The Hartford Saver Solution℠

A FIXED INDEX ANNUITY

THE HARTFORD

DISCLOSURE STATEMENT

THE HARTFORD SAVER SOLUTION^{SM} FIXED INDEX ANNUITY DISCLOSURE STATEMENT

This Disclosure Statement provides important information about The Hartford Saver Solution annuity offered by Hartford Life & Annuity Insurance Company. Please read it carefully before buying this annuity and keep it for Your records and for future reference. You can use an annuity to save money for retirement and to receive payments for life, if You annuitize. An annuity is **not** meant to be used to meet short-term financial goals. An annuity is a Contract between You and an insurance company, and the Contract values and guarantees are backed by the financial strength and claims-paying ability of the insurance company. In return for Your payment, the insurance company agrees to provide You with a regular stream of income or a lump sum payment at some future time.

The Hartford Saver Solution

- **Is a single-Premium, fixed annuity (we refer to the annuity contract as the "Contract" throughout this Disclosure Statement), which means You buy it with one payment, with a minimum Premium amount of $10,000. Contracts will not be issued to persons 81 years of age or older.**
- **Offers many insurance features and benefits, including a death benefit, a minimum Surrender Value, and annuity income options (including lifetime options).**
- **May earn interest in two ways:**
  - **A fixed interest rate guaranteed for the first year of Your Contract and then re-determined annually, subject to a minimum rate guaranteed for the life of the Contract. Interest is compounded and credited on a daily basis.**
  - **Interest that depends, in part, on changes in the performance of an external, nationally recognized market index. Although an external index may affect Contract Values, this annuity is an insurance Contract, not a security, and does not participate directly in any stock, bond, or equity investments. You are not buying shares of any stock or an index. Dividends paid on the stocks on which the index is based do not increase the interest credited to Your annuity. Interest is credited at the end of each 12-month Interest Crediting Period.**
- **Is a tax-deferred annuity, which means that You do not pay taxes on the interest it earns until You receive a distribution from the annuity.**
- **Is not FDIC insured nor guaranteed by the Federal Government, a Bank or Saving Association.**
- **May not increase in value, depending on the interest crediting strategy selected.**
- **May have Surrender Charges and Market Value Adjustments if You annuitize or take a partial or full surrender of Your Contract before the end of the Surrender Charge Period. Cash Surrender Values may be less than the Premium amount that You paid.**

If You have questions about this annuity, please call Your salesperson or contact a company representative at 1-800-862-6668.

ANNUITY CONTRACT

Contract Overview

The Hartford Saver Solution is an insurance Contract.

- You make a Premium payment to us, and in return we promise to pay You a regular stream of income (annuity payments) or a lump sum payment in the future. At that time You can choose to receive lifetime annuity payments, meaning you will never outlive the payments.
- Before that occurs, Your Premium may earn interest on a tax-deferred basis, depending on how You allocate Your Premium among the Contract's fixed rate interest crediting strategy and index linked interest crediting strategies.
- If You or the Annuitant die before Your annuity payments begin, we will pay a Death Benefit to one or more Beneficiaries You have selected.
- You can terminate Your Contract (we call this a Surrender) before Your annuity payments begin, but the Contract is not intended for short-term purposes, and You will have to pay taxes on the gains if You Surrender - and even tax penalties if You do so before age 59 1/2. If Your Contract is still in the Surrender Charge Period, then You also will be subject to Surrender Charges and Market Value Adjustment. Additionally, any Surrender or annuitization made during the Interest Crediting Period will not receive any index interest that might otherwise have been earned on the Surrendered or annuitized amount. (These concepts are discussed more below.) For these reasons, You may receive less than Your Premium if You Surrender Your Contract during its early years.

How will the value of my annuity grow?

