

SERFF Tracking Number: HARL-126685910 State: Arkansas
 Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 46339
 Company Tracking Number: LA-1342(10)
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: Individual Flexible Premium Adjustable Life Insurance Policy with an Index Linked Interest Crediting feature
 Project Name/Number: Individual Flexible Premium Adjustable Life Insurance Policy with an Index Linked Interest Crediting feature /LA-1342(10)

Filing at a Glance

Company: Hartford Life and Annuity Insurance Company

Product Name: Individual Flexible Premium SERFF Tr Num: HARL-126685910 State: Arkansas
 Adjustable Life Insurance Policy with an Index
 Linked Interest Crediting feature

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Approved- State Tr Num: 46339
 Adjustable Life Closed

Sub-TOI: L09I.001 Single Life Co Tr Num: LA-1342(10) State Status: Approved-Closed
 Filing Type: Form Reviewer(s): Linda Bird

Authors: Jane Chapman, Roberta Chu, Barbara Warren, Frank Durante
 Date Submitted: 07/27/2010 Disposition Date: 08/03/2010

Implementation Date Requested: On Approval

State Filing Description:

Disposition Status: Approved-Closed
 Implementation Date:

General Information

Project Name: Individual Flexible Premium Adjustable Life Insurance
 Policy with an Index Linked Interest Crediting feature

Project Number: LA-1342(10)

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 08/03/2010

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 06/22/2010

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 08/03/2010

Created By: Roberta Chu

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Barbara Warren

Filing Description:

We are submitting the subject forms for your review and approval. The forms are new and are not intended to replace any forms previously approved by the Department.

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The policy is an Individual Flexible Premium Adjustable Life Insurance Policy with an Index Linked Interest Crediting feature. The Policy allows the Policy Owner to allocate premium between the Fixed Account and the Index Account. The earnings of the index account will be tied to the performance of the industry index shown in the Policy Specifications. The policy is not registered as a variable life insurance product with the Securities and Exchange Commission. We certify that any change in the index used or if the calculation of the Index is changed substantially, such change will be filed for approval prior to use. We may add additional Index Accounts by Rider. Such Rider would be filed for approval prior to use.

The policy will be marketed on an individual basis to the general public, solicited to individuals ages 0-85 through licensed agents and brokers. The policy is subject to our normal underwriting requirements and will be marketed with an illustration. The policy may also be issued on a unisex basis. Included in the policy form are the unisex pages that will be used in this event.

The Policy Specifications are completed in John Doe fashion and are consistent with the other contents of the Policy and any required actuarial memorandum in support of nonforfeiture values.

Also attached are alternate Policy Specification Pages 3B & 3C which represent an alternate plan design. The form numbers are denoted with the suffix 'EVO". This alternate plan design is optional on the part of the applicant. It is identical to the base policy in all aspects except that when this option is elected, the following pricing elements will change:

- no Premium Charge is deducted (Page 3B), and
- the Surrender Charges are higher with a longer duration (Page 3C).

When this plan is elected, these alternate specification pages would replace those in the base policy at issue. The rest of the base policy would remain the same. Once this plan is elected by the policy owner and issued, it cannot be changed or revoked.

Also included in this submission is the following supplemental filing:

- Two Actuarial Memorandums (base policy and alternate plan design) and any supporting documents, as required;
- Any Certifications, as required by your state.

Variable text is enclosed in brackets and described in the Statement of Variability accompanying this filing.

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

Company and Contact

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Filing Contact Information

Barbara Warren, Contact Analyst barbara.warren@hartfordlife.com
 200 hopmeadow rd 860-843-6437 [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
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Life and Annuity Insurance Company	\$50.00	07/27/2010	38320196

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	08/03/2010	08/03/2010

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Disposition

Disposition Date: 08/03/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: HARL-126685910 State: Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Statements of Variability		Yes
Supporting Document	Actuarial Memorandums		No
Form	Individual Flexible Premium Adjustable Life Insurance Policy with an Index Linked Interest Crediting feature		Yes
Form	Policy Specification Insert Page		Yes
Form	Policy Specification Insert Page		Yes

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Form Schedule

Lead Form Number: LA-1342(10)

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	LA-1342(10)	Policy/Cont Individual Flexible ract/Fratern Premium Adjustable Life Insurance Policy Certificate: with an Index Linked Amendmen Interest Crediting t, Insert feature Page, Endorseme nt or Rider	Initial		50.500	LA-1342(10) for AR.pdf
	1342(3B)E VO	Policy/Cont Policy Specification ract/Fratern Insert Page al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	1342(3B)EVO .pdf
	1342(3C)E VO	Policy/Cont Policy Specification ract/Fratern Insert Page al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	1342(3C)EVO .pdf

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY
Hartford, Connecticut 06104-2999
(A stock insurance company)
(the "Company")

For more information or assistance regarding Your Policy, You may contact Us at the following address:

Individual Life Operations
[P.O. Box 64582
St. Paul, Minnesota 55164-0582]
Telephone Number: [1-800-243-5433]
Email Address: [Lifeservice@hartfordlife.com]

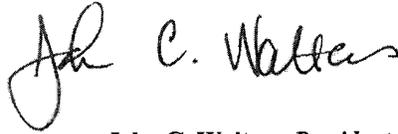
We will pay the Death Proceeds to the Beneficiary if the Insured dies while this Policy is in force. Payment will be made after We receive Due Proof of Death of the Insured, at Our Individual Life Operations facility in St. Paul, Minnesota.

Signed for the Company by

[



Donald C. Hunt, *Secretary*



John C. Walters, *President*

]

READ YOUR POLICY CAREFULLY

This is a legal contract between You and Us.

RIGHT TO EXAMINE POLICY

We want You to be satisfied with the Policy You have purchased. We urge You to examine it closely. If, for any reason You are not satisfied, You may deliver or mail the Policy to Us or to the producer from whom it was purchased anytime during Your free look period. Your free look period begins on the day You receive Your Policy and ends ten days after You receive it. In such an event, the Policy will be rescinded and We will pay an amount equal to the total premiums paid for the Policy, including any fees and charges, less any Indebtedness and Withdrawals. Cancellation of the Policy makes the Policy void from its inception.

Index-Linked Interest Crediting Feature
Adjustable Death Benefit
Death Proceeds Payable at Death of the Insured
Cash Surrender Value Payable upon Surrender
Premiums Payable as shown on Page 3
Non-Participating

Values provided under the Policy may increase or decrease due to changes in interest credited to the Fixed Account, Index Interest credited to the Index Account(s), Policy Charges and Cost of Insurance Rates. While the Policy values may be affected by an external index or indices, the Policy does not participate in any stock or equity investments.

**FLEXIBLE PREMIUM
ADJUSTABLE LIFE INSURANCE POLICY
WITH AN INDEX-LINKED INTEREST CREDITING FEATURE**



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POLICY SPECIFICATIONS

POLICY INFORMATION

Policy Type: FLEXIBLE PREMIUM ADJUSTABLE LIFE WITH AN INDEX-LINKED INTEREST CREDITING FEATURE

Policy Number: [UL0000001]
Policy Date: [JANUARY 1, 2010]
Date of Issue: [JANUARY 1, 2010]

Owner: [JOHN DOE]
Beneficiary: [JANE DOE]

Insured: [JOHN DOE]
Issue Age/Sex: [35, MALE]
Insurance Class: [PREFERRED/NON-NICOTINE]

DEATH BENEFIT INFORMATION

Initial Face Amount: [\$100,000]

Unscheduled Increases Maximum Age: [85]
Minimum Increase In Face Amount: [\$25,000]
Minimum Decrease In Face Amount: [\$500]
Minimum Face Amount After Decrease : [\$50,000]

Death Benefit Option: [A (LEVEL OPTION)]
Death Benefit Option C Limit: [NOT APPLICABLE]

PREMIUM INFORMATION

Initial Planned Premium: [\$1,000.00]
Payment Frequency: [ANNUAL]

No Lapse Guarantee Period: [JANUARY 1, 2010 – DECEMBER 31, 2014]
Monthly No Lapse Guarantee Premium: [\$35.33]

Definition of Life Insurance Test: [Guideline Premium/Cash Value Corridor Test]

ACCOUNT VALUE INFORMATION

FIXED ACCOUNT INFORMATION

Minimum Fixed Account Value Interest Rate: **Percent of Value:** 2.00% effective annual

It is possible that coverage will terminate if the Cash Value, less Indebtedness, is insufficient to pay the Monthly Deduction Amount and the No Lapse Guarantee is not available. The duration of coverage will depend on the amount, timing and frequency of premium payments, the interest credited to the Fixed Account and Index Account(s), loans or Withdrawals taken and the cost of additional benefits. The Planned Premium may need to be increased to keep this Policy and coverage in force. The Account Value at the end of the No Lapse Guarantee Period may be insufficient to keep the Policy in force unless an additional premium payment is made at that time. If the Policy terminates for reasons other than death of the Insured or Cash Surrender, there will be no Death Benefit or Cash Surrender Value.

POLICY SPECIFICATIONS

POLICY INFORMATION

Policy Type:	FLEXIBLE PREMIUM ADJUSTABLE LIFE WITH AN INDEX-LINKED INTEREST CREDITING FEATURE
Policy Number:	[UL0000001]
Policy Date:	[JANUARY 1, 2010]
Date of Issue:	[JANUARY 1, 2010]
Owner:	[JOHN DOE]
Beneficiary:	[JANE DOE]
Insured:	[JOHN DOE]
Issue Age:	[35]
Insurance Class:	[PREFERRED/NON-NICOTINE]

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POLICY SPECIFICATIONS

ACCOUNT VALUE INFORMATION (Continued)

INDEX ACCOUNT INFORMATION

Index Account Name: 1 Year Point-to-Point with Cap using "S&P 500®"

Index:	Standard & Poor's 500 Composite Stock Price Index *
Index Term:	1 Year
Participation Rate:	100.00%
Guaranteed Minimum Index Growth Cap:	[3.00]%
Sweep Transaction Date:	the [15 th day of each calendar month]
Cut-Off Date:	2 Business Days prior to the Sweep Transaction Date

* Index-linked returns do not include the portion of returns generated by the underlying index that come from dividends. See the Index Disclaimers on the page that follows.

