

SERFF Tracking Number: HARL-126155247 State: Arkansas
Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 42455
Company Tracking Number: IPD-LA-VA-3CORE-09A
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Leaders 5 Core
Project Name/Number: Leaders 5 Spec Pages and Riders/IPD-LA-VA-3CORE-09A

Filing at a Glance

Company: Hartford Life and Annuity Insurance Company

Product Name: Leaders 5 Core

SERFF Tr Num: HARL-126155247 State: Arkansas

TOI: A03I Individual Annuities - Deferred Variable

SERFF Status: Closed-Approved-Closed State Tr Num: 42455

Sub-TOI: A03I.002 Flexible Premium

Co Tr Num: IPD-LA-VA-3CORE-09A State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Kenneth Bach, Jane Chapman, Lindsay Cooper, Ginger Morgan, Frank Durante

Disposition Date: 05/26/2009

Date Submitted: 05/21/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Leaders 5 Spec Pages and Riders

Status of Filing in Domicile: Pending

Project Number: IPD-LA-VA-3CORE-09A

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: 05/26/2009

Explanation for Other Group Market Type:

State Status Changed: 05/26/2009

Deemer Date:

Created By: Lindsay Cooper

Submitted By: Lindsay Cooper

Corresponding Filing Tracking Number:

Filing Description:

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

Contract Specifications VA-3CORE-09A

Contract Specifications VA-3ACS-09A

Distribution Charge Rider LA-DCR-09

Standard Death Benefit Rider LA-SDB-09

Return of Premium Death Benefit Rider LA-ROP-09

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Enclosed are the captioned Individual Variable Annuity policy forms for your review and approval. These forms are new and do not replace any previously approved forms. These forms will be used with our previously approved Individual Variable Annuity Contracts and related forms as described below.

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

Contract Specifications: VA-3CORE-09A and VA-3ACS-09A. These forms are alternate Contract Specifications for use with our Individual Variable Annuity Contract LA-VA03 which was approved by your state on 01/21/2003.

Distribution Charge Rider: LA-DCR-09. The Distribution Charge is designed to compensate us for a portion of our acquisition expenses, including promotion and distribution of our new product. This will be used with our previously approved Individual Variable Annuity Contract LA-VA03, coupled with Contract Specifications page VA-3CORE-09A described above.

The policy forms listed below will be used with the following Individual Variable Annuity Contracts:

LA-VA03 approved by your state on 01/21/2003.
LA-ASHARE03 approved by your state on 01/29/2003.
LA-NCDSC03 approved by your state on 02/20/2003.

Standard Death Benefit Rider: LA-SDB-09. This rider provides the basic no cost death benefit for the contract, and will be issued when an optional death benefit has not been elected.

Return of Premium Death Benefit Rider: LA-ROP-09. This is an optional death benefit which may be elected for an additional charge.

We have also enclosed an Actuarial Memorandum with additional information for each of the above policy forms.

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.

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

Since these forms will be used with SEC registered product(s), we believe they are exempt from the language

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simplification requirements of your state. Unless otherwise informed, we reserve the right to alter the layout, format, color, and typeface of these forms.

If you have any questions regarding this submission please contact me at (860) 843-7424 or Jane Chapman at (860) 843-9708. We look forward to receiving your approval of these forms.

Sincerely,
 Kenneth Bach
 Compliance/Contract Consultant
 (860) 843-7424
 Kenneth.Bach@hartfordlife.com

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: \$100.00
 Retaliatory? No
 Fee Explanation: \$20 per form X 5 forms = \$100
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Life and Annuity Insurance Company	\$100.00	05/21/2009	28037965

SERFF Tracking Number: HARL-126155247 State: Arkansas
Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 42455
Company Tracking Number: IPD-LA-VA-3CORE-09A
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: Leaders 5 Core
Project Name/Number: Leaders 5 Spec Pages and Riders/IPD-LA-VA-3CORE-09A

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	05/26/2009	05/26/2009

SERFF Tracking Number: *HARL-126155247* *State:* *Arkansas*
Filing Company: *Hartford Life and Annuity Insurance Company* *State Tracking Number:* *42455*
Company Tracking Number: *IPD-LA-VA-3CORE-09A*
TOI: *A031 Individual Annuities - Deferred Variable* *Sub-TOI:* *A031.002 Flexible Premium*
Product Name: *Leaders 5 Core*
Project Name/Number: *Leaders 5 Spec Pages and Riders/IPD-LA-VA-3CORE-09A*

Disposition

Disposition Date: 05/26/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: HARL-126155247 State: Arkansas
 Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 42455
 Company Tracking Number: IPD-LA-VA-3CORE-09A
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: Leaders 5 Core
 Project Name/Number: Leaders 5 Spec Pages and Riders/IPD-LA-VA-3CORE-09A

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Statement of Variables		Yes
Form	Contract Specifications		Yes
Form	Contract Specifications		Yes
Form	Distribution Charge Rider		Yes
Form	Standard Death Benefit Rider		Yes
Form	Return of Premium Death Benefit Rider		Yes

SERFF Tracking Number: HARL-126155247 State: Arkansas
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 Company Tracking Number: IPD-LA-VA-3CORE-09A
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: Leaders 5 Core
 Project Name/Number: Leaders 5 Spec Pages and Riders/IPD-LA-VA-3CORE-09A

Form Schedule

Lead Form Number: VA-3CORE-09A

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	VA-3CORE-09A	Policy/Cont Contract ract/Fratern Specifications al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	VA-3CORE-09A _Spec Page - CORE_.pdf
	VA-3ACS-09A	Policy/Cont Contract ract/Fratern Specifications al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	VA-3ACS-09A _Spec Page - ACCESS_.pdf
	LA-DCR-09	Policy/Cont Distribution Charge ract/Fratern Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	LA-DCR-09 _Distribution Chg Rider_.pdf
	LA-SDB-09	Policy/Cont Standard Death ract/Fratern Benefit Rider al Certificate:	Initial		0.000	LA-SDB-09.pdf

