

SERFF Tracking Number: HARL-125815426 State: Arkansas
 Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 41244
 Company Tracking Number: ILD 1264(3B)REV
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.002 Joint (Last Survivor)
 Adjustable Life
 Product Name: LSAUL Mortality Table Update ANB & Policy Protection Rider
 Project Name/Number: LSAUL Mortality Table Update ANB & Policy Protection Rider/1264(3B)Rev

Filing at a Glance

Company: Hartford Life and Annuity Insurance Company

Product Name: LSAUL Mortality Table Update ANB & Policy Protection Rider SERFF Tr Num: HARL-125815426 State: ArkansasLH

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed State Tr Num: 41244
 Adjustable Life

Sub-TOI: L09I.002 Joint (Last Survivor) Co Tr Num: ILD 1264(3B)REV State Status: Approved-Closed

Filing Type: Form Co Status: Reviewer(s): Linda Bird

Authors: Jane Chapman, Roberta Chu, Barbara Warren Disposition Date: 01/07/2009

Date Submitted: 12/24/2008 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: LSAUL Mortality Table Update ANB & Policy Protection Rider Status of Filing in Domicile: Authorized

Project Number: 1264(3B)Rev Date Approved in Domicile: 09/12/2008

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: 01/07/2009

State Status Changed: 01/07/2009 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We are submitting the subject forms for your review and approval. These new forms will not replace previous forms and will be used for new issues only.

The submission consists of new policy specification Page 3C updating the reference to the mortality table and the

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Maximum Cost of Insurance Rates to be based on age nearest birthday versus age last birthday. The definition of Issue Age on insert page 5/6 has been revised accordingly. Additionally, the maximum surrender charges on policy specification page 3B are being updated. These pages will be used with new issues of our Last Survivor Flexible Premium Universal Life Policy LA-1264(05) approved by the Department previously. The forms are not intended for use with inforce business. The pages, when issued with the policy form, achieve a flesch score of 51.9.

We are also submitting a Policy Protection Rider which provides a benefit that, if available, will prevent the policy from going into default, on any Monthly Activity Date when the Account Value is not sufficient to cover the Monthly Deduction Amount. We intend to use this rider with new issues of the policy form mentioned above. The rider may also be used with policies as approved or as may be approved by the Department. The rider has achieved a flesch score of 50.1. Data pertaining to the rider will appear on the Additional Benefits and Riders page of the Policy Specifications which is attached for your information. Also attached is the Actuarial Memorandum for the rider.

Text considered variable is found in the Policy Specifications pages and is enclosed in brackets. Such language is issue-specific and will change based on factors such as issue age, insurance class, policy duration, etc. See the Statement of Variability for a description of variable information. In addition, changes in printing technology may periodically alter slightly form format. We reserve the right to make such changes without re-filing as well as modify company address and officer signatures to reflect current company operations.

The forms have been filed concurrently in our state of domicile, Connecticut, and approved for use on 9/12/2008.

Your review and approval of this submission is greatly appreciated. Please feel free to contact me with any questions you may have.

Best regards,

Company and Contact

Filing Contact Information

Roberta Chu, Contract Analyst
200 HopmeadowRd

roberta.chu@hartfordlife.com
(860) 843-4317 [Phone]

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Simsbury, CT 06089 (860) 843-5194[FAX]

Filing Company Information

Hartford Life and Annuity Insurance Company	CoCode: 71153	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: 39-1052598	

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Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: 5 forms X \$20 = \$100
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Life and Annuity Insurance Company	\$100.00	12/24/2008	24710458

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	01/07/2009	01/07/2009

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Disposition

Disposition Date: 01/07/2009

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Statement of Variability and Annotated Pages		Yes
Supporting Document	Policy and Policy Protection Rider Actuarial Memorandums		No
Form	Policy Specifications Page		Yes
Form	Policy Specifications Page		Yes
Form	Policy Insert Page		Yes
Form	Policy Protection Rider		Yes
Form	Policy Specifications Page		Yes

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Form Schedule

Lead Form Number: 1264(3B)Rev

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	1264(3B)Rev	Schedule Pages	Policy Specifications Page	Initial		0	1264(3B)Rev.pdf
	1264(3C)Rev	Schedule Pages	Policy Specifications Page	Initial		0	1264(3C)Rev.pdf
	1264(5/6)Rev	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Policy Insert Page	Initial		52	1264(5-6)Rev.pdf
	LA-1265(05)Rev	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Policy Protection Rider	Initial		50	LA-1265(05)Rev Policy Protection Rider.pdf
	1264(3 cont'd)Rev1	Schedule Pages	Policy Specifications Page	Initial		0	1264(3 cont'd)Rev1.pdf

POLICY NUMBER: UL0000001

POLICY SPECIFICATIONS

POLICY CHARGES

MAXIMUM SURRENDER CHARGES

POLICY YEAR	SURRENDER CHARGE	POLICY YEAR	SURRENDER CHARGE
[1	1,538.60	11	1,038.59
2	1,525.48	12	964.40
3	1,511.96	13	890.22
4	1,498.04	14	816.03
5	1,483.70	15	741.85
6	1,409.51	16	593.48
7	1,335.33	17	445.11
8	1,261.14	18	296.74
9	1,186.96	19	148.37
10	1,112.77	20+	0.00]

