

SERFF Tracking Number: HARL-126073966 State: Arkansas
Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 41824
Company Tracking Number: IPD LA-PBG-09
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: The Hartfords Premium Back Guarantee Rider
Project Name/Number: 2009 The Hartfords Premium Back Guarantee Rider/LA-PBG-09

Filing at a Glance

Company: Hartford Life and Annuity Insurance Company

Product Name: The Hartford's Premium Back SERFF Tr Num: HARL-126073966 State: Arkansas

Guarantee Rider

TOI: A03I Individual Annuities - Deferred SERFF Status: Closed-Approved- State Tr Num: 41824
Variable Closed

Sub-TOI: A03I.002 Flexible Premium

Co Tr Num: IPD LA-PBG-09

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Kenneth Bach, Jane

Disposition Date: 03/18/2009

Chapman, Lindsay Cooper, Ginger

Morgan, Tiffany Heist

Date Submitted: 03/13/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 2009 The Hartford's Premium Back Guarantee Rider

Status of Filing in Domicile:

Project Number: LA-PBG-09

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: 03/18/2009

Explanation for Other Group Market Type:

State Status Changed: 03/18/2009

Deemer Date:

Created By: Tiffany Heist

Submitted By: Tiffany Heist

Corresponding Filing Tracking Number:

Filing Description:

RE:Hartford Life and Annuity Insurance Company NAIC 71153-091; FEIN 39-1052598

The Hartford's Premium Back Guarantee Rider - LA-PBG-09

The captioned optional variable annuity benefit rider that was recently approved by your department on 2/19/09 (SERFF Tracking # HARL-126037378) is being resubmitted to reflect the minor changes described in the attached exhibit.

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Please note that this previously approved rider has not been sold or issued in your state. I certify that no other changes have been made to the text of this rider. There is no change to the actuarial memo for reserves and statement of variables that accompanied the original rider filing.

We have enclosed an updated rider with the above mentioned changes to replace the one that was previously approved. Please substitute this rider for the original previously approved one.

Please note that this form is identical to the form that we are submitting concurrently via a separate filing for the Hartford Life Insurance Company, except for the form number and Company reference. We suggest that you review the two submissions together.

Given that this form was recently approved by your department and has never been issued, we are requesting an expedited review. We look forward to your acceptance of this filing. If you have any questions regarding this matter, please contact me at (860) 843-7424 or Jane Chapman at (860) 843-9708.

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 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	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$20.00
Retaliatory?	No

SERFF Tracking Number: HARL-126073966 State: Arkansas
Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 41824
Company Tracking Number: IPD LA-PBG-09
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: The Hartfords Premium Back Guarantee Rider
Project Name/Number: 2009 The Hartfords Premium Back Guarantee Rider/LA-PBG-09
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Life and Annuity Insurance Company	\$20.00	03/13/2009	26409909

SERFF Tracking Number: HARL-126073966 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/18/2009	03/18/2009

SERFF Tracking Number: HARL-126073966 State: Arkansas
Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 41824
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TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
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Disposition

Disposition Date: 03/18/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: HARL-126073966 State: Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	No
Supporting Document	Application	No	No
Supporting Document	Life & Annuity - Actuarial Memo	No	No
Supporting Document	Statement of Variables	Yes	Yes
Supporting Document	Exhibit of Changes	Yes	Yes
Form	The Hartford's Premium Back Guarantee Rider	Yes	Yes

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Form Schedule

Lead Form Number: LA-PBG-09

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LA-PBG-09	Policy/Cont	The Hartford's ract/Fratern al Premium Back Guarantee Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			LA-PBG-09.pdf



Hartford Life and Annuity Insurance Company
200 Hopmeadow Street
Simsbury, CT 06089

THE HARTFORD'S PREMIUM BACK GUARANTEE 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. This rider provides a Withdrawal Feature and a Guaranteed Minimum Death Benefit (DB).

The Withdrawal Feature of this rider includes a Benefit Amount, Benefit Payment and Withdrawal Percentage. The determination of these values and how they can change are described in the other sections of this rider.

