

<i>SERFF Tracking Number:</i>	<i>HARL-125806964</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Hartford Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40197</i>
<i>Company Tracking Number:</i>	<i>IPD-HL-BV-08</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.003 Single Premium</i>
<i>Product Name:</i>	<i>Book Value</i>		
<i>Project Name/Number:</i>	<i>Book Value Contract Filing/IPD-HL-BV-08</i>		

Filing at a Glance

Company: Hartford Life Insurance Company

Product Name: Book Value

SERFF Tr Num: HARL-125806964 State: ArkansasLH

TOI: A02I Individual Annuities- Deferred Non-Variable

SERFF Status: Closed

State Tr Num: 40197

Sub-TOI: A02I.003 Single Premium

Co Tr Num: IPD-HL-BV-08

State Status: Approved-Closed

Filing Type: Form

Co Status: Initial Filing

Reviewer(s): Linda Bird

Authors: Lindsay Cooper, Ginger Morgan

Disposition Date: 09/17/2008

Date Submitted: 09/08/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Book Value Contract Filing

Status of Filing in Domicile: Pending

Project Number: IPD-HL-BV-08

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 09/17/2008

State Status Changed: 09/17/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

RE: Hartford Life Insurance Company - NAIC 88072-091; FEIN 06-097-4148

HL-BV-08 Single Premium Individual Deferred Annuity Contract

Related Policy Forms – See list of forms below

Enclosed are the captioned Individual Annuity policy forms for your review and approval. These forms are new and do

SERFF Tracking Number: HARK-125806964 State: Arkansas
Filing Company: Hartford Life Insurance Company State Tracking Number: 40197
Company Tracking Number: IPD-HL-BV-08
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: Book Value
Project Name/Number: Book Value Contract Filing/IPD-HL-BV-08

Simsbury, CT 06089 (860) 843-8014[FAX]

Filing Company Information

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

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

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

SERFF Tracking Number: HARL-125806964 State: Arkansas
Filing Company: Hartford Life Insurance Company State Tracking Number: 40197
Company Tracking Number: IPD-HL-BV-08
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: Book Value
Project Name/Number: Book Value Contract Filing/IPD-HL-BV-08

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Life Insurance Company	\$50.00	09/08/2008	22346876

SERFF Tracking Number: HARK-125806964 State: Arkansas
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Variable
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	09/17/2008	09/17/2008

SERFF Tracking Number: HARK-125806964 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Statement of Variables		Yes
Form	Individual Single Premium Deferred Annuity Contract		Yes
Form	Renewable Rate Account Rider		Yes
Form	Access Account Rider		Yes
Form	Premium Guarantee Rider		Yes
Form	Rate Protection Rider		Yes
Form	Nursing Home Waiver of Surrender Charge Rider		Yes
Form	Charitable Remainder Trust Rider		Yes
Form	Extended Withdrawal Privilege Rider		Yes

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Form Schedule

Lead Form Number: HL-BV-08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	HL-BV-08	Policy/Cont	Individual Single ract/Fratern Premium Deferred al Annuity Contract Certificate	Initial		54	HL-BV-08 _Book Value Contract_.pdf
	HL-BVRRRA-08	Policy/Cont	Renewable Rate ract/Fratern Account Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		51	HL-BVRRRA08 _Renewable Rate Acct_.pdf
	HL-BVAAA-08	Policy/Cont	Access Account ract/Fratern Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50	HL-BVAAA08 _Access Account Rider_.pdf
	HL-BVPG-08	Policy/Cont	Premium Guarantee ract/Fratern Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		52	HL-BVPG08 _Premium Guarantee_.p df

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 Variable
 Product Name: Book Value
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HL-BVRP-08	Policy/Cont Rate Protection Rider Initial ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	51	HL-BVRP08 _Rate Protection_.pdf
HL-BVNH-08	Policy/Cont Nursing Home Initial ract/Fraternal Waiver of Surrender Charge Rider Certificate: Amendment, Insert Page, Endorsement or Rider	51	HL-BVNH08 _Nursing Home Rider_.pdf
HL-BVCRT-08	Policy/Cont Charitable Initial ract/Fraternal Remainder Trust Rider Certificate: Amendment, Insert Page, Endorsement or Rider	66	HL-BVCRT08 _Charitable Remainder Trust_.pdf
HL-BVEWP-08	Policy/Cont Extended Withdrawal Initial ract/Fraternal Privilege Rider Certificate: Amendment, Insert Page, Endorsement or Rider	53	HL-BVEWP08 _Extended Withdrawal Rider_.pdf



**Hartford Life Insurance Company
200 Hopmeadow Street
Simsbury, CT 06089**

(A stock life insurance company, herein called "We", "Us", "Our")

This Contract is issued to the Contract Owner (herein called "You", "Your") by Us on the Contract Issue Date, in consideration of the payment of the Premium Payment. We will provide You with the benefits described in this Contract.

This Contract is subject to the laws of the jurisdiction where it is delivered.

**READ THIS CONTRACT CAREFULLY
This is a legal Contract between You and Us.**

RIGHT TO EXAMINE CONTRACT: We want You to be satisfied with the Contract You have purchased. We urge You to examine it closely. If for any reason You are not satisfied with this Contract, You may cancel it by returning it within fifteen (15) days after You receive it. In such an event, We will pay You an amount equal to the Premium Payment paid less any surrenders under the Contract.

Signed for Hartford Life Insurance Company by:

[

Richard G. Costello, *Secretary*

John C. Walters, *President*

]

NONPARTICIPATING

**INDIVIDUAL SINGLE PREMIUM
DEFERRED ANNUITY CONTRACT**

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CONTRACT SPECIFICATIONS

CONTRACT NUMBER	[SAMPLE]	CONTRACT ISSUE DATE	[MARCH 1, 2008]
ANNUITANT	[MATTHEW BROWN]	ANNUITY COMMENCEMENT DATE	[OCTOBER 1, 2038]
ANNUITANT AGE	[35]	ANNUITANT GENDER	[MALE]
CONTRACT OWNER	[MATTHEW BROWN]	PREMIUM PAYMENT	[\$5,000]
CONTINGENT ANNUITANT		BENEFICIARY	[KELLY BROWN]

GUARANTEE PERIOD [5 YEARS]

MINIMUM INTEREST RATE: [1%]

[RENEWABLE RATE ACCOUNT:

RENEWABLE INTEREST RATE: [5.5%]

RENEWABLE RATE PERIOD: [1 YEAR]

[RATE PROTECTION - GUARANTEED INTEREST RATE ACCOUNT:

GUARANTEED INTEREST RATE: [5.5%]

[PREMIUM GUARANTEE RIDER ELECTED: [Y]

ADMINISTRATIVE OFFICE OF THE COMPANY: [Currently located at 200 Hopmeadow St., Simsbury, CT 06089. All correspondence concerning this Contract should be sent to Our mailing address: Hartford Life Insurance Company, P. O. Box 5085, Hartford, CT 06102-5085.]

CONTRACT SPECIFICATIONS (continued)

SURRENDER CHARGE: This charge is determined by multiplying the applicable rate specified below by the amount of the Full or Partial Surrender that exceeds the Annual Withdrawal Amount. This charge does not apply to:

- [Surrenders during the 30 day period at the beginning of a subsequent Guarantee Period; or
- Surrenders of Contract Value held in the Access Account, if applicable; or
- Annuitization; or
- The Death Benefit; or
- Transfers from the current Guarantee Period into a new Guarantee Period made at the end of the then current Guarantee Period; or
- Permissible transfers from or to any of the Accounts.]

This charge varies according to the length of each then applicable Guarantee Period and equals:

Contract Year	Initial or Subsequent Guarantee Period Length									
	1-Year	2-Year	3-Year	4-Year	5-Year	6-Year	7- Year	8-Year	9-Year	10-Year
1	[8%]	[8%]	[8%]	[8%]	[8%]	[8%]	[8%]	[8%]	[8%]	[8%]
2	N/A	[8%]	[8%]	[8%]	[8%]	[8%]	[8%]	[8%]	[8%]	[8%]
3	N/A	N/A	[7%]	[7%]	[7%]	[7%]	[7%]	[7%]	[7%]	[7%]
4	N/A	N/A	N/A	[7%]	[7%]	[7%]	[7%]	[7%]	[7%]	[7%]
5	N/A	N/A	N/A	N/A	[6%]	[6%]	[6%]	[6%]	[6%]	[6%]
6	N/A	N/A	N/A	N/A	N/A	[6%]	[6%]	[6%]	[6%]	[6%]
7	N/A	N/A	N/A	N/A	N/A	N/A	[5%]	[5%]	[5%]	[5%]
8	N/A	N/A	N/A	N/A	N/A	N/A	N/A	[4%]	[4%]	[4%]
9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	[3%]	[3%]
10	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	[2%]
Thereafter	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

ANNUAL FREE WITHDRAWAL AMOUNT: The amount which is not subject to the Surrender Charge. [It equals 10% of the Contract Value as of the effective date of each Guarantee Period. The Annual Free Withdrawal Amount is non-cumulative.]

MINIMUM AMOUNT: Partial surrenders may only be made if the remaining Contract Value after the Gross Surrender Value is deducted is at least the Minimum Amount of [\$500].

ANNUITY PARAMETERS: The Minimum Annuity Payment allowed is [\$100.] The Annuity Commencement Date will not be deferred beyond the end of the Guarantee Period immediately following the later of:

- a) the Annuitant's [90th] birthday; or
- b) the [10th] Contract Year;

unless the Contract Owner elects a later Annuity Commencement Date In Writing, subject to laws and regulations then in effect and Our approval.

DEFINITIONS

ADMINISTRATIVE OFFICE OF THE COMPANY. Our administrative office is shown on the Contract Specifications page.

