

SERFF Tracking Number: HARL-126392321 State: Arkansas  
 Filing Company: Hartford Life Insurance Company State Tracking Number: 44251  
 Company Tracking Number: IPD-HL-SVP2-09(AR)  
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium  
 Variable  
 Product Name: Saver Certainty  
 Project Name/Number: 2009 Saver Certainty Contract Filing/IPD-HL-SVP2-09(AR)

## Filing at a Glance

Company: Hartford Life Insurance Company  
 Product Name: Saver Certainty SERFF Tr Num: HARL-126392321 State: Arkansas  
 TOI: A02I Individual Annuities- Deferred Non- SERFF Status: Closed-Approved- State Tr Num: 44251  
 Variable Closed  
 Sub-TOI: A02I.003 Single Premium Co Tr Num: IPD-HL-SVP2-09(AR) State Status: Approved-Closed  
 Filing Type: Form Reviewer(s): Linda Bird  
 Authors: Kenneth Bach, Lindsay Disposition Date: 12/07/2009  
 Cooper, Ginger Morgan, Tiffany  
 Heist  
 Date Submitted: 12/04/2009 Disposition Status: Approved-  
 Closed  
 Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: 2009 Saver Certainty Contract Filing Status of Filing in Domicile: Pending  
 Project Number: IPD-HL-SVP2-09(AR) Date Approved in Domicile:  
 Requested Filing Mode: Review & Approval Domicile Status Comments:  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Group Market Size:  
 Overall Rate Impact: Group Market Type:  
 Filing Status Changed: 12/07/2009 Explanation for Other Group Market Type:  
 State Status Changed: 12/07/2009  
 Deemer Date: Created By: Lindsay Cooper  
 Submitted By: Lindsay Cooper Corresponding Filing Tracking Number:  
 Filing Description:  
 Hartford Life Insurance Company NAIC 88072-091; FEIN 06-097-4148  
 HL-SVP2-09(AR) Individual Single Premium Deferred Annuity Contract  
 Related Policy Forms – See list of forms below

Enclosed are the captioned Individual Annuity policy forms for your review and approval. These forms are new and do not replace any previously approved forms.

SERFF Tracking Number: HARL-126392321 State: Arkansas  
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Company Tracking Number: IPD-HL-SVP2-09(AR)  
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium  
Variable  
Product Name: Saver Certainty  
Project Name/Number: 2009 Saver Certainty Contract Filing/IPD-HL-SVP2-09(AR)

Contract HL-SVP2-09(AR). This contract is an individual deferred annuity contract which provides a guaranteed interest rate for a specific period of time (Guarantee Period). The underlying assets are held in a non-unitized separate account, the values of which are guaranteed if held for specific periods. The contract contains an interest adjustment formula that is applied if the assets are withdrawn prior to the end of the specified periods. If upon expiration of a Guarantee Period, the Contract Owner does not elect a renewal Guarantee Period, the funds will be applied to a Default Guarantee Period (currently 1 year) during which no interest adjustment or surrender charge applies, as described in the contract. Additional information regarding the interest adjustment and its corresponding relevant index is included in the actuarial memorandum.

Included in the back of the contract are two sets of Annuity Tables. The first set of tables shows sex distinct rates while the second set shows unisex rates. If a contract is issued to qualify under a section of the Internal Revenue Code that requires annuity payments based on unisex rates, we will issue the unisex annuity rates with that contract. Otherwise, we will issue the contract with sex distinct annuity rates.

Nursing Home Waiver of Surrender Charge Rider HL-SVP2NH-09. This rider provides for a waiver of the Surrender Charge for surrenders during Nursing Home confinement, provided the contract owner meets the requirements of eligible confinement as defined in the rider. We intend to attach this rider to the contract when it is issued.

Extended Withdrawal Privilege Rider HL-SVP2EWP-09. We intend to attach this to the contract when it is issued for tax-qualified retirement plan sales, to enable the client to withdraw the required minimum distribution, as required by federal tax law, without a Surrender Charge or Interest Adjustment.

Charitable Remainder Trust Rider HL-SVP2CRT-09. We intend to attach this rider to the contract when it is issued for Charitable Remainder Trust sales. This rider allows for amounts in excess of the annual free withdrawal privilege to be surrendered.

Please note that we may use other previously approved forms with this contract.

We have enclosed an Actuarial Memo which demonstrates nonforfeiture and valuation compliance, and provides additional information regarding this product.

We have also attached a document which certifies compliance with state Readability/Flesch Score requirements.

These forms will be used for both qualified and non-qualified markets, and will be sold by professional, licensed agents in connection with retirement planning.

SERFF Tracking Number: HARL-126392321 State: Arkansas  
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 Company Tracking Number: IPD-HL-SVP2-09(AR)  
 TOI: A021 Individual Annuities- Deferred Non- Variable Sub-TOI: A021.003 Single Premium  
 Product Name: Saver Certainty  
 Project Name/Number: 2009 Saver Certainty Contract Filing/IPD-HL-SVP2-09(AR)

The bracketed items are variable and may be modified on a non-discriminatory basis. We have enclosed a Statement of Variable Material which describes the bracketing parameters.

Unless otherwise informed, we reserve the right to alter the layout, format, color, and typeface of this form.

If you have any questions regarding this submission please contact me at (860) 843-7424 or Lindsay Cooper at (860) 843-3552. We look forward to your approval of these forms.

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 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

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## Filing Fees

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

| COMPANY                         | AMOUNT  | DATE PROCESSED | TRANSACTION # |
|---------------------------------|---------|----------------|---------------|
| Hartford Life Insurance Company | \$50.00 | 12/04/2009     | 32485105      |

*SERFF Tracking Number:*     *HARL-126392321*                     *State:*                     *Arkansas*  
*Filing Company:*             *Hartford Life Insurance Company*             *State Tracking Number:*     *44251*  
*Company Tracking Number:*   *IPD-HL-SVP2-09(AR)*  
*TOI:*                     *A021 Individual Annuities- Deferred Non-*     *Sub-TOI:*                     *A021.003 Single Premium*  
  *Variable*  
*Product Name:*             *Saver Certainty*  
*Project Name/Number:*        *2009 Saver Certainty Contract Filing/IPD-HL-SVP2-09(AR)*

## **Correspondence Summary**

### **Dispositions**

| <b>Status</b>   | <b>Created By</b> | <b>Created On</b> | <b>Date Submitted</b> |
|-----------------|-------------------|-------------------|-----------------------|
| Approved-Closed | Linda Bird        | 12/07/2009        | 12/07/2009            |



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| Schedule            | Schedule Item                                       | Schedule Item Status | Public Access |
|---------------------|---|----------------------|---------------|
| Supporting Document | Flesch Certification                                | Yes                  | Yes           |
| Supporting Document | Application   | Yes                  | Yes           |
| Supporting Document | Life & Annuity - Acturial Memo                      | No                   | No            |
| Supporting Document | Statement of Variables                              | Yes                  | Yes           |
| Form                | Individual Single Premium Deferred Annuity Contract | Yes                  | Yes           |
| Form                | Nursing Home Waiver of Surrender Charge Rider       | Yes                  | Yes           |
| Form                | Extended Withdrawal Privilege Rider                 | Yes                  | Yes           |
| Form                | Charitable Remainder Trust Rider                    | Yes                  | Yes           |

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## Form Schedule

### Lead Form Number: HL-SVP2-09(AR)

| Schedule Item Status | Form Number    | Form Type Form Name   | Action  | Action Specific Data | Readability | Attachment         |
|----------------------|----------------|---|---------|----------------------|-------------|--------------------|
|                      | HL-SVP2-09(AR) | Policy/Cont Individual Single ract/Fratern Premium Deferred al Annuity Contract Certificate   | Initial |                      | 50.700      | HL-SVP2-09(AR).pdf |
|                      | HL-SVP2NH-09   | Policy/Cont Nursing Home ract/Fratern Waiver of Surrender al Charge Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider | Initial |                      | 50.600      | HL-SVP2NH-09.pdf   |
|                      | HL-SVP2EWP-09  | Policy/Cont Extended Withdrawal ract/Fratern Privilege Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider           | Initial |                      | 52.900      | HL-SVP2EWP-09.pdf  |
|                      | HL-SVP2CRT-09  | Policy/Cont Charitable ract/Fratern Remainder Trust al Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider              | Initial |                      | 50.700      | HL-SVP2CRT-09.pdf  |

*SERFF Tracking Number:* HARK-126392321      *State:* Arkansas  
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*TOI:* A021 Individual Annuities- Deferred Non-      *Sub-TOI:* A021.003 Single Premium  
Variable  
*Product Name:* Saver Certainty  
*Project Name/Number:* 2009 Saver Certainty Contract Filing/IPD-HL-SVP2-09(AR)  
nt or Rider



**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 receipt of the Premium Payment by Us. 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 modified by the Interest Adjustment formula, and b) any charges deducted from the purchase payment or imposed under such Contract.

**INTEREST ADJUSTMENT**

This Contract contains an Interest Adjustment. The adjustment may result in either upward or downward adjustments in the Gross Surrender Value. Details of the Interest Adjustment are described on the Contract Specifications page.

