Filing at a Glance

Company: Hartford Life and Annuity Insurance Company

Product Name: PPA Rider - Informational
TOI: A03I Individual Annuities - Deferred Variable
Sub-TOI: A03I.002 Flexible Premium
Filing Type: Form

SERFF Tr Num: HARL-126336398
SERFF Status: Closed-Accepted For Informational Purposes
Co Tr Num: IPD-LA-PPA-09

Authors: Kenneth Bach, Lindsay Cooper, Ginger Morgan, Tiffany Heist
Date Submitted: 10/08/2009

State: Arkansas
State Tr Num: 43726

State Status: Filed-Closed
Reviewer(s): Linda Bird
Disposition Date: 10/12/2009

Disposition Status: Accepted For Informational Purposes
Implementation Date:

Implementation Date Requested:
State Filing Description:

General Information

Project Name: 2009 PPA Rider - Informational
Project Number: LA-PPA-09
Requested Filing Mode: Informational
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 10/12/2009

Deemer Date:
Submitted By: Tiffany Heist
Filing Description:

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 10/12/2009
Created By: Tiffany Heist
Corresponding Filing Tracking Number:

RE: Hartford Life Insurance Company NAIC 71153-091; FEIN 39-1052598
Personal Pension Account Rider - LA-PPA-09

The captioned optional variable annuity benefit rider that was recently approved by your department on June, 29 2009 (SERFF Tracking # HARL-126194786) is being resubmitted for your information. The rider has been modified to slightly change the name of the rider and include additional disclosure on the cover page to comport with directives received from our home state (please refer to the attached exhibit).

Inasmuch as all other terms and conditions of the rider have not been changed, we have considered this filing to be informational and deemed effective upon filing. The additional disclosures reflect information that has already been communicated to contract owners through their prospectuses, marketing materials and other communications. We anticipate sending this revised rider to all contract owners as soon as possible.

There is no change to the actuarial memo and statement of variables that accompanied the original rider filing. In addition, no change has been made to the rider form number.

We have enclosed an updated rider with the above mentioned changes to replace the one that was previously approved. Please substitute this rider for the original previously approved one.

Please note that this form is identical to the form that we are submitting concurrently via a separate filing for the Hartford Life Insurance Company, except for the form number and Company reference. We suggest that you review the two submissions together.

Given that this form was recently approved by your department, we are requesting an expedited review. We look forward to your acceptance of this filing. If you have any questions regarding this matter, please contact me at (860) 843-7424.

Sincerely,
Kenneth Bach
Compliance/Contract Consultant
Annuity State Filing

Company and Contact

Filing Contact Information

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

Filing Company Information

Hartford Life 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	

Filing Fees

Fee Required?	Yes
Fee Amount:	$20.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Life and Annuity Insurance Company	$20.00	10/08/2009	31148653

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	10/12/2009	10/12/2009

Disposition

Disposition Date: 10/12/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	*HARL-126336398*	*State:*	*Arkansas*
Filing Company:	*Hartford Life and Annuity Insurance Company*	*State Tracking Number:*	*43726*
Company Tracking Number:	*IPD-LA-PPA-09*		
TOI:	*A03I Individual Annuities - Deferred Variable*	*Sub-TOI:*	*A03I.002 Flexible Premium*
Product Name:	*PPA Rider - Informational*		
Project Name/Number:	*2009 PPA Rider - Informational/LA-PPA-09*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Exhibit of Changes		Yes
Form	Personal Pension Account Annuity Rider		Yes

Form Schedule

Lead Form Number: LA-PPA-09

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LA-PPA-09	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Personal Pension Account Annuity Rider	Initial		0.000	LA-PPA-09 (10-8-09).pdf

PERSONAL PENSION ACCOUNT ANNUITY RIDER

This rider is issued as part of the contract to which it is attached (the "Contract"). This rider 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. In the event of a conflict between the terms of this rider and the Contract (as amended), the provisions of this rider shall prevail.

This rider describes a fixed, deferred, paid-up annuity investment feature. This rider provides for guaranteed payouts and allows You to make transfers to and from the Personal Pension Account into other Accounts (with certain restrictions that are described below). You can receive periodic Personal Pension Account Payouts or You can partially or totally commute Your Annuity Payout Value(s). A Death Benefit may be payable when You, a Joint Owner or the Annuitant dies.

