

SERFF Tracking Number: HARL-127287838 State: Arkansas
 Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number: 49118
 Company Tracking Number: 1342(3A)REV
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: Revised Specification Page for Ind Flex Prem Adj Life Ins Policy w/Index Linked Interest Crediting feature
 Project Name/Number: Revised Specification Page for Ind Flex Prem Adj Life Ins Policy w/Index Linked Interest Crediting feature /1342(3A)Rev

Filing at a Glance

Company: Hartford Life and Annuity Insurance Company

Product Name: Revised Specification Page for SERFF Tr Num: HARL-127287838 State: Arkansas

Ind Flex Prem Adj Life Ins Policy w/Index

Linked Interest Crediting feature

TOI: L09I Individual Life - Flexible Premium

Adjustable Life

Sub-TOI: L09I.001 Single Life

Filing Type: Form

SERFF Status: Closed-Approved-

Closed

Co Tr Num: 1342(3A)REV

Authors: Jane Chapman, Roberta

Chu, Barbara Warren

Date Submitted: 06/23/2011

State Tr Num: 49118

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 06/27/2011

Disposition Status: Approved-

Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Revised Specification Page for Ind Flex Prem Adj Life
 Ins Policy w/Index Linked Interest Crediting feature

Project Number: 1342(3A)Rev

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Roberta Chu

Filing Description:

We are submitting the subject form for your review and approval. This is a new form and will be used for new issues only (not for inforce business).

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 06/22/2011

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 06/27/2011

State Status Changed: 06/27/2011

Created By: Roberta Chu

Corresponding Filing Tracking Number:

The submission consists of policy specifications page 3A, which will be used with new issues of our Flexible Premium Adjustable Life Insurance Policy with an Index-Linked Interest Crediting Feature LA-1342(10) as previously approved by

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the Department on 08/03/2010 under State Tr Num: 46339, HARL-126685910.

We are submitting a revised page 3A in order to clarify the initial Sweep Transaction Date. Previously, the Sweep Transaction Date field indicated the initial and subsequent dates would be the 15th day of each calendar month. The language is being revised to indicate the initial Sweep Transaction Date will occur on the 15th day of the month following the later of the end of the free look period or the date we receive all necessary delivery requirements. Thereafter, the Sweep Transaction Date will be the 15th day of each calendar month.

Please note that the index, actuarial and other addendum materials included in the original submission are not affected by this change.

Variable text is enclosed in brackets. See the Statement of Variability. Additionally, changes in printing technology may periodically slightly alter form format. We reserve the right to make such changes without re-filing.

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

Best regards,

Roberta M. Chu, AIRC
Sr Compliance Specialist, ILD Compliance
Phone: (800) 503-3150 or direct (860) 843-4317
Fax: (860) 843-8547
E-Mail: roberta.chu@thehartford.com

Company and Contact

Filing Contact Information

Roberta Chu, Contract Analyst roberta.chu@hartfordlife.com
200 HopmeadowRd 860-843-4317 [Phone]
Simsbury, CT 06089 860-843-5194 [FAX]

Filing Company Information

Hartford Life and Annuity Insurance Company CoCode: 71153 State of Domicile: Connecticut
200 Hopmeadow Street Group Code: 91 Company Type: Life
Simsbury, CT 06089 Group Name: State ID Number:
(860) 547-5000 ext. [Phone] FEIN Number: 39-1052598

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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	06/23/2011	49029141

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/27/2011	06/27/2011

SERFF Tracking Number: HARK-127287838 *State:* Arkansas
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Disposition

Disposition Date: 06/27/2011

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		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Statement of Variability		Yes
Form	Specification Page		Yes

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Form Schedule

Lead Form Number: 1342(3A)Rev

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	1342(3A)Rev	Schedule Pages	Specification Page	Initial		0.000	1342(3A)Rev.pdf

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 initial Sweep Transaction Date under the Policy will occur on the [15 th] day of the month following the later of: (a) the end of the free look period shown in the Right to Examine Policy provision; or (b) the date We receive In Good Order at our individual life operations address shown on the first page of the Policy all necessary delivery requirements including Your acceptance of the Policy. Thereafter, the Sweep Transaction Date will be 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.

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments: The applicable Certification for this type of submission is attached.		
Attachment: AR Certification - Rule 19.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: n/a - this is a specification page submission.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Health - Actuarial Justification		
Bypass Reason: n/a - this is not a health submission.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Outline of Coverage		
Bypass Reason: n/a - this is not a health submission.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability		
Comments:		
Attachment:		

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SOV.pdf

**ARKANSAS
POLICY FORM CERTIFICATION**

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY

Form Number(s): 1342(3A)Rev

Form Title(s): Specification Page

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:



Lenore Paoli, AVP, ILD Compliance

June 23, 2011

Date

Hartford Life and Annuity Insurance Company
Statement of Variability for
Specification Page form number: 1342(3A)Rev
for
Individual Flexible Premium Adjustable Life Policy with Index-Linked Crediting Feature

Variable Text Denoted by Square Brackets
Date: June 16, 2011

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.

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 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.