

SERFF Tracking Number: HARL-126180876 State: Arkansas
Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 42610
Company Tracking Number: IPD-LA-VA-3CORE-09A & VA-3ACS-09A
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Leaders 5 Spec Pages
Project Name/Number: Leaders 5 Spec Pages - Refile/IPD-LA-VA-3CORE-09A & VA-3ACS-09A

Filing at a Glance

Company: Hartford Life and Annuity Insurance Company

Product Name: Leaders 5 Spec Pages

SERFF Tr Num: HARL-126180876 State: Arkansas

TOI: A03I Individual Annuities - Deferred Variable

SERFF Status: Closed-Approved- Closed State Tr Num: 42610

Sub-TOI: A03I.002 Flexible Premium

Co Tr Num: IPD-LA-VA-3CORE-09A & VA-3ACS-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: 06/11/2009

Date Submitted: 06/08/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Leaders 5 Spec Pages - Refile

Status of Filing in Domicile: Pending

Project Number: IPD-LA-VA-3CORE-09A & VA-3ACS-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: 06/11/2009

Explanation for Other Group Market Type:

State Status Changed: 06/11/2009

Deemer Date:

Created By: Lindsay Cooper

Submitted By: Lindsay Cooper

Corresponding Filing Tracking Number:

Filing Description:

Contract Specification Pages VA-3ACS-09A and VA-3CORE-09A recently approved by your department on 05/26/2009(SERFF Tracking # HARL-126155247) are being resubmitted to reflect the minor changes to the Minimum Amount Rule on Page 3.

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 that accompanied the original filing

SERFF Tracking Number: HARL-126180876 State: Arkansas
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TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Leaders 5 Spec Pages
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of the subject forms.

We are also submitting revised Statements of Variability for both forms wherein we have modified the range of variability for the Minimum Contract Value.

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: \$40.00
Retaliatory? No
Fee Explanation: \$20.00 x 2 = \$40.00
Per Company: No

SERFF Tracking Number: HARL-126180876 State: Arkansas
Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 42610
Company Tracking Number: IPD-LA-VA-3CORE-09A & VA-3ACS-09A
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: Leaders 5 Spec Pages
Project Name/Number: Leaders 5 Spec Pages - Refile/IPD-LA-VA-3CORE-09A & VA-3ACS-09A

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|---|---------|----------------|---------------|
| Hartford Life and Annuity Insurance Company | \$40.00 | 06/08/2009 | 28423473 |

SERFF Tracking Number: HARK-126180876 State: Arkansas
Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 42610
Company Tracking Number: IPD-LA-VA-3CORE-09A & VA-3ACS-09A
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: Leaders 5 Spec Pages
Project Name/Number: Leaders 5 Spec Pages - Refile/IPD-LA-VA-3CORE-09A & VA-3ACS-09A

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|-----------------|------------|------------|----------------|
| Approved-Closed | Linda Bird | 06/11/2009 | 06/11/2009 |

SERFF Tracking Number: *HARL-126180876* *State:* *Arkansas*
Filing Company: *Hartford Life and Annuity Insurance Company* *State Tracking Number:* *42610*
Company Tracking Number: *IPD-LA-VA-3CORE-09A & VA-3ACS-09A*
TOI: *A031 Individual Annuities - Deferred Variable* *Sub-TOI:* *A031.002 Flexible Premium*
Product Name: *Leaders 5 Spec Pages*
Project Name/Number: *Leaders 5 Spec Pages - Refile/IPD-LA-VA-3CORE-09A & VA-3ACS-09A*

Disposition

Disposition Date: 06/11/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: HARK-126180876 State: Arkansas
 Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 42610
 Company Tracking Number: IPD-LA-VA-3CORE-09A & VA-3ACS-09A
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: Leaders 5 Spec Pages
 Project Name/Number: Leaders 5 Spec Pages - Refile/IPD-LA-VA-3CORE-09A & VA-3ACS-09A

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---------------------|--------------------------------|----------------------|---------------|
| Supporting Document | Flesch Certification | | No |
| Supporting Document | Application | | No |
| Supporting Document | Life & Annuity - Acturial Memo | | No |
| Supporting Document | Statement of Variables | | Yes |
| Form | Contract Specifications | | Yes |
| Form | Contract Specifications | | Yes |

