

SERFF Tracking Number: HARL-126740505 State: Arkansas
Filing Company: Hartford Life Insurance Company State Tracking Number: 46332
Company Tracking Number: IPD HL-DCR-10
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Distribution Charge Rider
Project Name/Number: Distribution Charge Rider/HL-DCR-10

Filing at a Glance

Company: Hartford Life Insurance Company

Product Name: Distribution Charge Rider

TOI: A03I Individual Annuities - Deferred
Variable

Sub-TOI: A03I.002 Flexible Premium

Filing Type: Form

SERFF Tr Num: HARL-126740505 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num: 46332

Co Tr Num: IPD HL-DCR-10

State Status: Approved-Closed

Reviewer(s): Linda Bird

Authors: Kenneth Bach, Lindsay
Cooper, Ginger Morgan, Tiffany
Heist

Disposition Date: 08/03/2010

Date Submitted: 07/27/2010

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Distribution Charge Rider

Project Number: HL-DCR-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:

Date Approved in Domicile:

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: Tiffany Heist

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Tiffany Heist

Filing Description:

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

Distribution Charge Rider HL-DCR-10

Enclosed is the captioned Individual Variable Annuity policy form for your review and approval. This form is new and will replace the form HL-DCR-09 which was previously approved by your state on 06/11/2009. This form will be used with our previously approved Individual Variable Annuity Contracts described below.

SERFF Tracking Number: HARL-126740505 State: Arkansas
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Company Tracking Number: IPD HL-DCR-10
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Distribution Charge Rider
Project Name/Number: Distribution Charge Rider/HL-DCR-10

Please note that this form is identical to the form that we are submitting concurrently via a separate filing for the Hartford Life and Annuity Insurance Company, except for the form number and Company reference. We suggest that you review the two submissions together.

Distribution Charge Rider: HL-DCR-10. The Distribution Charge is designed to compensate us for a portion of our acquisition expenses, including promotion and distribution of the Contract. The Distribution Charge of this rider will be deducted only from Contract Value invested in Separate Account Sub-Accounts.

The policy form will be used with the following Individual Variable Annuity Contracts:

HL-VA03 approved by your state on 02/20/2003.
HL-ASHARE03 approved by your state on 01/29/2003.
HL-NCDSC03 approved by your state on 02/20/2003.

We have also enclosed an Actuarial Memorandum with additional information for the above policy form.

This form will be used for both qualified and non-qualified markets, and will be sold by professional, licensed agents in connection with retirement planning.

The only bracketed items are the signatures and titles and over time may change. The signatures and titles will be of those officers applicable at the time the Rider is issued.

Since this form will be used with SEC registered product(s), we believe it is exempt from the language simplification requirements of your state. Unless otherwise informed, we reserve the right to alter the layout, format, color, and typeface of these forms.

If you have any questions regarding this submission please contact me at (860) 843-7424 or Tiffany Heist at (860) 843-3593. We look forward to receiving your approval of these forms.

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

Company and Contact

Filing Contact Information

SERFF Tracking Number: HARL-126740505 State: Arkansas
 Filing Company: Hartford Life Insurance Company State Tracking Number: 46332
 Company Tracking Number: IPD HL-DCR-10
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: Distribution Charge Rider
 Project Name/Number: Distribution Charge Rider/HL-DCR-10

Kenneth Bach, Compliance/Contract Consultant Kenneth.Bach@hartfordlife.com
 200 Hopmeadow Street 860-843-7424 [Phone]
 Simsbury, CT 06089 860-843-8014 [FAX]

Filing Company Information

Hartford Life Insurance Company CoCode: 88072 State of Domicile: Connecticut
 200 Hopmeadow Street Group Code: 91 Company Type: Life
 Simsbury, CT 06089 Group Name: State ID Number:
 (860) 547-5000 ext. [Phone] FEIN Number: 06-0974148

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: 1 rider @ \$50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Life Insurance Company	\$50.00	07/27/2010	38310583

SERFF Tracking Number: HARL-126740505 State: Arkansas
Filing Company: Hartford Life Insurance Company State Tracking Number: 46332
Company Tracking Number: IPD HL-DCR-10
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: Distribution Charge Rider
Project Name/Number: Distribution Charge Rider/HL-DCR-10

Correspondence Summary

Dispositions

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

SERFF Tracking Number: *HARL-126740505* *State:* *Arkansas*
Filing Company: *Hartford Life Insurance Company* *State Tracking Number:* *46332*
Company Tracking Number: *IPD HL-DCR-10*
TOI: *A031 Individual Annuities - Deferred Variable* *Sub-TOI:* *A031.002 Flexible Premium*
Product Name: *Distribution Charge Rider*
Project Name/Number: *Distribution Charge Rider/HL-DCR-10*

