

SERFF Tracking Number: HARL-125889841 State: Arkansas  
 Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 41464  
 Company Tracking Number: ILD 1287(3D)REV  
 TOI: L06I Individual Life - Variable Sub-TOI: L06I.202 Joint (Last Survivor) - Flexible Premium  
 Product Name: Last Survivor Flexible Premium Variable Universal Life Insurance Policy  
 Project Name/Number: Joint Legacy Variable Last Survivor Product reprice to ANB /ILD 1287(3D)Rev

## Filing at a Glance

Company: Hartford Life and Annuity Insurance Company

Product Name: Last Survivor Flexible Premium SERFF Tr Num: HARL-125889841 State: ArkansasLH  
 Variable Universal Life Insurance Policy

TOI: L06I Individual Life - Variable

SERFF Status: Closed

State Tr Num: 41464

Sub-TOI: L06I.202 Joint (Last Survivor) - Flexible Premium

Co Tr Num: ILD 1287(3D)REV

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: Roberta Chu, Jane Chapman, Barbara Warren

Disposition Date: 02/09/2009

Date Submitted: 02/05/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Joint Legacy Variable Last Survivor Product reprice to ANB

Status of Filing in Domicile: Authorized

Project Number: ILD 1287(3D)Rev

Date Approved in Domicile: 11/06/2008

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 02/09/2009

Explanation for Other Group Market Type:

State Status Changed: 02/09/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Form 1287(3D)Rev Policy Specifications Page

Form 1287(5/6)Rev Policy Insert Page 5/6

Form 1287(15/16)Rev Policy Insert Page 15/16

SERFF Tracking Number: HARL-125889841 State: Arkansas  
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Company Tracking Number: ILD 1287(3D)REV  
TOI: L061 Individual Life - Variable Sub-TOI: L061.202 Joint (Last Survivor) - Flexible Premium  
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Form 1287(17/18)Rev Policy Insert Page 17/18

We are submitting the listed forms for your review and approval. The forms are new and are intended to be used with new issues of our Last Survivor Flexible Premium Variable Universal Life Policy LA-1287(06)(IN) as previously approved by the Department. The forms are not intended for use with inforce business.

The subject forms have been modified as follows:

Page 3D Updated the Guaranteed Maximum Cost of Insurance Charges so that they are based on the age nearest birthday mortality table (previously based on "age last" birthday mortality table)

Page 6 Revised the definition of Issue Age to be based on age nearest birthday versus age last birthday.

Page 15 Revised the Policy Loan Section to indicate that Interest Credited and Interest Charged on Indebtedness will be the same rate, thus eliminating the Preferred Indebtedness provision.

Page 17 Deleted the Interpretation of Policy Terms and Conditions provision as we feel it is not applicable to individual life forms not subject to ERISA.

Information shown on Policy Specifications page 3D, specifically the Table of Minimum Death Benefit Percentages and Maximum Cost of Insurance Charges will vary based only on issue-specific information, specifically, insured issue age, gender, risk class, and initial face amount selected by applicant. Such maximums are provided in the Actuarial Memorandum appendices accompanying this filing. Any changes to the maximums shown will be refiled for approval prior to use.

Also enclosed is an actuarial memorandum as well as any other required certifications or supporting documentation that may be required in your state.

As the form is a variable life product registered with the SEC and therefore subject to the requirements of that regulatory body, it is exempt from any state readability requirements

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

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## Company and Contact

### Filing Contact Information

Barbara Warren, Contact Analyst barbara.warren@hartfordlife.com  
 200 hopmeadow rd (860) 843-6437 [Phone]  
 Simsbury, CT 06089 (860) 843-5194[FAX]

### Filing Company Information

Hartford Life and Annuity Insurance Company CoCode: 71153 State of Domicile: Connecticut  
 200 Hopmeadow Street Group Code: 91 Company Type: Life  
 Simsbury, CT 06089 Group Name: State ID Number:  
 (860) 547-5000 ext. [Phone] FEIN Number: 39-1052598  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation: 20.00 per form x four forms = 100.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Life and Annuity Insurance Company	\$100.00	02/05/2009	25521572

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/09/2009	02/09/2009

SERFF Tracking Number: HARK-125889841 State: Arkansas  
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Premium  
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## Disposition

Disposition Date: 02/09/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Policy specifications		Yes
Form	Insert Page		Yes
Form	Insert Page		Yes
Form	Insert Page		Yes

