

State: Arkansas **Filing Company:** Hartford Life and Annuity Insurance Company
TOI/Sub-TOI: L09I Individual Life - Flexible Premium Adjustable Life/L09I.002 Joint (Last Survivor)
Product Name: Last Survivor Flexible Premium Adjustable Life Insurance Policy with an Optional Index Linked Interest Crediting feature
Project Name/Number: Last Survivor Flexible Premium Adjustable Life Insurance Policy with an Optional Index Linked Interest Crediting feature/LA-1379(12)

Filing at a Glance

Company: Hartford Life and Annuity Insurance Company
Product Name: Last Survivor Flexible Premium Adjustable Life Insurance Policy with an Optional Index Linked Interest Crediting feature
State: Arkansas
TOI: L09I Individual Life - Flexible Premium Adjustable Life
Sub-TOI: L09I.002 Joint (Last Survivor)
Filing Type: Form
Date Submitted: 09/20/2012
SERFF Tr Num: HARL-128650905
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: LA-1379(12)
Implementation: On Approval
Date Requested:
Author(s): Jane Chapman, Roberta Chu, Barbara Warren
Reviewer(s): Linda Bird (primary)
Disposition Date: 09/27/2012
Disposition Status: Approved-Closed
Implementation Date:
State Filing Description:

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General Information

Project Name: Last Survivor Flexible Premium Adjustable Life Insurance Policy with an Optional Index Linked Interest Crediting feature Status of Filing in Domicile: Pending

Project Number: LA-1379(12)

Date Approved in Domicile: 08/24/2012

Requested Filing Mode: Review & Approval

Domicile Status Comments: CT is our state of domicile

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 09/27/2012

State Status Changed: 09/27/2012

Deemer Date:

Created By: Barbara Warren

Submitted By: Barbara Warren

Corresponding Filing Tracking Number:

Filing Description:

LA-1379(12)-Last Survivor Flexible Premium Adjustable Life Insurance Policy

LA-1380(12)-Policy Protection Rider

We are submitting the subject forms for your review and approval. The forms are new and are not intended to replace any forms previously approved by the Department

The submitted form is similar to the previously approved single life form which was recently approved under Serff Tr Num: HARL-127301607.

The Policy is an Last Survivor Individual Flexible Premium Adjustable Life Insurance Policy with an Optional Index Linked Interest Crediting feature. The policy will be marketed on an individual basis to the general public, solicited to individuals ages 20-85 through licensed agents and brokers. The policy is subject to our normal underwriting requirements and will be marketed with an illustration. At the time of application for the Policy, the Policy owner may choose to direct 100% of premium payments to the Fixed Account or 100% to the Index Account (referred to in the Policy as the "Plus Account. In addition, while the policy is in-force, the owner may re-direct all account value and future premium to the fixed account or the plus account and vice versa, as described in the Policy.

Amounts in the Plus Account will be credited with interest during the Segment Term and at Segment maturity, if any. The earnings of the index account will be tied to the performance of the industry index shown in the Policy Specifications as well as the factors that are used to determine index interest. The Index, interest credited, and other terms and provisions relative to the index are described in the Policy.

The Policy is not registered as a variable life insurance product with the Securities and Exchange Commission. We certify that any change in the Index used or if the calculation of the Index is changed substantially, such change will be filed for approval prior to use.

Additionally, this submission contains a Policy Protection Rider and corresponding specification pages included in the policy. The rider provides a "shadow account" type of No Lapse Guarantee feature and defines a reference amount equal to an accumulation of premiums at specified minimum interest rates and specified maximum expenses and/or costs of insurance. The interest rates, expenses and costs used for the shadow account are different than those specified in the policy for purposes of calculating the policy value. Whenever the monthly deduction cannot be paid by the policy value, the shadow account reference amount is checked. If the reference amount is above zero, the policy remains in force. This rider is identical

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to the single life version previously approved under Serff Tr Num: HARL-127301607.

For Variable text is enclosed in brackets and described in the Statements of Variability accompanying this filing. The Policy Specifications are completed in John Doe fashion.

Also included in this submission is the following supplemental filing information:

- An Actuarial Memorandum for the policy and supporting documentation
- An Actuarial Memorandum for the Policy Protection Rider
- Readability Certification, if so required.

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

Company and Contact

Filing Contact Information

Barbara Warren, Contact Analyst barbara.warren@hartfordlife.com
 200 hopmeadow rd 860-843-6437 [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: \$100.00
 Retaliatory? No
 Fee Explanation: \$50/form=\$100
 Per Company: No

| Company | Amount | Date Processed | Transaction # |
|---|----------|----------------|---------------|
| Hartford Life and Annuity Insurance Company | \$100.00 | 09/20/2012 | 62884137 |

SERFF Tracking #:

HARL-128650905

State Tracking #:

Company Tracking #:

LA-1379(12)

State:

Arkansas

Filing Company:

Hartford Life and Annuity Insurance Company

TOI/Sub-TOI:

L09I Individual Life - Flexible Premium Adjustable Life/L09I.002 Joint (Last Survivor)

Product Name:

Last Survivor Flexible Premium Adjustable Life Insurance Policy with an Optional Index Linked Interest Crediting feature

Project Name/Number:

Last Survivor Flexible Premium Adjustable Life Insurance Policy with an Optional Index Linked Interest Crediting feature/LA-1379(12)

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|-----------------|------------|------------|----------------|
| Approved-Closed | Linda Bird | 09/27/2012 | 09/27/2012 |

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Disposition

Disposition Date: 09/27/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---------------------|---|----------------------|---------------|
| Supporting Document | Flesch Certification | | Yes |
| Supporting Document | Application | | Yes |
| Supporting Document | Health - Actuarial Justification | | No |
| Supporting Document | Outline of Coverage | | No |
| Supporting Document | F+ Joint Actuarial Memorandums | | No |
| Supporting Document | Illustration Certification | | Yes |
| Supporting Document | SOV | | Yes |
| Supporting Document | External Indexed UL Certifications | | Yes |
| Form | Individual Flexible Premium Adjustable Life Insurance Policy with an Optional Index Linked Interest Crediting feature | | Yes |
| Form | Policy Protection Rider | | Yes |

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Form Schedule

Lead Form Number: LA-1379(12)

| Item No. | Schedule Item Status | Form Number | Form Type | Form Name | Action/Action Specific Data | Readability Score | Attachments |
|----------|----------------------|-------------|-----------|---|-----------------------------|-------------------|------------------------|
| 1 | | LA-1379(12) | POLA | Individual Flexible Premium Adjustable Life Insurance Policy with an Optional Index Linked Interest Crediting feature | Initial: | 50.500 | LA-1379(12) for AR.pdf |
| 2 | | LA-1380(12) | POLA | Policy Protection Rider | Initial: | 50.200 | LA-1380(12).pdf |

Form Type Legend:

| | | | |
|-------------|---|-------------|--|
| ADV | Advertising | AEF | Application/Enrollment Form |
| CER | Certificate | CERA | Certificate Amendment, Insert Page, Endorsement or Rider |
| DDP | Data/Declaration Pages | FND | Funding Agreement (Annuity, Individual and Group) |
| MTX | Matrix | NOC | Notice of Coverage |
| OTH | Other | OUT | Outline of Coverage |
| PJK | Policy Jacket | POL | Policy/Contract/Fraternal Certificate |
| POLA | Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider | SCH | Schedule Pages |

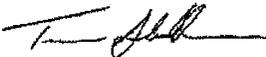
HARTFORD LIFE AND ANNUITY INSURANCE COMPANY
Hartford, Connecticut 06104-2999
(A stock insurance company)
(the "Company")

For more information or assistance regarding Your Policy, You may contact Us at the following address:

Individual Life Operations
[P.O. Box 64582
St. Paul, Minnesota 55164-0582]
Telephone Number: [1-800-243-5433]
Email Address: [Lifeservice@hartfordlife.com]

We will pay the Death Proceeds to the Beneficiary if the Last Surviving Insured dies while this Policy is in force. Payment will be made after We receive Due Proof of Death of the Last Surviving Insured, at Our Individual Life Operations facility in St. Paul, Minnesota.

Signed for the Company by

[
 
David N. Levenson, *President* Terence Shields, *Corporate Secretary*]

READ YOUR POLICY CAREFULLY

This is a legal contract between You and Us.

RIGHT TO EXAMINE POLICY

We want You to be satisfied with the Policy You have purchased. We urge You to examine it closely. If, for any reason You are not satisfied, You may deliver or mail the Policy to Us or to the producer from whom it was purchased anytime during Your free look period. Your free look period begins on the day You receive Your Policy and ends ten days after You receive it. In such an event, the Policy will be rescinded and We will pay an amount equal to the total premiums paid for the Policy, including any fees and charges, less any Indebtedness and Withdrawals. Cancellation of the Policy makes the Policy void from its inception.

Adjustable Death Benefit
Death Proceeds Payable at Death of the Last Surviving Insured
Cash Surrender Value Payable upon Surrender
Premiums Payable as shown on Page 3
Optional Index-Linked Interest Crediting Feature
Non-Participating

Values provided under the Policy may increase or decrease due to changes in interest credited to the Fixed Account and/or the Plus Account, Policy Charges and Cost of Insurance Rates. While the Policy values may be affected by an external index, the Policy does not participate in any stock or equity investments.

**LAST SURVIVOR FLEXIBLE PREMIUM
ADJUSTABLE LIFE INSURANCE POLICY
WITH AN OPTIONAL INDEX-LINKED INTEREST CREDITING FEATURE**



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POLICY SPECIFICATIONS

POLICY INFORMATION

Policy Type: LAST SURVIVOR FLEXIBLE PREMIUM ADJUSTABLE LIFE WITH AN OPTIONAL INDEX-LINKED INTEREST CREDITING FEATURE

Policy Number: [UL0000001]
Policy Date: [JANUARY 1, 2013]
Date of Issue: [JANUARY 1, 2013]

Owner: [JOHN DOE]
Beneficiary: [JANE DOE]

First Insured: [JOHN DOE]
First Insured Issue Age/Sex: [35, MALE]
First Insured Insurance Class: [PREFERRED/NON-NICOTINE]

Second Insured: [MARY DOE]
Second Insured Issue Age/Sex: [35, FEMALE]
Second Insured Insurance Class: [PREFERRED/NON-NICOTINE]

DEATH BENEFIT INFORMATION

Initial Face Amount: [\$100,000]

Unscheduled Increases Maximum Age: [85]
Minimum Increase In Face Amount: [\$25,000]
Minimum Decrease In Face Amount: [\$500]
Minimum Face Amount After Decrease: [\$50,000]

Death Benefit Option: [A (LEVEL OPTION)]
Death Benefit Option C Limit: [NOT APPLICABLE]

PREMIUM INFORMATION

Initial Planned Premium: [\$1,000.00]
Payment Frequency: [ANNUAL]

ACCOUNT VALUE INFORMATION

Definition of Life Insurance Test: [Guideline Premium/Cash Value Corridor Test]

Minimum Fixed Account Value Interest Rate: **Percent of Value:** 3.00% effective annual

During the first five policy years, it is possible that coverage will terminate if the Cash Value, less Indebtedness, is insufficient to pay the Monthly Deduction Amount and the benefit provided by the Policy Protection Rider attached to this Policy is not available. Thereafter, it is possible that coverage will terminate if the Account Value is insufficient to pay the Monthly Deduction Amount and the benefit provided by the Policy Protection Rider is not available, or if Indebtedness equals or exceeds the Cash Value. The duration of coverage will depend on the amount, timing and frequency of premium payments, the interest credited to the Fixed Account and/or the Plus Account, loans or Withdrawals taken and the cost of additional benefits. The Planned Premium may need to be increased to keep this Policy and coverage in force. If the Policy terminates for reasons other than death of the Last Surviving Insured or Cash Surrender, there will be no Death Benefit or Cash Surrender Value.