The following is an overview of the factors and method used in calculating Index Interest on the Segments in the Index Account(s) on Segment Maturity Date s.

Index Interest - Index Interest equal to the Index Interest Rate multiplied by the Average Segment Value will be credited to a maturing Index Segment ("Segment") on that Segment's maturity date, provided the Policy is in force on that date. No Index Interest will be credited as a result of Policy termination occurring prior to the end of an Index Term. Interest credited is nonforfeitable after crediting except indirectly due to surrender charges.

Average Segment Value - is the average daily Segment value during the Index Term for that Segment.

Index Interest Rate - is equal to the lesser of $\{(A \times B) \text{ and } C\}$, such result being not less than zero, where:

- A = the Index Growth Rate
- B = the Participation Rate
- C = the Index Growth Cap

Index Growth Rate - is the percentage change in the value of the Index over the Index Term. It is equal to $(B - A) / A$, where:

- A = the Closing Value of the Index on a Segment Start Date; and
- B = the Closing Value of the Index on a Segment Maturity Date.

Participation Rate - The factor applied to the Index Growth Rate in determining the Index Interest Rate.

Index Growth Cap - is the maximum rate that may be used in the calculation of the Index Interest Rate. We will set the Index Growth Cap for a new Segment on the Segment Start Date, subject to the Guaranteed Minimum Index Growth Cap shown above. Once the Index Growth Cap is set by Us, it will not change during the Index Term for that Segment. Index Growth Caps will be determined based on our future anticipated experience.

POLICY SPECIFICATIONS

ACCOUNT VALUE INFORMATION (Continued)

INDEX ACCOUNT INFORMATION (Continued)

INDEX DISCLAIMERS

The Flexible Premium Adjustable Life Insurance Policy "The Policy" is not sponsored, endorsed, sold or promoted by Standard & Poor's Financial Services LLC ("S&P" or "Standard & Poor's") or its third party licensors. Neither S&P nor its third party licensors makes any representation or warranty, express or implied, to the owners of The Policy or any member of the public regarding the advisability of investing in securities generally or in The Policy particularly or the ability of the Standard & Poor's 500 Composite Stock Price Index (the "Index") to track general stock market performance. S&P's and its third party licensor's only relationship to Hartford Life and Annuity Insurance Company is the licensing of certain trademarks and trade names of S&P and the third party licensors and of the Index which is determined, composed and calculated by S&P or its third party licensors without regard to Hartford Life and Annuity Insurance Company or The Policy. S&P and its third party licensors have no obligation to take the needs of Hartford Life and Annuity Insurance Company or the owners of The Policy into consideration in determining, composing or calculating the Index. Neither S&P nor its third party licensors is responsible for and has not participated in the determination of the prices and amount of The Policy or the timing of the issuance or sale of The Policy or in the determination or calculation of the equation by which The Policy is to be converted into cash. S&P has no obligation or liability in connection with the administration, marketing or trading of The Policy.

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POLICY SPECIFICATIONS

POLICY CHARGES

DEDUCTIONS FROM PREMIUM PAYMENTS

TYPE OF CHARGE

	POLICY YEARS	PERCENT OF PREMIUMS PAID
Maximum Premium Charge:	ALL	4.00%

		PERCENT OF PREMIUMS PAID
Tax Charge:	ALL	[1.75%]*

* THE TAX PERCENTAGE RATE DEPENDS UPON THE RATE ASSESSED BY YOUR STATE OR MUNICIPALITY. IF YOUR RESIDENT STATE OR MUNICIPALITY CHANGES OR IF YOUR STATE OR MUNICIPALITY CHANGES ITS TAX RATE, THE TAX RATE WILL CHANGE TO EQUAL THAT NEW RATE.

MAXIMUM DEDUCTIONS FROM ACCOUNT VALUE

	POLICY YEARS	CHARGE OR PERCENT OF VALUE
Monthly Administrative Charge:	ALL	\$10.00 PER MONTH
Monthly Per \$1,000 Charge Rate:	1-7	[0.1843] PER MONTH PER \$1,000 OF THE INITIAL FACE AMOUNT

POLICY NUMBER: UL0000001

POLICY SPECIFICATIONS

POLICY CHARGES

MAXIMUM SURRENDER CHARGES

POLICY YEAR	SURRENDER CHARGE
1	[\$825.00
2	788.00
3	750.00
4	450.00
5	375.00
6	300.00
7	225.00
8	150.00
9	75.00]
10+	0

POLICY SPECIFICATIONS

SCHEDULED FACE AMOUNT INCREASES

DATE OF INCREASE	SCHEDULED INCREASE AMOUNT
[JANUARY 1, 2015	\$75,000
JANUARY 1, 2020	\$75,000
JANUARY 1, 2025	\$75,000
JANUARY 1, 2030	\$75,000]

POLICY SPECIFICATIONS

**TABLE OF MINIMUM DEATH BENEFIT PERCENTAGES
AND MONTHLY MAXIMUM COST OF INSURANCE RATES PER \$1,000**

ATTAINED AGE	MINIMUM DEATH BENEFIT PERCENTAGES	MAXIMUM COST OF INSURANCE RATE	ATTAINED AGE	MINIMUM DEATH BENEFIT PERCENTAGES	MAXIMUM COST OF INSURANCE RATE
35	250	0.033990	78	105	4.537500
36	250	0.095833	79	105	5.072500
37	250	0.100000	80	105	5.655833
38	250	0.107500	81	105	6.320000
39	250	0.114167	82	105	7.011667
40	250	0.121667	83	105	7.757500
41	243	0.131667	84	105	8.583333
42	236	0.144167	85	105	9.505833
43	229	0.158333	86	105	10.528333
44	222	0.175000	87	105	11.645000
45	215	0.194167	88	105	12.841667
46	209	0.212500	89	105	14.104167
47	203	0.232500	90	105	15.421667
48	197	0.244167	91	104	16.660833
49	191	0.257500	92	103	17.952500
50	185	0.276667	93	102	19.315000
51	178	0.299167	94	101	20.754167
52	171	0.330000	95	101	22.265833
53	164	0.363333	96	101	23.649167
54	157	0.405833	97	101	25.124167
55	150	0.458333	98	101	26.698333
56	146	0.511667	99	101	28.378333
57	142	0.569167	100	101	30.175000
58	138	0.618333	101	101	31.600833
59	134	0.675000	102	101	33.120000
60	130	0.743333	103	101	34.736667
61	128	0.826667	104	101	36.456667
62	126	0.928333	105	101	38.260833
63	124	1.042500	106	101	40.179167
64	122	1.162500	107	101	42.218333
65	120	1.289167	108	101	44.385833
66	119	1.417500	109	101	46.688333
67	118	1.547500	110	101	49.132500
68	117	1.687500	111	101	51.728333
69	116	1.832500	112	101	54.483333
70	115	2.008333	113	101	57.409167
71	113	2.205000	114	101	60.512500
72	111	2.463333	115	101	63.805833
73	109	2.735833	116	101	67.299167
74	107	3.022500	117	101	71.004167
75	105	3.335833	118	101	74.935000
76	105	3.677500	119	101	79.101667]
77	105	4.074167			

THE MINIMUM DEATH BENEFIT PERCENTAGE FOR ATTAINED AGE 120 AND BEYOND WILL BE 101. THE MINIMUM DEATH BENEFIT PERCENTAGES ARE DETERMINED TO COMPLY WITH SECTION 7702 OF THE INTERNAL REVENUE CODE. THE MAXIMUM COST OF INSURANCE RATES DO NOT EXCEED THE COST OF INSURANCE RATES BASED ON THE 2001 COMMISSIONERS STANDARD ORDINARY, MALE OR FEMALE, SMOKER OR NON-SMOKER, ULTIMATE, AGE NEAREST BIRTHDAY MORTALITY TABLE. THE MAXIMUM COST OF INSURANCE RATES HAVE BEEN ADJUSTED TO REFLECT ANY SPECIAL CLASS RATING.

POLICY SPECIFICATIONS

**TABLE OF MINIMUM DEATH BENEFIT PERCENTAGES
AND MONTHLY MAXIMUM COST OF INSURANCE RATES PER \$1,000**

ATTAINED AGE	MINIMUM DEATH BENEFIT PERCENTAGES	MAXIMUM COST OF INSURANCE RATE	ATTAINED AGE	MINIMUM DEATH BENEFIT PERCENTAGES	MAXIMUM COST OF INSURANCE RATE
35	250	0.033990	78	105	4.177500
36	250	0.092500	79	105	4.650000
37	250	0.097500	80	105	5.163333
38	250	0.104167	81	105	5.761667
39	250	0.110000	82	105	6.390000
40	250	0.117500	83	105	7.055000
41	243	0.126667	84	105	7.786667
42	236	0.137500	85	105	8.600000
43	229	0.150833	86	105	9.462500
44	222	0.165833	87	105	10.454167
45	215	0.184167	88	105	11.502500
46	209	0.200833	89	105	12.597500
47	203	0.220833	90	105	13.690000
48	197	0.233333	91	104	14.563333
49	191	0.248333	92	103	15.567500
50	185	0.268333	93	102	16.735833
51	178	0.291667	94	101	18.067500
52	171	0.321667	95	101	19.601667
53	164	0.355000	96	101	21.045833
54	157	0.395833	97	101	22.591667
55	150	0.445000	98	101	23.426667
56	146	0.495833	99	101	24.610000
57	142	0.550000	100	101	26.128333
58	138	0.599167	101	101	27.568333
59	134	0.653333	102	101	29.199167
60	130	0.717500	103	101	31.043333
61	128	0.795000	104	101	33.121667
62	126	0.887500	105	101	35.424167
63	124	0.990833	106	101	37.854167
64	122	1.099167	107	101	40.402500
65	120	1.214167	108	101	43.022500
66	119	1.331667	109	101	45.781667
67	118	1.452500	110	101	48.638333
68	117	1.583333	111	101	51.449167
69	116	1.719167	112	101	54.232500
70	115	1.881667	113	101	56.864167
71	113	2.064167	114	101	60.335833
72	111	2.299167	115	101	63.660833
73	109	2.546667	116	101	67.127500
74	107	2.808333	117	101	70.900000
75	105	3.094167	118	101	74.495000
76	105	3.405833	119	101	78.171667]
77	105	3.763333			

