INVESTMENT RESTRICTIONS

We may limit, at anytime on or after the rider effective date, the Sub-Account(s) in which You may allocate Your Contract Value. We may require that You allocate Your Contract Value in accordance with any asset allocation models, investment programs, Sub-Account(s), fund of funds Sub-Account(s), or other investment option(s) that We direct You follow from time to time, on or after the rider effective date. We may change these asset allocation models, investment programs, Sub-Account(s), fund of fund Sub-Account(s), or other investment option(s) from time to time, on or after the rider effective date.

Should We prohibit investment in any Sub-Account(s) or require You to allocate Your Contract Value to an asset allocation model, investment program, Sub-Account(s), fund of funds Sub-Account(s), or other investment option(s), any transfers required to reallocate Contract Value will not be used in determining the number of transfers allowed during a Contract Year.

If the restrictions are violated, the Lifetime Withdrawal Feature of this rider will be revoked and a Rider Charge will be assessed. The Rider Charge will be prorated for the portion of the Contract Year the Lifetime Withdrawal Feature was active. The DB only will continue to apply.

AUTOMATIC INCREASE METHOD SWITCH

We reserve the right to offer You the one-time option to replace this rider with the then currently offered Lifetime Income Builder Portfolios (Joint/Spousal Life) rider upon terms and conditions to be specified at the time of offer, if any. The new rider version changes the basis for Automatic Increases and includes other conditions as more particularly described within.

REVOKING THE LIFETIME WITHDRAWAL FEATURE

This rider is irrevocable by You. We may revoke the Lifetime Withdrawal Feature of this rider as provided under the following provisions of this rider: Covered Life Change, assignment and Investment Restrictions. If We revoke the Lifetime Withdrawal Feature of this rider, it cannot be re-elected by You. We will continue this rider's DB feature only.

The benefits under this rider cannot be directly or indirectly assigned, pledged or securitized in any way. Any such actions will invalidate this rider.

If the Lifetime Withdrawal Feature of this rider is revoked as described herein, We will reduce the DB for any Partial Surrender(s) after the date the rider was revoked, in proportion to the reduction in Contract Value due to such Partial Surrender(s).

On the date the Lifetime Withdrawal Feature of this rider is revoked, a prorated share of the Rider Charge will be assessed, and will no longer be assessed thereafter.

CONTRACT AGGREGATION

For purposes of determining the PB, Premium Payment and DB limits, We reserve the right to treat as one all deferred variable annuity Contracts issued by Us where You have elected any optional withdrawal benefit rider. If We elect to aggregate Contracts, We will change the period over which We measure Surrenders against future LBPs.

POST ISSUE ELECTION

If the rider effective date is after the Contract Issue Date, the period between the rider effective date and Your next Contract Anniversary will constitute a Contract Year.

ANNUITY COMMENCEMENT DATE

At the Annuity Commencement Date, the Contract may be annuitized under Our standard annuitization rules or the payment of the LBP may continue under a Life with a Period Certain option. The duration of the Period Certain is equal to the DB, as defined under this rider, divided by the LBP. The Contract Value need not be below Our minimum amount rules at the ACD for the Owner(s) to select the Lifetime with a Period Certain option.

RIDER CHARGE

There is an additional charge for this rider. The charge will never exceed a guaranteed maximum rate of [1.50%]. The charge will be assessed on the PB and will be deducted on each Contract Anniversary on a prorated basis from the Sub-Account(s) and the Fixed Account, if the Fixed Account Rider is attached to Your Contract and is operative. If the rider effective date is after the Contract Issue Date, the period between the rider effective date and the next Contract Anniversary will constitute the first Contract Year. The charge for this Contract Year will be prorated based on the number of days between the rider effective date and the next Contract Anniversary.

If Your current Rider Charge is less than [1.50%] and the youngest Covered Life is less than age [81], We reserve the right to increase the charge at anytime after [12] months from the rider effective date up to the guaranteed maximum rate. The new charge will be effective on the Contract Anniversary immediately following the charge increase. If We increase the charge, You have the following options:

1. Accept the Rider Charge increase and continue to receive the Automatic Increases at each Contract Anniversary, if applicable; or
2. Decline the Rider Charge increase and no longer receive the Automatic Increases at each Contract Anniversary, if applicable. In addition, if You have taken a partial Surrender, You will no longer receive any increase in the WP. If You decline the Rider Charge increase, You will not be able to accept the charge increase at a later date.

We may offer a lower rate if You agree to participate in any asset allocation models, investment program, Sub-Account(s), fund of funds Sub-Account(s), or other investment vehicle approved by Us.

In the case of a Full Surrender on any date other than the Contract Anniversary, We will deduct a prorated share of the Rider Charge from the amount otherwise payable. The prorated share of the Rider Charge is equal to the Rider Charge percentage multiplied by the PB prior to the Surrender, multiplied by the number of days since the last Contract Anniversary, divided by 365.

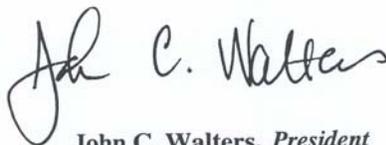
The Rider Charge will no longer be assessed upon attainment of the Annuity Commencement Date, after the date the Lifetime Withdrawal Feature of this rider is no longer effective or if Your Contract Value declines below Our minimum amount rule. No Rider Charge will be assessed upon the death of a Contract Owner or Annuitant.

Signed for **Hartford Life Insurance Company**

[



Richard G. Costello, Secretary



John C. Walters, President

]



Hartford Life Insurance Company
200 Hopmeadow Street
Simsbury, CT 06089

**THE HARTFORD'S LIFETIME INCOME BUILDER PORTFOLIOS RIDER
(Single Life)**

This rider is issued as part of the Contract to which it is attached, and is effective on the date it is issued to You. Except where this rider provides otherwise, it is subject to all of the conditions and limitations of the Contract. This rider provides a Lifetime Withdrawal Feature and a Guaranteed Minimum Death Benefit (DB).

The Lifetime Withdrawal Feature of this rider includes a Payment Base, Lifetime Benefit Payment and Withdrawal Percentage. The determination of these values and how they can change are described in the other sections of this rider.

This rider provides a Guaranteed Minimum Death Benefit that replaces the standard death benefit provided in the Contract. The determination of the DB and how it can change are described in the other sections of this rider.

DEFINITIONS

Terms used that are not defined in this rider shall have the same meaning as those in Your Contract.

Automatic Increase. A potential increase to Your Payment Base, due to market performance, at each Contract Anniversary up to and including the Contract Anniversary immediately following the Covered Life's [90th] birthday.

Covered Life. Any Contract Owner, if a person or, if the Contract Owner is not a person, the Annuitant.

Guaranteed Minimum Death Benefit (DB). The minimum amount payable upon the death of any Contract Owner or Annuitant. If a death benefit is payable before the Annuity Commencement Date, such benefit will equal the greater of the Contract Value or Premium Payments adjusted for Partial Surrenders as of the date We receive Due Proof of Death.

Lifetime Benefit Payment (LBP). The LBP is equal to the applicable Withdrawal Percentage multiplied by the Payment Base. This amount is used to determine the change in the PB and DB following a Partial Surrender in any Contract Year that is on or after the oldest Covered Life's Lifetime Income Eligibility Date.

Lifetime Income Eligibility Date. The attained age [59 ½] of the oldest Covered Life at which Lifetime Benefit Payments can begin.

Lifetime Withdrawal Feature. A series of Lifetime Benefit Payments payable in each Contract Year following the oldest Covered Life's Lifetime Income Eligibility Date until the death of any Covered Life.

Partial Surrender. A withdrawal of some, but not all, of the Contract Value which sum may be subject to Contingent Deferred Sales Charges, if applicable.

Payment Base (PB). The basis for determining the Lifetime Benefit Payment and Rider Charge. Your PB is subject to a maximum of \$5,000,000.

Threshold. Threshold is equal to [5.0%] multiplied by the Payment Base. This amount is used to determine the change in the PB and DB following a Partial Surrender in any Contract Year that is prior to the oldest Covered Life's Lifetime Income Eligibility Date.

Withdrawal Percentage (WP). The WP is the percentage used to determine Your LBP on or after the Lifetime Income Eligibility Date. The WP is based on the attained age of the oldest Covered Life as follows:

<u>Attained Age</u>	<u>Withdrawal Percentage age band</u>
[59 ^{1/2} -64	5.0%
65-69	5.5%
70-74	6.0%
75-79	6.5%
80-84	7.0%
85-89	7.5%
90 +	8.0%

If the first Partial Surrender occurs before the Lifetime Income Eligibility Date and prior to completing the [fifth] year from the rider effective date, upon attainment of the Lifetime Income Eligibility Date, the WP is set at [5.0%]. Your WP may increase after attainment of the Lifetime Income Eligibility Date. The WP will reset if a new age band has been reached and there is an Automatic Increase in the PB due to market performance on a subsequent Contract Anniversary.

