

SERFF Tracking Number: HARL-127056478 State: Arkansas
Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 48171
Company Tracking Number: IPD LA-PPA-JS-11
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Personal Pension Account Annuity Rider Endorsement
Project Name/Number: Personal Pension Account Annuity Rider Endorsement/LA-PPA-JS-11

Filing at a Glance

Company: Hartford Life and Annuity Insurance Company

Product Name: Personal Pension Account SERFF Tr Num: HARL-127056478 State: Arkansas

Annuity Rider Endorsement

TOI: A03I Individual Annuities - Deferred SERFF Status: Closed-Approved- State Tr Num: 48171
Variable Closed

Sub-TOI: A03I.002 Flexible Premium

Co Tr Num: IPD LA-PPA-JS-11 State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Kenneth Bach, Lindsay
Cooper, Tiffany Heist

Disposition Date: 03/09/2011

Cooper, Tiffany Heist

Date Submitted: 03/04/2011

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Personal Pension Account Annuity Rider Endorsement

Status of Filing in Domicile: Pending

Project Number: LA-PPA-JS-11

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 03/09/2011

State Status Changed: 03/09/2011

Deemer Date:

Created By: Tiffany Heist

Submitted By: Lindsay Cooper

Corresponding Filing Tracking Number:

Filing Description:

Hartford Life and Annuity Insurance Company - NAIC 71153-091; FEIN 39-1052598

Personal Pension Account Rider Endorsement LA-PPA-JS-11

Enclosed is the captioned Individual Variable Annuity policy form for your review and approval. This form is new and does not replace any previously approved form. This form will be used with our previously approved contracts as described below.

Please note that this form is identical to the form that we are submitting concurrently via a separate filing for the Hartford

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

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

LA-VA03 approved by your state on 01/21/2003.

LA-ASHARE03 approved by your state on 01/29/2003.

LA-NCDSC03 approved by your state on 02/20/2003.

Personal Pension Account Annuity Rider Endorsement: LA-PPA-JS-11. This form will be attached to the above mentioned policy forms for new IRA, Roth IRA and Non-qualified sales. There is no fee or charge for this endorsement. This endorsement adds a Joint and Last Survivor With Cash Refund annuity payout option to our previously approved Variable Annuity Contracts and Personal Pension Account Annuity Rider. The Personal Pension Account Annuity Rider LA-PPA-09 was approved by your state on 10/12/2009.

We have also enclosed an Actuarial Memorandum with additional details regarding the above referenced policy form(s).

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 bracketed items are variable and may be modified on a non-discriminatory basis. We have enclosed a Statement of Variables which describes the bracketing parameters.

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 this form.

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

Sincerely,
Kenneth Bach
Assistant Director
Annuity State Filing
(860) 843-7424
Kenneth.Bach@hartfordlife.com

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Company and Contact

Filing Contact Information

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 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	03/04/2011	45281642

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/09/2011	03/09/2011

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Disposition

Disposition Date: 03/09/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Statement of Variables		Yes
Form	Personal Pension Account Annuity Rider Endorsement		Yes

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Form Schedule

Lead Form Number: LA-PPA-JS-11

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	LA-PPA-JS-11	Policy/Cont ract/Fraternal Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	LA-PPA-JS-11.pdf



Hartford Life and Annuity Insurance Company
200 Hopmeadow Street
Simsbury, CT 06089

PERSONAL PENSION ACCOUNT ANNUITY RIDER ENDORSEMENT

This endorsement is issued as part of the contract to which it is attached (the "Contract"). This endorsement is effective on the date it is issued to You. Except where this endorsement provides otherwise, it is subject to all of the conditions and limitations of the Contract and the Personal Pension Account Annuity Rider. In the event of a conflict between the terms of this endorsement, the Personal Pension Account Annuity Rider and the Contract, the provisions of this endorsement shall prevail.

This endorsement modifies the Contract and the Personal Pension Account Annuity Rider. All Personal Pension Account Payouts will be paid under the Annuity Payout Option as specified in writing by You when the initial Contribution is made into Your Personal Pension Account. The Annuity Payout Option chosen by You may not be changed, unless approved by Us.

1. The following terms amend or supplement the **Definition of Certain Terms** of the Contract and the Personal Pension Account Annuity Rider:

Joint Annuitant - Upon annuitization or a Personal Pension Account Payout Start Date, as the case may be, a person other than the Annuitant on whose continuation of life annuity payments and/or Personal Pension Account Payouts may be made.