POLICY SPECIFICATIONS

**TABLE OF MINIMUM DEATH BENEFIT PERCENTAGES
AND MONTHLY MAXIMUM COST OF INSURANCE RATES PER \$1,000**

ATTAINED AGE	MINIMUM DEATH BENEFIT PERCENTAGES	MAXIMUM COST OF INSURANCE RATE	ATTAINED AGE	MINIMUM DEATH BENEFIT PERCENTAGES	MAXIMUM COST OF INSURANCE RATE
[35	250.00	0.000000	78	105.00	1.956200
36	250.00	0.000100	79	105.00	2.286800
37	250.00	0.000200	80	105.00	2.664700
38	250.00	0.000300	81	105.00	3.133300
39	250.00	0.000400	82	105.00	3.663400
40	250.00	0.000600	83	105.00	4.238200
41	243.00	0.000800	84	105.00	4.886600
42	236.00	0.001200	85	105.00	5.622800
43	229.00	0.001600	86	105.00	6.382600
44	222.00	0.002200	87	105.00	7.338300
45	215.00	0.002800	88	105.00	8.363300
46	209.00	0.003800	89	105.00	9.458300
47	203.00	0.005000	90	105.00	10.531800
48	197.00	0.006500	91	104.00	11.299600
49	191.00	0.008300	92	103.00	12.316900
50	185.00	0.010500	93	102.00	13.614300
51	178.00	0.013200	94	101.00	15.163200
52	171.00	0.016400	95	100.00	17.010800
53	164.00	0.020500	96	100.00	18.771400
54	157.00	0.025400	97	100.00	20.600300
55	150.00	0.031600	98	100.00	21.190900
56	146.00	0.039200	99	100.00	22.348800
57	142.00	0.048300	100	100.00	24.018700
58	138.00	0.059200	101	100.00	25.720700
59	134.00	0.071900	102	100.00	27.632200
60	130.00	0.089300	103	100.00	29.734300
61	128.00	0.108300	104	100.00	32.067200
62	126.00	0.131900	105	100.00	34.607500
63	124.00	0.159900	106	100.00	37.237300
64	122.00	0.192700	107	100.00	39.952100
65	120.00	0.231100	108	100.00	42.702800
66	119.00	0.275300	109	100.00	45.577800
67	118.00	0.325900	110	100.00	48.529800
68	117.00	0.384900	111	100.00	51.387700
69	116.00	0.452400	112	100.00	54.177900
70	115.00	0.533100	113	100.00	56.749300
71	113.00	0.628700	114	100.00	60.298300
72	111.00	0.747400	115	100.00	63.630200
73	109.00	0.883700	116	100.00	67.092400
74	107.00	1.039800	117	100.00	70.879300
75	105.00	1.220300	118	100.00	74.409000
76	105.00	1.427800	119	100.00	78.002300]
77	105.00	1.670800			

THE MINIMUM DEATH BENEFIT PERCENTAGES ARE DETERMINED TO COMPLY WITH SECTION 7702 OF THE INTERNAL REVENUE CODE. THE MAXIMUM COST OF INSURANCE RATES DO NOT EXCEED THE COST OF INSURANCE RATES BASED ON THE 2001 COMMISSIONERS STANDARD ORDINARY, MALE OR FEMALE, SMOKER OR NON-SMOKER, SELECT AND ULTIMATE, AGE NEAREST BIRTHDAY MORTALITY TABLE. THE MAXIMUM COST OF INSURANCE RATES HAVE BEEN ADJUSTED TO REFLECT ANY SPECIAL CLASS RATING.

DEFINITIONS

The definitions in this section apply to the following words and phrases whenever and wherever they appear in the Policy.

Account Value: this is the amount on which You earn interest credits. It is equal to the accumulation at interest of Net Premiums received, less the Monthly Deduction Amounts, less Withdrawals.

Amount at Risk: on any Monthly Activity Date, the Amount at Risk equals the Death Benefit less the Account Value prior to assessing the Monthly Deduction Amount. On any other date, the Amount at Risk equals the Death Benefit less the Account Value.

Attained Age: the Insured's Issue Age plus the number of completed Policy Years.

Beneficiary: the person to whom Death Proceeds are paid. The Beneficiary is as shown in the application unless later changed as set forth in the Change of Owner or Beneficiary provision.

Cash Surrender Value: the Cash Value less any Indebtedness.

Cash Value: the Account Value less any applicable Surrender Charges.

Company, We, Us, Our: the Company referred to on the first page of the Policy.

Date of Issue: the date shown in the Policy Specifications from which Suicide and Incontestability provisions are measured. The date may be different from the Policy Date.

Death Benefit: the amount used to calculate the Death Proceeds. The Death Benefit on the Policy Date is determined by the Death Benefit Option You select on Your application. Thereafter, it may change in accordance with the terms of the Death Benefit Option provision, the Minimum Death Benefit provision and the Withdrawals provision.

Death Benefit Option: the Death Benefit Option in effect determines how the Death Benefit is calculated. The Death Benefit Options provided are described in the Death Benefit section.

Death Proceeds: the amount, as described in the Death Proceeds provision, which We will pay on the death of the Last Surviving Insured.

Due Proof of Death: a certified death certificate, an order of a court of competent jurisdiction or any other proof acceptable to Us.

Face Amount: an amount We use to determine the Death Benefit. On the Policy Date, the Face Amount equals the Face Amount shown in the Policy Specifications. Thereafter, it may change in accordance with the terms of the Increases and Decreases in Face Amount provision, the Death Benefit Option Changes provision and the Withdrawals provision.

In Writing: in a written form satisfactory to Us.

Indebtedness: all loans taken on the Policy, plus any interest charged on loans minus any loan repayments.

Insured: the person whose life is insured under the Policy as shown in the Policy Specifications.

Internal Revenue Code: the Internal Revenue Code of 1986, as amended.

**DEFINITIONS
(Continued)**

Issue Age: an Insured's age on his/her birthday nearest the Policy Date.

Last Surviving Insured: the Insured who survives after the death of one of the Insureds as shown in the Policy Specifications. If both Insureds die simultaneously, the Last Surviving Insured will be the First Insured as shown in the Policy Specifications.

Loaned Account Value: the portion of the Account Value that is segregated to serve as collateral for any Indebtedness.

Minimum Account Value Interest Rate: the lowest interest rate that will ever be used to credit interest to Your Account Value. The Minimum Account Value Interest Rate is an annual effective rate and is shown in the Policy Specifications.

Monthly Activity Date: the Policy Date and the same date in each succeeding month as the Policy Date.

