

SERFF Tracking Number: HARL-126855092 State: Arkansas
Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 47154
Company Tracking Number: LA-1352(10)
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: LifeAccess Accelerated Benefit Rider Amendment
Project Name/Number: LifeAccess Accelerated Benefit Rider Amendment/LA-1352(10)

Filing at a Glance

Company: Hartford Life and Annuity Insurance Company

Product Name: LifeAccess Accelerated Benefit SERFF Tr Num: HARL-126855092 State: Arkansas

Rider Amendment

TOI: L08 Life - Other

SERFF Status: Closed-Approved-
Closed State Tr Num: 47154

Sub-TOI: L08.000 Life - Other

Co Tr Num: LA-1352(10) State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Jane Chapman, Roberta Chu, Barbara Warren, Frank

Durante

Date Submitted: 10/27/2010

Disposition Date: 10/29/2010

Disposition Status: Approved-
Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: LifeAccess Accelerated Benefit Rider Amendment

Project Number: LA-1352(10)

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 10/29/2010

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 10/12/2010

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 10/29/2010

Created By: Roberta Chu

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Roberta Chu

Filing Description:

We are submitting the subject form for your review and approval. The form is new and not intended to replace any forms previously approved by the Department and will be used for new issues.

The LifeAccess Accelerated Benefit Rider Amendment modifies the LifeAccess Accelerated Benefit Rider, form number LA-1298(07), previously approved by your Department on 1/3/2007 under tracking number 34668 by:

- removing the 90 day waiting period and all references to it. This change also modifies the When Benefit Payments

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Begin provision so that the first benefit payment will include benefits payable retroactively for the period following the date we receive Written Certification up to the date of the first benefit payment.

- removing the requirement that the insured reside inside the U.S., and
- waiving the portion of monthly deduction amounts which exceed the account value less indebtedness while on claim AND AFTER to provide permanent lapse protection.

A Statement of Variability is attached for the bracketed Officer Signature. In addition, changes in printing technology may periodically alter slightly form format and we reserve the right to make such changes without refiling.

Your review and approval of this submission is greatly appreciated. Please feel free to contact me with any questions you may have.

Best regards,

Roberta M. Chu, AIRC
Sr Compliance Specialist, ILD Compliance
Phone: (800) 503-3150 or direct (860) 843-4317
Fax: (860) 843-5194
E-Mail: roberta.chu@hartfordlife.com

Company and Contact

Filing Contact Information

Roberta Chu, Contract Analyst roberta.chu@hartfordlife.com
200 HopmeadowRd 860-843-4317 [Phone]
Simsbury, CT 06089 860-843-5194 [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: \$50.00
Retaliatory? No

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Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Life and Annuity Insurance Company	\$50.00	10/27/2010	41244764

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/29/2010	10/29/2010

SERFF Tracking Number: *HARL-126855092* *State:* *Arkansas*
Filing Company: *Hartford Life and Annuity Insurance Company* *State Tracking Number:* *47154*
Company Tracking Number: *LA-1352(10)*
TOI: *L08 Life - Other* *Sub-TOI:* *L08.000 Life - Other*
Product Name: *LifeAccess Accelerated Benefit Rider Amendment*
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Disposition

Disposition Date: 10/29/2010

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
Supporting Document	Statement of Variability		Yes
Form	LifeAccess Accelerated Benefit Rider Amendment		Yes

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Form Schedule

Lead Form Number: LA-1352(10)

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	LA-1352(10)	Policy/Cont ract/Fraternal Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		51.200	LA-1352(10).pdf

**LIFEACCESS ACCELERATED
BENEFIT RIDER
AMENDMENT**



This Amendment modifies the Policy's Accelerated Benefit provision provided by the LifeAccess Accelerated Benefit Rider ("Rider") that is attached to the Policy. All other terms and provisions of the Policy's Accelerated Benefit not otherwise modified below will continue to apply.

1. The 90 day **Waiting Period** and all references to it, including terms and definitions, are hereby deleted.
2. The second paragraph of the **When Benefit Payments Begin** provision is changed so that the first benefit payment will include benefits payable retroactively for the period following the date We receive Written Certification from You up to the date of the first benefit payment.
3. The **Waiver of Costs** provision is changed so that during and after the time benefit payments are made under the Rider, if the Account Value less Indebtedness is insufficient to satisfy Monthly Deduction Amounts, We will waive the portion of such deductions which exceed the Account Value less Indebtedness to keep the Policy from going into default.
4. The **Exclusions** provision is changed to delete the requirement that the Insured reside inside of the United States in order to receive an Accelerated Benefit.

This Amendment is part of the Policy to which it is attached. The Amendment's date of issue and effective date are the same as that of the Rider.

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

[

David N. Levenson, *President*]

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Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Flesch Certification

Comments:

Attachments:

Readability Certification.pdf
AR Certification - Rule 19.pdf

Item Status: **Status**
Date:

Satisfied - Item: Statement of Variability

Comments:

Attachment:

SOV.pdf

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-1352(10)

Flesch Score
51.2

Hartford Life and Annuity Insurance Company
NAIC Number 71153-091



Signature of Insurance Company Officer

Lenore Paoli, AVP, ILD Compliance
Typed Name and Title

**ARKANSAS
POLICY FORM CERTIFICATION**

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY

Form Number(s): LA-1352(10)

Form Title(s): LifeAccess Accelerated Benefit Rider Amendment

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 entitled "Unfair Discrimination in Sale of Insurance" as well as all applicable requirements of the Arkansas Insurance Department.

Signed:



Date

Lenore Paoli, AVP, ILD Compliance

October 27, 2010

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY

STATEMENT OF VARIABILITY

LIFEACCESS ACCELERATED BENEFIT RIDER AMENDMENT

10/11/2010

Officer Signature	The officer signature will vary based on changes in future company operations.
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