If the first Partial Surrender occurs on or after the Lifetime Income Eligibility Date and prior to completing the [fifth] year from the rider effective date, the WP will be set at the time of Your first Partial Surrender based on the attained age of the oldest Covered Life. Your WP may increase if a new age band has been reached and there is an Automatic Increase in the PB due to market performance on a subsequent Contract Anniversary.

If the first partial Surrender occurs after completing the [fifth] year from the rider effective date, whether prior to or after the Lifetime Income Eligibility Date, the WP will reset if a new age band has been reached on the birthday of the oldest Covered Life. The WP will increase regardless of any Automatic Increases in the PB on a subsequent Contract Anniversary.

I. On the Rider Effective Date:

1. If this rider is effective on the Contract Issue Date:
 - a) the PB equals Your initial Premium Payment plus any applicable Payment Enhancements; and
 - b) the DB equals Your initial Premium Payment; and
 - c) the Threshold, if applicable, is [5.0%] multiplied by the PB; or
 - d) the LBP, if applicable, is the WP, based on the attained age of the oldest Covered Life, multiplied by the PB.

2. If this rider is effective after the Contract Issue Date:
 - a) the PB equals the Contract Value on the rider effective date; and
 - b) the DB equals the Contract Value on the rider effective date, less Payment Enhancements, if applicable, received during the last [12] months prior to the rider effective date; and
 - c) the Threshold, if applicable, is [5.0%] multiplied by the PB; or
 - d) the LBP, if applicable, is the WP, based on the attained age of the oldest Covered Life, multiplied by the PB.

II. At attained age 59 ½, 65, 70, 75, 80, 85 and 90 of the oldest Covered Life:

1. If a Partial Surrender has been taken prior to completing the [fifth] year from the rider effective date, there is no change to the WP or the LBP.
2. If a Partial Surrender has not been taken prior to completing the [fifth] year from the rider effective date:
 - a) the WP will be set to the appropriate percentage based on the current attained age of the oldest Covered Life; and
 - b) the LBP will be equal to the WP multiplied by the current PB as of the date the above specified ages are reached.

There is no change in the PB or DB because of these birthdays.

III. When a Subsequent Premium Is Made:

Our approval is required for any subsequent Premium Payment received after the first [12] months.

Upon receipt of each subsequent Premium Payment:

1. the PB will be increased by the amount of the subsequent Premium Payment and includes any applicable Payment Enhancements; and
2. the DB will be increased by the amount of the subsequent Premium Payment; and
3. the Threshold, if applicable, will be equal to [5.0%] multiplied by the PB immediately after the subsequent Premium Payment is received; or
4. the LBP, if applicable, will be equal to the WP multiplied by the PB immediately after the subsequent Premium Payment is received; and
5. the WP will remain unchanged.

IV. When a Partial Surrender is made:

Before the Lifetime Income Eligibility Date, the PB and the DB will be adjusted as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the Threshold, We will reduce the PB and DB by the dollar amount of such Partial Surrender(s).
2. For any Partial Surrender that first causes cumulative Partial Surrender(s) in a Contract Year to exceed the Threshold, We will reduce the PB and DB by the dollar amount of the Partial Surrender that does not exceed the Threshold. For that portion of the Partial Surrender that exceeds the Threshold, We will reduce the remaining PB and DB by applying a factor. The factor is as follows:

1 - (A/(B-C)) where:

- A = The amount of the Partial Surrender(s) during the Contract Year in excess of the Threshold;
- B = Contract Value immediately prior to the Partial Surrender; and
- C = The Threshold, less any prior Partial Surrender(s) during the Contract Year. If C results in a negative number, C becomes zero.

3. For any additional Partial Surrender(s) in a Contract Year, where the sum of all prior Partial Surrender(s) exceed the Threshold, We will reduce the PB and DB by applying a factor. The factor is as follows:

1 - (A/B) where:

A = The amount of the Partial Surrender; and

B = Contract Value immediately prior to the Partial Surrender.

Before the Lifetime Income Eligibility Date, the Threshold will be determined as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the Threshold, the Threshold will be equal to the Threshold immediately prior to the Partial Surrender.
2. For any Partial Surrender that first causes the cumulative Partial Surrenders in a Contract Year to exceed the Threshold, the Threshold will be reset to [5.0%] multiplied by PB immediately after the Partial Surrender.

On or after the Lifetime Income Eligibility Date, the PB and the DB will be adjusted as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the LBP, We will:
 - a) not reduce the PB; and
 - b) reduce the DB by the dollar amount of such Partial Surrender(s).
2. For cumulative Partial Surrender(s) in a Contract Year that exceed the LBP, and all Partial Surrender(s) were paid under Our automatic income program to satisfy the Required Minimum Distribution (RMD) requirements imposed by federal law, We will:
 - a) not reduce the PB; and
 - b) reduce the DB by the dollar amount of such Partial Surrender(s).
3. For any Partial Surrender that first causes the cumulative Partial Surrenders in a Contract Year to exceed the LBP and the RMD exception above does not apply, We will:
 - a) not reduce the PB by the amount of the Partial Surrender that does not exceed the LBP; and
 - b) reduce the DB by the dollar amount of the Partial Surrender that does not exceed the LBP.

For that portion of the Partial Surrender that exceeds the LBP, We will reduce the PB and the remaining DB by applying a factor. The factor is as follows:

1 - (A/(B-C)) where:

A = The amount of the Partial Surrender(s) during the Contract Year in excess of the LBP;

B = Contract Value immediately prior to the Partial Surrender; and

C = The LBP, less any prior Partial Surrender(s) during the Contract Year. If C results in a negative number, C becomes zero.

4. For any additional Partial Surrender(s) in a Contract Year, where the sum of all prior Partial Surrender(s) exceed the LBP, We will reduce the PB and the DB by applying a factor. The factor is as follows:

1 - (A/B) where:

A = The amount of the Partial Surrender; and

B = Contract Value immediately prior to the Partial Surrender.

On or after the Lifetime Income Eligibility Date the LBP will be determined as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the LBP, the LBP will be equal to the LBP immediately prior to the Partial Surrender.
2. For cumulative Partial Surrender(s) in a Contract Year that exceed the LBP, and all Partial Surrender(s) were paid under Our automatic income program to satisfy the Required Minimum Distribution (RMD) requirements imposed by federal law, the LBP will be equal to the LBP immediately prior to the Partial Surrender.
3. For any Partial Surrender that first causes the cumulative Partial Surrenders in a Contract Year to exceed the LBP and the RMD exception above does not apply, the LBP will be equal to the WP multiplied by PB immediately after the Partial Surrender.
4. If the PB is equal to zero due to Partial Surrender(s), the LBP is equal to zero. Subject to Our approval, subsequent Premium Payments may be made to re-establish the PB and the LBP prior to the Annuity Commencement Date.

V. On each Contract Anniversary:

On each Contract Anniversary up to and including the Contract Anniversary immediately following the Covered Life's [90th] birthday, We will determine if an Automatic Increase in the PB is applicable. If an Automatic Increase is applicable due to market performance, the PB will be adjusted to the greater of the Contract Value prior to the Rider Charge on Contract Anniversary or the then current PB.

If a Partial Surrender was taken prior to completing the [fifth] year from the rider effective date and there is an Automatic Increase at a Contract Anniversary due to market performance, the WP will increase if the oldest Covered Life has attained an age that falls within a new WP age band.

The Threshold, if applicable, will be equal to the [5.0%] multiplied by the PB after the increase.

The LBP, if applicable, will be equal to the PB after the increase multiplied by the appropriate WP.

No change in the DB occurs.

SPOUSAL CONTINUATION

In the event that the spousal continuation provision under the Contract is elected, We will increase the Contract Value to the DB value, if greater, as of the date We receive Due Proof of Death. The surviving spouse becomes the new Contract Owner and the new Covered Life on the effective date of the spousal continuation. The following are the effects of a Covered Life change due to spousal continuation:

1. If the Covered Life is less than age [81] at the time of the continuation, then either (a) or (b) will apply as follows:
 - a) If the rider is not currently available for sale, We will revoke the Lifetime Withdrawal Feature of this rider. We will continue this rider's DB feature only. The Rider Charge will no longer be assessed.
 - b) If the rider is currently available for sale, We will continue the existing rider with respect to all rider benefit provisions at the Rider Charge that is currently being assessed for new sales of the rider. The PB and DB will be recalculated to equal the Contract Value on the effective date of the spousal continuation. The LBP, Threshold, if applicable, and WP will be recalculated based on the oldest Covered Life's attained age on the effective date of the spousal continuation.
2. If the Covered Life is greater than or equal to age [81] on the effective date of the spousal continuation, the rider will terminate. The DB thereafter equals the Contract Value.