THIS RIDER:

- **IS PART OF AN ANNUITY CONTRACT AND NOT A PENSION PLAN.**
- **IS NOT A DEFINED BENEFIT PLAN GUARANTEED BY THE PENSION BENEFIT GUARANTY CORPORATION (PBGC) OR ANY FEDERAL OR STATE AGENCY.**
- **IS NOT A CORPORATE PENSION PLAN OF THE HARTFORD LIFE INSURANCE COMPANY.**
- **HAS NO CASH SURRENDER VALUE.**
- **PROVIDES FOR A DEATH BENEFIT THAT MAY BE LESS THAN THAT SPECIFIED IN YOUR STATE'S STANDARD NON-FORFEITURE LAW FOR INDIVIDUAL DEFERRED ANNUITIES.**

This rider is organized into two sections. The first section entitled "Contract Amendments" addresses changes to Your base Contract and other riders based on the operation of the rider. The second section entitled "Rider Provisions" describes rider provisions.

I. Contract Amendments

1. The **Right To Examine Contract** provision of the Contract is supplemented to include the following:

   In the event that You cancel or return this Contract, We will also pay You Your Personal Pension Account Benefit Balance, including any Contract fees or other charges, as of the date of cancellation.

2. The **Annual Maintenance Fee** provision of the Contract Specifications is replaced with the following:

   ANNUAL MAINTENANCE FEE: $0 IF THE TOTAL BALANCE IS $50,000 OR MORE ON THE CONTRACT ANNIVERSARY. $[30] IF THE TOTAL BALANCE IS LESS THAN $50,000 ON THE CONTRACT ANNIVERSARY AND WHEN THE CONTRACT IS FULLY SURRENDERED.

3. The **Minimum Amount Rule** provision of the Contract Specifications is as follows:

   MINIMUM AMOUNT RULE: THE MINIMUM AMOUNT RULE OF THE "PARTIAL SURRENDERS PRIOR TO THE ANNUITY COMMENCEMENT DATE" SECTION OF THE CONTRACT PROVIDES THAT A MINIMUM TOTAL BALANCE MUST BE MAINTAINED IN THE CONTRACT. AS OF THE CONTRACT ISSUE DATE, THE MINIMUM TOTAL BALANCE EQUALS [$2,000]. WE RESERVE THE RIGHT IN OUR DISCRETION TO CHANGE THE MINIMUM TOTAL BALANCE, BUT IN NO EVENT SHALL THE MINIMUM TOTAL BALANCE BE GREATER THAN [$10,000]. WE MAY TERMINATE THE CONTRACT AND PAY THE SURRENDER VALUE AND COMMENCE PERSONAL PENSION ACCOUNT PAYOUTS IF YOU FAIL TO MAINTAIN THE MINIMUM TOTAL BALANCE. YOU MUST ALSO MAINTAIN A MINIMUM ACCUMULATION BALANCE OF [$5,000] TO AVOID PREMATURE COMMENCEMENT OF PERSONAL PENSION ACCOUNT PAYOUTS.

4. If Your Contract includes a contingent deferred sales charge, the first paragraph of the **Contingent Deferred Sales Charge (Charge)** provision of the Contract is replaced with the following:

   WE MAY ASSESS A CONTINGENT DEFERRED SALES CHARGE WHEN YOU REQUEST A FULL OR PARTIAL SURRENDER. THE CHARGE IS BASED ON THE AMOUNT YOU CHOOSE TO SURRENDER AND HOW LONG YOUR DEPOSITS HAVE BEEN IN THE CONTRACT. EACH DEPOSIT HAS ITS OWN CHARGE SCHEDULE. DEPOSITS ARE SURRENDERED IN THE ORDER IN WHICH THEY ARE RECEIVED. THE AMOUNT ASSESSED A CHARGE WILL NOT EXCEED YOUR REMAINING GROSS PREMIUMS AS DEFINED ABOVE. AMOUNTS WITHDRAWN IN EXCESS OF THE ANNUAL FREE WITHDRAWAL AMOUNT ARE SUBJECT TO THE CHARGE. A CONTINGENT DEFERRED SALES CHARGE MAY APPLY TO PERSONAL PENSION ACCOUNT COMMUTED VALUE.