Premium Tax - The amount of tax, if any, We are charged by a federal, state, or other governmental entity on Deposits or any portion of the Total Balance that annuitizes. If subject to a Premium Tax, We may deduct the tax at the time We pay the tax to the applicable taxing authorities, at the time this Contract is surrendered, on each or any Personal Pension Account Payout Start Date and/or on the Annuity Commencement Date. If We deduct the tax after Your Deposits have been applied to the Accounts or Personal Pension Account, the tax will be deducted from such account(s) on a pro-rata basis.

Target Income Age – The year when Personal Pension Account Payouts are expected to begin. The Target Income Age varies based on whether the Second or Eighth Option was chosen as specified (i) in the Application or (ii) if later, in writing by You on the Valuation Day when the initial Contribution is made into Your Personal Pension Account. For the Second Option, the Target Income Age is determined based on the age of the Annuitant as of the Valuation Day when the initial Personal Pension Account Contribution is made and may not be later than [twenty] years from the Annuitant's age as of the Valuation Day when the initial Personal Pension Account Contribution is made or the Annuitant's [80th] birthday, whichever shall first occur. For the Eighth Option, the Target Income Age is determined based on the age of the oldest Annuitant as of the Valuation Day when the initial Personal Pension Account Contribution is made and may not be later than [twenty] years from the oldest Annuitant's age as of the Valuation Day when the initial Personal Pension Account Contribution is made or the oldest Annuitant's [80th] birthday, whichever shall first occur. We may reset Your Target Income Age to provide You with the maximum available Guarantee Window if You fail to do so.

2. The **Annuity Options** under **Settlement Provisions** of the Contract is amended to add the following:

EIGHTH OPTION – Joint and Last Survivor Life Annuity With a Cash Refund - Prior to the Annuity Commencement Date, this is an Annuity which provides for Personal Pension Account Payouts for as long as the Owner, Annuitant and the Joint Annuitant are alive based on [100%] of the applicable scheduled Payout Purchase Rate(s). The previously established Guarantee Window, Payout Purchase Rate(s), and Credited Interest Rate(s) will continue to apply for the duration of the Personal Pension Account Annuity Rider following the first death of the Owner, Annuitant or the Joint Annuitant. Personal Pension Account Payouts will cease with the death of the remaining survivor and any remaining Benefit Balance will be paid to the Beneficiary.

On or after the Annuity Commencement Date, this is an Annuity which provides for Personal Pension Account Payouts for as long as the Annuitant or Joint Annuitant is alive based on [100%] of the applicable scheduled Payout Purchase Rate(s). Personal Pension Account Payouts will cease with the death of the remaining survivor and any remaining Benefit Balance will be paid to the Beneficiary.

You must irrevocably designate a Joint Annuitant when electing this option. The Joint Annuitant must be the Annuitant's spouse (as defined in the Code). The Joint Annuitant must also be the sole Beneficiary, an Owner or Contingent Annuitant.

By electing this option, You will also be deemed to have elected spousal contract continuation not later than the first death of the Owner, Annuitant or Joint Annuitant.

This option is only available for fixed dollar Personal Pension Account Payouts and may not be combined with the Second Option – Life Annuity with Cash Refund.

You may make a one time election to convert to the Second Option upon completion of divorce proceedings provided that You become the sole, remaining Owner and Personal Pension Account Payouts have not commenced. The Target Income Age will be reset depending on whether it was initially established based on Your age or the age of Your Spouse. Credited Interest Rates and Payout Purchase Rates will also be reset based on the remaining Owner's age and gender as of the date of conversion.

3. The **Death Benefit Before the Annuity Commencement Date** provision of the Contract, as amended by Article I, section 13 of the Personal Pension Account Annuity Rider, is deleted and replaced with the following:

Death Benefit Before the Annuity Commencement Date (Second Option Only)

The Death Benefit payable is equal to the greater of the:

- a) Total Balance; or
- b) The greatest Death Benefit payable under the Personal Pension Account Annuity Rider, as amended by this endorsement, and any other rider or endorsement then made part of this Contract as specified by Us.

Payment of the Death Benefit will be subject to the restrictions contained in the "Distribution Requirements" section of the Contract.

4. The first sentence under the **Contributions to Your Personal Pension Account** provision appearing in Article II of the Personal Pension Account Annuity Rider is deleted and replaced with the following:

You may make subsequent Contributions until the earlier of:

- a) Your Annuity Commencement Date (even if Personal Pension Account Payouts have begun);
- b) Notification to Us of the death of the relevant Owner, Annuitant or Joint Annuitant, if applicable, pursuant to the applicable Annuity Payout Option; or
- c) The Valuation Day the Contract terminates.

