

SERFF Tracking Number: HARL-126256334 State: Arkansas
Filing Company: Hartford Life Insurance Company State Tracking Number: 43185
Company Tracking Number: HL-EDGEROA-09
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: EDGE ROA and Spec Page HL
Project Name/Number: EDGE ROA and Spec Page Filing/HL-EDGEROA-09

Filing at a Glance

Company: Hartford Life Insurance Company

Product Name: EDGE ROA and Spec Page HL SERFF Tr Num: HARL-126256334 State: Arkansas

TOI: A03I Individual Annuities - Deferred Variable SERFF Status: Closed-Approved- Closed State Tr Num: 43185

Sub-TOI: A03I.002 Flexible Premium

Co Tr Num: HL-EDGEROA-09

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Kenneth Bach, Jane

Disposition Date: 08/17/2009

Chapman, Lindsay Cooper, Ginger

Morgan, Tiffany Heist, Frank

Durante

Date Submitted: 08/11/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: EDGE ROA and Spec Page Filing

Status of Filing in Domicile: Pending

Project Number: HL-EDGEROA-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: 08/17/2009

Explanation for Other Group Market Type:

State Status Changed: 08/17/2009

Deemer Date:

Created By: Ginger Morgan

Submitted By: Ginger Morgan

Corresponding Filing Tracking Number:

Filing Description:

RE: Hartford Life Insurance Company - NAIC 88072-091; FEIN 06-0974148

Contract Specifications VA-3EDGE-09

Amendatory Rider HL-EDGEROA-09

Enclosed are the captioned Individual Variable Annuity forms submitted for review and approval. These forms are new

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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 and Annuity Insurance Company, except for the form numbers and Company reference. We suggest that you review the two submissions together.

Contract Specification Page VA-3EDGE-09 is an alternate Contract Specification for use with new issues of our Individual Variable Annuity Contract HL-ASHARE03 which was previously approved on 01/29/2003.

Amendatory Rider HL-EDGEROA-09 will be used with all new issues of the aforementioned contract and amends the base contract's definition of "Owner's Investment" to remove reference to eligible investments owned by a spouse or other immediate family member. Utilizing eligible investments would enable the Owner(s) to pay a reduced sales charge if the value of the Owner's Investment places the sales charge in a lower sales charge bracket. The Rider will be used with all new issues of the aforementioned contract.

We have also enclosed an Actuarial Memorandum and any other supporting documentation required in your state. Variable items are denoted with brackets and may be modified on a non-discriminatory basis. We have enclosed a Statement of Variables which describes the bracketing parameters.

Since these forms will be used with SEC registered product(s), they are exempt from the language simplification requirements of your state. We reserve the right to alter the layout, format, color, and typeface of these forms.

Your review and approval of this submission will be greatly appreciated. Feel free to contact me directly with any questions regarding this submission at (860) 843-7424.

Sincerely,

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

Company and Contact

Filing Contact Information

SERFF Tracking Number: HARL-126256334 State: Arkansas
 Filing Company: Hartford Life Insurance Company State Tracking Number: 43185
 Company Tracking Number: HL-EDGEROA-09
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: EDGE ROA and Spec Page HL
 Project Name/Number: EDGE ROA and Spec Page Filing/HL-EDGEROA-09

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 Insurance Company CoCode: 88072 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: 06-0974148

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50.00 per submission.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Life Insurance Company	\$50.00	08/11/2009	29780130

SERFF Tracking Number: HARL-126256334 State: Arkansas
Filing Company: Hartford Life Insurance Company State Tracking Number: 43185
Company Tracking Number: HL-EDGEROA-09
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: EDGE ROA and Spec Page HL
Project Name/Number: EDGE ROA and Spec Page Filing/HL-EDGEROA-09

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/17/2009	08/17/2009

SERFF Tracking Number: *HARL-126256334* *State:* *Arkansas*
Filing Company: *Hartford Life Insurance Company* *State Tracking Number:* *43185*
Company Tracking Number: *HL-EDGEROA-09*
TOI: *A031 Individual Annuities - Deferred Variable* *Sub-TOI:* *A031.002 Flexible Premium*
Product Name: *EDGE ROA and Spec Page HL*
Project Name/Number: *EDGE ROA and Spec Page Filing/HL-EDGEROA-09*

Disposition

Disposition Date: 08/17/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *HARL-126256334* State: *Arkansas*
 Filing Company: *Hartford Life Insurance Company* State Tracking Number: *43185*
 Company Tracking Number: *HL-EDGEROA-09*
 TOI: *A031 Individual Annuities - Deferred Variable* Sub-TOI: *A031.002 Flexible Premium*
 Product Name: *EDGE ROA and Spec Page HL*
 Project Name/Number: *EDGE ROA and Spec Page Filing/HL-EDGEROA-09*

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

SERFF Tracking Number: HARL-126256334 State: Arkansas
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 Company Tracking Number: HL-EDGEROA-09
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 Product Name: EDGE ROA and Spec Page HL
 Project Name/Number: EDGE ROA and Spec Page Filing/HL-EDGEROA-09