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## Form Schedule

Lead Form Number: 1287(3D)Rev

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	1287(3D)Rev	Schedule Pages	Policy specifications	Initial		0	1287(3D)Rev.pdf
	1287(5/6)Rev	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Policy/Contract Insert Page	Initial		0	1287(5-6)Rev.pdf
	1287(15/16)Rev	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Policy/Contract Insert Page	Initial		0	1287(15-16)Rev.pdf
	1287(17/18)Rev	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Policy/Contract Insert Page	Initial		0	1287(17-18)Rev.pdf

**POLICY SPECIFICATIONS**

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

<b>ATTAINED AGE</b>	<b>MINIMUM DEATH BENEFIT PERCENTAGES</b>	<b>MAXIMUM COST OF INSURANCE RATE</b>	<b>ATTAINED AGE</b>	<b>MINIMUM DEATH BENEFIT PERCENTAGES</b>	<b>MAXIMUM COST OF INSURANCE RATE</b>
[35	250.00	-	78	105.00	1.9562
36	250.00	0.0001	79	105.00	2.2868
37	250.00	0.0002	80	105.00	2.6647
38	250.00	0.0003	81	105.00	3.1333
39	250.00	0.0004	82	105.00	3.6634
40	250.00	0.0006	83	105.00	4.2382
41	243.00	0.0008	84	105.00	4.8866
42	236.00	0.0012	85	105.00	5.6228
43	229.00	0.0016	86	105.00	6.3826
44	222.00	0.0022	87	105.00	7.3383
45	215.00	0.0028	88	105.00	8.3633
46	209.00	0.0038	89	105.00	9.4583
47	203.00	0.0050	90	105.00	10.5318
48	197.00	0.0065	91	104.00	11.2996
49	191.00	0.0083	92	103.00	12.3169
50	185.00	0.0105	93	102.00	13.6143
51	178.00	0.0132	94	101.00	15.1632
52	171.00	0.0164	95	100.00	17.0108
53	164.00	0.0205	96	100.00	18.7714
54	157.00	0.0254	97	100.00	20.6003
55	150.00	0.0316	98	100.00	21.1909
56	146.00	0.0392	99	100.00	22.3488
57	142.00	0.0483	100	100.00	24.0187
58	138.00	0.0592	101	100.00	25.7207
59	134.00	0.0719	102	100.00	27.6322
60	130.00	0.0893	103	100.00	29.7343
61	128.00	0.1083	104	100.00	32.0672
62	126.00	0.1319	105	100.00	34.6075
63	124.00	0.1599	106	100.00	37.2373
64	122.00	0.1927	107	100.00	39.9521
65	120.00	0.2311	108	100.00	42.7028
66	119.00	0.2753	109	100.00	45.5778
67	118.00	0.3259	110	100.00	48.5298
68	117.00	0.3849	111	100.00	51.3877
69	116.00	0.4524	112	100.00	54.1779
70	115.00	0.5331	113	100.00	56.7493
71	113.00	0.6287	114	100.00	60.2983
72	111.00	0.7474	115	100.00	63.6302
73	109.00	0.8837	116	100.00	67.0924
74	107.00	1.0398	117	100.00	70.8793
75	105.00	1.2203	118	100.00	74.4090
76	105.00	1.4278	119	100.00	78.0023]
77	105.00	1.6708			

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

## DEFINITIONS

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

**Account Value:** the total of all amounts in the Fixed Account, Loan Account and Sub-Accounts.

**Accumulation Unit:** an accounting unit used to calculate the value of a Sub-Account.

**Beneficiary:** any person named in Our records to receive the Death Benefit after the death of the Last Surviving Insured.

**Cash Surrender Value:** Your Cash Value, less any Indebtedness.

**Cash Value:** Your Account Value, less any applicable Surrender Charges.

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

**Cumulative No-Lapse Guarantee Premium:** the premium required to maintain the No-Lapse Guarantee. On the Policy Date, the Cumulative No-Lapse Guarantee Premium is the Monthly No-Lapse Guarantee Premium shown in the Policy Specifications. On each Monthly Activity Date thereafter, the Cumulative No-Lapse Premium is: (a) the Cumulative No-Lapse Guarantee Premium on the previous Monthly Activity Date; plus (b) the current Monthly No-Lapse Guarantee Premium.