**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  
DEFERRED ANNUITY CONTRACT**

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**CONTRACT SPECIFICATIONS**

|                             |                 |                                  |                   |
|-----------------------------|-----------------|----------------------------------|-------------------|
| <b>CONTRACT NUMBER</b>      | [SAMPLE]        | <b>CONTRACT ISSUE DATE</b>       | [MARCH 1, 2010]   |
| <b>ANNUITANT</b>            | [MATTHEW BROWN] | <b>SPECIFICATIONS DATE</b>       | [MARCH 1, 2010]   |
| <b>ANNUITANT AGE</b>        | [35]            | <b>ANNUITY COMMENCEMENT DATE</b> | [OCTOBER 1, 2040] |
| <b>ANNUITANT GENDER</b>     | [MALE]          | <b>PREMIUM PAYMENT</b>           | [\$10,000]        |
| <b>CONTRACT OWNER</b>       | [MATTHEW BROWN] | <b>GUARANTEE PERIOD</b>          | [5 YEARS]         |
| <b>CONTINGENT ANNUITANT</b> |                 | <b>GUARANTEE RATE</b>            | [7%]              |
| <b>BENEFICIARY</b>          | [KELLY BROWN]   | <b>MINIMUM INTEREST RATE</b>     | [1%]              |
|                             |                 | <b>DEFAULT GUARANTEE PERIOD</b>  | [1 YEAR]          |
|                             |                 | <b>RELEVANT INDEX</b>            | [HMGAa]           |

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

- [Transfers from the current Guarantee Period into a new Guarantee Period or into the Default Guarantee Period made at the end of the then current Guarantee Period.
- Surrenders during the 30 day period at the beginning of a subsequent Guarantee Period; or
- Annuitization; or
- The Death Benefit; or
- The Default Guarantee Period ]

This charge varies according to initial and subsequent Guarantee Periods and equals:

**INITIAL OR SUBSEQUENT GUARANTEE PERIOD**

| <u>YEAR</u> | <u>CHARGE</u> |
|-------------|---------------|
| [1          | 8%            |
| 2           | 8%            |
| 3           | 7%            |
| 4           | 6%            |
| 5           | 5%            |
| 6           | 4%            |
| 7           | 3%            |
| 8           | 2%            |
| 9           | 1%            |
| 10          | 0%]           |

**ANNUAL FREE WITHDRAWAL AMOUNT:** The portion of Your Gross Surrender Value which is not subject to the Surrender Charge and Interest Adjustment. [It equals any interest credited during the 12 months prior to the Surrender Date that was not previously withdrawn.]

## CONTRACT SPECIFICATIONS

**MINIMUM AMOUNT:** Partial surrenders may only be made if the remaining Contract Value after the Gross Surrender Value is deducted is at least the Minimum Amount of [\$500]. If the partial surrender would reduce the Contract Value to below the Minimum Amount, Your Contract will be deemed to have been fully surrendered.

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

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

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

## CONTRACT SPECIFICATIONS

**INTEREST ADJUSTMENT:** The Interest Adjustment formula which will be used by Us to determine the Interest Adjustment is calculated as follows:

$$\left[ \frac{1+I}{1+J} \right]^{N/12} - 1 \text{ where:}$$

I = The Relevant Index rate as of three business days prior to the Guarantee Period effective date (expressed as a decimal, e.g., 1% = .01), with maturity years equal to the length of the then current Guarantee Period (This will be interpolated as necessary); and,

J = The Relevant Index rate as of three business days prior to the date the interest adjustment is applied (expressed as a decimal, e.g., 1% = .01), with maturity years equal to the remainder of the then current Guarantee Period (this will be interpolated when necessary); and

N = the number of months from the Surrender Date to the end of the then current Guarantee Period.

The Interest Adjustment equals the gross surrender value, excluding the free withdrawal amount, multiplied times the Interest Adjustment formula.

**Interest Adjustment Limit** - During the initial Guarantee Period the dollar value of the Interest Adjustment, whether positive or negative, will never be more than the difference between Your Contract Value as of the surrender date and the Premium Payment accumulated at the Non-Forfeiture rate to the surrender date. During any subsequent Guarantee Period the dollar value of the Interest Adjustment, whether positive or negative, will never be more than the difference between Your Contract Value as of the surrender date and the Contract Value as of the beginning of the Guarantee Period accumulated at the Non-Forfeiture rate to the surrender date.

For new Guarantee Periods, We may prospectively change the Relevant Index from time to time; provided, however, the Relevant Index established at initiation of a Guarantee Period will remain in effect until maturity of such Guarantee Period.

During a Guarantee Period, if any Relevant Index is no longer available or the calculation of such index has substantially changed, We will use a substantially similar index for determining the Interest Adjustment. We will notify You of any changes in the availability of the Relevant Index and the applicable substitute We will use. Any such change shall be subject to any applicable regulatory approval that may be required.

**ADMINISTRATIVE OFFICE OF THE COMPANY:** [Currently located at 1 Griffin Road, Windsor, CT 06095-1512. All correspondence concerning this Contract should be sent to Our mailing address: Hartford Life Insurance Company, P.O. Box 5085, Hartford, CT 06102-5085.]

## DEFINITIONS

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

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

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

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

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

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

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

**CONTRACT ISSUE DATE.** The date Your Contract becomes effective and is shown on The Contract Specifications page. Contract Years are measured from the Contract Issue Date.

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

**CONTRACT VALUE.** The Contract Value on the Contract Issue Date is equal to the Premium Payment deposited into the Contract less any applicable Premium Taxes. Thereafter, it is the Premium Payment increased by interest credited, reduced by any prior surrenders (including applicable Surrender Charges and Premium Taxes) and adjusted by any Interest Adjustments previously applied.

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

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

**DEFAULT GUARANTEE PERIOD.** The duration that is automatically established by Us as a default in the event that You do not elect a renewal Guarantee Period upon the expiration of a Guarantee Period. The maximum Default Guarantee Period is shown on the Contract Specifications page. The interest rate that We credit for this duration will not be less than the Minimum Interest Rate as provided by the Contract.

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

**GROSS SURRENDER VALUE.** The surrender amount requested by You prior to the deduction of Surrender Charges, Premium Taxes, and the Market Value Adjustment, as applicable.

**GUARANTEE PERIOD.** The period offered by Us and elected by You for which either an initial or renewal interest rate will be credited. The initial Guarantee Period is shown on the Contract Specifications page and will be amended on each Specifications Date. A Guarantee Period does not include a Default Guarantee Period.

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

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

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

**INTEREST ADJUSTMENT.** A positive or negative adjustment applied in the determination of your Gross Surrender Value after the Annual Free Withdrawal Amount is taken into consideration, if applicable, and after Surrender Charges are deducted, if applicable. The Interest Adjustment is subject to the Interest Adjustment Limit as calculated by Us and is shown on the Contract Specifications page.

**NET SURRENDER VALUE.** The Gross Surrender Value after the deduction of any Surrender Charges, Premium Taxes, and the Interest Adjustment, as applicable.

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

**PREMIUM PAYMENT.** 100% of the dollar amount of the money sent to Us to be invested in Your contract.

**PREMIUM TAX.** A tax imposed on Us by certain jurisdictions when a Premium Payment is made or when Annuity Payments are made.

**RELEVANT INDEX.** The index available as of the beginning of each Guarantee Period which is a component used to determine the Interest Adjustment. The Relevant Index will be determined on the Contract Issue Date and each subsequent Specifications Date. The Relevant Index is shown on the Contract Specifications page 3.

**SPECIFICATIONS DATE –** The effective date of the Contract Specifications page. The Initial Specifications Date is the Contract Issue Date. A new Specifications Date will be established coinciding with the initiation of each new Guarantee Period. The Contract Specifications bearing the latest date supersedes all prior Contract Specifications pages.

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

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

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

**YOU, YOUR.** The Contract Owner(s).

## PREMIUM PAYMENT PROVISIONS

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

## CONTRACT CONTROL PROVISIONS

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

The Annuitant may not be changed.

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

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

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

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

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

## GENERAL PROVISIONS

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

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

**INCONTESTABILITY.** We cannot contest this Contract.

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

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

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

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

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

## GUARANTEE PERIOD AND INTEREST CREDITING PROVISIONS

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

**Guarantee Period Expiration, Renewal and Duration Exchange.** Upon expiration of any Guarantee Period, unless You have elected In Writing to: 1.) renew into another permissible Guarantee Period duration that We make available to You at that time that would not extend beyond the maximum Annuity Commencement Date; or 2.) annuitize Your Contract; or 3.) surrender Your Contract; or 4.) elect other options made available by Us, the Default Guarantee Period will automatically commence.

If You have elected to renew into a new Guarantee Period at the expiration of a previously elected Guarantee Period, during the first 30 days of such new Guarantee Period, You may elect a duration exchange into a Guarantee Period of a different permissible duration or into the Default Guarantee Period without incurring a Surrender Charge or Interest Adjustment. If You renew into a new Guarantee Period from the Default Guarantee Period, such 30 day period does not apply.

You may also elect a duration exchange into a Guarantee Period of a different permissible duration while Contract Value is held during the Default Guarantee Period without incurring a Surrender Charge or Interest Adjustment. However, You may not renew or transfer the Contract into any Guarantee Period of a duration that extends beyond the Annuity Commencement Date as described under the Annuity Provisions of this Contract.