Monthly Deduction Amount: an amount deducted from Your Account Value on each Monthly Activity Date.

Net Premium: the amount of premium credited to the Account Value. It is the premium paid minus the deductions from premium shown in the Policy Specifications.

Owner: the individual(s) or entity shown in the Policy Specifications unless later changed as set forth in the Change of Owner or Beneficiary provision.

Planned Premium: the amount that the Owner intends to pay. The initial Planned Premium is shown in the Policy Specifications.

Policy Anniversary: an anniversary of the Policy Date.

Policy Date: the date shown in the Policy Specifications from which Policy Anniversaries and Policy Years are determined. This is the date that the Monthly Deduction Amounts begin to be deducted.

Policy Years: years as measured from the Policy Date.

Surrender Charge: a charge that may be assessed if You surrender the Policy. It will not exceed the maximum Surrender Charge as shown in the Policy Specifications.

Withdrawal: a portion of the Account Value that We will pay to You upon Your request.

You, Your: the Owner of the Policy.



**POLICY
PROTECTION RIDER**

**DESCRIPTION
OF BENEFIT**

This Rider, subject to the conditions described below, guarantees that Your Policy's coverage will continue even if Your Account Value is not sufficient to cover the Monthly Deduction Amount.

DEFINITIONS

In addition to the definitions set forth in the Policy, the following definitions shall apply to this Rider.

Policy Protection Account: a reference account used solely to determine whether or not the Policy Protection Test has been met, and consists of two sections, Section A and Section B. It is not used to determine the actual Account Value, Cash Value, Cash Surrender Value or Death Benefit provided by the Policy.

Policy Protection Monthly Charge: a charge deducted, on each Monthly Activity Date, from the Policy Protection Account as described in the Policy Protection Monthly Charge section of this Rider.

Policy Protection Net Premium: the premium amount credited to the Policy Protection Account. It is the premium paid into the Policy minus deductions for the Policy Protection Premium Charge and the Policy Protection Tax Charge.

Policy Protection Premium Charge: a charge deducted from premiums paid. It is calculated by multiplying premium paid by the applicable percentage as shown in the Policy Protection Rider Specifications Pages.

Policy Protection Tax Charge: a charge deducted from premiums paid. It is calculated by multiplying the premium paid by the applicable percentage as shown in the Policy Protection Rider Specifications Pages.

Policy Protection Test: a test used to determine whether the benefit is available.

THE BENEFIT

General

The Policy Protection Rider benefit, if available, will prevent Your Policy from going into default, on any Monthly Activity Date, when the Account Value is not sufficient to cover the Monthly Deduction Amount. If this benefit goes into effect (a) any Monthly Deduction Amounts (attributable to the coverage(s) protected by the Policy Protection Rider benefit) that exceed the Account Value, less Indebtedness, will be waived, and (b) any riders as shown in the Policy Protection Rider Specifications Pages as being protected by this Policy Protection Rider benefit, will continue subject to the terms and conditions of the riders.

However, this benefit will not prevent Your Policy from going into default when the Indebtedness equals or exceeds the Cash Value. Please refer to the Policy's Termination Due To Excessive Indebtedness provision for more information.

When this Benefit is Available

This benefit is available if, on any given Monthly Activity Date, the Policy Protection Test is met.

If this benefit is not available, it can be made available at any time by making a premium payment or loan repayment, sufficient to meet the Policy Protection Test. However, if premiums received to restore the availability of this benefit would cause the policy to fail to meet the definition of life insurance (in accordance with the Internal Revenue Code) the excess premiums will be refunded and this benefit will not be available at that time.

**THE BENEFIT
(Continued)**

How the Policy Protection Test is Met

The Policy Protection Test is met if the accumulated value in the Policy Protection Account is equal to or greater than zero. If the test is not met, the benefit will not be available.

When this Benefit Goes Into Effect

This benefit will go into effect when the Account Value of Your Policy is insufficient to cover the Monthly Deduction Amount provided that the Policy Protection Test is met.

**POLICY PROTECTION
ACCOUNT**

Accumulated Value in the Policy Protection Account

The accumulated value in the Policy Protection Account equals the sum of the accumulated values in Section A and Section B. On the Policy Date, the accumulated value in Section B equals the Policy Protection Net Premium and the accumulated value in Section A equals zero.

On each subsequent Monthly Activity Date, the accumulated value in Sections A and B equals:

- (a) the accumulated value in the Section on the previous Monthly Activity Date; plus
- (b) any Policy Protection Net Premium allocated to that Section since the last Monthly Activity Date; plus
- (c) interest credited at the Section's policy protection credited rate (as shown in the Policy Specifications) since the last Monthly Activity Date; minus
- (d) the appropriate Policy Protection Monthly Charge taken from the Section on that date (see below); minus
- (e) any Withdrawals taken from the Section since the last Monthly Activity Date; minus
- (f) any loans taken from the Section since the last Monthly Activity Date; plus
- (g) any loan repayments to the Section since the last Monthly Activity Date.

Any other adjustment made to the Policy's Account Value will impact the accumulated values in the Policy Protection Account in the same manner.

Allocation of Premiums and Loan Repayments in the Policy Protection Account

During the first Policy Year, all premium payments and loan repayments are allocated to Section B of the Policy Protection Account. On the first Policy Anniversary, and thereafter, which Section of the Policy Protection Account premium payments and loan repayments are allocated to depends on the accumulated value of the Policy Protection Account on the date of the payment.

- (a) if the accumulated value in the Policy Protection Account is greater than zero, the premium payment or loan repayment is allocated to Section B;
- (b) if the accumulated value in the Policy Protection Account is equal to or less than zero, the premium payment or loan repayment will be allocated to Section A.

The actual amount, timing and frequency of payments allocated to Section A and Section B will affect the accumulated values in the Policy Protection Account and could affect the availability of the benefit provided by this Rider.