**Date of Issue:** the date shown on Page 3 from which Suicide and Incontestability provisions are measured. The date may be different from the Policy Date.

**Death Benefit:** the amount used to calculate the Death Proceeds. On the Policy Date, the Death Benefit is determined by the Death Benefit Option You selected on Your application. Thereafter, it may change in accordance with the terms of the Death Benefit Option provision, the Minimum Death Benefit provision and any additional benefits provided by rider which may be attached to this Policy.

**Death Benefit Option:** the Death Benefit Option selected by You and in effect determines how the Death Benefit is calculated as described under the Death Benefit provision.

**Death Proceeds:** the amount which We will pay on the death of the Last Surviving Insured as described under the Death Benefit provision.

**Dollar Cost Averaging:** systematic transfers from one account to any other available accounts.

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

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

**Fixed Account:** an Investment Choice which is a part of the Company's General Account to which all or a portion of the Account Value may be allocated. Amounts allocated to this Account are credited at a rate of interest as declared by Us.

**Fund:** a registered open-end management company in which assets of the Separate Account may be invested.

**General Account:** an account which contains all of our Company assets other than those held in Our Separate Accounts

**DEFINITIONS  
(Continued)**

**Indebtedness:** all unpaid loans granted by Us and taken against the Policy plus any interest due or accrued on such loans.

**Insured(s):** the person(s) whose lives are insured under the Policy as shown in the Policy Specifications.

**Internal Revenue Code:** The Internal Revenue Code of 1986, as amended.

**Investment Choices:** The options among which You can allocate Your Account Value. These include the Fixed Account and the Sub-Accounts.

**In Good Order:** We have everything that We need to properly process a request, financial transaction or other transaction. This may include proper completion of certain forms, valid instructions and authorization or other administrative requirements.

**In Writing:** in a written form satisfactory to Us.

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

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

**Loan Account:** an Account used to hold amounts set aside to serve as security for loans taken against the Policy.

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

**Net Premium:** the amount of premium allocated to Your Investment Choices. It is the premium paid less the Deductions from Premium Payments shown in the Policy Specifications.

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

**Policy Anniversary:** an anniversary of the Policy Date.

**Policy Date:** the date shown in the Policy Specifications from which Policy Anniversaries and Policy Years are determined. This is the date on which monthly deductions begin.

**Policy Years:** years as measured from the Policy Date.

**Pro Rata Basis:** an allocation method based on the proportion of the Account Value in the Fixed Account and each Sub-Account.

**Separate Account:** an account, as specified in the Policy Specifications, that has been established by Us to separate the assets funding the variable benefits for the class of contracts to which the Policy belongs from the other assets of the Company.

**Sub-Accounts:** the subdivisions of the Separate Account, each of which invests in a corresponding Fund.

**Surrender Charge:** a charge that is assessed if You surrender the Policy for its Cash Surrender Value.

**Valuation Day:** the date on which a Sub-Account is valued. This occurs every day We are open and the New York Stock Exchange is open for trading.

**Valuation Period:** the period of time between the close of business on successive Valuation Days.

**You, Your:** the Owner of the Policy.

## POLICY LOANS

### General

At any time while the Policy is in force and the Policy has a Cash Surrender Value, You may obtain a loan from Us. We will hold the Policy as sole security for repayment of any such loans taken. We may defer granting a loan, for the period permitted by law but not more than six months, unless the loan is to be used to pay premiums on any policies You have with Us.

### Loan Amounts

Any new loan taken together with any existing Indebtedness may not exceed the Cash Surrender Value on the date We grant a loan. The minimum loan amount that We will allow is \$500.

### Loan Account

When You take a loan, an amount equal to the loan is transferred from Your selected Investment Choices into the Loan Account as security for the loan. In the absence of instructions from You, We will transfer such amount to the Loan Account on a Pro Rata Basis from Your selected Investment Choices.

### Interest Credited to the Loan Account

Any amounts in the Loan Account will be credited with interest at a rate equal to the Annual Fixed Account Minimum Credited Rate shown on Page 3.

### Indebtedness

Indebtedness is money that is owed to Us as a result of outstanding loan(s) we have granted using the Policy as sole security and equals:

- (a) all outstanding loans taken;
- (b) any interest charged to Indebtedness; minus
- (c) any loan repayments.