THE MINIMUM DEATH BENEFIT PERCENTAGE FOR ATTAINED AGE 120 AND BEYOND WILL BE 101. THE MINIMUM DEATH BENEFIT PERCENTAGES ARE DETERMINED TO COMPLY WITH SECTION 7702 OF THE INTERNAL REVENUE CODE. THE MAXIMUM COST OF INSURANCE RATES DO NOT EXCEED THE COST OF INSURANCE RATES BASED ON THE 2001 COMMISSIONERS STANDARD ORDINARY, UNISEX(80), SMOKER OR NON-SMOKER, ULTIMATE, AGE NEAREST BIRTHDAY MORTALITY TABLE. THE MAXIMUM COST OF INSURANCE RATES HAVE BEEN ADJUSTED TO REFLECT ANY SPECIAL CLASS RATING.

POLICY NUMBER: UL0000001

POLICY SPECIFICATIONS

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DEFINITIONS

The definitions in this section apply to the following words and phrases whenever and wherever they appear in the Policy.

Account Value: the total of all amounts in the Fixed Account, Loan Account and Index Accounts.

Amount at Risk: on any Monthly Activity Date, the Amount at Risk equals the Death Benefit less the Account Value prior to assessing the Monthly Deduction Amount. On any other date, the Amount at Risk equals the Death Benefit less the Account Value.

Attained Age: the Insured's Issue Age plus the number of completed Policy Years.

Beneficiary: the person or entity named in Our records to receive the Death Benefit upon the death of the Insured.

Cash Surrender Value: Your Cash Value, less any Indebtedness.

Cash Value: Your Account Value, less any applicable Surrender Charges.

Close of Business: on any day, the close of the New York Stock Exchange, which is normally 4:00 p.m. Eastern time.

Closing Value: the value of an Index as of the Close of Business. If the Closing Value of an Index is not published on any day for which the value is needed because the New York Stock Exchange is not open on that day or for any other reason, the Closing Value for the next day for which the Closing Value is published will be used.

Company, We, Us, Our: the Company referred to on the first page of the Policy.

Cumulative No Lapse Guarantee Premium: the premium required to maintain the No Lapse Guarantee. On the Policy Date, the Cumulative No Lapse Guarantee Premium is the Monthly No Lapse Guarantee Premium shown on Page 3. On each Monthly Activity Date thereafter, the Cumulative No Lapse Guarantee Premium is: (a) the Cumulative No Lapse Guarantee Premium on the previous Monthly Activity Date; plus (b) the current Monthly No Lapse Guarantee Premium.

Date of Issue: the date shown in the Policy Specifications from which Suicide and Incontestability provisions are measured. The date may be different from the Policy Date.

Death Benefit: the amount used to calculate the Death Proceeds. On the Policy Date, the Death Benefit is determined by the Death Benefit Option You selected on Your application. Thereafter, it may change in accordance with the terms of the Death Benefit Option provision, the Minimum Death Benefit provision and any additional benefits provided by rider which may be attached to this Policy.

Death Benefit Option: the Death Benefit Option selected by You and in effect determines how the Death Benefit is calculated as described under the Death Benefit provision.

Death Proceeds: the amount which We will pay on the death of the Insured as described under the Death Benefit provision.

**DEFINITIONS
(Continued)**

Due Proof of Death: (a) a certified death certificate, an order of a court of competent jurisdiction, other lawful evidence providing equivalent information, or any other proof acceptable to Us; and (b) proof of the claimant's interest in the proceeds satisfactory to Us.

Face Amount: an amount We use to determine the Death Benefit. On the Policy Date, the Face Amount equals the Initial Face Amount shown in the Policy Specifications. Thereafter, it may change in accordance with the terms of the Increases and Decreases in Face Amount, Death Benefit Option Changes, and Withdrawals provisions.

In Good Order: We have everything that We need to properly process a request, financial transaction or other transaction. This may include proper completion of certain forms, valid instructions and authorization or other administrative requirements.

In Writing: in a written form satisfactory to Us.

Indebtedness: all loans taken on the Policy plus any interest charged on loans minus any loan repayments.

Insured: the person whose life is insured under the Policy as shown in the Policy Specifications.

Internal Revenue Code: the Internal Revenue Code of 1986, as amended.

Issue Age: the Insured's age on his/her birthday nearest the Policy Date.

Monthly Activity Date: the Policy Date and the same date in each succeeding month as the Policy Date.

Monthly Deduction Amount: an amount deducted from Your Account Value on each Monthly Activity Date.

Net Premium: the amount of premium credited to the Account Value. It is the premium paid minus the Deductions from Premium Payments shown in the Policy Specifications.

Owner: the individual(s) or entity shown in the Policy Specifications unless later changed as set forth in the Change of Owner or Beneficiary provision.

Planned Premium: the amount that You intend to pay into the Policy. The initial Planned Premium is shown in the Policy Specifications.

Policy Anniversary: an anniversary of the Policy Date.

Policy Date: the date shown in the Policy Specifications from which Policy Anniversaries and Policy Years are determined. This is the date on which Monthly Deductions begin.

Policy Years: years as measured from the Policy Date.

Surrender Charge: a charge that is assessed if You surrender the Policy for its Cash Surrender Value.

Transfer Restriction Period: a 12-month period of time during which no transfers from the Fixed Account to the Index Account(s) are allowed. This period begins on the date any portion of a loan is deducted from the Index Account(s). Any deduction from the Index Account(s) due solely to an increase in Indebtedness from interest charged on the loan will not trigger the start of a Transfer Restriction Period.

Withdrawal: a portion of the Account Value that We will pay to You upon Your request.

You, Your: the Owner of the Policy.

GENERAL

The Policy will become effective if and when:

- (a) it is delivered to the Owner and while the Insured is alive;
- (b) all answers in the application continue to be true and complete at the time of delivery;
- (c) We receive the initial premium payment while the Insured is alive; and
- (d) the initial premium payment is sufficient to cover the Monthly Deduction Amount as of the Policy Date.

DEATH BENEFIT

General

Subject to the terms of this Policy and while it is in force, We will pay the Death Proceeds to the Beneficiary(ies) upon Our receipt of Due Proof of Death of the Insured.

Death Proceeds

Death Proceeds equal the Death Benefit less Indebtedness and less any due and unpaid Monthly Deduction Amounts occurring during a Policy Grace Period. The Death Benefit is equal to the greater of the Death Benefit provided by the Death Benefit Option chosen and the Minimum Death Benefit.

Any Monthly Deduction Amounts taken after the date of the Insured's death and before We receive Due Proof of Death will be added to the Account Value for purposes of determining Death Proceeds. All amounts used in determining the Death Proceeds are calculated as of the date We receive Due Proof of Death.

We will pay interest on the Death Proceeds (including any premiums paid for any period beyond the end of the Policy month in which death occurred) of at least 2% per year (or higher, if required by the laws of the state in which this Policy is issued) from the date We receive Due Proof of Death of the Insured to the date payment is made or an Income Settlement Option is elected. If settlement is not made within 30 days of the date We receive Due Proof of Death of the Insured, We will pay interest on the Death Proceeds at the rate of 8% per year beginning on the 30th day following receipt of Due Proof of Death to the date payment is made or an Income Settlement Option is elected.

If the Insured dies after We receive a request In Writing from You to surrender the Policy, the Cash Surrender Value will be paid in lieu of the Death Proceeds.

Death Benefit Options

You have four Death Benefit Options available. Options A, B and C are available at issue. Option D is not available at issue, however, You may change from Option B to Option D as described under Death Benefit Option Changes.

1. Under Option A (Level Option), the Death Benefit is the current Face Amount.
2. Under Option B (Return of Account Value Option), the Death Benefit is the current Face Amount, plus the Account Value on the date We receive due proof of the Insured's death.
3. Under Option C (Return of Premium Option), the Death Benefit is the current Face Amount, plus the lesser of:
 - (a) the sum of the premiums paid; or
 - (b) the Death Benefit Option C Limit shown in the Policy Specifications.
4. Under Option D (Decreasing Option) the Death Benefit is the current Face Amount, plus the lesser of:
 - (a) the Account Value on the date We receive due proof of the Insured's death; or
 - (b) the Option Adjustment Amount. On the date You change Your Death Benefit from Option B (Return of Account Value) to Option D (Decreasing Option), the Option Adjustment Amount is the Account Value on the date of the change. Thereafter, the Option Adjustment Amount will be reduced by any Withdrawals. Refer to the Withdrawals provision for more information.

**DEATH BENEFIT
(Continued)**

Death Benefit Option Changes

You may change Your Death Benefit Option, subject to the conditions described here. You must notify Us In Writing or in a manner satisfactory to Us of the change. Such change will be effective on the Monthly Activity Date following the date We receive the request and the conditions are met.

The following changes are allowed with no evidence of insurability required, except as described under Option 4. below:

1. You may change from Option A (Level Option) to Option B (Return of Account Value Option). If You do, the Face Amount will become that amount available as a Death Benefit immediately prior to the option change, decreased by the then current Account Value.
2. You may change from Option B (Return of Account Value Option) to Option D (Decreasing Option). If You do, the Face Amount will not change.
3. You may change from Option C (Return of Premium Option) to Option A (Level Option). If You do, the Face Amount will become that amount available as a Death Benefit immediately prior to the option change.
4. You may change from Option B (Return of Account Value Option) to Option A (Level Option) provided evidence of insurability satisfactory to Us is provided by You. If You do, the Face Amount will become the Face Amount immediately prior to the option change increased by the Account Value on the date of the option change.