The Contract Value at the beginning of the new Guarantee Period will equal the Contract Value at the time of transfer.

Surrender Charges applicable to each subsequent Guarantee Period (excluding the Default Guarantee Period) are measured from the beginning of each subsequent Guarantee Period and are shown on the Contract Specifications page as of each Specifications Date.

**CREDITING OF INTEREST.** The Premium Payment (less the Gross Surrender Value of all surrenders made) will earn interest daily at the effective annual Guarantee Rate during the Guarantee Period. This rate will never be less than the Minimum Interest Rate. The Guarantee Rate is set by Us for the applicable Guarantee Period on the effective date of each Guarantee Period. The initial Guarantee Rate that We will credit is shown on the Contract Specifications page.

The Contract Value held during the Default Guarantee Period will earn interest daily at an effective annual rate that will never be less than the Minimum Interest Rate.

**MINIMUM INTEREST RATE.** The guaranteed Minimum Interest Rate that will be applied during a Guarantee Period is determined at the beginning of each Guarantee Period inclusive of the Default Guarantee Period. The Minimum Interest Rate equals the greater of 1% and an interest rate calculated as follows:

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

The nonforfeiture interest rate will be the lesser of three percent or a rate equal to the average five-year Constant Maturity Treasury Rate reported by the Federal Reserve for the calendar month two months prior to the date guaranteed rates updates are made publicly available rounded to the nearest one-twentieth of one per cent reduced by one hundred twenty-five basis points; where the resulting interest rate is not less than one per cent. Guaranteed rates are updated and made publicly available at least once a month. The nonforfeiture rate will be updated at the beginning of every guarantee period. It will not change during a Guarantee Period.

The Minimum Interest Rate will be recalculated at the beginning of every Guarantee Period and every Default Guarantee Period.

We may credit additional interest at Our sole discretion.

## **SURRENDER PROVISIONS**

**SURRENDERS.** A full or partial surrender under this Contract may be elected by You In Writing at any time, subject to any applicable Surrender Charge or Market Value Adjustment. A request for a surrender at the end of a Guarantee Period must be received, In Writing, no later than the last Business Day of a Guarantee Period.

In the event of a full or partial surrender made during a Guarantee Period, no Surrender Charge or Market Value Adjustment will be imposed on the Annual Free Withdrawal Amount. A full or partial surrender made on the last Business Day of a Guarantee Period or at any time during the Default Guarantee Period is not subject to a Surrender Charge or Market Value Adjustment.

Partial surrenders may only be made if:

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

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

Assume:

A = the amount you request for a Surrender;

B = Annual Free Withdrawal Amount;

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

D = the Interest Adjustment subject to the Interest Adjustment Limit as calculated by Us, shown on the Contract Specifications page.

The Net Surrender Value equals  $A - C + D$ .

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

## **DEATH BENEFIT PROVISIONS**

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

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

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

If the Annuitant dies, and

- a) the Annuitant is also the sole Contract Owner and there is no named Contingent Annuitant, the designated Beneficiary will remain the Beneficiary and receives the Death Benefit.
- b) the Contract Owner is a trust or other non-natural person, there may be no named Contingent Annuitant, the Contract Owner becomes the Beneficiary and receives the Death Benefit.
- c) the Contract Owner is living and there is no Contingent Annuitant or the Contingent Annuitant is not living, the Contract Owner will be presumed to be the Contingent Annuitant and the Contract continues. The Contract Owner may waive this presumption and receive the Death Benefit. The rights of the designated Beneficiary are automatically voided.
- d) the Contract Owner is living and the Contingent Annuitant is living, the Contingent Annuitant is designated as the Annuitant and the Contract continues.

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

- a) If the Contract Owner dies and the joint Contract Owner and the Annuitant are both living, the surviving joint Contract Owner will become the Contract Owner and the payments will continue as scheduled.
- b) If the Contract Owner dies and the joint Contract Owner and all Annuitants are living, the surviving joint Contract Owner will be come the Beneficiary and receives the Death Benefit.
- c) If the Contract Owner dies and there is no surviving Contract Owner and any Annuitant is living, the designated Beneficiary(ies) becomes the Contract Owner(s) and payments continue as scheduled.

- d) If the Contract Owner dies and there is no surviving Contract Owner or Annuitant, the designated Beneficiary(ies) receive the Death Benefit.
- e) If the Annuitant dies and the surviving Contract Owner and Annuitant are both living, payments continue to the surviving Contract Owner(s).
- f) If the Annuitant dies and there is a surviving Contract Owner but all Annuitants are deceased, the surviving Contract Owner(s) receive the Death Benefit.
- g) If the Annuitant dies and there is no surviving Contract Owner and the Annuitant is living, the designated Beneficiary(ies) becomes the Contract Owner(s) and payments continue to the surviving Contract Owner(s).
- h) If the Annuitant dies and there is no surviving Contract Owner and all Annuitants are deceased, the designated Beneficiary(ies) becomes the Contract Owner(s) and payments continue to the surviving Contract Owners.

**DEATH BENEFIT.** The Death Benefit will be calculated as of the date We receive notification, In Writing, of Due Proof of Death at the Administrative Office of the Company. If death occurs before the Annuity Commencement Date, the Death Benefit equals the Contract Value. There is no Surrender Charge or Interest Adjustment applied to a single lump sum Death Benefit. However, depending on the settlement option elected, an Interest Adjustment may be applied to any partial surrender(s). If death occurs on or after the Annuity Commencement Date, any remaining interest in the Contract will be paid at least as rapidly as under the method of distribution in effect at the time of death.

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

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

When payment is taken in a single lump sum, payment will be made within 7 Business Days of Our receipt of complete instructions.

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

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

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

During the five year period described above, the amounts otherwise payable as a Death Benefit will remain in the same Guarantee Period and continue to earn the same interest rate as at the time of death. If the Guarantee Period ends before the end of the five year period, the Beneficiary may elect a new Guarantee Period with a duration closest to, but not to exceed the time remaining in the period of five years from the date of the Contract Owner's or Annuitant's death. If a new Guarantee Period is not elected, the Default Guarantee Period will automatically commence. Full or partial surrenders may be made at any time. In the event of any surrender, the remaining value will equal the Death Benefit left with Us, minus any Gross Surrender Values, plus any interest earned. Any partial surrender(s) made during this five year period will not be subject to a Surrender Charge, however, an Interest Adjustment will apply. No Interest Adjustment will be applied to any remaining amount distributed on the last Business Day of the five year period.

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

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

then for purposes of satisfying the distribution requirements above, the benefit will be treated as distributed entirely on the date such periodic distributions begin. During the selected distribution period the amounts otherwise payable as a Death Benefit will remain in the same Guarantee Period and continue to earn the same interest rate as at the time of death. If the Guarantee Period ends before the end of the applicable period the, Beneficiary may elect a new Guarantee Period with a duration closest to, but not to exceed the time remaining in the applicable period. If a new Guarantee Period is not elected the Default Guarantee Period will automatically commence. Full or partial surrenders may be made at any time. In the event of any surrender, the remaining value will equal the Death Benefit left with Us, minus any Gross Surrender Values, plus any interest earned. Any partial surrender(s) made during the applicable period will not be subject to a Surrender Charge, however, an Interest Adjustment will apply. No Interest Adjustment will be applied to any remaining amount distributed on the last Business Day of the applicable period.

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

## ANNUITY PROVISIONS

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

**ANNUITY PAYMENT.** If the Annuity Commencement Date does not coincide with the end of a Guarantee Period, We will apply Your Contract Value, less any applicable Premium Taxes, multiplied by the Interest Adjustment, if any, to purchase the modal income payments according to the Annuity Option elected. If the Annuity Commencement Date coincides with the end of any Guarantee Period or is elected during the Default Guarantee Period, no Interest Adjustment will be applied in the determination of the monthly income payments. No Surrender Charge will be applied upon annuitization at any time.

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

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

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

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

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

**TERMINATION AFTER THE ANNUITY COMMENCEMENT DATE.** This Contract may not be surrendered after the commencement of Annuity payments.

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

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

## ANNUITY OPTIONS

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

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

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

**Joint and Last Survivor Life Annuity** - An Annuity payable during the joint lifetime of the Annuitant and a Joint Annuitant, and thereafter during the remaining lifetime of the survivor Annuitant. At the time of electing this option, the Contract Owner may elect reduced payments over the remaining lifetime of the survivor Annuitant. Payments will cease with the last payment prior to the death of the survivor.

**Joint and Last Survivor Life Annuity with Payments for a Period Certain** (5 years to 100 years-age) - An Annuity payable for a fixed number of years and during the lifetimes of the Annuitant and the Joint Annuitant and thereafter during the remaining lifetime of the survivor. At the time of electing this Annuity Option, the Contract Owner may elect reduced payments over the remaining lifetime of the survivor. If, at the death of the last surviving Annuitant, payments have been made for less than the period selected, the remaining payments will be made to the Beneficiary, or the Beneficiary can elect to receive the present value of the remaining payments in a single lump sum. To calculate the present value We will use an interest rate We determine in Our discretion.

