

SERFF Tracking Number: HARL-12652708 State: Arkansas
Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 45352
Company Tracking Number: 1252(3B)REV
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: Freedom II & PPR Specification Pages Updates
Project Name/Number: Freedom II & PPR Specification Pages Updates/1252(3B)Rev

Filing at a Glance

Company: Hartford Life and Annuity Insurance Company

Product Name: Freedom II & PPR Specification SERFF Tr Num: HARL-12652708 State: Arkansas

Pages Updates

TOI: L09I Individual Life - Flexible Premium

SERFF Status: Closed-Approved-

State Tr Num: 45352

Adjustable Life

Closed

Sub-TOI: L09I.001 Single Life

Co Tr Num: 1252(3B)REV

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Jane Chapman, Roberta

Disposition Date: 04/07/2010

Chu, Barbara Warren, Frank

Durante

Date Submitted: 04/05/2010

Disposition Status: Approved-

Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Freedom II & PPR Specification Pages Updates

Status of Filing in Domicile: Authorized

Project Number: 1252(3B)Rev

Date Approved in Domicile: 03/18/2010

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: 04/07/2010

Explanation for Other Group Market Type:

State Status Changed: 04/07/2010

Deemer Date:

Created By: Roberta Chu

Submitted By: Roberta Chu

Corresponding Filing Tracking Number:

Filing Description:

We are submitting the subject forms for your review and approval. These new forms will not replace previous forms and will be used for new issues only (not for inforce business).

Please note that a similar type of update to a Last Survivor Flexible Premium Universal Life product is being submitted approximately the same time. We suggest that you consider reviewing the two submissions together. Thank you for

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your courtesy in this matter.

The submission consists of:

- Policy Specification page 3B - an increase to the maximum Surrender Charges. The specification page will be used with new issues of our Flexible Premium Universal Life Policy LA-1252(04) approved initially by the Department in 2004, with subsequent updates to the 2001 CSO mortality table in 2007 and Age Nearest Birthday mortality table in 2008.
- Policy Protection Rider Specifications page 3(continued) - which contain "shadow" rates and charges for the Policy Protection Rider (which provides a no-lapse guarantee based on these "shadow" rates and charges versus a premium-based NLG). The specification page will be used with Rider form number LA-1259(04)Rev1 which was approved by the Department in 2008. Please note the Rider itself is not being revised at this time. Information updates to the Policy Protection Rider specification page include an increased Monthly Administrative Rider Charge, and other updates such as changes to the Premium Charge for Section (Schedule) B of the Policy Protection Account, the Policy Protection Per \$1000 Charge Rate for Schedule A & B, the Policy Protection Credited Rate for Schedule B.

Attached is an Actuarial Memorandum and any other certifications or required documents.

Variable text is enclosed in brackets. Such information will vary based only on issue-specific information, ie. issue age, gender, if applicable, and risk class. Refer to the Statements of Variability for descriptions of bracketing parameters. Additionally, changes in printing technology may periodically slightly alter form format. We reserve the right to make such changes without re-filing.

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

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:

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(860) 547-5000 ext. [Phone] FEIN Number: 39-1052598

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Life and Annuity Insurance Company	\$50.00	04/05/2010	35398233

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	04/07/2010	04/07/2010

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Disposition

Disposition Date: 04/07/2010

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	Yes
Supporting Document	Application	No	No
Supporting Document	Health - Actuarial Justification	No	No
Supporting Document	Outline of Coverage	No	No
Supporting Document	Actuarial Memorandum	No	No
Supporting Document	Statements of Variability and Annotated Pages	Yes	Yes
Form	Specification Page	Yes	Yes
Form	Specification Page	Yes	Yes

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Form Schedule

Lead Form Number: 1252(3B)Rev

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	1252(3B)Rev	Schedule Pages	Specification Page	Initial		0.000	1252(3B)Rev.pdf
	1252(3 contd)Rev2	Schedule Pages	Specification Page	Initial		0.000	1252(3 contd)Rev2.pdf

POLICY NUMBER: UL0000001

POLICY SPECIFICATIONS

POLICY CHARGES

MAXIMUM SURRENDER CHARGES

POLICY YEAR	SURRENDER CHARGE	POLICY YEAR	SURRENDER CHARGE
1	[1,903.00	11	[1,515.00
2	1,881.00	12	1,347.00
3	1,858.00	13	1,178.00
4	1,835.00	14	1,010.00
5	1,811.00	15	842.00
6	1,787.00	16	673.00
7	1,762.00	17	505.00
8	1,737.00	18	337.00
9	1,710.00	19	168.00]
10	1,683.00]	20+	0.00

POLICY SPECIFICATIONS

ADDITIONAL BENEFITS AND RIDERS

POLICY PROTECTION RIDER

Insured:	[JOHN DOE]
Issue Age:	[35]
Insurance Class:	[PREFERRED/NON-NICOTINE]
Maximum Monthly Administrative Rider Charge:	[\$10.00]
Maximum Percentage of Cost of Insurance Charge for the Policy:	[100%]
Date of Issue:	[JANUARY 1, 2011]
Rider Effective Date:	[JANUARY 1, 2011]

RIDERS COVERED BY THE POLICY PROTECTION RIDER

[Accidental Death Benefit Rider
 Children's Life Insurance Rider
 Waiver of Specified Amount Disability Benefit Rider
 Deduction Amount Waiver Rider
 LifeAccess Accelerated Benefit Rider]

DEDUCTIONS FROM PREMIUM PAYMENTS USED TO DETERMINE THE POLICY PROTECTION NET PREMIUM

<u>TYPE OF CHARGE</u>	<u>POLICY YEARS</u>	<u>PERCENT OF PREMIUMS PAID</u>
Policy Protection Tax Charge for Premiums Allocated to Section A of the Policy Protection Account	ALL	[1.75%]
Policy Protection Tax Charge for Premiums Allocated to Section B of the Policy Protection Account	ALL	[1.75%]

The Tax Charge Percentage depends upon the Premium Tax Rate assessed by Your state or municipality as of the Policy Date.