Only the Death Benefit Option changes described above may be made.

Minimum Death Benefit

For policies that meet the definition of life insurance under the Guideline Premium/Cash Value Corridor Test prescribed by the Internal Revenue Code, We will automatically increase the Death Benefit so that it will never be less than the Account Value multiplied by the Minimum Death Benefit Percentage for the then current Policy Year.

For policies that meet the definition of life insurance under the Cash Value Accumulation Test prescribed by the Internal Revenue Code, We will automatically increase the Death Benefit so that it will never be less than the Account Value minus the present value of charges for qualified additional benefit riders (as defined by the Internal Revenue Code), multiplied by the Minimum Death Benefit Percentage as shown in the Policy Specifications for the then current Policy Year.

To the extent this increase in the Death Benefit would result in an Amount at Risk that exceeds Our guidelines and limitations that may be in effect, We reserve the right to:

- (a) distribute to You a portion of the Cash Surrender Value sufficient to continue to qualify the Policy as life insurance and such that the Amount at Risk does not exceed Our guidelines and limitations in effect; or
- (b) require evidence of insurability satisfactory to Us.

The Minimum Death Benefit is determined by using the Account Value on the date We receive Due Proof of Death of the Insured. Any Monthly Deduction Amounts taken after the date of the Insured's death and before We receive Due Proof of Death will be added to the Account Value for purposes of determining Death Proceeds.

**INCREASES AND
DECREASES IN
FACE AMOUNT**

General

At any time after the first Policy Year and subject to the conditions described below, You may make a request In Writing or in a manner satisfactory to Us to change the Face Amount. The minimum amount by which the Face Amount can be increased or decreased is shown on Page 3. We reserve the right to limit You to one increase or decrease in any 12 month period.

**INCREASES AND
DECREASES IN
FACE AMOUNT
(Continued)**

Scheduled Increases In Face Amount

We will increase the Face Amount automatically on the dates and by the amounts shown in the Policy Specifications. These scheduled increases will continue until the earlier of (a) the date We receive Your request, In Writing or in a manner satisfactory to Us, to discontinue future scheduled increases, or (b) the date We receive Your request, In Writing or in a manner satisfactory to Us, to decrease the Face Amount of Your Policy. Decreases in the Face Amount as a result of a withdrawal or a Death Benefit Option Change will not affect Your future scheduled increases.

Unscheduled Increases In Face Amount

At any time after the first Policy Year and prior to the maximum age shown on Page 3, You may request In Writing, or in a manner satisfactory to Us, to increase the Face Amount. All unscheduled requests to increase the Face Amount must be applied for on a new application and will be subject to evidence of insurability satisfactory to Us. Any increase approved by Us will be effective on the Monthly Activity Date following our approval of such increase. Any unscheduled increase will be subject to additional Monthly Per \$1,000 Charges, additional Cost of Insurance Charges and additional Surrender Charges, all of which are based on the Attained Age of the Insured at the time of the increase. We will send You an endorsement describing these charges. Unscheduled increases will be subject to the Incontestability and Suicide provisions of the Policy.

Decreases In Face Amount

At any time after the first Policy Year, you may request In Writing, or in a manner satisfactory to Us, to decrease the Face Amount. The minimum amount by which the Face Amount can be decreased is shown on Page 3. Any decrease will be effective on the Monthly Activity Date following the date We receive Your request. The remaining Face Amount must not be less than the amount shown on Page 3. If there have been any Face Amount increases, decreases will be applied to the most recent increase first then to the next most recent increase until the decrease has been fully applied.

PREMIUMS

General

The Initial Premium Payment must be received by Us prior to or upon delivery of the Policy and such payment must be sufficient to cover the Monthly Deduction Amount as of the Policy Date. The actual amount and frequency of payments will affect Your Account Value and could affect the amount and duration of insurance provided by the Policy.

After the first premium has been paid, subsequent premiums can be paid at any time and in any amount, subject to the following limitations:

- (a) The minimum premium that We will accept for quarterly, semi-annual, and annual premium payments is the greater of (a) \$50; or (b) the amount required to keep the Policy in force.
- (b) For monthly, pre-authorized payments made by bank draft, the minimum premium that We will accept is the greater of (a) \$25; or (b) the amount required to keep the Policy in force.
- (c) If premiums are received which would cause the Policy to fail to meet the definition of a life insurance contract in accordance with the Internal Revenue Code, We may refund the excess premium payments, unless such premium is necessary to maintain the Policy. Such refunds and interest thereon will be made within 60 days after the end of a Policy Year.
- (d) We may require evidence of insurability any time a premium payment results in an increase in the Death Benefit greater than the amount of the premium.
- (e) We may not allow subsequent payments in excess of \$1 million on a uniform and non-discriminatory basis when market conditions do not support the guarantees in the Policy. Such restriction would be applied consistently to all policies within a class of business.

How To Make Premium Payments

Payments must be made payable to the Company shown on the first page of the Policy and sent to Us at the address shown on the premium notice. The premium will be applied to the Fixed Account on the later of the Policy Date or the date We receive the premium In Good Order at the address shown on the premium notice. We will apply any amount received under the Policy as a premium unless it is clearly marked otherwise.

**PREMIUMS
(Continued)**

Premium Reminder Notice

If Your premium payment frequency is annual, semi-annual or quarterly, We will send You a premium reminder notice for the amount of the Planned Premium. The Initial Planned Premium and payment frequency You selected are shown in the Policy Specifications. You may change the amount of Your Planned Premium subject to Our premium limitations.

**ACCOUNT VALUE
CASH VALUE, AND
CASH SURRENDER
VALUE**

Account Value

The Account Value is equal to the total of all amounts in the Fixed Account, Loan Account and Index Accounts.

Deductions from Account Value

Amounts deducted from the Account Value or transferred to the Loan Account will be taken first from the Fixed Account, then from the Index Account(s) if there are insufficient funds in the Fixed Account to satisfy the required deduction. Amounts deducted from the Index Account(s) will be deducted from the most recently opened Segment first, then from the next most recently opened Segment, and will continue in that order until the amount required to satisfy the deduction has been met. Such deductions include amounts necessary to satisfy Monthly Deductions, Withdrawal or loan requests, deductions due to an increase in Indebtedness from interest charged on the loan and any other adjustments to the Account Value as a result of the exercise of any additional benefits provided by rider.

Fixed Account

The Fixed Account is an account to which You may direct Account Value. Interest will be credited monthly to amounts in the Fixed Account at a rate based an annual effective rate at least equal to the Minimum Fixed Account Value Interest Rate shown in the Policy Specifications. In addition, We may credit interest at rates greater than the Minimum Fixed Account Value Interest Rate. The interest credited will reflect the timing of amounts added to or withdrawn from the Fixed Account. Interest credited is nonforfeitable after crediting except indirectly due to surrender charges.

Fixed Account Value

The value in the Fixed Account on the Policy Date equals the initial Net Premium less the Monthly Deduction Amount for the first Policy month. On any other day, the value in the Fixed Account equals:

- (a) the Net Premiums allocated to it; plus
- (b) interest credited to it; plus
- (c) any amounts transferred to it from the Loan Account as a result of loan repayments; plus
- (d) any amounts allocated to it from a maturing Segment; minus
- (e) Monthly Deductions and withdrawals taken from it; minus
- (f) any amounts transferred from it to the Loan Account as a result of loans taken or interest charged on Indebtedness which exceeds interest credited to the Loan Account; minus
- (g) any amounts transferred from it to an Index Account.

Loan Account

The Loan Account is an account that is used to hold amounts set aside to serve as security for loans taken against the Policy.

Loan Account Value

On any day, the value in the Loan Account equals:

- (a) any amounts transferred to it as a result of loans taken; plus
- (b) interest credited to it; plus
- (c) any amounts transferred to it as a result of interest charged on Indebtedness which exceeds interest credited to the Loan Account; minus
- (d) any amounts transferred from it to the Fixed Account as a result of loan repayments.

Index Account

An Index Account is an account to which You may direct Account Value. Refer to the Index Account Overview for details regarding the Index Account(s) and Index Segments.

**ACCOUNT VALUE,
CASH VALUE, AND
CASH SURRENDER
VALUE (Continued)**

Index Account Value

The value of an Index Account equals the sum of the values in all Segments in the Index Account. The value in a Segment effective on the Segment Start Date equals the amount transferred to the Segment from the Fixed Account and/or reallocated to it from a maturing Segment on the maturing Segment's maturity date.

On any other day, the value in the Segment equals:

- (a) the value in the Segment on the Segment Start Date; minus
- (b) Monthly Deductions and withdrawals taken from it since the Segment Start Date; minus
- (c) any amounts transferred from it to the Loan Account as a result of loans taken or interest charged on Indebtedness which exceeds interest credited to the Loan Account since the Segment Start Date; plus
- (d) any Index Interest credited to it (only on the Segment Maturity Date).

Cash Value

Your Cash Value is equal to the Account Value less any applicable Surrender Charges.

Basis of Values

The Cash Values provided by the Policy are not less than the minimum values and benefits required by the insurance laws of the state in which the Policy is delivered or issued for delivery. A detailed statement of the method of computation of Cash Values has been filed, as required, with the insurance department of the state in which the Policy is delivered or issued for delivery.

Cash Surrender Value

Your Cash Surrender Value is equal to Your Cash Value minus the Indebtedness, if any.

**MONTHLY
DEDUCTION
AMOUNT**

General

On each Monthly Activity Date, We will deduct an amount from Your Account Value to pay Us for providing the benefits of the Policy. This amount is called the Monthly Deduction Amount.