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

## ANNUITY TABLES

**DESCRIPTION OF TABLES.** The attached Annuity Tables show the minimum dollar amount of the monthly payments for each \$1,000 applied under each of the Annuity Options. Under the Life Annuity, Life Annuity with a Cash Refund, or Life Annuity with Payments for a Period Certain options, the amount of each payment will depend upon the age and gender of the Annuitant at the time the first payment is due. Under the Joint and Last Survivor Annuity and Joint and Last Survivor Annuity with Payments for a Period Certain options, the amount of each payment will depend upon the gender of both Annuitants and their ages at the time the first payment is due. Gender will not be used to determine the amount of the Annuity payable if this Contract is issued to qualify under certain sections of the Internal Revenue Code. If gender is used to determine the amount of Annuity payable, the Annuity Tables at the end of this Contract will provide rates of payment for male Annuitants and female Annuitants.

The tables for all of the Annuity Options, excluding the Payments for a Period Certain option, are based on the [Annuity 2000 Mortality Table projected forward using Projection Scale AA] , an annuitization year of 2010, and an interest rate of [1.5%]. The table for the Payments for a Period Certain option is based on an interest rate of [1.5%] per annum.

The Annuity tables for all of the Annuity Options, excluding the Payments for a Period Certain option are age dependent. The amount of the first payment will be based on an age that is a specified number of years younger than the Annuitant's then-attained age. The revised age is as follows:

| <b>Date of First Payment</b> | <b>Revised Age</b> |
|------------------------------|--------------------|
| [Prior to 2025               | 2 years            |
| 2025 - 2029                  | 3 years            |
| 2030 - 2039                  | 4 years            |
| 2040 - 2049                  | 5 years            |
| 2050 or later                | 6 years]           |

**ANNUITY TABLES FOR FIXED PAYMENTS**  
**Based on [1.5%] Interest Rate**  
**Amount of First Monthly Payment For Each \$1,000 Applied**

Fixed Dollar Annuity payments will not vary and are guaranteed as to fixed dollar amount. Payments for any available Annuity payment frequency, period certain, age, or combination of ages not shown will be quoted upon request. The tables shown below are age dependant and are prior to the application of an age revision based on the year of annuitization.

**LIFE ANNUITY, LIFE ANNUITY WITH A CASH REFUND, AND LIFE ANNUITY WITH PAYMENTS FOR A  
PERIOD CERTAIN - SINGLE LIFE ANNUITIES**

| Age | Cash Refund | Male Annuitant<br>Monthly Payments Guaranteed |        |        |        | Cash Refund | Female Annuitant<br>Monthly Payments Guaranteed |        |        |        |
|-----|-------------|---|--------|--------|--------|-------------|---|--------|--------|--------|
|     |             | None  | 120    | 180    | 240    |             | None  | 120    | 180    | 240    |
| [35 | \$2.31      | \$2.33  | \$2.33 | \$2.33 | \$2.32 | \$2.28      | \$2.29  | \$2.28 | \$2.28 | \$2.28 |
| 40  | 2.44        | 2.51  | 2.51   | 2.50   | 2.49   | 2.40        | 2.45  | 2.45   | 2.44   | 2.44   |
| 45  | 2.61        | 2.74  | 2.73   | 2.72   | 2.70   | 2.56        | 2.65  | 2.65   | 2.64   | 2.63   |
| 50  | 2.83        | 3.02  | 3.01   | 2.99   | 2.95   | 2.76        | 2.90  | 2.90   | 2.88   | 2.86   |
| 51  | 2.88        | 3.09  | 3.07   | 3.05   | 3.01   | 2.81        | 2.96  | 2.95   | 2.94   | 2.91   |
| 52  | 2.93        | 3.16  | 3.14   | 3.11   | 3.07   | 2.86        | 3.02  | 3.01   | 3.00   | 2.97   |
| 53  | 2.99        | 3.23  | 3.21   | 3.18   | 3.13   | 2.91        | 3.09  | 3.08   | 3.06   | 3.02   |
| 54  | 3.05        | 3.30  | 3.28   | 3.25   | 3.19   | 2.96        | 3.16  | 3.14   | 3.12   | 3.08   |
| 55  | 3.10        | 3.39  | 3.36   | 3.32   | 3.26   | 3.02        | 3.23  | 3.21   | 3.18   | 3.14   |
| 56  | 3.17        | 3.47  | 3.44   | 3.40   | 3.33   | 3.08        | 3.30  | 3.28   | 3.25   | 3.21   |
| 57  | 3.23        | 3.56  | 3.53   | 3.47   | 3.40   | 3.14        | 3.38  | 3.36   | 3.33   | 3.27   |
| 58  | 3.30        | 3.66  | 3.62   | 3.56   | 3.47   | 3.20        | 3.47  | 3.44   | 3.40   | 3.34   |
| 59  | 3.37        | 3.76  | 3.71   | 3.64   | 3.54   | 3.26        | 3.55  | 3.52   | 3.48   | 3.41   |
| 60  | 3.44        | 3.87  | 3.81   | 3.74   | 3.62   | 3.33        | 3.65  | 3.61   | 3.56   | 3.48   |
| 61  | 3.52        | 3.98  | 3.92   | 3.83   | 3.69   | 3.40        | 3.75  | 3.71   | 3.65   | 3.56   |
| 62  | 3.60        | 4.11  | 4.03   | 3.93   | 3.77   | 3.48        | 3.85  | 3.81   | 3.74   | 3.63   |
| 63  | 3.68        | 4.24  | 4.15   | 4.03   | 3.85   | 3.56        | 3.97  | 3.91   | 3.84   | 3.71   |
| 64  | 3.77        | 4.38  | 4.28   | 4.14   | 3.92   | 3.64        | 4.09  | 4.03   | 3.94   | 3.79   |
| 65  | 3.86        | 4.53  | 4.41   | 4.24   | 4.00   | 3.73        | 4.22  | 4.14   | 4.04   | 3.87   |
| 66  | 3.95        | 4.69  | 4.55   | 4.36   | 4.08   | 3.82        | 4.35  | 4.27   | 4.15   | 3.95   |
| 67  | 4.05        | 4.86  | 4.69   | 4.47   | 4.15   | 3.92        | 4.50  | 4.40   | 4.26   | 4.03   |
| 68  | 4.16        | 5.04  | 4.84   | 4.58   | 4.22   | 4.02        | 4.66  | 4.54   | 4.37   | 4.11   |
| 69  | 4.27        | 5.24  | 5.00   | 4.70   | 4.29   | 4.13        | 4.83  | 4.69   | 4.49   | 4.19   |
| 70  | 4.38        | 5.45  | 5.17   | 4.82   | 4.36   | 4.24        | 5.01  | 4.85   | 4.61   | 4.26   |
| 75  | 5.05        | 6.75  | 6.09   | 5.37   | 4.62   | 4.89        | 6.17  | 5.76   | 5.22   | 4.57   |
| 80  | 5.89        | 8.61  | 7.07   | 5.81   | 4.75   | 5.73        | 7.91  | 7.07   | 5.81   | 4.75]  |

**ANNUITY TABLES FOR FIXED PAYMENTS**  
**Based on [1.5%] Interest Rate**  
**(Continued)**

**JOINT AND LAST SURVIVOR ANNUITY**

| Age of Male | Age of Female |        |        |        |        |        |        |        |        |        |        |        |
|-------------|---------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|             | 35            | 40     | 45     | 50     | 55     | 60     | 65     | 70     | 75     | 80     | 85     | 90     |
| [35         | \$2.12        | \$2.18 | \$2.23 | \$2.26 | \$2.28 | \$2.30 | \$2.31 | \$2.32 | \$2.32 | \$2.33 | \$2.33 | \$2.33 |
| 40          | 2.17          | 2.25   | 2.32   | 2.38   | 2.42   | 2.45   | 2.47   | 2.49   | 2.50   | 2.50   | 2.51   | 2.51   |
| 45          | 2.21          | 2.31   | 2.41   | 2.50   | 2.57   | 2.63   | 2.66   | 2.69   | 2.71   | 2.72   | 2.73   | 2.73   |
| 50          | 2.24          | 2.36   | 2.49   | 2.61   | 2.72   | 2.82   | 2.89   | 2.93   | 2.97   | 2.99   | 3.00   | 3.01   |
| 55          | 2.25          | 2.39   | 2.54   | 2.70   | 2.86   | 3.01   | 3.13   | 3.22   | 3.29   | 3.33   | 3.35   | 3.37   |
| 60          | 2.27          | 2.41   | 2.58   | 2.77   | 2.98   | 3.19   | 3.38   | 3.55   | 3.67   | 3.75   | 3.80   | 3.83   |
| 65          | 2.27          | 2.43   | 2.61   | 2.82   | 3.07   | 3.34   | 3.62   | 3.89   | 4.11   | 4.28   | 4.39   | 4.45   |
| 70          | 2.28          | 2.43   | 2.62   | 2.85   | 3.13   | 3.46   | 3.83   | 4.22   | 4.60   | 4.91   | 5.14   | 5.28   |
| 75          | 2.28          | 2.44   | 2.64   | 2.87   | 3.17   | 3.53   | 3.98   | 4.50   | 5.06   | 5.60   | 6.04   | 6.34   |
| 80          | 2.28          | 2.44   | 2.64   | 2.89   | 3.19   | 3.58   | 4.08   | 4.70   | 5.46   | 6.28   | 7.05   | 7.64   |
| 85          | 2.28          | 2.45   | 2.65   | 2.89   | 3.21   | 3.61   | 4.14   | 4.84   | 5.74   | 6.85   | 8.03   | 9.08   |
| 90          | 2.28          | 2.45   | 2.65   | 2.90   | 3.22   | 3.63   | 4.17   | 4.91   | 5.93   | 7.27   | 8.88   | 10.50] |