ANNUITANT. The person on whose life this Contract is issued. Also see Contingent Annuitant and Joint Annuitant.

ANNUITY COMMENCEMENT DATE. It is the date when Annuity Payments are scheduled to begin as described under Annuity Provisions in this Contract.

BENEFICIARY. The person(s) entitled to receive benefits pursuant to the terms of the Contract in case of the death of the Annuitant, or a Contract Owner(s), as applicable.

BUSINESS DAY. Any day that We, and for so long as the New York Stock Exchange, are open for business.

CONTINGENT ANNUITANT. The person You designate who, upon the Annuitant's death prior to the Annuity Commencement Date, may become the Annuitant.

CONTRACT ANNIVERSARY. The anniversary of the Contract Issue Date. If the Contract Anniversary falls on a non-Business Day, then the Contract Anniversary will be the preceding Business Day.

CONTRACT ISSUE DATE. The date shown on The Contract Specifications page. Contract Years are measured from the Contract Issue Date.

CONTRACT OWNER(S). The owner(s) or holder(s) of the Contract.

CONTRACT VALUE. The Contract Value on the Contract Issue Date is equal to the Premium Payment deposited into the Contract less any applicable Premium Taxes. Thereafter, it is the sum of the value of the account(s) which have been increased by interest credited and reduced by any prior surrenders (including applicable Surrender Charges and Premium Taxes).

CONTRACT YEAR. Any 12-month period between Contract Anniversaries, beginning on the Contract Issue Date.

DEATH BENEFIT. The amount We will pay upon the death of the Contract Owner(s) or Annuitant, as applicable.

DUE PROOF OF DEATH. A certified death certificate, an order of a court of competent jurisdiction, or any other proof acceptable to Us.

GROSS SURRENDER VALUE. The amount deducted from your Contract Value (including applicable Surrender Charges and Premium Taxes).

GUARANTEE PERIOD. The period offered by Us and elected by you for which either an initial or renewal interest rate will be credited. The initial Guarantee Period is shown on the Contract Specifications page.

IN WRITING. A written form or other method satisfactory to Us and received at Our Administrative Office as defined.

INTERNAL REVENUE CODE. The Internal Revenue Code of 1986, as amended.

JOINT ANNUITANT. Upon annuitization, a person other than the Annuitant on whose life, Annuity Payments may be made. The Contract will have a Joint Annuitant only if the Annuity Option selected provides for a survivor.

DEFINITIONS (continued)

NET SURRENDER VALUE. The amount payable to You on a full or partial surrender or commutation under this Contract after any applicable Surrender Charges and Premium Taxes have been applied.

PAYEE. The person, designated by You, to whom Annuity Payments will be made.

PREMIUM PAYMENT. 100% of the dollar amount of the premium payment deposited into the Contract.

PREMIUM TAX. A tax imposed by certain jurisdictions when a Premium Payment is made, Annuity Payments are made, or when the Contract is surrendered.

SURRENDER CHARGE. A Surrender Charge may be deducted for a full or partial surrender. The Surrender Charge schedule is shown on the Contract Specifications page.

SURRENDER DATE. The date We receive Your request In Writing for a surrender or the date You request for surrender, if later.

WE, US, OUR. The company referred to on the first page of this Contract.

YOU, YOUR. The Contract Owner(s).

PREMIUM PAYMENT PROVISIONS

PREMIUM PAYMENT. The Premium Payment is shown on The Contract Specifications page. The Premium Payment is payable at Our designated office(s). A Premium Payment of \$1,000,000 or more will be subject to Our prior approval In Writing. The Premium Payment (less applicable Premium Taxes, if any) will be credited to the Contract on the Contract Issue Date.

The initial premium payment in the initial Guarantee Period will be invested in an Account for a specified duration indicated on the Contract Specifications page. Optional riders may be elected with the Contract that allow the contract value to transfer from one Account to another Account according to the provisions of the riders. Interest will be credited according to the provisions of the riders offered with this Contract.

CONTRACT CONTROL PROVISIONS

ANNUITANT, CONTINGENT ANNUITANT, JOINT ANNUITANT, AND CONTRACT OWNER(S).

The Annuitant may not be changed.

The designations of Contract Owner, Joint Annuitant, and Contingent Annuitant will remain in effect until You change them. The designation of the Contract Owner may be changed In Writing during the lifetime of the Annuitant. The designation of Contingent Annuitant may be changed In Writing at any time during the lifetime of the Annuitant and prior to the Annuity Commencement Date.

If no Contingent Annuitant has been named, the Contract Owner is the Annuitant, and the Contract Owner/Annuitant's spouse is the Beneficiary, the Contract Owner/Annuitant's spouse will be presumed to be the Contingent Annuitant.

In any other situation, if no Contingent Annuitant has been named, the youngest Contract Owner will be presumed to be the Contingent Annuitant, providing that the youngest Contract Owner is not the Annuitant. The Contract Owner may waive this presumption In Writing.

OWNERSHIP. You have the sole power to exercise all rights, options and privileges granted by this Contract or permitted by Us and to agree with Us to any change in or amendment to the Contract. Your rights will be subject to the rights of any assignee of record with Us and of any irrevocably designated Beneficiary. In the case of joint Contract Owners, each Contract Owner alone may exercise all rights, options and privileges, except with respect to a full surrender, partial surrender, selection of an Annuity Option, and/or change of Ownership or Beneficiary.

BENEFICIARY. The designated Beneficiary will remain in effect until You change it. The designated Beneficiary may be changed In Writing during the lifetime of the Annuitant. If the designated Beneficiary has been designated as an irrevocable Beneficiary, the designation cannot be changed or revoked without such Beneficiary's written consent. Upon receipt of written notice and Our consent, if required by Us, the new designation will take effect as of the date the notice is processed by the Contract Owner, whether or not the Annuitant or Contract Owner is alive at the time of receipt. Any payments made or other action taken by Us before the receipt of the notice will not be subject to the requested change.

GENERAL PROVISIONS

CONTRACT. This Contract and any amendments, endorsements or riders, constitute the entire Contract.

CONTRACT MODIFICATION. No modification of this Contract will be made without the signature of Our President, an Executive Vice President, Senior Vice President, Vice President or Assistant Vice President. No modification will affect the amount or term(s) of any Annuity begun prior to the modification, unless it is required to conform the Contract to any federal or state statute. No modification will affect the method by which Your Contract Value will be determined.

INCONTESTABILITY. We cannot contest this Contract.

MINIMUM VALUE STATEMENT. Any values available under the Surrender Provisions of this Contract equal or exceed those required by the state in which the Contract is issued.

MISSTATEMENT OF AGE AND GENDER. Prior to the Annuity Commencement Date, if the age of the Annuitant has been misstated, the Annuity Commencement Date may change. Once Annuity Payments begin, if the age and/or gender of the Annuitant have been misstated, the amount of the Annuity payable by Us will be adjusted based on the correct information. Any underpayments by Us will be made up immediately and any overpayments will be charged against future amounts becoming payable. In states which require the crediting of interest in the event of an underpayment, or the deduction of interest in the event of overpayment, we will apply an annual effective rate of 1%.

NON-PARTICIPATING. This Contract is nonparticipating. It does not earn dividends.

REPORTS. You will receive a report once each Contract Year showing the Contract Value of this Contract and any other information required by the state in which this Contract was issued.

TAX QUALIFICATION. This Contract is intended to qualify as an Annuity Contract for federal income tax purposes. To that end, the provisions of this Contract are to be interpreted to ensure and maintain such tax qualification, notwithstanding any other provisions to the contrary. We reserve the right to amend this Contract to conform to any changes in the tax qualification requirements under the applicable provision of the Internal Revenue Code.

GUARANTEE PERIOD AND INTEREST CREDITING PROVISIONS

GUARANTEE PERIODS. The Company may offer one or more renewal Guarantee Periods from time to time. We reserve the right to offer new Guarantee Periods or limit the Guarantee Periods that are offered in the future, or offer certain Guarantee Periods to certain classes of investors. The duration of a Guarantee Period may not extend beyond the maximum Annuity Commencement Date as described under the Annuity Provisions of this Contract.

Guarantee Period Expiration and Renewal. Upon expiration of any Guarantee Period, a subsequent Guarantee Period of the same duration (provided such duration is then available and provided that We are still offering Guarantee Periods), will commence, unless You have elected In Writing to: 1) transfer to another permissible Guarantee Period duration; or 2) annuitize Your Contract; or 3) surrender Your Contract; or 4) other options made available by Us.

If the same duration is not available, the Contract will be renewed into the next higher Guarantee Period that is then available. If the only available Guarantee Period would extend beyond the maximum Annuity Commencement Date or We are no longer offering Guarantee Periods, the only available options are: 1) annuitize Your Contract; or 2) surrender Your Contract; or 3) other options made available by Us.

The Contract Value at the beginning of the new Guarantee Period will equal the Contract Value at the time of transfer. Transfers from the current Guarantee Period into a new Guarantee Period made at the end of the then current Guarantee Period are not subject to a Surrender Charge.

Surrender Charges applicable to each subsequent Guarantee Period are measured from the beginning of each subsequent Guarantee Period and are shown on the Contract Specifications page.

We reserve the right, in Our sole discretion, to cease offering Guarantee Periods at anytime in the future.

CREDITING OF INTEREST. The Premium Payment (less the Gross Surrender Value of all surrenders made) will earn interest daily at no less than the Minimum Interest Rate provided by the Contract, or as described in any attached rider, if greater.