This rider provides a Guaranteed Minimum Death Benefit that replaces the standard death benefit provided in the Contract. The determination of the DB and how it can change are described in the other sections of this rider.

DEFINITIONS

Terms used that are not defined in this rider shall have the same meaning as those in Your Contract.

Guaranteed Minimum Death Benefit (DB). The minimum amount payable upon the death of any Contract Owner or Annuitant. If a death benefit is payable before the Annuity Commencement Date, such benefit will equal the greater of the Contract Value or Premium Payments adjusted for Partial Surrenders as of the date We receive Due Proof of Death.

Benefit Payment (BP). The BP is equal to the Withdrawal Percentage multiplied by the greater of the Benefit Amount or Contract Value. This amount is used to determine the change in the BA and DB following a Partial Surrender.

Withdrawal Feature. A series of Benefit Payments payable in each Contract Year until the Benefit Amount is reduced to zero or the death of any Owner or Annuitant.

Partial Surrender. A withdrawal of some, but not all, of the Contract Value which sum may be subject to Contingent Deferred Sales Charges, if applicable.

Benefit Amount (BA). The basis for determining when the Withdrawal Feature of this rider has been satisfied, the Rider Charge, and the trigger for the Investment Restriction described in the Auto Reallocation Provision. Your BA is subject to a maximum of \$5,000,000.

Withdrawal Percentage (WP). The WP is the percentage used to determine Your BP; the WP is [5.0%].

I. On the Rider Effective Date:

1. If this rider is effective on the Contract Issue Date:

- a) the BA equals Your initial Premium Payment plus any applicable Payment Enhancements; and
- b) the DB equals Your initial Premium Payment; and
- c) the BP is the WP multiplied by the BA.

2. If this rider is effective after the Contract Issue Date:
 - a) the BA equals the Contract Value on the rider effective date; and
 - b) the DB equals the Contract Value on the rider effective date, less Payment Enhancements, if applicable, received during the last [12] months prior to the rider effective date; and
 - c) the BP is the WP multiplied by the BA.

II. When a Subsequent Premium Payment Is Made:

Our approval is required for any subsequent Premium Payment received after the first [12] months.

Upon receipt of each subsequent Premium Payment:

1. The BA will be increased by the amount of the subsequent Premium Payment and includes any applicable Payment Enhancements; and
2. The DB will be increased by the amount of the subsequent Premium Payment; and
3. The BP, if applicable, will be equal to the greater of:
 - a) The WP multiplied by the greater of:
 - i) the BA plus all prior partial surrenders taken from the most recent of the rider effective date or the date the BA was last reset due to an excess partial surrender; or
 - ii) the Contract Value immediately after the subsequent Premium Payment is received; or
 - b) The prior BP.

III. When a Partial Surrender is made:

The BA and the DB will be adjusted as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the BP, We will:
 - a) Reduce the BA and the DB by the dollar amount of such Partial Surrender(s).
2. For cumulative Partial Surrender(s) in a Contract Year that exceed the BP, and all Partial Surrender(s) were paid under Our automatic income program to satisfy the Required Minimum Distribution (RMD) requirements imposed by federal law, We will:
 - a) Reduce the BA and the DB by the dollar amount of such Partial Surrender(s).
3. For any Partial Surrender that first causes the cumulative Partial Surrenders in a Contract Year to exceed the BP and the RMD exception above does not apply, We will reduce the BA and the DB by the dollar amount of the Partial Surrender that does not exceed the BP.

For that portion of the Partial Surrender that exceeds the BP, We will reduce the remaining BA and the remaining DB by applying a factor. The factor is as follows:

1 - (A/(B-C)) where:

A = The amount of the Partial Surrender(s) during the Contract Year in excess of the BP;

B = Contract Value immediately prior to the Partial Surrender; and

C = The BP, less any prior Partial Surrender(s) during the Contract Year. If C results in a negative number, C becomes zero.

4. For any additional Partial Surrender(s) in a Contract Year, where the sum of all prior Partial Surrender(s) exceed the BP, We will reduce the BA and the DB by applying a factor. The factor is as follows:
1 - (A/B) where:
A = The amount of the Partial Surrender; and
B = Contract Value immediately prior to the Partial Surrender.