5. The following terms amend or supplement the **Definition of Certain Terms**:

   Accumulation Balance – The sum of all Contributions increased by credited interest; minus any Transfers into any other Account(s). Accumulation Balance converts into Annuity Payout Value(s) based on Personal Pension Account Payouts on or after the Personal Pension Account Payout Start Date(s).

   Annuity Payout Option – Any of the options We make available for payment of an Annuity Payout and/or a Personal Pension Account Payout.

   Annuity Payout Value(s) – The portion of Your Benefit Balance which provides Personal Pension Account Payouts in accordance with an Annuity Payout Option elected by You. When You commence taking Personal Pension Account Payout(s), You convert the corresponding portion of Accumulation Balance into Annuity Payout Value(s). Annuity Payout Value(s) are reduced by Personal Pension Account Payouts.

   Benefit Balance – The Accumulation Balance plus any Annuity Payout Value(s).

   Contribution(s) – Sums allocated to the Personal Pension Account by Deposit, Transfer, or any other method approved by Us.

   Credited Interest Rates – The interest rates that We agree to pay on Your Accumulation Balance during different times over the duration of Your Contract. The annual Personal Pension Account Credited Interest Rate will never be less than [1.5%].

   Deposits – The sum of all Premium Payments and Contributions.

   FIFO – "First in, First out". Contributions, Personal Pension Account Payouts, credited interest, deductions and Transfers into the Personal Pension Account are recorded in the order that they are made.

Guarantee Window – The [seven] year period beginning [three] years before and ending [three] years after the Target Income Age.

Guaranteed Payout Duration – This is used for purposes of calculating the Personal Pension Account Commuted Value. The Guaranteed Payout Duration is equal to the applicable Annuity Payout Value(s) divided by the amount of the corresponding Personal Pension Account Payout(s).

Maximum Guaranteed Payout Purchase Rates – The rates that We apply during the Guarantee Window to determine any Personal Pension Account Payout.

Minimum Guaranteed Payout Purchase Rates - The rates set forth in the Table of Minimum Guaranteed Payout Purchase Rates of this rider.

Money Market Fund – The money market Sub-Account or another Sub-Account designated by Us for this purpose.

Payout Purchase Rates –The rates We apply to determine a Personal Pension Account Payout.

Personal Pension Account – Part of Our General Account to which Your Benefit Balance will be allocated.

Personal Pension Account Commuted Value – The present value of the Personal Pension Account Payout(s) associated with the Annuity Payout Value over the remaining Guaranteed Payout Duration calculated using the discount rate determined by Us. We will deduct any applicable contingent deferred sales charges and Premium tax, if applicable from Personal Pension Account Commuted Value.

Personal Pension Account Payout Start Date – The date(s), no later than the Annuity Commencement Date, selected by the Owner, upon which Personal Pension Account Payouts commence.

Personal Pension Account Payouts – Periodic annuity payouts of Annuity Payout Value(s) in accordance with an Annuity Payout Option(s).

Target Income Age – The year that corresponds with the age of the Annuitant that Personal Pension Account Payouts are expected to begin as specified (i) in the Application or (ii) if later, in writing by You when the initial Contribution is made into Your Personal Pension Account. The Target Income Age cannot be later than [twenty] years from the Annuitant's age or the Annuitant's [80th] birthday as of the date when the initial Personal Pension Account Contribution is made, whichever is earlier.

Total Balance – The sum of Your Contract Value and Benefit Balance.

Transfer – A transfer of (i) Contract Value from an Account to the Accumulation Balance, or (ii) the Accumulation Balance to an Account.

6. The fifth paragraph of the **Transfers Between Accounts** provision is modified to add the following provision:

   No Transfers may be made after the Annuity Commencement Date. We may defer any Transfer from the Personal Pension Account for up to six months from the date of request.

7. The **Transfers Between Accounts** provision is modified to add the following provision:

   Transfers To or From the Personal Pension Account
   You may make Transfers until the Annuity Commencement Date. We reserve the right to limit the number and/or dollar amount of Transfers. Transfers may not be made from any Account into the Personal Pension Account for the six-month period following the most recent Transfer from the Personal Pension Account into any Account.