SERFF Tracking Number: HARL-126155247 State: Arkansas
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TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: Leaders 5 Core
Project Name/Number: Leaders 5 Spec Pages and Riders/IPD-LA-VA-3CORE-09A

LA-ROP-09	Policy/Cont Return of Premium Initial	0.000	LA-ROP-
	ract/Fratern Death Benefit Rider		09.pdf
	al		
	Certificate:		
	Amendmen		
	t, Insert		
	Page,		
	Endorseme		
	nt or Rider		

CONTRACT SPECIFICATIONS

CONTRACT NUMBER	[SPECIMEN]	CONTRACT ISSUE DATE	[SEPTEMBER 8, 2009]
NAME OF ANNUITANT	[JAMES SCOTT]	ANNUITY COMMENCEMENT DATE	[JANUARY 1, 2039]
ANNUITANT AGE	[35]	INITIAL PREMIUM PAYMENT	[\$1,000]
ANNUITANT GENDER	[MALE]	MINIMUM SUBSEQUENT PAYMENT	[\$500]
CONTINGENT ANNUITANT	[PAUL SCOTT]		
DESIGNATED BENEFICIARY	[ANN SCOTT]		
CONTRACT OWNER	[JAMES SCOTT]		

DESCRIPTION OF BENEFITS

INDIVIDUAL FLEXIBLE PREMIUM VARIABLE ANNUITY CONTRACT

SEPARATE ACCOUNT: [HARTFORD LIFE AND ANNUITY INSURANCE COMPANY SEPARATE ACCOUNT SEVEN]

MORTALITY AND EXPENSE RISK CHARGE: [0.30%] PER ANNUM OF THE DAILY SUB-ACCOUNTS VALUE.

ADMINISTRATION CHARGE: [0.20%] PER ANNUM OF THE DAILY SUB-ACCOUNTS VALUE.

ANNUAL MAINTENANCE FEE: \$0 IF THE CONTRACT VALUE IS \$50,000 OR MORE ON THE CONTRACT ANNIVERSARY. \$[30] IF THE CONTRACT VALUE IS LESS THAN \$50,000 ON THE CONTRACT ANNIVERSARY AND WHEN THE CONTRACT IS FULLY SURRENDERED.

DISTRIBUTION CHARGE: WE WILL APPLY AN ANNUAL DISTRIBUTION CHARGE AGAINST EACH PREMIUM PAYMENT MADE TO THIS CONTRACT. THE DISTRIBUTION CHARGE WILL APPLY TO EACH PREMIUM PAYMENT THAT HAS BEEN INVESTED FOR EIGHT [8] YEARS OR LESS. AN ANNUAL DISTRIBUTION CHARGE OF [0.75%] WILL BE DEDUCTED FROM THE CONTRACT VALUE ON THE CONTRACT ANNIVERSARY BASED ON REMAINING GROSS PREMIUMS. EACH PREMIUM PAYMENT HAS ITS OWN [8] YEAR DISTRIBUTION CHARGE SCHEDULE. A PROPORTIONATE AMOUNT OF THE DISTRIBUTION CHARGE WILL BE DEDUCTED FOR ANY PORTION OF PREMIUM PAYMENT THAT IS SUBJECT TO THE CHARGE, BUT IS NOT HELD UNDER THE CONTRACT FOR THE FULL APPLICABLE CONTRACT YEAR.

MINIMUM AMOUNT RULE: THE MINIMUM AMOUNT RULE OF THE "PARTIAL SURRENDERS PRIOR TO THE ANNUITY COMMENCEMENT DATE" SECTION OF THE CONTRACT PROVIDES THAT A MINIMUM CONTRACT VALUE MUST BE MAINTAINED IN THE CONTRACT. THE MINIMUM CONTRACT VALUE EQUALS [\$500.00].

CONTRACT SPECIFICATIONS

ANNUAL WITHDRAWAL AMOUNT (AWA): THE AMOUNT THAT CAN BE WITHDRAWN IN ANY CONTRACT YEAR WITHOUT INCURRING A CONTINGENT DEFERRED SALES CHARGE. THIS EQUALS 100% OF REMAINING GROSS PREMIUMS MADE MORE THAN [8] YEAR(S) AGO PLUS THE GREATER OF (A) OR (B) WHERE:

(A) = CONTRACT VALUE AS OF THE WITHDRAWAL DATE MINUS REMAINING GROSS PREMIUMS.

(B) = [5%] OF PREMIUM PAYMENTS MADE DURING EACH OF THE LAST [8] YEAR(S) PRIOR TO WITHDRAWAL PER CONTRACT YEAR ON A NONCUMULATIVE BASIS.

AWA FORMULA:

AWA = REMAINING GROSS PREMIUMS NO LONGER SUBJECT TO CONTINGENT DEFERRED SALES CHARGE + MAXIMUM (EARNINGS, [5%] OF PREMIUM PAYMENTS STILL SUBJECT TO CONTINGENT DEFERRED SALES CHARGE) WHERE:

REMAINING GROSS PREMIUMS (RGP) = TOTAL PREMIUM PAYMENTS – PRIOR WITHDRAWALS IN EXCESS OF THE AWA AT THE TIME OF THAT WITHDRAWAL; AND
EARNINGS = MAXIMUM (CONTRACT VALUE – RGP, 0).

CONTINGENT DEFERRED SALES CHARGE (CHARGE):

WE MAY ASSESS A CONTINGENT DEFERRED SALES CHARGE WHEN YOU REQUEST A FULL OR PARTIAL SURRENDER. THE CHARGE IS BASED ON THE AMOUNT YOU CHOOSE TO SURRENDER AND HOW LONG YOUR PREMIUM PAYMENTS HAVE BEEN IN THE CONTRACT. EACH PREMIUM PAYMENT HAS ITS OWN CHARGE SCHEDULE. PREMIUM PAYMENTS ARE SURRENDERED IN THE ORDER IN WHICH THEY ARE RECEIVED. THE AMOUNT ASSESSED A CHARGE WILL NOT EXCEED YOUR REMAINING GROSS PREMIUMS AS DEFINED ABOVE. AMOUNTS WITHDRAWN IN EXCESS OF THE ANNUAL FREE WITHDRAWAL AMOUNT ARE SUBJECT TO THE CHARGE.

