

SERFF Tracking Number: HARL-126374800 State: Arkansas
Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 44073
Company Tracking Number: NAIC REPLACEMENT (LA)
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable
Product Name: NAIC REPLACEMENT FILING (LA)
Project Name/Number: NAIC REPLACEMENT FILING (LA) /NAIC REPLACEMENT FILING (LA)

Filing at a Glance

Company: Hartford Life and Annuity Insurance Company

Product Name: NAIC REPLACEMENT FILING SERFF Tr Num: HARL-126374800 State: Arkansas
(LA)

TOI: A02.11 Individual Annuities- Deferred Non- SERFF Status: Closed-Accepted State Tr Num: 44073
Variable and Variable For Informational Purposes

Sub-TOI: A02.11.002 Flexible Premium Co Tr Num: NAIC REPLACEMENT State Status: Filed-Closed
(LA)

Filing Type: Form

Reviewer(s): Linda Bird

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

Disposition Date: 11/16/2009

Date Submitted: 11/06/2009

Disposition Status: Accepted For
Informational Purposes

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: NAIC REPLACEMENT FILING (LA)
Project Number: NAIC REPLACEMENT FILING (LA)
Requested Filing Mode: Informational

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: These forms only
apply to Arkansas.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 11/16/2009

Explanation for Other Group Market Type:

State Status Changed: 11/16/2009

Deemer Date:

Created By: Ginger Morgan

Submitted By: Ginger Morgan

Corresponding Filing Tracking Number:

Filing Description:

RE: Hartford Life and Annuity Insurance Company

NAIC: 71153-091; FEIN: 39-1052598

Informational Filing regarding NAIC Replacement Regulation

SERFF Tracking Number: HARK-126374800 State: Arkansas
Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 44073
Company Tracking Number: NAIC REPLACEMENT (LA)
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable
Product Name: NAIC REPLACEMENT FILING (LA)
Project Name/Number: NAIC REPLACEMENT FILING (LA) /NAIC REPLACEMENT FILING (LA)

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 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	

SERFF Tracking Number: HARL-126374800 State: Arkansas
Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 44073
Company Tracking Number: NAIC REPLACEMENT (LA)
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable
Product Name: NAIC REPLACEMENT FILING (LA)
Project Name/Number: NAIC REPLACEMENT FILING (LA) /NAIC REPLACEMENT FILING (LA)

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Life and Annuity Insurance Company	\$50.00	11/06/2009	31849369

SERFF Tracking Number: HARL-126374800 State: Arkansas
Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 44073
Company Tracking Number: NAIC REPLACEMENT (LA)
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable
Product Name: NAIC REPLACEMENT FILING (LA)
Project Name/Number: NAIC REPLACEMENT FILING (LA) /NAIC REPLACEMENT FILING (LA)

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	11/16/2009	11/16/2009

SERFF Tracking Number: HARL-126374800 State: Arkansas
 Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 44073
 Company Tracking Number: NAIC REPLACEMENT (LA)
 TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
 Variable and Variable
 Product Name: NAIC REPLACEMENT FILING (LA)
 Project Name/Number: NAIC REPLACEMENT FILING (LA) /NAIC REPLACEMENT FILING (LA)

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

SERFF Tracking Number: HARL-126374800 State: Arkansas
 Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 44073
 Company Tracking Number: NAIC REPLACEMENT (LA)
 TOI: A02.II Individual Annuities- Deferred Non- Sub-TOI: A02.II.002 Flexible Premium
 Variable and Variable
 Product Name: NAIC REPLACEMENT FILING (LA)
 Project Name/Number: NAIC REPLACEMENT FILING (LA) /NAIC REPLACEMENT FILING (LA)