COVERED LIFE CHANGE

Any Contract change before the Annuity Commencement Date which causes a change in the Covered Life will result in the recalculation of the benefits provided under this rider. The following are the effects of a change in a Covered Life:

The rider will terminate if the age of the oldest Covered Life after the Covered Life change is greater than the issue age limitation of the rider in effect at the time of the Covered Life change. If the rider is no longer available for sale, We will determine the issue age limitation of the rider on a non-discriminatory basis. The DB thereafter will be the Contract Value.

The below options apply if the age of the oldest Covered Life after the Covered Life change is less than or equal to the issue age limitation of the rider in effect at the time of the Covered Life change. If the rider is no longer available for sale, We will determine the issue age limitation of the rider on a non-discriminatory basis.

1. Covered Life changes in the first [6] months from the Contract Issue Date will have no impact on the DB or PB. However, the LBP, Threshold, if applicable, and WP will be recalculated based on the oldest Covered Life's attained age on the date of the Covered Life change.
2. Covered Life changes after the first [6] months from the Contract Issue Date will cause a recalculation of the benefits under either (a) or (b):
 - a) If the rider is not currently available for sale, We will revoke the Lifetime Withdrawal Feature of this rider. We will continue this rider's DB feature only. The DB will be recalculated to the lesser of the Contract Value or the DB on the effective date of the Covered Life change. The Rider Charge will be assessed on the revocation date, and will no longer be assessed thereafter; or
 - b) If the rider is currently available for sale, We will continue the existing rider with respect to all rider benefit provisions at the Rider Charge that is currently being assessed for new sales of the rider. The PB will be recalculated to the lesser of the Contract Value or the PB on the effective date of the Covered Life change. The DB will be recalculated to the lesser of the Contract Value or the DB on the effective date of the Covered Life change. The LBP, Threshold, if applicable, and WP will be recalculated based on the oldest Covered Life's attained age on the date of the Covered Life change.

MINIMUM AMOUNT RULE

Prior to the Annuity Commencement Date, if on any Contract Anniversary Your Contract Value, due to investment performance, is reduced below an amount equal to the greater of the Contract minimum rule stated under Your Contract or one of Your LBPs or if on any Valuation Day, as a result of a Partial Surrender, Your Contract Value is reduced below an amount equal to the greater of the Contract minimum rule stated under Your Contract or one of Your LBPs, then:

1. You must transfer Your remaining Contract Value to an asset allocation model, investment program, Sub-Account(s), fund of funds Sub-Account(s), or other investment option(s) approved by Us for purposes of the minimum amount rule.
 - a) One of the approved investment options, as described above, must be elected within [10] days from the date the minimum amount was reached.
 - b) If We do not receive Your election within the above stated time frame, You will be deemed to have irrevocably authorized Us to move Your remaining Contract Value into the Money Market Sub-account.

- c) If You choose not to participate in one of the approved investment options, then We will automatically liquidate Your remaining Contract Value. Any applicable Contingent Deferred Sales Charge will be assessed and the Contract will be fully terminated.
2. Once the Contract Value is transferred to an approved investment option, the following rules will apply:
- a) You will receive Your then current LBP, which will be equal to Your LBP at the time Your Contract Value reduces below Our minimum amount rules then in effect, at the frequency of Your choice and acceptable to Us.
 - b) Ongoing LBP payments will no longer reduce Your Contract Value.
 - c) Ongoing LBP payments will continue to reduce the remaining DB on Your Contract. At the death of any Owner, Joint Owner or Annuitant, the greater of the Contract Value or the DB will be paid out as a lump sum settlement.
 - d) We will no longer accept subsequent Premium Payments.
 - e) We will waive the Annual Maintenance Fee and Rider Charge on Your Contract.
 - f) Automatic Increases on anniversary will no longer apply.

After the transfer of the Contract Value due to the minimum amount rules above, if cumulative Partial Surrenders within a Contract Year are requested in excess of the LBP, then We will automatically liquidate Your remaining Contract Value. Any applicable Contingent Deferred Sales Charge will be assessed and the Contract will be terminated.

INVESTMENT RESTRICTIONS

We will limit, on the rider effective date, the Sub-Account(s) in which You may allocate Your Contract Value. We will require that You allocate Your Contract Value in accordance with any asset allocation models, investment programs, Sub-Account(s), fund of funds Sub-Account(s), or other investment option(s) approved by Us.

We may change these asset allocation models, investment programs, Sub-Account(s), fund of funds Sub-Account(s), or other investment option(s) from time to time, on or after the rider effective date. Should We make this change any transfers required to reallocate the Contract Value will not be used in determining the number of transfers allowed during a Contract Year.

If the restrictions are violated, the Lifetime Withdrawal Feature of this rider will be revoked and a Rider Charge will be assessed. The Rider Charge will be prorated for the portion of the Contract Year the Lifetime Withdrawal Feature was active. The DB only will continue to apply.

AUTOMATIC INCREASE METHOD SWITCH

We reserve the right to offer You the one-time option to replace this rider with the then currently offered Lifetime Income Builder Selects (Single Life) rider upon terms and conditions to be specified at the time of offer, if any. The new rider version changes the basis for Automatic Increases and includes other conditions as more particularly described within.

REVOKING THE LIFETIME WITHDRAWAL FEATURE

This rider is irrevocable by You. We may revoke the Lifetime Withdrawal Feature of this rider as provided under the following provisions of this rider: Spousal Continuation, Covered Life Change, assignment and Investment Restrictions. If We revoke the Lifetime Withdrawal Feature of this rider, it cannot be re-elected by You. We will continue this rider's DB feature only.

The benefits under this rider cannot be directly or indirectly assigned, pledged or securitized in any way. Any such actions will invalidate this rider.

If the Lifetime Withdrawal Feature of this rider is revoked as described herein, We will reduce the DB for any Partial Surrender(s) after the date the rider was revoked, in proportion to the reduction in Contract Value due to such Partial Surrender(s).

On the date the Lifetime Withdrawal Feature of this rider is revoked, a prorated share of the Rider Charge will be assessed, and will no longer be assessed thereafter. If this rider is revoked under the Spousal Continuation provision, the Rider Charge will not be assessed on the date the rider is revoked.

CONTRACT AGGREGATION

For purposes of determining the PB, Premium Payment and DB limits, We reserve the right to treat as one all deferred variable annuity contracts issued by Us where You have elected any optional withdrawal benefit rider. If We elect to aggregate contracts, We will change the period over which We measure Surrenders against future LBPs.

POST ISSUE ELECTION

If the rider effective date is after the Contract Issue Date, the period between the rider effective date and Your next Contract Anniversary will constitute a Contract Year.

ANNUITY COMMENCEMENT DATE

At the Annuity Commencement Date, the Contract may be annuitized under Our standard annuitization rules or the payment of the LBP may continue under a Life with a Period Certain option. The duration of the Period Certain is equal to the DB, as defined under this rider, divided by the LBP. The Contract Value need not be below Our minimum amount rules at the ACD for the Owner(s) to select the Lifetime with a Period Certain option.

RIDER CHARGE

There is an additional charge for this rider. The charge will never exceed a guaranteed maximum rate of [1.50%]. The charge will be assessed on the PB and will be deducted on each Contract Anniversary on a prorated basis from the Sub-Account(s) and the Fixed Account, if the Fixed Account Rider is attached to Your Contract and is operative. If the rider effective date is after the Contract Issue Date, the period between the rider effective date and the next Contract Anniversary will constitute the first Contract Year. The charge for this Contract Year will be prorated based on the number of days between the rider effective date and the next Contract Anniversary.

If Your current Rider Charge is less than [1.50%] and the oldest Covered Life is less than age [81], We reserve the right to increase the charge at anytime after [12] months from the rider effective date up to the guaranteed maximum rate. The new charge will be effective on the Contract Anniversary immediately following the charge increase. If We increase the charge, You have the following options:

1. Accept the Rider Charge increase and continue to receive the Automatic Increases at each Contract Anniversary, if applicable; or

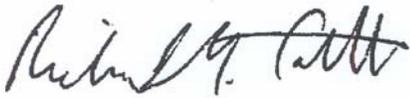
2. Decline the Rider Charge increase and no longer receive the Automatic Increases at each Contract Anniversary, if applicable. In addition, if You have taken a partial Surrender, You will no longer receive any increase in the WP. If You decline the Rider Charge increase, You will not be able to accept the charge increase at a later date.