The BP will be determined as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the BP, the BP will be equal to the BP immediately prior to the Partial Surrender.
2. For cumulative Partial Surrender(s) in a Contract Year that exceed the BP, and all Partial Surrender(s) were paid under Our automatic income program to satisfy the Required Minimum Distribution (RMD) requirements imposed by federal law, the BP will be equal to the BP immediately prior to the Partial Surrender.
3. For any Partial Surrender that first causes the cumulative Partial Surrenders in a Contract Year to exceed the BP and the RMD exception above does not apply, the BP will be equal to the WP multiplied by the greater of the BA or Contract Value immediately after the Partial Surrender.
4. If the BA is equal to zero due to Partial Surrender(s), the BP is equal to zero. Subject to Our approval, subsequent Premium Payments may be made to re-establish the BA and the BP prior to the Annuity Commencement Date.

IV. On the Contract Anniversary:

1. the BA will remain unchanged.
2. the DB will remain unchanged.
3. the BP, if applicable, is the WP, multiplied by the greater of:
 - a) the BA plus all prior partial surrenders taken from the most recent of the rider effective date or the date the BA was last reset due to an excess partial surrender; or
 - b) the Contract Value on the Contract Anniversary.

SPOUSAL CONTINUATION

In the event that the spousal continuation provision under the Contract is elected, We will increase the Contract Value to the DB value, if greater, as of the date We receive Due Proof of Death. The surviving spouse becomes the new Contract Owner on the effective date of the spousal continuation. The following are the effects of a Covered Life change due to spousal continuation:

1. If the Covered Life is less than age [76] at the time of the continuation, then either (a) or (b) will apply as follows:
 - a) If the rider is not currently available for sale, We will revoke the Withdrawal Feature of this rider. We will continue this rider's DB feature only. The Rider Charge will no longer be assessed.
 - b) If the rider is currently available for sale, We will continue the existing rider with respect to all rider benefit provisions at the Rider Charge that is currently being assessed for new sales of the rider. The BA and DB will be recalculated to equal the Contract Value on the effective date of the spousal continuation. The BP will be recalculated to equal the Withdrawal Percent multiplied by the new BA on the effective date of the spousal continuation.
2. If the Covered Life is greater than or equal to age [76] on the effective date of the spousal continuation, the rider will terminate. The DB thereafter equals the Contract Value.

OWNERSHIP CHANGE

Any Contract change before the Annuity Commencement Date which causes a change in the ownership will result in the recalculation of the benefits provided under this rider. The following are the effects of a change in ownership:

The rider will terminate if the age of the oldest new Owner(s) after the ownership change is greater than the issue age limitation of the rider in effect at the time of the ownership change. If the rider is no longer available for sale, We will determine the issue age limitation of the rider on a non-discriminatory basis. The DB thereafter will be the Contract Value.

The below options apply if the age of the oldest new Owner after the ownership change is less than or equal to the issue age limitation of the rider in effect at the time of the ownership change. If the rider is no longer available for sale, We will determine the issue age limitation of the rider on a non-discriminatory basis.

1. Ownership changes within the first [6] months from the Contract Issue Date will not cause a recalculation of the benefits under this Rider.
2. Ownership changes after the first [6] months from the Contract Issue Date will cause a recalculation of the benefits under either (a) or (b):
 - a) If the rider is not currently available for sale, We will revoke the Withdrawal Feature of this rider. We will continue this rider's DB feature only. The DB will be recalculated to the lesser of the Contract Value or the DB on the effective date of the Ownership change. The Rider Charge will be assessed on the revocation date, and will no longer be assessed thereafter; or
 - b) If the rider is currently available for sale, We will continue the existing rider with respect to all rider benefit provisions at the Rider Charge that is currently being assessed for new sales of the rider. The BA will be recalculated to the lesser of the Contract Value or the BA on the effective date of the ownership change. The DB will be recalculated to the lesser of the Contract Value or the DB on the effective date of the ownership change. The BP will be recalculated to equal the WP multiplied by the BA following the ownership change.