8. The **Reports to the Contract Owner** provision is modified to add the following sentence:

   We will send you a transaction confirmation statement each time that You make a Contribution, Transfer, or You commence taking Personal Pension Account Payouts.

9. The **Full Surrender Prior to the Annuity Commencement Date** provision is replaced with the following:

   Full Surrender Prior to the Annuity Commencement Date
   At any time prior to the Annuity Commencement Date, You have the right to terminate the Contract by submitting a written request to Us at the Administrative Office of the Company. In such event, the Surrender Value of the Contract may be taken in the form of a cash settlement.

   The Surrender Value of the Contract is equal to the Contract Value less:

   a) any applicable Premium taxes not previously deducted;
   b) the Annual Maintenance Fee and Distribution Charge, if applicable; and
   c) any applicable contingent deferred sales charge.

   Upon Contract termination, We will establish an Annuity Payout Value for Your Accumulation Balance. We will then commute Personal Pension Account Payout(s) associated with all Annuity Payout Value(s) and You will receive the Personal Pension Account Commuted Value. Any applicable lifetime annuity benefits according to the Annuity Payout Options will be terminated.

   See "Commutation of Your Personal Pension Account Payout with a Lump Sum Payment" below.

10. The first paragraph of the **Partial Surrenders Prior to the Annuity Commencement Date** provision is replaced with the following:

    You may request, In Writing or other means acceptable to Us, a partial surrender of Contract Value at any time prior to the Annuity Commencement Date provided that the Total Balance is at least equal to Our Minimum Amount Rules then in effect. If prior to the Personal Pension Account Payout Start Date, the remaining Total Balance following such surrender is less than Our Minimum Amount Rules, We may terminate the Contract and pay you the Surrender Value and commence Personal Pension Account Payouts. If after the Personal Pension Account Payout Start Date the remaining Total Balance following such surrender is less than Our Minimum Amount Rules, You will continue to receive existing Personal Pension Account Payouts, no additional Deposits may be made to the Contract, and We will commence any remaining Personal Pension Account Payouts.

11. The **Surrenders after the Annuity Commencement Date** provision is modified by adding the following as a first paragraph:

    This section does not apply to the Personal Pension Account Annuity Rider.

12. **The Payment on Surrender – Deferral of Payment** provision under the **Surrender Provisions** is modified to include the following paragraph at the end of the provision:

    (d) We may defer payment of any amounts from the Personal Pension Account for up to six months from the date of the request to surrender or commencement of Personal Pension Account Payouts, 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.

13. The **Death Benefit Before the Annuity Commencement Date** provision is replaced with the following:

Death Benefit Before the Annuity Commencement Date
The Death Benefit payable is equal to the greater of the:

a) Total Balance; or
b) greatest Death Benefit payable under this or any rider or endorsement made part of this Contract as specified by Us.

Personal Pension Account Payouts will terminate upon notification to Us of the death of the Owner, joint Owner or Annuitant. Benefit Balance may be converted into Contract Value and transferred to the Money Market Fund. Unless We agree otherwise, Contract Value may not be reallocated back into the Personal Pension Account.

If the Contract is eligible to continue with the spouse as the Contract Owner, and the Annuitant is still alive, the Benefit Balance may remain in the Personal Pension Account. The previously established Guarantee Window, Payout Purchase Rates, and Credited Interest Rates will continue to apply. Alternatively, the spouse may elect to Transfer the Benefit Balance to the Money Market Fund. If the Contract is eligible to continue with the spouse as the Contract Owner, and the surviving spouse has replaced the deceased Annuitant, the Benefit Balance will be converted into Contract Value and transferred to the Money Market Fund. Commutation shall not apply to the conversion of Benefit Balance into Contract Value and transfer to the Money Market Fund following the death of the Owner, joint Owner or Annuitant.

Payment of the Death Benefit will be subject to the restrictions contained in the "Distribution Requirements" section of the Contract.