The value of Your annuity can increase through three interest crediting strategies discussed in the section below. These strategies determine when and how interest is calculated and credited. You may allocate Your Premium to any or all of the interest crediting strategies available at Contract issuance. The greater of $2,500 or 10% of the Premium deposit must be allocated to any chosen interest crediting strategy. During the 30 days prior to the end of each 12-month Interest Crediting Period, You may select a new interest crediting strategy, subject to availability. Your newly selected **Interest Crediting Strategy** allocations will be applied the first day of and continue until the last day of Your next 12-month Interest Crediting Period. We reserve the right to discontinue any index or crediting strategy.

What are the Interest Crediting Strategies?

Fixed Rate Strategy - This strategy credits interest at a fixed rate that is declared at the start of Your Contract. Your initial interest rate is guaranteed for the first year of Your Contract. We can change the interest rate each Contract year thereafter, but we guarantee that it will not go below the minimum rate set forth in Your Contract. Interest is compounded and credited on a daily basis.

Index Linked Crediting Strategies - Your Contract Value may also earn interest that is calculated and credited ***at the end*** of each 12-month Interest Crediting Period based, in part, on changes in the market performance of the Standard & Poor's 500™ Index during that year.

Because the value of any external index varies from day to day and is not predictable, index linked interest is not guaranteed, could be less than the index return and less than the interest earned in a traditional fixed annuity, and may be zero (although it cannot be less than zero). Also, because we credit any index interest at the end of each 12-month Interest Crediting Period, any Surrender or annuitization made during the Interest Crediting Period will not receive any index interest that might otherwise be earned on that amount.

There are two index linked interest crediting strategies. There is a specific formula for calculating interest for each strategy, which is based, in part, on the change in the performance of the selected index from the beginning of the Interest Crediting Period to the end of the period. Please discuss each of these features with Your salesperson, since these can dramatically impact the amount of interest, if any, You may receive.

- **Annual Point-to-Point with a Cap Strategy** – This strategy compares the value of the index at the start of Your 12-month Interest Crediting Period (**Initial Index Level)** to the value at the end of Your Interest Crediting Period (**Ending Index Level)** up to a stated **index cap**. The difference between the Ending Index Level and the Initial Index Level, divided by the Initial Index Level, is the annual percentage change. For example, at the end of Your Interest Crediting Period, if the annual percentage change in the index is 9% and the index cap is 3%, the interest You receive will be 3%. If the annual percentage change is greater than the index cap, the index crediting rate will equal the index cap. If the annual percentage change is less than the index cap**,** the index crediting rate will equal the annual percentage change. If the annual percentage change is negative, Your Contract Value will not decline, but You will not receive any interest for that year. The index cap is a fixed percentage declared at the beginning of the initial Interest Crediting Period and guaranteed for the first year of

Your Contract. We can change the index cap each Contract year thereafter, but we guarantee that it will not go below the minimum rate set forth in Your Contract.

- **Performance Trigger Strategy** – This strategy compares the value of the index at the start of Your 12-month Interest Crediting Period (**Initial Index Level)** to the value at the end of Your Interest Crediting Period (**Ending Index Level)**. The difference between the Ending Index Level and the Initial Index Level, divided by the Initial Index Level, is the annual percentage change. If the annual percentage change is zero or positive, then You will receive a specified credited rate (the "**trigger rate**"). For example, if the annual percentage change in the index is 9% and the trigger rate is 3%, the interest You receive will be 3%. If the annual percentage change is negative, Your Contract Value will not decline, but You will not receive any interest for that year. The trigger rate is a fixed percentage declared at the beginning of the initial Interest Crediting Period and guaranteed for the first year of Your Contract. We can change the trigger rate each Contract year thereafter, but we guarantee that it will not go below the minimum rate set forth in Your Contract.

Because changes in the index are calculated based on a single point in time for each index linked strategy, You bear the risk that interest may be lower if the index declines from the beginning of the Interest Crediting Period to the end of the Interest Crediting Period, even if the index experienced an overall gain for the calendar year.