FOR FULL SURRENDERS, THE CHARGE WILL BE CALCULATED BASED ON THE GREATER OF (A) OR (B), WHERE:

(A) = CONTRACT VALUE AS OF THE DATE OF THE WITHDRAWAL MINUS THE APPLICABLE ANNUAL WITHDRAWAL AMOUNT.

(B) = REMAINING GROSS PREMIUM AS DEFINED ABOVE MINUS THE APPLICABLE ANNUAL WITHDRAWAL AMOUNT.

FOR PARTIAL SURRENDERS, THE CHARGE WILL BE CALCULATED BASED ON THE PARTIAL SURRENDER AMOUNT AS OF THE DATE OF THE WITHDRAWAL MINUS THE APPLICABLE ANNUAL WITHDRAWAL AMOUNT.

THE PERCENTAGES USED TO CALCULATE THE CHARGE ARE EQUAL TO:

CHARGE	NUMBER OF YEARS FROM EACH PREMIUM PAYMENT
[7%	1
7%	2
7%	3
6%	4
5%	5
4%	6
3%	7
2%	8
0%	9] AND THEREAFTER

NO CONTINGENT DEFERRED SALES CHARGE WILL BE ASSESSED IF ONLY THE ANNUAL WITHDRAWAL AMOUNT IS TAKEN, OR ELIGIBILITY REQUIREMENTS ARE MET FOR THE WAIVER OF THE CONTINGENT DEFERRED SALES CHARGE.

CONTRACT SPECIFICATIONS

CONTRACT NUMBER	[SPECIMEN]	CONTRACT ISSUE DATE	[SEPTEMBER 8, 2009]
NAME OF ANNUITANT	[JAMES SCOTT]	ANNUITY COMMENCEMENT DATE	[JANUARY 1, 2039]
ANNUITANT AGE	[35]	INITIAL PREMIUM PAYMENT	[\$1,000]
ANNUITANT GENDER	[MALE]	MINIMUM SUBSEQUENT PAYMENT	[\$500]
CONTINGENT ANNUITANT	[PAUL SCOTT]		
DESIGNATED BENEFICIARY	[ANN SCOTT]		
CONTRACT OWNER	[JAMES SCOTT]		

DESCRIPTION OF BENEFITS

INDIVIDUAL FLEXIBLE PREMIUM VARIABLE ANNUITY CONTRACT

SEPARATE ACCOUNT: [HARTFORD LIFE AND ANNUITY INSURANCE COMPANY SEPARATE ACCOUNT SEVEN]

MORTALITY AND EXPENSE RISK CHARGE: [1.05%] PER ANNUM OF THE DAILY SUB-ACCOUNTS VALUE.

ADMINISTRATION CHARGE: [0.20%] PER ANNUM OF THE DAILY SUB-ACCOUNTS VALUE.

ANNUAL MAINTENANCE FEE: \$0 IF THE CONTRACT VALUE IS \$50,000 OR MORE ON THE CONTRACT ANNIVERSARY. \$[30] IF THE CONTRACT VALUE IS LESS THAN \$50,000 ON THE CONTRACT ANNIVERSARY AND WHEN THE CONTRACT IS FULLY SURRENDERED.

MINIMUM AMOUNT RULE: THE MINIMUM AMOUNT RULE OF THE "PARTIAL SURRENDERS PRIOR TO THE ANNUITY COMMENCEMENT DATE" SECTION OF THE CONTRACT PROVIDES THAT A MINIMUM CONTRACT VALUE MUST BE MAINTAINED IN THE CONTRACT. THE MINIMUM CONTRACT VALUE EQUALS [\$500.00].

CONTRACT SPECIFICATIONS

ANNUAL WITHDRAWAL AMOUNT (AWA): THE AMOUNT THAT CAN BE WITHDRAWN IN ANY CONTRACT YEAR WITHOUT INCURRING A CONTINGENT DEFERRED SALES CHARGE. THIS EQUALS 100% OF REMAINING GROSS PREMIUMS MADE MORE THAN [1] YEAR(S) AGO PLUS THE GREATER OF (A) OR (B) WHERE:

(A) = CONTRACT VALUE AS OF THE WITHDRAWAL DATE MINUS REMAINING GROSS PREMIUMS.

(B) = [5%] OF PREMIUM PAYMENTS MADE DURING EACH OF THE LAST [1] YEAR(S) PRIOR TO WITHDRAWAL PER CONTRACT YEAR ON A NONCUMULATIVE BASIS.

AWA FORMULA:

AWA = REMAINING GROSS PREMIUMS NO LONGER SUBJECT TO CONTINGENT DEFERRED SALES CHARGE + MAXIMUM (EARNINGS, [5%] OF PREMIUM PAYMENTS STILL SUBJECT TO CONTINGENT DEFERRED SALES CHARGE) WHERE:

REMAINING GROSS PREMIUMS (RGP) = TOTAL PREMIUM PAYMENTS – PRIOR WITHDRAWALS IN EXCESS OF THE AWA AT THE TIME OF THAT WITHDRAWAL; AND
EARNINGS = MAXIMUM (CONTRACT VALUE – RGP, 0).