Policy Protection Monthly Charge

The Policy Protection Monthly Charge is calculated in the same manner as the Monthly Deduction Amount under the Policy (See the Monthly Deduction Section of the Policy) but uses the Policy Protection Rider charges and rates that are set forth in the Policy Protection Rider Specifications Pages. The charges and rates used depends on the accumulated value in Section A. If, on any Monthly Activity Date, the accumulated value of Section A is zero, Schedule B charges and rates will be used. If, on any Monthly Activity Date, the accumulated value of Section A is greater than zero, Schedule A charges and rates will be used.

POLICY PROTECTION ACCOUNT
(Continued)

The Policy Protection Monthly Charge will be first taken from Section A until the accumulated value in Section A becomes zero, with any remaining amount taken from Section B (Section B can become negative).

Loans or Withdrawals deducted from the accumulated value in the Policy Protection Account are taken first from Section A until the value in Section A is reduced to zero, with any remaining amount of loan or Withdrawal taken from Section B.

When calculating the policy protection cost of insurance charge, it is necessary to calculate the amount(s) at risk. When calculating the amount(s) at risk it is necessary to calculate the death benefit. The death benefit, for the purposes of calculating the amount(s) at risk is calculated in the same manner as the Policy's Death Benefit except that Account Value is replaced by the accumulated value in the Policy Protection Account. Additionally, when calculating the amount(s) at risk, the Account Value is replaced by the accumulated value in the Policy Protection Account.

NOTIFICATION OF POLICY PROTECTION STATUS

General

We want to keep You informed on the status of the benefit. Therefore, at the end of each Policy Year, We will inform You of the following:

- (a) whether or not the benefit is then available;
- (b) if it is not available, the amount necessary to have the benefit available until the next Policy Anniversary; and
- (c) if applicable, how long the benefit will be available assuming that You continue to make Planned Premium payments on time as scheduled.

REQUESTED CHANGES

General

Changes will be made to the Policy Protection Monthly Charge if:

- (a) an Insured's risk class changes;
- (b) the Face Amount increases or decreases;
- (c) other riders are added to or removed from the Policy; or
- (d) there are any increases or decreases to benefits provided by riders.

If any of the above changes occur, We will send You new Policy Specification pages, or an endorsement, which will reflect changes to the Policy Protection rates and/or charges that were affected by the requested change.

POLICY DEFAULT

The **Policy Default** provision of the **POLICY DEFAULT AND GRACE PERIOD** section of Your Policy is hereby deleted and replaced by the following:

Policy Default

Policy default occurs when the Policy is in danger of terminating. The Policy will go into default on any Monthly Activity Date when:

- (a) the Account Value is not sufficient to cover the Monthly Deduction Amount and the benefit provided by the Policy Protection Rider is not available; or
- (b) the Indebtedness exceeds the Cash Value.

If the Policy goes into default, We will send You a notice warning You that the Policy is in danger of terminating. The notice will be mailed at least 61 days prior to termination of coverage. It will be mailed both to You and to any assignee of record, at the last known address(es). The notice will tell You the minimum payment required to keep the Policy from terminating. This minimum payment will never be greater than an amount which results in a Cash Surrender Value equal to the current Monthly Deduction Amount plus the next two Monthly Deduction Amounts as of the date Your Policy goes into default.

RIDER CHARGE

A Monthly Rider Administrative Charge will be assessed while the Rider remains in force. This charge will equal an amount not exceeding the amount shown on the Additional Riders and Benefits section of the Policy Specifications. In the event the Rider is terminated, no administrative charge will be assessed following the Rider termination date, unless the Rider is reinstated as described under the Rider's Reinstatement provision. A portion of the monthly cost of insurance charges for the Policy are used to provide the benefits of this Rider, such portion never to exceed the percentage shown in the Policy Specifications. These monthly cost of insurance charges will continue as long as the Policy remains in force.

TERMINATION

General

The Policy Protection Rider will continue until the earliest of the following:

- (a) the date We receive Your request, In Writing, to cancel it;
- (b) when the younger Insured has Attained Age 120 (or would have, if deceased); or
- (c) when this Policy terminates.

REINSTATEMENT

General

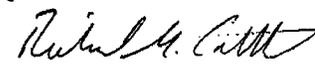
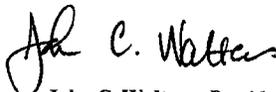
If the Policy terminates and is reinstated, this Rider may be reinstated as well. If the Rider is reinstated, the Policy Protection Account, on the reinstatement date, will equal:

- (a) the accumulated value of the Policy Protection Account at the time of termination;
plus
- (b) Policy Protection Net Premium paid at the time of reinstatement; minus
- (c) the Policy Protection Monthly Charges that would have been deducted from the Policy Protection Account during the policy grace period.

**GENERAL
PROVISIONS**

This Rider will be a part of the Policy to which it is attached, and except as noted above, it is subject to all conditions and limitations of such Policy. This Rider is issued in consideration of an application. The Date of Issue and Policy Date applicable to this Rider are the same as those of the Policy.

Signed for **HARTFORD LIFE AND ANNUITY INSURANCE COMPANY**

 
[**Richard G. Costello, Secretary** **John C. Walters, President**]

POLICY SPECIFICATIONS

ADDITIONAL BENEFITS AND RIDERS

POLICY PROTECTION RIDER

First Insured: [JOHN DOE]
First Insured Issue Age/Sex: [35, MALE]
First Insured Insurance Class: [PREFERRED/NON-NICOTINE]

Second Insured: [MARY DOE]
Second Insured Issue Age/Sex: [35, FEMALE]
Second Insured Insurance Class: [PREFERRED/NON-NICOTINE]

Maximum Monthly Administrative Rider Charge: [\$2.00]
Maximum Percentage of Cost of Insurance Charge for the Policy: [100%]
Date of Issue: [JANUARY 1, 2008]
Rider Effective Date: [JANUARY 1, 2008]

RIDERS COVERED BY THE POLICY PROTECTION RIDER

[Last Survivor Exchange Option Rider
Estate Protection Rider]

DEDUCTIONS FROM PREMIUM PAYMENTS USED TO DETERMINE THE POLICY PROTECTION NET PREMIUM

<u>TYPE OF CHARGE</u>	<u>POLICY YEARS</u>	<u>PERCENT OF PREMIUMS PAID</u>
Policy Protection Tax Charge for Premiums Allocated to Section A of the Policy Protection Account	ALL	[1.75%]
Policy Protection Tax Charge for Premiums Allocated to Section B of the Policy Protection Account	ALL	[1.75%]

The Tax Charge Percentage depends upon the Premium Tax Rate assessed by Your state or municipality as of the Policy Date.

