

SERFF Tracking Number: HARL-126374660 State: Arkansas
Filing Company: Hartford Life Insurance Company State Tracking Number: 44074
Company Tracking Number: NAIC REPLACEMENT (HL)
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable
Product Name: NAIC Replacement (HL)
Project Name/Number: NAIC Replacement Regs (HL)/NAIC Replacement Regs (HL)

Filing at a Glance

Company: Hartford Life Insurance Company

Product Name: NAIC Replacement (HL) SERFF Tr Num: HARL-126374660 State: Arkansas
TOI: A02.11 Individual Annuities- Deferred Non- SERFF Status: Closed-Accepted State Tr Num: 44074
Variable and Variable For Informational Purposes
Sub-TOI: A02.11.002 Flexible Premium Co Tr Num: NAIC REPLACEMENT State Status: Filed-Closed
(HL)

Filing Type: Form

Reviewer(s): Linda Bird
Disposition Date: 11/13/2009
Authors: Kenneth Bach, Lindsay
Cooper, Ginger Morgan, Tiffany
Heist
Date Submitted: 11/06/2009 Disposition Status: Accepted For
Informational Purposes
Implementation Date:

Implementation Date Requested: On Approval
State Filing Description:

General Information

Project Name: NAIC Replacement Regs (HL)
Project Number: NAIC Replacement Regs (HL)
Requested Filing Mode: Informational

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 11/13/2009

Deemer Date:
Submitted By: Ginger Morgan
Filing Description:

RE: Hartford Life Insurance Company
NAIC: 88072-091; FEIN: 06-0974148
Informational Filing regarding NAIC Replacement Regulation

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments: These forms apply
to Arkansas only.
Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 11/13/2009
Created By: Ginger Morgan
Corresponding Filing Tracking Number:

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To Whom It May Concern:

This is an informational filing regarding the NAIC replacement regulation of your state that is effective on January 1, 2010, and the corresponding 30 day right to examine (free look) contract provision applicable to annuities. To ensure compliance with this new regulation, we will add the appropriate 30 day replacement language to the right to examine provision of our previously approved annuity policy forms, for future issuance.

Per the phone conversation between Ginger Morgan (from State Filing) and Linda Bird (from your Department) on Tuesday, November 3, 2009, we have also changed the form number on the jackets and attached only the jackets to the Forms Schedule.

If you have any questions regarding this matter, please contact me at (860) 843-7424.

Sincerely,

Kenneth Bach
Compliance/Contract Consultant
(860) 843-7424
Kenneth.Bach@hartfordlife.com

Company and Contact

Filing Contact Information

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

Filing Company Information

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

Filing Fees

SERFF Tracking Number: HARL-126374660 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	11/13/2009	11/13/2009

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Disposition

Disposition Date: 11/13/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Yes	Yes
Supporting Document	Application	No	No
Supporting Document	Life & Annuity - Actuarial Memo	No	No
Form	Individual Variable Annuity Contract	Yes	Yes
Form	Individual Variable Annuity Contract	Yes	Yes
Form	Individual Variable Annuity Contract	Yes	Yes
Form	Individual Variable Annuity Contract	Yes	Yes
Form	Individual Variable Annuity Contract	Yes	Yes
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Form Schedule

Lead Form Number: HL-VA03(Rev. 01-10)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	HL-VA03(Rev. 01-10)	Policy Jacket	Individual Variable Annuity Contract	Revised	Replaced Form #: HL-VA03 Previous Filing #:		HL-VA03_Rev. 01-10_.pdf
	HL-ASHARE03(Rev. 01-10)	Policy Jacket	Individual Variable Annuity Contract	Revised	Replaced Form #: HL-ASHARE03 Previous Filing #:		HL-ASHARE03_Rev. 01-10_.pdf
	HL-NCDSC03(Rev. 01-10)	Policy Jacket	Individual Variable Annuity Contract	Revised	Replaced Form #: HL-NCDSC03 Previous Filing #:		HL-ASHARE03_Rev. 01-10_.pdf
	HL-VAXC03(R ev. 01-10)	Policy Jacket	Individual Variable Annuity Contract	Revised	Replaced Form #: HL-VAXC03 Previous Filing #:		HL-VAXC03_Rev. 01-10_.pdf
	HL-IMVA96(Rev. 01-10)	Policy Jacket	Individual Variable Annuity Contract	Revised	Replaced Form #: HL-IMVA96 Previous Filing #:		HL-IMVA96_Rev. 01-10_.pdf
	HL-IMVA96PC(Rev. 01-10)	Policy Jacket	Individual Variable Annuity Contract	Revised	Replaced Form #: HL-IMVA96PC Previous Filing #:		HL-IMVA96PC_Rev. 01-10_.pdf
	HL-9421-1(AR) (Rev. 01-10)	Policy Jacket	Individual Annuity Contract	Revised	Replaced Form #: HL-9421-1 Previous Filing #:		AR NAIC Rpl-Period Certain - HL9421-1_Rev. 01-10_.pdf
	HL-9317-1(AR) (Rev. 01-10)	Policy Jacket	Individual Annuity Contract	Revised	Replaced Form #: HL-9317-1		AR NAIC Rpl Longer Life