Form Schedule

Lead Form Number: HL-EDGEROA-09

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	VA-3EDGE-09	Policy/Cont Contract ract/Fratern Specifications al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	VA-3EDGE-09.pdf
	HL-EDGEROA-09	Policy/Cont Amendatory Rider ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	HL-EDGEROA-09.pdf

CONTRACT SPECIFICATIONS

CONTRACT NUMBER	[SPECIMEN]	CONTRACT ISSUE DATE	[SEPTEMBER 8, 2002]
NAME OF ANNUITANT	[JAMES SCOTT]	ANNUITY COMMENCEMENT DATE	[JANUARY 1, 2032]
ANNUITANT AGE	[35]	INITIAL PREMIUM PAYMENT	[\$20,000]
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 INSURANCE COMPANY
SEPARATE ACCOUNT SEVEN]

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.

MORTALITY AND EXPENSE RISK CHARGE: [0.90%] PER ANNUM OF THE DAILY SUB-ACCOUNTS VALUE.

ADMINISTRATION CHARGE [0.25%] PER ANNUM OF THE DAILY SUB-ACCOUNT VALUE.

SALES CHARGES: SALES CHARGES ARE A PERCENTAGE OF PREMIUM PAYMENTS AND CONTRIBUTIONS, AS APPLICABLE PAID AND EQUAL:

<u>CHARGE</u>	<u>OWNER'S INVESTMENT</u>
[6.00%]	UP TO \$49,999.99
[5.50%]	\$50,000 TO \$99,999.99
[5.00%]	\$100,000 TO \$249,999.99
[4.00%]	\$250,000 TO \$499,999.99
[3.00%]	\$500,000 TO \$999,999.99
[2.00%]	\$1,000,000 TO \$2,499,999.99
[1.00%]	\$2,500,000 AND OVER

THE APPLICABLE SALES CHARGE ON EACH PREMIUM PAYMENT AND CONTRIBUTION WILL BE BASED ON THE OWNER'S INVESTMENT.



AMENDATORY RIDER

This rider is issued as part of the contract to which it is attached. Its effective date is when the rider is issued and made part of Your contract. Except where this rider provides otherwise, it is subject to all of the conditions and limitations of the contract.

The definition of **Owner's Investment** in the **Definition of Certain Terms** is amended to read as follows:

Owner's Investment – All eligible investments identified and owned by You and allowed by the Company.

Signed for **Hartford Life 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: Since these forms will be used with SEC registered product(s), they are exempt from the language simplification requirements of your state.		
Comments:		

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

	Item Status:	Status Date:
Satisfied - Item: Statement of Variables		
Comments: Statement of Variables		
Attachment: VA-3EDGE-09 HL STMT OF VARIABLES.pdf		

STATEMENT OF VARIABLES

**Hartford Life Insurance Company
Individual Flexible Premium Variable Annuity
Contract Specifications - Form Number: VA-3EDGE-09
August 4, 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: [0.90%] 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 0.90%.
3	ADMINISTRATION CHARGE: [0.25%] 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>SALES CHARGE: SALES CHARGES ARE A PERCENTAGE OF DEPOSITS PAID AND EQUAL:</p> <table border="0"> <thead> <tr> <th><u>CHARGE</u></th> <th><u>OWNER'S INVESTMENT</u></th> </tr> </thead> <tbody> <tr> <td>6.00%</td> <td>UP TO \$49,999.99</td> </tr> <tr> <td>5.50%</td> <td>\$50,000 TO \$99,999.99</td> </tr> <tr> <td>5.00%</td> <td>\$100,000 TO \$499,999.99</td> </tr> <tr> <td>4.00%</td> <td>\$250,000 TO \$499,999.99</td> </tr> <tr> <td>3.00%</td> <td>\$500,000 TO \$999,999.00</td> </tr> <tr> <td>2.00%</td> <td>\$1,000,000 TO \$2,499,999.99</td> </tr> <tr> <td>1.00%</td> <td>\$2,500,000 AND OVER</td> </tr> </tbody> </table> <p>THE APPLICABLE SALES CHARGE ON EACH DEPOSIT WILL BE BASED ON THE OWNER'S INVESTMENT.</p>	<u>CHARGE</u>	<u>OWNER'S INVESTMENT</u>	6.00%	UP TO \$49,999.99	5.50%	\$50,000 TO \$99,999.99	5.00%	\$100,000 TO \$499,999.99	4.00%	\$250,000 TO \$499,999.99	3.00%	\$500,000 TO \$999,999.00	2.00%	\$1,000,000 TO \$2,499,999.99	1.00%	\$2,500,000 AND OVER	<p>The bracketed 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.</p>
<u>CHARGE</u>	<u>OWNER'S INVESTMENT</u>																	
6.00%	UP TO \$49,999.99																	
5.50%	\$50,000 TO \$99,999.99																	
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