MINIMUM AMOUNT RULE

Prior to the Annuity Commencement Date, if on any Contract Anniversary Your Contract Value, due to investment performance, is reduced below an amount equal to the greater of the Contract minimum rule stated under Your Contract or one of Your BPs or if on any Valuation Day, as a result of a Partial Surrender, Your Contract Value is reduced below an amount equal to the greater of the Contract minimum rule stated under Your Contract or one of Your BPs, then:

1. You must transfer Your remaining Contract Value to an asset allocation model, investment program, Sub-Account(s), fund of funds Sub-Account(s), or other investment option(s) approved by Us for purposes of the minimum amount rule.
 - a) One of the approved investment options, as described above, must be elected within [10] days from the date the minimum amount was reached.
 - b) If We do not receive Your election within the above stated time frame, You will be deemed to have irrevocably authorized Us to move Your remaining Contract Value into the Money Market Sub-account.
 - c) If You choose not to participate in one of the approved investment options, then We will automatically liquidate Your remaining Contract Value. Any applicable Contingent Deferred Sales Charge will be assessed and the Contract will be fully terminated.

2. Once the Contract Value is transferred to an approved investment option, the following rules will apply:
 - a) You will receive Your then current BP, which will be equal to Your BP at the time Your Contract Value reduces below Our minimum amount rules then in effect, at the frequency of Your choice and acceptable to Us.
 - b) The last payment made will be equal to the lesser of the BP or the remaining BA.
 - c) Ongoing BP payments will no longer reduce Your Contract Value.
 - d) Ongoing BP payments will continue to reduce the remaining BA and DB on Your Contract. At the death of any Owner, Joint Owner or Annuitant, the greater of the Contract Value or the DB will be paid out as a lump sum settlement.
 - e) We will no longer accept subsequent Premium Payments.
 - f) We will waive the Annual Maintenance Fee and Rider Charge on Your Contract.
 - g) Once the BA has been reduced to zero, any Partial Surrender will begin to reduce the remaining Contract Value.

After the transfer of the Contract Value due to the minimum amount rules above, if cumulative Partial Surrenders within a Contract Year are requested in excess of the BP, then We will automatically liquidate Your remaining Contract Value. Any applicable Contingent Deferred Sales Charge will be assessed and the Contract will be terminated.

INVESTMENT RESTRICTIONS

1. We will limit, on the rider effective date, the Sub-Account(s) in which You may allocate Your Contract Value and the amount of Contract Value you may allocate to each Sub-Account(s). We will require that You allocate a minimum of [30%] of Your Contract Value to the Sub-Account(s) identified by Us as Fixed Income Sub-Account(s) and/or the Fixed Accumulation Feature. You may choose to satisfy the described investment restriction by creating Your own custom asset allocation model or You may also choose to invest in any predetermined asset allocation models, investment programs, fund of funds Sub-Account(s), or other investment option(s) approved by Us.

If on any Valuation Day, due to performance of the selected Sub-Accounts, the Contract Value is no longer within the allocation of the selected categories, we will not terminate the Withdrawal Feature of the rider. Instead, Your Contract Value will be re-balanced [quarterly] to meet then applicable investment restrictions.

2. Auto Reallocation Provision

At the end of each Valuation Day, we will compare Your Contract Value and BA. If at the end of any Valuation Day, the Contract Value has decreased [30%] or more below Your BA, we will require You to comply with new investment restriction guidelines referred to as the Auto Reallocation Provision Investment Restriction. The Auto Reallocation Provision Investment Restriction requires that a minimum of [70%] of Your Contract Value be invested in Fixed Income Sub-Account(s) that we declare or classify as such from time to time and/or the Fixed Accumulation Feature, if applicable. To satisfy this restriction, We are irrevocably authorized to automatically reallocate your Contract Value, excluding any Contract Value invested in the Fixed Accumulation Feature, to the target allocation as of the end of the Valuation Day on which the Auto Reallocation Provision is triggered. This authorization and the following investment restrictions will continue to apply so long as the rider is in effect, irrespective of changes in ownership. The target allocation means the reallocation of your Contract Value to comply with a predetermined asset allocation model, investment program, fund of funds Sub-Account(s) or other investment option(s) approved by Us for purposes of the Auto Reallocation Provision as of [the effective date of this rider.]

