

SERFF Tracking Number: HARL-127975583 State: Arkansas  
 Filing Company: Hartford Life Insurance Company State Tracking Number:  
 Company Tracking Number: IPD-HL-21328  
 TOI: A08G Group Annuities - Unallocated Sub-TOI: A08G.001 Funding Agreement  
 Product Name: Group Variable Funding Agreement Endorsement  
 Project Name/Number: GMIR Endorsement/HL-21328

## Filing at a Glance

Company: Hartford Life Insurance Company

Product Name: Group Variable Funding Agreement Endorsement SERFF Tr Num: HARL-127975583 State: Arkansas

TOI: A08G Group Annuities - Unallocated

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

Sub-TOI: A08G.001 Funding Agreement

Co Tr Num: IPD-HL-21328 State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Anthony DePaolis, Ginger Morgan, Joyce Schiaffo Disposition Date: 01/23/2012

Date Submitted: 01/17/2012

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: GMIR Endorsement

Status of Filing in Domicile: Pending

Project Number: HL-21328

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Employer, Trust

Overall Rate Impact:

Filing Status Changed: 01/23/2012

State Status Changed: 01/23/2012

Deemer Date:

Created By: Joyce Schiaffo

Submitted By: Joyce Schiaffo

Corresponding Filing Tracking Number:

Filing Description:

Attached for your review and approval on a general-use basis is Group Variable Funding Agreement Endorsement Form HL-21328. This Endorsement is to be issued in conjunction with Group Variable Funding Agreement Form HL-20326.

Group Variable Funding Agreement Endorsement Form HL-21328 will be used to modify existing approved language that appears in the Group Variable Funding Agreement. The language appearing in Item I. of the Endorsement adds the definitions of the "Declared Interest Rate" and the "Minimum Guaranteed Interest Rate" to the Group Variable Funding Agreement "Definitions Section 1.0" and sets forth the applicable rates and methodology. Item II. replaces the

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“Fixed Account” section in the Contract Specifications. Finally, Item III is modified to clarify the calculation method of the Net Investment Factor by substituting the word “less” in lieu of “multiplied by” in (a) 2.

All variable items have been bracketed. A description of variable material has been provided.

This Endorsement will only be issued to new Group Variable Funding Agreements.

Subsequent to your approval, any or all of the language that appears in the Endorsement may appear in the form of this Endorsement or may be inserted directly into the language of Group Variable Funding Agreement Form HL-20326, which was approved by your department on January 6, 2009.

Should you have any questions, please feel free to contact me as noted below. Thank you for your attention to this submission.

Very Truly Yours,

Joyce J. Schiaffo  
Sr Specialist Contracts Compliance  
Retirement Plans Group  
860.843.7708  
Joyce.schiaffo@thehartford.com

## Company and Contact

### Filing Contact Information

Schiaffo Joyce, Compliance/Contract Consultant  
joyce.schiaffo@hartfordlife.com  
200 Hopmeadow Street  
860-843-7708 [Phone]  
Simsbury, CT 06089  
860-843-8014 [FAX]

### Filing Company Information

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

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: Fee for filing an endorsement  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Life Insurance Company	\$50.00	01/17/2012	55517370

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/23/2012	01/23/2012

*SERFF Tracking Number:*      *HARL-127975583*                      *State:*                      *Arkansas*  
*Filing Company:*              *Hartford Life Insurance Company*              *State Tracking Number:*  
*Company Tracking Number:*      *IPD-HL-21328*  
*TOI:*                      *A08G Group Annuities - Unallocated*              *Sub-TOI:*                      *A08G.001 Funding Agreement*  
*Product Name:*              *Group Variable Funding Agreement Endorsement*  
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## **Disposition**

Disposition Date: 01/23/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.



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## Form Schedule

### Lead Form Number: HL-21328

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	HL-21328	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		0.000	HL-21328 GVFA Endorsement.pdf



## Hartford Life

### ENDORSEMENT

This Endorsement shall be issued as part of the Group Variable Funding Agreement (hereinafter referred to as the “Agreement”) to which it is attached and is effective on the Contract Effective Date.

I. **Section 1.0 Definitions** of the Agreement is hereby amended by the addition of the following:

“**Declared Interest Rate**- An annual effective rate of interest that we establish from time to time at our discretion. We will establish the applicable Declared Interest Rate before the start of each period to which the rate applies under this Agreement. We may, from time to time, credit interest at a rate higher than the applicable Declared Interest Rate. The Declared Interest Rate will never be less than the applicable Minimum Guaranteed Interest Rate.

