

SERFF Tracking Number: HARL-127866452 State: Arkansas  
 Filing Company: Hartford Life and Annuity Insurance Company State Tracking Number:  
 Company Tracking Number: 1366(3A)REV  
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
 Adjustable Life  
 Product Name: Flexible Premium Adjustable Life Insurance Policy with an Optional Indexed Linked Interest Crediting Feature Revised  
 Specification Page for Founders Plus  
 Project Name/Number: Founders Plus Revised Specification Page/1366(3A)Rev

## Filing at a Glance

Company: Hartford Life and Annuity Insurance Company

Product Name: Flexible Premium Adjustable SERFF Tr Num: HARL-127866452 State: Arkansas

Life Insurance Policy with an Optional Indexed

Linked Interest Crediting Feature Revised

Specification Page for Founders Plus

TOI: L09I Individual Life - Flexible Premium

SERFF Status: Closed-Approved- State Tr Num:

Adjustable Life

Closed

Sub-TOI: L09I.001 Single Life

Co Tr Num: 1366(3A)REV

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Jane Chapman, Roberta

Disposition Date: 01/09/2012

Chu, Barbara Warren

Date Submitted: 01/04/2012

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Founders Plus Revised Specification Page

Status of Filing in Domicile: Authorized

Project Number: 1366(3A)Rev

Date Approved in Domicile: 12/15/2011

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: 01/09/2012

State Status Changed: 01/09/2012

Deemer Date:

Created By: Roberta Chu

Submitted By: Roberta Chu

Corresponding Filing Tracking Number:

Filing Description:

We are submitting the subject form for your review and approval.

The submission consists of a new policy specification page which will be used for new issues of our Flexible Premium Adjustable Life Insurance Policy with an Optional Index-Linked Interest Crediting Feature, LA-1366(11), previously

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approved by the Department on 09/15/2011 under HARL-127301607.

FYI - Please note we are also submitting a similar specification page for new issues of another previously approved Flexible Premium Adjustable Life Insurance Policy with an Index-Linked Crediting Feature. We suggest you review these two submissions together, thank you.

The revised specification Page 3A for new issues is distinguished by the suffix 'Rev' in the form number. We are revising the Premium Charge so that it will not be deducted from any premium payments received in the first year. Beginning in policy month 13, we will begin deducting (from the Account Value) the premium charge for those premium payments made in the first year. The charge will be spread out in equal monthly installments over the next 48 months. Since the only expense charges that can be included in the Monthly Deduction Amount according to the policy is a monthly administrative charge and a monthly per \$1,000 charge, we have redefined the monthly per \$1,000 charge in months 13 through 60 to include this premium charge deduction (see specification Page 3A 'Rev' for the calculation). This 'deferral' of the premium charge will generally result in higher liquidity for the Policy Owner in early years and, in some instances, better values over the life of the Policy. We would like to note that we have not changed any other Policy charges.

Variable text is enclosed in brackets and will vary based on issue specific information. Refer to the Statement of Variability for the description of the bracketing parameters. Additionally, changes in printing technology may periodically slightly alter form format. We reserve the right to make such changes without re-filing.

The submission includes the Actuarial Memorandum and any addendum materials and certifications that may be required by your state.

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

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## 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

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: \$50/form  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Life and Annuity Insurance Company	\$50.00	01/04/2012	55013654

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	01/09/2012	01/09/2012

*SERFF Tracking Number:*      *HARL-127866452*                      *State:*                      *Arkansas*  
*Filing Company:*              *Hartford Life and Annuity Insurance Company*      *State Tracking Number:*  
*Company Tracking Number:*      *1366(3A)REV*  
*TOI:*                      *L09I Individual Life - Flexible Premium*              *Sub-TOI:*                      *L09I.001 Single Life*  
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*Project Name/Number:*              *Founders Plus Revised Specification Page/1366(3A)Rev*

## **Disposition**

Disposition Date: 01/09/2012

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
Supporting Document	Actuarial Memorandum		No
Form	Specification Page		Yes

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## Form Schedule

**Lead Form Number: 1366(3A)Rev**

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	1366(3A)Rev	Schedule Pages	Specification Page	Initial		0.000	1366(3A)Rev.pdf

**POLICY SPECIFICATIONS**

**POLICY CHARGES**

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**DEDUCTIONS FROM PREMIUM PAYMENTS**

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**TYPE OF CHARGE**

	<b>POLICY YEARS</b>	<b>PERCENT OF PREMIUMS PAID</b>
<b>Maximum Premium Charge:</b>	1	0.00%
	2+	4.00%

		<b>PERCENT OF PREMIUMS PAID</b>
<b>Tax Charge:</b>	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.