SERFF Tracking Number: HARL-126180876 State: Arkansas
 Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 42610
 Company Tracking Number: IPD-LA-VA-3CORE-09A & VA-3ACS-09A
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: Leaders 5 Spec Pages
 Project Name/Number: Leaders 5 Spec Pages - Refile/IPD-LA-VA-3CORE-09A & VA-3ACS-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/Contract/Fraternal Specifications Certificate: Amendment, Insert Page, Endorsement or Rider | Initial | | 0.000 | VA-3CORE-09A _Spec Page - LA CORE_.pdf |
| | VA-3CORE-09A | Policy/Contract/Fraternal Specifications Certificate: Amendment, Insert Page, Endorsement or Rider | Initial | | 0.000 | VA-3ACS-09A _Spec Page -LA ACCESS_.pdf |

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. AS OF THE CONTRACT ISSUE DATE, THE MINIMUM CONTRACT VALUE EQUALS [\$2,000]. WE RESERVE THE RIGHT TO INCREASE THE MINIMUM CONTRACT VALUE AT OUR DISCRETION, BUT IN NO EVENT WILL IT EXCEED \$10,000.

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. AS OF THE CONTRACT ISSUE DATE, THE MINIMUM CONTRACT VALUE EQUALS [\$2,000]. WE RESERVE THE RIGHT TO INCREASE THE MINIMUM CONTRACT VALUE AT OUR DISCRETION, BUT IN NO EVENT WILL IT EXCEED \$10,000.

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.

SERFF Tracking Number: HARL-126180876 State: Arkansas
 Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 42610
 Company Tracking Number: IPD-LA-VA-3CORE-09A & VA-3ACS-09A
 TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
 Product Name: Leaders 5 Spec Pages
 Project Name/Number: Leaders 5 Spec Pages - Refile/IPD-LA-VA-3CORE-09A & VA-3ACS-09A

Supporting Document Schedules

| | Item Status: | Status Date: |
|---|---------------------|-------------------------|
| Bypassed - Item: Flesch Certification | | |
| Bypass Reason: Not applicable to this filing | | |
| Comments: | | |

| | Item Status: | Status Date: |
|---|---------------------|-------------------------|
| Bypassed - Item: Application | | |
| Bypass Reason: Not applicable to this filing | | |
| Comments: | | |

| | Item Status: | Status Date: |
|---|---------------------|-------------------------|
| Bypassed - Item: Life & Annuity - Actuarial Memo | | |
| Bypass Reason: This item is Not Applicable to this filing b/c we are resubmitting spec pages which have very recently been submitted and approved by your department and there is no change to the actuarial memo that accompanied the original filing of these subject forms. | | |
| Comments: | | |

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

STATEMENT OF VARIABLES

**Hartford Life and Annuity Insurance Company
Individual Flexible Premium Variable Annuity
Contract Specifications - Form Number: VA-3CORE-09A
June 5, 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 | MINIMUM SUBSEQUENT PAYMENT [\$500] | For new issues we may change the bracketed amount that is currently displayed to another amount ranging from \$50 - \$1000. |
| 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. AS OF THE CONTRACT ISSUE DATE, THE MINIMUM CONTRACT VALUE EQUALS [\$2,000]. WE RESERVE THE RIGHT TO INCREASE THE MINIMUM CONTRACT VALUE AT OUR DISCRETION, BUT IN NO EVENT WILL IT EXCEED \$10,000.</p> | <p>For all issues, We may change the bracketed amount displayed to another amount ranging from \$2,000 - \$10,000.</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.

STATEMENT OF VARIABLES

**Hartford Life and Annuity Insurance Company
Individual Flexible Premium Variable Annuity
Contract Specifications - Form Number: VA-3ACS-09A
June 5, 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 | MINIMUM SUBSEQUENT PAYMENT [\$500] | For new issues we may change the bracketed amount that is currently displayed to another amount ranging from \$50 - \$1000. |
| 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 | <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. AS OF THE CONTRACT ISSUE DATE, THE MINIMUM CONTRACT VALUE EQUALS [\$2,000]. WE RESERVE THE RIGHT TO INCREASE THE MINIMUM CONTRACT VALUE AT OUR DISCRETION, BUT IN NO EVENT WILL IT EXCEED \$10,000.</p> | <p>For all issues, We may change the bracketed amount displayed to another amount ranging from \$2,000 - \$10,000.</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 [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> |

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.