CONTINGENT DEFERRED SALES CHARGE (CHARGE):

WE MAY ASSESS A CONTINGENT DEFERRED SALES CHARGE WHEN YOU REQUEST A FULL OR PARTIAL SURRENDER. THE CHARGE IS BASED ON THE AMOUNT YOU CHOOSE TO SURRENDER AND HOW LONG YOUR PREMIUM PAYMENTS HAVE BEEN IN THE CONTRACT. EACH PREMIUM PAYMENT HAS ITS OWN CHARGE SCHEDULE. PREMIUM PAYMENTS ARE SURRENDERED IN THE ORDER IN WHICH THEY ARE RECEIVED. THE AMOUNT ASSESSED A CHARGE WILL NOT EXCEED YOUR REMAINING GROSS PREMIUMS AS DEFINED ABOVE. AMOUNTS WITHDRAWN IN EXCESS OF THE ANNUAL FREE WITHDRAWAL AMOUNT ARE SUBJECT TO THE CHARGE.

FOR FULL SURRENDERS, THE CHARGE WILL BE CALCULATED BASED ON THE GREATER OF (A) OR (B), WHERE:

(A) = CONTRACT VALUE AS OF THE DATE OF THE WITHDRAWAL MINUS THE APPLICABLE ANNUAL WITHDRAWAL AMOUNT.

(B) = REMAINING GROSS PREMIUM AS DEFINED ABOVE MINUS THE APPLICABLE ANNUAL WITHDRAWAL AMOUNT.

FOR PARTIAL SURRENDERS, THE CHARGE WILL BE CALCULATED BASED ON THE PARTIAL SURRENDER AMOUNT AS OF THE DATE OF THE WITHDRAWAL MINUS THE APPLICABLE ANNUAL WITHDRAWAL AMOUNT.

THE PERCENTAGES USED TO CALCULATE THE CHARGE ARE EQUAL TO:

CHARGE	NUMBER OF YEARS FROM EACH PREMIUM PAYMENT
[2.00%	1
0.00%	2] AND THEREAFTER

NO CONTINGENT DEFERRED SALES CHARGE WILL BE ASSESSED IF ONLY THE ANNUAL WITHDRAWAL AMOUNT IS TAKEN, OR ELIGIBILITY REQUIREMENTS ARE MET FOR THE WAIVER OF THE CONTINGENT DEFERRED SALES CHARGE.



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

DISTRIBUTION 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.

The following definition is added to the Definition of Certain terms section of the Contract:

Distribution Charge: We will apply an annual Distribution Charge against each Premium Payment made to this Contract. This charge will be deducted from the Contract Value according to the terms of this rider and as specified on Page 3:

1. upon each Contract Anniversary;
2. upon a partial surrender;
3. upon full surrender of the Contract;
4. upon annuitization of the Contract; and/or;
5. upon the date of Our receipt of Due Proof of Death and upon a corresponding Death Benefit distribution if elected at a later date.

The Distribution Charge is designed to compensate us for a portion of our acquisition expenses, including promotion and distribution of the Contract.

The following provision is added to the Valuation section of the Contract:

Distribution Charge: We will apply an annual Distribution Charge against each Premium Payment made to this Contract, as specified on Page 3. The charge will be deducted from the Contract Value by reducing the Fixed Account value, and, with respect to the Sub-Accounts, the number of Accumulation Units from the Sub-Accounts held as of that date. The charge will be deducted on a prorated basis with respect to each active Account. The number of Accumulation Units deducted from each Sub-Account is determined by dividing the pro-rata portion of the Distribution Charge by the value of an Accumulation Unit for the applicable Sub-Account.

The following provision replaces the existing "**Partial Surrenders Prior to the Annuity Commencement Date**" provision in the Surrender section of the contract:

Partial Surrenders Prior to the Annuity Commencement Date

You may request, in writing or other means acceptable to Us, a partial surrender of Contract Values at any time prior to the Annuity Commencement Date provided the Contract Value remaining after the surrender is at least equal to Our minimum amount rule shown on page 3. If the remaining Contract Value following such surrender is less than Our minimum amount rule, We may terminate the contract and pay the Surrender Value.

The Contingent Deferred Sales Charge will be assessed against any Contract Values surrendered as described on Page 3. However, on a noncumulative basis, You may make partial surrenders during any Contract Year, up to the Annual Withdrawal Amount shown on Page 3 and the Contingent Deferred Sales Charge will not be assessed against such amounts. Surrender of Contract Values in excess of the Annual Withdrawal Amount and additional surrenders made in any Contract Year will be subject to the Contingent Deferred Sales Charge, and the prorated Distribution Charge as described on Page 3, if applicable.

The following provision replaces the existing "Full Surrender Prior to the Annuity Commencement Date" provision in the Surrender section of the contract:

Full Surrender Prior to the Annuity Commencement Date

At any time prior to the Annuity Commencement Date, You have the right to terminate the contract by submitting a written request to Us at the Administrative Office of the Company. In such event, the Surrender Value of the contract may be taken in the form of a cash settlement.

The Surrender Value of the contract is equal to the Contract Value less:

- a) any applicable Premium Taxes not previously deducted;
- b) the Annual Maintenance Fee as specified on Page 3;
- c) the Distribution Charge as specified on Page 3;
- d) any applicable Contingent Deferred Sales Charge shown on Page 3.

Signed for **Hartford Life and Annuity Insurance Company**

[



Donald C. Hunt, Secretary **John C. Walters, President**

]



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

STANDARD DEATH BENEFIT 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 modifies the Death Benefit of the Contract.

The following replaces the “**Death Benefit Before the Annuity Commencement Date**” section of Your Contract:

Death Benefit Before the Annuity Commencement Date

The Death Benefit before the Annuity Commencement Date and upon Our receipt of Due Proof of Death is equal to the Contract Value, minus the Distribution Charge, if applicable.

Signed for **Hartford Life and Annuity Insurance Company**

[

Donald C. Hunt, Secretary

John C. Walters, President

]



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

RETURN OF PREMIUM DEATH BENEFIT 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 Guaranteed Minimum Death Benefit (DB).

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.

Contract Value (CV). The total value of the Sub-Account(s) and Fixed Account, if applicable.