<u>TYPE OF CHARGE</u>	<u>POLICY YEARS</u>	<u>PERCENT OF PREMIUMS PAID</u>
Policy Protection Premium Charge for Premiums Allocated to Section A of the Policy Protection Account	ALL	[6.25%]
Policy Protection Premium Charge for Premiums Allocated to Section B of the Policy Protection Account	[1	[6.25%
	2	5.00%
	3	3.75%
	4	2.50%
	5	1.25%
	6+]	0.00%]

POLICY PROTECTION RIDER (CONTINUED)

Schedule A Rates and Charges for the Policy Protection Account

INTEREST CREDITS APPLIED TO THE POLICY PROTECTION ACCOUNT

Policy Protection Credited Rate (Annual Effective Rate) ALL YEARS 3.00%

DEDUCTIONS TAKEN FROM THE POLICY PROTECTION ACCOUNT

Policy Protection Monthly Administrative Charge	<u>POLICY YEARS</u> ALL	<u>CHARGE OR PERCENT OF ACCOUNT</u> \$10.00 PER MONTH
Policy Protection Per \$1,000 Charge Rate	ALL	[0.1667] PER MONTH PER \$1,000 OF THE INITIAL FACE AMOUNT.

Policy Protection Cost of Insurance Rate - Monthly Per \$1,000

POLICY YEAR	RATE	POLICY YEAR	RATE	POLICY YEAR	RATE
1	0.044177	30	1.170000	59	21.733610
2	0.053349	31	1.298399	60	23.585430
3	0.064189	32	1.428673	61	25.573060
4	0.075031	33	1.560830	62	27.431880
5	0.084206	34	1.703368	63	29.457890
6	0.095050	35	1.851233	64	31.672690
7	0.105061	36	2.030865	65	34.099540
8	0.115073	37	2.232202	66	36.771370
9	0.126755	38	2.497352	67	38.951310
10	0.140943	39	2.777884	68	41.335400
11	0.159306	40	3.073941	69	43.946250
12	0.181013	41	3.398649	70	46.812880
13	0.205232	42	3.754049	71	49.925330
14	0.229456	43	4.168418	72	53.362590
15	0.252016	44	4.654842	73	57.173470
16	0.273745	45	5.219776	74	61.419050
17	0.297988	46	5.839797	75	66.173210
18	0.325582	47	6.550954	76	71.529390
19	0.358205	48	7.297556	77	77.616720
20	0.394187	49	8.109610	78	84.600670
21	0.436882	50	9.017382	79	92.721740
22	0.484623	51	10.042350	80	102.310700
23	0.537419	52	11.192230	81	113.894000
24	0.591923	53	12.465040	82	128.329600
25	0.648978	54	13.849380	83	147.208400
26	0.746390	55	15.333430	84	174.061200
27	0.830449	56	16.908810	85	219.916600]
28	0.933107	57	18.416310		
29	1.048526	58	20.015270		

POLICY PROTECTION RIDER (CONTINUED)

Schedule A Rates and Charges for the Policy Protection Account (Continued)

DEDUCTIONS TAKEN FROM THE POLICY PROTECTION ACCOUNT (CONTINUED)

Policy Protection Rider Charges

[Accidental Death Benefit Rider Monthly Charge: \$[0.088] PER MONTH PER \$1,000 OF THE INITIAL FACE AMOUNT
 Children's Life Insurance Rider Monthly Charge: \$[0.50] PER MONTH PER \$1,000 OF RIDER BENEFIT

The monthly charges for the Deduction Amount Waiver Rider and the Waiver of Specified Amount Disability Benefit Rider are determined by multiplying the rate shown by \$1.00 of rider benefit.

Deduction Amount Waiver Rider Monthly Rate:

ATTAINED AGE	WMD RATE	ATTAINED AGE	WMD RATE	ATTAINED AGE	WMD RATE
[35	0.092	45	0.092	55	0.218
36	0.092	46	0.092	56	0.230
37	0.092	47	0.092	57	0.230
38	0.092	48	0.103	58	0.230
39	0.092	49	0.115	59	0.230
40	0.092	50	0.126	60	0.230
41	0.092	51	0.138	61	0.230
42	0.092	52	0.149	62	0.230
43	0.092	53	0.172	63	0.230
44	0.092	54	0.195	64	0.230]

Waiver of Specified Amount Disability Benefit Rider Rate:

ATTAINED AGE	WSA RATE	ATTAINED AGE	WSA RATE	ATTAINED AGE	WSA RATE
[35	0.0033	45	0.0036	55	0.0056
36	0.0033	46	0.0038	56	0.0063
37	0.0033	47	0.0040	57	0.0069
38	0.0033	48	0.0043	58	0.0073
39	0.0034	49	0.0045	59	0.0077
40	0.0034	50	0.0048	60	0.0058
41	0.0035	51	0.0050	61	0.0053
42	0.0035	52	0.0053	62	0.0043
43	0.0036	53	0.0054	63	0.0046
44	0.0036	54	0.0056	64	0.0048]

[LifeAccess Accelerated Benefit Rider

The charge for the LifeAccess Accelerated Benefit Rider for any Monthly Activity Date is equal to the product of the factors A B, C and D where A is the Cost of Insurance Rate per \$1,000 for the Policy; B is the LifeAccess Accelerated Benefit Rider Factor, C is the benefit size discount factor which will never be less than 0.1 or greater than 1; and D is the LifeAccess Accelerated Benefit Rider amount at risk divided by \$1,000.

LifeAccess Specified Percentage: [100%]
 Initial Lifetime Benefit Amount: [\$100,000]
 Maximum Monthly Benefit
 Initial Lifetime Benefit Amount X [2%]: [\$2,000]
 Initial Daily Benefit Limit: [\$260]
 Daily Benefit Limit Compound Rate: 4%
 Maximum LifeAccess Accelerated Benefit Rider Factor 0.254504
 Maximum Cost of Insurance Rate: See Page 3C]

POLICY PROTECTION RIDER (CONTINUED)

Schedule B Rates and Charges for the Policy Protection Account

INTEREST CREDITS APPLIED TO THE POLICY PROTECTION ACCOUNT

Schedule B Interest Credits are determined by multiplying the Policy Protection Account value by interest rate factors. "Tier 1 Credited Rates" apply to Policy Protection Account values up to the "Credited Rate Breakpoint" and "Tier 2 Credited Rates" apply to values above the breakpoint, if any. The Credited Rate Breakpoint is calculated by multiplying the ratio for the current Policy Year by the current Death Benefit.

CREDITED RATE BREAKPOINT RATIO

POLICY YEAR	RATE								
[1	.00682	18	.09091	35	.32754	52	.66552	69	.77149
2	.01022	19	.10080	36	.34520	53	.68351	70	.75954
3	.01202	20	.11126	37	.36318	54	.70082	71	.74581
4	.01426	21	.12229	38	.38144	55	.71753	72	.73002
5	.01698	22	.13393	39	.39998	56	.73312	73	.71187
6	.02020	23	.14612	40	.41879	57	.74775	74	.69100
7	.02381	24	.15888	41	.43807	58	.76134	75	.66701
8	.02803	25	.17209	42	.45793	59	.77380	76	.63944
9	.03251	26	.18572	43	.47839	60	.78502	77	.60773
10	.03727	27	.19980	44	.49906	61	.79480	78	.57129
11	.04234	28	.21431	45	.51991	62	.80220	79	.52940
12	.04776	29	.22924	46	.54091	63	.80682	80	.48123
13	.05369	30	.24461	47	.56203	64	.80817	81	.42587
14	.05945	31	.26040	48	.58325	65	.80563	82	.36222
15	.06574	32	.27660	49	.60453	66	.79879	83	.28905
16	.07266	33	.29324	50	.62581	67	.79092	84	.20493
17	.08155	34	.31022	51	.64693	68	.78188	85	.10824]

TIER 1 POLICY PROTECTION ACCOUNT CREDITED RATE (annual effective rate)

POLICY YEAR	RATE	POLICY YEAR	RATE	POLICY YEAR	RATE
[1	3.16%	5	5.25%	9	6.75%
2	5.25%	6	5.25%	10	7.20%
3	5.25%	7	6.75%	11	7.20%
4	5.25%	8	6.75%	12	7.20%
				13+	5.70%]

TIER 2 POLICY PROTECTION ACCOUNT CREDITED RATE (annual effective rate)

POLICY YEAR	RATE	POLICY YEAR	RATE	POLICY YEAR	RATE
[1	3.16%	8	5.82%	15	4.77%
2	4.32%	9	5.82%	16	4.77%
3	4.32%	10	6.27%	17	4.77%
4	4.32%	11	6.27%	18	4.77%
5	4.32%	12	6.27%	19	4.77%
6	4.32%	13	4.77%	20	4.77%
7	5.82%	14	4.77%	21+	5.70%]

POLICY PROTECTION RIDER (CONTINUED)

Schedule B Rates and Charges for the Policy Protection Account

DEDUCTIONS TAKEN FROM THE POLICY PROTECTION ACCOUNT

	<u>POLICY YEARS</u>	<u>CHARGE OR PERCENT OF ACCOUNT</u>		
Policy Protection Monthly Administrative Charge	[1-85 86+]	[\$10.00 PER MONTH \$ 0.00 PER MONTH]		
Policy Protection Per \$1,000 Charge Rate	Policy Year	Per Month Per \$1,000 of the Initial Face Amount		
		Policy Year		
		Per Month Per \$1,000 of the Initial Face Amount		
	[1	0.1584	9	0.1799
	2	0.2772	10	0.1660
	3	0.2633	11	0.1521
	4	0.2494	12	0.1382
	5	0.2355	13	0.1243
	6	0.2216	14	0.1104
	7	0.2077	15	0.0965
	8	0.1938	16+	0.0000]