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**MAXIMUM DEDUCTIONS FROM ACCOUNT VALUE**

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	<b>POLICY YEARS</b>	<b>CHARGE OR PERCENT OF VALUE</b>
<b>Monthly Administrative Charge:</b>	ALL	\$10.00 PER MONTH
<b>Monthly Per \$1,000 Charge Rate*:</b>	1	[0.1474]
	2-5	[0.1474] PLUS THE DEFERRED PREMIUM CHARGE FACTOR**
	6-7	[0.1474]

\*THE MONTHLY PER \$1,000 CHARGE WILL EQUAL THE PRODUCT OF THE MONTHLY PER \$1,000 CHARGE RATE MULTIPLIED BY ONE-THOUSANDTH OF THE INITIAL FACE AMOUNT

\*\*THE DEFERRED PREMIUM CHARGE FACTOR EQUALS THE TOTAL PREMIUMS PAID IN POLICY YEAR ONE DIVIDED BY 120% OF THE INITIAL FACE AMOUNT

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## Supporting Document Schedules

**Item Status:** **Status Date:**

**Satisfied - Item:** Flesch Certification

**Comments:**

**Attachments:**

AR Certification Actuarial - Bulletin 11-83 (Non-Guaranteed Elements).pdf  
 AR Certification Actuarial - Reg 34 (UL).pdf  
 CONSENT TO SUBMIT RATES (Bulletin 11-83).pdf  
 AR Certification IUL Guidelines.pdf  
 AR Certification - Rule 19 (Unfair Discrim).pdf

**Item Status:** **Status Date:**

**Bypassed - Item:** Application

**Bypass Reason:** n/a for this specification page submission.

**Comments:**

**Item Status:** **Status Date:**

**Bypassed - Item:** Health - Actuarial Justification

**Bypass Reason:** n/a - this is not a health product.

**Comments:**

**Item Status:** **Status Date:**

**Bypassed - Item:** Outline of Coverage

**Bypass Reason:** n/a - this is not a health product.

**Comments:**

**Item Status:** **Status**

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**Date:**

**Satisfied - Item:** Statement of Variability

**Comments:**

**Attachment:**

SOV Revised Page 3A.pdf

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** Actuarial Memorandum

**Comments:**

**Attachments:**

AR F+ Feb2012 ActMemo - Base corrected 12.23.2011 complete.pdf

Founder's Plus\_CURRMORTTIER1.pdf

Founder's Plus\_CURRMORTTIER2.pdf

Founder's Plus\_TIER1RATIO.pdf

**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.



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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.



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



**CERTIFICATION OF COMPLIANCE  
WITH EXTERNAL-INDEXED CONTRACT GUIDELINES”  
HARTFORD LIFE AND ANNUITY INSURANCE COMPANY**

I hereby certify that these guidelines have been reviewed and that this submission complies with External Indexed Guidelines.



Lenore Paoli, AVP & Chief Compliance Officer

**ARKANSAS  
POLICY FORM CERTIFICATION**

**HARTFORD LIFE AND ANNUITY INSURANCE COMPANY**

Form Number(s): 1366(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:



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Lenore Paoli, AVP and Chief Compliance Officer, IL Compliance

January 3, 2012

Date

**Hartford Life and Annuity Insurance Company**  
**Statement of Variability for:**  
**Revised Policy Specification Page 3A, form number:**  
**1366(3A)Rev**

**For Individual Flexible Premium Adjustable Life Insurance Policy with an Optional Index-Linked Crediting Feature**

**Variable Text Denoted by Square Brackets**  
**Date: December 2, 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. In addition, the following will only be changed upon prior approval:

- Guaranteed maximum expense charges.

In addition to the item 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 3A Policy Specifications**

<b>DEDUCTIONS FROM PREMIUM PAYMENTS</b>	
<b>Tax charge</b>	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.
<b>MAXIMUM DEDUCTIONS FROM ACCOUNT VALUE</b>	
<b>Monthly Per \$1,000 Charge Rate</b>	Range: 0.0600 to 3.0500 - will vary based on a combination of the Insured's age, gender (if applicable), underwriting class, death benefit option, and policy duration. Any change to the maximum charge for new issues will be filed for approval prior to use.