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01-10)				Previous Filing #:	Annuity HL - 9317-1_Rev 01-10_.pdf
HL-9321- 1(AR) (Rev. Jacket 01-10)	Policy Individual Annuity Contract	Revised	Replaced Form #: HL-9321-1	Previous Filing #:	AR NAIC Rpl Life with Cash Refund HL- 9321-1_Rev. 01-10_.pdf
HL-9319- 1(AR) (Rev. Jacket 01-10)	Policy Individual Annuity Contract	Revised	Replaced Form #: HL-9319-1	Previous Filing #:	AR NAIC Rpl Life w Cert Per HL - 9319-1_Rev. 01-10_.pdf
HL-9315- 1(AR) (Rev. Jacket 01-10)	Policy Individual Annuity Contract	Revised	Replaced Form #: HL-9315-1	Previous Filing #:	AR NAIC Rpl Life Annuity HL-9315- 1_Rev. 01- 10_.pdf
HL-10579- 1(AR) (Rev. Jacket 01-10)	Policy Individual Annuity Contract	Revised	Replaced Form #: HL-10579-1	Previous Filing #:	AR NAIC Rpl Jt Life w PC HL-10579- 1_Rev. 01- 10_.pdf
HL- CRCS2- 08(AR)(Rev . 01-10)	Policy Jacket Individual Annuity Contract	Revised	Replaced Form #: HL-CRCS2-08(AR)	Previous Filing #:	HL-CRCS2- 08_AR__Rev. 01-10_.pdf
HLSVR94(AR)(Rev. Jacket 01-10)	Policy Jacket Individual Annuity Contract	Revised	Replaced Form #: HL-SVR94	Previous Filing #:	HLSVR94_A R__Rev. 01- 10_.pdf
HL- 20141(AR)(Jacket Rev. 01-10)	Policy Jacket Individual Annuity Contract	Revised	Replaced Form #: HL-20141(AR)(Previous Filing #:	HL- 20141_AR__ Rev. 01-10_ CONTRACT. pdf
HL- 19919(AR)(Jacket	Policy Jacket Individual Annuity Contract	Revised	Replaced Form #: HL-19919(AR)		HL- 19919_AR__

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Rev.01-10)

Previous Filing #:

Rev. 01-
10_.pdf

INDIVIDUAL FLEXIBLE PREMIUM VARIABLE ANNUITY CONTRACT

HARTFORD LIFE INSURANCE COMPANY

Hartford, Connecticut 06104-2999
(a stock life insurance company, herein called the "Company")

We will pay the first of a series of annuity payments to the Payee as of the Annuity Commencement Date, if You, the Annuitant, or the Joint Annuitant, if any, are living. The manner in which the dollar amount of annuity payments is determined is described in this contract.

This contract is issued in consideration of the payment of the initial premium payment.

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

The Contract Specifications on Page 3 and the conditions and provisions on this and the following pages are part of the contract.

RIGHT TO EXAMINE CONTRACT

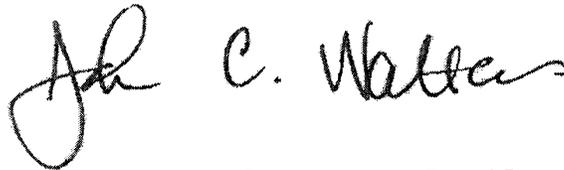
We want You to be satisfied with the contract You have purchased. We urge You to closely examine its provisions. If for any reason You are not satisfied with Your purchase, You may cancel the contract by returning it within 10 days (30 days if this contract is replacing another annuity contract or life insurance policy) after You receive it. A written request for cancellation must accompany the contract. In such an event, We will pay You the Contract Value on the date of surrender, plus any fees and charges deducted from the premiums or imposed under such contract.