14. The **Second Option** provision of **Annuity Options** under **Settlement Provisions** of the Contract is deleted and replaced by the following:

SECOND OPTION – Life Annuity With a Cash Refund – Prior to the Annuity Commencement Date, this is an Annuity which provides for periodic payments for as long as the Owner, joint Owner or Annuitant is alive. On or after the Annuity Commencement Date, this is an Annuity which provides for periodic payments for as long as the Annuitant is alive. This option is only available for fixed dollar Personal Pension Account Payouts.

Prior to the Annuity Commencement Date, Personal Pension Account Payouts will terminate upon notification to Us of the death of the Owner, joint Owner or Annuitant. The Benefit Balance will be converted into Contract Value and transferred to the Money Market Fund without Commutation and unless the Contract is continued, the Death Benefit shall be payable. Unless We agree otherwise, Contract Value may not be reallocated back into the Personal Pension Account.

On or after the Annuity Commencement Date, Personal Pension Account Payouts will terminate and the Beneficiary will receive the Death Benefit in the event that the Annuitant dies (and the Owner is living or deceased).

II. Rider Provisions

Contributions to Your Personal Pension Account

You may make subsequent Contributions until Your Annuity Commencement Date (even if Personal Pension Account Payouts have begun) or the date the Contract terminates, if earlier.

We will account for all Contributions, Personal Pension Account Payouts, Transfers into Your Personal Pension Account, credited interest and deductions made into or from Your Benefit Balance separately and on a FIFO basis.

In Our sole discretion, We may restrict Your ability to make Contributions and Transfers. We may close the Personal Pension Account to subsequent Contributions and Transfers. We may also make the Personal Pension Account available only through enrollment in one or more programs that We establish.

Interest Credited To Your Personal Pension Account

We will credit interest to Your Accumulation Balance at applicable Credited Interest Rates until the earlier of a Full Surrender of the Contract, the Annuity Commencement Date or the Valuation Date that We pay the Death Benefit.

We reserve the right to periodically establish new Credited Interest Rates that will be applied to subsequent Contributions.

Your Personal Pension Account Benefit Balance

Prior to the initial Personal Pension Account Payout Start Date, the Benefit Balance is equal to the Accumulation Balance. After any Personal Pension Account Payout Start Date, the Benefit Balance is equal to the sum of the Accumulation Balance plus Annuity Payout Value(s).

Personal Pension Account Payouts will commence under the available Annuity Payout Option if Your Accumulation Balance is less than the amount provided in the Minimum Amount Rule. We reserve the right to change the Minimum Amount Rule from time to time.

Access to Your Personal Pension Account Benefit Balance

You may access Your Annuity Payout Value(s) and/or Accumulation Balance in the following ways:

1) transferring a portion of your Accumulation Balance to any of the Accounts;
2) electing to receive Personal Pension Account Payouts;
3) commutation of Personal Pension Account Payouts; or
4) payment of the Death Benefit.

Each of these methods and applicable conditions and requirements are discussed below. Other than these four methods, You do not have the right to terminate this rider or to make a withdrawal from the Personal Pension Account. This rider has no cash surrender value.

1. Transfers To Accounts. The maximum amount that You may Transfer to an Account during a Contract Year is the highest of: (a) four (4%) percent of the Accumulation Balance as of Your prior Contract Anniversary; (b) the amount of interest credited to the Accumulation Balance over the most recent full Contract Year; or (c) the amount of the Accumulation Balance transferred to an Account during the last full Contract Year. You cannot Transfer Annuity Payout Value(s).

2. Electing to Receive Personal Pension Account Payouts. You may elect to receive Personal Pension Account Payouts by notifying Us and by selecting either Annuity Payout Option Two or any other Annuity Payout Option We make available to You under this rider. The date that Personal Pension Account Payouts commence is called a Personal Pension Account Payout Start Date. You may elect to begin receiving Personal Pension Account Payouts before the Annuity Commencement Date. To receive Personal Pension Account Payouts, you must convert a corresponding amount of Accumulation Balance into Annuity Payout Value(s).

The amount of each Personal Pension Account Payout will vary depending on which Annuity Payout Option you choose; the amount of the Contribution; when each Contribution was made; the applicable Annuitant's age when a Contribution was made; the applicable Payout Purchase Rate; and the applicable Annuitant's age when Personal Pension Account Payouts begin. Certain Annuity Payout Options may not be available if the Contract is issued to qualify under Code Sections 401, 408, or 457.