Please see the interest crediting rate examples at the end of this Disclosure Statement. These examples show how the interest crediting strategies work.

ANNUITY CONTRACT BENEFITS

What are the values under the Contract?

The Contract has **four** important payout values before the Annuity Commencement Date:

- The **Contract Value**, which is equal to the current value allocated to the fixed rate interest crediting strategy and the index linked interest crediting strategies, and which may be reduced by certain charges.
- The **Minimum Nonforfeiture Value**, which is equal to a minimum percentage, as established by state law, of Your Premium, reduced for any Surrenders, and accumulated at the nonforfeiture interest rate required by the Standard Nonforfeiture Law for Individual Fixed Deferred Annuities (this rate is set forth in Your Contract). Please refer to Your Contract for details on Your state's nonforfeiture values.
- The **Guaranteed Contract Value**, which is equal to 100% of Your Premium, adjusted for any Surrenders, and accumulated daily at an annual rate of 1%. During the Surrender Charge Period, the Guaranteed Contract Value is reduced by Surrender Charges when determining the Cash Surrender Value. **For each partial surrender, we reduce the Guaranteed Contract Value in the same proportion that the amount Surrendered reduced the Contract Value. This could result in reductions to the Guaranteed Contract Value larger than the amount of the partial Surrender.**
- The **Cash Surrender Value**, which is equal to the greatest of:
  1) the **Contract Value**, adjusted for any Surrender Charge, Market Value Adjustment, and Premium taxes;
  2) the **Minimum Nonforfeiture Value**; and
  3) the **Guaranteed Contract Value**, adjusted for any Surrender Charges.

Which value is paid will depend on when and why money is taken from the Contract:

- Upon Surrender, we will pay the **Cash Surrender Value**.
- Upon death, we will pay the greater of the **Contract Value** and the **Guaranteed Contract Value**.
- If You elect an annuity option, we will calculate annuity payments based on the greatest of:
  1) the **Contract Value**, adjusted for any Market Value Adjustment and Premium taxes;
  2) the **Minimum Nonforfeiture Value**; and
  3) the **Guaranteed Contract Value**.

How do I get income (payouts) from my annuity?

One of the most important benefits of Your Contract is the right to apply the Contract Value built up over the life of the Contract to an income option. When You purchase Your Contract, You can choose when You will start receiving income (payouts) from the Contract (called the Annuity Commencement Date). You can also choose how You will receive Your payouts (called an Annuity Option). There are several Annuity Options available and You should discuss them with Your salesperson to choose the one that best suits Your needs.

- Life Annuity
- Life Annuity with Cash Refund

- Life Annuity with Payments for a Period Certain
- Joint and Last Survivor Annuity
- Joint and Last Survivor Annuity with Period Certain
- Payments for a Period Certain
- Annuity Proceeds Settlement Option

Read the Annuity Options section of Your Contract for full details and restrictions. If You do not select an Annuity Option, Life Annuity with 10 Years Period Certain will apply. You can select the frequency of the Annuity Option. The frequencies include monthly, quarterly, semi-annually, and annually.

IMPORTANT: If You select the Life Annuity or Joint and Last Survivor Life Annuity options, the annuity payouts stop when You (or Joint Annuitant if applicable) die.

What happens if I die *before* I begin to receive annuity payouts?

If You (or the Annuitant) die *before* You start to receive payouts from Your Contract, we will provide a Death Benefit. The amount of the Death Benefit is equal to the greater of the Contract Value or the Guaranteed Contract Value (discussed below) at the time we receive the proof of death that is acceptable to us.

How is the Death Benefit paid?