<u>TYPE OF CHARGE</u>	<u>POLICY YEARS</u>	<u>PERCENT OF PREMIUMS PAID</u>
Policy Protection Premium Charge for Premiums Allocated to Section A of the Policy Protection Account	[ALL	6.00%]
Policy Protection Premium Charge for Premiums Allocated to Section B of the Policy Protection Account	[1 2 3 4 5 6+	6.00% 4.00% 4.00% 4.00% 4.00% 0.00%]

POLICY PROTECTION RIDER (CONTINUED)

Schedule A Rates and Charges for the Policy Protection Account

INTEREST CREDITS APPLIED TO THE POLICY PROTECTION ACCOUNT

Policy Protection Credited Rate (Annual Effective Rate) ALL YEARS 3.00%

DEDUCTIONS TAKEN FROM THE POLICY PROTECTION ACCOUNT

	<u>POLICY YEARS</u>	<u>CHARGE OR PERCENT OF ACCOUNT</u>
Policy Protection Monthly Administrative Charge	ALL	\$[10.00] PER MONTH
Policy Protection Per \$1,000 Charge Rate	[ALL]	[0.1900] PER MONTH PER \$1,000 OF THE INITIAL FACE AMOUNT.

Policy Protection Cost of Insurance Rate - Monthly Per \$1,000

POLICY YEAR	RATE	POLICY YEAR	RATE	POLICY YEAR	RATE
[1	0.0000	30	0.1927	59	13.6143
2	0.0001	31	0.2311	60	15.1632
3	0.0002	32	0.2753	61	17.0108
4	0.0003	33	0.3259	62	18.7714
5	0.0004	34	0.3849	63	20.6003
6	0.0006	35	0.4524	64	21.1909
7	0.0008	36	0.5331	65	22.3488
8	0.0012	37	0.6287	66	24.0187
9	0.0016	38	0.7474	67	25.7207
10	0.0022	39	0.8837	68	27.6322
11	0.0028	40	1.0398	69	29.7343
12	0.0038	41	1.2203	70	32.0672
13	0.0050	42	1.4278	71	34.6075
14	0.0065	43	1.6708	72	37.2373
15	0.0083	44	1.9562	73	39.9521
16	0.0105	45	2.2868	74	42.7028
17	0.0132	46	2.6647	75	45.5778
18	0.0164	47	3.1333	76	48.5298
19	0.0205	48	3.6634	77	51.3877
20	0.0254	49	4.2382	78	54.1779
21	0.0316	50	4.8866	79	56.7493
22	0.0392	51	5.6228	80	60.2983
23	0.0483	52	6.3826	81	63.6302
24	0.0592	53	7.3383	82	67.0924
25	0.0719	54	8.3633	83	70.8793
26	0.0893	55	9.4583	84	74.4090
27	0.1083	56	10.5318	85	78.0023]
28	0.1319	57	11.2996		
29	0.1599	58	12.3169		

Estate Protection Rider Cost of Insurance Rate – Monthly Per \$1,000

<u>POLICY YEARS</u>	<u>RATE</u>
1-4	0.0208

POLICY PROTECTION RIDER (CONTINUED)

Schedule B Rates and Charges for the Policy Protection Account

INTEREST CREDITS APPLIED TO THE POLICY PROTECTION ACCOUNT

Policy Protection Credited Rate (Annual Effective Rate)	<u>POLICY YEARS</u>	<u>RATE</u>
	[1	3.00%
	2-20	3.00%
	21+	3.00%]

DEDUCTIONS TAKEN FROM THE POLICY PROTECTION ACCOUNT

Policy Protection Monthly Administrative Charge	<u>POLICY YEARS</u>	<u>CHARGE OR PERCENT OF ACCOUNT</u>
	ALL	\$[10.00] PER MONTH
Policy Protection Per \$1,000 Charge Rate	[1-5]	[0.1900] PER MONTH PER \$1,000 OF THE INITIAL FACE AMOUNT.

Policy Protection Cost of Insurance Rate - Monthly Per \$1,000

POLICY YEAR	RATE	POLICY YEAR	RATE	POLICY YEAR	RATE
[1	0.0000	30	0.1927	59	13.6143
2	0.0001	31	0.2311	60	15.1632
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6	0.0006	35	0.4524	64	21.1909
7	0.0008	36	0.5331	65	22.3488
8	0.0012	37	0.6287	66	24.0187
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11	0.0028	40	1.0398	69	29.7343
12	0.0038	41	1.2203	70	32.0672
13	0.0050	42	1.4278	71	34.6075
14	0.0065	43	1.6708	72	37.2373
15	0.0083	44	1.9562	73	39.9521
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19	0.0205	48	3.6634	77	51.3877
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25	0.0719	54	8.3633	83	70.8793
26	0.0893	55	9.4583	84	74.4090
27	0.1083	56	10.5318	85	78.0023]
28	0.1319	57	11.2996		
29	0.1599	58	12.3169		