MINIMUM INTEREST RATE The guaranteed Minimum Interest Rate that will be applied during a Guarantee Period is determined at the beginning of each Guarantee Period. The initial Minimum Interest Rate is shown on the Contract Specifications page. The Minimum Interest Rate equals the greater of 1% and an Interest Rate calculated as follows:

The Interest Rate will be such that the Contract Value will never be less than 87.5% of the Contract Value at the beginning of the then effective Guarantee Period, adjusted for prior withdrawals, accumulated at the non-forfeiture interest rate required by the Standard Non-forfeiture Law for individual fixed deferred annuities.

The guaranteed Minimum Interest Rate will be recalculated monthly for Guarantee Period renewals and new Contracts We issue, based on the formula above. It will not change during a Guarantee Period.

We may credit additional interest at Our sole discretion.

SURRENDER PROVISIONS

SURRENDERS. Full surrenders may be made under this Contract at any time. Partial surrenders may only be made if:

- a) the Gross Surrender Value is at least \$1,000; and
- b) the remaining Contract Value after the Gross Surrender Value has been deducted is at least the Minimum Amount shown on the Contract Specifications page.

A full or partial surrender made at the end of a Guarantee Period is not subject to a Surrender Charge. A request for a surrender at the end of a Guarantee Period must be received, In Writing, no later than the end of the Guarantee Period. In the event of a full surrender, except as otherwise provided pursuant to applicable rider, We will pay the Contract Owner an amount equal to the Net Surrender Value as of the end of the then applicable Guarantee Period.

In the event of a full or partial surrender made at any time other than the end of a Guarantee Period, no Surrender Charge will be imposed on the Annual Free Withdrawal Amount. However, any unpaid Premium Taxes may apply.

In the case of any surrenders, the Net Surrender Value will be payable to You. In the event of surrenders in excess of the Annual Free Withdrawal Amount, the Net Surrender Value is determined by Us as follows:

Assume:

A = the amount you request for a Surrender;

B = Annual Free Withdrawal Amount;

C = the Surrender Charge, plus any unpaid Premium Taxes. The Surrender Charge equals $(A - B) \times$ the applicable Surrender Charge percentage as shown on the Contract Specifications page.

The Net Surrender Value equals $(A - C)$.

PAYMENT UPON SURRENDER - DEFERRAL OF PAYMENT. We may defer payment of any amounts from the Contract for up to six months from the date of the request to surrender, subject to obtaining any required approval by the Insurance Commissioner of the state in which this Contract is issued. If We defer payment for more than 30 days, We will pay interest per annum of at least the statutory required minimum interest rate then in effect on the amount deferred.

DEATH BENEFIT PROVISIONS

BENEFICIARY DISPOSITION IN THE EVENT OF DEATH BEFORE THE ANNUITY COMMENCEMENT DATE.

If the Contract Owner dies, and the Annuitant is living, and

- a) the joint Contract Owner is living, and then the joint Contract Owner will also become the Beneficiary. In this case, the rights of such designated Beneficiary are voided.
- b) there is no surviving joint Contract Owner, then the designated Beneficiary will remain the Beneficiary
- c) there is no surviving joint Contract Owner, and there is no Beneficiary designation in effect, or the designated Beneficiary has predeceased the Contract Owner, then the Contract Owner's estate shall be the Beneficiary.

DEATH BENEFIT PROVISIONS (continued)

If the Annuitant dies, and

- a) the Annuitant is also the sole Contract Owner, regardless of any named Contingent Annuitant, the designated Beneficiary will remain the Beneficiary.
- b) both the Contract Owner and the Contingent Annuitant are living, the Contingent Annuitant will become the Annuitant, the designated Beneficiary will remain the Beneficiary.
- c) the Contract Owner is living, and there is no Contingent Annuitant or the Contingent Annuitant is not living, the Contract Owner will be presumed to be the Contingent Annuitant and the Contract continues. The Contract Owner may waive this presumption and receive the Death Benefit. The rights of the designated Beneficiary are automatically voided.
- d) the contract is owned by a corporation or other entity, the Contract Owner will be the Beneficiary. In this case, the rights of the designated Beneficiary are automatically voided.

BENEFICIARY DISPOSITION IN THE EVENT OF DEATH ON OR AFTER THE ANNUITY COMMENCEMENT DATE.

- a) If the Contract Owner dies, and the Annuitant is living, the designated Beneficiary will become the Contract Owner and the payments will continue as scheduled.
- b) If the Annuitant dies, the Contract Owner will be the Beneficiary. Upon Our receipt of Due Proof of Death, the rights of the designated Beneficiary are automatically voided.
- c) If the Annuitant, who is also the sole Contract Owner, dies, the designated Beneficiary will remain the Beneficiary.

DEATH BENEFIT. The Death Benefit will be calculated as of the date We receive, notification, In Writing, of Due Proof of Death at the Administrative Office of the Company. If death occurs before the Annuity Commencement Date, the Death Benefit equals the Contract Value. There is no Surrender Charge applied to a Death Benefit. If death occurs on or after the Annuity Commencement Date, any remaining interest in the Contract will be paid at least as rapidly as under the method of distribution in effect at the time of death.

SETTLEMENT OF THE DEATH BENEFIT. The Death Benefit may be taken in one sum or under any of the settlement options then being offered by Us subject, however, to the distribution requirements below. The Beneficiary may elect any available settlement option, unless the Contract Owner has designated the settlement option for that Beneficiary. The available settlement options include any of the annuity options under this Contract or any other options then being offered or approved by Us. If payment is taken in one sum, an interest-bearing draft account ("Safe Haven Account") will be offered, and if elected, maintained until the entire balance is withdrawn. The Safe Haven Account is part of Our General Account assets. The minimum draft writing amount and remaining balance must be at least equal to the minimum amounts according to Our rules then in effect. If the remaining balance falls below Our minimum amount rules, the Safe Haven Account will terminate and We will pay the remaining balance in one sum.

As of the date of receipt of complete disbursement instructions from the Beneficiary, the amount to be paid or applied to a selected settlement option will be computed. When there is more than one Beneficiary, the amount will be calculated for each Beneficiary's share of the proceeds and paid or applied to a selected settlement option according to and upon receipt of each Beneficiary's instructions. If the date of receipt of complete instructions falls on a non-Business Day, the amount will be computed on the next Business Day.

When payment is taken in one sum, payment will be made within 7 days of Our receipt of complete instructions.

DEATH BENEFIT PROVISIONS (continued)

DISTRIBUTION REQUIREMENTS. Subject to the Alternative Election or Spouse Beneficiary provisions below:

- a) If any Contract Owner dies before the Annuity Commencement Date, the entire interest in the Contract will be distributed within five years after such death; and
- b) If any Contract Owner dies on or after the Annuity Commencement Date and before the entire interest in the Contract has been distributed, the remaining portion of such interest will be distributed at least as rapidly as under the method of distribution being used as of the date of such death.

If the Contract Owner is not an individual, then for purposes of the preceding paragraph a) or b), the primary Annuitant will be treated as the Contract Owner. If the Contract Owner is not an individual, then for purposes of the preceding paragraph a) or b), a change of Annuitant is treated as death of Contract Owner.

ALTERNATIVE ELECTION TO SATISFY DISTRIBUTION REQUIREMENTS. If any portion of the interest of a Contract Owner described above is payable to or for the benefit of a designated Beneficiary, and the Beneficiary elects after the Contract Owner's death to have the benefit distributed over a period that:

- a) does not extend beyond the later of such Beneficiary's life or life expectancy; and
- b) does commence within one year of the date of death;

then for purposes of satisfying the distribution requirements above, the benefit will be treated as distributed entirely on the date such periodic distributions begin.

SPOUSE BENEFICIARY. In the event of the death of a Contract Owner and there is no joint Contract Owner and the sole Beneficiary is the Contract Owner's spouse and the Annuitant (Contingent Annuitant, if applicable) is alive, the Contract will continue with the spouse as the Contract Owner, unless the spouse elects to be paid a Death Benefit option. This provision will apply only once with respect to this Contract. Spousal continuation is only available if the spouse is listed as 100% Beneficiary.

ANNUITY PROVISIONS

ANNUITY COMMENCEMENT DATE. The Annuity Commencement Date is shown on The Contract Specifications page. You may change the date by notifying Us prior to the Annuity Commencement Date, subject to the parameters as shown on the Contract Specifications page and Our approval.

ANNUITY PAYMENT. At the Annuity Commencement Date, We will apply Your Contract Value, less any applicable Premium Taxes, to purchase the modal income payments according to the Annuity Option elected. No Surrender Charge will be applied upon annuitization at any time.

ELECTION OF ANNUITY OPTION. You may elect any one of the Annuity Options described below or any other Annuity Option We offer at the time of annuitization. In the absence of such election, the Life Annuity with 10 Years Period Certain will apply. The Annuity Option elected by You may not be changed on or after the Annuity Commencement Date. Election of any of these options must be made, In Writing, to Us prior to the Annuity Commencement Date.

Some of the options may not be available if this Contract is issued to qualify under Section 401, 403, or 408 of the Internal Revenue Code of 1986 as amended. The third, fifth and sixth options (Life Annuity with Payments for a Period Certain, Joint and Last Survivor Life Annuity with Payments for a Period Certain, and Payment for a Period Certain) or any other option with a period certain segment will be available only if the guaranteed payment period is less than the life expectancy of the Annuitant at the time the option becomes effective. Such life expectancy will be computed under the mortality table then in use by Us.

ELECTION OF ANNUITY PAYMENT FREQUENCY. You may elect the Annuity Payment frequency. Available Annuity Payment frequencies include: monthly, quarterly, semi-annual, and annual. In the event that You do not elect a payment frequency, Annuity Payments will be made monthly. Annuity Payments will be made according to the Annuity Payment frequency selected. You may elect to change the Annuity Payment frequency of Your payments within 30 days prior to the scheduled Annuity Commencement Date.