The Death Benefit may be taken in one lump sum or under any of the Annuity Options then offered by us subject to certain restrictions that apply upon the Owner's death. If You die, and Your spouse is Your beneficiary, Your spouse may elect to continue the Contract as the Contract owner. The Beneficiary can elect any available option unless You designate the option for the Beneficiary. Crediting strategies may be limited to the Fixed Rate Strategy on the Owner's death, subject to the election of death benefit options and their end dates. On the date we receive complete settlement instructions from the Beneficiary, we will compute the Death Benefit amount to be paid out or applied to the Annuity Option. When there is more than one Beneficiary, we will calculate the Death Benefit amount for each Beneficiary's portion of the proceeds and then pay it out or apply it to a selected Annuity Payout Option according to each Beneficiary's instructions acceptable to us.

What happens if I die *after* I begin receiving annuity payouts?

If You (or the Annuitant) die *after* You start to receive payouts from Your Contract, we will not pay a Death Benefit. The Beneficiary is entitled to receive a single lump sum payment or the remaining payouts, if any, over the scheduled period of time in effect at the time of death.

OTHER PROGRAMS & PROVISIONS

1. ANNUAL FREE WITHDRAWAL AMOUNT

The Hartford Saver Solution provides an Annual Free Withdrawal Amount. This allows You to partially Surrender up to 10% of Your Contract Value (as of the last Contract Anniversary) each year during the Surrender Charge Period without incurring any Surrender Charges or Market Value Adjustment. The Annual Free Withdrawal Amount is not cumulative and (like other distributions) is taxable to the extent of earnings in the Contract. Unless You are over 59 ½, a 10% tax penalty will generally apply. Partial Surrenders reduce Your Contract Value, Cash Surrender Value, Guaranteed Contract Value, Death Benefit, and amount available for annuity payments. Partial Surrenders made during the Interest Crediting Period from an index linked crediting strategy will not receive index interest that might otherwise be earned on that amount at the end of the period.

Example: Assume you have The Hartford Saver Solution annuity with a Contract Value of $100,000 and a 100% allocation to the Point-to-Point S&P 500 crediting method. Halfway through the first contract year you decide to take a $15,000 withdrawal. The Annual Free Withdrawal Amount of 10% of Contract Value as of the last contract anniversary ($10,000) will have no Surrender Charge. The balance of $5,000 would be assessed a Surrender Charge of 9% or $450, so the net surrender amount would be $14,550. No interest credit would be applied to the surrender amount. Your Contract Value after the surrender would be $85,000.

IF YOU WITHDRAW MORE THAN YOUR ANNUAL FREE WITHDRAWAL AMOUNT, YOU WILL INCUR ADDITIONAL FEES CALLED SURRENDER CHARGES AND MARKET VALUE ADJUSTMENTS. READ *FEES, EXPENSES, AND OTHER CHARGES* FOR MORE INFORMATION.

2. EXTENDED WITHDRAWAL PRIVILEGE

Once You reach age 70½, Your Annual Free Withdrawal Amount may increase to meet Your required minimum distribution needs if Your Contract is part of a tax-qualified retirement plan. Your new Annual Free Withdrawal Amount will be based on Your annuity's Contract Value as of December 31st of the previous year.

3. AUTOMATIC INCOME PROGRAM

You can choose to have automatic partial Surrenders made monthly, quarterly, semi-annually, or annually. Partial Surrenders may incur taxes and tax penalties, reductions in Contract Values, and loss of index interest, and You may incur fees if the partial Surrenders exceed Your Annual Free Withdrawal Amount (see Annual Free Withdrawal Amount above). You have the option to change, start, or stop payments at any time.

4. NURSING HOME WAIVER OF SURRENDER CHARGE BENEFIT

We will waive any Surrender Charge applicable to a partial or full Surrender if You, the joint Contract Owner, or the Annuitant is confined to an approved hospital or medical care facility at the recommendation of a physician for medically necessary reasons for at least 90 calendar days. For the waiver to apply, You must: (a) have owned the Contract continuously since it was issued; (b) provide written proof of confinement satisfactory to us; and (c) request the Surrender within 91 calendar days of the last day of confinement. This waiver is not available if You, the joint Contract Owner or the Annuitant is confined to any of the foregoing facilities when You purchased the Contract. This waiver may not be available in all states and Market Value Adjustments will still apply.