Other Account(s). Any investment vehicle(s) offered and authorized by Us, that We designate by rider. This excludes the Sub-Account(s) and Fixed Account, if applicable.

Partial Surrender. A withdrawal of a portion of the Contract Value, including transfers to Other Account(s).

Premium Payment. The total amount of the initial and subsequent premium payments deposited into the Sub-Account(s) and Fixed Account, if applicable, including transfers from Other Account(s). Our approval is required for any subsequent Premium Payment received after the first [12] months, excluding transfers from Other Account(s).

Withdrawal Limit. If this rider is effective on the Contract Issue Date, then this amount is equal to [5] % of Premium Payments, or if a change of ownership occurs or spousal continuation is elected, [5%] of Contract Value as of the date of such change plus Premium Payment(s) made after such date. If this rider is effective after the Contract Issue Date, then this amount is equal to [5] % of Contract Value on the rider effective date plus subsequent premiums received after the rider effective date, or if a change of ownership occurs or spousal continuation is elected, [5%] of Contract Value as of the date of such change plus Premium Payment(s) made after such date.

The following replaces the “**Death Benefit Before the Annuity Commencement Date**” section of Your Contract:

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

The Death Benefit before the Annuity Commencement Date and upon Our receipt of Due Proof of Death is equal to the greater of the amounts determined in a) or b) below:

- a) Premium Payments adjusted for Partial Surrenders (as defined below), or
- b) The Contract Value, minus the Distribution Charge, if applicable.

2. If this rider is effective after the Contract Issue Date:

The Death Benefit before the Annuity Commencement Date and upon Our receipt of Due Proof of Death is equal to the greater of the amounts determined in a) or b) below:

- c) Contract Value on the rider effective date plus subsequent premiums received after the rider effective date adjusted for Partial Surrenders (as defined below), or
- d) The Contract Value, minus the Distribution Charge, if applicable.

When a Partial Surrender is made:

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 Withdrawal Limit, We will reduce the DB by the dollar amount of such Partial Surrender(s).
- 2. For cumulative Partial Surrender(s) in a Contract Year that exceed the Withdrawal Limit, 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 reduce 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 Withdrawal Limit, and the RMD exception above does not apply, We will reduce the DB by the dollar amount of the Partial Surrender that does not exceed the Withdrawal Limit.

For that portion of the Partial Surrender that exceeds the Withdrawal Limit, We will reduce 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 Withdrawal Limit; and
- B = Contract Value immediately prior to the Partial Surrender; and
- C = the Withdrawal Limit, 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 Withdrawal Limit, We will reduce 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.

SPOUSAL CONTINUATION

If the spouse continues the Contract under the "Spouse Beneficiary" provision of the Contract, We will increase the Contract Value to the DB value as of the date We receive Due Proof of Death according to the future contribution allocation then in effect. The surviving spouse becomes the new Contract Owner on the effective date of the spousal continuation. The following are the effects of an ownership change due to spousal continuation:

1. If the Owner is less than or equal to age [80] 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 terminate this rider and the DB thereafter will be equal to the Contract Value. The rider charge will be assessed on the termination date, and will no longer be assessed thereafter; or
 - b) If the rider is currently available for sale, We will continue the existing rider at the rider charge that is currently being assessed for new sales of the rider. The DB will be recalculated to equal the Contract Value on the effective date of the spousal continuation.
2. If the owner is greater than age [80] on the effective date of the spousal continuation, We will terminate this rider and the DB thereafter will be equal to the Contract Value. The rider charge will be assessed on the termination date, and will no longer be assessed thereafter.

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. The DB thereafter will be equal to the Contract Value.

The below options apply if the age of the oldest new Owner(s) 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.

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 terminate this rider and the DB thereafter will be equal to the Contract Value. The rider charge will be assessed on the termination date, and will no longer be assessed thereafter; or
 - b) If the rider is currently available for sale, We will continue the existing rider at the rider charge that is currently being assessed for new sales of the rider. The DB will be recalculated to equal the lesser of the Contract Value or the DB, on the effective date of the ownership change.
3. 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.

INVESTMENT RESTRICTIONS

1. On the rider effective date, we will impose an investment restriction that limits the Sub-Account(s) You may invest and the amount you may allocate to each Sub-Account(s). 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 investment options, we will not terminate the rider. Instead, Your Contract Value will be re-balanced [quarterly] to meet then applicable investment restrictions.

2. We may change these predetermined asset allocation models, investment programs, Sub-Account(s), fund of funds Sub-Account(s), 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.
3. If these investment restrictions are violated and not corrected, the rider will be terminated, the DB thereafter will be equal to the Contract Value and a rider charge will be assessed. The rider charge will be prorated for the portion of the Contract Year the rider was active. Upon reinstatement of your rider following a corrected violation of these investment restrictions, Your DB will be reset at the lower of the DB prior to the termination or the Contract Value 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.

TERMINATION OF THE DEATH BENEFIT

At anytime following the earlier of spousal continuation or the [fifth] anniversary of the rider effective date, You may elect to terminate this rider, at which point the DB would be equal to the Contract Value. Once the Rider is terminated, it cannot be re-elected by You.

We may terminate this rider as provided under the following provisions of this rider: Spousal Continuation; Ownership Change; assignment and investment restrictions. If We terminate this rider, it cannot be re-elected by You.

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

On the date this rider is terminated, a prorated share of the rider charge will be assessed, and will no longer be assessed thereafter.

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.

CONTRACT AGGREGATION

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

RIDER CHARGE

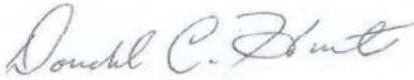
There is an additional charge for this rider. The charge will never exceed a guaranteed maximum rate of [0.75%] annually. The charge will be assessed on Premium Payments adjusted for Partial Surrenders as described in this rider or if a change in owner occurs or spousal continuation is elected the charge will be assessed on the Contract Value as of the date of such change plus Premium Payments received after the date of such change adjusted for Partial Surrender as described in this rider 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 Premium Payments adjusted for Partial Surrenders as described in this rider prior to the Surrender, multiplied by the number of days since the last Contract Anniversary, divided by 365.