**JOINT AND LAST SURVIVOR ANNUITY WITH 10 YEAR PERIOD CERTAIN**

| Age of Male | Age of Female |        |        |        |        |        |        |        |        |        |        |        |
|-------------|---------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|             | 35            | 40     | 45     | 50     | 55     | 60     | 65     | 70     | 75     | 80     | 85     | 90     |
| [35         | \$2.12        | \$2.18 | \$2.23 | \$2.26 | \$2.28 | \$2.30 | \$2.31 | \$2.32 | \$2.32 | \$2.33 | \$2.33 | \$2.33 |
| 40          | 2.17          | 2.25   | 2.32   | 2.38   | 2.42   | 2.45   | 2.47   | 2.49   | 2.50   | 2.50   | 2.51   | 2.51   |
| 45          | 2.21          | 2.31   | 2.41   | 2.50   | 2.57   | 2.63   | 2.66   | 2.69   | 2.71   | 2.72   | 2.73   | 2.73   |
| 50          | 2.24          | 2.36   | 2.49   | 2.61   | 2.72   | 2.82   | 2.88   | 2.93   | 2.97   | 2.99   | 3.00   | 3.00   |
| 55          | 2.25          | 2.39   | 2.54   | 2.70   | 2.86   | 3.01   | 3.13   | 3.22   | 3.28   | 3.32   | 3.34   | 3.35   |
| 60          | 2.27          | 2.41   | 2.58   | 2.77   | 2.98   | 3.19   | 3.38   | 3.54   | 3.66   | 3.74   | 3.78   | 3.80   |
| 65          | 2.27          | 2.43   | 2.61   | 2.82   | 3.07   | 3.34   | 3.62   | 3.88   | 4.10   | 4.25   | 4.34   | 4.38   |
| 70          | 2.28          | 2.43   | 2.62   | 2.85   | 3.13   | 3.45   | 3.82   | 4.20   | 4.56   | 4.85   | 5.03   | 5.12   |
| 75          | 2.28          | 2.44   | 2.63   | 2.87   | 3.17   | 3.53   | 3.96   | 4.47   | 5.00   | 5.47   | 5.80   | 5.98   |
| 80          | 2.28          | 2.44   | 2.64   | 2.88   | 3.19   | 3.57   | 4.06   | 4.65   | 5.34   | 6.03   | 6.56   | 6.87   |
| 85          | 2.28          | 2.44   | 2.64   | 2.89   | 3.20   | 3.60   | 4.11   | 4.76   | 5.57   | 6.43   | 7.16   | 7.61   |
| 90          | 2.28          | 2.45   | 2.64   | 2.89   | 3.21   | 3.61   | 4.13   | 4.82   | 5.69   | 6.67   | 7.54   | 8.11]  |

**ANNUITY TABLES FOR FIXED PAYMENTS**  
 Based on [1.5%] Interest Rate  
 (Continued)

**PAYMENTS FOR A PERIOD CERTAIN**

| No. of Years | Amount of Monthly Payments | No. of Years | Amount of Monthly Payments | No. of Years | Amount of Monthly Payments | No. of Years | Amount of Monthly Payments | No. of Years | Amount of Monthly Payments |
|--------------|----------------------------|--------------|----------------------------|--------------|----------------------------|--------------|----------------------------|--------------|----------------------------|
| [10          | \$8.96                     | 15           | \$6.20                     | 20           | \$4.81                     | 25           | \$3.99                     | 30           | 3.44]                      |
| 11           | 8.21                       | 16           | 5.85                       | 21           | 4.62                       | 26           | 3.86                       |              |                            |
| 12           | 7.58                       | 17           | 5.55                       | 22           | 4.44                       | 27           | 3.75                       |              |                            |
| 13           | 7.05                       | 18           | 5.27                       | 23           | 4.28                       | 28           | 3.64                       |              |                            |
| 14           | 6.59                       | 19           | 5.03                       | 24           | 4.13                       | 29           | 3.54                       |              |                            |

**ANNUITY TABLES FOR FIXED PAYMENTS**  
**Based on [1.5%] Interest Rate**  
**Amount of First Monthly Payment For Each \$1,000 Applied**

Fixed dollar Annuity payments will not vary and are guaranteed as to fixed dollar amount. Payments for any available Annuity payment frequency, period certain, age, or combination of ages not shown will be quoted upon request. The tables shown below are age dependant and are prior to the application of an age revision based on the year of annuitization.

**LIFE ANNUITY, LIFE ANNUITY WITH A CASH REFUND, AND LIFE ANNUITY WITH PAYMENTS FOR A PERIOD CERTAIN - SINGLE LIFE ANNUITIES**

| Age | Cash Refund | Monthly Payments Guaranteed |        |        |        |
|-----|-------------|-----------------------------|--------|--------|--------|
|     |             | None                        | 120    | 180    | 240    |
| [35 | \$2.29      | \$2.30                      | \$2.30 | \$2.29 | \$2.29 |
| 40  | 2.41        | 2.46                        | 2.46   | 2.46   | 2.45   |
| 45  | 2.57        | 2.67                        | 2.67   | 2.66   | 2.65   |
| 50  | 2.78        | 2.93                        | 2.92   | 2.91   | 2.88   |
| 51  | 2.83        | 2.99                        | 2.98   | 2.96   | 2.94   |
| 52  | 2.88        | 3.05                        | 3.04   | 3.02   | 2.99   |
| 53  | 2.93        | 3.12                        | 3.11   | 3.08   | 3.05   |
| 54  | 2.98        | 3.19                        | 3.17   | 3.15   | 3.11   |
| 55  | 3.04        | 3.26                        | 3.24   | 3.22   | 3.17   |
| 56  | 3.10        | 3.34                        | 3.32   | 3.29   | 3.23   |
| 57  | 3.16        | 3.42                        | 3.40   | 3.36   | 3.30   |
| 58  | 3.22        | 3.51                        | 3.48   | 3.44   | 3.37   |
| 59  | 3.29        | 3.60                        | 3.57   | 3.52   | 3.44   |
| 60  | 3.36        | 3.70                        | 3.66   | 3.60   | 3.51   |
| 61  | 3.43        | 3.80                        | 3.76   | 3.69   | 3.59   |
| 62  | 3.50        | 3.91                        | 3.86   | 3.78   | 3.66   |
| 63  | 3.58        | 4.03                        | 3.97   | 3.88   | 3.74   |
| 64  | 3.67        | 4.15                        | 4.08   | 3.98   | 3.82   |
| 65  | 3.76        | 4.28                        | 4.20   | 4.08   | 3.90   |
| 66  | 3.85        | 4.43                        | 4.33   | 4.19   | 3.98   |
| 67  | 3.95        | 4.58                        | 4.46   | 4.30   | 4.06   |
| 68  | 4.05        | 4.74                        | 4.61   | 4.42   | 4.14   |
| 69  | 4.15        | 4.91                        | 4.76   | 4.54   | 4.21   |
| 70  | 4.27        | 5.10                        | 4.92   | 4.66   | 4.28   |
| 75  | 4.92        | 6.29                        | 5.83   | 5.26   | 4.58   |
| 80  | 5.76        | 8.05                        | 6.87   | 5.75   | 4.74]  |

**ANNUITY TABLES FOR FIXED PAYMENTS**  
**Based on [1.5%] Interest Rate**  
**(Continued)**

**JOINT AND LAST SURVIVOR ANNUITY**

| Age of First Annuitant | Age of Second Annuitant |        |        |        |        |        |        |        |        |        |        |        |
|------------------------|-------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|                        | 35                      | 40     | 45     | 50     | 55     | 60     | 65     | 70     | 75     | 80     | 85     | 90     |
| [35                    | \$2.12                  | \$2.17 | \$2.21 | \$2.24 | \$2.26 | \$2.27 | \$2.28 | \$2.29 | \$2.29 | \$2.29 | \$2.30 | \$2.30 |
| 40                     | 2.17                    | 2.25   | 2.31   | 2.36   | 2.40   | 2.42   | 2.44   | 2.45   | 2.45   | 2.46   | 2.46   | 2.46   |
| 45                     | 2.21                    | 2.31   | 2.40   | 2.48   | 2.54   | 2.59   | 2.62   | 2.64   | 2.65   | 2.66   | 2.67   | 2.67   |
| 50                     | 2.24                    | 2.36   | 2.48   | 2.60   | 2.70   | 2.77   | 2.83   | 2.87   | 2.89   | 2.91   | 2.92   | 2.93   |
| 55                     | 2.26                    | 2.40   | 2.54   | 2.70   | 2.84   | 2.97   | 3.07   | 3.14   | 3.19   | 3.22   | 3.24   | 3.25   |
| 60                     | 2.27                    | 2.42   | 2.59   | 2.77   | 2.97   | 3.16   | 3.33   | 3.46   | 3.55   | 3.62   | 3.65   | 3.67   |
| 65                     | 2.28                    | 2.44   | 2.62   | 2.83   | 3.07   | 3.33   | 3.58   | 3.81   | 3.99   | 4.11   | 4.19   | 4.23   |
| 70                     | 2.29                    | 2.45   | 2.64   | 2.87   | 3.14   | 3.46   | 3.81   | 4.16   | 4.48   | 4.72   | 4.89   | 4.99   |
| 75                     | 2.29                    | 2.45   | 2.65   | 2.89   | 3.19   | 3.55   | 3.99   | 4.48   | 4.98   | 5.43   | 5.78   | 6.00   |
| 80                     | 2.29                    | 2.46   | 2.66   | 2.91   | 3.22   | 3.62   | 4.11   | 4.72   | 5.43   | 6.17   | 6.83   | 7.32   |
| 85                     | 2.30                    | 2.46   | 2.67   | 2.92   | 3.24   | 3.65   | 4.19   | 4.89   | 5.78   | 6.83   | 7.93   | 8.87   |
| 90                     | 2.30                    | 2.46   | 2.67   | 2.93   | 3.25   | 3.67   | 4.23   | 4.99   | 6.00   | 7.32   | 8.87   | 10.41] |