### Maximum Interest Rate Charged on Indebtedness

Interest charged on Indebtedness will accrue daily. The interest rate charged on Indebtedness will never exceed the Maximum Interest Rate shown in the table below:

During Policy Years	Maximum Interest Rate Charged equals the Fixed Account Minimum Credited Rate Plus:
1-10	2.00%
11 and later	1.00%

Because the interest charged on Indebtedness may exceed the rate credited to the Loan Account, the Indebtedness may grow faster than the Loan Account. If this happens, any difference between the value of the Loan Account and the Indebtedness will be transferred on each Monthly Activity Date from Your Investment Choices to the Loan Account on a Pro Rata Basis.

### Loan Repayments

All or part of a loan may be repaid at any time while the Policy is in force and either of the Insureds is alive. However, each repayment must be at least \$50 or the amount of outstanding Indebtedness. Such repayments must be clearly identified In Writing as a loan repayment. The amount of a loan repayment will be deducted from the Loan Account and will be allocated among Your selected Investment Choices in the same percentage as premiums are allocated.

**POLICY LOANS  
(Continued)**

**Termination Due to Excessive Indebtedness**

The Policy will go into default on any Monthly Activity Date on which the Indebtedness equals or exceeds the Cash Value. Refer to the Default and Policy Grace Period provision for more information.

**WITHDRAWALS**

**General**

You may request a withdrawal In Writing. The minimum withdrawal allowed is \$500. The maximum withdrawal is the Cash Surrender Value less \$1,000. A charge of up to \$10 may be assessed for each withdrawal. One withdrawal per calendar month is allowed. Unless specified otherwise the withdrawal will be deducted on a Pro Rata Basis.

If the Death Benefit Option then in effect is Option A (Level Option) or Option C (Return of Premium Option), the Face Amount will be reduced by the amount equal to the reduction in the Account Value resulting from the withdrawal.

If the Death Benefit Option then in effect is Option D (Decreasing Option), the withdrawal will result in a reduction in the Option Adjustment Amount, but the Option Adjustment Amount will not be allowed to become negative. If the Option Adjustment Amount becomes zero, any remaining and/or additional withdrawal amounts will result in a reduction in the Face Amount.

**SURRENDERS**

**General**

While the Policy is in force, You may surrender the Policy to Us. The Policy, and additional benefits provided by rider, are then canceled as of the day We receive Your request In Writing or the date You request the surrender, whichever is later. We will then pay You the Cash Surrender Value as of that date.

**PAYMENTS  
BY US**

**General**

We will pay Death Proceeds, Cash Surrender Values, Withdrawals and loan amounts attributable to the Sub-Accounts within 7 days after We receive all the information needed to process the payment unless:

- (a) the New York Stock Exchange is closed on other than customary weekend and holiday closings or trading on the New York Stock Exchange is restricted as determined by the Securities and Exchange Commission (SEC); or
- (b) an emergency exists, as determined by the SEC, as a result of which disposal of securities is not reasonably practicable to determine the value of the Sub-Accounts; or
- (c) the SEC, by order, permits postponement for the protection of policy owners.

**Deferral of Payments from the Fixed Account**

We may defer payment of any Cash Surrender Values, Withdrawals and loan amounts which are not attributable to the Sub-Accounts for up to six months from the date of the request. If We defer payment for more than 30 days, We will pay interest at the Annual Fixed Account Minimum Credited Rate.

**TAXATION OF THE  
SEPARATE ACCOUNT**

We do not expect to incur any federal, state or local income tax on the earnings or realized capital gains attributable to the Separate Account. Based upon these expectations, no charge is being made to the Separate Account for federal, state or local income taxes. If We incur income taxes attributable to the Separate Account or determine that such taxes will be incurred, We may assess a charge for taxes against the Policy in the future.

**THE CONTRACT**

**Entire Contract**

The Policy, the attached copy of the initial application, any applications for reinstatement, all subsequent applications to change the Policy, any endorsements or riders and all additional policy information sections added to the Policy are the entire contract. The contract is made in consideration of the application and the payment of the initial premium. We will not use any statement to cancel the Policy or to defend a claim under it, unless that statement is contained in an attached written application. All statements in the application will, in the absence of fraud (as determined by a court of competent jurisdiction), be deemed representations and not warranties.

**Contract Modification**

The only way this contract may be modified is by a written agreement signed by Our President, or one of Our Vice Presidents, Secretaries or Assistant Secretaries.