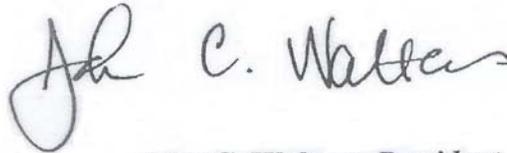
The rider charge will no longer be assessed upon attainment of the Annuity Commencement Date or after the date the rider is no longer effective. No rider charge will be assessed upon the death of a Contract Owner or Annuitant.

Signed for **Hartford Life and Annuity Insurance Company**

[



Donald C. Hunt, Secretary



John C. Walters, President

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SERFF Tracking Number: HARL-126155247 State: Arkansas
 Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 42455
 Company Tracking Number: IPD-LA-VA-3CORE-09A
 TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
 Product Name: Leaders 5 Core
 Project Name/Number: Leaders 5 Spec Pages and Riders/IPD-LA-VA-3CORE-09A

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: AR Cert Rule 19.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: N/A		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variables		
Comments:		
Attachments: VA-3ACS-09A STMT OF VARIABLES.pdf LA-ROP-09 STMT OF VARIABLES.pdf VA-3CORE-09A STMT OF VARIABLES.pdf		

**ARKANSAS
POLICY FORM CERTIFICATION**

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY

Form Number(s): VA-3CORE-09A Title: Individual Variable Annuity Contract Specifications
Form Number(s): VA-3ACS-09A Title: Individual Variable Annuity Contract Specifications
Form Number(s): LA-DCR-09 Title: Distribution Charge Rider
Form Number(s): LA-SDB-09 Title: Standard Death Benefit Rider
Form Number(s): LA-ROP-09 Title: Return of Premium Death Benefit 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 as well as all applicable requirements of the Arkansas Insurance Department.

Signed:

Kenneth Bach

Kenneth Bach
Compliance/Contract Consultant

STATEMENT OF VARIABLES

**Hartford Life and Annuity Insurance Company
Individual Flexible Premium Variable Annuity
Contract Specifications - Form Number: VA-3ACS-09A
May 15, 2009**

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 policy form.

CONTRACT SPECIFICATIONS PAGE NUMBER	VARIABLE ITEM	DESCRIPTION
3	SEPARATE ACCOUNT: [SEPARATE ACCOUNT SEVEN]	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.
3	MORTALITY AND EXPENSE RISK CHARGE: [1.05%] PER ANNUM OF THE DAILY SUB-ACCOUNTS VALUE.	For new issues, we may change the amount displayed to another amount ranging from 0.00% to 1.60%.
3	ADMINISTRATION CHARGE: [0.20%] PER ANNUM OF THE DAILY SUB-ACCOUNTS VALUE.	For new issues, we may change the amount displayed to another amount ranging from 0.00% to 0.25%.
3	ANNUAL MAINTENANCE FEE: \$0 IF THE CONTRACT VALUE IS \$50,000 OR MORE ON THE CONTRACT ANNIVERSARY. \$[30] IF THE CONTRACT VALUE IS LESS THAN \$50,000 ON THE CONTRACT ANNIVERSARY AND WHEN THE CONTRACT IS FULLY SURRENDERED.	For new issues, we may change the bracketed amount displayed to another amount ranging from \$0 - \$50.
3	MINIMUM AMOUNT RULE: THE MINIMUM AMOUNT RULE OF THE "PARTIAL SURRENDERS PRIOR TO THE ANNUITY COMMENCEMENT DATE" SECTION OF THE CONTRACT PROVIDES THAT A MINIMUM CONTRACT VALUE MUST BE MAINTAINED IN THE CONTRACT. THE MINIMUM CONTRACT VALUE EQUALS [\$500.00].	For new issues, we may change the bracketed amount displayed to another amount ranging from \$500 - \$5,000.

<p>3A</p>	<p>ANNUAL WITHDRAWAL AMOUNT (AWA): THE AMOUNT THAT CAN BE WITHDRAWN IN ANY CONTRACT YEAR WITHOUT INCURRING A CONTINGENT DEFERRED SALES CHARGE. THIS EQUALS 100% OF REMAINING GROSS PREMIUMS MADE MORE THAN [1] YEAR(S) AGO PLUS THE GREATER OF (A) OR (B) WHERE:</p> <p>(A) = CONTRACT VALUE AS OF THE WITHDRAWAL DATE MINUS REMAINING GROSS PREMIUMS.</p> <p>(B) = [5%] OF PREMIUM PAYMENTS MADE DURING EACH OF THE LAST [1] YEAR(S) PRIOR TO WITHDRAWAL PER CONTRACT YEAR ON A NONCUMULATIVE BASIS.</p> <p>AWA FORMULA: AWA = REMAINING GROSS PREMIUMS NO LONGER SUBJECT TO CONTINGENT DEFERRED SALES CHARGE + MAXIMUM (EARNINGS, [5%] OF PREMIUM PAYMENTS STILL SUBJECT TO CONTINGENT DEFERRED SALES CHARGE) WHERE: REMAINING GROSS PREMIUMS (RGP) = TOTAL PREMIUM PAYMENTS – PRIOR WITHDRAWALS IN EXCESS OF THE AWA AT THE TIME OF THAT WITHDRAWAL; AND EARNINGS = MAXIMUM (CONTRACT VALUE – RGP, 0).</p>	<p>For new issues, we may change the bracketed number of contract years that is currently displayed to other years ranging from 0 – 2.</p> <p>For new issues, we may change the bracketed percentage that is currently displayed to another percentage ranging from 0 – 10%. However, for Charitable Remainder Trust business we may increase the percentage to 20%.</p>
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3A