Policy Protection Cost of Insurance Rate - Monthly Per \$1,000

POLICY YEAR	RATE	POLICY YEAR	RATE	POLICY YEAR	RATE
1	0.044177	30	0.360894	59	4.524168
2	0.043786	31	0.397544	60	4.822454
3	0.044365	32	0.434331	61	5.222543
4	0.043246	33	0.482042	62	5.641466
5	0.043541	34	0.530908	63	6.081259
6	0.045007	35	0.584355	64	6.541414
7	0.053696	36	0.642384	65	7.021927
8	0.068856	37	0.704993	66	7.021927
9	0.084202	38	0.772183	67	7.021927
10	0.108498	39	0.845482	68	7.021927
11	0.124496	40	0.906305	69	7.021927
12	0.133118	41	0.962394	70	7.021927
13	0.138357	42	1.021332	71	7.021927
14	0.142012	43	1.117665	72	7.021927
15	0.148761	44	1.222289	73	7.021927
16	0.153423	45	1.335434	74	7.021927
17	0.156269	46	1.456850	75	7.021927
18	0.157704	47	1.585612	76	7.021927
19	0.158814	48	1.726214	77	7.021927
20	0.161257	49	1.877936	78	7.021927
21	0.162937	50	2.032989	79	7.021927
22	0.171565	51	2.457547	80	7.021927
23	0.179684	52	2.674389	81	7.021927
24	0.198518	53	2.907013	82	7.021927
25	0.219897	54	3.126704	83	7.021927
26	0.242803	55	3.412469	84	7.021927
27	0.269271	56	3.678178	85	7.021927]
28	0.297268	57	3.952030		
29	0.327299	58	4.234027		

POLICY PROTECTION RIDER (CONTINUED)

Schedule B Rates and Charges for the Policy Protection Account (Continued)

DEDUCTIONS TAKEN FROM THE POLICY PROTECTION ACCOUNT (CONTINUED)

Policy Protection Rider Charges

[Accidental Death Benefit Rider Monthly Charge: \$[0.088] PER MONTH PER \$1,000 OF THE INITIAL FACE AMOUNT
 Children's Life Insurance Rider Monthly Charge: \$[0.50] PER MONTH PER \$1,000 OF RIDER BENEFIT

The monthly charges for the Deduction Amount Waiver Rider and the Waiver of Specified Amount Disability Benefit Rider are determined by multiplying the rate shown by \$1.00 of rider benefit.

Deduction Amount Waiver Rider Monthly Rate:

ATTAINED AGE	WMD RATE	ATTAINED AGE	WMD RATE	ATTAINED AGE	WMD RATE
35	0.092	45	0.092	55	0.218
36	0.092	46	0.092	56	0.230
37	0.092	47	0.092	57	0.230
38	0.092	48	0.103	58	0.230
39	0.092	49	0.115	59	0.230
40	0.092	50	0.126	60	0.230
41	0.092	51	0.138	61	0.230
42	0.092	52	0.149	62	0.230
43	0.092	53	0.172	63	0.230
44	0.092	54	0.195	64	0.230]

Waiver of Specified Amount Disability Benefit Rider Rate:

ATTAINED AGE	WSA RATE	ATTAINED AGE	WSA RATE	ATTAINED AGE	WSA RATE
35	0.0033	45	0.0036	55	0.0056
36	0.0033	46	0.0038	56	0.0063
37	0.0033	47	0.0040	57	0.0069
38	0.0033	48	0.0043	58	0.0073
39	0.0034	49	0.0045	59	0.0077
40	0.0034	50	0.0048	60	0.0058
41	0.0035	51	0.0050	61	0.0053
42	0.0035	52	0.0053	62	0.0043
43	0.0036	53	0.0054	63	0.0046
44	0.0036	54	0.0056	64	0.0048]

[LifeAccess Accelerated Benefit Rider

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LifeAccess Specified Percentage: [100%]
 Initial Lifetime Benefit Amount: [\$100,000]
 Maximum Monthly Benefit
 Initial Lifetime Benefit Amount X [2%]: [\$2,000]
 Initial Daily Benefit Limit: [\$260]
 Daily Benefit Limit Compound Rate: 4%
 Maximum LifeAccess Accelerated Benefit Rider Factor: 0.254504
 Maximum Cost of Insurance Rate: See Page 3C]

SERFF Tracking Number: HARL-126552708 State: Arkansas
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 Adjustable Life
 Product Name: Freedom II & PPR Specification Pages Updates
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Supporting Document Schedules

	Item Status:	Status Date:
<p>Satisfied - Item: Flesch Certification Comments: Attachments: AR Certification - Rule 19 (Unfair Discrimination).pdf AR Certification Actuarial - Bulletin 11-83 (Non-Guarantedd Elements).pdf AR Certification Actuarial - Regulation 34 (UL).pdf</p>		
<p>Bypassed - Item: Application Bypass Reason: n/a - this is not a policy submission. Comments:</p>		
<p>Bypassed - Item: Health - Actuarial Justification Bypass Reason: n/a - this is not a health submission. Comments:</p>		
<p>Bypassed - Item: Outline of Coverage Bypass Reason: n/a - this is not a health submission. Comments:</p>		
<p>Satisfied - Item: Statements of Variability and Annotated Pages</p>		

SERFF Tracking Number: HARL-126552708 *State:* Arkansas
Filing Company: Hartford Life and Annuity Insurance Company *State Tracking Number:* 45352
Company Tracking Number: 1252(3B)REV
TOI: L09I Individual Life - Flexible Premium *Sub-TOI:* L09I.001 Single Life
Adjustable Life
Product Name: Freedom II & PPR Specification Pages Updates
Project Name/Number: Freedom II & PPR Specification Pages Updates/1252(3B)Rev

Comments:

Attached are the Statements of Variability for the policy Surrender Charge page and the Policy Protection Rider Specification page, and annotated Policy Protection Rider Specification pages.