FEES, EXPENSES AND OTHER CHARGES

What happens if I take out some or all of the money from my Contract?

If You take out all (full Surrender) or part (partial Surrender) of the money during the Surrender Charge period, Your Contract Value exceeding the Annual Free Withdrawal Amount will be subject to a Surrender Charge and Market Value Adjustment. Surrenders representing gain are subject to ordinary income taxes and, if made before age 59 ½, will also be subject to a 10% tax penalty. Partial Surrenders reduce Your Contract Value, Cash Surrender Value, Guaranteed Contract Value, Death Benefit, and amount available for annuity payments. Surrenders made during the Interest Crediting Period from an index linked crediting strategy will not receive index interest that might otherwise be earned on that amount at the end of the period. If the Contract is surrendered during its early years, the Cash Surrender Value may be less than Your Premium. **The Contract is designed for people who are seeking a long-term retirement vehicle, and You should not buy the Contract for short-term purposes.**

What is a Surrender Charge?

A Surrender Charge is the amount we deduct from Your Contract Value when You make a partial or full Surrender during the Surrender Charge Period in excess of Your Annual Free Withdrawal Amount. Surrender Charges vary according to the following schedule (subject to state variations):

5-Year Surrender Charge Schedule

Year	1	2	3	4	5
Charge	9%	8%	7%	6%	5%

7-Year Surrender Charge Schedule

Year	1	2	3	4	5	6	7
Charge	9%	8%	7%	6%	5%	4%	3%

A Surrender Charge is not applied if:

- You request a partial Surrender less than or equal to Your Annual Free Withdrawal Amount.
- The Surrender Charge Period has ended.
- You elect an annuity option.
- You or the Annuitant die.
- You request a full or partial Surrender and
  - o You use the Nursing Home Waiver of Surrender Charge Benefit.
  - o You reinstate the Surrender by sending the check back to us within 30 days of initial issuance along with a signed letter instructing us to reinstate.

Are there any restrictions on my withdrawals?

Yes.

- The Contract Value after the Partial Surrender must be at least $1,000.
- We reserve the right to terminate Your Contract and pay You the Cash Surrender Value if the Contract Value drops below the minimum of $1,000.

What is a Market Value Adjustment?

It is an adjustment made to compensate us for having to prematurely sell our investments to make surrender or annuitization amounts during the Surrender Charge Period. We make an adjustment called a Market Value Adjustment (MVA) if You take a surrender in excess of the Annual Free Withdrawal Amount or request that we begin annuity payouts before the end of the Surrender

Charge Period. **THE ADJUSTMENT MAY RESULT IN EITHER UPWARD OR DOWNWARD ADJUSTMENTS TO THE CONTRACT VALUE.** The adjustment depends on the years remaining in the annuity Contract and current market interest rates. If Your interest rate is higher than our current interest rate, the MVA will increase the amount You receive. If Your interest rate is lower than our current interest rate, the MVA will lower the amount You receive.

The dollar value of the MVA, whether positive or negative, will never be more than the difference between Your Contract Value and the Premium accumulated at the interest rate used to calculate the Minimum Nonforfeiture Value. Please read Your Contract for more details.

We will not make a Market Value Adjustment in the event You or the Annuitant die.

TAXES

This Contract is a tax–deferred annuity, which means that You do not pay taxes on the interest it earns until the money is paid to You or deemed paid to You by transfer, loan or pledge, for example. When You take payouts or a withdrawal, You pay ordinary income taxes on the earned interest. Also if You withdraw before the age of 59 1/2, You will pay a 10% federal income tax penalty on the interest earnings from the Contract, unless an exception applies. Please consult Your tax advisor for more information.