Signed for the Company

[



Donald C. Hunt, Secretary



John C. Walters, President

]

Premium Payments are flexible as described herein.

NONPARTICIPATING

ALL PAYMENTS AND VALUES PROVIDED BY THIS CONTRACT, WHEN BASED ON INVESTMENT EXPERIENCE OF A SUB-ACCOUNT, ARE VARIABLE AND ARE NOT GUARANTEED AS TO FIXED DOLLAR AMOUNT. DETAILS OF THE VARIABLE PROVISIONS ARE DESCRIBED UNDER VALUATION PROVISIONS, PAGES 6 AND 7.



INDIVIDUAL FLEXIBLE PREMIUM VARIABLE ANNUITY CONTRACT

HARTFORD LIFE INSURANCE COMPANY

Hartford, Connecticut 06104-2999
(a stock life insurance company, herein called the "Company")

We will pay the first of a series of Annuity payments to the Payee as of the Annuity Commencement Date, if You, the Annuitant, or the Joint Annuitant, if any, are living. The manner in which the dollar amount of annuity payments is determined is described in this contract.

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RIGHT TO EXAMINE CONTRACT

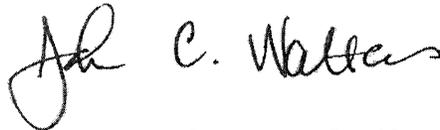
We want You to be satisfied with the contract You have purchased. We urge You to closely examine its provisions. If for any reason You are not satisfied with Your purchase, You may cancel the contract by returning it within 10 days (30 days if this contract is replacing another annuity contract or life insurance policy) after You receive it. A written request for cancellation must accompany the contract. In such an event, We will pay You the Contract Value on the date of surrender, plus any fees and charges deducted from the premiums or imposed under such contract.

Signed for the Company

[



Donald C. Hunt, *Secretary*



John C. Walters, *President*

]

Premium Payments are flexible as described herein.

NONPARTICIPATING

ALL PAYMENTS AND VALUES PROVIDED BY THIS CONTRACT, WHEN BASED ON INVESTMENT EXPERIENCE OF A SUB-ACCOUNT, ARE VARIABLE AND ARE NOT GUARANTEED AS TO FIXED DOLLAR AMOUNT. DETAILS OF THE VARIABLE PROVISIONS ARE DESCRIBED UNDER VALUATION PROVISIONS, PAGES 6 AND 7.



INDIVIDUAL FLEXIBLE PREMIUM VARIABLE ANNUITY CONTRACT

HARTFORD LIFE INSURANCE COMPANY

Hartford, Connecticut 06104-2999
(a stock life insurance company, herein called the "Company")

We will pay the first of a series of Annuity payments to the Payee as of the Annuity Commencement Date, if You, the Annuitant, or the Joint Annuitant, if any, are living. The manner in which the dollar amount of annuity payments is determined is described in this contract.

This contract is issued in consideration of the payment of the initial premium payment.

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

The Contract Specifications on Page 3 and the conditions and provisions on this and the following pages are part of the contract.

RIGHT TO EXAMINE CONTRACT

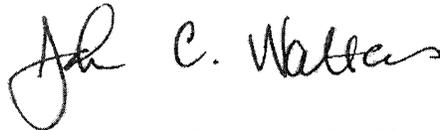
We want You to be satisfied with the contract You have purchased. We urge You to closely examine its provisions. If for any reason You are not satisfied with Your purchase, You may cancel the contract by returning it within 10 days (30 days if this contract is replacing another annuity contract or life insurance policy) after You receive it. A written request for cancellation must accompany the contract. In such an event, We will pay You the Contract Value on the date of surrender, plus any fees and charges deducted from the premiums or imposed under such contract.

Signed for the Company

[



Donald C. Hunt, *Secretary*



John C. Walters, *President*

]

Premium Payments are flexible as described herein.

NONPARTICIPATING

ALL PAYMENTS AND VALUES PROVIDED BY THIS CONTRACT, WHEN BASED ON INVESTMENT EXPERIENCE OF A SUB-ACCOUNT, ARE VARIABLE AND ARE NOT GUARANTEED AS TO FIXED DOLLAR AMOUNT. DETAILS OF THE VARIABLE PROVISIONS ARE DESCRIBED UNDER VALUATION PROVISIONS, PAGES 6 AND 7.