Estate Protection Rider Cost of Insurance Rate – Monthly Per \$1,000

<u>POLICY YEARS</u>	<u>RATE</u>
1-4	0.0208

SERFF Tracking Number: HARL-125815426 State: Arkansas
Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 41244
Company Tracking Number: ILD 1264(3B)REV
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.002 Joint (Last Survivor)
Adjustable Life
Product Name: LSAUL Mortality Table Update ANB & Policy Protection Rider
Project Name/Number: LSAUL Mortality Table Update ANB & Policy Protection Rider/1264(3B)Rev

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: HARL-125815426 State: Arkansas
Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 41244
Company Tracking Number: ILD 1264(3B)REV
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Adjustable Life
Product Name: LSAUL Mortality Table Update ANB & Policy Protection Rider
Project Name/Number: LSAUL Mortality Table Update ANB & Policy Protection Rider/1264(3B)Rev

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

09/12/2008

Comments:

Attachments:

AR Cert - Rule 19 (Unfair Discrim).pdf
AR Certification Actuarial - Reg 34 (UL).pdf
AR Certification Actuarial Bulletin 11-83.pdf
CONSENT TO SUBMIT RATES (Bulletin 11-83).pdf
Readability Certification.pdf

Review Status:

Satisfied -Name: Statement of Variability and
Annotated Pages

12/23/2008

Comments:

Attachments:

CW Statement of Variability.pdf
CW Annotated Pages for SOV.pdf

**ARKANSAS
POLICY FORM CERTIFICATION**

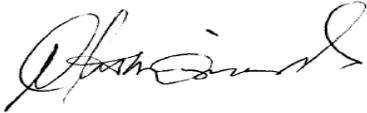
HARTFORD LIFE AND ANNUITY INSURANCE COMPANY

Form Number(s), Form Title(s):

Form 1264(3B)Rev	Policy Specifications Page
Form 1264(3C)Rev	Policy Specifications Page
Form 1264(5/6)Rev	Policy Insert Page 5/6
Form 1264(3 cont'd)Rev1	Policy Specifications Page
Form LA-1265(05)Rev	Policy Protection 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 19 entitled "Unfair Discrimination in Sale of Insurance" as well as all applicable requirements of the Arkansas Insurance Department.

Signed:



Otis Maynard, Chief Compliance Officer

December 23, 2008

Date

**CERTIFICATION OF COMPLIANCE
WITH ARKANSAS RULE AND REGULATION 34
ENTITLED "UNIVERSAL LIFE INSURANCE"**

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY

I hereby certify that these guidelines have been reviewed and that this submission complies with Arkansas Rule and Regulation 34, which includes Section 6 (Valuation) and Section 7 (Non-forfeiture).

When calculating the reserves under the minimum reserve method in Rule and Regulation 34, in no case shall the reserves be less than the actual cash surrender values provided for under the policy contract.



Ximing Yao, F.S.A, M.A.A.A.
Director, Individual Life Product Development

**CERTIFICATION OF COMPLIANCE
WITH ARKANSAS BULLETIN NO. 11-83 ENTITLED
“GUIDELINES FOR NON-GUARANTEED COSTS ON PARTICIPATING AND NON-PARTICIPATING
LIFE INSURANCE”**

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY

I hereby certify that these guidelines have been reviewed and that this submission complies with the Guidelines for Non-Guaranteed Costs on Non-Participating Life Insurance.



Ximing Yao, F.S.A, M.A.A.A.
Director, Individual Life Product Development

CONSENT TO SUBMIT RATES AND/OR COST BASES FOR APPROVAL

The Hartford Life and Annuity Insurance Company (“Company”) of Hartford, CT, does hereby consent and agree

- A) that all premium rates and/or cost bases both “maximum “ and “current or projected”, used in relation to policy form number LA-1252(04) must be filed with the Insurance Commissioner for the State of Arkansas (“Commissioner”) at least sixty (60) days prior to their proposed effective date. Such rates and/or cost bases shall be deemed effective sixty (60) days after they are filed with the Commissioner, unless the Commissioner shall approve or disapprove such rates and/or cost bases prior to the expiration of sixty (60) days

or

- (B) that where the policy is a flexible or indeterminate premium whole life policy which provides for frequent changes in interest rates based on financial market conditions, the company may file a range of rates it will stay within and will notify the Department at least sixty (60) days prior to any change in the range of rates. The company must also document the method used to calculate its premium and rate of rates.

Hartford Life and Annuity Insurance Company



By: _____

Ximing Yao, F.S.A, M.A.A.A.
Director, Individual Life Product Development

Title and Position

Readability Certificate

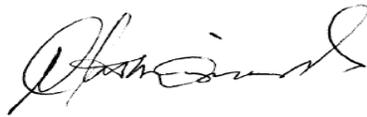
I hereby certify that the forms referenced below have each been scored in their entirety using the Flesch Ease of Reading Test and have attained the score indicated. I further certify that, to the best of my knowledge and belief, said forms comply with state readability requirements and are printed in not less than ten point type, one point leaded.

The readability score was calculated by computer. The software used for this calculation was Microsoft Word.

<u>Form Number</u>	<u>Flesch Score</u>
1264(5/6)Rev	51.9*
LA-1265(05)Rev	50.1

*when scored as part of base Policy

Hartford Life and Annuity Insurance Company
NAIC Number 71153-091



Signature of Insurance Company Officer

Otis Maynard, Chief Compliance Officer
Typed Name and Title

Hartford Life and Annuity Insurance Company
Statement of Variability
September 10, 2008

Last Survivor Flexible Premium Universal Life Insurance Policy
Specification Pages
3B, 3C, and 3 (continued)

Page 3B Policy Specifications

1	MAXIMUM SURRENDER CHARGES	<p>Policy Years – the duration in which maximum charges will apply will range from one to nineteen years. Any change in duration will be applied to new issues on a uniform & non-discriminatory basis.</p> <p>Surrender Charge – charges will range from per \$1,000 of face amount and will vary per policy issue based on insured's age, gender, duration (policy years) and underwriting risk class.</p>
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Page 3C Policy Specifications