On each Policy Anniversary We will determine the rates used to calculate the Monthly Deduction Amount for that Policy Year. These rates will not exceed the maximum rates shown in the Policy Specifications. Actual rates will be determined based on our future expectations of such factors as mortality, expenses, interest, persistency and taxes. Any change we make will be on a uniform basis for Insureds of the same Issue Age, Sex (if applicable), Insurance Class, Initial Face Amount, net amount at risk, Death Benefit Option, and the length of time coverage has been in-force.

Determining the Total Monthly Deduction Amount

The Monthly Deduction Amount equals:

- (a) the Cost of Insurance Charge; plus
- (b) the Monthly Administrative Charge; plus
- (c) the Monthly Per \$1,000 Charge; plus
- (d) the charges for additional benefits provided by rider, if any.

Cost of Insurance

The Cost of Insurance for any Monthly Activity Date is equal to:

- (a) the Cost of Insurance Rate per \$1,000; multiplied by
- (b) the amount at risk; divided by
- (c) \$1,000.

On any Monthly Activity Date, the Amount at Risk equals the Death Benefit less the Account Value on that date prior to assessing the Monthly Deduction Amount. If there have been any Face Amount increases, the Amount at Risk will be applied to the most recent increase first then to the next most recent increase until the Amount at Risk has been fully applied.

Monthly Administrative Charge

The Monthly Administrative Charge will not exceed the amount(s) shown in the Policy Specifications.

**MONTHLY
DEDUCTION
AMOUNT (Continued)**

Monthly Per \$1,000 Charge

The Monthly Per \$1,000 Charge is equal to:

- (a) the Monthly Per \$1,000 Charge Rate shown in the Policy Specifications; multiplied by
- (b) the Initial Face Amount; divided by
- (c) \$1,000.

**INDEX ACCOUNT
OVERVIEW**

The Index Account(s)

An Index Account is an account to which You may assign all or a portion of the Account Value. Values in an Index Account will vary over time based, in part, on the change in value of an external Index ("Index"). The Index Account(s) available on the Policy Date and the method(s) used in calculating Index Interest on the Index Segments ("Segments") in the Index Account(s) on Segment Maturity Dates, are shown in the Policy Specifications.

An Index Account may contain one or more Segments. Each Segment represents (a) a transfer of Account Value from the Fixed Account to the Index Account; or (b) a reallocation of all or a portion of the Segment value from a maturing Segment to the Index Account on the maturing Segment's maturity date.

We may add one or more Index Accounts or an Index Account may be discontinued. In either event, We will notify You. See the Discontinuance Of, or Substantial Change To, An Index and Discontinuance of an Index Account by Us provisions below for details regarding discontinuance of an Index.

Discontinuance Of, or Substantial Change To, An Index

If an Index is discontinued or if We are unable to utilize an Index or if the calculation of the Index is changed substantially, We may substitute a comparable index subject to regulatory approval.

Discontinuance Of An Index Account By Us

We may close the Index Account(s) if We determine in Our sole discretion that this Policy may be subject to registration under the Securities Act of 1933. If this happens, no new transfers to the Index Account(s) will be allowed and amounts expiring on Segment Maturity Dates will be moved by Us to the Fixed Account until no value remains in the Index Account(s).

INDEX SEGMENTS

Index Segment ("Segment") Creation

A new Segment is created on a Sweep Transaction Date, which is the date amounts are moved to the Segment as a result of: (a) a transfer from the Fixed Account, or (b) a re-allocation of the value of a maturing Segment on that Segment's maturity date. The date amounts are so moved or reallocated is also referred to as the Segment Start Date, which is the same day as the Sweep Transaction Date. The value of the new Segment on the Segment Start Date will equal the value transferred to the Segment on the Sweep Transaction Date. The Index Term and Segment Maturity Date are measured from the Segment Start Date. A Segment will continue until the end of the Index Term, which is the Segment Maturity Date.

Index Term

The Index Term is the period of time that a Segment exists. An Index Term begins on a Segment Start Date and ends on a Segment Maturity Date.

Segment Maturity Date

The Segment Maturity Date is the last day of an Index Term for a Segment. It is the date Index Interest is calculated and credited to a Segment, as described in the Policy Specifications.

**SWEEP
TRANSACTIONS**

General

Sweep Transaction Dates are the dates on which amounts are moved from the Fixed Account to the Index Account(s) or automatically reallocated from a maturing Segment to selected Index Account(s) or the Fixed Account. The Sweep Transaction Date is the same day of each calendar month as the Segment Start Date and Segment Maturity Date. We may change the Sweep Transaction Date to any day in the calendar month and We may change the frequency of transfers and re-allocations, but there will never be less than one Sweep Transaction Date per calendar quarter. We will notify You of any such changes in the Sweep Transaction Date or frequency of transfers or reallocations. The Sweep Transaction Date is shown in the Policy Specifications.

**SWEEP
TRANSACTIONS
(Continued)**

Automatic Transfer of Premium and Loan Repayments

Net Premium and loan repayments received by Us are allocated first to the Fixed Account. All or a portion of such amounts received by Us by a given Cut-Off Date will then be automatically transferred from the Fixed Account to the selected Index Account(s), according to Your most recent instructions on file with Us, on the next Sweep Transaction Date. If, on the Sweep Transaction Date, the Fixed Account value eligible for transfer is less than the Net Premium and loan repayments eligible for automatic transfer, the automatic transfer percentage indicated by You in Your most recent Instructions on file with Us will instead be applied against the Fixed Account value eligible for transfer on that date. Net Premium and loan repayments received by Us after a given Cut-Off Date will not be processed until the next following Sweep Transaction Date.

Transfers Requested by You

As long as the Policy is in effect, You may request In Writing, or in a manner satisfactory to Us, to transfer amounts in the Fixed Account to the available Index Account(s). Such requests must be received by Us by the Cut-Off Date to be effective on a given Sweep Transaction Date. Amounts so transferred can never exceed the Fixed Account value eligible for transfer on the Sweep Transaction Date. Requests received by Us after a given Cut-Off Date will be processed on the next following Sweep Transaction Date.

Fixed Account Value Eligible for Transfer

The "Fixed Account value eligible for transfer" as referred to above means, on a given Sweep Transaction Date, the Fixed Account value on that date less Net Premium and loan repayments received after the Cut-Off Date associated with that Sweep Transaction Date.

Restriction on Transfers

No transfers are allowed:

- (a) from a Segment to the Fixed Account prior to that Segment's maturity date; or
- (b) from the Fixed Account to an Index Account when the Policy is in a Transfer Restriction Period.

Net Premiums and loan repayments received by Us during a Transfer Restriction Period will remain in the Fixed Account after the Transfer Restriction Period. Upon expiry of the Transfer Restriction Period, We must receive specific instructions from You in order to move any of those amounts into the Index Account(s).

Automatic Reallocations at Segment Maturity

You must instruct Us as to how You want the value of maturing Segments reallocated as Segments mature. For any given Segment, the maturing Segment will end on the Segment Maturity Date and the Segment's maturity value as of the Close of Business on that date will be automatically reallocated to the selected account(s) based on Your most recent instructions on file with Us. If all or a portion of the value of a maturing Segment is reallocated to the Index Account, a new Segment will be created at that time. In the absence of any instructions from You, the maturing Segment's value will be reallocated to a new Segment within the same Index Account (subject to availability) as the maturing Segment. If a new Segment within the same Index Account is not available, the maturing Segment's value will be reallocated to the Fixed Account.

Cut-Off Date

Cut-Off Dates are the dates by which We must receive the following in order to be effective for a given Sweep Transaction Date:

- (a) Premium and loan repayments;
- (b) Instructions for Automatic Transfers of Premium and loan repayments;
- (c) Instructions for Transfers Requested by You; and
- (d) Instructions for Automatic Reallocations at Segment Maturity.

The Cut-Off Date is shown in the Policy Specifications. Premium, loan repayments, and the instructions described above must be received by the Close of Business of any given Cut-Off Date. Premium, loan repayments, and the instructions received after a given Cut-Off Date will not be processed until the next following Sweep Transaction Date.

**SWEEP
TRANSACTIONS
(Continued)**

Order of Processing on Sweep Transaction Dates

Transfers and movement of amounts between the Fixed Account and Index Account(s) will occur in the following order:

- (a) first, any automatic reallocation of value from maturing Segments; then
- (b) transfers requested by You; then
- (c) Net Premium and loan repayments.

**INSURANCE CLASS
CHANGES**

General

Based on Our administrative rules in effect and upon providing satisfactory evidence to Us, You may request to change the insurance class to a more favorable class. Only future cost of insurance rates will be based on the more favorable class and all other contract terms and provisions will remain as established at issue. No change in insurance class or cost will occur on account of deterioration of the Insured's health. Any decrease in cost of insurance rates resulting from a request to change the insurance class and for which evidence of insurability was obtained cannot be revoked after the change in insurance class has been in force, during the Insured's lifetime, for two years from the effective date of the change.

Revocation will occur if the evidence of insurability contained inaccurate information which, had We known it was inaccurate at the time of the class change, would have caused Us to not approve the change.

If We revoke an insurance class change, Your Account Value will be reduced. The amount of the reduction will equal the additional Cost of Insurance Charges that would have been deducted from Your Account Value, based on the original insurance class, from the time of the change until the time of the revocation. If the Insured dies during such period, the Death Benefit will be reduced by the additional Cost of Insurance Charges.

**POLICY DEFAULT
AND GRACE
PERIOD**

Policy Default

During the first five Policy Years, the Policy will go into default on any Monthly Activity Date when the Cash Value, less Indebtedness, is not sufficient to cover the Monthly Deduction Amount and the No Lapse Guarantee is not available.

Beginning in the sixth Policy Year and thereafter, the Policy will go into default on any Monthly Activity Date when:

- (a) the Account Value is not sufficient to cover the Monthly Deduction amount; or
- (b) the Indebtedness equals or exceeds the Cash Value.