DATE OF PAYMENT. The first Annuity Payment is payable on the Annuity Commencement Date. The remaining Annuity Payments are computed and payable as of the same day of the month, or the preceding Business Day, if applicable, as the Annuity Commencement Date, based on the elected Annuity Payment frequency.

MINIMUM ANNUITY PAYMENT. The first payment must be at least equal to the Minimum Annuity Payment amount shown in the Annuity Parameters on the Contract Specifications page. If at any time, payments become less than the Minimum Annuity Payment amount, We have the right to change the payment frequency to meet the minimum payment requirements. If any payment amount is less than the minimum annual payment amount, We may make an alternative arrangement with You.

TERMINATION AFTER THE ANNUITY COMMENCEMENT DATE. This Contract may not be surrendered after the commencement of Annuity Payments, except with respect to the Seventh Option.

PROOF OF SURVIVAL. The payment of any Annuity benefit will be subject to evidence that the Annuitant is alive on the date such payment is otherwise due, as approved by Us.

DEATH OF ANNUITANT. In the event of the death of the Annuitant while receiving Annuity Payments, the Beneficiary will continue to receive the remaining guaranteed payments as scheduled. Alternatively, the Beneficiary may elect to receive a lump sum payment of the Death Benefit equal to the present value of any remaining guaranteed payments.

ANNUITY OPTIONS

First Option - Life Annuity - An Annuity payable during the lifetime of the Annuitant, ceasing with the last payment due prior to the death of the Annuitant.

Second Option - Life Annuity with a Cash Refund - An Annuity payable during the lifetime of the Annuitant. At the death of the Annuitant any remaining value will be paid to the Beneficiary. The remaining value equals the Contract Value applied on the Annuity Commencement Date, minus the dollar amount of Annuity Payments already paid and Premium Taxes.

Third Option - Life Annuity with Payments for a Period Certain (5 years to 100 years minus Annuitant's age) - An Annuity payable for a fixed number of years and during the lifetime of the Annuitant. If, at the death of the Annuitant, payments have been made for less than the period selected, the remaining payments will be made to the Beneficiary or the Beneficiary can elect to receive the present value of the remaining payments in one sum. To calculate the present value We will use an interest rate We determine in Our discretion.

Fourth Option - Joint and Last Survivor Life Annuity - An Annuity payable during the joint lifetime of the Annuitant and a Joint Annuitant, and thereafter during the remaining lifetime of the survivor Annuitant. At the time of electing this option, the Contract Owner may elect reduced payments over the remaining lifetime of the survivor Annuitant. Payments will cease with the last payment prior to the death of the survivor. If, at the death of the last surviving Annuitant, payments have been made for less than the period selected, the remaining payments will be made to the Beneficiary, or the Beneficiary can elect to receive the present value of the remaining payments in one sum. To calculate the present value We will use an interest rate We determine in Our discretion.

Fifth Option - Joint and Last Survivor Life Annuity with Payments for a Period Certain (5 years to 100 years-age) - An Annuity payable for a fixed number of years and during the lifetimes of the Annuitant and the Joint Annuitant and thereafter during the remaining lifetime of the survivor. At the time of electing this Annuity Option, the Contract Owner may elect reduced payments over the remaining lifetime of the survivor.

Sixth Option - Payments for a Period Certain (5 years to 100 years minus Annuitant's age) - An Annuity payable for a fixed number of years with period of 10 years or greater available at any time and periods of 5 to 10 years available on or after the second Contract Year. Payments will be made for the period and frequency selected. If, at the death of the Annuitant, payments have been made for less than the period selected, the remaining payments will be made to the Beneficiary, or the Beneficiary can elect to receive the present value of the remaining payments in one sum. To calculate the present value We will use an interest rate We determine in Our discretion.

Seventh Option - Annuity Proceeds Annuity Option - Amounts otherwise payable as a Death Benefit left in the Contract for a period not to exceed five years from the date of any Contract Owner or Annuitant's death prior to the Annuity Commencement Date. The amounts otherwise payable as a Death Benefit will remain in the same Guarantee Period and continue to earn the same interest rate as at the time of death. If the Guarantee Period ends before the end of the five year period, the Beneficiary may elect a new Guarantee Period with a duration closest to, but not to exceed the time remaining in the period of five years from the date of the Contract Owner's or Annuitant's death. Full or partial surrenders may be made at any time. In the event of any surrender, the remaining value will equal the Death Benefit left with Us, minus any Gross Surrender Values, plus any interest earned.

ANNUITY TABLES

DESCRIPTION OF TABLES. The attached tables show the minimum dollar amount of the monthly payments for each \$1,000 applied under the first six options. Under the first, second or third options, the amount of each payment will depend upon the age and gender of the Annuitant at the time the first payment is due. Under the fourth and fifth options, the amount of each payment will depend upon the gender of both Annuitants and their ages at the time the first payment is due. Gender will not be used to determine the amount of the Annuity payable if this Contract is issued to qualify under certain sections of the Internal Revenue Code. If gender is used to determine the amount of Annuity payable, the Annuity tables at the end of this Contract will provide rates of payment for male Annuitants and female Annuitants.

The tables for the first, second, third, fourth and fifth options are based on the [1983a Individual Annuity Mortality Table projected to the year 2000 using Projection Scale G] and an interest rate of [2.5%]. The table for the sixth option is based on an interest rate of [2.5%] per annum.

The Annuity tables for the first through fifth options are age dependent. The amount of the first payment will be based on an age that is a specified number of years younger than the Annuitant's then-attained age. The revised age is as follows:

Date of First Payment	Revised Age
[Prior to 2015	2 years
2015 - 2019	3 years
2020 - 2029	4 years
2030 - 2039	5 years
2040 or later	6 years]

**ANNUITY TABLES FOR
FIXED PAYMENTS,
Based on [2.5%] Interest Rate
Amount of First Monthly Payment For Each \$1,000 Applied**

Fixed Dollar Annuity Payments will not vary and are guaranteed as to fixed dollar amount. Payments for any available Annuity Payment frequency, period certain, age, or combination of ages not shown will be quoted upon request.

FIRST, SECOND AND THIRD OPTIONS - SINGLE LIFE ANNUITIES

Age	Male Annuitant Monthly Payments Guaranteed				Female Annuitant Monthly Payments Guaranteed			
	None	120	180	240	None	120	180	240
[35]	\$3.05	\$3.05	\$3.04	\$3.03	\$2.88	\$2.88	\$2.88	\$2.87
40	3.25	3.24	3.23	3.21	3.04	3.03	3.03	3.02
45	3.49	3.48	3.45	3.42	3.23	3.22	3.22	3.20
50	3.80	3.77	3.73	3.68	3.47	3.46	3.45	3.42
51	3.87	3.84	3.79	3.73	3.53	3.52	3.50	3.47
52	3.94	3.91	3.86	3.79	3.59	3.57	3.56	3.52
53	4.02	3.98	3.93	3.85	3.65	3.64	3.61	3.58
54	4.10	4.06	4.00	3.91	3.72	3.70	3.67	3.63
55	4.19	4.14	4.07	3.97	3.79	3.77	3.74	3.69
56	4.28	4.22	4.15	4.04	3.86	3.84	3.80	3.75
57	4.37	4.31	4.23	4.10	3.94	3.91	3.87	3.81
58	4.48	4.41	4.31	4.17	4.02	3.99	3.94	3.88
59	4.59	4.51	4.40	4.23	4.10	4.07	4.02	3.94
60	4.70	4.61	4.49	4.30	4.20	4.16	4.10	4.01
61	4.83	4.72	4.58	4.37	4.29	4.25	4.18	4.08
62	4.96	4.84	4.67	4.44	4.40	4.35	4.27	4.15
63	5.10	4.96	4.77	4.50	4.51	4.45	4.36	4.22
64	5.25	5.09	4.87	4.57	4.62	4.56	4.46	4.30
65	5.41	5.23	4.97	4.64	4.75	4.67	4.55	4.37
66	5.59	5.37	5.08	4.70	4.88	4.79	4.66	4.45
67	5.77	5.51	5.18	4.76	5.03	4.92	4.76	4.52
68	5.97	5.66	5.29	4.82	5.18	5.05	4.87	4.59
69	6.18	5.82	5.39	4.87	5.34	5.19	4.98	4.66
70	6.40	5.98	5.49	4.92	5.52	5.34	5.09	4.73
75	7.76	6.85	5.97	5.12	6.64	6.21	5.67	5.02
80	9.67	7.73	6.32	5.23	8.29	7.20	6.15	5.19]

FOURTH OPTION - JOINT AND LAST SURVIVOR ANNUITY

Age of Male	Age of Female											
	35	40	45	50	55	60	65	70	75	80	85	90
[35]	\$2.74	\$2.81	\$2.87	\$2.92	\$2.96	\$2.99	\$3.01	\$3.03	\$3.04	\$3.04	\$3.05	3.05
40	2.78	2.87	2.95	3.02	3.08	3.13	3.17	3.20	3.22	3.23	3.24	3.24
45	2.81	2.92	3.02	3.12	3.22	3.30	3.36	3.40	3.44	3.46	3.47	3.48
50	2.83	2.95	3.08	3.22	3.35	3.46	3.56	3.64	3.70	3.74	3.76	3.78
55	2.85	2.98	3.13	3.29	3.46	3.63	3.79	3.91	4.01	4.08	4.13	4.15
60	2.86	3.00	3.16	3.35	3.56	3.79	4.01	4.21	4.38	4.51	4.59	4.64
65	2.87	3.01	3.19	3.39	3.64	3.92	4.22	4.52	4.80	5.02	5.18	5.29
70	2.87	3.02	3.20	3.42	3.69	4.02	4.39	4.81	5.23	5.61	5.91	6.12
75	2.88	3.03	3.21	3.44	3.73	4.09	4.52	5.05	5.64	6.23	6.76	7.15
80	2.88	3.03	3.22	3.46	3.75	4.13	4.62	5.23	5.98	6.82	7.66	8.36
85	2.88	3.03	3.22	3.46	3.77	4.16	4.67	5.35	6.24	7.32	8.52	9.66
90	2.88	3.04	3.23	3.47	3.77	4.17	4.71	5.42	6.41	7.69	9.25	10.91]