POLICY SPECIFICATIONS

ACCOUNT VALUE INFORMATION (Continued)

PLUS ACCOUNT INFORMATION:

Basic Interest Information:

Basic Interest Rate Adjustment Percentage: 2.50%

Index-linked Interest Information:

Index: S&P 500® Composite Stock Price Index*
Segment Term: 1 Year
Guaranteed Index Participation Rate: 50%
Guaranteed Minimum Index-linked Interest Rate Cap: 3.00%

Transfer Date: the [3rd] day of the month (subject to change at Our discretion as described under the Transfer Date provision of the Policy) **

Transfer Frequency: [Monthly] (subject to change at Our discretion, but no less frequently than quarterly as described under the Transfer Date provision of the Policy)

*Index-linked returns do not include the portion of returns generated by the underlying index that come from dividends. See the Plus Account Index Disclaimers below.

**The initial Transfer Date will be the next scheduled Transfer Date in the month following the month in which the later of (a) or (b) occurs: (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 all necessary delivery requirements including Your acceptance of the Policy.

PLUS ACCOUNT INDEX DISCLAIMERS

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POLICY SPECIFICATIONS

ACCOUNT VALUE INFORMATION (Continued)

PLUS ACCOUNT INDEX DISCLAIMERS (Continued)

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POLICY SPECIFICATIONS

POLICY CHARGES

DEDUCTIONS FROM PREMIUM PAYMENTS

TYPE OF CHARGE

| | POLICY YEARS | PERCENT OF PREMIUMS PAID |
|--------------------------------|---------------------|---|
| Maximum Premium Charge: | ALL | 6.00% |
| Tax Charge: | ALL | PERCENT OF PREMIUMS PAID [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.

MAXIMUM DEDUCTIONS FROM ACCOUNT VALUE

| | POLICY YEARS | CHARGE OR PERCENT OF VALUE |
|---|---------------------|---|
| Monthly Administrative Charge: | ALL | \$10.00 PER MONTH |
| Monthly Per \$1,000 Charge Rate: | [1-20] | [0.0230] PER MONTH PER \$1,000 OF THE INITIAL FACE AMOUNT |

POLICY NUMBER: UL0000001

POLICY SPECIFICATIONS

POLICY CHARGES

MAXIMUM SURRENDER CHARGES

| POLICY YEAR | SURRENDER CHARGE |
|-------------|------------------|
| 1 | [1,672.00 |
| 2 | 1,644.00 |
| 3 | 1,615.00 |
| 4 | 1,587.00 |
| 5 | 1,558.00 |
| 6 | 1,453.00 |
| 7 | 1,376.00 |
| 8 | 1,300.00 |
| 9 | 1,223.00 |
| 10 | 1,147.00 |
| 11 | 1,070.00 |
| 12 | 994.00 |
| 13 | 917.00 |
| 14 | 841.00 |
| 15 | 764.00 |
| 16 | 611.00 |
| 17 | 458.00 |
| 18 | 305.00 |
| 19 | 152.00] |
| 20+ | 0.00 |

POLICY SPECIFICATIONS

SCHEDULED FACE AMOUNT INCREASES

| DATE OF INCREASE | SCHEDULED INCREASE AMOUNT |
|-------------------------|----------------------------------|
| [JANUARY 1, 2015 | \$75,000 |
| JANUARY 1, 2020 | \$75,000 |
| JANUARY 1, 2025 | \$75,000 |
| JANUARY 1, 2030 | \$75,000] |

POLICY SPECIFICATIONS

**TABLE OF MINIMUM DEATH BENEFIT PERCENTAGES
AND MONTHLY MAXIMUM COST OF INSURANCE RATES PER \$1,000**

| ATTAINED AGE | MINIMUM DEATH BENEFIT PERCENTAGES | MAXIMUM COST OF INSURANCE RATE | ATTAINED AGE | MINIMUM DEATH BENEFIT PERCENTAGES | MAXIMUM COST OF INSURANCE RATE |
|---------------------|--|---------------------------------------|---------------------|--|---------------------------------------|
| 35 | 250 | 0.000000 | 78 | 105 | 1.972000 |
| 36 | 250 | 0.000000 | 79 | 105 | 2.303000 |
| 37 | 250 | 0.001000 | 80 | 105 | 2.681000 |
| 38 | 250 | 0.001000 | 81 | 105 | 3.149000 |
| 39 | 250 | 0.001000 | 82 | 105 | 3.679000 |
| 40 | 250 | 0.001000 | 83 | 105 | 4.253000 |
| 41 | 243 | 0.002000 | 84 | 105 | 4.901000 |
| 42 | 236 | 0.002000 | 85 | 105 | 5.637000 |
| 43 | 229 | 0.003000 | 86 | 105 | 6.395000 |
| 44 | 222 | 0.004000 | 87 | 105 | 7.350000 |
| 45 | 215 | 0.005000 | 88 | 105 | 8.374000 |
| 46 | 209 | 0.006000 | 89 | 105 | 9.468000 |
| 47 | 203 | 0.007000 | 90 | 105 | 10.540000 |
| 48 | 197 | 0.009000 | 91 | 104 | 11.306000 |
| 49 | 191 | 0.011000 | 92 | 103 | 12.322000 |
| 50 | 185 | 0.013000 | 93 | 102 | 13.618000 |
| 51 | 178 | 0.016000 | 94 | 101 | 15.166000 |
| 52 | 171 | 0.020000 | 95 | 101 | 17.013000 |
| 53 | 164 | 0.024000 | 96 | 101 | 18.773000 |
| 54 | 157 | 0.030000 | 97 | 101 | 20.601000 |
| 55 | 150 | 0.037000 | 98 | 101 | 21.191000 |
| 56 | 146 | 0.045000 | 99 | 101 | 22.348000 |
| 57 | 142 | 0.056000 | 100 | 101 | 24.018000 |
| 58 | 138 | 0.067000 | 101 | 101 | 25.720000 |
| 59 | 134 | 0.080000 | 102 | 101 | 27.631000 |
| 60 | 130 | 0.096000 | 103 | 101 | 29.734000 |
| 61 | 128 | 0.116000 | 104 | 101 | 32.067000 |
| 62 | 126 | 0.140000 | 105 | 101 | 34.607000 |
| 63 | 124 | 0.169000 | 106 | 101 | 37.237000 |
| 64 | 122 | 0.202000 | 107 | 101 | 39.952000 |
| 65 | 120 | 0.241000 | 108 | 101 | 42.703000 |
| 66 | 119 | 0.286000 | 109 | 101 | 45.578000 |
| 67 | 118 | 0.337000 | 110 | 101 | 48.530000 |
| 68 | 117 | 0.396000 | 111 | 101 | 51.388000 |
| 69 | 116 | 0.464000 | 112 | 101 | 54.178000 |
| 70 | 115 | 0.546000 | 113 | 101 | 56.749000 |
| 71 | 113 | 0.642000 | 114 | 101 | 60.298000 |
| 72 | 111 | 0.761000 | 115 | 101 | 63.630000 |
| 73 | 109 | 0.898000 | 116 | 101 | 67.092000 |
| 74 | 107 | 1.054000 | 117 | 101 | 70.879000 |
| 75 | 105 | 1.235000 | 118 | 101 | 74.409000 |
| 76 | 105 | 1.443000 | 119 | 101 | 78.002000] |
| 77 | 105 | 1.686000 | | | |

THE MINIMUM DEATH BENEFIT PERCENTAGE FOR ATTAINED AGE 120 AND BEYOND WILL BE 101. THE MINIMUM DEATH BENEFIT PERCENTAGES ARE DETERMINED TO COMPLY WITH SECTION 7702 OF THE INTERNAL REVENUE CODE. THE MAXIMUM COST OF INSURANCE RATES DO NOT EXCEED THE COST OF INSURANCE RATES BASED ON THE 2001 COMMISSIONERS STANDARD ORDINARY, MALE OR FEMALE, SMOKER OR NON-SMOKER, ULTIMATE, AGE NEAREST BIRTHDAY MORTALITY TABLE. THE MAXIMUM COST OF INSURANCE RATES HAVE BEEN ADJUSTED TO REFLECT ANY SPECIAL CLASS RATING.

POLICY SPECIFICATIONS

ADDITIONAL BENEFITS AND RIDERS

POLICY PROTECTION RIDER

First Insured: [JOHN DOE]
First Insured Issue Age/Sex: [35, MALE]
First Insured Insurance Class: [PREFERRED/NON-NICOTINE]

Second Insured: [MARY DOE]
Second Insured Issue Age/Sex: [35, FEMALE]
Second Insured Insurance Class: [PREFERRED/NON-NICOTINE]

Date of Issue: [JANUARY 1, 2013]
Rider Effective Date: [JANUARY 1, 2013]

RIDERS COVERED BY THE POLICY PROTECTION RIDER

[Estate Protection Rider
LifeAccess Accelerated Benefit Rider]

DEDUCTIONS FROM PREMIUM PAYMENTS USED TO DETERMINE THE POLICY PROTECTION NET PREMIUM

| <u>TYPE OF CHARGE</u> | <u>POLICY YEARS</u> | <u>PERCENT OF PREMIUMS PAID</u> |
|--------------------------------------|---------------------|---------------------------------|
| Policy Protection Premium Tax Charge | ALL | [1.75%] |

The Tax Charge Percentage depends upon the Premium Tax Rate assessed by Your state or municipality as of the Policy Date.

| <u>TYPE OF CHARGE</u> | <u>POLICY YEARS</u> | <u>PERCENT OF PREMIUMS PAID</u> |
|----------------------------------|---------------------|---------------------------------|
| Policy Protection Premium Charge | [1 2+] | [4.00% 4.00%] |

POLICY PROTECTION RIDER (CONTINUED)

Rates and Charges for the Policy Protection Account

INTEREST CREDITS APPLIED TO THE POLICY PROTECTION ACCOUNT

Interest Credits applied to the Policy Protection Account are determined by multiplying the Policy Protection Account value by interest rate factors. "Tier 1 Credited Rates" apply to Policy Protection Account values up to the "Credited Rate Breakpoint" and "Tier 2 Credited Rates" apply to values above the breakpoint, if any. The Credited Rate Breakpoint is calculated by multiplying the ratio for the current Policy Year by the current Death Benefit.

CREDITED RATE BREAKPOINT RATIO

| POLICY | |
|--------|------|--------|------|--------|------|--------|------|--------|-------|
| YEAR | RATE |
| [1 | 1.00 | 18 | 1.00 | 35 | 1.00 | 52 | 1.00 | 69 | 1.00 |
| 2 | 1.00 | 19 | 1.00 | 36 | 1.00 | 53 | 1.00 | 70 | 1.00 |
| 3 | 1.00 | 20 | 1.00 | 37 | 1.00 | 54 | 1.00 | 71 | 1.00 |
| 4 | 1.00 | 21 | 1.00 | 38 | 1.00 | 55 | 1.00 | 72 | 1.00 |
| 5 | 1.00 | 22 | 1.00 | 39 | 1.00 | 56 | 1.00 | 73 | 1.00 |
| 6 | 1.00 | 23 | 1.00 | 40 | 1.00 | 57 | 1.00 | 74 | 1.00 |
| 7 | 1.00 | 24 | 1.00 | 41 | 1.00 | 58 | 1.00 | 75 | 1.00 |
| 8 | 1.00 | 25 | 1.00 | 42 | 1.00 | 59 | 1.00 | 76 | 1.00 |
| 9 | 1.00 | 26 | 1.00 | 43 | 1.00 | 60 | 1.00 | 77 | 1.00 |
| 10 | 1.00 | 27 | 1.00 | 44 | 1.00 | 61 | 1.00 | 78 | 1.00 |
| 11 | 1.00 | 28 | 1.00 | 45 | 1.00 | 62 | 1.00 | 79 | 1.00 |
| 12 | 1.00 | 29 | 1.00 | 46 | 1.00 | 63 | 1.00 | 80 | 1.00 |
| 13 | 1.00 | 30 | 1.00 | 47 | 1.00 | 64 | 1.00 | 81 | 1.00 |
| 14 | 1.00 | 31 | 1.00 | 48 | 1.00 | 65 | 1.00 | 82 | 1.00 |
| 15 | 1.00 | 32 | 1.00 | 49 | 1.00 | 66 | 1.00 | 83 | 1.00 |
| 16 | 1.00 | 33 | 1.00 | 50 | 1.00 | 67 | 1.00 | 84 | 1.00 |
| 17 | 1.00 | 34 | 1.00 | 51 | 1.00 | 68 | 1.00 | 85 | 1.00] |