INDIVIDUAL FLEXIBLE PREMIUM VARIABLE ANNUITY CONTRACT

HARTFORD LIFE INSURANCE COMPANY

Hartford, Connecticut 06104-2999

(a stock life insurance company, herein called the "Company")

We will pay the first of a series of Annuity payments to the Payee as of the Annuity Commencement Date, if You and the Annuitant, or the Joint Annuitant, if any, are living. The manner in which the dollar amount of Annuity payments is determined is described in this contract.

This contract is issued in consideration of the payment of the initial Premium Payment.

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

The Contract Specifications on Page 3 and the conditions and provisions on this and the following pages are part of the contract.

RIGHT TO EXAMINE CONTRACT

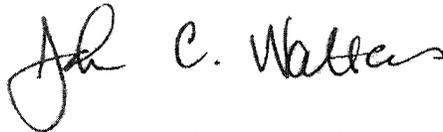
We want You to be satisfied with the contract You have purchased. We urge You to closely examine its provisions. If for any reason You are not satisfied with Your purchase, You may cancel the contract by returning it within 10 days (30 days if this contract is replacing another annuity contract or life insurance policy) after You receive it. A written request for cancellation must accompany the contract. In such an event, We will pay You the Contract Value on the date of surrender, less Payment Enhancements, plus any fees and charges deducted from the premiums or imposed under such contract.

Signed for the Company

[



Donald C. Hunt, *Secretary*



John C. Walters, *President*]

Premium Payments are flexible as described herein.

NONPARTICIPATING

ALL PAYMENTS AND VALUES PROVIDED BY THIS CONTRACT, WHEN BASED ON INVESTMENT EXPERIENCE OF A SUB-ACCOUNT, ARE VARIABLE AND ARE NOT GUARANTEED AS TO FIXED DOLLAR AMOUNT. DETAILS OF THE VARIABLE PROVISIONS ARE DESCRIBED UNDER VALUATION PROVISIONS, PAGES 6 AND 7.





HARTFORD LIFE INSURANCE COMPANY
Hartford, Connecticut 06104-2999
(a stock life insurance company, herein called the "Company")

Administrative Office:
Attn: Individual Annuity Services
P.O. Box 5085
Hartford, CT 06102-5085

We will pay the first of a series of annuity payments to the Payee on the Income Start Date if the Contract Owner, the Annuitant and the Joint Annuitant, if any, are living. If the Contract Owner, the Annuitant or the Joint Annuitant dies before the Income Start Date, We will pay the Contract Value to the beneficiary as described in the Beneficiary Provisions.

This contract is issued in consideration of the payment of the single premium.

This contract is subject to the laws of the jurisdiction where it is purchased.

RIGHT TO EXAMINE CONTRACT

We want You to be satisfied with the contract You have purchased. We urge You to closely examine its provisions. If for any reason You are not satisfied with Your purchase, You may cancel the contract by returning it within 10 days (30 days if this contract is replacing another annuity contract or life insurance policy) after You receive it. A written request for cancellation must accompany the contract. In such an event, We will pay You the Contract Value on the date of surrender, plus any fees and charges deducted from the premiums or imposed under such contract.

Signed for the Company

[

Donald C. Hunt, Secretary

John C. Walters, President

]

Nonparticipating

ALL PAYMENTS PROVIDED BY THIS CONTRACT ARE BASED ON INVESTMENT EXPERIENCE OF A SUB-ACCOUNT, ARE VARIABLE AND ARE NOT GUARANTEED AS TO FIXED DOLLAR AMOUNT. DETAILS OF THE VARIABLE PROVISIONS ARE DESCRIBED UNDER VALUATION PROVISIONS ON PAGE 9.

**INDIVIDUAL SINGLE PREMIUM IMMEDIATE
VARIABLE ANNUITY CONTRACT**



HARTFORD LIFE INSURANCE COMPANY
Hartford, Connecticut 06104-2999
(a stock life insurance company, herein called the "Company")

Administrative Office:
Attn: Individual Annuity Services
P.O. Box 5085
Hartford, CT 06102-5085

We will pay the first of a series of annuity payments to the Payee on the Income Start Date if the Contract Owner, the Annuitant and the Joint Annuitant, if any, are living. If the Contract Owner, the Annuitant or the Joint Annuitant dies before the Income Start Date, We will pay the Contract Value to the beneficiary as described in the Beneficiary Provisions.

This contract is issued in consideration of the payment of the single premium.