Attachments:

Statement of Variability for Surrender Charges.pdf
Statement of Variability for Policy Protection Rider Specification Pages.pdf
Annotated Policy Protection Rider Specification Pages.pdf

**ARKANSAS
POLICY FORM CERTIFICATION**

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY

Form Number(s): 1252(3B)Rev, 1252(3 contd)Rev2

Form Title(s): Specification Pages

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

April 5, 2010

Lenore Paoli, AVP, Business Practices and Compliance

**CERTIFICATION OF COMPLIANCE
WITH ARKANSAS BULLETIN NO. 11-83 ENTITLED
“GUIDELINES FOR NON-GUARANTEED COSTS ON PARTICIPATING AND NON-PARTICIPATING
LIFE INSURANCE”**

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY

I hereby certify that these guidelines have been reviewed and that this submission complies with the Guidelines for Non-Guaranteed Costs on Non-Participating Life Insurance.

A handwritten signature in cursive script that reads "Paul M. Fischer".

Paul Fischer, FSA, MAAA
AVP & Actuary, ILD Product Development

**CERTIFICATION OF COMPLIANCE
WITH ARKANSAS RULE AND REGULATION 34
ENTITLED "UNIVERSAL LIFE INSURANCE"**

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY

I hereby certify that these guidelines have been reviewed and that this submission complies with Arkansas Rule and Regulation 34, which includes Section 6 (Valuation) and Section 7 (Non-forfeiture).

When calculating the reserves under the minimum reserve method in Rule and Regulation 34, in no case shall the reserves be less than the actual cash surrender values provided for under the policy contract.



Paul Fischer, FSA, MAAA
AVP & Actuary, ILD Product Development

Hartford Life and Annuity Insurance Company

**Statement of Variability for:
Individual Flexible Premium Universal Life Policy Specification Page 3B
March 15, 2010**

Variable Text Denoted by Brackets

Page 3B

Maximum Surrender Charges	0.00 – 51.6135 (annual per \$1,000) - will vary based on Applicant specific information
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Hartford Life and Annuity Insurance Company
Statement of Variability
March 15, 2010

Policy Protection Rider
Specification Pages
3 (continued)

Variable Text Denoted by Brackets

1	POLICY PROTECTION RIDER	<p>POLICY PROTECTION RIDER Information pertaining to the Rider will vary based on Applicant specific information.</p> <p>Maximum Monthly Administrative Rider Charge equal to .10 per \$1,000 of face amount. We may increase this fee to equal a maximum of \$1.00 per \$1,000 of face amount. Any such change will be applied uniformly in a non-discriminatory manner.</p> <p>Maximum Percentage of Cost of Insurance Charge for the Policy are the maximum charges. We may charge less. Any such change will be applied uniformly in a non-discriminatory manner.</p>
2	RIDERS COVERED BY THE POLICY PROTECTION RIDER	Will vary based on owner's s election of Riders at time of application.
3	DEDUCTIONS FROM PREMIUM PAYMENTS USED TO DETERMINE THE POLICY PROTECTION NET PREMIUM	<p>Policy Protection Tax Charge will vary based on the Tax Charge assessed by state in which the policy is issued on the Policy Date.</p> <p>Policy Protection Premium Charge for Schedule A will vary based on applicant specific information.</p> <p>Policy Protection Premium Charge and duration for Schedule B will vary based on applicant specific information.</p>
4	DEDUCTIONS TAKEN FROM THE POLICY PROTECTION ACCOUNT	<p>Policy Protection Per \$1,000 Charge Rate (for Schedule A) will vary based on applicant specific information.</p> <p>Policy Protection Per \$1,000 Charge Rate and duration (for Schedule B) will vary based on will vary based on applicant specific information.</p> <p>Policy Protection Cost of Insurance Rate - Monthly Per \$1,000 (for Schedule A and B) will vary based on applicant specific information.</p> <p>Policy Protection Monthly Administrative Charge will vary based on applicant specific information.</p> <p>Policy Protection Rider Charges will vary based on owner selection of riders. Rates and charges shown will be based on the rates and charges for each s elected Rider as deducted from Schedule A and Schedule B Policy Protection Account.</p>
5	INTEREST CREDITS APPLIED TO THE POLICY PROTECTION ACCOUNT	(for Schedule B) Policy Protection Credited Rate (Tier 1 and Tier 2) and Credited Rate Breakpoint Ratio will vary based on applicant specific information.