TIER 1 POLICY PROTECTION ACCOUNT CREDITED RATE (ANNUAL EFFECTIVE RATE)

| POLICY YEAR | RATE |
|-------------|---------|
| [ALL] | [2.00%] |

TIER 2 POLICY PROTECTION ACCOUNT CREDITED RATE (ANNUAL EFFECTIVE RATE)

| POLICY YEAR | RATE |
|-------------|---------|
| [ALL] | [2.00%] |

Rates and Charges for the Policy Protection Account (Continued)

DEDUCTIONS TAKEN FROM THE POLICY PROTECTION ACCOUNT

| | <u>POLICY YEARS</u> | <u>CHARGE OR PERCENT OF ACCOUNT</u> |
|---|--------------------------------|--|
| Policy Protection Monthly Administrative Charge | ALL | \$10.00 PER MONTH |
| Policy Protection Monthly Per \$1,000 Charge Rate: | 1-15 | [0.0810] PER MONTH PER \$1,000 OF THE INITIAL FACE AMOUNT |

POLICY PROTECTION RIDER (Continued)

Rates and Charges for the Policy Protection Account (Continued)

DEDUCTIONS TAKEN FROM THE POLICY PROTECTION ACCOUNT (CONTINUED)

Policy Protection Cost of Insurance Rate - Monthly Per \$1,000

| POLICY YEAR | RATE | POLICY YEAR | RATE | POLICY YEAR | RATE |
|--------------------|-------------|--------------------|-------------|--------------------|-------------|
| 1 | 0.000000 | 30 | 0.192700 | 59 | 13.614300 |
| 2 | 0.000100 | 31 | 0.231100 | 60 | 15.163200 |
| 3 | 0.000200 | 32 | 0.275300 | 61 | 17.010800 |
| 4 | 0.000300 | 33 | 0.325900 | 62 | 18.771400 |
| 5 | 0.000400 | 34 | 0.384900 | 63 | 20.600300 |
| 6 | 0.000600 | 35 | 0.452400 | 64 | 21.190900 |
| 7 | 0.000800 | 36 | 0.533100 | 65 | 22.348800 |
| 8 | 0.001200 | 37 | 0.628700 | 66 | 24.018700 |
| 9 | 0.001600 | 38 | 0.747400 | 67 | 25.720700 |
| 10 | 0.002200 | 39 | 0.883700 | 68 | 27.632200 |
| 11 | 0.002800 | 40 | 1.039800 | 69 | 29.734300 |
| 12 | 0.003800 | 41 | 1.220300 | 70 | 32.067200 |
| 13 | 0.005000 | 42 | 1.427800 | 71 | 34.607500 |
| 14 | 0.006500 | 43 | 1.670800 | 72 | 37.237300 |
| 15 | 0.008300 | 44 | 1.956200 | 73 | 39.952100 |
| 16 | 0.010500 | 45 | 2.286800 | 74 | 42.702800 |
| 17 | 0.013200 | 46 | 2.664700 | 75 | 45.577800 |
| 18 | 0.016400 | 47 | 3.133300 | 76 | 48.529800 |
| 19 | 0.020500 | 48 | 3.663400 | 77 | 51.387700 |
| 20 | 0.025400 | 49 | 4.238200 | 78 | 54.177900 |
| 21 | 0.031600 | 50 | 4.886600 | 79 | 56.749300 |
| 22 | 0.039200 | 51 | 5.622800 | 80 | 60.298300 |
| 23 | 0.048300 | 52 | 6.382600 | 81 | 63.630200 |
| 24 | 0.059200 | 53 | 7.338300 | 82 | 67.092400 |
| 25 | 0.071900 | 54 | 8.363300 | 83 | 70.879300 |
| 26 | 0.089300 | 55 | 9.458300 | 84 | 74.409000 |
| 27 | 0.108300 | 56 | 10.531800 | 85 | 78.002300 |
| 28 | 0.131900 | 57 | 11.299600 | | |
| 29 | 0.159900 | 58 | 12.316900 | | |

POLICY PROTECTION RIDER (Continued)

Rates and Charges for the Policy Protection Account (Continued)

DEDUCTIONS TAKEN FROM THE POLICY PROTECTION ACCOUNT (CONTINUED)

[LifeAccess Accelerated Benefit Rider

The charge for the LifeAccess Accelerated Benefit Rider for any Monthly Activity Date is equal to the product of the factors A B, C and D where A is the Policy Protection Account Cost of Insurance Rate per \$1,000; B is the LifeAccess Accelerated Benefit Rider Factor, C is the benefit size discount factor which will never be less than 0.1 or greater than 1; and D is the LifeAccess Accelerated Benefit Rider Amount At Risk divided by \$1,000.

| | |
|--|---|
| Maximum LifeAccess Accelerated Benefit Rider Factor: | 0.268920 |
| Maximum Cost of Insurance Rate: | See Policy Protection Account Cost of Insurance Rate per \$1,000] |

[Estate Protection Rider Cost of Insurance Rate – Monthly Per \$1,000

| <u>POLICY YEARS</u> | <u>RATE</u> |
|---------------------|-------------|
| 1-4 | 0.0208] |

POLICY NUMBER: UL0000001

POLICY SPECIFICATIONS

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DEFINITIONS

The definitions in this section apply to the following words and phrases whenever and wherever they appear in the Policy.

Account Value: the total of all amounts in the Fixed Account, Plus Account and Loan Account.

Amount At Risk: on any Monthly Activity Date, the Amount At Risk equals the Death Benefit less the Account Value prior to assessing the Monthly Deduction Amount. On any other date, the Amount At Risk equals the Death Benefit less the Account Value.

Attained Age: an Insured's Issue Age plus the number of completed Policy Years.

Beneficiary: the person or entity named in Our records to receive the Death Benefit upon the death of the Insured.

Cash Surrender Value: Your Cash Value, less any Indebtedness.

Cash Value: Your Account Value, less any applicable Surrender Charges.

Close of Business: on any day, the close of the New York Stock Exchange, which is normally 4:00 p.m. Eastern time.

Closing Value: the value of an Index as of the Close of Business. If the Closing Value of an Index is not published on any day for which the value is needed because the New York Stock Exchange is not open on that day or for any other reason, the Closing Value for the next day for which the Closing Value is published will be used.

Company, We, Us, Our: the Company referred to on the first page of the Policy.

Date of Issue: the date shown in the Policy Specifications from which Suicide and Incontestability provisions are measured. The date may be different from the Policy Date.

Death Benefit: the amount used to calculate the Death Proceeds. On the Policy Date, the Death Benefit is determined by the Death Benefit Option You selected on Your application. Thereafter, it may change in accordance with the terms of the Death Benefit Option provision, the Minimum Death Benefit provision and any additional benefits provided by rider which may be attached to this Policy.

Death Benefit Option: the Death Benefit Option selected by You and in effect determines how the Death Benefit is calculated as described under the Death Benefit provision.

Death Proceeds: the amount which We will pay to the named Beneficiary(ies) on the death of the Last Surviving Insured as described under the Death Benefit provision.

Due Proof of Death: (a) a certified death certificate, an order of a court of competent jurisdiction, other lawful evidence providing equivalent information, or any other proof acceptable to Us; and (b) proof of the claimant's interest in the proceeds satisfactory to Us.

Face Amount: an amount We use to determine the Death Benefit. On the Policy Date, the Face Amount equals the Initial Face Amount shown in the Policy Specifications. Thereafter, it may change in accordance with the terms of the Increases and Decreases in Face Amount, Death Benefit Option Changes, and Withdrawals provisions.

Fixed Account: the portion of the Account Value that earns Fixed Account Interest.

In Good Order: We have everything that We need to properly process a request, financial transaction or other transaction. This may include proper completion of certain forms, valid instructions and authorization or other administrative requirements.

In Writing: in a written form satisfactory to Us.

**DEFINITIONS
(Continued)**

Indebtedness: all loans taken on the Policy plus any interest charged on loans minus any loan repayments.

Insured: the person whose life is insured under the Policy as shown in the Policy Specifications.

Internal Revenue Code: the Internal Revenue Code of 1986, as amended.

Issue Age: an Insured's age on his/her birthday nearest the Policy Date.

Last Surviving Insured: the Insured who survives after the death of one of the Insureds as shown in the Policy Specifications. If both Insureds die simultaneously, the Last Surviving Insured will be the First Insured as shown in the Policy Specifications.

Loan Account: an account that is used to hold amounts set aside to serve as security for loans taken against the Policy.

Monthly Activity Date: the Policy Date and the same date in each succeeding month.

Monthly Deduction Amount: an amount deducted from Your Account Value on each Monthly Activity Date.

Net Premium: the amount of premium credited to the Fixed Account. It is the premium paid minus the Deductions from Premium Payments shown in the Policy Specifications.

Owner: the individual(s) or entity shown in the Policy Specifications unless later changed as set forth in the Change of Owner or Beneficiary provision.

Planned Premium: the amount that You intend to pay into the Policy. The initial Planned Premium is shown in the Policy Specifications.

Plus Account: the portion of the Account Value that earns Plus Account interest.

Policy Anniversary: an anniversary of the Policy Date.

Policy Date: the date shown in the Policy Specifications from which Policy Anniversaries and Policy Years are determined. This is the date on which Monthly Deductions begin.

Policy Years: years as measured from the Policy Date.

Segment Maturity Date: the end of a Segment Term.

Segment Start Date: the date a new Plus Account Segment ("Segment") is created as a result of a transfer of amounts from the Fixed Account or a re-allocation from maturing Segments. It is the same day as the Transfer Date. The Segment Term and Segment Maturity Date are measured from the Segment Start Date.

Segment Term: the period of time each Segment exists as shown in the Policy Specifications. A Segment Term begins on a Segment Start Date and ends on a Segment Maturity Date.

Surrender Charge: a charge that is assessed if You surrender the Policy for its Cash Surrender Value.

Transfer Date: the date amounts are moved to a Plus Account Segment as a result of: (a) a scheduled transfer from the Fixed Account, or (b) a re-allocation of the value of a maturing Segment on the Segment Maturity Date. It is the same day as the Segment Start Date.

Transfer Restriction Period: a 12-month period of time during which no transfers from the Fixed Account to the Plus Account are allowed. This period begins on the date any portion of a loan is deducted from the Plus Account. Any deduction from the Plus Account due solely to an increase in Indebtedness from interest charged on the loan will not trigger the start of a Transfer Restriction Period.

Withdrawal: a portion of the Account Value that We will pay to You upon Your request.

You, Your: the Owner of the Policy.

GENERAL

The Policy will become effective if and when:

- (a) it is delivered to the Owner and while both Insured's are alive;
- (b) all answers in the application continue to be true and complete at the time of delivery;
- (c) We receive the initial premium payment while both Insured's are alive; and
- (d) the initial premium payment is sufficient to cover the Monthly Deduction Amount as of the Policy Date.

DEATH BENEFIT

General

Subject to the terms of this Policy and while it is in force, We will pay the Death Proceeds to the Beneficiary(ies) upon Our receipt of Due Proof of Death of the Last Surviving Insured.

Death Proceeds

Death Proceeds equal the Death Benefit less Indebtedness and less any due and unpaid Monthly Deduction Amounts occurring during a Policy Grace Period. The Death Benefit is equal to the greater of the Death Benefit provided by the Death Benefit Option chosen and the Minimum Death Benefit.

Any Monthly Deduction Amounts taken after the date of death of the Last Surviving Insured and before We receive Due Proof of Death will be added to the Account Value for purposes of determining Death Proceeds. All amounts used in determining the Death Proceeds are calculated as of the date of receipt of Due Proof of Death of the Last Surviving Insured.