This contract is subject to the laws of the jurisdiction where it is purchased.

RIGHT TO EXAMINE CONTRACT

We want You to be satisfied with the contract You have purchased. We urge You to closely examine its provisions. If for any reason You are not satisfied with Your purchase, You may cancel the contract by returning it within 10 days (30 days if this contract is replacing another annuity contract or life insurance policy) after You receive it. A written request for cancellation must accompany the contract. In such an event, We will pay You the Contract Value on the date of surrender, plus any fees and charges deducted from the premiums or imposed under such contract.

Signed for the Company

[

Donald C. Hunt, Secretary

John C. Walters, President

]

Nonparticipating

ALL PAYMENTS PROVIDED BY THIS CONTRACT ARE BASED ON INVESTMENT EXPERIENCE OF A SUB-ACCOUNT, ARE VARIABLE AND ARE NOT GUARANTEED AS TO FIXED DOLLAR AMOUNT. DETAILS OF THE VARIABLE PROVISIONS ARE DESCRIBED UNDER VALUATION PROVISIONS ON PAGE 10.

**INDIVIDUAL SINGLE PREMIUM IMMEDIATE
VARIABLE ANNUITY CONTRACT
WITH PERIOD CERTAIN**

SINGLE PREMIUM ANNUITY CERTAIN

Hartford Life Insurance Company
Hartford, Connecticut
(A stock insurance company)

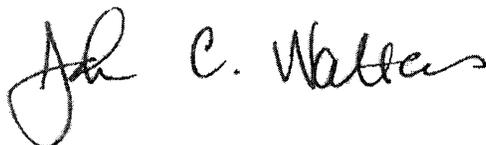
Will make Income Payments, according
To the frequency shown on Page 3.
Payments will begin on the Date of
First Payment. Payments will be made
to the Annuitant.

Will, upon receipt at its office in
Hartford, Connecticut of due proof
of the Annuitant's death before the
end of the Certain Period, continue
Income Payments to the Beneficiary
for the balance of the Certain Period.

Signed for the Company,
[



Donald C. Hunt, Secretary



John C. Walters, President]

Ten Day 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 Your purchase, You may cancel the contract by returning the contract within ten (10) days (thirty (30) days if this contract is replacing another annuity contract or life insurance policy) after You receive it. A written request for cancellation must accompany the contract. In such an event, We will pay You an amount equal to the premiums paid including any contract fees or charges.

Income Payments Payable for a Certain Period
Non-Participating
Single Premium Shown on Page 3



SINGLE PREMIUM IMMEDIATE LONGER LIFE ANNUITY

Hartford Life Insurance Company
Hartford, Connecticut
(A stock insurance company)

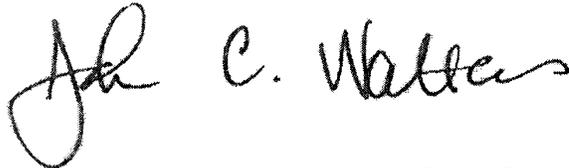
Will make Income Payments, while at least one of the Annuitants is alive, according to the frequency shown on Page 3. Payments will begin on the Date of First Payment. Until the Owner directs otherwise, payments will be made to the First Annuitant, if living, otherwise to the Second Annuitant.

Will pay the Owner an amount equal to the Single Premium upon receipt at our office in Hartford, Connecticut of due proof of the Death of both Annuitants before the Date of First Payment.

Signed for the Company,
[



Donald C. Hunt, Secretary



John C. Walters, President]

Ten Day 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 Your purchase, You may cancel the contract by returning the contract within ten (10) days (thirty (30) days if this contract is replacing another annuity contract or life insurance policy) after You receive it. A written request for cancellation must accompany the contract. In such an event, We will pay You an amount equal to the premiums paid including any contract fees or charges

Income Payments While Either Annuitant is Living
Non-Participating
Single Premium Shown on Page 3



SINGLE PREMIUM CASH REFUND LIFE ANNUITY

Hartford Life Insurance Company
Hartford, Connecticut
(A stock insurance company)

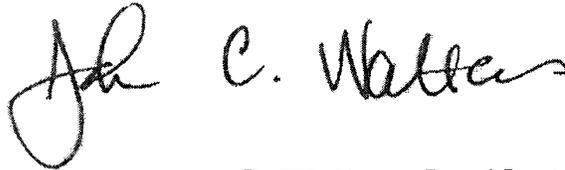
Will make Income Payments, while the Annuitant is alive, according to the frequency shown on Page 3. Payments will begin on the Date of First Payment. Payments will be made to the Annuitant until the owner directs otherwise.