**Tax Status**

The Policy is intended to qualify as a life insurance contract for federal tax purposes and the Death Benefit under the Policy is intended to qualify for the federal income tax exclusion. The provisions of the Policy, including any rider or endorsement, shall be interpreted to ensure and maintain such tax qualification, despite any other provision to the contrary.

**Misstatement of Age and/or Sex**

If on the date of death of the Last Surviving Insured the Issue Age of an Insured is understated, or the sex of an Insured is incorrectly stated such that it resulted in lower Costs of Insurance, the Death Benefit will be reduced to the Death Benefit that would have been provided by the last Cost of Insurance charge at the correct Issue Ages and/or sexes.

If on the date of death of the Last Surviving Insured the Issue Age of an Insured is overstated, or the sex of an Insured is incorrectly stated such that it resulted in higher Costs of Insurance, the Death Benefit will be increased by an amount equal to the excess Costs of Insurance prior to the date of the Last Surviving Insured's death.

Excess Cost of Insurance Charges equal the sum of the following for each Monthly Activity Date:

- (a) the amount at risk on each Monthly Activity Date; multiplied by
- (b) the difference between the actual Cost of Insurance rate used to determine Monthly Deduction Amounts and the Cost of Insurance rate based on the true age and sex of the Insured; divided by
- (c) 1,000.

**Suicide**

If, within two years from the Date of Issue, either of the Insureds dies by suicide, while sane or insane, Our liability will be limited to the premiums paid less Indebtedness and any Withdrawals.

If, within two years from the effective date of any increase in the Face Amount for which evidence of insurability was obtained, either of the Insureds dies by suicide, while sane or insane, Our liability with respect to such increase will be limited to the Cost of Insurance for the increase.

**Incontestability**

With regard to the life of each Insured, We cannot contest the Policy after it has been in force during the Insured's lifetime for two years from its Date of Issue, except for non-payment of premium.

Any increase in the Face Amount for which evidence of insurability was obtained will be incontestable only after the increase has been in force during the Insured's lifetime for two years from the effective date of the increase.

The Policy may not be contested for more than two years after the reinstatement date. Any contest We make after the Policy is reinstated will be limited to the material misrepresentations in the evidence of insurability provided to Us in the request for reinstatement. However, the provision will not affect Our right to contest any statement in the original application or a different reinstatement request which was made during the Insured's lifetime for two years from the Date of Issue of the Policy or a subsequent reinstatement date.

**THE CONTRACT  
(Continued)**

**Non-Participation**

The Policy is non-participating. It does not share in Our surplus earnings so You receive no policy dividends under it.

**Appealing Denial of Claim**

On any denied claim, You or Your representative may appeal to the Company for a full and fair review. You may:

- (a) request a review upon written application within sixty days of receipt of a claim denial;
- (b) review pertinent documents; and
- (c) submit issues and comments In Writing.

**Separate Accounts**

We have exclusive and absolute ownership and control of the assets of Our Separate Accounts. The assets of a Sub-Account will be available to cover the liabilities of Our General Account only to the extent that those assets exceed the liabilities of that Separate Account arising under the variable life contracts supported by that Separate Account. The assets of a Sub-Account will be valued on each Valuation Day. Our determination of the value of an Accumulation Unit by the method described in the Policy will be conclusive.

**Change in the Operation of the Separate Account**

At Our election and subject to any necessary vote by persons having the right to give instructions on the voting of Fund shares held by the Sub-Accounts, the Separate Account may be operated as a management company under the Investment Company Act of 1940 or any form permitted by law, may be deregistered under the Investment Company Act of 1940 in the event registration is no longer required, or may be combined with one or more Separate Accounts.

**Sub-Account, Separate Account Modifications**

Upon notice to You and subject to any required regulatory approvals, We may, from time to time, make certain modifications to this Policy that are necessary to operate the Separate Account in any form permitted under the Investment Company Act of 1940, or in any form permitted by law, including:

1. the transfer of value in any Sub-Account to another Sub-Account or to one or more other separate accounts;
2. add, combine, or eliminate Sub-Accounts in the Separate Account or combine the Separate Account with another separate account;
3. substitute for the units held by any Sub-Account the units of another Sub-Account or another investment company or any other investment permitted by law;
4. make any changes required to comply with the requirements of any Fund, including, but not limited to, the imposition of a redemption charge or other fee by a Fund; or
5. make any other modifications to the Policy that, in Our judgment, are necessary or appropriate to ensure that it continues to qualify as life insurance under the applicable section(s) of the Internal Revenue Code, or any other applicable law, regulation or interpretation.