5. The following sentence is added to the conclusion of the second paragraph of **Electing to Receive Personal Pension Account Payouts** provision appearing in Article II, section 2 of the Personal Pension Account Annuity Rider:

The age of the Annuitant's spouse in relation to the Annuitant will be used when establishing Payout Purchase Rates applicable during a Guarantee Window and as of each Personal Pension Account Payout Start Date for the purposes of the Eighth Option.

6. The fourth paragraph of **Electing to Receive Personal Pension Account Payouts** provision appearing in Article II, section 2 of the Personal Pension Account Annuity Rider is deleted.

7. The following provisions are added to the conclusion of the **Death Benefit** provision appearing in Article II, Section 4 of the Personal Pension Account Annuity Rider:

i) **Second Option.**

- a. **Before the Annuity Commencement Date.** Personal Pension Account Payouts will terminate on the Valuation Day when We are notified of the death of any of the following contract parties: Owner, any joint Owner or Annuitant; whereupon the Death Benefit shall become due and payable. Your Benefit Balance may then be converted into Contract Value and transferred to the Money Market Fund or paid as a lump sum without commutation. Unless We agree otherwise, Contract Value may not be reallocated back into the Personal Pension Account.

If the Contract is eligible to continue with the spouse as the Owner, and the Annuitant is still alive, the Benefit Balance may remain in the Personal Pension Account and no Death Benefit shall be payable until We are notified of the death of such spouse. The previously established Guarantee Window, Payout Purchase Rates, and Credited Interest Rates will then continue to apply. Alternatively, the spouse may elect to transfer the Benefit Balance to the Money Market Fund.

If the Contract is eligible to continue with the spouse as the Owner, and the surviving spouse has replaced the deceased Annuitant, the Benefit Balance will be converted into Contract Value and transferred to the Money Market Fund.

Commutation shall not apply to the conversion of Benefit Balance into Contract Value and transfer to the Money Market Fund following the death of the Owner, joint Owner or Annuitant.

- b. **After the Annuity Commencement Date.** Personal Pension Account Payouts will terminate on the Valuation Day when We are notified of the death of the Annuitant. The Death Benefit payable shall equal Your Benefit Balance as of such Valuation Day and any additional Death Benefit payable under any settlement option made part of this Contract as specified by Us.

ii) **Eighth Option.**

- a. **Before the Annuity Commencement Date.** The Personal Pension Account Death Benefit shall become due and payable on the Valuation Day when We are notified that the Owner, Annuitant and Joint Annuitant have all become deceased. No Death Benefit shall therefore be payable upon the first death of the Owner, Annuitant or Joint Annuitant. Your Personal Pension Account Payouts, Guarantee Window, Payout Purchase Rates, and Credited Interest Rates will then continue to apply until the Death Benefit becomes payable. The Death Benefit will be the greater of (x) the Total Balance as of the Valuation Day when We are notified that the Owner, Annuitant and Joint Annuitant have all become deceased, or (y) the greatest Death Benefit payable under the Personal Pension Account Annuity Rider, as amended by this endorsement, and any other rider or endorsement then made part of this Contract as specified by Us. Payment of the Death Benefit will be subject to the restrictions contained in the "Distribution Requirements" section of the Contract.

Alternatively, You may notify Us In Writing following the first death of the Owner, Annuitant or Joint Annuitant that You desire to rescind and irrevocably waive spousal contract continuation rights and receive the Death Benefit payable under any settlement option made part of this Contract as specified by Us. The Death Benefit shall equal the greater of (x) Total Balance, or (y) the greatest Death Benefit payable under the Personal Pension Account Annuity Rider, as amended by this endorsement, and any other rider or endorsement then made part of this Contract as specified by Us. Total Balance shall be reduced to reflect Personal Pension Account Payouts received between the first death and the payment of the Death Benefit. Payment of the Death Benefit will be subject to the restrictions contained in the "Distribution Requirements" section of the Contract.

- b. **After the Annuity Commencement Valuation Day.** The Death Benefit payable shall equal Your Benefit Balance as of the Valuation Day We are notified of the death of both the Annuitant and Joint Annuitant and any additional Death Benefit payable under any settlement option made part of this Contract as specified by Us.