Policy Grace Period

If the Policy goes into default, We will send You a notice warning You that the Policy is in danger of terminating. This notice will be mailed to You and to any assignee of record, at the last known address(es), 61 days prior to termination of coverage. We will keep the Policy in force for the 61-day period following the date We mail you the notice. We call this period the Policy Grace Period. This notice will tell You the minimum premium required to keep the Policy from terminating and the date such premium must be received by Us. This minimum premium will equal:

- (a) during the first five Policy Years, the lesser of (1) an amount which results in a Cash Surrender Account Value equal to the due and unpaid Monthly Deduction Amount plus the next two Monthly Deduction Amounts as of the date Your Policy goes into default; and (2) the amount required to fund the No Lapse Guarantee; and
- (b) in Policy Year six and thereafter, the greater of (1) if there is no Indebtedness, an amount that results in an Account Value equal to the due and unpaid Monthly Deduction Amount plus the next two Monthly Deduction Amounts as of the date Your Policy goes into default; and (2) if there is Indebtedness, an amount that results in a Cash Surrender Value equal to the due and unpaid Monthly Deduction Amount plus the next two Monthly Deduction Amounts as of the date Your Policy goes into default.

If We have not received the required payment specified in the notice by the end of the Policy Grace Period, the Policy will terminate. If the Insured dies during the Policy Grace Period, We will pay the Death Proceeds.

**POLICY DEFAULT
AND GRACE
PERIOD (Continued)**

No Lapse Guarantee

A No Lapse Guarantee is available as long as the Policy is in the No Lapse Guarantee Period, shown on Page 3, and the cumulative premiums paid into the Policy, less Indebtedness and less withdrawals from the Policy, equal or exceed the Cumulative No Lapse Guarantee Premium. While the Policy is kept in force by the No Lapse Guarantee, any Monthly Deduction Amounts that exceed the Account Value, less Indebtedness, will be waived and any riders as shown in the Policy Specifications will continue subject to the terms and conditions of the riders.

At the end of the No Lapse Guarantee period, the Policy will not lapse provided the Account Value is sufficient to pay the Monthly Deduction Amounts and Indebtedness does not equal or exceed the Cash Value. In the event the Account Value at the end of the No Lapse Guarantee Period is insufficient to keep the Policy in force, an additional premium payment may be made at that time.

No Lapse Guarantee Premium

The No Lapse Guarantee Premium is shown on Page 3. If there is any increase or decrease in the Face Amount, or any change in rider coverage or a change in insurance class, a new monthly No Lapse Guarantee Premium will be calculated. We will send You a notice of the new Monthly No Lapse Guarantee Premium, which will be used in calculating the Cumulative No Lapse Guarantee Premium in subsequent months.

REINSTATEMENT

General

Unless the Policy has been surrendered for its Cash Surrender Value, the Policy may be reinstated provided:

- (a) You make Your request In Writing within three years from the Termination Date;
- (b) satisfactory evidence of insurability is submitted;
- (c) the Insured is alive on the date of Reinstatement;
- (d) any Indebtedness at the time of termination must be repaid or carried over to the reinstated Policy; and
- (e) You pay premium equal to or greater than the sum of:
 1. an amount necessary to cover all Monthly Deduction Amounts that are due and unpaid during the Policy Grace Period. You will be charged only for the time period You had coverage under the Policy; and
 2. an amount necessary to keep the Policy in force for three months after the date of reinstatement.

Net Premium will be allocated to the Fixed Account. Amounts are then automatically transferred to the Index Account(s) in accordance with the Automatic Transfers of Premium and Loan Repayments provision of the Policy.

At the time of reinstatement, the No Lapse Guarantee may be reinstated as long as the No Lapse Guarantee Period was in effect when the Policy lapsed.

Any reinstated coverage will be effective on the Monthly Activity Date following the date all of the following conditions are satisfied:

- (a) all premiums and charges have been paid to and accepted by Us;
- (b) the requested reinstatement has been approved by Us; and
- (c) statements on the reinstatement request or on any other application submitted as part of the reinstatement request are correct at the time of such payments and approval.

The Account Value on the reinstatement date will equal:

- (a) Net Premiums attributable to premiums paid at the time of reinstatement; minus
- (b) the Monthly Deduction Amounts that were due and unpaid during the policy grace period; plus
- (c) any Indebtedness carried over to the reinstated Policy; plus
- (d) the Surrender Charges at the time of reinstatement if the Policy is reinstated during the first five Policy Years.

The Surrender Charges for the reinstated Policy will be based on the duration from the original Policy Date as though the Policy had never lapsed.

POLICY LOANS

General

At any time while the Policy is in force and the Policy has a Cash Surrender Value, You may obtain a loan from Us. We will hold the Policy as sole security for repayment of any such loans taken. We may defer granting a loan, for the period permitted by law but not more than six months, unless the loan is to be used to pay premiums on any policies You have with Us.

Loan Amounts

Any new loan taken may not exceed the Cash Surrender Value on the date We grant a loan. The minimum loan amount that We will allow is \$500. Before advancing the loan amount, We may withhold an amount sufficient to pay interest on total Indebtedness to the end of the Policy Year and any Monthly Deduction Amounts due on or before the next Policy Anniversary.

Loan Account

When You take a loan, a portion of the Account Value, equal to the amount of the loan, is transferred into the Loan Account as security for the loan. Amounts in the Loan Account will be credited with interest as described below. Any amounts deducted from the Index Account(s) to satisfy the loan will trigger a Transfer Restriction Period.

Indebtedness

Indebtedness is money that is owed to Us as a result of outstanding loan(s) we have granted using the Policy as sole security and equals:

- (a) all outstanding loans taken;
- (b) any interest charged to Indebtedness; minus
- (c) any loan repayments.

Indebtedness will reduce the Death Proceeds payable and the surrender value of the Policy.

Interest Charged To Indebtedness

Any Indebtedness will be charged with interest at an annual rate of 3%. Interest charged to Indebtedness will accrue daily. Any interest accrued will be added to Indebtedness and will be charged the same Policy loan interest rate.

Interest Credited to Loan Account

The table below shows the minimum interest rates We will credit to the Loan Account:

During Policy Years	Minimum Interest Rate credited:
1-10	2.00%
11 and later	2.75%

Because the interest charged on Indebtedness may exceed the rate credited to amounts in the Loan Account, the Indebtedness may grow faster than the Loan Account value. If this happens, any difference between the value of the Loan Account and the Indebtedness will be transferred on each Monthly Activity Date to the Loan Account. Any such amounts deducted from the Index Account(s) will not trigger a Transfer Restriction Period.

Loan Repayments

All or part of a loan may be repaid at any time while the Policy is in force and the Insured is alive. However, each repayment must be at least \$50 or the amount of outstanding Indebtedness. Such repayments must be clearly identified In Writing as a loan repayment.

Termination Due to Excessive Indebtedness

The Policy will go into default on any Monthly Activity Date on which the Indebtedness equals or exceeds the Cash Value. Refer to the Policy Default and Grace Period section for more information.

WITHDRAWALS

General

You may request a withdrawal In Writing after the first Policy Anniversary. Upon such withdrawal, the Account Value will be reduced by an amount equal to the withdrawal. The amount available for withdrawal is the Cash Surrender Value, less \$1,000. The minimum withdrawal allowed is \$500. A charge of up to \$10 may be assessed for each withdrawal. One withdrawal per calendar month is allowed.

If the Death Benefit Option then in effect is Option A (Level Option) or Option C (Return of Premium Option), the Face Amount will be reduced by the amount equal to the reduction in the Account Value resulting from the withdrawal.

If the Death Benefit Option then in effect is Option B (Return of Account Value Option), the Face Amount will not be reduced.

If the Death Benefit Option then in effect is Option D (Decreasing Option), the withdrawal will result in a reduction in the Option Adjustment Amount, but the Option Adjustment Amount will not be allowed to become negative. If the Option Adjustment Amount becomes zero, any remaining and/or additional withdrawal amounts will result in a reduction in the Face Amount.

SURRENDERS

General

While the Policy is in force, You may surrender the Policy to Us. The Policy, and additional benefits provided by rider, are then cancelled as of the day We receive Your request In Writing or the date You request the surrender, whichever is later. We will then pay You the Cash Surrender Value as of that date. If a surrender request is received on a Segment Maturity Date, We will credit any Index Interest due on that date prior to processing the surrender.

PAYMENTS BY US

Deferral of Payments

We may defer payment of any Cash Surrender Values, withdrawals and loan amounts, for up to six months from the date of the request, except for any loan made to pay premiums to Us. If We defer payment for more than 30 days, We will pay interest at the Minimum Fixed Account Value Interest Rate on the amount deferred.

THE CONTRACT

Entire Contract

The Policy, the attached copy of the initial application, any applications for reinstatement, all subsequent applications attached to or endorsed upon the Policy, and any endorsements, amendments or riders, are the entire contract. The contract is made in consideration of the application and the payment of the initial premium. We will not use any statement to cancel the Policy or to defend a claim under it, unless that statement is contained in an attached written application. All statements in the application will, in the absence of fraud (as determined by a court of competent jurisdiction), be deemed representations and not warranties.

Contract Modification

The only way this contract may be modified is by a written agreement signed by Our President, or one of Our Vice Presidents, Secretaries or Assistant Secretaries.

Tax Status

The Policy is intended to qualify as a life insurance contract for federal tax purposes and the Death Benefit under the Policy is intended to qualify for the federal income tax exclusion. The provisions of the Policy, including any rider or endorsement, shall be interpreted to ensure and maintain such tax qualification, despite any other provision to the contrary.

Non-Participation

The Policy is non-participating. It does not share in Our surplus earnings, so You will receive no Policy dividends under it.

**THE CONTRACT
(Continued)**

Misstatement of Age and/or Sex

If, on the date of death of the Insured, the Issue Age of the Insured or the Sex of the Insured (if applicable) is incorrectly stated, the Death Benefit will be that amount which would have been purchased at the correct age and/or sex in consideration of the most recent mortality charge by adjusting the net amount at risk by the ratio of the incorrect cost of insurance rate to the correct cost of insurance rate.