Will, upon receipt at its office in Hartford, Connecticut of due proof of the Annuitant's death before the sum of Income Payments made equals or exceeds the Single Premium, pay to the Beneficiary the excess, if any, of the Single Premium over the Income Payments made.

Signed for the Company,
[



Donald C. Hunt, Secretary



John C. Walters, President]

Ten Day 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 Your purchase, You may cancel the contract by returning the contract within ten (10) days (thirty (30) days if this contract is replacing another annuity contract or life insurance policy) after You receive it. A written request for cancellation must accompany the contract. In such an event, We will pay You an amount equal to the premiums paid including any contract fees or charges

Income Payments Payable for Life
Cash Refund at Death
Non-Participating
Single Premium Shown on Page 3



SINGLE PREMIUM LIFE ANNUITY WITH CERTAIN PERIOD

Hartford Life Insurance Company
Hartford, Connecticut
(A stock insurance company)

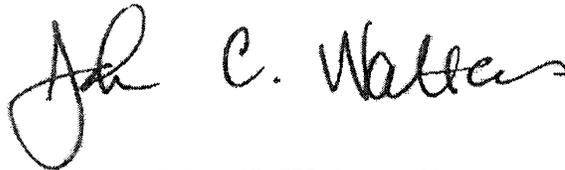
Will make Income Payments, while the Annuitant is alive, according to the frequency shown on Page 3. Payments will begin on the Date of First Payment. Payments will be made to the Annuitant until the Owner directs otherwise.

Will, upon receipt at its office in Hartford, Connecticut of due proof of the Annuitant's death before the end of the Certain Period, continue Income Payments to the Beneficiary for the balance of the Certain Period.

Signed for the Company,
[



Donald C. Hunt, Secretary



John C. Walters, President]

Ten Day 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 Your purchase, You may cancel the contract by returning the contract within ten (10) days (thirty (30) days if this contract is replacing another annuity contract or life insurance policy) after You receive it. A written request for cancellation must accompany the contract. In such an event, We will pay You an amount equal to the premiums paid including any contract fees or charges

Income Payments Payable for Life
Certain Period
Non-Participating
Single Premium Shown on Page 3



SINGLE PREMIUM IMMEDIATE LIFE ANNUITY

Hartford Life Insurance Company
Hartford, Connecticut
(A stock insurance company)

Will make Income Payments, while the Annuitant is alive, according to the frequency shown on Page 3. Payments will begin on the Date of First Payment. Payments will be made to the Annuitant until the Owner directs otherwise.

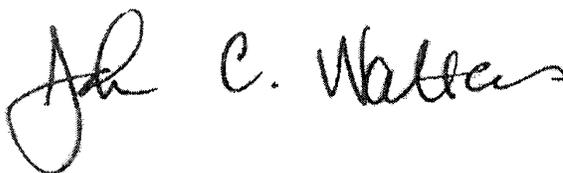
Will pay the Owner an amount equal to the Single Premium upon receipt at its office in Hartford, Connecticut of due proof of the Annuitant's death before the Date of First Payment.

Signed for the Company,

[



Donald C. Hunt, Secretary



John C. Walters, President

]

Ten Day 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 Your purchase, You may cancel the contract by returning the contract within ten (10) days (thirty (30) days if this contract is replacing another annuity contract or life insurance policy) after You receive it. A written request for cancellation must accompany the contract. In such an event, We will pay You an amount equal to the premiums paid including any contract fees or charges

Income Payments Payable for Life
Non-Participating
Single Premium Shown on Page 3



SINGLE PREMIUM JOINT LIFE ANNUITY WITH CERTAIN PERIOD

Hartford Life Insurance Company
Hartford, Connecticut
(A stock insurance company)

Will make Income Payments, during the Joint Lifetimes of the two Annuitants, thereafter During the remaining lifetime of the survivor, according to the frequency shown on Page 3. Payments will begin on the Date of First Payment. Payments will be made to the Annuitant until the Owner directs otherwise.

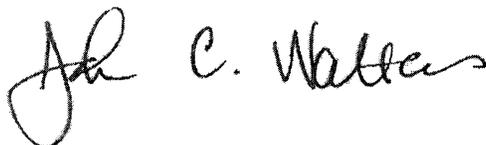
Will, upon receipt at its office in Hartford, Connecticut of due proof of the Annuitants' deaths before the end of the Certain Period, continue Income Payments to the Beneficiary for the balance of the Certain Period.