We guarantee to apply the Maximum Guaranteed Payout Purchase Rate to the corresponding Accumulation Balance to the extent that Your Personal Pension Account Payout Start Date(s) is/are within Your Guarantee Window. We reserve the right to apply different Payout Purchase Rates for subsequent Contributions. The Maximum Guaranteed Payout Purchase Rate shall not apply to the extent that Your Personal Pension Account Payout Start Date(s) is/are outside of the Guarantee Window, in which event We will use Payout Purchase Rates determined by Us in Our sole discretion but in no event shall such Payout Purchase Rates exceed the Maximum Guaranteed Payout Purchase Rate. The minimum Personal Pension Account Payout in such circumstances shall be the greater of (i) the Payout Purchase Rate multiplied by Your Accumulation Balance; or (ii) the Minimum Guaranteed Payout Purchase Rate multiplied by the minimum nonforfeiture amount in accordance with the following: Contributions multiplied by 87.5%, less any Premium tax paid by Us, accumulated at the nonforfeiture interest rate. The nonforfeiture interest rate is redetermined annually and equals the five-year Constant Maturity Treasury rates reported by the Federal Reserve for the month of October in the prior calendar year; reduced by 125 basis points and rounded to the nearest 1/20th of one percent; but not less than 1%; nor more than 3%.

Personal Pension Account Payouts will cease upon notification to Us of the death of the Owner, joint Owner or Annuitant.

3. Commutation of Your Personal Pension Account Payout With A Lump Sum Payment. You may commute any or all of Personal Pension Account Payouts and receive a lump sum payment of Personal Pension Account Commuted Value during the Guaranteed Payout Duration. The amount that You request to commute must be at least equal to $[500]. There may be a waiting period of up to [30 days] for payment of any lump sum commutation. The remaining minimum Accumulation Balance at all times is subject to the applicable Minimum Amount Rule of this rider.

Commutation of Annuity Payout Value(s) will reduce or eliminate Personal Pension Account Payouts on a FIFO basis for the remaining portion of the corresponding Guaranteed Payout Duration. At the end of such period, if the Contract is still in force, the life contingent portion of the applicable Annuity Payout Option will resume provided that the Annuitant is living.

4. Death Benefit. You may also access the Benefit Balance through the Death Benefit. See the sections describing the Death Benefit in the Contract, as amended by this rider.

Table of Minimum Guaranteed Payout Purchase Rates

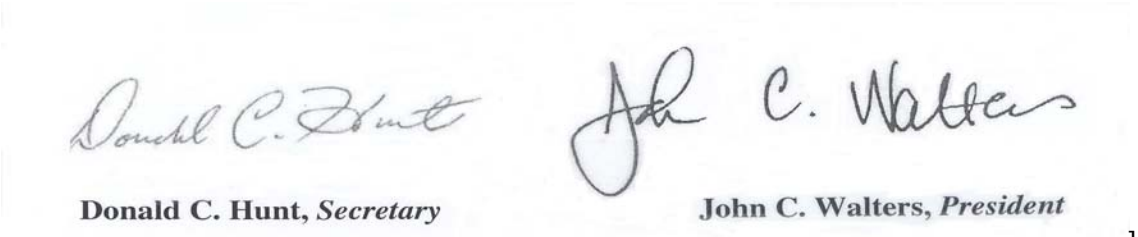
Minimum Non-Forfeiture Values: The nonforfeiture laws of the state where this rider is issued require that the present value of any paid-up annuity benefits on the date that annuity payments are to commence must be at least equal to the minimum nonforfeiture amount on that date, with the present value being computed using the mortality table, if any, and the interest rates specified in the rider for determining the minimum paid-up annuity benefits. The present values used to determine minimum paid-up annuity benefits are based on the Annuity 2000 Mortality Table with Projection Scale AA and interest compounded at 1.5%.

The Minimum Guaranteed Payout Purchase Rates are age dependant. The amount of the payment will be based on the age of the Annuitant, less the age set-back period that is a specified number of years younger than the Annuitant's attained age. The factors will utilize a [10] year set-back to determine the revised age. Payments for any available annuity payment frequency, age, or combination of ages not shown will be quoted upon request.