2	TABLE OF MINIMUM DEATH BENEFIT PERCENTAGES AND MONTHLY MAXIMUM COST OF INSURANCE RATES PER \$1,000	<p>Minimum Death Benefit Percentages and Maximum Cost of Insurance Rate will vary based on initial face amount and combination of Insured's age, gender, and underwriting risk class, the basis of which is the 2001 CSO, Male or Female, Smoker or Non-Smoker, Select and Ultimate, Age Nearest Birthday Mortality Table.</p>
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Page 3 (continued) Policy Specifications

3	POLICY PROTECTION RIDER	<p>Information pertaining to the Rider will vary based on issue-specific information such as Insured's Age, Insurance Class and Date of Issue. Maximum Monthly Administrative Rider Charge and Maximum Percentage of Cost of Insurance Charge for the Policy shown are the maximum charges. We may charge less on a uniform and nondiscriminatory basis.</p>
4	RIDERS COVERED BY THE POLICY PROTECTION RIDER	<p>Will vary based on owner's election of Riders at time of application.</p>
5	DEDUCTIONS FROM PREMIUM PAYMENTS USED TO DETERMINE THE POLICY PROTECTION NET PREMIUM	<p>Policy Protection Tax Charge will vary based on the Tax Charge assessed by state in which the policy is issued on the Policy Date.</p> <p>Policy Protection Premium Charge will vary based a combination of Insured's age, gender, policy years (duration) and underwriting risk class.</p>
6	DEDUCTIONS TAKEN FROM THE POLICY PROTECTION ACCOUNT	<p>Policy Protection Monthly Administrative Charge (for Schedule A) will vary based on initial face amount and will not vary based on future increases or decreases. Policy Protection Monthly Administrative Charge (for Schedule B) will vary based on initial face amount and policy years (duration) and will not vary based on future increases or decreases. The charge shown is the maximum charge.</p> <p>Policy Protection Per \$1,000 Charge Rate will vary based on a combination of Insured's age, gender, policy years (duration), and underwriting risk class.</p> <p>Policy Protection Cost of Insurance Rate - Monthly Per \$1,000 will vary based on a combination of Insured's, gender, policy years (duration), and underwriting risk class.</p> <p>Policy Protection Rider Charges will vary based on owner selection of riders. Rates and charges shown will be based on the rates and charges for each selected Rider as deducted from Schedule A and Schedule B Policy Protection Account.</p>
7	INTEREST CREDITS APPLIED TO THE POLICY PROTECTION ACCOUNT	<p>(for Schedule B) Policy Protection Credited Rate (Annual Effective Rate) will vary based a combination of insured's age, gender, policy years (duration), death benefit option selected and underwriting risk class.</p>

POLICY NUMBER: UL0000001

POLICY SPECIFICATIONS

POLICY CHARGES

1	MAXIMUM SURRENDER CHARGES
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POLICY YEAR	SURRENDER CHARGE	POLICY YEAR	SURRENDER CHARGE
[1	1,538.60	11	1,038.59
2	1,525.48	12	964.40
3	1,511.96	13	890.22
4	1,498.04	14	816.03
5	1,483.70	15	741.85
6	1,409.51	16	593.48
7	1,335.33	17	445.11
8	1,261.14	18	296.74
9	1,186.96	19	148.37
10	1,112.77	20+	0.00]

POLICY SPECIFICATIONS

TABLE OF MINIMUM DEATH BENEFIT PERCENTAGES AND MONTHLY MAXIMUM COST OF INSURANCE RATES PER \$1,000					
2	MINIMUM DEATH BENEFIT PERCENTAGES	MAXIMUM COST OF INSURANCE RATE	ATTAINED AGE	MINIMUM DEATH BENEFIT PERCENTAGES	MAXIMUM COST OF INSURANCE RATE
[35	250.00	0.000000	78	105.00	1.956200
36	250.00	0.000100	79	105.00	2.286800
37	250.00	0.000200	80	105.00	2.664700
38	250.00	0.000300	81	105.00	3.133300
39	250.00	0.000400	82	105.00	3.663400
40	250.00	0.000600	83	105.00	4.238200
41	243.00	0.000800	84	105.00	4.886600
42	236.00	0.001200	85	105.00	5.622800
43	229.00	0.001600	86	105.00	6.382600
44	222.00	0.002200	87	105.00	7.338300
45	215.00	0.002800	88	105.00	8.363300
46	209.00	0.003800	89	105.00	9.458300
47	203.00	0.005000	90	105.00	10.531800
48	197.00	0.006500	91	104.00	11.299600
49	191.00	0.008300	92	103.00	12.316900
50	185.00	0.010500	93	102.00	13.614300
51	178.00	0.013200	94	101.00	15.163200
52	171.00	0.016400	95	100.00	17.010800
53	164.00	0.020500	96	100.00	18.771400
54	157.00	0.025400	97	100.00	20.600300
55	150.00	0.031600	98	100.00	21.190900
56	146.00	0.039200	99	100.00	22.348800
57	142.00	0.048300	100	100.00	24.018700
58	138.00	0.059200	101	100.00	25.720700
59	134.00	0.071900	102	100.00	27.632200
60	130.00	0.089300	103	100.00	29.734300
61	128.00	0.108300	104	100.00	32.067200
62	126.00	0.131900	105	100.00	34.607500
63	124.00	0.159900	106	100.00	37.237300
64	122.00	0.192700	107	100.00	39.952100
65	120.00	0.231100	108	100.00	42.702800
66	119.00	0.275300	109	100.00	45.577800
67	118.00	0.325900	110	100.00	48.529800
68	117.00	0.384900	111	100.00	51.387700
69	116.00	0.452400	112	100.00	54.177900
70	115.00	0.533100	113	100.00	56.749300
71	113.00	0.628700	114	100.00	60.298300
72	111.00	0.747400	115	100.00	63.630200
73	109.00	0.883700	116	100.00	67.092400
74	107.00	1.039800	117	100.00	70.879300
75	105.00	1.220300	118	100.00	74.409000
76	105.00	1.427800	119	100.00	78.002300
77	105.00	1.670800			

