

SERFF Tracking Number: HARL-126044563 State: Arkansas
Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 41660
Company Tracking Number: ILD-LA-1329(09)
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: LA-1329(09) Overloan Protection Rider
Project Name/Number: LA-1329(09) Overloan Protection Rider/LA-1329(09) Overloan Protection Rider

Filing at a Glance

Company: Hartford Life and Annuity Insurance Company

Product Name: LA-1329(09) Overloan Protection Rider SERFF Tr Num: HARL-126044563 State: Arkansas

TOI: L08 Life - Other

SERFF Status: Closed-Approved-Closed State Tr Num: 41660

Sub-TOI: L08.000 Life - Other

Co Tr Num: ILD-LA-1329(09) State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Jane Chapman, Barbara Warren, Frank Durante Disposition Date: 02/26/2009

Date Submitted: 02/25/2009

Disposition Status: Approved-Closed

Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name: LA-1329(09) Overloan Protection Rider
Project Number: LA-1329(09) Overloan Protection Rider
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 02/26/2009

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 02/20/2009
Domicile Status Comments:
Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 02/26/2009
Created By: Frank Durante
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Frank Durante

Filing Description:

We are submitting the subject forms for your review and approval.

The following rider is new and intended to be used with new issues of the previously approved Flexible Premium Variable Universal Last Surviving Life Policies approved or as may be approved by the department. The forms are not intended for use with inforce business.

We are submitting for review and approval the Overloan Protection Rider form no. LA-1329(09). This form is new and

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will not replace any form previously approved by the Department. This form is identical to Overloan Protection Rider form no. LA-1319(08), with the only exception being the modification of item (C) under the Conditions for Exercising The Benefit section, to allow the rider to work for a last survivor policy. The rider is automatically attached to the Policy at issue. The Overloan Protection option can be exercised if certain conditions described in the rider are met, in which case the policy will remain in force until the Insured's death as long as the rider is not terminated or the policy surrendered before then. There is no charge for the rider. However, if it is exercised, a Transaction Charge will be deducted from the Account Value as of the Election Effective Date as described in the rider. In addition to being used with the subject policy, the rider may be used with policies as approved or as may be approved by the Department.

Text considered variable is found only in the Policy Specifications pages and is enclosed in brackets. Such language is issue-specific and will change based on issue age, insurance class, policy duration, and gender as applicable. In addition, changes in printing technology may periodically alter slightly form format. We reserve the right to make such changes without re-filing as well as modify company address and officer signatures to reflect current company operations.

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

The forms have been filed concurrently in our state of domicile, Connecticut, and approved for use on 02/20/2009.

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

Best Regards,

Company and Contact

Filing Contact Information

Frank Durante, Sr. Spec Business Compl frank.durante@hartfordlife.com
200 Hopmeadow St 860-843-5858 [Phone]
Simsbury, CT 06089

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: \$20.00
Retaliatory? No
Fee Explanation: \$20/ rider
Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|---|---------|----------------|---------------|
| Hartford Life and Annuity Insurance Company | \$20.00 | 02/25/2009 | 25955879 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|-----------------|------------|------------|----------------|
| Approved-Closed | Linda Bird | 02/26/2009 | 02/26/2009 |

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Disposition

Disposition Date: 02/26/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---------------------|---------------------------|----------------------|---------------|
| Supporting Document | Flesch Certification | | No |
| Supporting Document | Application | | No |
| Supporting Document | ARK Cert Rule 19 | | Yes |
| Form | Overloan Protection Rider | | Yes |

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Form Schedule

Lead Form Number: LA-1329(09)

| Schedule Item Status | Form Number | Form Type Form Name | Action | Action Specific Data | Readability | Attachment |
|----------------------|-------------|--|---------|----------------------|-------------|--|
| | LA-1329(09) | Policy/Cont Overloan Protection ract/Fratern Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider | Initial | | | LA-1329_09_Overloan Protection Rider.pdf |



OVERLOAN PROTECTION RIDER

BENEFIT

This Rider gives You the option to continue Your Policy at a reduced Death Benefit with no further Monthly Deduction Amounts in the event Your Policy is in danger of Policy Default or termination due to excessive Indebtedness. You may elect to exercise this option subject to the Conditions for Exercising the Benefit provision described below. During the Overloan Protection Benefit Period, as defined below, the Overloan Protection Benefit guarantees the Policy will not go into default or terminate due to excessive Indebtedness.