- a) Following the automatic transfer to the target allocation, You may reallocate Your Contract Value to any Sub-Account(s), asset allocation models, investment programs, fund of funds Sub-Account(s) or other investment option(s) approved by Us under the Auto Reallocation Provision Investment Restriction.
- b) If on any Valuation Day, due to performance of the target allocation or selected Sub-Account(s), the Contract Value is no longer within the allocation of the selected categories and/or target allocation, we will not terminate the Withdrawal Feature of the rider. Instead, Your Contract Value will be re-balanced [monthly] to meet then applicable investment restrictions.
- c) Once the Auto Reallocation Provision Investment Restriction is imposed, You are required to continue to allocate Your Contract Value according to the Auto Reallocation Provision Investment Restriction.
- d) We reserve the right to allow You to reallocate Your Contract Value according to the Rider Investment Restriction not imposed under the Auto Reallocation Provision Investment Restriction.

At the end of each Valuation Day, if the result of the below formula is [.30] or greater, the Auto Reallocation Provision Investment Restriction will be imposed:

1 – (X/Y) where

X = The Contract Value adjusted for all transactions

Y = The Benefit Amount, if Y is zero, we deem the difference between the Contract Value and Your BA to be zero.

- 3. We may change these predetermined asset allocation models, investment programs, Sub-Account(s), fund of funds Sub-Account(s), target allocation, investment classifications or other investment option(s) from time to time, on or after the rider effective date. Should We make this change any transfers required to reallocate the Contract Value will not be used by Us in determining the number of transfers allowed during a Contract Year.
- 4. If these Investment Restrictions are violated and not corrected, the Withdrawal Feature of this rider will be revoked and a Rider Charge will be assessed. The Rider Charge will be prorated for the portion of the Contract Year the Withdrawal Feature was active. The DB only will continue to apply. Upon reinstatement of your Withdrawal Feature following a corrected violation of these Investment Restrictions, Your BA will be reset at the lower of the BA prior to the revocation and Contract Value as of the date of the reinstatement. Your BP will be recalculated based on the Withdrawal Feature values as of the date of the reinstatement. We will deduct a prorated rider charge on Your Contract Anniversary following the reinstatement for the time period between the reinstatement date and Your first Contract Anniversary following such reinstatement.
- 5. We reserve the right to apply Investment Restrictions then in effect in the case of an Ownership change after [6] months from the rider effective date.

REVOKING THE WITHDRAWAL FEATURE

At anytime following the earlier of spousal continuation or the [fifth] anniversary of the rider effective date, the Contract Owner may elect to revoke the Withdrawal Feature of the Rider. The BA, WP and BP will be reset to zero. Once the Withdrawal Feature of this Rider is revoked, it cannot be re-elected by You. We will continue this rider's DB feature only.

We may revoke the Withdrawal Feature of this rider as provided under the following provisions of this rider: Spousal Continuation, Ownership Change, assignment and Investment Restrictions. If We revoke the Withdrawal Feature of this rider, it cannot be re-elected by You. We will continue this rider's DB feature only.

The benefits under this rider cannot be directly or indirectly assigned, pledged or securitized in any way. Any such actions will invalidate this rider.

If the Withdrawal Feature of this rider is revoked as described herein, We will reduce the DB for any Partial Surrender(s) after the date the rider was revoked, in proportion to the reduction in Contract Value due to such Partial Surrender(s).

On the date the Withdrawal Feature of this rider is revoked, a prorated share of the Rider Charge will be assessed, and will no longer be assessed thereafter. If this rider is revoked under the Spousal Continuation provision, the Rider Charge will not be assessed on the date the rider is revoked.

CONTRACT AGGREGATION

For purposes of determining the BA, Premium Payment and DB limits, We reserve the right to treat as one all deferred variable annuity contracts issued by Us where You have elected any optional withdrawal benefit rider. If We elect to aggregate contracts, We will change the period over which We measure Surrenders against future BPs.