In the case of a Full Surrender on any date other than the Contract Anniversary, We will deduct a prorated share of the Rider Charge from the amount otherwise payable. The prorated share of the Rider Charge is equal to the Rider Charge percentage multiplied by the PB prior to the Surrender, multiplied by the number of days since the last Contract Anniversary, divided by 365.

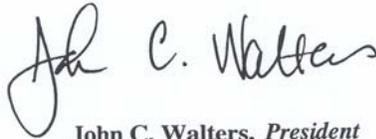
The Rider Charge will no longer be assessed upon attainment of the Annuity Commencement Date, after the date the Lifetime Withdrawal Feature of this rider is no longer effective or if Your Contract Value declines below Our minimum amount rule. No Rider Charge will be assessed upon the death of a Contract Owner or Annuitant.

Signed for **Hartford Life Insurance Company**

[



Richard G. Costello, *Secretary*



John C. Walters, *President*

]



Hartford Life Insurance Company
200 Hopmeadow Street
Simsbury, CT 06089

**THE HARTFORD'S LIFETIME INCOME BUILDER PORTFOLIOS RIDER
(Joint Life/Spousal)**

This rider is issued as part of the Contract to which it is attached, and is effective on the date it is issued to You. Except where this rider provides otherwise, it is subject to all of the conditions and limitations of the Contract. This rider provides a Lifetime Withdrawal Feature and a Guaranteed Minimum Death Benefit (DB).

The Lifetime Withdrawal Feature of this rider includes a Payment Base, Lifetime Benefit Payment and Withdrawal Percentage. The determination of these values and how they can change are described in the other sections of this rider.

This rider provides a Guaranteed Minimum Death Benefit that replaces the standard death benefit provided in the Contract. The determination of the DB and how it can change are described in the other sections of this rider.

DEFINITIONS

Terms used that are not defined in this rider shall have the same meaning as those in Your Contract.

Automatic Increase. A potential increase to Your Payment Base, due to market performance, at each Contract Anniversary up to and including the Contract Anniversary immediately following the Covered Life's [90th] birthday.

Covered Life. The Contract Owner (provided the Contract Owner is a person) and the Contract Owner's spouse (provided the spouse is a joint owner or Beneficiary who is eligible for spousal continuance). The Annuitant (provided the Contract Owner is not a person) and the Annuitant's spouse (provided the spouse is a Beneficiary who is eligible for spousal continuance).

Guaranteed Minimum Death Benefit (DB). The minimum amount payable upon the death of any Contract Owner or Annuitant. If a death benefit is payable before the Annuity Commencement Date, such benefit will equal the greater of the Contract Value or Premium Payments adjusted for Partial Surrenders as of the date We receive Due Proof of Death.

Lifetime Benefit Payment (LBP). The LBP is equal to the applicable Withdrawal Percentage multiplied by the Payment Base. This amount is used to determine the change in the PB and DB following a Partial Surrender in any Contract Year that is on or after the youngest Covered Life's Lifetime Income Eligibility Date.

Lifetime Income Eligibility Date. The attained age [59 ½] of the youngest Covered Life at which Lifetime Benefit Payments can begin.

Lifetime Withdrawal Feature. A series of Lifetime Benefit Payments payable in each Contract Year following the youngest Covered Life's Lifetime Income Eligibility Date until the death of any Covered Life. The LBP may be continued after the death of any Covered Life if spousal continuation is elected.

Partial Surrender. A withdrawal of some, but not all of the Contract Value which sum may be subject to Contingent Deferred Sales Charges, if applicable.

Payment Base (PB). The basis for determining the Lifetime Benefit Payment and Rider Charge. Your PB is subject to a maximum of \$5,000,000.

Threshold. The Threshold is equal to [4.5%] multiplied by the Payment Base. This amount is used to determine the change in the PB and DB following a Partial Surrender in any Contract Year that is before the youngest Covered Life's Lifetime Income Eligibility Date.

Withdrawal Percentage (WP). The WP is the percentage used to determine Your LBP on or after the Lifetime Income Eligibility Date. The WP is based on the attained age of the youngest Covered Life as follows:

<u>Attained Age</u>	<u>Withdrawal Percentage age band</u>
[59 ½ -64	4.5%
65-69	5.0%
70-74	5.5%
75-79	6.0%
80-84	6.5%
85-89	7.0%
90 +	7.5%]

If the first Partial Surrender occurs before the Lifetime Income Eligibility Date and prior to completing the [fifth] year from the rider effective date, upon attainment of the Lifetime Income Eligibility Date, the WP is set at [4.5%]. Your WP may increase after attainment of the Lifetime Income Eligibility Date. The WP will reset if a new age band has been reached and there is an Automatic Increase in the PB due to market performance on a subsequent Contract Anniversary.

If the first Partial Surrender occurs on or after the Lifetime Income Eligibility Date and prior to completing the [fifth] year from the rider effective date, the WP will be set at the time of Your first Partial Surrender based on the attained age of the youngest Covered Life. Your WP may increase if a new age band has been reached and there is an Automatic Increase in the PB due to market performance on a subsequent Contract Anniversary.

If the first partial Surrender occurs after completing the [fifth] year from the rider effective date, whether prior to or after the Lifetime Income Eligibility Date, the WP will reset if a new age band has been reached on the birthday of the youngest Covered Life. The WP will increase regardless of any Automatic Increases in the PB on a subsequent Contract Anniversary.

I. On the Rider Effective Date:

1. If this rider is effective on the Contract Issue Date:
 - a) the PB equals Your initial Premium Payment plus any applicable Payment Enhancements; and
 - b) the DB equals Your initial Premium Payment; and
 - c) the Threshold, if applicable, is [4.5%] multiplied by the PB; or
 - d) the LBP, if applicable, is the WP, based on the attained age of the youngest Covered Life, multiplied by the PB.
2. If this rider is effective after the Contract Issue Date:
 - a) the PB equals the Contract Value on the rider effective date; and
 - b) the DB equals the Contract Value on the rider effective date, less Payment Enhancements, if applicable, received during the last [12] months prior to the rider effective date; and
 - c) the Threshold, if applicable, is [4.5%] multiplied by the PB; or
 - d) the LBP, if applicable, is the WP, based on the attained age of the youngest Covered Life, multiplied by the PB.

II. At attained age 59½, 65, 70, 75, 80, 85 and 90 of the youngest Covered Life:

1. If a Partial Surrender has been taken prior to completing the [fifth] year from the rider effective date, there is no change to the WP or the LBP.
2. If a Partial Surrender has not been taken prior to completing the [fifth] year from the rider effective date:
 - a) the WP will be set to the appropriate percentage based on the current attained age of the youngest Covered Life; and
 - b) the LBP will be equal to the WP multiplied by the current PB as of the date the above specified ages are reached.

There is no change in the PB or DB because of these birthdays.

III. When a Subsequent Premium Payment is made:

Our approval is required for any subsequent Premium Payment received after the first [12] months.

Upon receipt of each subsequent Premium Payment:

1. the PB will be increased by the amount of the subsequent Premium Payment and includes any applicable Payment Enhancements; and
2. the DB will be increased by the amount of the subsequent Premium Payment; and
3. the Threshold, if applicable, will be equal to [4.5%] multiplied by the PB immediately after the subsequent Premium Payment is received; or
4. the LBP, if applicable, will be equal to the WP multiplied by the PB immediately after the subsequent Premium Payment is received.
5. the WP will remain unchanged.

IV. When a Partial Surrender is made:

Before the Lifetime Income Eligibility Date, the PB and the DB will be adjusted as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the Threshold, We will reduce the PB and DB by the dollar amount of such Partial Surrender(s).
2. For any Partial Surrender that first causes cumulative Partial Surrender(s) in a Contract Year to exceed the Threshold, We will reduce the PB and DB by the dollar amount of the Partial Surrender that does not exceed the Threshold. For that portion of the Partial Surrender that exceeds the Threshold, We will reduce the remaining PB and DB by applying a factor. The factor is as follows:

1 - (A/(B-C)) where:

A = The amount of the Partial Surrender(s) during the Contract Year in excess of the Threshold;

B = Contract Value immediately prior to the Partial Surrender; and

C = The Threshold, less any prior Partial Surrender(s) during the Contract Year. If C results in a negative number, C becomes zero.

3. For any additional Partial Surrender(s) in a Contract Year, where the sum of all prior Partial Surrender(s) exceed the Threshold, We will reduce the PB and DB by applying a factor. The factor is as follows:

1 - (A/B) where:

A = The amount of the Partial Surrender; and

B = Contract Value immediately prior to the Partial Surrender.