CONDITIONS FOR EXERCISING THE BENEFIT

You may elect to exercise this option provided all of the conditions listed below have been met:

- a) Indebtedness exceeds the Face Amount, or amounts at least equal to all premiums paid have been withdrawn, and
- b) the Policy has been in force at least 15 Policy Years, and
- c) the younger Insured has attained age 75, (or would have, if deceased), and
- d) Indebtedness does not exceed 99.5% of the Account Value after deduction of the Transaction Charge as of the Election Effective Date.

Provided all Conditions for Exercising the Benefit have been met, the Election Effective Date will be the next Monthly Activity Date following the date we receive Your written request.

CONTINUATION OF POLICY UPON EXERCISING THE BENEFIT

Provided all Conditions for Exercising the Benefit have been met, the Policy will remain in force until the Last Surviving Insured's death as long as You do not terminate this Rider or surrender the Policy before then. The period from the Election Effective Date until the date this Rider is terminated by either the Last Surviving Insured's death, any other termination of the Policy, or Your request to terminate it, is referred to herein as the Overloan Protection Benefit Period. During the Overloan Protection Benefit Period:

- a) A transaction charge ("Transaction Charge") will be deducted as of the Election Effective Date from the Account Value, not to exceed the maximum Transaction Charge described below.
- b) The Death Benefit Option will be Option A (Level Option), subject to the Minimum Death Benefit provision below.
- c) If Indebtedness does not exceed the Face Amount as of the Election Effective Date, the Face Amount will be decreased to 100.5% of the Account Value as of such date after deduction of the Transaction Charge.
- d) All other riders will be terminated.
- e) Any Account Value in the Separate Account will be transferred to the Fixed Account as of the Election Effective Date. No transfer charge will be assessed for this transfer.
- f) No Monthly Deductions will be taken as they are treated as prepaid by the Transaction Charge.
- g) No further transfers will be allowed.
- h) No additional premium payments will be accepted.
- i) Interest charged on Indebtedness will continue to accrue.
- j) Loan repayments can be made at any time.
- k) The Termination Due to Excessive Indebtedness provision in the Policy will be suspended.

RIDER CHARGE

There is no charge for adding this Rider to Your Policy. However, if You elect to exercise this option, a Transaction Charge will be deducted from your Account Value as of the Election Effective Date. The maximum Transaction Charge is 7% of the Account Value on the Election Effective Date.

MINIMUM DEATH BENEFIT

During the Overloan Protection Benefit Period, the Minimum Death Benefit is equal to the greatest of:
(a) The minimum amount determined under the Minimum Death Benefit provision in the Policy;
(b) Indebtedness; or
(c) The minimum amount of Death Benefit necessary for the Policy to continue its qualification as a life insurance contract for federal tax purposes.

TERMINATION

To terminate this Rider, notify Us In Writing. Otherwise, this Rider will continue until the Policy terminates.

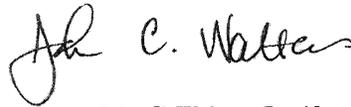
GENERAL PROVISIONS

This Rider is part of the Policy to which it is attached and, except as noted above, it is subject to all of the terms, conditions and limitations of the Policy. The Rider Effective Date and Rider Date of Issue are the same as those of the Policy. Terms not defined herein are defined in the Policy.

Signed for **HARTFORD LIFE AND ANNUITY INSURANCE COMPANY**



[**Donald C. Hunt, Secretary**



John C. Walters, President]

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Supporting Document Schedules

| | Item Status: | Status Date: |
|--|---------------------|-------------------------|
| Bypassed - Item: Flesch Certification | | |
| Bypass Reason: N/a for filing | | |
| Comments: | | |

| | Item Status: | Status Date: |
|--------------------------------------|---------------------|-------------------------|
| Bypassed - Item: Application | | |
| Bypass Reason: N/a for filing | | |
| Comments: | | |

| | Item Status: | Status Date: |
|---|---------------------|-------------------------|
| Satisfied - Item: ARK Cert Rule 19 | | |
| Comments: | | |
| Attachment: | | |
| AR Cert - Rule 19 _Unfair Discrim_.pdf | | |

**ARKANSAS
POLICY FORM CERTIFICATION**

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY

Form Number(s), Form Title(s):
Form LA-1329(09) Overloan Protection Rider

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:



Lenore Paoli, AVP Life and Investment Products Compliance

February 25, 2009
Date