The Minimum Guaranteed Payout Purchase Rate is multiplied by the minimum nonforfeiture amount in accordance with the following: Contributions multiplied by 87.5%, less any Premium tax paid by Us, accumulated at the nonforfeiture interest rate. The nonforfeiture interest rate is redetermined annually and equals the five-year Constant Maturity Treasury rates reported by the Federal Reserve for the month of October in the prior calendar year; reduced by 125 basis points and rounded to the nearest 1/20th of one percent; but not less than 1%; nor more than 3%.

Refer to attached table of rates.

Signed for **Hartford Life and Annuity Insurance Company**
[



]

Single Life with Cash Refund Annuity Option		
(Minimum monthly income payment for $1,000 of premium) Rates Do Not Reflect Any Age Setback		
Age at Annuity Commencement	**Male**	**Female**
35	$2.32	$2.29
40	$2.45	$2.41
45	$2.62	$2.57
50	$2.84	$2.77
51	$2.89	$2.82
52	$2.95	$2.87
53	$3.00	$2.92
54	$3.06	$2.97
55	$3.12	$3.03
56	$3.18	$3.09
57	$3.24	$3.15
58	$3.31	$3.21
59	$3.38	$3.28
60	$3.46	$3.35
61	$3.53	$3.42
62	$3.61	$3.50
63	$3.70	$3.58
64	$3.79	$3.66
65	$3.88	$3.75
66	$3.98	$3.84
67	$4.08	$3.94
68	$4.18	$4.04
69	$4.29	$4.15
70	$4.41	$4.26
71	$4.53	$4.38
72	$4.66	$4.50
73	$4.79	$4.63
74	$4.93	$4.77
75	$5.08	$4.92
76	$5.23	$5.07
77	$5.40	$5.23
78	$5.56	$5.40
79	$5.74	$5.58
80	$5.93	$5.77
85	$7.00	$6.85

Single Life with Cash Refund Annuity Option Unisex Rates	
(Minimum monthly income payment for $1,000 of premium) Rates Do Not Reflect Any Age Setback	
Age at Annuity Commencement	**Unisex**
35	$2.29
40	$2.42
45	$2.58
50	$2.79
51	$2.84
52	$2.89
53	$2.94
54	$2.99
55	$3.05
56	$3.11
57	$3.17
58	$3.23
59	$3.30
60	$3.37
61	$3.44
62	$3.52
63	$3.60
64	$3.69
65	$3.77
66	$3.87
67	$3.97
68	$4.07
69	$4.18
70	$4.29
71	$4.41
72	$4.53
73	$4.67
74	$4.80
75	$4.95
76	$5.10
77	$5.26
78	$5.43
79	$5.61
80	$5.80
85	$6.88

Supporting Document Schedules

Item Status: **Status Date:**

Bypassed - Item: Flesch Certification

Bypass Reason: This form will be used with SEC registered product(s), therefore, we believe it is exempt from the language simplification requirements of your state.

Comments:

Item Status: **Status Date:**

Bypassed - Item: Application

Bypass Reason: Not applicable to this filing

Comments:

Item Status: **Status Date:**

Satisfied - Item: Exhibit of Changes

Comments:

Attachment:

Exhibit of Changes.pdf

EXHIBIT OF CHANGES

Modified the rider title on page 1 to read: Personal Pension Account Annuity Rider.

Modified disclosure on page 1 to read:

THIS RIDER:

- **IS PART OF AN ANNUITY CONTRACT AND NOT A PENSION PLAN.**
- **IS NOT A DEFINED BENEFIT PLAN GUARANTEED BY THE PENSION BENEFIT GUARANTY CORPORATION (PBGC) OR ANY FEDERAL OR STATE AGENCY.**
- **IS NOT A CORPORATE PENSION PLAN OF THE HARTFORD LIFE INSURANCE COMPANY.**
- **HAS NO CASH SURRENDER VALUE.**
- **PROVIDES FOR A DEATH BENEFIT THAT MAY BE LESS THAN THAT SPECIFIED IN YOUR STATE'S STANDARD NON-FORFEITURE LAW FOR INDIVIDUAL DEFERRED ANNUITIES.**

Updated item # 11 on page 4 to reference the new rider title.