**ANNUITY TABLES FOR
FIXED PAYMENTS,
Based on [2.5%] Interest Rate
(Continued)**

FIFTH OPTION - JOINT AND LAST SURVIVOR ANNUITY WITH 10 YEAR PERIOD CERTAIN

Age of Male	Age of Female											
	35	40	45	50	55	60	65	70	75	80	85	90
[35	\$2.74	\$2.81	\$2.87	\$2.92	\$2.96	\$2.99	\$3.01	\$3.02	\$3.04	\$3.04	\$3.05	\$3.05
40	2.78	2.87	2.95	3.02	3.08	3.13	3.17	3.20	3.22	3.23	3.23	3.24
45	2.81	2.92	3.02	3.12	3.22	3.29	3.36	3.40	3.43	3.45	3.47	3.47
50	2.83	2.95	3.08	3.22	3.35	3.46	3.56	3.64	3.70	3.73	3.75	3.76
55	2.85	2.98	3.13	3.29	3.46	3.63	3.78	3.91	4.01	4.07	4.11	4.13
60	2.86	3.00	3.16	3.35	3.56	3.78	4.01	4.21	4.37	4.49	4.56	4.59
65	2.87	3.01	3.19	3.39	3.64	3.91	4.21	4.51	4.78	4.98	5.11	5.18
70	2.87	3.02	3.20	3.42	3.69	4.01	4.38	4.79	5.19	5.53	5.76	5.89
75	2.88	3.03	3.21	3.44	3.72	4.08	4.51	5.01	5.56	6.07	6.46	6.68
80	2.88	3.03	3.22	3.45	3.75	4.12	4.59	5.17	5.85	6.54	7.10	7.46
85	2.88	3.03	3.22	3.46	3.76	4.14	4.63	5.27	6.04	6.88	7.61	8.09
90	2.88	3.03	3.22	3.46	3.76	4.15	4.66	5.32	6.14	7.07	7.92	8.51]

SIXTH OPTION - PAYMENTS FOR A PERIOD CERTAIN

No. of Years	Amount of Monthly Payments	No. of Years	Amount of Monthly Payments	No. of Years	Amount of Monthly Payments	No. of Years	Amount of Monthly Payments	No. of Years	Amount of Monthly Payments
[10	\$9.39	15	\$6.64	20	\$5.27	25	\$4.46	30	\$3.93]
11	8.64	16	6.30	21	5.08	26	4.34		
12	8.02	17	6.00	22	4.90	27	4.22		
13	7.49	18	5.73	23	4.74	28	4.12		
14	7.03	19	5.49	24	4.60	29	4.02		

**ANNUITY TABLES FOR
FIXED PAYMENTS,
Based on [2.5%] Interest Rate
Amount of First Monthly Payment For Each \$1,000 Applied**

Fixed dollar Annuity Payments will not vary and are guaranteed as to fixed dollar amount. Payments for any available Annuity Payment frequency, period certain, age, or combination of ages not shown will be quoted upon request.

FIRST, SECOND AND THIRD OPTIONS - SINGLE LIFE ANNUITIES

Age	Monthly Payments Guaranteed			
	None	120	180	240
[35	\$2.97	\$2.97	\$2.96	\$2.95
40	3.15	3.14	3.13	3.12
45	3.36	3.35	3.34	3.31
50	3.64	3.62	3.59	3.55
51	3.70	3.68	3.65	3.60
52	3.77	3.74	3.71	3.66
53	3.84	3.81	3.77	3.72
54	3.91	3.88	3.84	3.77
55	3.99	3.96	3.91	3.83
56	4.07	4.03	3.98	3.90
57	4.16	4.11	4.05	3.96
58	4.25	4.20	4.13	4.03
59	4.35	4.29	4.21	4.09
60	4.45	4.39	4.30	4.16
61	4.56	4.49	4.38	4.23
62	4.68	4.60	4.47	4.30
63	4.81	4.71	4.57	4.36
64	4.94	4.83	4.67	4.44
65	5.08	4.95	4.76	4.51
66	5.24	5.08	4.87	4.58
67	5.40	5.22	4.97	4.64
68	5.58	5.36	5.08	4.71
69	5.76	5.51	5.19	4.77
70	5.96	5.66	5.29	4.83
75	7.20	6.53	5.82	5.07
80	8.98	7.47	6.24	5.21]

FOURTH OPTION - JOINT AND LAST SURVIVOR ANNUITY

Age of First Annuitant	Age of Second Annuitant											
	35	40	45	50	55	60	65	70	75	80	85	90
[35	\$2.74	\$2.80	\$2.84	\$2.88	\$2.91	\$2.93	\$2.94	\$2.95	\$2.96	\$2.96	\$2.97	\$2.97
40	2.80	2.87	2.94	2.99	3.03	3.07	3.09	3.11	3.13	3.13	3.14	3.14
45	2.84	2.94	3.02	3.10	3.18	3.23	3.28	3.30	3.33	3.34	3.35	3.36
50	2.88	2.99	3.10	3.22	3.32	3.41	3.48	3.53	3.57	3.60	3.61	3.63
55	2.91	3.03	3.18	3.32	3.46	3.60	3.72	3.80	3.87	3.92	3.95	3.96
60	2.93	3.07	3.23	3.41	3.60	3.79	3.97	4.12	4.24	4.32	4.38	4.41
65	2.94	3.09	3.28	3.48	3.72	3.97	4.22	4.46	4.66	4.82	4.93	5.00
70	2.95	3.11	3.30	3.53	3.80	4.12	4.46	4.81	5.14	5.42	5.63	5.77
75	2.96	3.13	3.33	3.57	3.87	4.24	4.66	5.14	5.64	6.11	6.50	6.78
80	2.96	3.13	3.34	3.60	3.92	4.32	4.82	5.42	6.11	6.82	7.49	8.03
85	2.97	3.14	3.35	3.61	3.95	4.38	4.93	5.63	6.50	7.49	8.52	9.46
90	2.97	3.14	3.36	3.63	3.96	4.41	5.00	5.77	6.78	8.03	9.46	10.91]

**ANNUITY TABLES FOR
FIXED PAYMENTS,
Based on [2.5%] Interest Rate
(Continued)**

FIFTH OPTION - JOINT AND LAST SURVIVOR ANNUITY WITH 10 YEAR PERIOD CERTAIN

AGE of First Annui- tant	Age of Second Annuitant											
	35	40	45	50	55	60	65	70	75	80	85	90
[35	\$2.74	\$2.80	\$2.84	\$2.88	\$2.91	\$2.93	\$2.94	\$2.95	\$2.96	\$2.96	\$2.97	\$2.97
40	2.80	2.87	2.94	2.99	3.03	3.07	3.09	3.11	3.13	3.13	3.13	3.14
45	2.84	2.94	3.02	3.10	3.18	3.23	3.28	3.30	3.32	3.34	3.35	3.35
50	2.88	2.99	3.10	3.22	3.32	3.41	3.48	3.53	3.57	3.59	3.61	3.61
55	2.91	3.03	3.18	3.32	3.46	3.60	3.71	3.80	3.87	3.91	3.94	3.95
60	2.93	3.07	3.23	3.41	3.60	3.78	3.96	4.11	4.23	4.31	4.35	4.37
65	2.94	3.09	3.28	3.48	3.71	3.96	4.21	4.45	4.65	4.79	4.87	4.92
70	2.95	3.11	3.30	3.53	3.80	4.11	4.45	4.79	5.10	5.35	5.52	5.61
75	2.96	3.13	3.32	3.57	3.87	4.23	4.65	5.10	5.56	5.96	6.25	6.41
80	2.96	3.13	3.34	3.59	3.91	4.31	4.79	5.35	5.96	6.54	6.99	7.27
85	2.97	3.13	3.35	3.61	3.94	4.35	4.87	5.52	6.25	6.99	7.61	8.01
90	2.97	3.14	3.35	3.61	3.95	4.37	4.92	5.61	6.41	7.27	8.01	8.51]

SIXTH OPTION - PAYMENTS FOR A PERIOD CERTAIN

No. of Years	Amount of Monthly Payments								
[10	\$9.39	15	\$6.64	20	\$5.27	25	\$4.46	30	\$3.93]
11	8.64	16	6.30	21	5.08	26	4.34		
12	8.02	17	6.00	22	4.90	27	4.22		
13	7.49	18	5.73	23	4.74	28	4.12		
14	7.03	19	5.49	24	4.60	29	4.02		

Hartford Life Insurance Company
200 Hopmeadow Street
Simsbury, CT 06089



NONPARTICIPATING

**INDIVIDUAL SINGLE PREMIUM
DEFERRED ANNUITY CONTRACT**



Hartford Life Insurance Company
200 Hopmeadow Street
Simsbury, CT 06089

RENEWABLE RATE ACCOUNT RIDER

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. Terms used that are not defined in this rider shall have the same meaning as those in Your Contract. This rider modifies the Contract by adding the following provisions and terms:

RENEWABLE RATE ACCOUNT. You may allocate a portion of Your Premium Payment to the Renewable Rate Account for a specified Guarantee Period on the Contract Issue Date. Upon Guarantee Period renewal, a portion of the Contract Value may also be allocated to the Renewable Rate Account. However, We reserve the right to limit the allocation of all or a portion of Your Contract Value upon the Contract Issue Date or upon Guarantee Period renewal.