**Minimum Guaranteed Interest Rate**- The initial Minimum Guaranteed Interest Rate under this Contract is an annual effective rate equal to [1.00%]<sub>var 1</sub> and will remain in effect until [December 31, 2012]<sub>var 2</sub>. After this Agreement is issued the Minimum Guaranteed Interest Rate will be re-determined annually so that it equals an annual effective rate of the lesser of (i) and (ii) below but not less than (iii), where:

(i) equals 3.00 percent, and

(ii) equals (a) the average of the five-year Constant Maturity Treasury Rate reported by the federal reserve using the most recent 12 month-end values ending on the October 31st prior to the redetermination date rounded to the nearest 0.05%, minus

(b) 1.25 percent, and

(iii) equals the minimum rate required to be credited as of the redetermination date by the relevant nonforfeiture law in the jurisdiction in which the contract is issued (or if no such law is applicable, the rate required for individual annuity contracts by the NAIC Standard Nonforfeiture Law),

and where the resulting Minimum Guaranteed Interest Rate is not less than [1.00%]<sub>var 3</sub>.”

II. The Group Variable Funding Agreement Specifications “**Fixed Account Crediting of Interest**” is hereby replaced with the following:

“**Fixed Account Crediting of Interest:** We credit your new Contributions with interest at a rate not less than the Declared Interest Rate for the calendar quarter in which they are received. We guarantee the Declared Interest Rate applicable to any calendar quarter to the end of that calendar year.

For each subsequent calendar year, we will credit your existing Fixed Account value with interest at a rate not less than the Declared Interest Rate for that calendar year. ”

III. **Section 6.0, Valuation Provisions**, paragraph 6.4(a) of the Group Variable Funding Agreement is hereby replaced with the following:

“(a) **Method One**

The Net Investment Factor for each Sub-Account equals:

- (1) the net asset value per share plus applicable distributions per share of the corresponding Fund at the end of the current Valuation Day; divided by
- (2) the net asset value per share of the corresponding Fund at the end of the prior Valuation Day; less
- (3) the daily expense factor for the Program and Administrative Charge and any other applicable charges adjusted for the number of days in the period.

If you select Method One, we deduct the Program and Administrative Charge, and any other applicable charges, when Accumulation Unit values are determined each Valuation Day. ”

Signed by Hartford Life Insurance Company:

[



**David N. Levenson, *President***



**Terence Shields, *Corporate Secretary***] var 3

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Flesch Certification		
<b>Bypass Reason:</b> Not applicable to this filing		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> Not applicable to this filing		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Life & Annuity - Actuarial Memo		
<b>Comments:</b> Please see attached file		
<b>Attachment:</b> Actuarial Memorandum GFA Endorsement.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Description of Variable Material		
<b>Comments:</b> Please see attached file		
<b>Attachment:</b> HL-21328 DVM.pdf		

Variable Material for  
Endorsement HL-21328

Page	Variable Item	Description
1	1	This variable item will appear as shown or be revised to reflect the initial minimum guaranteed interest rate under the contract. In no event will the initial minimum guaranteed interest rate be less than the minimum guaranteed rate calculated in accordance with your state's current standard non-forfeiture law as of the date on which the contract is issued. If your state does not have a non-forfeiture law, the initial minimum guaranteed rate will not be less than the minimum guaranteed rate calculated in accordance with the NAIC Model Non-forfeiture Law for Annuities as of the date on which the contract is issued.
1	2	This variable item will reflect the end date of the initial minimum guaranteed rate, which will in no event be earlier than December 31 of the year as of which the contract is issued.
1	3	This variable item will appear as shown or be revised to reflect a different rate which will never be less than the floor rate under your state's standard non-forfeiture law as of the date on which the contract is issued. If your state does not have a non-forfeiture law, the rate to be included will be equal to the floor rate under the NAIC Model Non-forfeiture Law for Annuities as of the date on which the contract is issued.
2	4	The signatures will be those of the appropriate officers of the Company at the time the endorsement is issued. Those shown are those in effect at this time, but over time may change. In the event the title of an officer signing the endorsement changes, any new title utilized will be the title of an officer of the Company.