Before the Lifetime Income Eligibility Date, the Threshold will be determined as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the Threshold, the Threshold will be equal to the Threshold immediately prior to the Partial Surrender.
2. For any Partial Surrender that first causes the cumulative Partial Surrenders in a Contract Year to exceed the Threshold, the Threshold will be reset to [4.5%] multiplied by the PB immediately after the Partial Surrender.

On or after the Lifetime Income Eligibility Date, the PB and the DB will be adjusted as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the LBP, We will:
 - a) not reduce the PB; and
 - b) reduce the DB by the dollar amount of such Partial Surrender(s).
2. For cumulative Partial Surrender(s) in a Contract Year that exceed the LBP, and all Partial Surrender(s) were paid under Our automatic income program to satisfy the Required Minimum Distribution (RMD) requirements imposed by federal law, We will:
 - a) not reduce the PB; and
 - b) reduce the DB by the dollar amount of such Partial Surrender(s).
3. For any Partial Surrender that first causes the cumulative Partial Surrenders in a Contract Year to exceed the LBP and the RMD exception above does not apply, We will:
 - a) not reduce the PB by the amount of the Partial Surrender that does not exceed the LBP; and
 - b) reduce the DB by the dollar amount of the Partial Surrender that does not exceed the LBP.

For that portion of the Partial Surrender that exceeds the LBP, We will reduce the PB and the remaining DB by applying a factor. The factor is as follows:

1 - (A/(B-C)) where:

A = The amount of the Partial Surrender(s) during the Contract Year in excess of the LBP;

B = Contract Value immediately prior to the Partial Surrender; and

C = The LBP, less any prior Partial Surrender(s) during the Contract Year. If C results in a negative number, C becomes zero.

4. For any additional Partial Surrender(s) in a Contract Year, where the sum of all prior Partial Surrender(s) exceed the LBP, We will reduce the PB and the DB by applying a factor. The factor is as follows:

1 - (A/B) where:

A = The amount of the Partial Surrender; and

B = Contract Value immediately prior to the Partial Surrender.

On or after the Lifetime Income Eligibility Date the LBP will be determined as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the LBP, the LBP will be equal to the LBP immediately prior to the Partial Surrender.
2. For cumulative Partial Surrender(s) in a Contract Year that exceed the LBP, and all Partial Surrender(s) were paid under Our automatic income program to satisfy the Required Minimum Distribution (RMD) requirements imposed by federal law, the LBP will be equal to the LBP immediately prior to the Partial Surrender.
3. For any Partial Surrender that first causes the cumulative Partial Surrenders in a Contract Year to exceed the LBP and the RMD exception above does not apply, the LBP will be equal to the WP multiplied by PB immediately after the Partial Surrender.
4. If the PB is equal to zero due to Partial Surrender(s), the LBP is equal to zero. Subject to Our approval, subsequent Premium Payments may be made to re-establish the PB and the LBP prior to the Annuity Commencement Date.

V. On each Contract Anniversary:

On each Contract Anniversary up to and including the Contract Anniversary immediately following the Covered Life's [90th] birthday, We will determine if an Automatic Increase in the PB is applicable. If an Automatic Increase is applicable due to market performance, the PB will be adjusted to the greater of the Contract Value prior to the Rider Charge on Contract Anniversary or the then current PB.

If a Partial Surrender was taken prior to completing the [fifth] year from the rider effective date and there is an Automatic Increase at a Contract Anniversary due to market performance, the WP will increase if the youngest Covered Life has attained an age that falls within a new WP age band.

The Threshold, if applicable, will be equal to [4.5%] multiplied by the PB after the increase.

The LBP, if applicable, will be equal to the appropriate WP multiplied by the PB after the increase.

No change in the DB occurs.

SPOUSAL CONTINUATION

In the event that the spousal continuation provision under the Contract is elected, We will increase the Contract Value to the DB value, if greater, as of the date We receive Due Proof of Death. The surviving spouse becomes the new Contract Owner and the new Covered Life on the effective date of the spousal continuation. The surviving spouse may continue the Contract and the features of this rider:

1. We will continue this rider with respect to all benefits, at the current Rider Charge.
2. The PB will be equal to the greater of Contract Value or PB on the effective date of spousal continuation.
3. The DB will equal the Contract Value on the effective date of the spousal continuation.
4. The LBP will be recalculated to equal the WP multiplied by the PB on the effective date of spousal continuation.
5. The Threshold, if applicable, will be recalculated to equal [4.5%] multiplied by the PB on the effective date of spousal continuation.

6. If there was a Partial Surrender since the rider effective date, the WP will remain at the current percentage. If there has not been a Partial Surrender since the rider effective date, the WP will be based on the attained age of the remaining Covered Life at the time of Spousal Continuation.
7. The Contract Owner may not name a new Contract Owner on the Contract.
8. The Contract Owner may name a new Beneficiary on the Contract.
9. The rider will terminate upon the death of the surviving Covered Life.

COVERED LIFE CHANGE

Any Contract change before the Annuity Commencement Date which causes a change in the Covered Life will result in the recalculation of the benefits provided under this rider. The following are the effects of a change in a Covered Life:

The rider will terminate if the age of the oldest Covered Life after the Covered Life change is greater than the issue age limitation of the rider in effect at the time of the Covered Life change. If the rider is no longer available for sale, We will determine the issue age limitation of the rider on a non-discriminatory basis. The DB thereafter will be the Contract Value.

The below options apply if the age of the oldest Covered Life after the Covered Life change is less than or equal to the issue age limitations of the rider in effect at the time of the Covered Life change. If the rider is no longer available for sale, We will determine the issue age limitations of the rider on a non-discriminatory basis.

1. Covered Life changes in the first [6] months from the Contract Issue Date will have no impact on the DB or PB. However, the LBP, Threshold, if applicable, and WP will be recalculated based on the youngest Covered Life's attained age on the date of the Covered Life change.
2. Covered Life changes after the first [6] months from the Contract Issue Date will cause a recalculation of the benefits as follows:

If You and Your Spouse are no longer married, for reasons other than death, then Covered Life Changes may occur as follows:

- a) If Partial Surrender(s) have not been made, You may remove Your former spouse as a Covered Life, and replace such spouse with Your new spouse, if applicable. Upon making this change, the Covered Life will be reset as of the date of such change, and there will be no impact to the PB and DB. The WP will be based on the youngest Covered Life.
- b) If Partial Surrender(s) have been made, then You may remove Your former spouse as a Covered Life. Upon making this change, the Covered Life will be reset as of the date of such change, and there will be no impact to the PB and DB. The WP will be based on the remaining Covered Life. Any additional Covered Life changes will follow the rules below.

If any other change causes a change in the Covered Life, then the following will automatically apply:

We will revoke the Lifetime Withdrawal Feature of this rider. We will continue this rider's DB feature only. The DB will be recalculated to the lesser of the Contract Value or DB on the effective date of the Covered Life change. The Rider Charge is assessed on the revocation date, and will no longer be assessed thereafter.

MINIMUM AMOUNT RULE

Prior to the Annuity Commencement Date, if on any Contract Anniversary Your Contract Value, due to investment performance, is reduced below an amount equal to the greater of the Contract minimum rule stated under Your Contract or one of Your LBPs, or if on any Valuation Day, as a result of a Partial Surrender, Your Contract Value is reduced below an amount equal to the greater of the Contract minimum rule stated under Your Contract or one of Your LBPs, then:

1. You must transfer Your remaining Contract Value to an asset allocation model, investment program, Sub-Account(s), fund of funds Sub-Account(s), or other investment option(s) approved by Us for purposes of the minimum amount rule.
 - a) One of the approved investment options, as described above, must be elected within [10] days from the date the minimum amount was reached.
 - b) If We do not receive Your election within the above stated time frame, You will be deemed to have irrevocably authorized Us to move Your remaining Contract Value into the Money Market Sub-account.
 - c) If You choose not to participate in one of the approved investment options, then We will automatically liquidate Your remaining Contract Value. Any applicable Contingent Deferred Sales Charge will be assessed and the Contract will be fully terminated.
2. Once the Contract Value is transferred to an approved investment option, the following rules apply:
 - a) You will receive Your then current LBP, which will be equal to Your LBP at the time Your Contract Value reduces below Our minimum amount rules then in effect, at the frequency of Your choice and acceptable to Us.
 - b) Ongoing LBP payments will no longer reduce Your Contract Value.
 - c) Ongoing LBP payments will continue to reduce the remaining DB on Your Contract. At the death of any Owner, Joint Owner or Annuitant, the greater of the Contract Value or the DB will be paid out as a lump sum settlement unless spousal continuation is available and elected.
 - d) We will no longer accept subsequent Premium Payments.
 - e) We will waive the Annual Maintenance Fee and Rider Charge on Your Contract.
 - f) Automatic Increases will no longer apply.