POLICY SPECIFICATIONS

ADDITIONAL BENEFITS AND RIDERS

1

POLICY PROTECTION RIDER

Insured:	[JOHN DOE]
Issue Age:	[35]
Insurance Class:	[PREFERRED/NON-NICOTINE]
Maximum Monthly Administrative Rider Charge:	[\$10.00]
Maximum Percentage of Cost of Insurance Charge for the Policy:	[100%]
Date of Issue:	[JANUARY 1, 2011]
Rider Effective Date:	[JANUARY 1, 2011]

2

RIDERS COVERED BY THE POLICY PROTECTION RIDER

[Accidental Death Benefit Rider
 Children's Life Insurance Rider
 Waiver of Specified Amount Disability Benefit Rider
 Deduction Amount Waiver Rider
 LifeAccess Accelerated Benefit Rider]

3

DEDUCTIONS FROM PREMIUM PAYMENTS USED TO DETERMINE THE POLICY PROTECTION NET PREMIUM

<u>TYPE OF CHARGE</u>	<u>POLICY YEARS</u>	<u>PERCENT OF PREMIUMS PAID</u>
Policy Protection Tax Charge for Premiums Allocated to Section A of the Policy Protection Account	ALL	[1.75%]
Policy Protection Tax Charge for Premiums Allocated to Section B of the Policy Protection Account	ALL	[1.75%]

The Tax Charge Percentage depends upon the Premium Tax Rate assessed by Your state or municipality as of the Policy Date.

<u>TYPE OF CHARGE</u>	<u>POLICY YEARS</u>	<u>PERCENT OF PREMIUMS PAID</u>
Policy Protection Premium Charge for Premiums Allocated to Section A of the Policy Protection Account	ALL	[6.25%]
Policy Protection Premium Charge for Premiums Allocated to Section B of the Policy Protection Account	[1	[6.25%
	2	5.00%
	3	3.75%
	4	2.50%
	5	1.25%
	6+]	0.00%]

POLICY PROTECTION RIDER (CONTINUED)

Schedule A Rates and Charges for the Policy Protection Account

INTEREST CREDITS APPLIED TO THE POLICY PROTECTION ACCOUNT

Policy Protection Credited Rate (Annual Effective Rate) ALL YEARS 3.00%

4

DEDUCTIONS TAKEN FROM THE POLICY PROTECTION ACCOUNT

	<u>POLICY YEARS</u>	<u>CHARGE OR PERCENT OF ACCOUNT</u>
Policy Protection Monthly Administrative Charge	ALL	\$10.00 PER MONTH
Policy Protection Per \$1,000 Charge Rate	ALL	[0.1667] PER MONTH PER \$1,000 OF THE INITIAL FACE AMOUNT.

Policy Protection Cost of Insurance Rate - Monthly Per \$1,000

<u>POLICY YEAR</u>		<u>POLICY YEAR</u>		<u>POLICY YEAR</u>	
RATE	YEAR	RATE	YEAR	RATE	YEAR
0.044177	[1	1.170000	30	21.733610	59
0.053349	2	1.298399	31	23.585430	60
0.064189	3	1.428673	32	25.573060	61
0.075031	4	1.560830	33	27.431880	62
0.084206	5	1.703368	34	29.457890	63
0.095050	6	1.851233	35	31.672690	64
0.105061	7	2.030865	36	34.099540	65
0.115073	8	2.232202	37	36.771370	66
0.126755	9	2.497352	38	38.951310	67
0.140943	10	2.777884	39	41.335400	68
0.159306	11	3.073941	40	43.946250	69
0.181013	12	3.398649	41	46.812880	70
0.205232	13	3.754049	42	49.925330	71
0.229456	14	4.168418	43	53.362590	72
0.252016	15	4.654842	44	57.173470	73
0.273745	16	5.219776	45	61.419050	74
0.297988	17	5.839797	46	66.173210	75
0.325582	18	6.550954	47	71.529390	76
0.358205	19	7.297556	48	77.616720	77
0.394187	20	8.109610	49	84.600670	78
0.436882	21	9.017382	50	92.721740	79
0.484623	22	10.042350	51	102.310700	80
0.537419	23	11.192230	52	113.894000	81
0.591923	24	12.465040	53	128.329600	82
0.648978	25	13.849380	54	147.208400	83
0.746390	26	15.333430	55	174.061200	84
0.830449	27	16.908810	56	219.916600]	85
0.933107	28	18.416310	57		
1.048526	29	20.015270	58		

POLICY PROTECTION RIDER (CONTINUED)

Schedule A Rates and Charges for the Policy Protection Account (Continued)

DEDUCTIONS TAKEN FROM THE POLICY PROTECTION ACCOUNT (CONTINUED)

4

Policy Protection Rider Charges

[Accidental Death Benefit Rider Monthly Charge: \$[0.088] PER MONTH PER \$1,000 OF THE INITIAL FACE AMOUNT
 Children’s Life Insurance Rider Monthly Charge: \$[0.50] PER MONTH PER \$1,000 OF RIDER BENEFIT

The monthly charges for the Deduction Amount Waiver Rider and the Waiver of Specified Amount Disability Benefit Rider are determined by multiplying the rate shown by \$1.00 of rider benefit.