Suicide

If, within two years from the Date of Issue, the Insured dies by suicide, while sane or insane, Our liability will be limited to the premiums paid less Indebtedness and less any Withdrawals.

If, within two years from the effective date of any increase in the Face Amount for which evidence of insurability was obtained, the Insured dies by suicide, while sane or insane, Our liability with respect to such increase will be limited to the cost of insurance charges for the increase.

Incontestability

We will not contest the validity of this Policy, except for nonpayment of premium, after it has been in force during the Insured's lifetime for two years from the Date of Issue. This provision does not apply to any rider providing accidental death or disability benefits.

For any increase in coverage after the Date of Issue or any reinstatement, we will not contest the validity of such increase or reinstatement after such increase or reinstatement has been in force during the Insured's lifetime for two years from the effective date of the increase or reinstatement. However, such a contest shall be limited to material misrepresentations in the evidence of insurability provided to Us in the application for increase or reinstatement.

Annual Report

We will send You a report at least once each Policy Year without charge showing:

- (a) the beginning and end of the current report period;
- (b) the Account Value, Cash Surrender Value and Face Amount at the end of the current report period;
- (c) the premiums paid, Monthly Deduction Amounts, loans and withdrawals since the last report;
- (d) the current Death Benefit at the end of the current report period on the life of each insured covered under the Policy;
- (e) the interest credited during the current report period;
- (f) the amount of any Indebtedness at the end of the current report period;
- (g) notifications required by the provisions of the Policy; and
- (h) any other information required by federal law or the insurance department of the state where the Policy was delivered or issued for delivery.

Projection of Benefits and Values

We will send You an illustrative report at least once each Policy Year without charge at Your request. We may require a reasonable fee not to exceed \$25.00 for each subsequent report We send at Your request after the first report per year is provided at no cost.

OWNERSHIP AND BENEFICIARY

Change of Owner or Beneficiary

The Owner and Beneficiary will be those named in the application until You change them. To change the Owner or Beneficiary(ies), notify Us In Writing while the Insured is alive. For changes to a designation of an irrevocable Beneficiary, We will also require the consent of the named irrevocable Beneficiary, if living. After We receive written notice, the change will be effective as of the date You signed such notice, whether or not the Insured is living when We receive it. However, the change will be subject to any payment We made or actions We may have taken before We received the request.

Death of Beneficiary

If any named Beneficiary dies before the Insured, that person's interest in this Policy ends, unless such Beneficiary has been named as an irrevocable Beneficiary. If a named Beneficiary dies at the same time as the Insured, or within fifteen days after the Insured's death, that person's interest ends as though the Beneficiary died before the Insured. Unless Your Beneficiary designation states otherwise, the Death Benefit will be paid as follows:

- (a) to the primary Beneficiary(ies) who survive(s) the Insured, or if there are none;
- (b) to the contingent Beneficiary(ies) who survive the Insured;
- (c) if no Beneficiary survives the Insured, we will pay the Death Proceeds to You, if You are living, otherwise, We will pay the proceeds to Your estate;
- (d) if multiple Beneficiaries are named to share the Death Proceeds equally, We will pay the Death Proceeds to the survivor(s) in equal shares;
- (e) if multiple Beneficiaries are named to receive unequal shares of the Death Proceeds, We will pay the Death Proceeds to the survivors on a pro rata basis and if there is only one surviving multiple Beneficiary, We pay all of the proceeds to that Beneficiary.

Assignment

You may assign the Policy by notifying Us In Writing. Unless otherwise specified by You, assignments will take effect on the date the notice of assignment is signed by You, subject to any payments made or actions taken by Us prior to receipt of the notice. Until You notify Us In Writing, no assignment will be effective against Us. We are not responsible for the validity of any assignment.

Owner's Rights

While the Insured is alive and no Beneficiary is irrevocably named, You may:

- (a) exercise all the rights and options that the Policy provides or that We permit;
- (b) assign the Policy; and
- (c) agree with Us to any change to the Policy.

TERMINATION

Termination

The Policy will terminate upon the earliest of the following events:

- (a) the surrender of the Policy; or
- (b) the end of the policy grace period when premiums sufficient to keep the Policy from terminating are not paid; or
- (c) the date the Insured dies.

**CONTINUATION
BEYOND THE
INSURED'S
ATTAINED AGE 120**

General

On the Policy Anniversary on or following the date on which the Insured has attained age 120, the following will occur:

- (a) the Death Benefit Option will be changed to Option A (Level Option) with no evidence of insurability being required;
- (b) the Face Amount will be set equal to the Death Benefit;
- (c) no future Monthly Deduction Amounts will be deducted from Your Account Value;
- (d) the Account Value will continue to be valued as described in the Account Value, Cash Value and Cash Surrender Value provision;
- (e) any loans that are in effect will continue to accrue interest and become part of any Indebtedness;
- (f) loan repayments may be made;
- (g) no new loans or Withdrawals can be requested; and
- (h) no further premiums will be accepted, except for amounts required to keep the Policy in force under the Grace period.

The provision above will in no way modify the Termination provision of any rider(s) attached to this Policy. Please be aware the Policy may terminate due to excessive Indebtedness.

This policy may not qualify as life insurance under federal tax law after the Insured has attained age 100 and may be subject to adverse tax consequences. Your tax advisor should be consulted before You choose to continue the policy beyond age 100.

**PAYMENT OF
DEATH PROCEEDS**

Generally

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 below. If the Death Proceeds are paid in one lump sum and the payment is \$10,000 or greater, the Death Proceeds may be held in Our General Account and we may establish an interest-bearing draft account ("Safe Haven Account") in the name of the Beneficiary. The Beneficiary may then write drafts as desired, subject to Our rules then in effect regarding minimum draft amounts and balances. We do reserve the right to discontinue offering the Safe Haven Account at anytime and in such event, any remaining balance in the Safe Haven Account will be paid to the Beneficiary in one sum.

**INCOME
SETTLEMENT
OPTIONS**

Availability

All or parts of the proceeds of this Policy may, instead of being paid in one sum, be left with Us under any one or a combination of the following options, subject to Our minimum amount requirements on the date of election. If any payee is a corporation, partnership, association, assignee, or fiduciary, an option may be chosen only with Our consent.

Annuity benefits payable under this provision at the time of their commencement will not be less than those that would be provided by the application of the cash surrender value to purchase a single consideration immediate annuity contract at purchase rates offered by Us at the time to the same class of annuitants whether the annuity benefits are payable in fixed or variable amounts or both.

Death of Payee

If the payee dies while receiving payments under one of the options below, We will pay the following:

- (a) any principal and accrued interest remaining unpaid under Option 1 or 2.
- (b) the present value of remaining unpaid payments, if any, under Option 3. The interest rate used to determine the present value of payments will be the interest rate used to determine the amount of each certain payment.

Any such amount will be paid in one sum to the payee's estate.

**INCOME
SETTLEMENT
OPTIONS
(Continued)**

Option 1 - Interest Income

Payments of interest at the rate We declare, but not less than 2% per year, on the amount left under this option.

Option 2 - Income of Fixed Amount

Equal payments of the amount chosen until the amount left under this option, with interest of not less than 2% per year, is exhausted. The final payment will be for the balance only.

Option 3 - Income for Fixed Period

Payments, determined from the table below, are guaranteed for the number of years chosen and based on interest of not less than 2% per year. The first payment will be due on the date proceeds are applied under this option.

Number of Years	Monthly Payments		Number of Years	Monthly Payments	
	per \$1,000 of Proceeds			per \$1,000 of Proceeds	
1	\$84.09		8	\$11.25	
2	42.46		9	10.10	
3	28.59		10	9.18	
4	21.65		15	6.42	
5	17.49		20	5.04	
6	14.72		25	4.22	
7	12.74		30	3.68	

To convert the monthly payments shown in the table for Option 3 to quarterly, semi-annual or annual payments, multiply by the following factors:

PAYMENT INTERVAL	FACTOR
Quarterly	2.99
Semi-annual	5.96
Annual	11.84

Other Options

Other options may be arranged with Our consent at interest rates determined by Us.

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY
Hartford, Connecticut 06104-2999
(A stock insurance company)
(the "Company")

For more information or assistance regarding Your Policy, You may contact Us at the following address:

Individual Life Operations
[P.O. Box 64582
St. Paul, Minnesota 55164-0582]
Telephone Number: [1-800-243-5433]
Email Address: [Lifeservice@hartfordlife.com]

Index-Linked Interest Crediting Feature
Adjustable Death Benefit
Death Proceeds Payable at Death of the Insured
Cash Surrender Value Payable upon Surrender
Premiums Payable as shown on Page 3
Non-Participating

Values provided under the Policy may increase or decrease due to changes in interest credited to the Fixed Account, Index Interest credited to the Index Account(s), Policy Charges and Cost of Insurance Rates. While the Policy values may be affected by an external index or indices, the Policy does not participate in any stock or equity investments.



FLEXIBLE PREMIUM
ADJUSTABLE LIFE INSURANCE POLICY
WITH AN INDEX-LINKED INTEREST CREDITING FEATURE

POLICY SPECIFICATIONS

POLICY CHARGES

DEDUCTIONS FROM PREMIUM PAYMENTS

TYPE OF CHARGE	POLICY YEARS	PERCENT OF PREMIUMS PAID
Tax Charge:	ALL	[1.75%]*

* THE TAX PERCENTAGE RATE DEPENDS UPON THE RATE ASSESSED BY YOUR STATE OR MUNICIPALITY. IF YOUR RESIDENT STATE OR MUNICIPALITY CHANGES OR IF YOUR STATE OR MUNICIPALITY CHANGES ITS TAX RATE, THE TAX RATE WILL CHANGE TO EQUAL THAT NEW RATE.