Signed for the Company,

[



Donald C. Hunt, Secretary



John C. Walters, President

]

Ten Day 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 Your purchase, You may cancel the contract by returning the contract within ten (10) days (thirty (30) days if this contract is replacing another annuity contract or life insurance policy) after You receive it. A written request for cancellation must accompany the contract. In such an event, We will pay You an amount equal to the premiums paid including any contract fees or charges

Income Payments Payable for the Joint Lifetimes of the two Annuitants
Certain Period
Non-Participating
Single Premium Shown on Page 3





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 closely examine its provisions. If for any reason You are not satisfied with Your purchase, You may cancel the Contract by returning it within 10 days (30 days if this Contract is replacing another annuity or life insurance policy) after You receive it. A written request for cancellation must accompany the Contract. In such an event, We will pay You an amount equal to the sum of: a) the Contract Value on the date of surrender multiplied by the Market Value Adjustment formula, and b) any charges deducted from the purchase payment or imposed under such Contract.

MARKET VALUE ADJUSTMENT FORMULA

This Contract contains a Market Value Adjustment formula. The formula may result in either upward or downward adjustments in the Gross Surrender Value. Details of the Market Value Adjustment are described in the Surrender Provisions on Page 8.

SEPARATE ACCOUNT

The Premium Payment will be deposited in a non-unitized separate account. All assets of Hartford Life Insurance Company are available to meet the guarantees under the Contract and are available to meet the general obligations of Hartford Life Insurance Company.

Signed for Hartford Life Insurance Company by:

[

Donald C. Hunt, *Secretary*

John C. Walters, *President*

]

NON-PARTICIPATING

**INDIVIDUAL SINGLE PREMIUM
MODIFIED GUARANTEED ANNUITY CONTRACT**

HARTFORD LIFE INSURANCE COMPANY
Hartford, Connecticut 06104-2999
(a stock life insurance company, herein called the "Company")

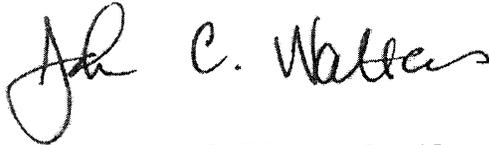
The Company agrees with the Contract Owner to provide the benefits as described in this contract.

Signed for the Company

[



Donald C. Hunt, Secretary



John C. Walters, President

]

READ THIS CONTRACT CAREFULLY

This is a legal contract between the Contract Owner and the Company.

INTEREST ADJUSTMENT

This contract contains an Interest Adjustment for surrenders made prior to the end of a Guarantee Period. The adjustment may result in both upward and downward changes in the Gross Surrender Value.

The Interest Adjustment will not be applied when the Contract Owner requests, In Writing:

- a) a full or partial surrender at the end of any Guarantee Period if the Company receives the request during the 30 day period preceding the end of such Guarantee Period; or
- b) interest withdrawals if the Company receives a written request for the interest credited during the twelve month period prior to the request.

RIGHT TO EXAMINE CONTRACT

The Company wants the Contract Owner to be satisfied with this Contract. The Company urges the Contract Owner to examine it closely. If for any reason the Contract Owner is not satisfied with this Contract, the Contract Owner may surrender the Contract by returning it within 10 days (30 days if this contract is replacing another annuity contract or life insurance policy) after it was purchased. A written request for cancellation must accompany the Contract. In such an event, any premium paid will be refunded by the Company, including any contract fees and charges.

NONPARTICIPATING

**INDIVIDUAL SINGLE PREMIUM
DEFERRED ANNUITY CONTRACT**





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 Owner (herein called "You", "Your") by Us on the Contract Issue Date, in consideration of Our receipt of the Premium Payment. We will make the Annuity Payments to You or a Payee that You name, and will pay the other benefits described in this Contract to You.

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

RIGHT TO EXAMINE CONTRACT

We want You to be satisfied with the contract You have purchased. We urge You to closely examine its provisions. If for any reason You are not satisfied with Your purchase, You may cancel the contract by returning it within 10 days (30 days if this contract is replacing another annuity contract or life insurance policy) after You receive it. A written request for cancellation must accompany the contract. In such an event, We will pay You an amount equal to the premiums paid including any contract fees and charges.