We will pay interest on the Death Proceeds (including any premiums paid for any period beyond the end of the Policy month in which death occurred) of at least 2% per year (or higher, if required by the laws of the state in which this Policy is delivered or issued for delivery) from the date We receive Due Proof of Death of the Last Surviving Insured to the date payment is made or an Income Settlement Option is elected. If settlement is not made within 30 days of the date We receive Due Proof of Death of the Last Surviving Insured, We will pay interest on the Death Proceeds at the rate of 8% per year beginning on the 30th day following receipt of Due Proof of Death to the date payment is made or an Income Settlement Option is elected.

If the Last Surviving Insured dies after We receive a request In Writing from You to surrender the Policy, the Cash Surrender Value will be paid in lieu of the Death Proceeds.

Death Benefit Options

You have three Death Benefit Options available at issue.

1. Under Option A (Level Option), the Death Benefit is the current Face Amount.
2. Under Option B (Return of Account Value Option), the Death Benefit is the current Face Amount, plus the Account Value on the date of receipt of Due Proof of Death of the Last Surviving Insured's death.
3. Under Option C (Return of Premium Option), the Death Benefit is the current Face Amount, plus the lesser of:
 - (a) the sum of the premiums paid; or
 - (b) the Death Benefit Option C Limit shown in the Policy Specifications.

**DEATH BENEFIT
(Continued)**

Death Benefit Option Changes

You may change Your Death Benefit Option as described below. You must notify Us In Writing or in a manner satisfactory to Us of the change. Such change will be effective on the Monthly Activity Date following the date We receive the request:

1. You may change from Option A (Level Option) to Option B (Return of Account Value Option). If You do, the Face Amount will become that amount available as a Death Benefit immediately prior to the option change, decreased by the then current Account Value.
2. You may change from Option C (Return of Premium Option) to Option A (Level Option). If You do, the Face Amount will become that amount available as a Death Benefit immediately prior to the option change.
3. You may change from Option B (Return of Account Value Option) to Option A (Level Option). If You do, the Face Amount will become the Face Amount immediately prior to the option change increased by the Account Value on the date of the option change.

Minimum Death Benefit

For policies that meet the definition of life insurance under the Guideline Premium/Cash Value Corridor Test prescribed by the Internal Revenue Code, We will automatically increase the Death Benefit so that it will never be less than the Account Value multiplied by the Minimum Death Benefit Percentage for the then current Policy Year.

For policies that meet the definition of life insurance under the Cash Value Accumulation Test prescribed by the Internal Revenue Code, We will automatically increase the Death Benefit so that it will never be less than the Account Value minus the present value of charges for qualified additional benefit riders (as defined by the Internal Revenue Code), multiplied by the Minimum Death Benefit Percentage as shown in the Policy Specifications for the then current Policy Year.

To the extent this increase in the Death Benefit would result in an Amount At Risk that exceeds Our guidelines and limitations that may be in effect, We reserve the right to:

- (a) distribute to You a portion of the Cash Surrender Value sufficient to continue to qualify the Policy as life insurance and such that the Amount At Risk does not exceed Our guidelines and limitations in effect; or
- (b) require evidence of insurability satisfactory to Us.

The Minimum Death Benefit is determined by using the Account Value on the date of receipt of Due Proof of Death of the Last Surviving Insured. Any Monthly Deduction Amounts taken after the date of the Insured's death and before We receive Due Proof of Death will be added to the Account Value for purposes of determining Death Proceeds.

**INCREASES AND
DECREASES IN
FACE AMOUNT**

General

At any time after the first Policy Year and subject to the conditions described below, You may make a request In Writing or in a manner satisfactory to Us to change the Face Amount. The minimum amount by which the Face Amount can be increased or decreased is shown on Page 3. We reserve the right to limit You to one increase or decrease in any 12 month period.

Scheduled Increases In Face Amount

We will increase the Face Amount automatically on the dates and by the amounts shown in the Policy Specifications. These scheduled increases will continue until the earlier of (a) the date We receive Your request, In Writing or in a manner satisfactory to Us, to discontinue future scheduled increases, or (b) the date We receive Your request, In Writing or in a manner satisfactory to Us, to decrease the Face Amount of Your Policy. Decreases in the Face Amount as a result of a withdrawal or a Death Benefit Option Change will not affect Your future scheduled increases.

**INCREASES AND
DECREASES IN
FACE AMOUNT
(Continued)**

Unscheduled Increases In Face Amount

At any time after the first Policy Year and prior to the maximum age shown on Page 3, You may request In Writing, or in a manner satisfactory to Us, to increase the Face Amount. All unscheduled requests to increase the Face Amount must be applied for on a new application and will be subject to evidence of insurability satisfactory to Us. Any increase approved by Us will be effective on the Monthly Activity Date following our approval of such increase. Any unscheduled increase will be subject to additional Monthly Per \$1,000 Charges, additional Cost of Insurance Charges and additional Surrender Charges, all of which are based on the Attained Age of the Insured at the time of the increase. We will send You an endorsement describing these charges. Unscheduled increases will be subject to the Incontestability and Suicide provisions of the Policy.

Decreases In Face Amount

At any time after the first Policy Year, you may request In Writing, or in a manner satisfactory to Us, to decrease the Face Amount. The minimum amount by which the Face Amount can be decreased is shown on Page 3. Any decrease will be effective on the Monthly Activity Date following the date We receive Your request. The remaining Face Amount must not be less than the amount shown on Page 3. If there have been any Face Amount increases, decreases will be applied to the most recent increase first then to the next most recent increase until the decrease has been fully applied.

PREMIUMS

General

The Initial Premium Payment must be received by Us prior to or upon delivery of the Policy and such payment must be sufficient to cover the Monthly Deduction Amount as of the Policy Date. The actual amount and frequency of payments will affect Your Account Value and could affect the amount and duration of insurance provided by the Policy.

After the first premium has been paid, subsequent premiums can be paid at any time and in any amount, subject to the following limitations:

- (a) The minimum premium that We will accept for quarterly, semi-annual, and annual premium payments is the greater of (a) \$50; or (b) the amount required to keep the Policy in force.
- (b) For monthly, pre-authorized payments made by bank draft, the minimum premium that We will accept is the greater of (a) \$25; or (b) the amount required to keep the Policy in force.
- (c) If premiums are received which would cause the Policy to fail to meet the definition of a life insurance contract in accordance with the Internal Revenue Code, We may refund the excess premium payments. Such refunds and interest thereon will be made within 60 days after the end of a Policy Year.
- (d) We may require evidence of insurability any time a premium payment results in an increase in the Death Benefit greater than the amount of the premium.
- (e) We may not allow subsequent payments in excess of \$1 million on a uniform and non-discriminatory basis when financial market conditions do not support the guarantees in the Policy.

**PREMIUMS
(Continued)**

Allocation of Net Premium and Loan Repayments

At the time of Your application for this Policy, You may choose to direct all Net Premium and loan repayments to the Fixed Account or the Plus Account. If the Fixed Account is selected, Net Premium and loan repayments received by Us are allocated to the Fixed Account and remain in the Fixed Account. If the Plus Account is selected, Net Premium and loan repayments received by Us are allocated first to the Fixed Account. Then, the portion of Account Value in the Fixed Account attributable to Net Premium and loan repayments received by Us during a given month will be transferred from the Fixed Account to the Plus Account on the next available Transfer Date following the end of that month. If no Account is selected, the Fixed Account will serve as the default choice, until We receive further instructions from You as described under the Account Option Changes provision of the Policy.

How To Make Premium Payments

Payments must be made payable to the Company shown on the first page of the Policy and sent to Us at the address shown on the premium notice. The premium will be applied on the date We receive the premium In Good Order at the address shown on the premium notice. We will apply any amount received under the Policy as a premium unless it is clearly marked otherwise.

Premium Reminder Notice

If Your premium payment frequency is annual, semi-annual or quarterly, We will send You a premium reminder notice for the amount of the Planned Premium. The Initial Planned Premium and payment frequency You selected are shown in the Policy Specifications. You may change the amount of Your Planned Premium subject to Our premium limitations.

**ACCOUNT VALUE
CASH VALUE, AND
CASH SURRENDER
VALUE**

Account Value

The Account Value is equal to the total of all amounts in the Fixed Account, Plus Account and Loan Account.

Fixed Account Value

The value in the Fixed Account on the Policy Date equals the initial Net Premium less the Monthly Deduction Amount for the first Policy month. On any other day, the value in the Fixed Account equals:

- (a) the Net Premiums allocated to it; plus
- (b) interest credited to it; plus
- (c) any amounts transferred to it from the Loan Account as a result of loan repayments; plus
- (d) any amounts transferred to it from a maturing Plus Account Segment; minus
- (e) Monthly Deductions and Withdrawals taken from it; minus
- (f) any amounts transferred from it to the Loan Account as a result of loans taken or interest charged on Indebtedness which exceeds interest credited to the Loan Account; minus
- (g) any amounts transferred from it to the Plus Account.

Fixed Account Interest

Interest will be credited daily to amounts in the Fixed Account at a rate based on an annual effective rate at least equal to the Minimum Fixed Account Value Interest Rate shown in the Policy Specifications. In addition, We may credit interest at rates greater than the Minimum Fixed Account Value Interest Rate. Any interest rate greater than the Minimum Fixed Account Value Interest Rate will be determined, in part, based on the original receipt date of premiums and loan repayments. Interest credited is nonforfeitable after crediting except indirectly due to surrender charges.

**ACCOUNT VALUE,
CASH VALUE, AND
CASH SURRENDER
VALUE (Continued)**

Plus Account Value

The value of the Plus Account equals the sum of the values in all Plus Account Segments ("Segment"). The value of a Segment effective on the Segment Start Date equals the amount transferred to the Segment from the Fixed Account or re-allocated to it from a maturing Segment on that Segment's maturity date.

On any other day, the value in a Segment equals:

- (a) the value in the Segment on the Segment Start Date; plus
- (b) Basic Interest credited to it; minus
- (c) Monthly Deductions and Withdrawals taken from it since the Segment Start Date; minus
- (d) any amounts transferred from it to the Loan Account as a result of loans taken or interest charged on Indebtedness which exceeds interest credited to the Loan Account since the Segment Start Date; plus
- (e) any Index-linked Interest credited to it on the Segment Maturity Date.

Values in the Plus Account will vary over time based, in part, on the change in value of an external index.

Plus Account Segments

The Plus Account may contain one or more Segments. A new Segment is created on a Transfer Date, which is the same day as the Segment Start Date. This is the date amounts are moved to the Segment as a result of: (a) a scheduled transfer from the Fixed Account, or (b) a re-allocation of the value of a maturing Segment on that Segment's maturity date.

Segment Term and Segment Maturity Date

The Segment Term and Segment Maturity Date are measured from the Segment Start Date. A Segment will continue until the end of the Segment Term, which is the Segment Maturity Date. On that date, the Segment's maturity value as of the Close of Business on that date will be re-allocated to either the Fixed Account or the Plus Account based on Your most recent instructions for allocation of Net Premium and loan repayments on file with Us and in effect. If the value of the maturing Segment is re-allocated to the Plus Account, a new Segment will be created at that time.

Plus Account Interest

Amounts in the Plus Account will be credited with interest equal to the sum of Basic Interest plus Index-linked Interest, determined as follows:

Basic Interest – Basic Interest will be credited daily to a Segment during the Segment Term. The rate will be the daily equivalent of: the annual rate that would be credited if these amounts had always been in the Fixed Account less the Basic Interest Rate Adjustment Percentage shown in the Policy Specifications.

Index-linked Interest – Index-linked Interest equal to the Index-linked Interest Rate multiplied by the Average Segment Value will be credited to a Plus Account Segment on that Segment's maturity date, provided the Policy is in force on that date. No Index-linked Interest will be credited as a result of Policy termination occurring prior to the end of a Segment Term. Interest credited is nonforfeitable after crediting except indirectly due to surrender charges.

Index-linked 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 Index Participation Rate

C = the Index-linked Interest Rate Cap

Index Growth Rate - is the percentage change in the value of the Index over the Segment 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.