Interest on Renewable Rate Account. The interest rate on the Renewable Rate Account for each Contract Year is set by Us in advance on an annual basis. Thereafter, We will reset the interest rate for this account on an annual basis, effective on Your Contract Anniversary. Interest will be compounded daily and credited by Us on amounts held in the Renewable Rate Account. This rate will never be less than the Minimum Interest Rate. At the conclusion of the then applicable Guarantee Period, the Contract Value allocated to the Renewable Rate Account will be subject to the renewal options as set forth in the Contract, or in any applicable riders.

Signed for Hartford Life Insurance Company by:

[

Richard G. Costello, *Secretary*

John C. Walters, *President*

]



Hartford Life Insurance Company
200 Hopmeadow Street
Simsbury, CT 06089

ACCESS ACCOUNT RIDER

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. Terms used that are not defined in this rider shall have the same meaning as those in Your Contract. This rider modifies the Contract by adding the following provisions and terms:

ACCESS ACCOUNT. The Access Account is a short-term account (up to [twelve (12)] months) to which the Contract Value may be temporarily transferred to upon the expiration of a Guarantee Period and prior to Your election of a Guarantee Period Expiration and Renewal option, as described in Your contract.

You may elect In Writing to have Your Contract Value transferred into the Access Account either within 30 days prior to the expiration date of a Guarantee Period, or during the 30 day renewal period immediately following the Guarantee Period expiration date. If this election is made within 30 days prior to the expiration date of a Guarantee Period, this transfer will be effective on the next business day following the expiration date. If this election is made during the 30 day renewal period immediately following the Guarantee Period expiration date, this transfer will be effective as of the business day We receive Your transfer request. The value transferred is the Contract Value at the end of the immediately preceding Guarantee Period.

Your Contract Value may only be held in the Access Account for a maximum duration of [twelve (12)] months during each Guarantee Period transition. At the end of this period, the Access Account expires, and the Contract Value will be distributed under one of the methods described in this rider. The Access Account is not available beyond the Annuity Commencement Date.

Interest on Access Account. The interest rate on this account is set by Us. We may reset the interest rate at Our discretion from time to time; provided, however, the interest rate that is in effect when amounts are applied to the Access Account will remain fixed in effect for the applicable maximum duration. Interest will be compounded daily and credited by Us on amounts held in the Access Account. This rate will never be less than 1%.

Surrenders. Partial surrenders may not be made from the Access Account, unless they are made to satisfy Internal Revenue Code Sections 72(t), 72(q) or required minimum distribution withdrawals. Existing 72(t), 72(q) and required minimum distribution withdrawal programs may be carried forward to the Access Account from the Guarantee Period. New 72(t) or 72(q) programs may not be established in the Access Account. New required minimum distribution withdrawal programs may be established in the Access Account. Full surrenders may be made from the Access Account without a Surrender Charge.

Optional Elections and Default upon Expiration. Prior to the Access Account expiration, You must elect In Writing to: 1) transfer to a permissible Guarantee Period; 2) annuitize Your Contract; or 3) make a full surrender. A transfer back into the Access Account is not allowed until the end of a subsequent Guarantee Period.

If We have not received an election by You prior to the Access Account expiration, We will automatically establish a renewal Guarantee Period effective as of the last business day of the maximum Access Account duration, using the same duration, allocation and account(s), and rider(s), as applicable, associated with the immediately preceding Guarantee Period. If the same duration is not available, the Contract will be renewed into the next higher Guarantee Period that is available. If the Guarantee Period of the renewal extends beyond the maximum permissible Annuity Commencement Date, a full surrender of the Contract will be the default; unless You elect annuitization prior to the Access Account expiration.

You may make a full surrender from the Access Account or annuitize your Contract without a Surrender Charge. In addition, if You have not used all or part of the 30 day renewal period shown above, and a renewal Guarantee Period is established, You may elect a full surrender with no Surrender Charge during the first 30 days of such renewal Guarantee Period.

Death Before the Annuity Commencement Date. If We have received Due Proof of Death of the Contract Owner or Annuitant while the Contract Value is held in the Access Account, and We have not received a settlement option election as provided in the Settlement of Death Benefit provision of the Contract, We will automatically establish a renewal Guarantee Period. The renewal Guarantee Period will be effective as of the date of transfer from the prior Guarantee Period Access Account expiration date. The renewal Guarantee Period will be established, if then available, using the same duration, allocation and account(s), and rider(s), as applicable, previously selected by the Contract Owner associated with the immediately preceding Guarantee Period. If the same duration is not available, the Contract will be renewed into the next higher Guarantee Period that is available. This Guarantee Period will remain in effect until the earlier of the Settlement of the Death Benefit, as provided by the Contract or the Guarantee Period Expiration Date.

If We have received Due Proof of Death of the Contract Owner or Annuitant while the Contract Value is held in the Access Account, and We have received complete settlement option election(s) as provided in the Settlement of Death Benefit provision of the Contract, We will compute the amount to be paid or applied to the selected settlement option.

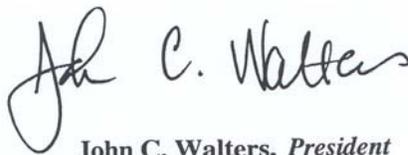
We may also transfer Your Contract Value out of the Access Account upon spousal Contract continuation and a new Guarantee Period will be established using the same parameters described above.

Signed for Hartford Life Insurance Company by:

[



Richard G. Costello, Secretary



John C. Walters, President

]



Hartford Life Insurance Company
200 Hopmeadow Street
Simsbury, CT 06089

PREMIUM GUARANTEE RIDER

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. Terms used that are not defined in this rider shall have the same meaning as those in Your Contract. This rider modifies the Contract by adding the following provisions and terms:

PREMIUM GUARANTEE BENEFIT. This rider modifies the Surrender Provisions of the Contract to provide a guaranteed return of principal upon a full or partial surrender prior to the death of the Annuitant or the Annuity Commencement Date, whichever shall first occur. The Surrender Charge will only be applied to the extent that the principal is maintained as follows:

During the Initial Guarantee Period. If You elect a partial or full surrender of this Contract, the Net Surrender Value paid to You will not be less than the result of the following formula:

Net Premium multiplied by the Gross Surrender Value divided by the Contract Value immediately prior to the surrender.

Net Premium during the Initial Guarantee Period is defined as the Premium Payment less proportional adjustments for prior partial surrenders.

During Subsequent Guarantee Period(s). If You elect a partial or full surrender of this Contract, the Net Surrender Value paid to You will not be less than the result of the following formula:

Net Premium multiplied by the Gross Surrender Value divided by the Contract Value immediately prior to the surrender.

Net Premium during Subsequent Guarantee Period(s) is defined as the Contract Value at the beginning of the Subsequent Guarantee Period less proportional adjustments for prior partial surrenders during the then current Guarantee Period.

This rider will remain in effect subject to the following:

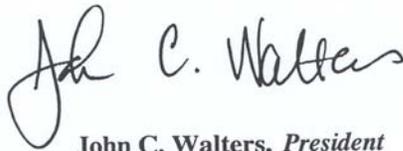
- This rider is irrevocable by you during any Guarantee Period.
- At renewal, if this rider is no longer required by Us, You may revoke this rider when you notify Us of your renewal election. You may also revoke this rider during the [30] day renewal period immediately following the then current Guarantee Period expiration date.
- We reserve the right to discontinue this rider upon renewal.

Signed for Hartford Life Insurance Company by:

[



Richard G. Costello, *Secretary*



John C. Walters, *President*

]



Hartford Life Insurance Company
200 Hopmeadow Street
Simsbury, CT 06089

RATE PROTECTION RIDER

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. Terms used that are not defined in this rider shall have the same meaning as those in Your Contract. This rider modifies the Contract by adding the following provisions and terms:

RATE PROTECTION BENEFIT. This rider provides a rate protection feature which allows for the one time only automatic transfer of Your Contract Value from the Renewable Rate Account to the Guaranteed Interest Rate Account in the then applicable Guarantee Period. After the Renewable Rate Period, if Our annual declared interest rate for the Renewable Rate Account for the upcoming Contract Year is less than the Guaranteed Interest Rate established at the beginning of each then applicable Guarantee Period, We will automatically transfer Your Contract Value to the Guaranteed Interest Rate Account on the next upcoming Contract Anniversary. The current Guaranteed Interest Rate will apply to the transferred Contract Value for the remainder of the then current Guarantee Period.

GUARANTEED INTEREST RATE ACCOUNT. The interest rate on Your Guaranteed Interest Rate Account is set by Us for the applicable Guarantee Period on the effective date of each Guarantee Period that this rider is elected. We will reset the Guaranteed Interest Rate for this account as applicable for each Guarantee Period thereafter. Interest will be compounded daily and credited by Us on amounts held in the Guaranteed Interest Rate Account. This rate will never be less than the Minimum Interest Rate. At the conclusion of the then applicable Guarantee Period, the Contract Value allocated to the Guaranteed Interest Rate Account will be subject to the renewal options as set forth in the Contract, or in any applicable riders.

This rider will remain in effect subject to the following:

- This rider is irrevocable by you during any Guarantee Period, even if interest rates set by Us exceed the then current Guaranteed Interest Rate.
- At renewal, if this rider is no longer required by Us, You may revoke this rider when you notify Us of your renewal election. You may also revoke this rider during the [30] day renewal period immediately following the then current Guarantee Period expiration date.
- We reserve the right to discontinue this rider upon renewal.

