

SERFF Tracking Number: HARL-126068681 State: Arkansas
Filing Company: Hartford Life Insurance Company State Tracking Number: 41795
Company Tracking Number: HL-19274(09)
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: Separate Account Annuity Rider
Project Name/Number: Separate Account Annuity Rider/HL-19274(09)

Filing at a Glance

Company: Hartford Life Insurance Company

Product Name: Separate Account Annuity Rider SERFF Tr Num: HARL-126068681 State: Arkansas

TOI: A10 Annuities - Other SERFF Status: Closed-Approved- State Tr Num: 41795
Closed

Sub-TOI: A10.000 Annuities - Other Co Tr Num: HL-19274(09) State Status: Approved-Closed

Filing Type: Form Reviewer(s): Linda Bird

Authors: Kenneth Bach, Jane Disposition Date: 03/17/2009

Chapman, Lindsay Cooper, Ginger

Morgan, Barbara Warren, Tiffany

Heist

Date Submitted: 03/10/2009 Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Separate Account Annuity Rider

Project Number: HL-19274(09)

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/17/2009

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 03/17/2009

Created By: Barbara Warren

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Barbara Warren

Filing Description:

We are submitting for review the contract Rider form HL-19274(09) for review and approval. This form is new and is not intended to replace any previously approved forms.

The form is intended to be used with forms approved or as may be approved by the Department. It is not intended for use with inforce contracts. The previously approved contract forms do not have prospectuses and were not filed with the SEC.

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Variability text is denoted with brackets and described in the Statement of Variability

The Rider will make it possible for new issues of the Hartford Life Insurance Company Individual and Group Fixed Annuity contract forms to alternatively be issued to a Separate Account Contract. The assets of the Separate Account are owned by Hartford Life, and they are segregated from its other assets. The operation of the Separate Account is explained in the Rider.

Please note that the benefits provided by the contract are guaranteed as to dollar amount and do not reflect the investment experience or values of the separate account

If you should have any questions/comments, please feel free to contact me. Thank you for your attention to this matter and we look forward to a favorable response.

Company and Contact

Filing Contact Information

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

Filing Company Information

Hartford Life Insurance Company
200 Hopmeadow Street
Simsbury, CT 06089
(860) 547-5000 ext. [Phone]

CoCode: 88072
Group Code: 91
Group Name:
FEIN Number: 06-0974148
State of Domicile: Connecticut
Company Type: Life
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No
Fee Explanation:
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Life Insurance Company	\$20.00	03/10/2009	26291151

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/17/2009	03/17/2009

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Disposition

Disposition Date: 03/17/2009

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		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Form	SEPARATE ACCOUNT ANNUITY RIDER		Yes

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Form Schedule

Lead Form Number: HL-19274(09)

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	HL-19274(09)	Policy/Contract/Amendment, Insert Page, Endorsement or Rider SEPARATE ACCOUNT ANNUITY RIDER	Initial		0.000	HL-19274(09).pdf



SEPARATE ACCOUNT ANNUITY RIDER

For Contracts Issued Under [Separate Account PA-1]

This Separate Account Annuity 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. Where the terms of this Rider conflict with the terms of the Contract or any other Rider to the Contract, the terms of this Rider will control. The term "Contract" herein refers to an individual contract, group master contract, or group certificate issued under a group master contract, whichever is applicable. References herein to the "Owner" are to the owner of an individual contract, or the owner of a group certificate issued under the group master contract, whichever is applicable.

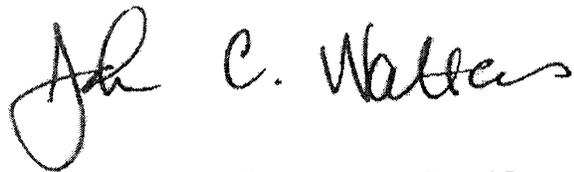
Anything in the Contract notwithstanding, all premium paid under the Contract shall be allocated to the **[Separate Account PA-1]** (the Separate Account) and all associated benefits due under the Contract shall be paid from the Separate Account, in accordance with the terms of the Contract and this Rider. The Separate Account is a pooled asset account, which Hartford Life Insurance Company (Hartford Life) has established and maintains under Connecticut law and to which premiums and other amounts are allocated under this Contract and other Contracts which utilize the Separate Account. The assets are owned by Hartford Life, but are segregated from its other assets. Hartford Life is not a trustee of the Separate Account assets. Income, gains and losses, whether or not realized, from the assets allocated to the Separate Account are credited to or charged against the Separate Account without regard to other income, gains or losses of Hartford Life. The assets of the Separate Account are not chargeable with liabilities arising out of any of Hartford Life's other business.

THE BENEFITS PROVIDED BY THE CONTRACT ARE GUARANTEED AS TO DOLLAR AMOUNT AND DO NOT REFLECT THE INVESTMENT EXPERIENCE OR VALUES OF THE SEPARATE ACCOUNT.

Signed for Hartford Life Insurance Company by

[


Donald C. Hunt, Secretary



John C. Walters, President]

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: Readability Certification.pdf		
Bypassed - Item: Application Bypass Reason: n/a for this rider filing Comments:		
Satisfied - Item: Statement of Variability Comments: Attachment: HL-19274(09) SOV.pdf		

Readability Certificate

I hereby certify that the forms referenced below have each been scored in their entirety using the Flesch Ease of Reading Test and have attained the score indicated. I further certify that, to the best of my knowledge and belief, said forms comply with state readability requirements and are printed in not less than ten point type, one point leaded.

The readability score was calculated by computer. The software used for this calculation was Microsoft Word.

Form Number

HL-19274(09)

Flesch Score

46.0

*when scored as part of entire policy

Hartford Life and Annuity Insurance Company

NAIC Number 71153-091

Signature of Insurance Company Officer

Patricia L. Harris, AVP and Actuary

Typed Name and Title

STATEMENT OF VARIABILITY

Hartford Life Insurance Company

Form No. HL-19274(09)

March 10, 2009

Variable Text Denoted With Brackets

Variable #	Paragraph	Description
1	Name of Separate Account:	Name of Separate Account: For new issues, we may change the bracketed name that is currently displayed to show the name of another valid Separate Account of our company..
2	Officer Signatures	The signatures are those in effect at this time. In the event the title of the officer signing the contract form changes, any new title utilized will be the title of the officer of the company. Any changes to the title of the officer(s) signing the form will not require the filing of either a revised memorandum of variability for approval or an informational filing.