Premium Taxes - We deduct Premium taxes, if applicable, imposed on us by a federal, state, local, or other government agency. Some states collect these taxes on Premium Payments; others collect at annuitization. Since we pay Premium Taxes when they are required by applicable law, we may deduct them from Your Contract when we pay the taxes, upon Surrender, or on the Annuity Commencement Date. The Premium tax rate varies by state or municipality and currently ranges from 0 - 3.5%.

Annuity Exchanges - You can exchange one tax-deferred annuity for another without paying taxes on the earnings when You make the exchange. Before making an exchange, You should compare both Contracts carefully. If You exchange another Contract for this Contract, You might have to pay a Surrender Charge and tax, including a possible penalty tax, on Your old Contract, there will be a new Surrender Charge Period for this Contract, other charges may be higher (or lower) and the benefits may be different. You should not exchange another Contract for this one unless You determine, after knowing all the facts, that the exchange is in Your best interest and not just better for the person trying to sell You this Contract (that person will generally earn a commission if You buy this Contract through an exchange or otherwise). You should consult with a qualified tax advisor before attempting any exchanges.

Buying an annuity within an IRA, 401(k) or other tax-deferred retirement plan does not provide You with any extra tax benefits. Your annuity purchase should therefore be based on its features and benefits, other than the tax benefits. There are costs and expenses under the Contract related to these benefits and features. You should consult a qualified tax or financial advisor for information specific to Your circumstances to determine whether the use of the Contract within a qualified retirement plan is appropriate for You.

For more tax information, please consult the Supplement on Federal Tax Considerations.

OTHER INFORMATION

Are there any risks?

Yes. The annuity poses the following risks:

- Surrender Charges and Market Value Adjustments (Read *Fees, Expenses and Other Charges*);
  - You may not receive any index linked interest due to the Index Linked Interest Crediting Strategy formulas and/or the performance of the external index (Read *What are the Interest Crediting Strategies?*)
  - Tax liability (Read the attached Supplement on Federal Tax Considerations carefully and consult Your tax advisor);
  - Our ability to pay Surrenders, Death Benefits, and our other obligations under the Contract (Read *What should I know about Hartford Life?*).

What else do I need to know?

We may delay payment of Your Surrender requests for up to 6 months with prior approval from Your state's insurance department, if required.

We may change Your Contract from time to time to comply with federal or state laws and regulations. If we do, we will tell You in writing.

Many states have laws that give You a set number of days to look at an annuity after You buy it (called a Free Look Period). If You decide during that time that You do not want it, You can return the Contract and receive a return of Your Premium. Read the Right to Examine Contract provision on the cover page of Your Contract to learn about Your Free Look Period.

We pay the salesperson or firm for selling the Contract to You. They may receive additional compensation for selling this annuity Contract than for selling other annuity Contracts.

What should I know about Hartford Life & Annuity?

Hartford Life & Annuity Insurance Company is a life insurance company that sells life insurance and annuities in every state and the District of Columbia. We are ultimately controlled by The Hartford Financial Services Group, Inc., one of the largest financial service providers in the United States. Our offices are located in Simsbury, Connecticut; however, our mailing address is 1 Griffin Road North, Windsor, CT 06095-1512.

STATE REQUIREMENTS

State insurance laws and regulations apply to us in every state and jurisdiction in which this annuity Contract is sold. Depending upon the state where You purchase Your Contract, some terms and conditions of Your Contract may vary from the descriptions in this Disclosure Statement.

EXAMPLES OF INDEX LINKED CREDITING STRATEGIES FOR THE HARTFORD SAVER SOLUTION

The following examples show how index interest may be credited under each Index Linked Crediting Strategy, based on three hypothetical Index performance scenarios over a one-year period: favorable, unfavorable and flat Index performance.

The following hypothetical examples are for illustrative purposes only. Actual results will vary.

ANNUAL POINT-TO-POINT WITH A CAP STRATEGY

Assumptions

Assume 5% Cap, $100,000 allocated to this Strategy.