After the transfer of the Contract Value due to the minimum amount rules above, if cumulative Partial Surrenders within a Contract Year are requested in excess of the LBP, then We will automatically liquidate Your remaining Contract Value. Any applicable Contingent Deferred Sales Charge will be assessed and the Contract will be terminated.

INVESTMENT RESTRICTIONS

We will limit, on the rider effective date, the Sub-Account(s) in which You may allocate Your Contract Value. We will require that You allocate Your Contract Value in accordance with any asset allocation models, investment programs, Sub-Account(s), fund of funds Sub-Account(s), or other investment option(s) approved by Us.

We may change these asset allocation models, investment programs, Sub-Account(s), fund of funds Sub-Account(s), or other investment option(s) from time to time, on or after the rider effective date. Should We make this change any transfers required to reallocate the Contract Value will not be used in determining the number of transfers allowed during a Contract Year.

If the restrictions are violated, the Lifetime Withdrawal Feature of this rider will be revoked and a Rider Charge will be assessed. The Rider Charge will be prorated for the portion of the Contract Year the Lifetime Withdrawal Feature was active. The DB only will continue to apply.

AUTOMATIC INCREASE METHOD SWITCH

We reserve the right to offer You the one-time option to replace this rider with the then currently offered Lifetime Income Builder Selects (Joint/Spousal Life) rider upon terms and conditions to be specified at the time of offer, if any. The new rider version changes the basis for Automatic Increases and includes other conditions as more particularly described within.

REVOKING THE LIFETIME WITHDRAWAL FEATURE

This rider is irrevocable by You. We may revoke the Lifetime Withdrawal Feature of this rider as provided under the following provisions of this rider: Covered Life Change, assignment and Investment Restrictions. If We revoke the Lifetime Withdrawal Feature of this rider, it cannot be re-elected by You. We will continue this rider's DB feature only.

The benefits under this rider cannot be directly or indirectly assigned, pledged or securitized in any way. Any such actions will invalidate this rider.

If the Lifetime Withdrawal Feature of this rider is revoked as described herein, We will reduce the DB for any Partial Surrender(s) after the date the rider was revoked, in proportion to the reduction in Contract Value due to such Partial Surrender(s).

On the date the Lifetime Withdrawal Feature of this rider is revoked, a prorated share of the Rider Charge will be assessed, and will no longer be assessed thereafter.

CONTRACT AGGREGATION

For purposes of determining the PB, Premium Payment and DB limits, We reserve the right to treat as one all deferred variable annuity contracts issued by Us where You have elected any optional withdrawal benefit rider. If We elect to aggregate Contracts, We will change the period over which We measure Surrenders against future LBPs.

POST ISSUE ELECTION

If the rider effective date is after the Contract Issue Date, the period between the rider effective date and Your next Contract Anniversary will constitute a Contract Year.

ANNUITY COMMENCEMENT DATE

At the Annuity Commencement Date, the Contract may be annuitized under Our standard annuitization rules or the payment of the LBP may continue under a Life with a Period Certain option. The duration of the Period Certain is equal to the DB, as defined under this rider, divided by the LBP. The Contract Value need not be below Our minimum amount rules at the ACD for the Owner(s) to select the Lifetime with a Period Certain option.

RIDER CHARGE

There is an additional charge for this rider. The charge will never exceed a guaranteed maximum rate of [1.50%]. The charge will be assessed on the PB and will be deducted on each Contract Anniversary on a prorated basis from the Sub-Account(s) and the Fixed Account, if the Fixed Account Rider is attached to Your Contract and is operative. If the rider effective date is after the Contract Issue Date, the period between the rider effective date and the next Contract Anniversary will constitute the first Contract Year. The charge for this Contract Year will be prorated based on the number of days between the rider effective date and the next Contract Anniversary.

If Your current Rider Charge is less than [1.50%] and the youngest Covered Life is less than age [81], We reserve the right to increase the charge at anytime after [12] months from the rider effective date up to the guaranteed maximum rate. The new charge will be effective on the Contract Anniversary immediately following the charge increase. If We increase the charge, You have the following options:

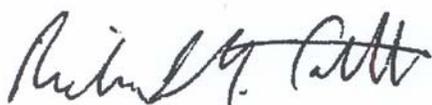
1. Accept the Rider Charge increase and continue to receive the Automatic Increases at each Contract Anniversary, if applicable; or
2. Decline the Rider Charge increase and no longer receive the Automatic Increases at each Contract Anniversary, if applicable. In addition, if You have taken a partial Surrender, You will no longer receive any increase in the WP. If You decline the Rider Charge increase, You will not be able to accept the charge increase at a later date.

In the case of a Full Surrender on any date other than the Contract Anniversary, We will deduct a prorated share of the Rider Charge from the amount otherwise payable. The prorated share of the Rider Charge is equal to the Rider Charge percentage multiplied by the PB prior to the Surrender, multiplied by the number of days since the last Contract Anniversary, divided by 365.

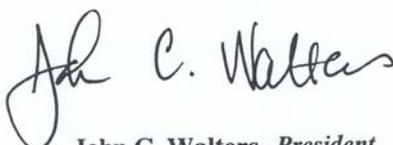
The Rider Charge will no longer be assessed upon attainment of the Annuity Commencement Date, after the date the Lifetime Withdrawal Feature of this rider is no longer effective or if Your Contract Value declines below Our minimum amount rule. No Rider Charge will be assessed upon the death of a Contract Owner or Annuitant.

Signed for **Hartford Life Insurance Company**

[



Richard G. Costello, Secretary



John C. Walters, President

]

SERFF Tracking Number: *HARL-125650505* *State:* *Arkansas*
Filing Company: *Hartford Life Insurance Company* *State Tracking Number:* *39035*
Company Tracking Number: *IPD HL-LIBSS-08*
TOI: *A031 Individual Annuities - Deferred Variable* *Sub-TOI:* *A031.002 Flexible Premium*
Product Name: *IPD LIB Plus Riders*
Project Name/Number: *LIB Plus Riders/HL-LIBSS-08*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: HARL-125650505 State: Arkansas
Filing Company: Hartford Life Insurance Company State Tracking Number: 39035
Company Tracking Number: IPD HL-LIBSS-08
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: IPD LIB Plus Riders
Project Name/Number: LIB Plus Riders/HL-LIBSS-08

Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 05/16/2008
Comments:
Certification
Attachment:
AR Cert Rule 19.pdf

Review Status:
Bypassed -Name: Application 05/16/2008
Bypass Reason: Not applicable to this filing.
Comments:

Review Status:
Satisfied -Name: Life & Annuity - Actuarial Memo 05/16/2008
Comments:
Actuarial Memorandum
Attachment:
HL - LIB+ Actuarial Memo.pdf

Review Status:
Satisfied -Name: Statement of Variables 05/16/2008
Comments:
Statement of Variables for forms HL-LIBSS-08, HL-LIBSJ-08, HL-LIBPS-08 and HL-LIBPJ-08.
Attachments:
HL LIB+ Selects Single STMT OF VARIABLES.pdf
HL LIB+ Selects Joint STMT OF VARIABLES.pdf
HL LIB+ Portfolios Single STMT OF VARIABLES.pdf
HL LIB+ Portfolios Joint STMT OF VARIABLES.pdf

**ARKANSAS
POLICY FORM CERTIFICATION**

HARTFORD LIFE INSURANCE COMPANY

Form Number(s): HL-LIBSS-08, HL-LIBSJ-08, HL-LIBPS-08, HL-LIBPJ-08

Form Title(s): The Hartford's Lifetime Income Builder Selects, The Hartford's Lifetime Income Builder Portfolios

By my signature below, I hereby certify that I have reviewed the enclosed policy form(s) and certify that the form(s) submitted meets the provisions of Rule 19 as well as all applicable requirements of the Arkansas Insurance Department.

Signed:

Kenneth Bach

Kenneth Bach
Compliance/Contract Consultant

Hartford Life Insurance Company
Individual Flexible Premium Variable Annuity Riders
HL-LIBSS-08, HL-LIBSJ-08, HL-LIBPS-08, HL-LIBPJ-08

ACTUARIAL MEMORANDUM

The above-referenced riders are available under our currently offered variable annuity contracts. It changes the death benefit and provides a guaranteed living benefit. Additional reserves are necessary for these benefits.

The reserve liability shall be established pursuant to the requirements of the standard valuation law in accordance with actuarial procedures that recognize the variable nature of living benefits and death benefits. The statutory reserves for the policies electing the rider will comply with the Commissioners Annuity Reserve Valuation Method (CARVM) as well as NAIC Actuarial Guidelines 33, 34 and 39 and any subsequent modification of those guidelines. In particular, we will comply with any changes incorporating C3 Phase 2 standards that may apply.