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

Signed for Hartford Life Insurance Company by:

[

Donald C. Hunt, *Secretary*

John C. Walters, *President*

]

INDIVIDUAL SINGLE PREMIUM PAYOUT ANNUITY CONTRACT

NON-PARTICIPATING

This Contract has no cash surrender value or loan value.

This Contract has no Death Benefit except as provided for in the Annuity Description contained herein in the Contract Specifications. If provided, the Death Benefit may be less than that specified in Your state's standard non-forfeiture law for individual deferred annuities.

INDIVIDUAL FIXED DEFERRED PAYOUT ANNUITY CONTRACT

HARTFORD LIFE INSURANCE COMPANY

Hartford, Connecticut 06104-2999

(a stock life insurance company, herein called the "Company")

We will pay the first of a series of Annuity payments to the Payee, unless directed otherwise by the Contract Owner, as of the Annuity Commencement Date, if the Annuitant, or the Joint Annuitant, if any, are living. The dollar amount of the initial Annuity payment is listed in the Contract Specifications to this Contract.

This Contract is issued in consideration of the payment of the initial premium payment.

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

The Contract Specifications on Page 3 and the conditions and provisions on this and the following pages are part of this Contract.

RIGHT TO EXAMINE CONTRACT

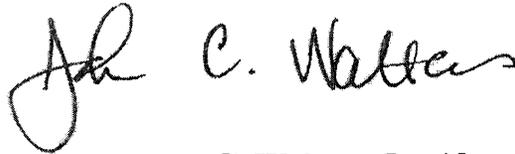
We want You to be satisfied with the contract You have purchased. We urge You to closely examine its provisions. If for any reason You are not satisfied with Your purchase, You may cancel the contract by returning it within 10 days (30 days if this contract is replacing another annuity contract or life insurance policy) after You receive it. A written request for cancellation must accompany the contract. In such an event, We will pay You an amount equal to the premiums paid including any contract fees and charges.

Signed for Hartford Life Insurance Company:

[



Donald C. Hunt, Secretary



John C. Walters, President

]

Premium Payment(s) are scheduled as described herein.

Non-participating

This Contract has no cash surrender value or loan value.

This Contract has no Death Benefit except as provided for in the Annuity Description contained herein in the Contract Specifications. If provided, the Death Benefit may be less than that specified in Your state's standard non-forfeiture law for individual deferred annuities.



SERFF Tracking Number: HARL-126374660 State: Arkansas
 Filing Company: Hartford Life Insurance Company State Tracking Number: 44074
 Company Tracking Number: NAIC REPLACEMENT (HL)
 TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
 Variable and Variable
 Product Name: NAIC Replacement (HL)
 Project Name/Number: NAIC Replacement Regs (HL)/NAIC Replacement Regs (HL)

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments: The Flesch Score Certification is for the Fixed Products only. The forms not on the list are Variable Annuities that are SEC registered product(s), therefore, they are exempt from the language simplification requirements of your state.		
Attachment: Flesch Score Certification.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable to this informational filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo		
Bypass Reason: Not applicable to this informational filing.		
Comments:		

FLESCH READABILITY CERTIFICATION

I, Patricia Harris, Assistant Vice President and Actuary hereby certify the Flesch scores for the following forms. All of the forms were scored manually. The forms and related scores and number of words in the text are provided below. These forms are printed in 10 point type, 2 points leaded.



Patricia L. Harris
AVP and Actuary

Form Number	Title	Flesch Score
HL-19919(AR)(Rev. 01-10)	Individual Fixed Deferred Payout Annuity Contract	55.7
HL-20141(AR)(Rev. 01-10)	Individual Single Premium Payout Annuity Contract	55.5
HL-10579-1(AR)(Rev. 01-10)	Single Premium Annuity Certain Contract	52.91
HL-9315-1(AR)(Rev. 01-10)	Single Premium Annuity Certain Contract	54.03
HL-9319-1(AR)(Rev. 01-10)	Single Premium Annuity Certain Contract	52.06
HL-9321-1(AR)(Rev. 01-10)	Single Premium Cash Refund Life Annuity Contract	51.32
HL-9317-1(AR)(Rev. 01-10)	Single Premium Immediate Longer Life Contract	55.27
HL-9421-1(AR)(Rev. 01-10)	Single Premium Annuity Certain Contract	59.67
HLSVR94(AR)(Rev. 01-10)	Individual Single Premium Deferred Ann Contract	55.59