Assume no surrenders during the year.

	Positive Index Performance	Positive Index Performance	Negative Index Performance	Flat Index Performance
Beginning Contract Value	$100,000	$100,000	$100,000	$100,000
Beginning Index Level	1000	1000	1000	1000
Ending Index Level *(ex Dividends)*	1030	1200	975	1000
Calculated Performance	3%	20%	-2.50%	0%
Stated Cap	5%	5%	5%	5%
Resulting Interest Credited	3%	5%	0%	0%
Ending Contract Value	$103,000	$105,000	$100,000	$100,000

PERFORMANCE TRIGGER STRATEGY

Assumptions

Assume 4% Performance Trigger, $100,000 allocated to this Strategy.

Assume no surrenders during the year.

	Positive Index Performance	Positive Index Performance	Negative Index Performance	Flat Index Performance
Beginning Contract Value	$100,000	$100,000	$100,000	$100,000
Beginning Index Level	1000	1000	1000	1000
Ending Index Level *(ex Dividends)*	1030	1200	975	1000
Calculated Performance	3%	20%	-2.50%	0%
Interest Credited	4%	4%	0%	4%
Ending Contract Value	$104,000	$104,000	$100,000	$104,000

EXAMPLES OF SURRENDER CHARGES, MARKET VALUE ADJUSTMENT, AND MINIMUM NONFORFEITURE VALUE.

The following examples show how Surrender Charges and a Market Value Adjustment apply when you take a surrender during the Surrender Charge period.

Surrender Charge Example:

Assume you have The Hartford Saver Solution annuity with a Contract Value of $100,000 and a 100% allocation to the Point-to-Point S&P 500 crediting method. Halfway through the first contract year you decide to take a $15,000 withdrawal. The Annual Free Withdrawal Amount of 10% of Contract Value as of the last contract anniversary ($10,000) will have no Surrender Charge. The balance of $5,000 would be assessed a Surrender Charge of 9% or $450, so the net surrender amount would be $14,550. No interest credit would be applied to the surrender amount. Your Contract Value after the surrender would be $85,000.

Surrender Charge with Positive Market Value Adjustment Example:

Assume you have The Hartford Saver Solution annuity with a Contract Value of $100,000 and a 100% allocation to the Point-to-Point S&P 500 crediting method. Halfway through the first contract year you decide to take a $15,000 withdrawal. The Annual Free Withdrawal Amount of 10% of Contract Value as of the last contract anniversary ($10,000) will have no Surrender Charge. The balance of $5,000 would be assessed a Surrender Charge of 9% or $450. Assuming a positive Market Value Adjustment of $1,000, the net surrender amount would be $15,550. Your Contract Value after the surrender would be $85,000. No interest credit would be applied to the surrender amount.

Surrender Charge with Negative Market Value Adjustment Example:

Assume you have The Hartford Saver Solution annuity with a 7 year surrender charge period, a Contract Value of $100,000 and a 100% allocation to the Point-to-Point S&P 500 crediting method. Let's assume that a $5,000 interest credit is applied to your Contract Value in the first contract year. At the beginning of the second contract year, you decide to take a $15,000 withdrawal. The Annual Free Withdrawal Amount of 10% of Contract Value as of the last contract anniversary ($10,500) will have no Surrender Charge. The balance of $4,500 would be assessed a Surrender Charge of 8% or $360. Assuming a negative Market Value Adjustment of $1,000, the net surrender amount would be $13,640. Your Contract Value after the surrender would be $90,000. No interest credit would be applied to the surrender amount.

Surrender Charge, Negative Market Value Adjustment and Nonforfeiture Floor Example:

Assume you selected the 7-year duration on The Hartford Saver Solution annuity and your initial Premium was $100,000. Let's assume that your Contract Value at the beginning of the third contract year is $205,000.