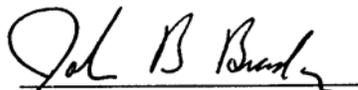
The reserve for this contract, according to CARVM, is the greatest excess for policy periods, starting at the date of valuation and running to successively later policy year ends, of the respective present value of future guaranteed benefits over the respective present value of future valuation considerations required to be paid before the end of the respective period. Since there are no required considerations under this contract, reserves are determined by considering the present value of future guaranteed benefits only.

CARVM specifies that future guaranteed benefits be determined using the interest rate or rates specified in the policy for determining guaranteed benefits. Since the variable portion of this form has no guaranteed rates for which to determine guaranteed benefits, we have utilized an assumed investment return equal to the valuation interest rate to determine such guaranteed benefits. Applying the mechanics of CARVM, this results in a reserve equal to the cash surrender value.

AG33 establishes a reserve methodology for annuity contracts with multiple benefits, using what is commonly referred to as an Integrated Reserve approach. The approach involves the development of Integrated Benefits Streams that reflect blends of more than one type of benefit (e.g., surrenders, annuitization and death benefits) and holding the greatest present value of all potential Integrated Benefit Streams as the reserve.

The methodology outlined in AG34 recognizes the variable nature of the benefits along with the guarantees contained in the guaranteed minimum death benefit (GMDB), and requires that these benefits be reflected in Integrated Benefit Streams. The reserve for the variable annuity contracts, including the GMDB, is then calculated using the AG33 Integrated Reserve approach.

Actuarial Guideline 39 currently requires a reserve equal to the accumulated fees charged for this living benefit. AG39 also requires that a standalone asset adequacy analysis be performed for the guaranteed living benefit reserve. We incorporate this review into our annual asset adequacy analysis.



John Brady, FSA, MAAA
Vice President and Valuation Actuary

STATEMENT OF VARIABLES

**Hartford Life Insurance Company
Lifetime Income Builder Selects Rider - Single Life
Form Number: HL-LIBSS-08**

The bracketed items are variable and may be modified on a non-discriminatory basis. The following information describes the usage and possible future modifications to the bracketed variable material of the captioned individual variable annuity rider.

VARIABLE ITEM	PAGE NUMBER	DESCRIPTION
[90th]	Page 1 and 5	This is the maximum age that the annual Automatic Increase will be calculated. The 90 th birthday is the maximum age for this calculation when this rider is initially offered but Our Company may decide in the future to change this maximum age prospectively to an age between 65 and 105.
[59 ½]	Page 1	This is the earliest age that a Contract Owner is able to withdraw Lifetime Benefit Payments under the rider provisions. Our Company may decide in the future to change this minimum age prospectively to an age between 55 and 75.
[5.0%]	Page 2, 3, 4 and 5	This is the percentage used to determine your payment amount prior to the Lifetime Income Eligibility Date. When this rider is initially offered, the percentage will be 5% (Single) of the greater of Payment Base or Contract Value. Our company may decide in the future to change the percentage limits prospectively between 3% and 10%.
[5.0% - 8.0%]	Page 2	These percentages are used to determine your Lifetime Benefit Payment after the Lifetime Income Eligibility Date at various times. When this rider is initially offered, the percentage will be 5% (Single) of the greater of Payment Base or Contract Value, with a maximum of 8% (Single) based on the oldest Covered Life's attained age. Our company may decide in the future to change the minimum and maximum percentage limits prospectively between 3% and 10%.
[59 ½ - 90+]	Page 2	These age bands, in conjunction with the WP, are used to determine your Lifetime Benefit Payment after the Lifetime Income Eligibility Date at various times. Our Company may decide in the future to change this minimum age prospectively to an age between 55 and 105.
[fifth]	Page 2, 3 and 5	This 5 year waiting period in relation to surrenders may be changed from minimum of zero (no waiting period) to a maximum of 15 years.

[12] Months	Page 2 and 3	This is the number of months used to determine at what point we no longer deduct Payment Enhancements from Premium Payments. We also use this as the number of months used to determine when prior approval is needed for Premium Payments made to contracts with this Rider. When the Rider is initially offered, the number of months will be 12 but Our Company may decide in the future to change the number of months prospectively between 6 and 24 months.
[10.0%]	Page 5	This is the percentage limits that the Payment Base will be increased each Contract Anniversary. A minimum of 0% and a maximum of 10% will be used when the rider is initially offered but Our Company may decide in the future to change the minimum and maximum percentage limits prospectively between 0% and 100%.
[81]	Page 5, 6, 9	This is the age at which the Spousal Continuation option under the rider can no longer be utilized. 81 is the age at which Automatic Increases and Spousal Continuation can no longer be utilized when this rider is initially offered but Our company may decide in the future to change this maximum age prospectively to an age between 65 and 105.
[6] Months	Page 6	This is the number of months used under the Covered Life Change provision of the rider to determine if a recalculation of rider benefits is necessary as a result of a change in Covered Life. When the rider is initially offered, the number of months will be 6 but Our Company may decide in the future to change the number of months prospectively between 3 and 24 months.
[10] Days	Page 7	This is the number of days a Contract Owner has after the Minimum Amount Rule has been triggered to instruct Us on the investment program they have elected to move their remaining Contract Value to. When the rider is initially offered, the number of days will be 10 but Our Company may decide in the future to change the number of days prospectively between 3 and 60.
[12] Months	Page 9	This is the number of months used under the Rider Charge provision of the rider to determine the earliest a charge increase can occur. When the rider is initially offered, the number of months will be 12 but Our Company may decide in the future to change the number of months prospectively between 3 and 60 months.
[1.50%]	Page 8, 9	This is the maximum rate in determining the Rider charge when the rider is initially offered. Our Company may decide in the future to change the rates prospectively between .20% and 1.75%.
[81]	Page 9	Our Company may decide in the future to change this age prospectively to an age between 65 and 105.
SIGNATURES	Page 9	The signatures and titles are those in effect and over time may change. The signatures and titles will be of those officers applicable at the time the Rider is issued.

STATEMENT OF VARIABLES

**Hartford Life Insurance Company
Lifetime Income Builder Selects Rider - Joint Life
Form Number: HL-LIBSJ-08**

The bracketed items are variable and may be modified on a non-discriminatory basis. The following information describes the usage and possible future modifications to the bracketed variable material of the captioned individual variable annuity rider.

VARIABLE ITEM	PAGE NUMBER	DESCRIPTION
[90th]	Page 1 and 5	This is the maximum age that the annual Automatic Increase will be calculated. The 90 th birthday is the maximum age for this calculation when this rider is initially offered but Our Company may decide in the future to change this maximum age prospectively to an age between 65 and 105.
[59 ½]	Page 1	This is the earliest age that a Contract Owner is able to withdraw Lifetime Benefit Payments under the rider provisions. Our Company may decide in the future to change this minimum age prospectively to an age between 55 and 75.
[4.5%]	Page 2, 3, 4, 5 and 6	This is the percentage used to determine your payment amount prior to the Lifetime Income Eligibility Date. When this rider is initially offered, the percentage will be 4.5% (Joint) of the greater of Payment Base or Contract Value. Our company may decide in the future to change the percentage limits prospectively between 3% and 10%.
[4.5% - 7.5%]	Page 2	These percentages are used to determine your Lifetime Benefit Payment after the Lifetime Income Eligibility Date at various times. When this rider is initially offered, the percentage will be 4.5% (Joint) of the greater of Payment Base or Contract Value, with a maximum of 7.5% (Joint) based on the youngest Covered Life's attained age. Our company may decide in the future to change the minimum and maximum percentage limits prospectively between 3% and 10%.
[59 ½ - 90+]	Page 2	These age bands, in conjunction with the WP, are used to determine your Lifetime Benefit Payment after the Lifetime Income Eligibility Date at various times. Our Company may decide in the future to change these age bands prospectively to an age between 55 and 105.
[fifth]	Page 2, 3 and 5	This 5 year waiting period in relation to surrenders may be changed from minimum of zero (no waiting period) to a maximum of 15 years.