CONTINGENT DEFERRED SALES CHARGE (CHARGE):

WE MAY ASSESS A CONTINGENT DEFERRED SALES CHARGE WHEN YOU REQUEST A FULL OR PARTIAL SURRENDER. THE CHARGE IS BASED ON THE AMOUNT YOU CHOOSE TO SURRENDER AND HOW LONG YOUR PREMIUM PAYMENTS HAVE BEEN IN THE CONTRACT. EACH PREMIUM PAYMENT HAS ITS OWN CHARGE SCHEDULE. PREMIUM PAYMENTS ARE SURRENDERED IN THE ORDER IN WHICH THEY ARE RECEIVED. THE AMOUNT ASSESSED A CHARGE WILL NOT EXCEED YOUR REMAINING GROSS PREMIUMS AS DEFINED ABOVE. AMOUNTS WITHDRAWN IN EXCESS OF THE ANNUAL FREE WITHDRAWAL AMOUNT ARE SUBJECT TO THE CHARGE.

FOR FULL SURRENDERS, THE CHARGE WILL BE CALCULATED BASED ON THE GREATER OF (A) OR (B), WHERE:

(A) = CONTRACT VALUE AS OF THE DATE OF THE WITHDRAWAL MINUS THE APPLICABLE ANNUAL WITHDRAWAL AMOUNT.

(B) = REMAINING GROSS PREMIUM AS DEFINED ABOVE MINUS THE APPLICABLE ANNUAL WITHDRAWAL AMOUNT.

FOR PARTIAL SURRENDERS, THE CHARGE WILL BE CALCULATED BASED ON THE PARTIAL SURRENDER AMOUNT AS OF THE DATE OF THE WITHDRAWAL MINUS THE APPLICABLE ANNUAL WITHDRAWAL AMOUNT.

THE PERCENTAGES USED TO CALCULATE THE CHARGE ARE EQUAL TO:

CHARGE	NUMBER OF YEARS FROM EACH PREMIUM PAYMENT
[2%	1
0%	2] AND THEREAFTER

NO CONTINGENT DEFERRED SALES CHARGE WILL BE ASSESSED IF ONLY THE ANNUAL WITHDRAWAL AMOUNT IS TAKEN, OR ELIGIBILITY REQUIREMENTS ARE MET FOR THE WAIVER OF THE CONTINGENT DEFERRED SALES CHARGE.

The bracketed Contingent Deferred Sales Charge that is displayed is the maximum charge that we may assess for each of the years shown. For new issues we may change the percentage for any of these years to a lower percentage amount.

STATEMENT OF VARIABLES

**Hartford Life and Annuity Insurance Company
Individual Flexible Premium Variable Annuity
Return of Premium Death Benefit Rider - Form Number: LA-ROP-09
May 15, 2009**

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 policy form.

PAGE NUMBER	VARIABLE ITEM	DESCRIPTION
Page 1	[12] Months	This is the number of months used to determine when prior approval is needed for Premium Payments made to contracts with this Rider. Our Company may decide in the future to change the number of months prospectively between 6 and 24 months.
Page 1	[5%]	This is the percentage used to determine the amount allowed to be surrendered annually that will not cause a proportional recalculation of the death benefit. Our company may decide in the future to change the percentage limits prospectively between 0% and 20%.
Page 3	[80]	This is the age at which the Spousal Continuation option under the rider can no longer be utilized. Our company may decide in the future to change this maximum age prospectively to an age between 65 and 105.
Page 3	[6] Months	This is the number of months used under the Ownership Change provision of the rider to determine if a recalculation of rider benefits is necessary as a result of a change in Owner. Our Company may decide in the future to change the number of months prospectively between 3 and 24 months.
Page 4	[quarterly]	This is the frequency in which the client will be re-balanced to satisfy the rider Investment Restrictions. Our company may decide in the future to change the frequency prospectively between monthly and annually.
Page 5	[0.75%]	This is the maximum rate in determining the Rider Charge. Our Company may decide in the future to change the rate prospectively between 0.20% and 0.75%.
Page 5	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 Rider is issued.

STATEMENT OF VARIABLES

**Hartford Life and Annuity Insurance Company
Individual Flexible Premium Variable Annuity
Contract Specifications - Form Number: VA-3CORE-09A
May 15, 2009**

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 policy form.

CONTRACT SPECIFICATIONS PAGE NUMBER	VARIABLE ITEM	DESCRIPTION
3	SEPARATE ACCOUNT: [SEPARATE ACCOUNT SEVEN]	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.
3	MORTALITY AND EXPENSE RISK CHARGE: [1.05%] PER ANNUM OF THE DAILY SUB-ACCOUNTS VALUE.	For new issues, we may change the amount displayed to another amount ranging from 0.00% to 1.35%.
3	ADMINISTRATION CHARGE: [0.20%] PER ANNUM OF THE DAILY SUB-ACCOUNTS VALUE.	For new issues, we may change the amount displayed to another amount ranging from 0.00% to 0.25%.
3	ANNUAL MAINTENANCE FEE: \$0 IF THE CONTRACT VALUE IS \$50,000 OR MORE ON THE CONTRACT ANNIVERSARY. \$[30] IF THE CONTRACT VALUE IS LESS THAN \$50,000 ON THE CONTRACT ANNIVERSARY AND WHEN THE CONTRACT IS FULLY SURRENDERED	For new issues, we may change the bracketed amount displayed to another amount ranging from \$0 - \$50.