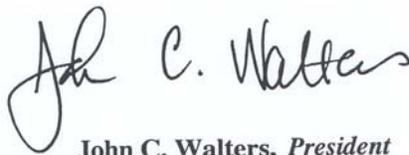
Rider Charge - A rider charge will be deducted from your Contract Value on each Contract Anniversary. The maximum annual rider charge equals [0.75%] of such Contract Value. The initial rider charge is guaranteed to remain the same for any future Guarantee Period in which the rider is maintained without interruption. If this rider was not previously elected, or was not continuously in effect on the contract, and is elected at renewal, the rider charge will equal the rider charge in effect for new contracts We issue at the time the rider is elected. In case of a full surrender, a pro-rata share of the annual rider charge will be deducted prior to such surrender in addition to any applicable Surrender Charges.

Signed for Hartford Life Insurance Company by:

[



Richard G. Costello, Secretary



John C. Walters, President

]



Hartford Life Insurance Company
200 Hopmeadow Street
Simsbury, CT 06089

**NURSING HOME
WAIVER OF SURRENDER CHARGE RIDER**

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. Terms used that are not defined in this rider shall have the same meaning as those in Your Contract. This rider modifies the Contract by adding the following provisions and terms:

NURSING HOME WAIVER OF SURRENDER CHARGE BENEFIT. We will waive any Surrender Charge applicable to a partial or full surrender of the Contract Value if the Covered Person has met the requirements of Eligible Confinement as described below. This benefit will be provided if the Contract Owner provides, In Writing, proof of Eligible Confinement which is satisfactory to the Company, and requests the partial surrender or full surrender of Contract Value within 91 days of the last day of confinement.

Covered Person:

- a) the current Contract Owner(s) if the Contract Owners(s) has (have) been Contract Owner(s) continuously since the Contract Issue Date and if not confined at the time the contract was purchased; and
- b) the Annuitant, if not confined at the time the contract was purchased.

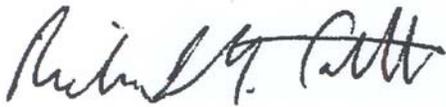
Eligible Confinement: Confinement must be at the recommendation of a physician for medically necessary reasons, for at least 180 consecutive calendar days, to:

- a) a hospital recognized as a general hospital by the proper authority of the state in which it is located; or
- b) a hospital recognized as a general hospital by the Joint Commission on the Accreditation of Hospitals; or
- c) a facility certified as a hospital by Medicare; or

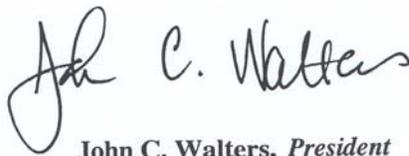
- d) a nursing home licensed by the state in which it is located and which has a registered nurse on duty 24 hours a day; or
- e) a facility certified by Medicare as a long-term care facility.

Signed for Hartford Life Insurance Company by:

[



Richard G. Costello, *Secretary*



John C. Walters, *President*

]



Hartford Life Insurance Company
200 Hopmeadow Street
Simsbury, CT 06089

CHARITABLE REMAINDER TRUST RIDER

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

The **ANNUAL FREE WITHDRAWAL AMOUNT** provision on the Contract Specifications page is amended by the substitution of the following:

ANNUAL WITHDRAWAL AMOUNT: THE GREATER OF:

- a) 15% OF CONTRACT VALUE AS OF THE EFFECTIVE DATE OF EACH GUARANTEE PERIOD; OR
- b) THE CONTRACT VALUE REDUCED BY THE TOTAL OF ANY PREMIUM PAYMENTS.

Signed for **Hartford Life Insurance Company** by:

[

Richard G. Costello, *Secretary*

John C. Walters, *President*

]



Hartford Life Insurance Company
200 Hopmeadow Street
Simsbury, CT 06089

EXTENDED WITHDRAWAL PRIVILEGE RIDER

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. Terms used that are not defined in this rider shall have the same meaning as those in Your Contract. This rider modifies the Contract by adding the following provisions and terms:

EXTENDED WITHDRAWAL PRIVILEGE. This rider has been issued because Your Contract is part of a tax-qualified retirement plan. It allows You to receive the required minimum distribution of Your interest in Your Contract, as required by federal tax law, without the imposition of the Surrender Charge applicable under Your Contract.

For Contract years in which the Contract is subject to required minimum distribution rules under current federal tax law and the Annuitant has attained age 70 ½, the amount available annually without the imposition of the Surrender Charge applicable under Your Contract, is the greater of:

1. The Annual Free Withdrawal Amount; or
2. The required minimum distribution of your interest in this Contract under current federal tax law.

Signed for Hartford Life Insurance Company by:

[

Richard G. Costello, *Secretary*

John C. Walters, *President*

]

SERFF Tracking Number: *HARL-125806964* *State:* *Arkansas*
Filing Company: *Hartford Life Insurance Company* *State Tracking Number:* *40197*
Company Tracking Number: *IPD-HL-BV-08*
TOI: *A021 Individual Annuities- Deferred Non-* *Sub-TOI:* *A021.003 Single Premium*
 Variable
Product Name: *Book Value*
Project Name/Number: *Book Value Contract Filing/IPD-HL-BV-08*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: HARL-125806964 State: Arkansas
Filing Company: Hartford Life Insurance Company State Tracking Number: 40197
Company Tracking Number: IPD-HL-BV-08
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: Book Value
Project Name/Number: Book Value Contract Filing/IPD-HL-BV-08

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 09/08/2008

Comments:

Attachments:

AR Cert Rule 49 & Act 197 of 1987.pdf
FLESCH READABILITY CERTIFICATION.pdf

Review Status:

Satisfied -Name: Application 09/08/2008

Comments:

The entire contract provision of the contract does not include a reference to an application because the application does not form part of the contract when it is issued. While there is no state filed application for this policy, it may be applied for via a non-state filed administrative form (Request for Annuity). For your information, we have enclosed a copy of the non-filed Request for Annuity form.

Attachment:

BV APP_CW.pdf

Review Status:

Satisfied -Name: Statement of Variables 09/08/2008

Comments:

Attachment:

BV Contract SOV_HL_.pdf

**ARKANSAS
POLICY FORM CERTIFICATION**

HARTFORD LIFE INSURANCE COMPANY

Form Number(s): HL-BV-08, HL-BVPG-08-08, HL-BVRP-08, HL-BVRRRA-08,
HL-BVAA-08, HL-BVCRT-08, HL-BVNH-08, HL-BVEWP-08

Form Title(s): Individual Single Premium Deferred Annuity Contract, Premium Guarantee Rider,
Rate Protection Rider, Renewable Rate Account Rider, Access Account Rider, Charitable
Remainder Trust Rider, Nursing Home Waiver of Surrender Charge Rider, Extended Withdrawal
Privilege Rider

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 49 and Arkansas Act 197 of 1987 as well as all applicable requirements of the Arkansas Insurance Department.

Signed:

Kenneth Bach

Kenneth Bach
Compliance/Contract Consultant

FLESCH READABILITY CERTIFICATION

I hereby certify the Flesch scores for the following forms. These forms are printed in 10 point type, 2 point leaded.

FORM #	TITLE	FLESCH SCORE
HL-BV-08	Individual Single Premium Deferred Annuity Contract	53.9
HL-BVPG-08	Premium Guarantee Rider	52.0
HL-BVRP-08	Rate Protection Rider	50.8
HL-BVRRRA-08	Renewable Rate Account Rider	51.2
HL-BVAA-08	Access Account Rider	50.4
HL-BVCRT-08	Charitable Remainder Trust Rider	65.5
HL-BVNH-08	Nursing Home Waiver of Surrender Charge Rider	50.8
HLBVEWP-08	Extended Withdrawal Privilege Rider	52.9



Richard Smolinski, FSA, MAAA
AVP & Actuary, Individual Annuity Product Management
September 8, 2008

REQUEST FOR ANNUITY

- Hartford Life Insurance Company
- Hartford Life and Annuity Insurance Company



U.S.P.S.-First Class
or Express-Mail to:

The Hartford - IPS
P.O. Box 5085
Hartford, CT 06102-5085

Private Express Mail:

The Hartford - IPS
1 Griffin Road North
Windsor, CT 06095

Company checked above is referenced to herein as "Hartford Life"

1. CONTRACT OWNER

(REQUIRED)

Ownership Type: Individual Trust* CRT* UGMA UTMA NRA* Corporation*
 Other _____ * Additional Forms may be required

Mr. Mrs. Ms. Gender: M F **Non-U.S. Citizen: (REQUIRED)** If joint owner is a Non-U.S. citizen, specify country of citizenship. _____

First Name MI Last Name

Additional Owner Information (e.g., Name of Trust/Corporation) Email Address

Social Security Number/TIN Date of Birth Daytime Telephone Number

Residential Address (Permanent Physical Address, No P.O. Box) City State ZIP

Mailing Address (If different from above)

2. JOINT CONTRACT OWNER

(If any)

Mr. Mrs. Ms. First Name MI Last Name

Gender: M F Date of Birth Social Security Number/TIN

Relationship to Contract Owner **Non-U.S. Citizen: (REQUIRED)** If joint owner is a Non-U.S. citizen, specify country of citizenship. _____

3. ANNUITANT

(Required if different from Contract Owner)

Mr. Mrs. Ms. First Name MI Last Name

Gender: M F Date of Birth Social Security Number/TIN Daytime Telephone Number

Residential Address (Permanent Physical Address, No P.O. Box) City State ZIP

Mailing Address (If different from above)

Relationship to Contract Owner

4. CONTINGENT ANNUITANT

(If any)

<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms.	First Name	MI	Last Name
Gender: <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth	Social Security Number/TIN	Relationship to Contract Owner

5. BENEFICIARY (IES)

(Unless indicated otherwise, proceeds will be divided equally. Please attach a separate sheet to add additional beneficiaries.)