[12] Months	Page 2 and 3	This is the number of months used to determine at what point we no longer deduct Payment Enhancements from Premium Payments. We also use this as the number of months used to determine when prior approval is needed for Premium Payments made to contracts with this Rider. When the Rider is initially offered, the number of months will be 12 but Our Company may decide in the future to change the number of months prospectively between 6 and 24 months.
[10.0%]	Page 5	This is the percentage limits that the Payment Base will be increased each Contract Anniversary. A minimum of 0% and a maximum of 10% will be used when the rider is initially offered but Our Company may decide in the future to change the minimum and maximum percentage limits prospectively between 0% and 100%.
[6] Months	Page 6	This is the number of months used under the Covered Life Change provision of the rider to determine if a recalculation of rider benefits is necessary as a result of a change in Covered Life. When the rider is initially offered, the number of months will be 6 but Our Company may decide in the future to change the number of months prospectively between 3 and 24 months.
[10] Days	Page 7	This is the number of days a Contract Owner has after the Minimum Amount Rule has been triggered to instruct Us on the investment program they have elected to move their remaining Contract Value to. When the rider is initially offered, the number of days will be 10 but Our Company may decide in the future to change the number of days prospectively between 3 and 60.
[12] Months	Page 9	This is the number of months used under the Rider Charge provision of the rider to determine the earliest a charge increase can occur. When the rider is initially offered, the number of months will be 12 but Our Company may decide in the future to change the number of months prospectively between 3 and 60 months.
[1.50%]	Page 9	This is the maximum rate in determining the Rider charge when the rider is initially offered. Our Company may decide in the future to change the rates prospectively between .20% and 1.75%.
[81]	Page 9	Our Company may decide in the future to change the age prospectively to an age between 65 and 105.
SIGNATURES	Page 9	The signatures and titles are those in effect and over time may change. The signatures and titles will be of those officers applicable at the time the Rider is issued.

STATEMENT OF VARIABLES

**Hartford Life Insurance Company
Lifetime Income Builder Portfolios Rider - Single Life
Form Number: HL-LIBPS-08**

The bracketed items are variable and may be modified on a non-discriminatory basis. The following information describes the usage and possible future modifications to the bracketed variable material of the captioned individual variable annuity rider.

VARIABLE ITEM	PAGE NUMBER	DESCRIPTION
[90th]	Page 1 and 5	This is the maximum age that the annual Automatic Increase will be calculated. The 90 th birthday is the maximum age for this calculation when this rider is initially offered but Our Company may decide in the future to change this maximum age prospectively to an age between 65 and 105.
[59 ½]	Page 1	This is the earliest age that a Contract Owner is able to withdraw Lifetime Benefit Payments under the rider provisions. Our Company may decide in the future to change this minimum age prospectively to an age between 55 and 75.
[5.0%]	Page 2, 3, 4 and 5	This is the percentage used to determine your payment amount prior to the Lifetime Income Eligibility Date. When this rider is initially offered, the percentage will be 5% (Single) of the Payment Base. Our company may decide in the future to change the percentage limits prospectively between 3% and 10%.
[5.0% - 8.0%]	Page 2	These percentages are used to determine your Lifetime Benefit Payment after the Lifetime Income Eligibility Date at various times. When this rider is initially offered, the percentage will be 5% (Single) of the Payment Base, with a maximum of 8% (Single) based on the oldest Covered Life's attained age. Our company may decide in the future to change the minimum and maximum percentage limits prospectively between 3% and 10%.
[59 ½ - 90+]	Page 2	These age bands, in conjunction with the WP, are used to determine your Lifetime Benefit Payment after the Lifetime Income Eligibility Date at various times. Our Company may decide in the future to change this minimum age prospectively to an age between 55 and 105.
[fifth]	Page 2, 3 and 5	This 5 year waiting period in relation to surrenders may be changed from minimum of zero (no waiting period) to a maximum of 15 years.

[12] Months	Page 2 and 3	This is the number of months used to determine at what point we no longer deduct Payment Enhancements from Premium Payments. We also use this as the number of months used to determine when prior approval is needed for Premium Payments made to contracts with this Rider. When the Rider is initially offered, the number of months will be 12 but Our Company may decide in the future to change the number of months prospectively between 6 and 24 months.
[81]	Page 5	This is the age at which the Spousal Continuation option under the rider can no longer be utilized. 81 is the age at which Automatic Increases and Spousal Continuation can no longer be utilized when this rider is initially offered but Our company may decide in the future to change this maximum age prospectively to an age between 65 and 105.
[6] Months	Page 6	This is the number of months used under the Covered Life Change provision of the rider to determine if a recalculation of rider benefits is necessary as a result of a change in Covered Life. When the rider is initially offered, the number of months will be 6 but Our Company may decide in the future to change the number of months prospectively between 3 and 24 months.
[10] Days	Page 6	This is the number of days a Contract Owner has after the Minimum Amount Rule has been triggered to instruct Us on the investment program they have elected to move their remaining Contract Value to. When the rider is initially offered, the number of days will be 10 but Our Company may decide in the future to change the number of days prospectively between 3 and 60.
[12] Months	Page 8	This is the number of months used under the Rider Charge provision of the rider to determine the earliest a charge increase can occur. When the rider is initially offered, the number of months will be 12 but Our Company may decide in the future to change the number of months prospectively between 3 and 60 months.
[1.50%]	Page 8	This is the maximum rate in determining the Rider charge when the rider is initially offered. Our Company may decide in the future to change the rates prospectively between .20% and 1.75%.
[81]	Page 8	Our Company may decide in the future to change the age prospectively to an age between 65 and 105.
SIGNATURES	Page 9	The signatures and titles are those in effect and over time may change. The signatures and titles will be of those officers applicable at the time the Rider is issued.

STATEMENT OF VARIABLES

**Hartford Life Insurance Company
Lifetime Income Builder Portfolios Rider - Joint Life
Form Number: HL-LIBPJ-08**

The bracketed items are variable and may be modified on a non-discriminatory basis. The following information describes the usage and possible future modifications to the bracketed variable material of the captioned individual variable annuity rider.

VARIABLE ITEM	PAGE NUMBER	DESCRIPTION
[90th]	Page 1 and 5	This is the maximum age that the annual Automatic Increase will be calculated. The 90 th birthday is the maximum age for this calculation when this rider is initially offered but Our Company may decide in the future to change this maximum age prospectively to an age between 65 and 105.
[59 ½]	Page 1	This is the earliest age that a Contract Owner is able to withdraw Lifetime Benefit Payments under the rider provisions. Our Company may decide in the future to change this minimum age prospectively to an age between 55 and 75.
[4.5%]	Page 1, 2, 3, 4 and 5	This is the percentage used to determine your payment amount prior to the Lifetime Income Eligibility Date. When this rider is initially offered, the percentage will be 4.5% (Joint) of the Payment Base. Our company may decide in the future to change the percentage limits prospectively between 3% and 10%.
[4.5% - 7.5%]	Page 2	These percentages are used to determine your Lifetime Benefit Payment after the Lifetime Income Eligibility Date at various times. When this rider is initially offered, the percentage will be 4.5% (Joint) of the Payment Base, with a maximum of 7.5% (Joint) based on the youngest Covered Life's attained age. Our company may decide in the future to change the minimum and maximum percentage limits prospectively between 3% and 10%.
[59 ½ - 90+]	Page 2	These age bands, in conjunction with the WP, are used to determine your Lifetime Benefit Payment after the Lifetime Income Eligibility Date at various times. Our Company may decide in the future to change these age bands prospectively to an age between 55 and 105.
[fifth]	Page 2, 3 and 5	This 5 year waiting period in relation to surrenders may be changed from minimum of zero (no waiting period) to a maximum of 15 years.

[12] Months	Page 2 and 3	This is the number of months used to determine at what point we no longer deduct Payment Enhancements from Premium Payments. We also use this as the number of months used to determine when prior approval is needed for Premium Payments made to contracts with this Rider. When the Rider is initially offered, the number of months will be 12 but Our Company may decide in the future to change the number of months prospectively between 6 and 24 months.
[6] Months	Page 6	This is the number of months used under the Covered Life Change provision of the rider to determine if a recalculation of rider benefits is necessary as a result of a change in Covered Life. When the rider is initially offered, the number of months will be 6 but Our Company may decide in the future to change the number of months prospectively between 3 and 24 months.
[10] Days	Page 7	This is the number of days a Contract Owner has after the Minimum Amount Rule has been triggered to instruct Us on the investment program they have elected to move their remaining Contract Value to. When the rider is initially offered, the number of days will be 10 but Our Company may decide in the future to change the number of days prospectively between 3 and 60.
[12] Months	Page 9	This is the number of months used under the Rider Charge provision of the rider to determine the earliest a charge increase can occur. When the rider is initially offered, the number of months will be 12 but Our Company may decide in the future to change the number of months prospectively between 3 and 60 months.
[1.50%]	Page 9	This is the maximum rate in determining the Rider charge when the rider is initially offered. Our Company may decide in the future to change the rates prospectively between .20% and 1.75%.
[81]	Page 9	Our Company may decide in the future to change this age prospectively to an age between 65 and 105.
SIGNATURES	Page 9	The signatures and titles are those in effect and over time may change. The signatures and titles will be of those officers applicable at the time the Rider is issued.