Disposition

Disposition Date: 08/03/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *HARL-126740505* *State:* *Arkansas*
Filing Company: *Hartford Life Insurance Company* *State Tracking Number:* *46332*
Company Tracking Number: *IPD HL-DCR-10*
TOI: *A031 Individual Annuities - Deferred Variable* *Sub-TOI:* *A031.002 Flexible Premium*
Product Name: *Distribution Charge Rider*
Project Name/Number: *Distribution Charge Rider/HL-DCR-10*

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Distribution Charge Rider		Yes

SERFF Tracking Number: HARL-126740505 State: Arkansas
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 Company Tracking Number: IPD HL-DCR-10
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: Distribution Charge Rider
 Project Name/Number: Distribution Charge Rider/HL-DCR-10

Form Schedule

Lead Form Number: HL-DCR-10

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	HL-DCR-10	Policy/Cont Distribution Charge ract/Fratern Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	HL-DCR-10.pdf



Hartford Life Insurance Company
200 Hopmeadow Street
Simsbury, CT 06089

DISTRIBUTION CHARGE RIDER

This rider is issued as part of the Contract to which it is attached, and is effective on the date it is issued to You. Except where this rider provides otherwise, it is subject to all of the conditions and limitations of the Contract.

The following definition is added to the Definition of Certain terms section of the Contract:

Distribution Charge: We will apply an annual Distribution Charge against each Premium Payment made to this Contract. This charge will be deducted from the Contract Value according to the terms of this rider and as specified on Page 3:

1. upon each Contract Anniversary;
2. upon a partial surrender;
3. upon full surrender of the Contract;
4. upon annuitization of the Contract; and/or;
5. upon the date of Our receipt of Due Proof of Death and upon a corresponding Death Benefit distribution if elected at a later date.

The Distribution Charge is designed to compensate us for a portion of our acquisition expenses, including promotion and distribution of the Contract.

The following provision is added to the Valuation section of the Contract:

Distribution Charge: We will apply an annual Distribution Charge rate against each Premium Payment made to this Contract, as specified in the Contract Specifications on Page 3. The Distribution Charge will be deducted only from Contract Value invested in Sub-Accounts. The amount of Distribution Charges shall be determined by multiplying the Distribution Charge stated in the Contract Specifications by (a) Contract Value invested in Sub-Accounts, divided by (b) total Contract Value minus Contract Value invested in the Fixed Account in connection with a Company sponsored dollar cost averaging program, if applicable. A proportionate number of Accumulation Units shall be taken from each Sub-Account in payment of the Distribution Charge.

The following provision replaces the existing "**Partial Surrenders Prior to the Annuity Commencement Date**" provision in the Surrender section of the contract:

Partial Surrenders Prior to the Annuity Commencement Date

You may request, in writing or other means acceptable to Us, a partial surrender of Contract Values at any time prior to the Annuity Commencement Date provided the Contract Value remaining after the surrender is at least equal to Our minimum amount rule shown on page 3. If the remaining Contract Value following such surrender is less than Our minimum amount rule, We may terminate the contract and pay the Surrender Value.

The Contingent Deferred Sales Charge will be assessed against any Contract Values surrendered as described on Page 3. However, on a noncumulative basis, You may make partial surrenders during any Contract Year, up to the Annual Withdrawal Amount shown on Page 3 and the Contingent Deferred Sales Charge will not be assessed against such amounts. Surrender of Contract Values in excess of the Annual Withdrawal Amount and additional surrenders made in any Contract Year will be subject to the Contingent Deferred Sales Charge, and the prorated Distribution Charge as described on Page 3, if applicable.

The following provision replaces the existing "Full Surrender Prior to the Annuity Commencement Date" provision in the Surrender section of the contract:

Full Surrender Prior to the Annuity Commencement Date

At any time prior to the Annuity Commencement Date, You have the right to terminate the contract by submitting a written request to Us at the Administrative Office of the Company. In such event, the Surrender Value of the contract may be taken in the form of a cash settlement.

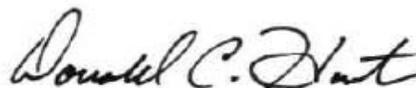
The Surrender Value of the contract is equal to the Contract Value less:

- a) any applicable Premium Taxes not previously deducted;
- b) the Annual Maintenance Fee as specified on Page 3;
- c) the Distribution Charge as specified on Page 3;
- d) any applicable Contingent Deferred Sales Charge shown on Page 3.

Signed for **Hartford Life Insurance Company**

[


David N. Levenson, President


Donald C. Hunt, Secretary

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