8. The Table of Minimum Guaranteed Payout Purchase Rates is amended to include the following additional table with respect to the Eighth Option only:

Joint and Last Survivor with Cash Refund Annuity Option											
(Minimum monthly income payment for \$1,000 of premium)											
Rates Do Not Reflect Any Age Setback											
Age of Male Annuitant at Commencement	Age of Female/Joint Annuitant at Commencement										
	35	40	45	50	55	60	65	70	75	80	85
35	\$2.18	\$2.22	\$2.26	\$2.29	\$2.30	\$2.31	\$2.32	\$2.32	\$2.32	\$2.31	\$2.31
40	\$2.21	\$2.27	\$2.33	\$2.38	\$2.42	\$2.44	\$2.45	\$2.45	\$2.45	\$2.45	\$2.44
45	\$2.24	\$2.32	\$2.41	\$2.49	\$2.56	\$2.60	\$2.62	\$2.63	\$2.63	\$2.62	\$2.62
50	\$2.27	\$2.36	\$2.48	\$2.60	\$2.70	\$2.78	\$2.83	\$2.85	\$2.85	\$2.85	\$2.85
55	\$2.28	\$2.39	\$2.53	\$2.68	\$2.83	\$2.96	\$3.05	\$3.11	\$3.13	\$3.13	\$3.12
60	\$2.29	\$2.40	\$2.56	\$2.74	\$2.93	\$3.12	\$3.28	\$3.40	\$3.45	\$3.47	\$3.47
65	\$2.29	\$2.41	\$2.57	\$2.77	\$3.00	\$3.24	\$3.49	\$3.70	\$3.83	\$3.89	\$3.90
70	\$2.29	\$2.41	\$2.57	\$2.78	\$3.03	\$3.32	\$3.64	\$3.96	\$4.22	\$4.37	\$4.43
75	\$2.29	\$2.41	\$2.57	\$2.78	\$3.03	\$3.35	\$3.72	\$4.15	\$4.56	\$4.89	\$5.07
80	\$2.29	\$2.41	\$2.57	\$2.78	\$3.03	\$3.35	\$3.76	\$4.24	\$4.80	\$5.34	\$5.74
85	\$2.29	\$2.41	\$2.57	\$2.77	\$3.03	\$3.35	\$3.76	\$4.28	\$4.92	\$5.65	\$6.34

* Setback Age - The Minimum Guaranteed Payout Purchase Rates are age dependent. The amount of the payment will be based on the age of the Annuitant and Joint Annuitant, less the age set-back period that is a specified number of years younger than the Annuitant's and Joint Annuitant's attained age. The factors will utilize a 10 year set-back to determine the revised age. Payments for any available annuity payment frequency, age, or combination of ages not shown will be quoted upon request.

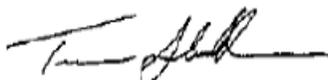
Except as hereinabove and hereinbefore modified, all other terms and conditions of the Contract and the Personal Pension Account Annuity Rider shall be and remain in full force and effect.

Signed for **Hartford Life and Annuity Insurance Company**

[



David N. Levenson, *President*



Terence Shields, *Corporate Secretary*]

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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Statement of Variables

Comments:

Attachment:

LA-PPA-JS-11 (SOV).pdf

Hartford Life and Annuity Insurance Company
Individual Flexible Premium Variable Annuity
Personal Pension Account Annuity Rider Endorsement - Form Number LA-PPA-JS-11
February 25, 2011

The bracketed items are variable and may be modified on a non-discriminatory basis. The following information describes the usage and possible future modifications to the bracketed variable material of the captioned policy form.

PAGE NUMBER	VARIABLE ITEM	DESCRIPTION
1	Target Income Age, [x] years	For new issues, we may change the bracketed amount displayed to another amount. This variable item will have the following range: Minimum = 1 year Maximum = 30 years This information cannot be changed after issue.
1	Target Income Age, [x] birthday	For new issues, we may change the bracketed amount displayed to another amount. This variable item will have the following range: Minimum = 70th Maximum = 90th This information cannot be changed after issue.
2	Prior to the Annuity Commencement Date, this is an Annuity which provides for Personal Pension Account Payouts for as long as the Owner, Annuitant and the Joint Annuitant are alive based on [100%] of the applicable scheduled Payout Purchase Rate(s).	For new issues, we may change the bracketed amount displayed to another amount. This variable item will have the following range: Minimum = 25.00% Maximum = 100.00% This information cannot be changed after issue.

2	<p>On or after the Annuity Commencement Date, this is an Annuity which provides for Personal Pension Account Payouts for as long as the Annuitant or Joint Annuitant is alive based on [100%] of the applicable scheduled Payout Purchase Rate(s).</p>	<p>For new issues, we may change the bracketed amount displayed to another amount.</p> <p>This variable item will have the following range:</p> <p style="padding-left: 40px;">Minimum = 10.00%</p> <p style="padding-left: 40px;">Maximum = 100.00%</p> <p>This information cannot be changed after issue.</p>
4	<p>Signatures</p>	<p>The signatures and titles are those in effect and over time may change. The signatures and titles will be of those officers applicable at the time the Rider is issued.</p>