

SERFF Tracking Number: HARL-126244300 State: Arkansas
Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 43056
Company Tracking Number: ILD-LA-1332(09)
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Safe Haven Endorsement
Project Name/Number: Safe Haven Endorsement/LA-1332(09)

Filing at a Glance

Company: Hartford Life and Annuity Insurance Company

Product Name: Safe Haven Endorsement

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: HARL-126244300 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num: 43056

Co Tr Num: ILD-LA-1332(09)

State Status: Approved-Closed

Reviewer(s): Linda Bird

Authors: Jane Chapman, Roberta
Chu, Lindsay Cooper, Ginger
Morgan, Barbara Warren, Tiffany
Heist, Frank Durante

Disposition Date: 07/29/2009

Date Submitted: 07/28/2009

Disposition Status: Approved-
Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Safe Haven Endorsement

Project Number: LA-1332(09)

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/29/2009

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 07/28/2009

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 07/29/2009

Created By: Frank Durante

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Lindsay Cooper

Filing Description:

We are submitting the subject forms for your review and approval. These forms are new and not intended to replace any forms previously approved by the Department. The form is intended to be used new issues of our portfolio of individual variable and non-variable Life Insurance policies that were previously approved in your state. This provision will be incorporated directly into future policies as may be filed and approved.

The Safe Haven Endorsement amends the Settlement Option provision of the policy to provide for Death Proceeds of

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the Policy to be paid in one lump sum unless the PolicyOwner or the Beneficiary elect one of the Income Settlement Options described in the Policy. If the Death Proceeds are paid in one lump sum and the payment is \$10,000 or greater, the Beneficiary may elect to have the Death Proceeds paid under the Safe Haven Program. Under the Safe Haven Program, Death Proceeds are held in Our General Account and earn interest at a rate determined by Us. Beneficiaries are provided a draft book and may access the Death Proceeds by writing drafts as desired, subject to Our rules then in effect regarding minimum draft amounts and balances. We reserve the right to discontinue offering the Safe Haven Program at anytime and in such event, any remaining balance in the Safe Haven Program will be paid to the Beneficiary in one sum.

We are also providing any certifications or other documentation that may be required by your state. Your review and approval of this submission is greatly appreciated. Please feel free to contact me with any questions you may have.

Best regards

Company and Contact

Filing Contact Information

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

Filing Company Information

Hartford Life and Annuity Insurance Company	CoCode: 71153	State of Domicile: Connecticut
200 Hopmeadow Street	Group Code: 91	Company Type: Life
Simsbury, CT 06089	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 39-1052598	

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Life and Annuity Insurance Company	\$20.00	07/28/2009	29478808

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/29/2009	07/29/2009

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Disposition

Disposition Date: 07/29/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Form	Safe Haven Program Endorsement		Yes

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Form Schedule

Lead Form Number: LA-1332(09)

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	LA-1332(09)	Policy/Cont ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		58.200	LA-1332(09) Safe Haven Endorsement Final.pdf

SAFE HAVEN PROGRAM ENDORSEMENT

This Endorsement amends the Policy to which it is attached by adding the following:

The Death Proceeds of this Policy will be paid in one lump sum unless You or the Beneficiary elect one of the Income Settlement Options described in the Policy. If the Death Proceeds are paid in one lump sum and the payment is \$10,000 or greater, the Beneficiary may elect to have the Death Proceeds paid under the Safe Haven Program. Under the Safe Haven Program, Death Proceeds are held n Our General Account and earn interest at a rate determined by Us. Beneficiaries are provided a draft book and may access the Death Proceeds by writing drafts as desired, subject to Our rules then in effect regarding minimum draft amounts and balances. We reserve the right to discontinue offering the Safe Haven Program at anytime and in such event, any remaining balance in the Safe Haven Program will be paid to the Beneficiary in one sum.

This Endorsement is part of the Policy to which it is attached and, except as noted above, it is subject to all of the terms, conditions and limitations of the Policy. The Endorsement's Effective Date is the same as that of the Policy. All other terms and provisions of the Policy remain unchanged.

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

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

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: Readability Certification.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: n/a		
Comments:		

Readability Certificate

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

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

Form Number
LA-1332(09)

Flesch Score
58.2

Hartford Life and Annuity Insurance Company
NAIC Number 71153-091



Signature of Insurance Company Officer

Lenore Paoli, AVP Business Practices
Typed Name and Title