**ACCOUNT VALUE,
CASH VALUE, AND
CASH SURRENDER
VALUE (Continued)**

Index Participation Rate - is the percentage applied to the Index Growth Rate in determining the Index-linked Interest Rate as shown in the Policy Specifications.

Index-linked Interest Rate Cap - is the maximum possible value for the Index-linked Interest Rate. We will set the Index-linked Interest Rate Cap for a new Segment on the Segment Start Date, subject to the Guaranteed Minimum Index-linked Interest Rate Cap shown in the Policy Specifications. Once the Index-linked Interest Rate Cap is set by Us, it will not change during the Segment Term. Index-linked Interest Rate Caps will be determined based on our future anticipated experience.

Average Segment Value - is the average daily Segment value during the Segment Term for a Segment, excluding Basic Interest credited to a Segment during the Segment Term.

Transfer Dates

The Transfer Date is shown in the Policy Specifications. We may change the Transfer Date to any day in the calendar month and We may change the frequency of transfers and re-allocations, but there will never be less than one Transfer Date per calendar quarter. We will notify You in advance of any such changes in the Transfer Date or frequency of transfers or re-allocations.

Discontinuance Of, or Substantial Change To, The Index

If the Index used in the calculation of the Index-linked Interest is discontinued or if We are unable to utilize the Index or if the calculation of the Index is changed substantially, We may substitute a comparable Index subject to regulatory approval. Before a substitute index is used, We will notify You and any assignee of the substitution.

Discontinuance Of The Plus Account By Us

We may close the Plus Account if We determine in Our sole discretion that this Policy may be subject to registration under the Securities Act of 1933. If this happens, no new transfers to the Plus Account will be allowed and amounts maturing on Segment Maturity Dates will be moved by Us to the Fixed Account until no value remains in the Plus Account. We will notify You in advance if this occurs.

Loan Account

The Loan Account is an account that is used to hold amounts set aside to serve as security for loans taken against the Policy.

Loan Account Value

On any day, the value in the Loan Account equals:

- (a) any amounts transferred to it as a result of loans taken; plus
- (b) interest credited to it; plus
- (c) any amounts transferred to it as a result of interest charged on Indebtedness which exceeds interest credited to the Loan Account; minus
- (d) any amounts transferred from it to the Fixed Account as a result of loan repayments.

Deductions from Account Value

Amounts deducted from the Account Value or transferred to the Loan Account will be taken first from the Fixed Account, then from the Plus Account if there are insufficient funds in the Fixed Account to satisfy the required deduction. Amounts deducted from the Plus Account will be deducted from the most recently opened Segment first, then from the next most recently opened Segment, and will continue in that order until the amount required to satisfy the deduction has been met. Such deductions include amounts necessary to satisfy Monthly Deductions, Withdrawal or loan requests, deductions due to an increase in Indebtedness from interest charged on the loan and any other adjustments to the Account Value as a result of the exercise of any additional benefits provided by rider.

**ACCOUNT VALUE,
CASH VALUE, AND
Cash Surrender Value
(Continued)**

Cash Value

Your Cash Value is equal to the Account Value less any applicable Surrender Charges.

Basis of Values

The Cash Values provided by the Policy are not less than the minimum values and benefits required by the insurance laws of the state in which the Policy is delivered or issued for delivery. A detailed statement of the method of computation of Cash Values has been filed, as required, with the insurance department of the state in which the Policy is delivered or issued for delivery.

Cash Surrender Value

Your Cash Surrender Value is equal to Your Cash Value minus the Indebtedness, if any.

**MONTHLY
DEDUCTION
AMOUNT**

General

On each Monthly Activity Date, We will deduct an amount from Your Account Value to pay Us for providing the benefits of the Policy. This amount is called the Monthly Deduction Amount.

On each Policy Anniversary We will determine the rates used to calculate the Monthly Deduction Amount for that Policy Year. These rates will not exceed the maximum rates shown in the Policy Specifications. Actual rates will be determined based on our future expectations of such factors as mortality, expenses, interest, persistency and taxes. Any change we make will be on a uniform basis for Insureds of the same Issue Age, Sex (if applicable), Insurance Class, Initial Face Amount, net Amount At Risk, Death Benefit Option, and the length of time coverage has been in-force.

Determining the Total Monthly Deduction Amount

The Monthly Deduction Amount equals:

- (a) the Cost of Insurance Charge; plus
- (b) the Monthly Administrative Charge; plus
- (c) the Monthly Per \$1,000 Charge; plus
- (d) the charges for additional benefits provided by rider, if any.

Cost of Insurance

The Cost of Insurance for any Monthly Activity Date is equal to:

- (a) the Cost of Insurance Rate per \$1,000; multiplied by
- (b) the Amount At Risk; divided by
- (c) \$1,000.

On any Monthly Activity Date, the Amount At Risk equals the Death Benefit less the Account Value on that date prior to assessing the Monthly Deduction Amount. If there have been any Face Amount increases, the Amount At Risk will be applied to the most recent increase first then to the next most recent increase until the Amount At Risk has been fully applied.

Monthly Administrative Charge

The Monthly Administrative Charge will not exceed the amount(s) shown in the Policy Specifications.

Monthly Per \$1,000 Charge

The Monthly Per \$1,000 Charge is equal to:

- (a) the Monthly Per \$1,000 Charge Rate shown in the Policy Specifications; multiplied by
- (b) the Initial Face Amount; divided by
- (c) \$1,000.

**ACCOUNT OPTION
CHANGES**

Changing Your Allocation Instructions from the Fixed Account to the Plus Account
Subject to the Transfer Restriction provision below, You may request In Writing, or in a manner satisfactory to Us, to change Your allocation instructions from the Fixed Account to the Plus Account. In this event, all amounts in the Fixed Account will be automatically transferred to the Plus Account on the next available Transfer Date following the month in which Your request to change to the Plus Account is received by Us In Good Order. All future Net Premium and loan repayments received by Us will be allocated first to the Fixed Account. Then, the portion of Account Value in the Fixed Account attributable to Net Premium and loan repayments received by Us during a given month will be transferred to the Plus Account on the next available Transfer Date following the end of that month. The maturity value of all existing Segments will be automatically re-allocated to the Plus Account at each Segment maturity.

Changing Your Allocation Instructions from the Plus Account to the Fixed Account
You may request In Writing, or in a manner satisfactory to Us, to change Your allocation instructions from the Plus Account to the Fixed Account. In this event, all future Net Premium and loan repayments received by Us will be allocated to the Fixed Account and remain there. The maturity value of all existing Segments will be automatically re-allocated to the Fixed Account at each Segment maturity.

**TRANSFER
RESTRICTION**

No transfers are allowed from the Fixed Account to the Plus Account when the Policy is in a Transfer Restriction Period. Net Premiums and loan repayments received by Us during a Transfer Restriction Period will remain in the Fixed Account until the end of the Transfer Restriction Period. Upon expiry of the Transfer Restriction Period, if the Plus Account is your current Account allocation on file with Us, amounts in the Fixed Account will be transferred to the Plus Account on the next available Transfer Date following the end of the month in which the Transfer Restriction Period ends.

**INSURANCE CLASS
CHANGES**

General

Based on Our administrative rules in effect and upon providing satisfactory evidence to Us, You may request to change the insurance class of either Insured to a more favorable class. Only future cost of insurance rates will be based on the more favorable class and all other contract terms and provisions will remain as established at issue. No change in insurance class or cost will occur on account of deterioration of either of the Insured's health. Any decrease in cost of insurance rates resulting from a request to change the insurance class and for which evidence of insurability was obtained cannot be revoked after the change in insurance class has been in force, during the Insured's lifetime, for two years from the effective date of the change.

Revocation will occur if the evidence of insurability contained inaccurate information which, had We known it was inaccurate at the time of the class change, would have caused Us to not approve the change.

If We revoke an insurance class change, Your Account Value will be reduced. The amount of the reduction will equal the additional Cost of Insurance Charges that would have been deducted from Your Account Value, based on the original insurance class, from the time of the change until the time of the revocation. If the Insured dies during such period, the Death Benefit will be reduced by the additional Cost of Insurance Charges.

**POLICY DEFAULT
AND GRACE PERIOD**

Policy Default

During the first five Policy Years, the Policy will go into default on any Monthly Activity Date when:

- (a) the Cash Value less Indebtedness is not sufficient to cover the Monthly Deduction amount and the benefit provided by the Policy Protection Rider that is attached to Your Policy is not available; or
- (b) the Indebtedness equals or exceeds the Cash Value

Beginning in the sixth Policy Year and thereafter, the Policy will go into default on any Monthly Activity Date when:

- (a) the Account Value is not sufficient to cover the Monthly Deduction amount and the benefit provided by the Policy Protection Rider that is attached to Your Policy is not available; or
- (b) the Indebtedness equals or exceeds the Cash Value.

**POLICY DEFAULT
AND GRACE PERIOD
(Continued)**

Policy Grace Period

We will keep the Policy in force for the 61 day period following the date Your Policy goes into default. We call that period the Policy Grace Period. If the Policy goes into default, We will send You a notice warning You that the Policy is in danger of terminating at least 30 days prior to termination of coverage. The notice will be mailed to You and any assignee of record at the last known address(es) and will tell You the minimum payment required to keep the Policy from terminating and the date such payment must be received by Us. The minimum payment will equal:

If there is no Indebtedness:

- (1) During the first five Policy Years, an amount that results in the lesser of (i) a Cash Value equal to the due and unpaid Monthly Deduction Amount plus the next two Monthly Deduction Amounts as of the date Your Policy goes into default; or (ii) the amount required to restore the availability of the benefit provided by the Policy Protection Rider; or
- (2) During the sixth Policy Year and thereafter, an amount that results in the lesser of (i) an Account Value equal to the due and unpaid Monthly Deduction Amount plus the next two Monthly Deduction Amounts as of the date Your Policy goes into default; or (ii) the amount required to restore the availability of the benefit provided by the Policy Protection Rider.

If there is Indebtedness, an amount that results in a Cash Surrender Value equal to the due and unpaid Monthly Deduction Amount plus the next two Monthly Deduction Amounts as of the date Your Policy goes into default.

If We have not received the required payment specified in the notice by the end of the Policy Grace Period, the Policy will terminate. Any payments sent by U.S. mail must be postmarked within the Grace Period. If the Last Surviving Insured dies during the Policy Grace Period, We will pay the Death Proceeds.

REINSTATEMENT

General

Unless the Policy has been surrendered for its Cash Surrender Value, the Policy may be reinstated provided:

- (a) You make Your request In Writing within three years from the Termination Date;
- (b) satisfactory evidence of insurability is submitted. Evidence of Insurability will only be required for any Insured alive on the date the Policy Grace Period expired;
- (c) if only one Insured is living on the date reinstatement is requested, We receive Due Proof of Death for the deceased Insured evidencing his/her death occurred prior to or at time the Policy Grace Period expired;
- (d) any Indebtedness at the time of termination must be repaid or carried over to the reinstated Policy; and
- (e) You pay premium equal to or greater than the sum of:
 1. an amount necessary to cover all Monthly Deduction Amounts that are due and unpaid during the Policy Grace Period. You will be charged only for the time period You had coverage under the Policy; and
 2. an amount necessary to keep the Policy in force for three months after the date of reinstatement.

Any reinstated coverage will be effective on the Monthly Activity Date following the date all of the following conditions are satisfied:

- (a) all premiums and charges have been paid to and accepted by Us;
- (b) the requested reinstatement has been approved by Us; and
- (c) statements on the reinstatement request or on any other application submitted as part of the reinstatement request are correct at the time of such payments and approval.

The Account Value on the reinstatement date will equal:

- (a) Net Premiums attributable to premiums paid at the time of reinstatement; minus
- (b) the Monthly Deduction Amounts that were due and unpaid during the policy grace period; plus
- (c) any Indebtedness carried over to the reinstated Policy; plus
- (d) the Surrender Charges at the time of reinstatement if the Policy is reinstated during the first five Policy Years.

The Surrender Charges for the reinstated Policy will be based on the duration from the original Policy Date as though the Policy had never lapsed.