**JOINT AND LAST SURVIVOR ANNUITY WITH 10 YEAR PERIOD CERTAIN**

| Age of First Annuitant | Age of Second Annuitant |        |        |        |        |        |        |        |        |        |        |        |
|------------------------|-------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|                        | 35                      | 40     | 45     | 50     | 55     | 60     | 65     | 70     | 75     | 80     | 85     | 90     |
| [35                    | \$2.12                  | \$2.17 | \$2.21 | \$2.24 | \$2.26 | \$2.27 | \$2.28 | \$2.29 | \$2.29 | \$2.29 | \$2.29 | \$2.30 |
| 40                     | 2.17                    | 2.25   | 2.31   | 2.36   | 2.40   | 2.42   | 2.44   | 2.45   | 2.45   | 2.46   | 2.46   | 2.46   |
| 45                     | 2.21                    | 2.31   | 2.40   | 2.48   | 2.54   | 2.59   | 2.62   | 2.64   | 2.65   | 2.66   | 2.66   | 2.66   |
| 50                     | 2.24                    | 2.36   | 2.48   | 2.60   | 2.70   | 2.77   | 2.83   | 2.87   | 2.89   | 2.91   | 2.92   | 2.92   |
| 55                     | 2.26                    | 2.40   | 2.54   | 2.70   | 2.84   | 2.97   | 3.07   | 3.14   | 3.19   | 3.22   | 3.23   | 3.24   |
| 60                     | 2.27                    | 2.42   | 2.59   | 2.77   | 2.97   | 3.16   | 3.33   | 3.46   | 3.55   | 3.61   | 3.64   | 3.65   |
| 65                     | 2.28                    | 2.44   | 2.62   | 2.83   | 3.07   | 3.33   | 3.58   | 3.80   | 3.98   | 4.09   | 4.16   | 4.19   |
| 70                     | 2.29                    | 2.45   | 2.64   | 2.87   | 3.14   | 3.46   | 3.80   | 4.15   | 4.45   | 4.68   | 4.81   | 4.88   |
| 75                     | 2.29                    | 2.45   | 2.65   | 2.89   | 3.19   | 3.55   | 3.98   | 4.45   | 4.93   | 5.33   | 5.60   | 5.74   |
| 80                     | 2.29                    | 2.46   | 2.66   | 2.91   | 3.22   | 3.61   | 4.09   | 4.68   | 5.33   | 5.96   | 6.43   | 6.70   |
| 85                     | 2.29                    | 2.46   | 2.66   | 2.92   | 3.23   | 3.64   | 4.16   | 4.81   | 5.60   | 6.43   | 7.11   | 7.54   |
| 90                     | 2.30                    | 2.46   | 2.66   | 2.92   | 3.24   | 3.65   | 4.19   | 4.88   | 5.74   | 6.70   | 7.54   | 8.08]  |

**ANNUITY TABLES FOR FIXED PAYMENTS**  
**Based on [1.5%] Interest Rate**  
**(Continued)**

**PAYMENTS FOR A PERIOD CERTAIN**

| <b>No. of<br/>Years</b> | <b>Amount of<br/>Monthly<br/>Payments</b> | <b>No. of<br/>Years</b> | <b>Amount of<br/>Monthly<br/>Payments</b> | <b>No. of<br/>Years</b> | <b>Amount<br/>of<br/>Monthly<br/>Payments</b> | <b>No. of<br/>Years</b> | <b>Amount of<br/>Monthly<br/>Payments</b> | <b>No. of<br/>Years</b> | <b>Amount of<br/>Monthly<br/>Payments</b> |
|-------------------------|---|-------------------------|---|-------------------------|---|-------------------------|---|-------------------------|---|
| [10                     | \$8.96                                    | 15                      | \$6.20                                    | 20                      | \$4.81  | 25                      | \$3.99                                    | 30                      | 3.44]                                     |
| 11                      | 8.21                                      | 16                      | 5.85                                      | 21                      | 4.62  | 26                      | 3.86                                      |                         |   |
| 12                      | 7.58                                      | 17                      | 5.55                                      | 22                      | 4.44  | 27                      | 3.75                                      |                         |   |
| 13                      | 7.05                                      | 18                      | 5.27                                      | 23                      | 4.28  | 28                      | 3.64                                      |                         |   |
| 14                      | 6.59                                      | 19                      | 5.03                                      | 24                      | 4.13  | 29                      | 3.54                                      |                         |   |

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**HARTFORD LIFE INSURANCE COMPANY  
200 Hopmeadow Street  
Simsbury, CT 06089**

**NON-PARTICIPATING**

**INDIVIDUAL SINGLE PREMIUM  
DEFERRED ANNUITY CONTRACT**



Hartford Life Insurance Company  
200 Hopmeadow Street  
Simsbury, CT 06089

**NURSING HOME  
WAIVER OF SURRENDER CHARGE RIDER**

This rider is issued as part of the Contract to which it is attached, and is effective on the date it is issued to You. Except where this rider provides otherwise, it is subject to all of the conditions and limitations of the Contract. Terms used that are not defined in this rider shall have the same meaning as those in Your Contract. This rider modifies the Contract by adding the following provisions and terms:

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

**Covered Person:**

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

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

- a) a hospital recognized as a general hospital by the proper authority of the state in which it is located; or
- b) a hospital recognized as a general hospital by the Joint Commission on the Accreditation of Hospitals; or
- c) a facility certified as a hospital by Medicare; or
- d) a nursing home licensed by the state in which it is located and which has a registered nurse on duty 24 hours a day; or
- e) a facility certified by Medicare as a long-term care facility.

**Signed for Hartford Life Insurance Company:**

Donald C. Hunt, Secretary

John C. Walters, President

]



Hartford Life Insurance Company  
200 Hopmeadow Street  
Simsbury, CT 06089

### EXTENDED WITHDRAWAL PRIVILEGE RIDER

This rider is issued as part of the Contract to which it is attached, and is effective on the date it is issued to You. Except where this rider provides otherwise, it is subject to all of the conditions and limitations of the Contract. Terms used that are not defined in this rider shall have the same meaning as those in Your Contract. This rider modifies the Contract by adding the following provisions and terms:

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

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

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

**Signed for Hartford Life Insurance Company:**

[

Donald C. Hunt, *Secretary*

John C. Walters, *President*

]



Hartford Life Insurance Company  
200 Hopmeadow Street  
Simsbury, CT 06089

### CHARITABLE REMAINDER TRUST RIDER

This rider is issued as a part of the Contract to which it is attached, and is effective on the date it is issued to You Except where this rider provides otherwise, it is subject to all of the conditions and limitations of the Contract. Terms used that are not defined in this rider shall have the same meaning as those in Your Contract. This rider modifies the Contract as follows:

The **Surrender Provisions** section is amended by the addition of the following after the second paragraph:

In addition, if the Contract Owner notifies the Company, In Writing, the Company will send the Contract Owner any interest credited but not previously withdrawn. The request may be for any interest credited during the twelve month period prior to the written request or any interest credited since the Contract Issue Date. A withdrawal of interest credited during the twelve month period prior to the request will not be subject to a Surrender Charge or Interest Adjustment. A withdrawal of interest, other than that which was earned during the twelve month period prior to the request, will not be subject to a Surrender Charge, but will be subject to an Interest Adjustment.

The second sentence of the **Annuity Parameters** section of the Contract Specifications is amended by the substitution of the following:

The Contract Owner may change the Annuity Commencement Date provided the Company is notified, In Writing, 30 days before the proposed Annuity Commencement Date, and the proposed date selected is on or before the Annuitant's 100th birthday.

Signed for **Hartford Life Insurance Company**:

[

Donald C. Hunt, *Secretary*

John C. Walters, *President*

]



## FLESCH READABILITY CERTIFICATION

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

| <b>FORM #</b> | <b>TITLE</b>  | <b>FLESCH SCORE</b> |
|---------------|---|---------------------|
| HL-SVP2-09    | Individual Single Premium Deferred Annuity Contract | 50.7                |
| HL-SVP2CRT-09 | Charitable Remainder Trust Rider                    | 50.7                |
| HL-SVP2NH-09  | Nursing Home Waiver of Surrender Charge Rider       | 50.6                |
| HL-SVP2EWP-09 | Extended Withdrawal Privilege Rider                 | 52.9                |

Flesch scores for any other approved forms that may be used with the above contract are in compliance with the applicable state requirements.