At the beginning of the third contract year, you decide to fully surrender the contract. The Annual Free Withdrawal Amount of 10% of Contract Value as of the last contract anniversary ($20,500) will have no Surrender Charge. The balance of $184,500 would be assessed a Surrender Charge of 7% or $12,915. Assuming a negative Market Value Adjustment of $101,978, the Contract Value after adjusting for these charges would be $90,108.

Assuming a minimum nonforfeiture rate of 1.5%, applied to 87.5% of Premium, the Minimum Nonforfeiture Value in the third contract year would be $90,145. As explained above, your Contract Value in the third year adjusted for Surrender Charges and Market Value Adjustment would be $90,108. Your Guaranteed Contract Value in the third year, which is 100% of Premium accumulated daily at an annual rate of 1% less Surrender Charges of $12,915 would be $89,095. Because your **Cash Surrender Value** is the greatest of the **Guaranteed Contract Value** less Surrender Charges, **Minimum Nonforfeiture Value** and **Contract Value** adjusted for Surrender Charges and Market Value Adjustment, your Cash Surrender Value would be $90,145.

Additional Disclosures

This disclosure is not intended to be a full description of the Contract. Please read the Contract and any riders and endorsements for a complete explanation of its terms and conditions. Neither we nor any sales representatives offer legal or tax advice. You should read the Supplement on Federal Tax Considerations and consult Your own personal tax adviser on any matters.

Any sales presentation literature or sales illustration used in the purchase of the Contract that includes a projection of an interest rate in excess of the guaranteed fixed rate strategy and makes certain assumptions regarding index interest rates is considered a hypothetical illustration only and is not guaranteed.

"Standard & Poor's®", "S&P®", "Standard & Poor's 500™" and "S&P 500®"are trademarks of Standard & Poor's Financial Services LLC ("Standard & Poor's") and have been licensed for use by Hartford. The Hartford Saver Solution or Hartford Saver Solution Choice

Products ("Products") are not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's does not make any representation regarding the advisability of investing in the Products.

[This page intentionally left blank.]

The Hartford Contract Number

APPLICANT STATEMENT AND ACKNOWLEDGEMENT

By signing this document, I acknowledge that I have read, or have been read, this Disclosure Statement and have been provided a copy of 1) this Disclosure Statement; 2) the NAIC Buyer's Guide to Fixed Deferred Annuities with Appendix for Equity-Indexed Annuities and 3) the Supplement on Federal Tax Considerations.

Owner Name *(Please print)*	Joint Owner Name *(If applicable, please print.)*
Owner Signature and Date	Joint Owner Signature *(If applicable)* and Date

INSURANCE PRODUCER STATEMENT AND ACKNOWLEDGEMENT

Producer Instruction: Submit ALL PAGES of this Disclosure Statement with the application and leave a copy with the applicant and, if applicable, joint applicant.

PRODUCER STATEMENT

By signing below, You, the Producer, certify that You

1) reviewed this document with the applicant;

2) provided the applicant with a copy of this Disclosure Statement, the NAIC Buyer's Guide to Fixed Deferred Annuities with Appendix for Equity-Indexed Annuities, the Supplement on Federal Tax Considerations and any sales materials, illustrations, or proposals used to sell this annuity;

3) have not made statements that differ from the sales materials, illustrations, or proposals;

4) have not made any promises or guarantees about the future value of any contract elements that are not guaranteed, including any expected future index gains; and

5) followed the insurer's written position regarding replacement if this is a replacement of an annuity contract or life insurance policy.

Insurance Producer Name *(Please print)*

Insurance Producer Signature and Date

For standard mail delivery, please mail to:

The Hartford
Attention:Account Management
P.O. Box 5085
Hartford, CT 06102-5085

For Private Express delivery, please send to:

The Hartford
Attention: Account Management
1 Griffin Road North
Windsor, CT 06035-1512

Form may be faxed to:

860-392-3547
Attn: Account Management

[This page intentionally left blank.]

THE HARTFORD