<input type="checkbox"/> Primary _____ %	First Name	MI	Last Name
Relationship to Contract Owner		Date of Birth	Social Security Number/TIN
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent _____ %	First Name	MI	Last Name
Relationship to Contract Owner		Date of Birth	Social Security Number/TIN
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent _____ %	First Name	MI	Last Name
Relationship to Contract Owner		Date of Birth	Social Security Number/TIN

Providing your beneficiary's Social Security Number/TIN will help to expedite beneficiary claims and will ensure that the company can identify the proper beneficiary.

6. PLAN TYPE OF NEW CONTRACT

(REQUIRED - Complete Section A or B)

A. Non Qualified Non-Qualified New Purchase 1035(a) Tax-Free ExchangeB. Qualified New Contribution for tax year _____ Transfer Rollover

INDIVIDUALLY OWNED			EMPLOYER PLAN - ALLOCATED		
<input type="checkbox"/> Traditional IRA	<input type="checkbox"/> Roth IRA	<input type="checkbox"/> SEP IRA	<input type="checkbox"/> 401(k)	<input type="checkbox"/> 401(a)	<input type="checkbox"/> Keogh/HR-10
<input type="checkbox"/> Custodial IRA	<input type="checkbox"/> SIMPLE IRA (Non-DFI only)		<input type="checkbox"/> Other: _____		
<input type="checkbox"/> Individual 401(k)					

7. PREMIUM PAYMENT

(Make check payable to Hartford Life Insurance Company)

\$ _____

8. RATE LOCK-90 DAY1035(a) Exchange/Transfer Rate Lock Yes _____ %

Estimated dollar amount \$ _____

If Rate Lock is not selected, the rate will be determined when Hartford Life receives the funds. If Rate Lock is selected, the paperwork must be signed while the rate is in effect, and received in good order by Hartford Life prior to the next rate change. If multiple guarantee periods are elected, please provide estimated dollar amounts in Section 9.

9. INITIAL GUARANTEE PERIOD AND INVESTMENT AMOUNT

(Required)

 3 Years \$ _____ 5 Years \$ _____ 6 Years \$ _____ 7 Years \$ _____

By checking more than one box, you are indicating a desire to allocate your premium to more than one guarantee period. Please note that a separate contract will be established for each duration selected above. You will receive a separate contract and statement for each duration you select. Be sure to indicate the premium amount to be allocated to each guarantee period selected. In the case of an exchange/transfer and the exact dollar amount can not be determined, please provide percentages.

The total of the individual dollar amounts allocated to the selected guarantee periods must equal the total premium payment being invested.

10. ANNUITY COMMENCEMENT DATE

(Optional)

Date Annuity Payments Begin

Month_____
Day_____
Year**11. SPECIAL REMARKS****12. SUITABILITY ACKNOWLEDGEMENT AND CERTIFICATION****APPLICANT STATEMENT**

By submitting this Application, and signing below in Section 13, I acknowledge my agent reviewed with me:

- The information I provided about my financial status, tax status, investment objectives, and all other information my agent requested; and
 - The benefits, fees, expenses, taxes, and other information about the annuity I am buying.
- Based on the above, I believe this annuity is suitable for me.

Please check the box below ONLY if you refused to provide the information requested by your agent.

- I DO NOT acknowledge the above statement because I refused to provide the information requested by my agent.

AGENT STATEMENT

By signing below and completing Section 14 below, I certify that:

- I made reasonable efforts to obtain information about the applicant's financial status, tax status, investment objectives, and other information, used by me, to recommend the purchase of this annuity by the applicant;
 - I discussed the information with the applicant and the benefits, fees, expenses, taxes, and other information about the annuity; and
 - Based on the information I reviewed, I believe this annuity is suitable for the applicant.
- I agree to maintain a record of the information I received from the applicant and other information I used in making my recommendation. I will provide the information to Hartford Life upon request.

Please check the box below ONLY if the applicant refused to provide the requested information.

- I DO NOT certify as indicated above because the applicant refused to provide the information I requested.

13. OWNER(S) ACKNOWLEDGEMENTS

(All questions in this section MUST be completed)

- No Yes - Do you have an existing life insurance policy or annuity contract currently in force or applied for? If YES, additional state replacement paperwork may be required.
- No Yes - Will the annuity applied for replace one or more existing annuity or life insurance contracts? If YES, additional state replacement paperwork may be required.
- RECEIPT OF A CONTRACT SUMMARY IS HEREBY ACKNOWLEDGED.
If not checked, the appropriate contract summary will be mailed to you.

The following states require insurance applicants to acknowledge a fraud warning statement specific to that state. Please refer to the specific fraud warning statement for your state as indicated below. If your state is not separately listed, please refer to the NAIC Model Fraud Statement outlined below. Your signature and date on this application (and Joint Owner if applicable) also indicates that you acknowledge the fraud warning applicable in your state of residence and, if applicable, the state in which this application is signed.

NAIC Model Fraud Statement: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Arkansas/Colorado/Kentucky/Maine/New Mexico/Oklahoma/Tennessee/Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

New Jersey: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Ohio: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Puerto Rico: Puerto Rico Fraud Warning form (HL-19171-0) must accompany this request.

I hereby represent that the answers to the information provided on this request for an annuity are correct to the best of my knowledge and belief.

State*

Date

Contract Owner Signature
(Trustee/Custodian, if applicable)

Joint Contract Owner Signature
(If applicable)

* If the state above is different than residence state, please submit a Contract Situs Verification Form (HL-15120).

14. AGENT ACKNOWLEDGEMENTS

No Yes - Do you, as agent, have reason to believe that the applicant has an existing life insurance policy or annuity contract in force or applied for? If YES, additional state replacement paperwork may be required.

No Yes - Do you, as agent, have reason to believe the contract requested for will replace existing annuities or insurance? If YES, additional state replacement paperwork may be required.

Licensed Agent Signature

First Name	MI	Last Name	
Street Address			
City	State	ZIP	Licensed Agent SSN
Telephone Number	Fax Number		Email Address

If writing through a Broker/Dealer, please supply the following information:

Broker/Dealer

Broker/Dealer Street Address

City	State	ZIP
------	-------	-----

Broker/Dealer Client Account Number

NOT INSURED BY FDIC OR ANY FEDERAL GOVERNMENT AGENCY MAY LOSE VALUE NOT A DEPOSIT OF OR GUARANTEED BY ANY BANK OR ANY BANK AFFILIATE



STATEMENT OF VARIABLES

**Hartford Life Insurance Company
Individual Single Premium Deferred Annuity
Contract - Form Number HL-BV-08
September 5, 2008**

The bracketed items are variable and may be modified on a non-discriminatory basis. The following information describes the usage, alternate text and/or possible future modifications to the bracketed variable material of the captioned policy form(s).

FORM PAGE NUMBER	VARIABLE ITEM	DESCRIPTION
1	Signatures	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 form is issued.
3	Guarantee Period	We will offer Guarantee Periods of 3, 5, 6, and 7 year lengths. We will reserve the right to offer Guarantee Periods of 1 through 10 years inclusive.
3	Minimum Interest Rate	This item has been bracketed to allow us to determine a Minimum Interest Rate as defined in the contract. This rate can never be less than the required Minimum Non-forfeiture rate in your jurisdiction.
3	Renewable Rate Account: Renewable Interest Rate	This item has been bracketed to allow us to offer a Renewable Interest Rate in our discretion for the length of the Renewable Rate Period. This rate can never be less than the required Minimum Interest Rate. We reserve the right to discontinue the Renewable Rate Account Rider should we no longer offer this as an interest crediting account. Any changes would apply only to new issues and renewals.
3	Renewable Rate Period	This item has been bracketed to allow us to offer the Renewable Interest Rate for a length of time at our discretion that could be less than the Guarantee Period length. This length of time is referred to as the Renewable Rate Period.
3	Rate Protection – Guaranteed Interest Rate Account: Guaranteed Interest Rate	This item has been bracketed to allow us to discontinue the offering of the Rate Protection Rider, which would also result in the discontinuance of the Guaranteed Interest Rate crediting account. If this were to occur, the default crediting rate would be the Renewable Interest Rate. Any changes would apply only to new issues.
3	Premium Guarantee Rider Elected	This item has been bracketed to allow us to discontinue the offering of the Premium Guarantee Rider. Any changes would apply only to new issues.
3	Administrative Office of the Company	Our office addresses have been bracketed to allow for future changes.

3a	Surrender Charge	This item has been bracketed to allow us to discontinue certain types of surrender events that will not be subject to a Surrender Charge. Any changes would apply only to new issues.
3a	Surrender Charge Schedule	The bracketed Surrender Charge Schedule that is displayed is the maximum charge that we may assess for each of the years shown. For new issues we may change the percentage for any of these years to a lower percentage amount.
3a	Annual Free Withdrawal Amount	For new issues, we may change the bracketed percentage that is currently displayed to another percentage ranging from 0 – 10%.
3a	Minimum Amount	For new issues, we may change the bracketed Minimum Amount that is currently displayed to another value ranging from \$0-500. This change would apply only to new issues.
3a	Annuity Parameters	We may change the bracketed Minimum Annuity Payment that is currently displayed to another value ranging from \$0-100. The Annuity Commencement Date may be lowered to a birthday less than that which is currently displayed and the Contract Year may be lowered to a year less than that which is currently displayed. Any changes would apply only to new issues.