THE MINIMUM DEATH BENEFIT PERCENTAGES ARE DETERMINED TO COMPLY WITH SECTION 7702 OF THE INTERNAL REVENUE CODE. THE MAXIMUM COST OF INSURANCE RATES DO NOT EXCEED THE COST OF INSURANCE RATES BASED ON THE 2001 COMMISSIONERS STANDARD ORDINARY, MALE OR FEMALE, SMOKER OR NON-SMOKER, SELECT AND ULTIMATE, AGE NEAREST BIRTHDAY MORTALITY TABLE. THE MAXIMUM COST OF INSURANCE RATES HAVE BEEN ADJUSTED TO REFLECT ANY SPECIAL CLASS RATING.

POLICY SPECIFICATIONS

3

ADDITIONAL BENEFITS AND RIDERS

POLICY PROTECTION RIDER

First Insured: [JOHN DOE]
First Insured Issue Age/Sex: [35, MALE]
First Insured Insurance Class: [PREFERRED/NON-NICOTINE]

Second Insured: [MARY DOE]
Second Insured Issue Age/Sex: [35, FEMALE]
Second Insured Insurance Class: [PREFERRED/NON-NICOTINE]

Maximum Monthly Administrative Rider Charge: [\$2.00]
Maximum Percentage of Cost of Insurance Charge for the Policy: [100%]
Date of Issue: [JANUARY 1, 2008]
Rider Effective Date: [JANUARY 1, 2008]

4

RIDERS COVERED BY THE POLICY PROTECTION RIDER

[Last Survivor Exchange Option Rider
Estate Protection Rider]

5

DEDUCTIONS FROM PREMIUM PAYMENTS USED TO DETERMINE THE POLICY PROTECTION NET PREMIUM

<u>TYPE OF CHARGE</u>	<u>POLICY YEARS</u>	<u>PERCENT OF PREMIUMS PAID</u>
Policy Protection Tax Charge for Premiums Allocated to Section A of the Policy Protection Account	ALL	[1.75%]
Policy Protection Tax Charge for Premiums Allocated to Section B of the Policy Protection Account	ALL	[1.75%]

The Tax Charge Percentage depends upon the Premium Tax Rate assessed by Your state or municipality as of the Policy Date.

<u>TYPE OF CHARGE</u>	<u>POLICY YEARS</u>	<u>PERCENT OF PREMIUMS PAID</u>
Policy Protection Premium Charge for Premiums Allocated to Section A of the Policy Protection Account	[ALL	6.00%]
Policy Protection Premium Charge for Premiums Allocated to Section B of the Policy Protection Account	[1	6.00%
	2	4.00%
	3	4.00%
	4	4.00%
	5	4.00%
	6+	0.00%]

POLICY PROTECTION RIDER (CONTINUED)

Schedule A Rates and Charges for the Policy Protection Account

INTEREST CREDITS APPLIED TO THE POLICY PROTECTION ACCOUNT

Policy Protection Credited Rate (Annual Effective Rate) ALL YEARS 3.00%

6

DEDUCTIONS TAKEN FROM THE POLICY PROTECTION ACCOUNT

	<u>POLICY YEARS</u>	<u>CHARGE OR PERCENT OF ACCOUNT</u>
Policy Protection Monthly Administrative Charge	ALL	\$[10.00] PER MONTH
Policy Protection Per \$1,000 Charge Rate	[ALL]	[0.1900] PER MONTH PER \$1,000 OF THE INITIAL FACE AMOUNT.

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25	0.0719	54	8.3633	83	70.8793
26	0.0893	55	9.4583	84	74.4090
27	0.1083	56	10.5318	85	78.0023]
28	0.1319	57	11.2996		
29	0.1599	58	12.3169		

Estate Protection Rider Cost of Insurance Rate – Monthly Per \$1,000

<u>POLICY YEARS</u>	<u>RATE</u>
1-4	0.0208

POLICY PROTECTION RIDER (CONTINUED)

Schedule B Rates and Charges for the Policy Protection Account

7

INTEREST CREDITS APPLIED TO THE POLICY PROTECTION ACCOUNT

Policy Protection Credited Rate (Annual Effective Rate)	<u>POLICY YEARS</u>	<u>RATE</u>
	[1	3.00%
	2-20	3.00%
	21+	3.00%]

6

DEDUCTIONS TAKEN FROM THE POLICY PROTECTION ACCOUNT

Policy Protection Monthly Administrative Charge	<u>POLICY YEARS</u>	<u>CHARGE OR PERCENT OF ACCOUNT</u>
	[ALL]	\$[10.00] PER MONTH
Policy Protection Per \$1,000 Charge Rate	[1-5]	[0.1900] PER MONTH PER \$1,000 OF THE INITIAL FACE AMOUNT.

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14	0.0065	43	1.6708	72	37.2373
15	0.0083	44	1.9562	73	39.9521
16	0.0105	45	2.2868	74	42.7028
17	0.0132	46	2.6647	75	45.5778
18	0.0164	47	3.1333	76	48.5298
19	0.0205	48	3.6634	77	51.3877
20	0.0254	49	4.2382	78	54.1779
21	0.0316	50	4.8866	79	56.7493
22	0.0392	51	5.6228	80	60.2983
23	0.0483	52	6.3826	81	63.6302
24	0.0592	53	7.3383	82	67.0924
25	0.0719	54	8.3633	83	70.8793
26	0.0893	55	9.4583	84	74.4090
27	0.1083	56	10.5318	85	78.0023]
28	0.1319	57	11.2996		
29	0.1599	58	12.3169		

Estate Protection Rider Cost of Insurance Rate – Monthly Per \$1,000

<u>POLICY YEARS</u>	<u>RATE</u>
1-4	0.0208