POLICY LOANS

General

At any time while the Policy is in force and the Policy has a Cash Surrender Value, You may obtain a loan from Us. We will hold the Policy as sole security for repayment of any such loans taken. We may defer granting a loan for the period permitted by law, but not more than six months, unless the loan is to be used to pay premiums on any policies You have with Us.

Loan Amounts

Any new loan taken may not exceed the Cash Surrender Value on the date We grant a loan. The minimum loan amount that We will allow is \$500. Before advancing the loan amount, We may withhold an amount sufficient to pay interest on total Indebtedness to the end of the Policy Year and any Monthly Deduction Amounts due on or before the next Policy Anniversary.

Loan Account

When You take a loan, a portion of the Account Value, equal to the amount of the loan, is transferred into the Loan Account as security for the loan. Amounts in the Loan Account will be credited with interest as described below. Any amounts deducted from the Plus Account to satisfy the loan will trigger a Transfer Restriction Period.

Indebtedness

Indebtedness is money that is owed to Us as a result of outstanding loan(s) we have granted using the Policy as sole security and equals:

- (a) all outstanding loans taken;
- (b) any interest charged to Indebtedness; minus
- (c) any loan repayments.

Indebtedness will reduce the Death Proceeds payable and the surrender value of the Policy.

Interest Charged To Indebtedness

Any Indebtedness will be charged with interest at a rate equal to the Policy loan interest rate determined by Us. We will set this rate annually at the beginning of each calendar year and it will be in effect from the Policy Anniversary in that calendar year until the next Policy Anniversary in the following calendar year.

The maximum variable Policy loan interest rate that We will charge will never exceed the greater of:

- (a) the Minimum Fixed Account Value Interest Rate shown in the Policy Specifications plus 1% annually; and
- (b) the Monthly Average of the Composite Yield on Seasoned Corporate Bonds as published by Moody's Investors Service, Inc. for the calendar month ending two months prior to the beginning of the calendar year. If this average is no longer published, a substitute allowed by the Insurance Commissioner of the state where the Policy was issued and delivered will be used.

We may increase the Policy loan interest rate only when the maximum variable loan interest rate as determined in (a) and (b) above is at least $\frac{1}{2}\%$ higher than the Policy loan interest rate in effect for the prior calendar year. We will reduce the Policy loan interest rate when the maximum variable loan interest rate as determined in (a) and (b) above is at least $\frac{1}{2}\%$ lower than the Policy loan interest rate in effect for the prior calendar year.

Interest charged to Indebtedness will accrue daily. Any interest accrued will be added to Indebtedness and will be charged the same Policy loan interest rate.

We will notify You of the Policy loan interest rate for the Policy at the time a Policy loan is requested. If there is any Indebtedness on the Policy, We will notify You of any change in the Policy loan interest rate.

**POLICY LOANS
(Continued)**

Interest Credited to Loan Account

The table below shows the minimum interest rates We will credit to the Loan Account:

| During Policy Years | Minimum Interest Rate credited equals Interest Rate Charged on Indebtedness minus : |
|----------------------------|--|
| 1-10 | 1.00% |
| 11 and later | 0.25% |

Because the interest charged on Indebtedness may exceed the rate credited to amounts in the Loan Account, the Indebtedness may grow faster than the Loan Account value. If this happens, any difference between the value of the Loan Account and the Indebtedness will be transferred on each Monthly Activity Date to the Loan Account. Any such amounts deducted from the Plus Account will not trigger a Transfer Restriction Period.

Loan Repayments

All or part of a loan may be repaid at any time while the Policy is in force and an Insured is alive. However, each repayment must be at least \$50 or the amount of outstanding Indebtedness. Such repayments must be clearly identified In Writing as a loan repayment.

Termination Due to Excessive Indebtedness

The Policy will go into default on any Monthly Activity Date on which the Indebtedness equals or exceeds the Cash Value. Refer to the Policy Default and Grace Period section for more information.

WITHDRAWALS

General

You may request a withdrawal In Writing after the first Policy Anniversary. Upon such withdrawal, the Account Value will be reduced by an amount equal to the withdrawal. The amount available for withdrawal is the Cash Surrender Value, less \$1,000. The minimum withdrawal allowed is \$500. A charge of up to \$10 may be assessed for each withdrawal. One withdrawal per calendar month is allowed.

If the Death Benefit Option then in effect is Option A (Level Option) or Option C (Return of Premium Option), the Face Amount will be reduced by the amount equal to the reduction in the Account Value resulting from the withdrawal.

If the Death Benefit Option then in effect is Option B (Return of Account Value Option), the Face Amount will not be reduced.

SURRENDERS

General

While the Policy is in force, You may surrender the Policy to Us. The Policy, and additional benefits provided by rider, are then cancelled as of the day We receive Your request In Writing or the date You request the surrender, whichever is later. We will then pay You the Cash Surrender Value as of that date. If a surrender request is received on a Segment Maturity Date, We will credit any Index-linked Interest due on that date prior to processing the surrender.

If the Policy is surrendered within 30 days following a Policy Anniversary, the Cash Surrender Value available will not be less than the Cash Surrender Value on such Policy Anniversary, adjusted for any Withdrawals and loans taken since the Policy Anniversary. Any Cash Surrender Value available at any time other than on a Policy Anniversary will be calculated with allowance for lapse of time from the last preceding Policy Anniversary.

**PAYMENTS
BY US**

Deferral of Payments

We may defer payment of any Cash Surrender Values, Withdrawals and loan amounts, for up to six months from the date of the request, except for any loan made to pay premiums to Us. If We defer payment for more than 30 days, We will pay interest at the Minimum Fixed Account Value Interest Rate on the amount deferred.

THE CONTRACT

Entire Contract

The Policy, the attached copy of the initial application, any applications for reinstatement, all subsequent applications attached to or endorsed upon the Policy, and any endorsements, amendments or riders, are the entire contract. The contract is made in consideration of the application and the payment of the initial premium. We will not use any statement to cancel the Policy or to defend a claim under it, unless that statement is contained in an attached written application. All statements in the application will, in the absence of fraud (as determined by a court of competent jurisdiction), be deemed representations and not warranties.

Contract Modification

The only way this contract may be modified is by a written agreement signed by Our President, or one of Our Vice Presidents, Secretaries or Assistant Secretaries.

Tax Status

The Policy is intended to qualify as a life insurance contract for federal tax purposes and the Death Benefit under the Policy is intended to qualify for the federal income tax exclusion. The provisions of the Policy, including any rider or endorsement, shall be interpreted to ensure and maintain such tax qualification, despite any other provision to the contrary.

Non-Participation

The Policy is non-participating. It does not share in Our surplus earnings, so You will receive no Policy dividends under it.

Misstatement of Age and/or Sex

If, on the date of death of the Last Surviving Insured, the Issue Age of an Insured or the Sex of an Insured (if applicable) is incorrectly stated, the Death Benefit will be that amount which would have been purchased at the correct age and/or sex in consideration of the most recent mortality charge by adjusting the net Amount At Risk by the ratio of the incorrect cost of insurance rate to the correct cost of insurance rate.

Suicide

If, within two years from the Date of Issue, either of the Insureds die by suicide, while sane or insane, Our liability will be limited to the premiums paid less Indebtedness and less any Withdrawals.

If, within two years from the effective date of any increase in the Face Amount for which evidence of insurability was obtained, either of the Insureds die by suicide, while sane or insane, Our liability with respect to such increase will be limited to the cost of insurance charges for the increase.

Incontestability

With regard to the life of each Insured, We will not contest the validity of this Policy, except for nonpayment of premium, after it has been in force during the Insured's lifetime for two years from the Date of Issue. This provision does not apply to any rider providing accidental death or disability benefits. No later than 90 days from the end of the second Policy Year, We will request in writing that You notify Us of the death of any Insured. Failure to provide notice of death will not preclude a contest, and could result in a contest even if premium payments continue to be made. Any action of contest shall commence promptly upon notice of death.

With regard to the life of each Insured, for any increase in coverage after the Date of Issue or any reinstatement, we will not contest the validity of such increase or reinstatement after such increase or reinstatement has been in force during the Insured's lifetime for two years from the effective date of the increase or reinstatement. However, such a contest shall be limited to material misrepresentations in the evidence of insurability provided to Us in the application for increase or reinstatement.

**THE CONTRACT
(Continued)**

Annual Report

We will send You a report at least once each Policy Year without charge showing:

- (a) the beginning and end of the current report period;
- (b) the Account Value, Cash Surrender Value and Face Amount at the end of the current report period;
- (c) the premiums paid, Monthly Deduction Amounts, loans and Withdrawals since the last report;
- (d) the current Death Benefit at the end of the current report period on the life of each insured covered under the Policy;
- (e) the interest credited during the current report period;
- (f) the amount of any Indebtedness at the end of the current report period; and
- (g) notifications required by the provisions of the Policy.

Projection of Benefits and Values

We will send You an illustrative report at least once each Policy Year without charge at Your request. We may require a reasonable fee not to exceed \$25.00 for each subsequent report We send at Your request after the first report per year is provided at no cost.

**OWNERSHIP AND
BENEFICIARY**

Change of Owner or Beneficiary

The Owner and Beneficiary will be those named in the application until You change them. To change the Owner or Beneficiary(ies), notify Us In Writing while the Last Surviving Insured is alive. For changes to a designation of an irrevocable Beneficiary, We will also require the consent of the named irrevocable Beneficiary, if living. After We receive written notice, the change will be effective as of the date You, as the Owner, signed such notice, unless otherwise specified by You, whether or not the Last Surviving Insured is living when We receive it. However, the change will be subject to any payment We made or actions We may have taken before We received the request.

Death of Beneficiary

If any named Beneficiary dies before the Last Surviving Insured, that person's interest in this Policy ends, unless such Beneficiary has been named as an irrevocable Beneficiary. If a named Beneficiary dies at the same time as the Last Surviving Insured, or within fifteen days after the Last Surviving Insured's death, that person's interest ends as though the Beneficiary died before the Last Surviving Insured. Unless Your Beneficiary designation states otherwise, the Death Benefit will be paid as follows:

- (a) to the primary Beneficiary(ies) who survive(s) the Last Surviving Insured, or if there are none;
- (b) to the contingent Beneficiary(ies) who survive the Last Surviving Insured;
- (c) if no Beneficiary survives the Last Surviving Insured, we will pay the Death Proceeds to You, if You are living, otherwise, We will pay the proceeds to Your estate;
- (d) if multiple Beneficiaries are named to share the Death Proceeds equally, We will pay the Death Proceeds to the survivor(s) in equal shares;
- (e) if multiple Beneficiaries are named to receive unequal shares of the Death Proceeds, We will pay the Death Proceeds to the survivors on a pro rata basis and if there is only one surviving multiple Beneficiary, We pay all of the proceeds to that Beneficiary.

Assignment

You may assign the Policy by notifying Us In Writing. Unless otherwise specified by You, assignments will take effect on the date the notice of assignment is signed by You, subject to any payments made or actions taken by Us prior to receipt of the notice. Until You notify Us In Writing, no assignment will be effective against Us. We are not responsible for the validity of any assignment.

OWNERSHIP AND BENEFICIARY (Continued)

Owner's Rights

While the Last Surviving Insured is alive and no Beneficiary is irrevocably named, You may:

- (a) exercise all the rights and options that the Policy provides or that We permit;
- (b) assign the Policy; and
- (c) agree with Us to any change to the Policy.

TERMINATION

Termination

The Policy will terminate upon the earliest of the following events:

- (a) the surrender of the Policy; or
- (b) the end of the Policy Grace Period when premiums sufficient to keep the Policy from terminating are not paid; or
- (c) the date the Last Surviving Insured dies.

CONTINUATION BEYOND THE YOUNGER INSURED'S ATTAINED AGE 120

General

On the Policy Anniversary on or following the date on which the younger Insured has attained age 120, the following will occur:

- (a) the Death Benefit Option will be changed to Option A (Level Option) with no evidence of insurability being required;
- (b) the Face Amount will be set equal to the Death Benefit;
- (c) no future Monthly Deduction Amounts will be deducted from Your Account Value;
- (d) the Account Value will continue to be valued as described in the Account Value, Cash Value and Cash Surrender Value provision;
- (e) any loans that are in effect will continue to accrue interest and become part of any Indebtedness;
- (f) loan repayments may be made;
- (g) no new loans or Withdrawals can be requested; and
- (h) no further premiums will be accepted, except for amounts required to keep the Policy in force under the Grace period.