POST ISSUE ELECTION

If the rider effective date is after the Contract Issue Date, the period between the rider effective date and Your next Contract Anniversary will constitute a Contract Year.

We reserve the right to make this benefit available through a company sponsored conversion program.

ANNUITY COMMENCEMENT DATE

At the Annuity Commencement Date, the Contract may be annuitized under Our standard annuitization rules or the payment of the BP may continue under a Period Certain option. The duration of the Period Certain is equal to the DB, as defined under this rider, divided by the BP. The Contract Value need not be below Our minimum amount rules at the ACD for the Owner(s) to select the Period Certain option.

RIDER CHARGE

There is an additional charge for this rider. The charge will never exceed a guaranteed maximum rate of [1.50%]. The charge will be assessed on the BA and will be deducted on each Contract Anniversary on a prorated basis from the Sub-Account(s) and the Fixed Account, if the Fixed Account Rider is attached to Your Contract and is operative. If the rider effective date is after the Contract Issue Date, the period between the rider effective date and the next Contract Anniversary will constitute the first Contract Year. The charge for this Contract Year will be prorated based on the number of days between the rider effective date and the next Contract Anniversary.

In the case of a Full Surrender on any date other than the Contract Anniversary, We will deduct a prorated share of the Rider Charge from the amount otherwise payable. The prorated share of the Rider Charge is equal to the Rider Charge percentage multiplied by the BA prior to the Surrender, multiplied by the number of days since the last Contract Anniversary, divided by 365.

The Rider Charge will no longer be assessed upon attainment of the Annuity Commencement Date, after the date the Withdrawal Feature of this rider is no longer effective or if Your Contract Value declines below Our minimum amount rule. No Rider Charge will be assessed upon the death of a Contract Owner or Annuitant.

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: Not applicable		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variables		
Comments:		
Attachment: LA-PBG-09 STMT OF VARIABLES.pdf		

	Item Status:	Status Date:
Satisfied - Item: Exhibit of Changes		
Comments:		
Attachment: Exhibit of Changes.pdf		

STATEMENT OF VARIABLES

**Hartford Life and Annuity Insurance Company
Premium Back Guarantee Rider – Non Lifetime Rider
Form Number: LA-PBG-09**

The bracketed items are variable and may be modified on a non-discriminatory basis. The following information describes the usage and possible future modifications to the bracketed variable material of the captioned individual variable annuity rider.

VARIABLE ITEM	PAGE NUMBER	DESCRIPTION
[5.0%]	Page 1	This is the percentage used to determine your payment amount. When this rider is initially offered, the percentage will be 5.0% of the Benefit Amount. Our company may decide in the future to change the percentage limits prospectively between 3% and 10%.
[12] Months	Page 2	This is the number of months used to determine at what point we no longer deduct Payment Enhancements from Premium Payments. We also use this as the number of months used to determine when prior approval is needed for Premium Payments made to contracts with this Rider. When the Rider is initially offered, the number of months will be 12 but Our Company may decide in the future to change the number of months prospectively between 6 and 24 months.
[76]	Page 3	This is the age at which the Spousal Continuation option under the rider can no longer be utilized. 76 is the age at which Spousal Continuation can no longer be utilized when this rider is initially offered but Our company may decide in the future to change this maximum age prospectively to an age between 65 and 105.
[6] Months	Page 4 and 6	This is the number of months used under the Covered Life Change provision of the rider to determine if a recalculation of rider benefits is necessary as a result of a change in Covered Life. When the rider is initially offered, the number of months will be 6 but Our Company may decide in the future to change the number of months prospectively between 3 and 24 months.
[10] Days	Page 4	This is the number of days a Contract Owner has after the Minimum Amount Rule has been triggered to instruct Us on the investment program they have elected to move their remaining Contract Value to. When the rider is initially offered, the number of days will be 10 but Our Company may decide in the future to change the number of days prospectively between 3 and 60.
[30%]	Page 5	This is the minimum percentage of investment within Sub-Account(s) identified as Fixed Income as well as the percentage of loss in the Contract Value compared to the Net Investment Base that will trigger the Auto Reallocation Provision. When this rider is initially offered, this percentage will be 30%. Our company may decide in the future to change the percentage prospectively between 10% and 50%.
[quarterly]	Page 5	This is the frequency in which the client will be re-balanced to satisfy the rider