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Richard Smolinski, FSA, MAAA  
AVP & Actuary, Individual Annuity Product Management  
November 18, 2009

**REQUEST FOR THE SAVER CERTAINTY® FIXED ANNUITY**  
 Hartford Life Insurance Company ("Hartford Life")



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

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

Private Express Mail:

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

**1. CONTRACT OWNER**

(REQUIRED)

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

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

First Name MI Last Name

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

Social Security Number/TIN Date of Birth Daytime Telephone Number

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

Mailing Address (If different from above) City State ZIP

**2. JOINT CONTRACT OWNER**

(If any)

Mr.  Mrs.  Ms. First Name MI Last Name

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

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

**3. ANNUITANT**

(Required if different from Contract Owner)

Mr.  Mrs.  Ms. First Name MI Last Name

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

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

Mailing Address (If different from above) City State ZIP

Relationship to Contract Owner

**4. CONTINGENT ANNUITANT**

(If any)

Mr.  Mrs.  Ms. First Name MI Last Name

Gender:  M  F Date of Birth Social Security Number/TIN Relationship to Contract Owner

**5. BENEFICIARY (IES)**

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

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

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

**6. PLAN TYPE OF NEW CONTRACT**

(REQUIRED- Complete Section A or Section B)

A. Non Qualified  Non-Qualified New Purchase  1035(a) Tax-Free Exchange - please provide Cost Basis \$ \_\_\_\_\_

B. Qualified  New Contribution for tax year \_\_\_\_\_  Transfer  Rollover

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

**7. PREMIUM PAYMENT**

(Make check payable to Hartford Life Insurance Company)

\$ \_\_\_\_\_

Monies remitted via:  Check  Wire  1035(a) Exchange  Transfer/Rollover

**8. RATE LOCK-90 DAY**

(REQUIRED)

1035(a) Exchange/Transfer Rate Lock  Yes  No

Estimated dollar amount \$ \_\_\_\_\_

If Rate Lock is not selected, the rate will be determined when Hartford Life receives the funds. If Rate Lock is selected, the paperwork must be signed while the rate indicated is in effect, and received in good order by Hartford Life prior to the next rate change.

If multiple guarantee periods are elected, please provide estimated dollar amounts in Section 9.

**9. CONTRACT PROVISIONS**

|  |   |   |
|--|---|---|
| <input type="checkbox"/> 1 Year \$ _____   | <input type="checkbox"/> 2 Years \$ _____ | <input type="checkbox"/> 3 Years \$ _____ |
| <input type="checkbox"/> 4 Years \$ _____  | <input type="checkbox"/> 5 Years \$ _____ | <input type="checkbox"/> 6 Years \$ _____ |
| <input type="checkbox"/> 7 Years \$ _____  | <input type="checkbox"/> 8 Years \$ _____ | <input type="checkbox"/> 9 Years \$ _____ |
| <input type="checkbox"/> 10 Years \$ _____ |   |   |

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

**10. ANNUITY COMMENCEMENT DATE**

(Optional)

Date Annuity Payments Begin \_\_\_\_\_

Month                  Day                  Year

**11. SPECIAL REMARKS**


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## 12. SUITABILITY ACKNOWLEDGEMENT AND CERTIFICATION

### APPLICANT STATEMENT

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

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

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

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

### AGENT STATEMENT

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

- I made reasonable efforts to obtain information about the applicant's financial status, tax status, investment objectives, and other information, used by me, to recommend the purchase of this annuity by the applicant;
- I discussed the information with the applicant and the benefits, fees, expenses, taxes, and other information about the annuity; and
- Based on the information I reviewed, I believe this annuity is suitable for the applicant.

I agree to maintain a record of the information I received from the applicant and other information I used in making my recommendation. I will provide the information to Hartford Life Insurance Company and/or Hartford Life and Annuity Insurance Company, upon request.

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

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

## 13. OWNER(S) ACKNOWLEDGEMENTS

No  Yes - Will the annuity applied for replace one or more existing annuity or life insurance contracts?  
If YES, additional state replacement paperwork may be required.

No  Yes - Do you have an existing life insurance policy or annuity contract currently in force or applied for?  
If YES, additional state replacement paperwork may be required.

No  Yes - Have you purchased another deferred annuity issued by Hartford Life during the current calendar year?

If you own more than one Contract issued by us or our affiliates in the same calendar year, then these Contracts may be treated as one Contract for the purpose of determining the taxation of distributions prior to the Annuity Commencement Date. Please consult your tax adviser for additional information.

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

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

**Arkansas/West Virginia:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**Colorado:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

**District of Columbia:** WARNING: IT IS A CRIME TO PROVIDE FALSE OR MISLEADING INFORMATION TO AN INSURER FOR THE PURPOSE OF DEFRAUDING THE INSURER OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT AND/OR FINES. IN ADDITION, AN INSURER MAY DENY INSURANCE BENEFITS IF FALSE INFORMATION MATERIALLY RELATED TO A CLAIM WAS PROVIDED BY THE APPLICANT.

**Kentucky:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

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

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

**13. OWNER(S) ACKNOWLEDGEMENTS continued**

**New Mexico:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

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

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

**Oklahoma:** WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**Oregon:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of fraud and may be subject to civil or criminal penalties.

I/we hereby represent my/our answers to the above questions to be true and correct to the best of my/our knowledge and belief. I/WE UNDERSTAND THAT ANNUITY PAYMENTS OR SURRENDER VALUES PROVIDED BY THE CONTRACT FOR WHICH I/WE ARE APPLYING ARE SUBJECT TO AN INTEREST ADJUSTMENT.

|        |      |  |   |
|--------|------|--|---|
| State* | Date | Contract Owner Signature<br>(Trustee/Custodian, if applicable) | Joint Contract Owner Signature<br>(if applicable) |
|--------|------|--|---|

\* If the state above is different than residence state, please submit a Policy Situs Form.

**Massachusetts Situs Sales - Massachusetts law prohibits the sale of an annuity to a Massachusetts resident on any policy form other than a form approved by the Commonwealth. As such, any application for the purchase of a Hartford Life annuity by a Massachusetts resident signed outside of the Commonwealth of Massachusetts will not be accepted.**

**14. REGISTERED REPRESENTATIVE ACKNOWLEDGEMENTS**

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

No  Yes - Do you, as agent, have reason to believe the contract requested for will replace existing annuities or insurance?

\_\_\_\_\_  
Licensed Agent Signature

|                                     |                              |           |                    |
|-------------------------------------|------------------------------|-----------|--------------------|
| First Name                          | MI                           | Last Name |                    |
| Broker/Dealer                       | Broker/Dealer Street Address |           |                    |
| City                                | State                        | ZIP       | Licensed Agent SSN |
| Business Telephone Number           | Fax Number                   |           | Email Address      |
| Broker/Dealer Client Account Number |                              |           |                    |

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

**STATEMENT OF VARIABLES**

**Hartford Life Insurance Company  
Individual Single Premium Modified Guaranteed Annuity  
Contract - Form Number HL-SVP2-09  
November 17, 2009**

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

| <b>FORM PAGE NUMBER</b> | <b>VARIABLE ITEM</b>     | <b>DESCRIPTION</b>  |
|-------------------------|--------------------------|---|
| 1                       | Signatures               | The signatures and titles are those in effect and over time may change. The signatures and titles will be of those officers applicable at the time the form is issued.                                    |
| 3                       | Guarantee Period         | We will offer Guarantee Periods of 3, 5, 7 and 10 year durations. We reserve the right to offer Guarantee Periods of 1 through 10 years inclusive, if supported by current economic conditions.           |
| 3                       | Guarantee Rate           | This item has been bracketed to allow us to offer a Guarantee Rate in our discretion for the length of the Guarantee Period. This rate can never be less than the required Minimum Interest Rate.         |
| 3                       | Minimum Interest Rate    | This item has been bracketed to allow us to determine a Minimum Interest Rate as defined in the contract. This rate can never be less than the required Minimum Non-forfeiture rate in your jurisdiction. |
| 3                       | Default Guarantee Period | We will offer a Default Guarantee Period of 1 year duration. We reserve the right to offer a Default Guarantee Period of 6 months through 2 years in the future.  |