The provision above will in no way modify the Termination provision of any rider(s) attached to this Policy. Please be aware the Policy may terminate due to excessive Indebtedness.

This policy may not qualify as life insurance under federal tax law after the younger Insured has attained age 100 and may be subject to adverse tax consequences. Your tax advisor should be consulted before You choose to continue the policy beyond the younger Insured's age 100.

PAYMENT OF DEATH PROCEEDS

Generally

The Death Proceeds of this Policy will be paid in one lump sum unless You or the Beneficiary elect one of the Income Settlement Options described below. If the Death Proceeds are paid in one lump sum and the payment is \$10,000 or greater, the Death Proceeds may be held in Our General Account and we may establish an interest-bearing draft account ("Safe Haven Account") in the name of the Beneficiary. The Beneficiary may then write drafts as desired, subject to Our rules then in effect regarding minimum draft amounts and balances. We do reserve the right to discontinue offering the Safe Haven Account at anytime and in such event, any remaining balance in the Safe Haven Account will be paid to the Beneficiary in one sum.

INCOME SETTLEMENT OPTIONS

Availability

All or parts of the proceeds of this Policy may, instead of being paid in one sum, be left with Us under any one or a combination of the following options, subject to Our minimum amount requirements on the date of election. If any payee is a corporation, partnership, association, assignee, or fiduciary, an option may be chosen only with Our consent.

Annuity benefits payable under this provision at the time of their commencement will not be less than those that would be provided by the application of the cash surrender value to purchase a single consideration immediate annuity contract at purchase rates offered by Us at the time to the same class of annuitants whether the annuity benefits are payable in fixed or variable amounts or both.

**INCOME
SETTLEMENT
OPTIONS)
(Continued**

Death of Payee

If the payee dies while receiving payments under one of the options below, We will pay the following:

- (a) any principal and accrued interest remaining unpaid under Option 1 or 2.
- (b) the present value of remaining unpaid payments, if any, under Option 3. The interest rate used to determine the present value of payments will be the interest rate used to determine the amount of each certain payment.

Any such amount will be paid in one sum to the payee's estate.

Option 1 - Interest Income: Payments of interest at the rate We declare, but not less than 2% per year, on the amount left under this option.

Option 2 - Income of Fixed Amount: Equal payments of the amount chosen until the amount left under this option, with interest of not less than 2% per year, is exhausted. The final payment will be for the balance only.

Option 3 - Income for Fixed Period: Payments, determined from the table below, are guaranteed for the number of years chosen and based on interest of not less than 2% per year. The first payment will be due on the date proceeds are applied under this option.

| Number of Years | Monthly Payments per \$1,000 of Proceeds | Number of Years | Monthly Payments per \$1,000 of Proceeds |
|--------------------|--|--------------------|--|
| 1 | \$84.09 | 8 | \$11.25 |
| 2 | 42.46 | 9 | 10.10 |
| 3 | 28.59 | 10 | 9.18 |
| 4 | 21.65 | 15 | 6.42 |
| 5 | 17.49 | 20 | 5.04 |
| 6 | 14.72 | 25 | 4.22 |
| 7 | 12.74 | 30 | 3.68 |

To convert the monthly payments shown in the table for Option 3 to quarterly, semi-annual or annual payments, multiply by the following factors:

| PAYMENT INTERVAL | FACTOR |
|------------------|--------|
| Quarterly | 2.99 |
| Semi-annual | 5.96 |
| Annual | 11.84 |

Other Options - Other options may be arranged with Our consent at interest rates determined by Us.

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY
Hartford, Connecticut 06104-2999
(A stock insurance company)
(the "Company")

For more information or assistance regarding Your Policy, You may contact Us at the following address:

Individual Life Operations
[P.O. Box 64582
St. Paul, Minnesota 55164-0582]
Telephone Number: [1-800-243-5433]
Email Address: [Lifeservice@hartfordlife.com]

Adjustable Death Benefit
Death Proceeds Payable at Death of the Last Surviving Insured
Cash Surrender Value Payable upon Surrender
Premiums Payable as shown on Page 3
Optional Index-Linked Interest Crediting Feature

Non-Participating

Values provided under the Policy may increase or decrease due to changes in interest credited to the Fixed Account and/or the Plus Account, Policy Charges and Cost of Insurance Rates. While the Policy values may be affected by an external index, the Policy does not participate in any stock or equity investments.



**LAST SURVIVOR FLEXIBLE PREMIUM
ADJUSTABLE LIFE INSURANCE POLICY
WITH AN OPTIONAL INDEX-LINKED INTEREST CREDITING FEATURE**



POLICY PROTECTION RIDER

This Rider provides additional protection from Policy default, subject to the conditions described below.

DEFINITIONS

In addition to the definitions set forth in the Policy, the following definitions shall apply to this Rider.

Policy Protection Account: a reference account used solely to determine whether or not the Policy Protection Test has been met. It is not used to determine the actual Account Value, Cash Value, Cash Surrender Value or Death Benefit provided by the Policy.

Policy Protection Monthly Charge: a charge deducted, on each Monthly Activity Date, from the Policy Protection Account as described in the Policy Protection Monthly Charge section of this Rider.

Policy Protection Net Premium: the premium amount credited to the Policy Protection Account. It is the premium paid into the Policy minus deductions for the Policy Protection Premium Charge and the Policy Protection Tax Charge.

Policy Protection Premium Charge: a charge deducted from premiums paid. It is calculated by multiplying premium paid by the applicable percentage as shown in the Policy Protection Rider Specifications Pages.

Policy Protection Tax Charge: a charge deducted from premiums paid. It is calculated by multiplying the premium paid by the applicable percentage as shown in the Policy Protection Rider Specifications Pages.

Policy Protection Test: a test used to determine whether the benefit is available.

THE BENEFIT

When this Benefit is Available

This benefit is available if, on any given Monthly Activity Date, the Policy Protection Test is met.

If this benefit is not available, it can be made available at any time while this Policy is in effect by making a premium payment or loan repayment, sufficient to meet the Policy Protection Test. However, if premiums received to restore the availability of this benefit would cause the policy to fail to meet the definition of life insurance (in accordance with the Internal Revenue Code) the excess premiums will be refunded and this benefit will not be available at that time.

How the Policy Protection Test is Met

The Policy Protection Test is met if the accumulated value in the Policy Protection Account is equal to or greater than zero. If the test is not met, the benefit will not be available.

When this Benefit Goes Into Effect

During the first five Policy Years, the Policy Protection Rider benefit, if available, will prevent Your Policy from going into default on any Monthly Activity Date when the Cash Value less Indebtedness is not sufficient to cover the Monthly Deduction Amount.

Beginning in the sixth Policy Year and thereafter, provided the Cash Value exceeds Indebtedness, the Policy Protection Rider benefit, if available, will prevent Your Policy from going into default on any Monthly Activity Date when the Account Value less Indebtedness is not sufficient to cover the Monthly Deduction Amount.

**THE BENEFIT
(Continued)**

If this benefit goes into effect: (a) any Monthly Deduction Amounts (attributable to the coverage(s) protected by the Policy Protection Rider benefit) that exceed the Account Value, less Indebtedness, will be waived, and (b) any riders as shown in the Policy Protection Rider Specifications Pages as being protected by this Policy Protection Rider benefit will continue subject to the terms and conditions of the riders. However, this benefit will not prevent Your Policy from going into default when the Indebtedness equals or exceeds the Cash Value.

Please refer to the Policy Default and Grace Period provision of the Policy for more information.

**POLICY PROTECTION
ACCOUNT**

Accumulated Value in the Policy Protection Account

On the Policy Date, the accumulated value equals the initial Policy Protection Net Premium. On each subsequent Monthly Activity Date, the accumulated value equals:

- (a) the accumulated value on the previous Monthly Activity Date; plus
- (b) any Policy Protection Net Premium allocated to it since the last Monthly Activity Date; plus
- (c) interest credited to it at the policy protection credited rate (as shown in the Policy Specifications) since the last Monthly Activity Date; minus
- (d) the Policy Protection Monthly Charge taken from it on that date (see below); minus
- (e) any Withdrawals since the last Monthly Activity Date; minus
- (f) any loans since the last Monthly Activity Date; plus
- (g) any loan repayments since the last Monthly Activity Date.

Any other adjustment made to the Policy's Account Value will impact the accumulated values in the Policy Protection Account in the same manner.

The actual amount, timing and frequency of payments allocated to the Policy Protection Account will affect the accumulated values in the Policy Protection Account and could affect the availability of the benefit provided by this Rider.

Policy Protection Monthly Charge

The Policy Protection Monthly Charge is calculated in the same manner as the Monthly Deduction Amount under the Policy (See the Monthly Deduction section of the Policy) but uses the Policy Protection Rider charges and rates that are set forth in the Policy Protection Rider Specifications Pages in the Policy.

When calculating the policy protection cost of insurance charge, it is necessary to calculate the amount(s) at risk. When calculating the amount(s) at risk it is necessary to calculate the death benefit. The death benefit, for the purposes of calculating the amount(s) at risk is calculated in the same manner as the Policy's Death Benefit except that Account Value is replaced by the accumulated value in the Policy Protection Account. Additionally, when calculating the amount(s) at risk, the Account Value is replaced by the accumulated value in the Policy Protection Account.

**NOTIFICATION OF
POLICY PROTECTION
STATUS**

General

We want to keep You informed on the status of the benefit. Therefore, at the end of each Policy Year, We will inform You of the following:

- (a) whether or not the benefit is then available;
- (b) if it is not available, the amount necessary to have the benefit available until the next Policy Anniversary; and
- (c) if applicable, how long the benefit will be available assuming that You continue to make Planned Premium payments on time as scheduled.

**REQUESTED
CHANGES**

General

Changes will be made to the Policy Protection Monthly Charge if:

- (a) an Insured's risk class changes;
- (b) the Face Amount increases or decreases;
- (c) other riders are added to or removed from the Policy; or
- (d) there are any increases or decreases to benefits provided by riders.

If any of the above changes occur, We will send You new Policy Specification pages, or an endorsement, which will reflect changes to the Policy Protection rates and/or charges that were affected by the requested change.

TERMINATION

General

The Policy Protection Rider will continue until the earliest of the following:

- (a) on the Policy Anniversary on or following the date on which the younger Insured has Attained Age 120; or
- (b) when this Policy terminates.

REINSTATEMENT

General

If the Policy terminates and is reinstated, this Rider may be reinstated as well. If the Rider is reinstated, the Policy Protection Account, on the reinstatement date, will equal:

- (a) the accumulated value of the Policy Protection Account at the time of termination; plus
- (b) Policy Protection Net Premium paid at the time of reinstatement; minus
- (c) the Policy Protection Monthly Charges that would have been deducted from the Policy Protection Account during the Policy Grace Period.

GENERAL PROVISIONS

This Rider is part of the Policy to which it is attached and, except as noted above, it is subject to all of the terms, conditions and limitations of the Policy. The Rider Date and Date of Issue are shown in the Additional Benefits and Rider section of the Policy Specifications. Terms not defined herein are defined in the Policy.