Any required approval process for modifications to the Separate Account is on file with the insurance supervisory official of the state in which this Policy is issued.

**Voting Rights**

We will notify You of any Fund shareholder's meetings at which the shares held for Your Sub-Account may be voted. We will also send proxy materials and instructions for You to vote the shares held for Your Sub-Account. We will arrange for the handling and tallying of proxies received from the Owners. We will vote the Fund shares held by Us in accordance with the instructions received from the Owners. You may attend any meeting, where shares held for Your benefit may be voted.

In the event that You give no instructions or leave the manner of voting discretionary, We will vote such shares of the appropriate Fund in the same proportion as shares of that Fund for which instructions have been received. Also, We will vote the Fund shares in this proportionate manner, which are held by Us for Our own account.

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Product Name: Last Survivor Flexible Premium Variable Universal Life Insurance Policy  
Project Name/Number: Joint Legacy Variable Last Survivor Product reprice to ANB /ILD 1287(3D)Rev

## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: HARK-125889841 State: Arkansas  
Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 41464  
Company Tracking Number: ILD 1287(3D)REV  
TOI: L061 Individual Life - Variable Sub-TOI: L061.202 Joint (Last Survivor) - Flexible Premium  
Product Name: Last Survivor Flexible Premium Variable Universal Life Insurance Policy  
Project Name/Number: Joint Legacy Variable Last Survivor Product reprice to ANB /ILD 1287(3D)Rev

## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** Certification/Notice

11/05/2008

### Comments:

Need to attach the two 11-83 Certs

### Attachments:

AR Cert - Rule 19 \_Unfair Discrim\_.pdf

AR Cert - Reg 33 \_Variable Life Reg\_.pdf

CONSENT TO SUBMIT RATES \_Bulletin 11-83\_.pdf

AR Cert Actuarial - Bull 11-83 \_Non-guaranteed elements\_.pdf

**ARKANSAS  
POLICY FORM CERTIFICATION**

**HARTFORD LIFE AND ANNUITY INSURANCE COMPANY**

Form Number(s): 1287(3D)Rev, 1287(5/6)Rev, 1287(15/16)Rev, 1287(17/18)Rev

Form Title(s): Policy Specification page and Insert Pages

By my signature below, I hereby certify that I have reviewed the enclosed policy form(s) and certify that the form(s) submitted meets the provisions of Rule 19 entitled "Unfair Discrimination in Sale of Insurance" as well as all applicable requirements of the Arkansas Insurance Department.

Signed:



\_\_\_\_\_  
Otis Maynard, Vice President  
Chief Compliance Officer, Individual Life Division

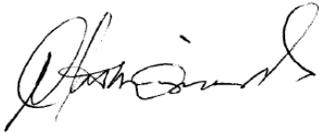
Date February 5, 2009

**CERTIFICATION OF COMPLIANCE  
WITH ARKANSAS RULE AND REGULATION 33  
ENTITLED "VARIABLE LIFE INSURANCE"**

**HARTFORD LIFE AND ANNUITY INSURANCE COMPANY**

I, Otis Maynard, am a duly-authorized officer of Hartford Life and Annuity Insurance Company and do hereby certify that the Company is in compliance with Regulation 33, in particular Articles VI, VII, IX and XI.

Signed:



\_\_\_\_\_  
Name

Otis Maynard, Vice President  
Chief Compliance Officer, Individual Life Division  
Title

February 5, 2009  
Date

CONSENT TO SUBMIT RATES AND/OR COST BASES FOR APPROVAL

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

- A) that all premium rates and/or cost bases both “maximum “ and “current or projected”, used in relation to policy form number LA-1287(06) must be filed with the Insurance Commissioner for the State of Arkansas (“Commissioner”) at least sixty (60) days prior to their proposed effective date. Such rates and/or cost bases shall be deemed effective sixty (60) days after they are filed with the Commissioner, unless the Commissioner shall approve or disapprove such rates and/or cost bases prior to the expiration of sixty (60) days

or

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

Hartford Life and Annuity Insurance Company

By:  \_\_\_\_\_

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

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

**HARTFORD LIFE AND ANNUITY INSURANCE COMPANY**

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



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