Form Schedule

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

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LA-VA03(Rev. 01-10)	Policy Jacket	Individual Annuity Contract	Revised	Replaced Form #: LA-VA03 Previous Filing #:		LA-VA03_Rev. 01-10_.pdf
	LA-ASHARE03(Rev. 01-10)	Policy Jacket	Individual Annuity Contract	Revised	Replaced Form #: LA-ASHARE03 Previous Filing #:		LA-ASHARE03_Rev. 01-10_.pdf
	LA-NCDSC03(Rev. 01-10)	Policy Jacket	Individual Annuity Contract	Revised	Replaced Form #: LA-NCDSC03 Previous Filing #:		LA-NCDSC03_Rev. 01-10_.pdf
	LA-VAXC03(Rev. 01-10)	Policy Jacket	Individual Annuity Contract	Revised	Replaced Form #: LA-VAXC03 Previous Filing #:		LA-VAXC03_Rev. 01-10_.pdf
	ILA-IMVA96(Rev. 01-10)	Policy Jacket	Individual Annuity Contract	Revised	Replaced Form #: ILA-IMVA96 Previous Filing #:		ILA-IMVA96_Rev. 01-10_.pdf
	ILA-IMVA96PC(Rev. 01-10)	Policy Jacket	Individual Annuity Contract	Revised	Replaced Form #: ILA-IMVA96PC Previous Filing #:		ILA-IMVA96PC_Rev. 01-10_.pdf
	LA-19925(AR)(Rev. 01-10)	Policy Jacket	Individual Annuity Contract	Revised	Replaced Form #: LA-19925(AR) Previous Filing #:		LA-19925_AR_Rev. 01-10_.pdf
	LA-20141(AR)(Rev. 01-10)	Policy Jacket	Individual Annuity Contract	Revised	Replaced Form #: LA-20141(AR) Previous Filing #:		LA-20141_AR_Rev. 01-10_Contract.pdf

INDIVIDUAL FLEXIBLE PREMIUM VARIABLE ANNUITY CONTRACT

HARTFORD LIFE AND ANNUITY 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

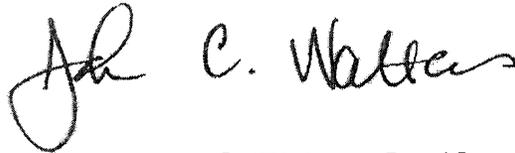
We want You to be satisfied with the contract You have purchased. We urge You to closely examine its provisions. If for any reason You are not satisfied with Your purchase, You may cancel the contract by returning it within 10 days (30 days if this contract is replacing another annuity contract or life 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 AND ANNUITY 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

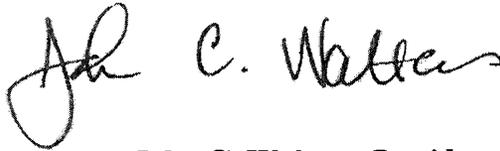
We want You to be satisfied with the contract You have purchased. We urge You to closely examine its provisions. If for any reason You are not satisfied with Your purchase, You may cancel the contract by returning it within 10 days (30 days if this contract is replacing another annuity contract or life 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 AND ANNUITY 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

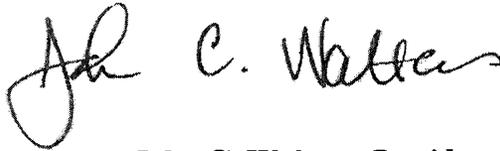
We want You to be satisfied with the contract You have purchased. We urge You to closely examine its provisions. If for any reason You are not satisfied with Your purchase, You may cancel the contract by returning it within 10 days (30 days if this contract is replacing another annuity contract or life 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 AND ANNUITY 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.

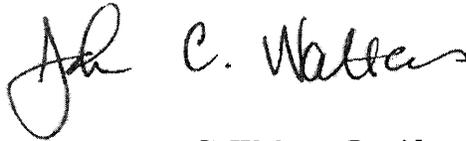
RIGHT TO EXAMINE CONTRACT

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 AND ANNUITY 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 AND ANNUITY 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**

INDIVIDUAL FIXED DEFERRED PAYOUT ANNUITY CONTRACT

HARTFORD LIFE AND ANNUITY 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

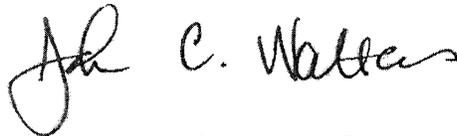
We want You to be satisfied with the contract You have purchased. We urge You to closely examine its provisions. If for any reason You are not satisfied with Your purchase, You may cancel the contract by returning it within 10 days (30 days if this contract is replacing another annuity contract or life 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 and Annuity 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.





Hartford Life and Annuity 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 and Annuity 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.

SERFF Tracking Number: HARL-126374800 State: Arkansas
 Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 44073
 Company Tracking Number: NAIC REPLACEMENT (LA)
 TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
 Variable and Variable
 Product Name: NAIC REPLACEMENT FILING (LA)
 Project Name/Number: NAIC REPLACEMENT FILING (LA) /NAIC REPLACEMENT FILING (LA)

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_LA_.pdf		

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

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo		
Bypass Reason: Not applicable to this 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
LA-19919(AR)(Rev. 01-10)	Individual Fixed Deferred Payout Annuity Contract	55.7
LA-20141(AR)(Rev. 01-10)	Individual Single Premium Payout Annuity Contract	55.5