3	<p>DISTRIBUTION CHARGE: WE WILL APPLY AN ANNUAL DISTRIBUTION CHARGE AGAINST EACH PREMIUM PAYMENT MADE TO THIS CONTRACT. THE DISTRIBUTION CHARGE WILL APPLY TO EACH PREMIUM PAYMENT THAT HAS BEEN INVESTED FOR EIGHT [8] YEARS OR LESS. AN ANNUAL DISTRIBUTION CHARGE OF [0.75%] WILL BE DEDUCTED FROM THE CONTRACT VALUE ON THE CONTRACT ANNIVERSARY BASED ON REMAINING GROSS PREMIUMS. EACH PREMIUM PAYMENT HAS ITS OWN [8] YEAR DISTRIBUTION CHARGE SCHEDULE. A PROPORTIONATE AMOUNT OF THE DISTRIBUTION CHARGE WILL BE DEDUCTED FOR ANY PORTION OF PREMIUM PAYMENT THAT IS SUBJECT TO THE CHARGE, BUT IS NOT HELD UNDER THE CONTRACT FOR THE FULL APPLICABLE CONTRACT YEAR.</p>	<p>For new issues, we may change the bracketed amount displayed to another amount ranging from 0.0% - 1.50%.</p> <p>For new issues, we may change the bracketed number of contract years that is currently displayed to other years ranging from 0 – 8.</p>
3	<p>MINIMUM AMOUNT RULE: THE MINIMUM AMOUNT RULE OF THE "PARTIAL SURRENDERS PRIOR TO THE ANNUITY COMMENCEMENT DATE" SECTION OF THE CONTRACT PROVIDES THAT A MINIMUM CONTRACT VALUE MUST BE MAINTAINED IN THE CONTRACT. THE MINIMUM CONTRACT VALUE EQUALS [\$500.00].</p>	<p>For new issues, we may change the bracketed amount displayed to another amount ranging from \$500 - \$5,000.</p>
3A	<p>ANNUAL WITHDRAWAL AMOUNT (AWA): THE AMOUNT THAT CAN BE WITHDRAWN IN ANY CONTRACT YEAR WITHOUT INCURRING A CONTINGENT DEFERRED SALES CHARGE. THIS EQUALS 100% OF REMAINING GROSS PREMIUMS MADE MORE THAN [8] YEAR(S) AGO PLUS THE GREATER OF (A) OR (B) WHERE:</p> <p>(A) = CONTRACT VALUE AS OF THE WITHDRAWAL DATE MINUS REMAINING GROSS PREMIUMS.</p> <p>(B) = [5%] OF PREMIUM PAYMENTS MADE DURING EACH OF THE LAST [8] YEAR(S) PRIOR TO WITHDRAWAL PER CONTRACT YEAR ON A NONCUMULATIVE BASIS.</p> <p>AWA FORMULA: AWA = REMAINING GROSS PREMIUMS NO LONGER SUBJECT TO CONTINGENT DEFERRED SALES CHARGE + MAXIMUM (EARNINGS, [5%] OF PREMIUM PAYMENTS STILL SUBJECT TO CONTINGENT DEFERRED SALES CHARGE) WHERE: REMAINING GROSS PREMIUMS (RGP) = TOTAL PREMIUM PAYMENTS – PRIOR WITHDRAWALS IN EXCESS OF THE AWA AT THE TIME OF THAT WITHDRAWAL; AND EARNINGS = MAXIMUM (CONTRACT VALUE – RGP, 0).</p>	<p>For new issues, we may change the bracketed number of contract years that is currently displayed to other years ranging from 0 – 8.</p> <p>For new issues, we may change the bracketed percentage that is currently displayed to another percentage ranging from 0 – 10%. However, for Charitable Remainder Trust business we may increase the percentage to 20%.</p>

3B

CONTINGENT DEFERRED SALES CHARGE (CHARGE):

WE MAY ASSESS A CONTINGENT DEFERRED SALES CHARGE WHEN YOU REQUEST A FULL OR PARTIAL SURRENDER. THE CHARGE IS BASED ON THE AMOUNT YOU CHOOSE TO SURRENDER AND HOW LONG YOUR PREMIUM PAYMENTS HAVE BEEN IN THE CONTRACT. EACH PREMIUM PAYMENT HAS ITS OWN CHARGE SCHEDULE. PREMIUM PAYMENTS ARE SURRENDERED IN THE ORDER IN WHICH THEY ARE RECEIVED. THE AMOUNT ASSESSED A CHARGE WILL NOT EXCEED YOUR REMAINING GROSS PREMIUMS AS DEFINED ABOVE. AMOUNTS WITHDRAWN IN EXCESS OF THE ANNUAL FREE WITHDRAWAL AMOUNT ARE SUBJECT TO THE CHARGE.

FOR FULL SURRENDERS, THE CHARGE WILL BE CALCULATED BASED ON THE GREATER OF (A) OR (B), WHERE:

(A) = CONTRACT VALUE AS OF THE DATE OF THE WITHDRAWAL MINUS THE APPLICABLE ANNUAL WITHDRAWAL AMOUNT.

(B) = REMAINING GROSS PREMIUM AS DEFINED ABOVE MINUS THE APPLICABLE ANNUAL WITHDRAWAL AMOUNT.

FOR PARTIAL SURRENDERS, THE CHARGE WILL BE CALCULATED BASED ON THE PARTIAL SURRENDER AMOUNT AS OF THE DATE OF THE WITHDRAWAL MINUS THE APPLICABLE ANNUAL WITHDRAWAL AMOUNT.

THE PERCENTAGES USED TO CALCULATE THE CHARGE ARE EQUAL TO:

CHARGE	EACH PREMIUM PAYMENT
[7%	1
7%	2
7%	3
6%	4
5%	5
4%	6
3%	7
2%	8
0%	9] AND THEREAFTER

NO CONTINGENT DEFERRED SALES CHARGE WILL BE ASSESSED IF ONLY THE ANNUAL WITHDRAWAL AMOUNT IS TAKEN, OR ELIGIBILITY REQUIREMENTS ARE MET FOR THE WAIVER OF THE CONTINGENT DEFERRED SALES CHARGE.

The bracketed Contingent Deferred Sales Charge that is displayed is the maximum charge that we may assess for each of the years shown. For new issues we may change the percentage for any of these years to a lower percentage amount.