		Investment Restrictions. When this rider is initially offered, this frequency will be quarterly Our company may decide in the future to change the frequency prospectively between monthly and annually.
[70%]	Page 5	This is the percentage of the Contract Value that is required to be invested in Fixed Income once the Auto Reallocation Provision is triggered. When this rider is initially offered, this percentage will be 70%. Our company may decide in the future to change the percentage prospectively between 50% and 100%.
[on the effective date of this rider]	Page 5	This represents the date that determines which model and its underlying funds will be utilized once the trigger of the Auto Reallocation Provision occurs. Our company may decide in the future to change the date for new issues to determine the model and its underlying funds on the date the Auto Reallocation Provision is triggered. Alternate text: the date the Auto Reallocation Provision is triggered
 [.30]	Page 6	This is the percentage of loss in the Contract Value compared to the Benefit Amount that will trigger the Auto Reallocation Provision. When this rider is initially offered, this percentage will be 30%. Our company may decide in the future to change the percentage prospectively between 10% and 50%.
[monthly]	Page 6	This is the frequency in which the client will be re-balanced to satisfy the rider Investment Restrictions once the Auto Reallocation Provision is triggered. When this rider is initially offered, this frequency will be monthly. Our company may decide in the future to change the frequency prospectively between monthly and annually.
[fifth]	Page 6	This 5 year waiting period for rider revocation and may be changed from minimum of zero (no waiting period) to a maximum of 15 years.
[1.50%]	Page 7	This is the maximum rate in determining the Rider charge when the rider is initially offered. Our Company may decide in the future to change the rates prospectively between .20% and 1.75%.
SIGNATURES	Page 8	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 Rider is issued.

CHANGES FROM PREVIOUS RIDER VERSION

Modified the following 2 definitions on Page 1 to read:

Benefit Payment (BP). The BP is equal to the Withdrawal Percentage multiplied by the greater of the Benefit Amount or Contract Value. This amount is used to determine the change in the BA and DB following a Partial Surrender.

Benefit Amount (BA). The basis for determining when the Withdrawal Feature of this rider has been satisfied, the Rider Charge, and the trigger for the Investment Restriction described in the Auto Reallocation Provision. Your BA is subject to a maximum of \$5,000,000.

Modified item 3 a) of the "When a Subsequent Premium Payment is made" provision on page 2 to read:

3. The BP, if applicable, will be equal to the greater of:

- a) The WP multiplied by the greater of:
 - i) the BA plus all prior partial surrenders taken from the most recent of the rider effective date or the date the BA was last reset due to an excess partial surrender; or
 - ii) the Contract Value immediately after the subsequent Premium Payment is received;or

Modified item 3 of the "On the Contract Anniversary" provision on page 3 to read:

3. the BP, if applicable, is the WP, multiplied by the greater of:

- a) the BA plus all prior partial surrenders taken from the most recent of the rider effective date or the date the BA was last reset due to an excess partial surrender; or
- b) the Contract Value on the Contract Anniversary.

Modified item 1 b) of the "Spousal Continuation" provision on page 3 to read:

1. If the Covered Life is less than age [76] at the time of the continuation, then either (a) or (b) will apply as follows:
 - b) If the rider is currently available for sale, We will continue the existing rider with respect to all rider benefit provisions at the Rider Charge that is currently being assessed for new sales of the rider. The BA and DB will be recalculated to equal the Contract Value on the effective date of the spousal continuation. The BP will be recalculated to equal the Withdrawal Percent multiplied by the new BA on the effective date of the spousal continuation.

Added the following item "b" to # 2 on the top of page 5:

2. Once the Contract Value is transferred to an approved investment option, the following rules will apply:

- b) The last payment made will be equal to the lesser of the BP or the remaining BA.