| FORM PAGE NUMBER  | VARIABLE ITEM       | DESCRIPTION   |                    |               |   |        |  |        |   |        |                                  |        |                                      |        |                            |        |                      |        |  |        |                              |        |
|---|---------------------|---|--------------------|---------------|---|--------|--|--------|---|--------|----------------------------------|--------|--------------------------------------|--------|----------------------------|--------|----------------------|--------|--|--------|------------------------------|--------|
| 3   | Relevant Index Name | <p>The field Relevant Index name, identified on the Specifications page, will use a convention that recognizes the launching of the new index as provided by the contract. The name will take a form such as HMGAA. The future index names will be HMGAB; HMGAC, and so on, to differentiate new versions from the previous versions.</p> <p>Below is information that will impact a change to the variable described above, further details are included in the Actuarial Memorandum:</p> <p>The Relevant Index will be based on nine indices produced by Barclay's Capital Inc. and available through Barcap Live. The index value will be based on the Price Return produced by Barclay's Capital Inc. The weighting of the indices will be based on the investment strategy being deployed to support the product at the beginning of the guaranteed duration. The actual sub-indices and ranges are provided below:</p> <p><i>Allocation of Indices by duration for each Version:</i></p> <table border="0"> <thead> <tr> <th data-bbox="848 656 1612 683"><u>Description</u></th> <th data-bbox="1619 656 1734 683"><u>Weight</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="848 695 1612 722">U.S. Credit Investment Grade: Industrial-Intermediate</td> <td data-bbox="1619 695 1734 722">0-100%</td> </tr> <tr> <td data-bbox="848 734 1612 761">U.S. Credit Investment Grade: Utility-Intermediate</td> <td data-bbox="1619 734 1734 761">0-100%</td> </tr> <tr> <td data-bbox="848 773 1612 800">U.S. Credit Investment Grade: Financial Institutions-Intermediate</td> <td data-bbox="1619 773 1734 800">0-100%</td> </tr> <tr> <td data-bbox="848 812 1612 839">U.S. Intermediate: Non-Corporate</td> <td data-bbox="1619 812 1734 839">0-100%</td> </tr> <tr> <td data-bbox="848 850 1612 878">U.S. Asset Backed Securities (Fixed)</td> <td data-bbox="1619 850 1734 878">0-100%</td> </tr> <tr> <td data-bbox="848 889 1612 917">U.S. CMBS Investment Grade</td> <td data-bbox="1619 889 1734 917">0-100%</td> </tr> <tr> <td data-bbox="848 928 1612 956">U.S. MBS: Agency MBS</td> <td data-bbox="1619 928 1734 956">0-100%</td> </tr> <tr> <td data-bbox="848 967 1612 995">U.S. Corporate High Yield Intermediate</td> <td data-bbox="1619 967 1734 995">0-100%</td> </tr> <tr> <td data-bbox="848 1006 1612 1034">U.S. Government Intermediate</td> <td data-bbox="1619 1006 1734 1034">0-100%</td> </tr> </tbody> </table> | <u>Description</u> | <u>Weight</u> | U.S. Credit Investment Grade: Industrial-Intermediate | 0-100% | U.S. Credit Investment Grade: Utility-Intermediate | 0-100% | U.S. Credit Investment Grade: Financial Institutions-Intermediate | 0-100% | U.S. Intermediate: Non-Corporate | 0-100% | U.S. Asset Backed Securities (Fixed) | 0-100% | U.S. CMBS Investment Grade | 0-100% | U.S. MBS: Agency MBS | 0-100% | U.S. Corporate High Yield Intermediate | 0-100% | U.S. Government Intermediate | 0-100% |
| <u>Description</u>  | <u>Weight</u>       |   |                    |               |   |        |  |        |   |        |                                  |        |                                      |        |                            |        |                      |        |  |        |                              |        |
| U.S. Credit Investment Grade: Industrial-Intermediate             | 0-100%              |   |                    |               |   |        |  |        |   |        |                                  |        |                                      |        |                            |        |                      |        |  |        |                              |        |
| U.S. Credit Investment Grade: Utility-Intermediate                | 0-100%              |   |                    |               |   |        |  |        |   |        |                                  |        |                                      |        |                            |        |                      |        |  |        |                              |        |
| U.S. Credit Investment Grade: Financial Institutions-Intermediate | 0-100%              |   |                    |               |   |        |  |        |   |        |                                  |        |                                      |        |                            |        |                      |        |  |        |                              |        |
| U.S. Intermediate: Non-Corporate                                  | 0-100%              |   |                    |               |   |        |  |        |   |        |                                  |        |                                      |        |                            |        |                      |        |  |        |                              |        |
| U.S. Asset Backed Securities (Fixed)                              | 0-100%              |   |                    |               |   |        |  |        |   |        |                                  |        |                                      |        |                            |        |                      |        |  |        |                              |        |
| U.S. CMBS Investment Grade  | 0-100%              |   |                    |               |   |        |  |        |   |        |                                  |        |                                      |        |                            |        |                      |        |  |        |                              |        |
| U.S. MBS: Agency MBS  | 0-100%              |   |                    |               |   |        |  |        |   |        |                                  |        |                                      |        |                            |        |                      |        |  |        |                              |        |
| U.S. Corporate High Yield Intermediate                            | 0-100%              |   |                    |               |   |        |  |        |   |        |                                  |        |                                      |        |                            |        |                      |        |  |        |                              |        |
| U.S. Government Intermediate                                      | 0-100%              |   |                    |               |   |        |  |        |   |        |                                  |        |                                      |        |                            |        |                      |        |  |        |                              |        |
| 3   | Surrender Charge    | <p>This section has been bracketed to allow us to discontinue certain types of Surrender events that will not be subject to a Surrender Charge. Any changes would apply only to new issues.</p>   |                    |               |   |        |  |        |   |        |                                  |        |                                      |        |                            |        |                      |        |  |        |                              |        |

| FORM PAGE NUMBER | VARIABLE ITEM                        | DESCRIPTION   |             |                     |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |    |    |
|------------------|--------------------------------------|---|-------------|---------------------|---|---------|---|---------|---|---------|---|---------|---|---------|---|---------|---|---------|---|---------|---|---------|----|----|
| 3                | Surrender Charge Schedule            | <p>The bracketed Surrender Charge Schedule that is displayed is the current charge that we will assess for each of the years shown upon launch of the product. For new issues we may change the percentage for any of these years to a rate within the range identified below. The Surrender Charge may change to reflect current pricing due to new offerings within the product.</p> <p><b>Initial and Renewal Guarantee Period</b></p> <table> <thead> <tr> <th><u>Year</u></th> <th><u>Charge Range</u></th> </tr> </thead> <tbody> <tr><td>1</td><td>0% - 8%</td></tr> <tr><td>2</td><td>0% - 8%</td></tr> <tr><td>3</td><td>0% - 7%</td></tr> <tr><td>4</td><td>0% - 6%</td></tr> <tr><td>5</td><td>0% - 5%</td></tr> <tr><td>6</td><td>0% - 4%</td></tr> <tr><td>7</td><td>0% - 3%</td></tr> <tr><td>8</td><td>0% - 2%</td></tr> <tr><td>9</td><td>0% - 1%</td></tr> <tr><td>10</td><td>0%</td></tr> </tbody> </table> | <u>Year</u> | <u>Charge Range</u> | 1 | 0% - 8% | 2 | 0% - 8% | 3 | 0% - 7% | 4 | 0% - 6% | 5 | 0% - 5% | 6 | 0% - 4% | 7 | 0% - 3% | 8 | 0% - 2% | 9 | 0% - 1% | 10 | 0% |
| <u>Year</u>      | <u>Charge Range</u>                  |   |             |                     |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |    |    |
| 1                | 0% - 8%                              |   |             |                     |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |    |    |
| 2                | 0% - 8%                              |   |             |                     |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |    |    |
| 3                | 0% - 7%                              |   |             |                     |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |    |    |
| 4                | 0% - 6%                              |   |             |                     |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |    |    |
| 5                | 0% - 5%                              |   |             |                     |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |    |    |
| 6                | 0% - 4%                              |   |             |                     |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |    |    |
| 7                | 0% - 3%                              |   |             |                     |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |    |    |
| 8                | 0% - 2%                              |   |             |                     |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |    |    |
| 9                | 0% - 1%                              |   |             |                     |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |    |    |
| 10               | 0%                                   |   |             |                     |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |    |    |
| 3                | Annual Free Withdrawal Amount        | For new issues, we may change the bracketed amount that is currently displayed to and amount not to exceed the maximum of interest credited during the 12 months prior to the Surrender Date that was not previously withdrawn and 10% of Premiums.   |             |                     |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |    |    |
| 3A               | Minimum Amount                       | For new issues, we may change the bracketed Minimum Amount that is currently displayed to another value ranging from \$0-1000. Any changes would apply only to new issues.  |             |                     |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |    |    |
| 3A               | Annuity Parameters                   | We may change the bracketed Minimum Annuity Payment that is currently displayed to another value ranging from \$0-100. The Annuity Commencement Date may be lowered to a birthday less than that which is currently displayed and the Contract Year may be lowered to a year less than that which is currently displayed. Any changes would apply only to new issues.   |             |                     |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |    |    |
| 3B               | Administrative Office of the Company | Our office addresses have been bracketed to allow for future changes.   |             |                     |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |   |         |    |    |

| FORM PAGE NUMBER | VARIABLE ITEM  | DESCRIPTION   |
|------------------|----------------|---|
| 15               | Annuity Tables | The bracketed mortality table shown will be utilized upon initial launch. We may change this mortality table in the future for new issues if there is a more recent mortality tables established by the Society of Actuaries. The interest rate shown will be utilized upon initial launch and may change in the future for new issues to a rate between 0% and 4% if the overall interest rate environment experiences a drastic change. The setback table shown will be utilized upon initial launch; we may change this table for new issues to reflect future mortality improvements. |