MAXIMUM DEDUCTIONS FROM ACCOUNT VALUE

	POLICY YEARS	CHARGE OR PERCENT OF VALUE
Monthly Administrative Charge:	ALL	\$10.00 PER MONTH
Monthly Per \$1,000 Charge Rate:	1-7	[0.1843] PER MONTH PER \$1,000 OF THE INITIAL FACE AMOUNT

POLICY NUMBER: UL0000001

POLICY SPECIFICATIONS

POLICY CHARGES

MAXIMUM SURRENDER CHARGES

POLICY YEAR	SURRENDER CHARGE
1	[1,989.00
2	1,945.00
3	1,902.00
4	1,858.00
5	1,815.00
6	1,771.00
7	1,728.00
8	1,685.00
9	1,642.00
10	1,599.00
11	1,258.00
12	918.00
13	595.00
14	289.00
15+	0.00]

SERFF Tracking Number: HARL-126685910 State: Arkansas
 Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 46339
 Company Tracking Number: LA-1342(10)
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: Individual Flexible Premium Adjustable Life Insurance Policy with an Index Linked Interest Crediting feature
 Project Name/Number: Individual Flexible Premium Adjustable Life Insurance Policy with an Index Linked Interest Crediting feature /LA-1342(10)

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachments:		
AR Cert - Rule 19 _Unfair Discrim_.pdf		
AR Cert Actuarial - Bull 11-83 _Non-guaranteed elements_.pdf		
AR Cert Actuarial - Reg 34 _UL_.pdf		
CONSENT TO SUBMIT RATES _Bulletin 11-83_.pdf		
Readability Certification.pdf		

	Item Status:	Status Date:
Satisfied - Item: Application		
Comments:		
Application HL-15911(09) was approved by the Department on 06/29/2009 under state tracking number 42773.		

	Item Status:	Status Date:
Satisfied - Item: Statements of Variability		
Comments:		
Attachments:		
LA-1342(10) SOV (alternate spec pgs).pdf		
LA-1342(10) SOV.pdf		

**ARKANSAS
POLICY FORM CERTIFICATION**

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY

Form Number(s): LA-1342(10)

Form Title(s): Flexible Premium Adjustable Life Insurance Policy with an Index Linked Interest Crediting feature

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

July 27, 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.



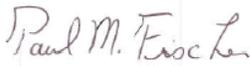
Paul Fischer, FSA, MAAA
AVP & Actuary, ILD Product Development

**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

CONSENT TO SUBMIT RATES AND/OR COST BASES FOR APPROVAL

The Hartford Life and Annuity Insurance Company (“Company”) of Hartford, CT, does hereby consent and agree

- A) that all premium rates and/or cost bases both “maximum “ and “current or projected”, used in relation to policy form number LA-1342(10) must be filed with the Insurance Commissioner for the State of Arkansas (“Commissioner”) at least sixty (60) days prior to their proposed effective date. Such rates and/or cost bases shall be deemed effective sixty (60) days after they are filed with the Commissioner, unless the Commissioner shall approve or disapprove such rates and/or cost bases prior to the expiration of sixty (60) days

or

(B) that where the policy is a flexible or indeterminate premium whole life policy which provides for frequent changes in interest rates based on financial market conditions, the company may file a range of rates it will stay within and will notify the Department at least sixty (60) days prior to any change in the range of rates. The company must also document the method used to calculate its premium and rate of rates.

Hartford Life and Annuity Insurance Company

By: 

Paul Fischer, FSA, MAAA
AVP & Actuary, ILD Product Development
Title and Position

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-1342(10)

Flesch Score
50.5

Hartford Life and Annuity Insurance Company
NAIC Number 71153-091



Signature of Insurance Company Officer

Lenore Paoli, AVP, ILD Business Practices and Compliance
Typed Name and Title

**Hartford Life and Annuity Insurance Company
Statement of Variability for:**

**Alternate Policy Specification Pages 3B and 3C, Form Numbers:
1342(3B)EVO
1342(3C)EVO**

**For the Individual Flexible Premium Adjustable Life with Index-Linked Crediting Feature, Form Number
LA-1342(10)**

**Variable Text Denoted by Brackets
Date: 06/21/2010**

Changes in variable text will be administered by the Company pursuant to the information provided below in a uniform and non-discriminatory manner. Any changes will be based on sound actuarial principles, where applicable.

In addition, the following will only be changed upon prior approval:

- Guaranteed maximum surrender charges;
- Guaranteed maximum expense charges.

In addition to the items listed above, a change or modification to any other item not specifically listed that may affect the derivation and compliance of policy values with any required minimum non forfeiture values shall also be filed for approval prior to use.

Page 3B Policy Specifications

DEDUCTIONS FROM PREMIUM PAYMENTS	
Tax charge	State specific information. The tax charge will reflect current state and/or municipality tax charge assessed by the state in which the Policy is issued and delivered. If the resident state or municipality changes or if the state or municipality changes its tax rate, the tax rate will change to equal that new rate.
MAXIMUM DEDUCTIONS FROM ACCOUNT VALUE	
Monthly Per \$1,000 Charge Rate	0.0300 to 5.5000 - will vary based on issue specific information such as issue age, gender, risk class, death benefit option, and policy duration. Any change to the charge will be filed for prior approval.

Page 3C Policy Specifications

Maximum Surrender Charges	0.00 – 60.00 (annual per \$1,000) - will vary based on issue specific information such as issue age, gender, risk class and policy duration. Any change to the charge will be filed for prior approval.
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Hartford Life and Annuity Insurance Company
Statement of Variability for:
Individual Flexible Premium Adjustable Life Policy with Index-Linked Crediting Feature
Form Number: LA-1342(10)

Variable Text Denoted by Brackets
Date: 06/21/2010

Changes in variable text will be administered by the Company pursuant to the information provided below in a uniform and non-discriminatory manner. Any changes will be based on sound actuarial principles, where applicable.

In addition, the following will only be changed upon prior approval:

- Guaranteed Maximum Cost of Insurance Rates and the mortality tables on which they are based;
- Guaranteed minimum interest rate for account and nonforfeiture benefits;
- Guaranteed maximum surrender charges;
- Guaranteed maximum expense charges.

In addition to the items listed above, a change or modification to any other item not specifically listed that may affect the derivation and compliance of policy values with any required minimum non forfeiture values shall also be filed for approval prior to use.

Policy Cover

Service Operations Address, telephone number, Internet Communication email address, Officer Title and Signatures	Will vary based on changes in future company operations.
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Page 3 and 3U Policy Specifications

Issue Ages	0-85
Policy Number, Policy Date, Date of Issue, Owner, Beneficiary, Insured, Issue Age/Sex (Sex, if applicable)	Data will vary per policy based on issue-specific information. Gender: Male, Female or Unisex (if applicable).
Insurance Class	Preferred Plus Non-Nicotine; Preferred Non-Nicotine; Preferred Nicotine; Standard Nicotine; Standard Non-Nicotine
Initial Face Amount	\$50,000 - \$999,999,999. Will vary per policy issue based on owner selection.
Unscheduled Increases Maximum Age	70-100. Any change will be applied to new issues only on a non-discriminatory basis.
Minimum Increase in Face Amount	\$500 - \$50,000. Any change will be applied to new issues only on a non-discriminatory basis.
Minimum Decrease in Face Amount	\$500 - \$5,000 Any change will be applied to new issues only on a non-discriminatory basis.
Minimum Face Amount After Decrease	\$25,000 – \$100,000 Any change will be applied to new issues only on a non-discriminatory basis.
Death Benefit Option	A (Level), B (Return of Account Value), C (Return of Premiums), and D (Decreasing Option). Will vary per policy issue based on owner selection.
Death Benefit Option C	\$5,000,000 limit.
Initial Planned Premium	Will vary per policy issue based on issue specific information such as face amount, issue age, gender, risk class and any optional riders selected.
Payment Frequency	Annual, semiannual, quarterly or monthly
No Lapse Guarantee Period	5 years. Start and end dates will vary per policy issue.

Monthly No Lapse Guarantee Premium	Will vary per policy issue based issue specific information such as planned premiums, face amount, issue age, gender, risk class, and any optional riders selected.
Definition of Life Insurance Test	Will reflect either Guideline Premium/Cash Value Corridor or Cash Value Accumulation test, depending on owner selection at time of issue.

Page 3A Policy Specifications

Guaranteed Minimum Index Growth Cap	2% - 4%. Any change will apply to new issues only
Sweep Transaction Date	1 st – 28th day of each Calendar Month. Any changes will apply to new segments.

Page 3B Policy Specifications

DEDUCTIONS FROM PREMIUM PAYMENTS	
Tax charge	State specific information. The tax charge will reflect current state and/or municipality tax charge assessed by the state in which the Policy is issued and delivered. If the resident state or municipality changes or if the state or municipality changes its tax rate, the tax rate will change to equal that new rate.
MAXIMUM DEDUCTIONS FROM ACCOUNT VALUE	
Monthly Per \$1,000 Charge Rate	0.0300 to 5.5000 - will vary based on issue specific information such as issue age, gender, risk class, death benefit option, and policy duration. Any change to the charge will be filed for prior approval.

Page 3C Policy Specifications

Maximum Surrender Charges	0.00 – 60.00 (annual per \$1,000) - will vary based on issue specific information such as issue age, gender, risk class and policy duration. Any change to the charge will be filed for prior approval.
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Page 3D Policy Specifications

Scheduled Face Amount Increases	Will vary based on issue specific information such as issue age, gender, risk class and policy duration.
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Page 3E and 3EU Policy Specifications

Table of Minimum Death Benefit Percentages and Monthly Maximum Cost of Insurance Rates per \$1,000 of Net Amount at Risk	0.1 – 83.333333 will vary based on issue specific information such as issue age, gender (if applicable), risk class and policy duration as well as the Life Insurance Test selected by owner. Any change to the charge will be filed for prior approval.
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