Signed for **HARTFORD LIFE AND ANNUITY INSURANCE COMPANY**
[



Terence Shields, *Corporate Secretary*]

SERFF Tracking #:

HARL-128650905

State Tracking #:

Company Tracking #:

LA-1379(12)

State: Arkansas **Filing Company:** Hartford Life and Annuity Insurance Company
TOI/Sub-TOI: L09I Individual Life - Flexible Premium Adjustable Life/L09I.002 Joint (Last Survivor)
Product Name: Last Survivor Flexible Premium Adjustable Life Insurance Policy with an Optional Index Linked Interest Crediting feature
Project Name/Number: Last Survivor Flexible Premium Adjustable Life Insurance Policy with an Optional Index Linked Interest Crediting feature/LA-1379(12)

Supporting Document Schedules

| | | Item Status: | Status Date: |
|-------------------|--|--------------|--------------|
| Satisfied - Item: | Flesch Certification | | |
| Comments: | | | |
| Attachment(s): | AR Cert Actuarial - Reg 34 _UL_.pdf AR Certification Actuarial - Bulletin 11-83 _Non-Guaranteed Elements_.pdf AR Certification Consent to Submit Rates _Bulletin 11-83_.pdf AR Cert - Rule 19 (Unfair Discrim).pdf Readability Certification.pdf | | |

| | | Item Status: | Status Date: |
|-------------------|---|--------------|--------------|
| Satisfied - Item: | Application | | |
| Comments: | Application HL-15911(12) was approved by the Department on 02/08/2012 under Serff tracking number HARL-128063030. | | |

| | | Item Status: | Status Date: |
|-------------------|--|--------------|--------------|
| Satisfied - Item: | Illustration Certification | | |
| Comments: | | | |
| Attachment(s): | Life Illustration Compliance Certification Fischer.pdf | | |

| | | Item Status: | Status Date: |
|-------------------|---|--------------|--------------|
| Satisfied - Item: | SOV | | |
| Comments: | | | |
| Attachment(s): | LA-1379(12) SOV.pdf LA-1380(12) SOV for officer sigs.pdf | | |

| | | Item Status: | Status Date: |
|-------------------|------------------------------------|--------------|--------------|
| Satisfied - Item: | External Indexed UL Certifications | | |

SERFF Tracking #:

HARL-128650905

State Tracking #:

Company Tracking #:

LA-1379(12)

State:

Arkansas

Filing Company:

Hartford Life and Annuity Insurance Company

TOI/Sub-TOI:

L09I Individual Life - Flexible Premium Adjustable Life/L09I.002 Joint (Last Survivor)

Product Name:

Last Survivor Flexible Premium Adjustable Life Insurance Policy with an Optional Index Linked Interest Crediting feature

Project Name/Number:

Last Survivor Flexible Premium Adjustable Life Insurance Policy with an Optional Index Linked Interest Crediting feature/LA-1379(12)

Comments:

Attachment(s):

External Indexed UL Certification LP.pdf

External Indexed UL Certification PF.pdf

**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.



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

**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.



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

**ARKANSAS
POLICY FORM CERTIFICATION**

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY

Form Number(s): LA-1379(12)

Form Title(s): Last Survivor Flexible Premium Adjustable Life Insurance Policy with an Optional Index Linked Interest Crediting feature

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:



9/20/2012

Date

Lenore Paoli, AVP, Business Practices and Compliance

Readability Certificate

I hereby certify that the forms referenced below have each been scored in their entirety using the Flesch Ease of Reading Test and have attained the score indicated. I further certify that, to the best of my knowledge and belief, said forms comply with state readability requirements and are printed in not less than ten point type, one point leaded.

The readability score was calculated by computer. The software used for this calculation was Microsoft Word.

| <u>Form Number</u> | <u>Flesch Score</u> |
|--------------------|---------------------|
| LA-1379(12) | 50.5 |
| LA-1380(12) | 50.2* |

*when scored as part of the base policy

Hartford Life and Annuity Insurance Company

NAIC Number 71153-091



Signature of Insurance Company Officer

Lenore Paoli, AVP, ILD Business Practices and Compliance

Typed Name and Title

Certification of Compliance with Life Insurance Illustration Regulation

I, Paul M. Fischer, FSA, MAAA am an officer of Hartford Life & Annuity Insurance Company and member in good standing of the American Academy of Actuaries. I was appointed by the Board of Directors to be the Illustration Actuary for the Individual Life Division. I meet the requirements of the Academy and the applicable state regulations.

The scales of non-guaranteed elements used in illustrating the submitted plan of insurance meet the requirements of the applicable regulations on Life Insurance Illustrations. The certification of the Disciplined Current Scales for these plans conforms with Actuarial Standard of Practice number 24, Compliance with the NAIC Life Insurance Illustration Model Regulation, promulgated by the Actuarial Standards Boards. In addition:

- Non-guaranteed elements illustrated for this policy are consistent with those illustrated on inforce illustration for similar inforce policies;
- Illustrated non-guaranteed elements for this policy are consistent with the non-guaranteed elements actually credited or charged to similar policy forms; and
- The expenses used in the development of the Disciplined Current Scales for these policies are based on fully allocated expenses.



Paul M. Fischer, FSA, MAAA
AVP & Actuary, Individual Life Product Development

08/24/2012
Date

Statement of Variability for Form LA-1379(12)

08/24/2012

Hartford Life and Annuity Insurance Company

Variable Text Denoted by Brackets

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 Cost of Insurance Rates and the mortality tables on which they are based;
- Guaranteed minimum interest rate for account and nonforfeiture benefits;
- Guaranteed maximum surrender charges;
- Guaranteed maximum expense charges.

In addition to the items 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.

Policy Cover

| | |
|---|---|
| Service Operations Address, telephone number, Internet Communication email address, Officer Title and Signatures | Officer Titles and Signatures will vary based on current company operations. In the event the title of the Officer signing the form changes, any new title utilized will be the title of an Officer of the Company. |
|---|---|

Page 3 Policy Specifications

| | |
|--|---|
| Insurance Department Phone Number | The Phone Number of the Insurance Department of the state in which the Policy is issued will vary based on changes in future Department operations. |
| Issue Ages | 20-85 |
| Policy Number, Policy Date, Date of Issue, Owner, Beneficiary, Insured, Issue Age/Sex | Data will vary per policy based on issue-specific information. Gender: Male, Female. |
| Insurance Class | Preferred Plus Non-Nicotine; Preferred Non-Nicotine; Preferred Nicotine; Standard Nicotine; Standard Non-Nicotine; Uninsurable |
| Initial Face Amount | Range: \$100,000 - \$999,999,999. Will vary per policy issue based on owner selection. |
| Unscheduled Increases Maximum Age | Range: 70-100. Any change will be applied to new issues only on a non-discriminatory basis. |
| Minimum Increase in Face Amount | Range: \$500 - \$50,000. Any change will be applied to new issues only on a non-discriminatory basis. |
| Minimum Decrease in Face Amount | Range: \$500 - \$5,000 Any change will be applied to new issues only on a non-discriminatory basis. |
| Minimum Face Amount After Decrease | Range: \$25,000 – \$100,000. Any change will be applied to new issues only on a non-discriminatory basis. |
| Death Benefit Option | A (Level), B (Return of Account Value), C (Return of Premiums). Will vary per policy issue based on owner selection. |
| Death Benefit Option C | \$10,000,000 if Option C is chosen. |
| Initial Planned Premium | Will vary per policy issue based on issue specific information such as face amount, issue age, gender, risk class and any optional riders selected. |
| Payment Frequency | Annual, semiannual, quarterly or monthly |
| Definition Of Life Insurance Test | Will vary per policy issue based on owner selection. |

Page 3(Continued) Policy Specifications

| | |
|---------------------------|---|
| Transfer Date | Range: 1 st – 28th day of the Month. We may change the Transfer date based on any future change in our current Company operations. Any changes will apply to new issues as well as new Segments created under in-force policies. |
| Transfer Frequency | Currently Monthly- We may change the frequency based on future change in our current Company operations but no less frequently than quarterly . Any changes will apply to new issues as well as new Segments created under in-force policies. |

Page 3A Policy Specifications

| | |
|--|---|
| DEDUCTIONS FROM PREMIUM PAYMENTS | |
| Tax charge | 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. |
| MAXIMUM DEDUCTIONS FROM ACCOUNT VALUE | |
| Monthly Per \$1,000 Charge Rate | Range: 0.001 to 3.050 - will vary based on a combination of the Insured's age, gender, underwriting class and policy duration. Any change to the maximum charge for new issues will be filed for approval prior to use. |

Page 3B Policy Specifications

| | |
|----------------------------------|---|
| Maximum Surrender Charges | Range: 0.00 – 60.00 (annual per \$1,000) - will vary based on initial face amount and combination of Insured's age, gender, underwriting class and policy duration. Any change to the maximums shown will be filed for approval prior to use. |
|----------------------------------|---|

Page 3C Policy Specifications

| | |
|--|---|
| Scheduled Face Amount Increases | Will vary based on initial face amount and combination of Insured's age, gender, underwriting class, and policy duration. |
|--|---|

Page 3D Policy Specifications (sex distinct version)

| | |
|---|--|
| Table of Minimum Death Benefit Percentages and Monthly Maximum Cost of Insurance Rates per \$1,000 of Net Amount at Risk | Range: 0.0000000 – 83.3333333 will vary based on initial face amount and combination of Insured's age, gender underwriting class, policy duration and the Life Insurance Test selected by owner. Any change to the maximums shown will be filed for approval prior to use. |
|---|--|

Additional Benefits and Riders

Policy Protection Rider Specification Pages 3E and 3E (continued)

| | |
|---|---|
| POLICY PROTECTION RIDER | Policy Protection Rider Data will vary per policy based on issue-specific information. |
| RIDERS COVERED BY THE POLICY PROTECTION RIDER | Will vary based on owner's selection of Riders at time of application. |
| DEDUCTIONS FROM PREMIUM PAYMENTS USED TO DETERMINE THE POLICY PROTECTION NET PREMIUM | Policy Protection Premium Tax Charge 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. Policy Protection Premium Charge Range: 0.00 to 0.10 will vary based a combination of Insured's age, gender, underwriting class and policy duration |

| | |
|---|---|
| <p>INTEREST CREDITS APPLIED TO THE POLICY PROTECTION ACCOUNT</p> | <p>Interest Credits are determined by multiplying the Policy Protection Account value by interest rate factors. Annual Interest Rate Range 0.050% to 6.00% based on insured's age, gender, underwriting class, policy duration, and death benefit option selected. "Tier 1 Credited Rates" apply to Policy Protection Account values up to the "Credited Rate Breakpoint" and "Tier 2 Credited Rates" apply to values above the breakpoint, if any.</p> |
| <p>DEDUCTIONS TAKEN FROM THE POLICY PROTECTION ACCOUNT</p> | <p>Policy Protection Per \$1,000 Charge Rate – Range 0.01 to 0.80 will vary based on a combination of Insured's age, gender and underwriting class. Policy Protection Cost of Insurance Rate - Monthly Per \$1,000 Range: 0.0000000 to 83.3333333 will vary based on a combination of Insured's age, gender, underwriting class and policy duration. Policy Protection Rider Charges – will vary based on owner selection of riders. Rates and charges shown will be based on the rates and charges for each selected Rider.</p> |

Statement of Variability for Form LA-1380(12)
08/14/2012

Hartford Life and Annuity Insurance Company

Variable Text Denoted by Brackets

Changes in variable text will be administered by the Company in a uniform and non-discriminatory manner.

Policy Protection Rider

| | |
|--------------------------|---|
| Officer Signature | Officer Titles and Signatures will vary based on current company operations. In the event the title of the Officer signing the form changes, any new title utilized will be the title of an Officer of the Company. |
|--------------------------|---|

**CERTIFICATION OF COMPLIANCE
EXTERNAL INDEXED UL GUIDELINES**

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY

I, Lenore Paoli, am a duly-authorized officer of Hartford Life and Annuity Insurance Company and do hereby certify the following:

This submission complies with External Indexed Guidelines.

The contract will not be solicited by any person who is not trained and qualified.



Lenore Paoli, AVP & Chief Compliance Officer, IL Compliance

**CERTIFICATION OF COMPLIANCE
INDEXED UL GUIDELINES**

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY

I, Paul Fischer, am a duly-authorized officer of Hartford Life and Annuity Insurance Company and do hereby certify the following:

Hartford Life and Annuity Insurance Company will address external-indexed contracts separately in the annual (Section 8) actuarial opinion and memorandum addressing each year the amount and type of assets held and the level of reserves and how developed.

Hartford Life and Annuity Insurance Company will establish and maintain a detailed file defining the system for hedging.



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