Deduction Amount Waiver Rider Monthly Rate:

ATTAINED AGE	WMD RATE	ATTAINED AGE	WMD RATE	ATTAINED AGE	WMD RATE
[35	0.092	45	0.092	55	0.218
36	0.092	46	0.092	56	0.230
37	0.092	47	0.092	57	0.230
38	0.092	48	0.103	58	0.230
39	0.092	49	0.115	59	0.230
40	0.092	50	0.126	60	0.230
41	0.092	51	0.138	61	0.230
42	0.092	52	0.149	62	0.230
43	0.092	53	0.172	63	0.230
44	0.092	54	0.195	64	0.230]

Waiver of Specified Amount Disability Benefit Rider Rate:

ATTAINED AGE	WSA RATE	ATTAINED AGE	WSA RATE	ATTAINED AGE	WSA RATE
[35	0.0033	45	0.0036	55	0.0056
36	0.0033	46	0.0038	56	0.0063
37	0.0033	47	0.0040	57	0.0069
38	0.0033	48	0.0043	58	0.0073
39	0.0034	49	0.0045	59	0.0077
40	0.0034	50	0.0048	60	0.0058
41	0.0035	51	0.0050	61	0.0053
42	0.0035	52	0.0053	62	0.0043
43	0.0036	53	0.0054	63	0.0046
44	0.0036	54	0.0056	64	0.0048]

[LifeAccess Accelerated Benefit Rider

The charge for the LifeAccess Accelerated Benefit Rider for any Monthly Activity Date is equal to the product of the factors A B, C and D where A is the Cost of Insurance Rate per \$1,000 for the Policy; B is the LifeAccess Accelerated Benefit Rider Factor, C is the benefit size discount factor which will never be less than 0.1 or greater than 1; and D is the LifeAccess Accelerated Benefit Rider amount at risk divided by \$1,000.

LifeAccess Specified Percentage: [100%]
 Initial Lifetime Benefit Amount: [\$100,000]
 Maximum Monthly Benefit
 Initial Lifetime Benefit Amount X [2%]: [\$2,000]
 Initial Daily Benefit Limit: [\$260]
 Daily Benefit Limit Compound Rate: 4%
 Maximum LifeAccess Accelerated Benefit Rider Factor 0.254504
 Maximum Cost of Insurance Rate: See Page 3C]

POLICY PROTECTION RIDER (CONTINUED)

Schedule B Rates and Charges for the Policy Protection Account

5

INTEREST CREDITS APPLIED TO THE POLICY PROTECTION ACCOUNT

Schedule B Interest Credits are determined by multiplying the Policy Protection Account value by interest rate factors. "Tier 1 Credited Rates" apply to Policy Protection Account values up to the "Credited Rate Breakpoint" and "Tier 2 Credited Rates" apply to values above the breakpoint, if any. The Credited Rate Breakpoint is calculated by multiplying the ratio for the current Policy Year by the current Death Benefit.

CREDITED RATE BREAKPOINT RATIO

POLICY YEAR	RATE								
[1	.00682	18	.09091	35	.32754	52	.66552	69	.77149
2	.01022	19	.10080	36	.34520	53	.68351	70	.75954
3	.01202	20	.11126	37	.36318	54	.70082	71	.74581
4	.01426	21	.12229	38	381.44	55	.71753	72	730.02
5	.01698	22	.13393	39	.39998	56	.73312	73	.71187
6	.02020	23	.14612	40	.41879	57	.74775	74	.69100
7	.02381	24	.15888	41	.43807	58	.76134	75	.66701
8	.02803	25	.17209	42	.45793	59	.77380	76	.63944
9	.03251	26	.18572	43	.47839	60	.78502	77	.60773
10	.03727	27	.19980	44	.49906	61	.79480	78	.57129
11	.04234	28	.21431	45	.51991	62	.80220	79	.52940
12	.04776	29	.22924	46	.54091	63	.80682	80	.48123
13	.05369	30	.24461	47	.56203	64	.80817	81	.42587
14	.05945	31	.26040	48	.58325	65	.80563	82	.36222
15	.06574	32	.27660	49	.60453	66	.79879	83	.28905
16	.07266	33	.29324	50	.62581	67	.79092	84	.20493
17	.08155	34	.31022	51	.64693	68	.78188	85	.10824]

TIER 1 POLICY PROTECTION ACCOUNT CREDITED RATE (annual effective rate)

POLICY YEAR	RATE	POLICY YEAR	RATE	POLICY YEAR	RATE
[1	3.16%	5	5.25%	9	6.75%
2	5.25%	6	5.25%	10	7.20%
3	5.25%	7	6.75%	11	7.20%
4	5.25%	8	6.75%	12	7.20%
				13+	5.70%]

TIER 2 POLICY PROTECTION ACCOUNT CREDITED RATE (annual effective rate)

POLICY YEAR	RATE	POLICY YEAR	RATE	POLICY YEAR	RATE
[1	3.16%	8	5.82%	15	4.77%
2	4.32%	9	5.82%	16	4.77%
3	4.32%	10	6.27%	17	4.77%
4	4.32%	11	6.27%	18	4.77%
5	4.32%	12	6.27%	19	4.77%
6	4.32%	13	4.77%	20	4.77%
7	5.82%	14	4.77%	21+	5.70%]

POLICY PROTECTION RIDER (CONTINUED)

Schedule B Rates and Charges for the Policy Protection Account

4

DEDUCTIONS TAKEN FROM THE POLICY PROTECTION ACCOUNT

	<u>POLICY YEARS</u>	<u>CHARGE OR PERCENT OF ACCOUNT</u>
Policy Protection Monthly Administrative Charge	[1-85 86+]	[\$10.00 PER MONTH \$ 0.00 PER MONTH]
Policy Protection Per \$1,000 Charge Rate	Policy Year	Per Month Per \$1,000 of the Initial Face Amount
		Policy Year
		Per Month Per \$1,000 of the Initial Face Amount
	[1	9
	2	10
	3	11
	4	12
	5	13
	6	14
	7	15
	8	16+

Policy Protection Cost of Insurance Rate - Monthly Per \$1,000

POLICY YEAR	RATE	POLICY YEAR	RATE	POLICY YEAR	RATE
[1	0.044177	30	0.360894	59	4.524168
2	0.043786	31	0.397544	60	4.822454
3	0.044365	32	0.434331	61	5.222543
4	0.043246	33	0.482042	62	5.641466
5	0.043541	34	0.530908	63	6.081259
6	0.045007	35	0.584355	64	6.541414
7	0.053696	36	0.642384	65	7.021927
8	0.068856	37	0.704993	66	7.021927
9	0.084202	38	0.772183	67	7.021927
10	0.108498	39	0.845482	68	7.021927
11	0.124496	40	0.906305	69	7.021927
12	0.133118	41	0.962394	70	7.021927
13	0.138357	42	1.021332	71	7.021927
14	0.142012	43	1.117665	72	7.021927
15	0.148761	44	1.222289	73	7.021927
16	0.153423	45	1.335434	74	7.021927
17	0.156269	46	1.456850	75	7.021927
18	0.157704	47	1.585612	76	7.021927
19	0.158814	48	1.726214	77	7.021927
20	0.161257	49	1.877936	78	7.021927
21	0.162937	50	2.032989	79	7.021927
22	0.171565	51	2.457547	80	7.021927
23	0.179684	52	2.674389	81	7.021927
24	0.198518	53	2.907013	82	7.021927
25	0.219897	54	3.126704	83	7.021927
26	0.242803	55	3.412469	84	7.021927
27	0.269271	56	3.678178	85	7.021927]
28	0.297268	57	3.952030		
29	0.327299	58	4.234027		

POLICY PROTECTION RIDER (CONTINUED)

Schedule B Rates and Charges for the Policy Protection Account (Continued)

4 DEDUCTIONS TAKEN FROM THE POLICY PROTECTION ACCOUNT (CONTINUED)

Policy Protection Rider Charges

[Accidental Death Benefit Rider Monthly Charge: \$[0.088] PER MONTH PER \$1,000 OF THE INITIAL FACE AMOUNT
 Children's Life Insurance Rider Monthly Charge: \$[0.50] PER MONTH PER \$1,000 OF RIDER BENEFIT

The monthly charges for the Deduction Amount Waiver Rider and the Waiver of Specified Amount Disability Benefit Rider are determined by multiplying the rate shown by \$1.00 of rider benefit.

Deduction Amount Waiver Rider Monthly Rate:

ATTAINED AGE	WMD RATE	ATTAINED AGE	WMD RATE	ATTAINED AGE	WMD RATE
[35	0.092	45	0.092	55	0.218
36	0.092	46	0.092	56	0.230
37	0.092	47	0.092	57	0.230
38	0.092	48	0.103	58	0.230
39	0.092	49	0.115	59	0.230
40	0.092	50	0.126	60	0.230
41	0.092	51	0.138	61	0.230
42	0.092	52	0.149	62	0.230
43	0.092	53	0.172	63	0.230
44	0.092	54	0.195	64	0.230]

Waiver of Specified Amount Disability Benefit Rider Rate:

ATTAINED AGE	WSA RATE	ATTAINED AGE	WSA RATE	ATTAINED AGE	WSA RATE
[35	0.0033	45	0.0036	55	0.0056
36	0.0033	46	0.0038	56	0.0063
37	0.0033	47	0.0040	57	0.0069
38	0.0033	48	0.0043	58	0.0073
39	0.0034	49	0.0045	59	0.0077
40	0.0034	50	0.0048	60	0.0058
41	0.0035	51	0.0050	61	0.0053
42	0.0035	52	0.0053	62	0.0043
43	0.0036	53	0.0054	63	0.0046
44	0.0036	54	0.0056	64	0.0048]

[LifeAccess Accelerated Benefit Rider

The charge for the LifeAccess Accelerated Benefit Rider for any Monthly Activity Date is equal to the product of the factors A B, C and D where A is the Cost of Insurance Rate per \$1,000 for the Policy; B is the LifeAccess Accelerated Benefit Rider Factor, C is the benefit size discount factor which will never be less than 0.1 or greater than 1; and D is the LifeAccess Accelerated Benefit Rider amount at risk divided by \$1,000.

LifeAccess Specified Percentage: [100%]
 Initial Lifetime Benefit Amount: [\$100,000]
 Maximum Monthly Benefit
 Initial Lifetime Benefit Amount X [2%]: [\$2,000]
 Initial Daily Benefit Limit: [\$260]
 Daily Benefit Limit Compound Rate: 4%
 Maximum LifeAccess Accelerated Benefit Rider Factor: 0.254504
 Maximum Cost of Insurance Rate: See Page 3C]