



09-40

December 30, 2009

Credited Interest Rate Update

Effective 1/1/2010

- Universal Life crediting rate reduced for premiums received prior to January 1, 2007 for both currently sold and no longer sold products.
- Hartford ExtraOrdinary Whole Life crediting rate reduced by 0.50% for premium received on or after January 1, 2010
- Stag Whole Life crediting rate reduced by 0.25% for premium received on or after January 1, 2010
- Variable Loan Rates updated

Questions?

For complete details, please visit the Interest Rate Grids on www.financialprofessional.hartfordinvestor.com, which will be updated to reflect the new rates.

This information is written in connection with the promotion or marketing of the matters addressed in this material. The information cannot be used or relied upon for the purpose of avoiding IRS penalties. These materials are not intended to provide tax, accounting or legal advice. As with all matters of a tax or legal nature, your clients should consult their own tax or legal counsel for advice.

"The Hartford" is The Hartford Financial Services Group, Inc. and its subsidiaries, including the issuing companies of Hartford Life Insurance Company (HLI) (New York) and Hartford Life and Annuity Insurance Company (HLA) (outside New York), Simsbury, CT. The mailing address for both issuers is P.O. Box 2999, Hartford, CT 06104-2999.

Hartford ExtraOrdinary Whole Life is a non-participating whole life insurance policy. HLI policy form # HL-19250(07)(NY). HLA policy form # LA-1310(07) and may include state abbreviations. Features may vary by state.

Stag Whole Life is a non-participating whole life insurance policy issued by Hartford Life and Annuity Insurance Company. HLA policy form # is LA-1215(03) and may include state abbreviations. Features may vary by state.

(800) 800-2738 www.hartfordinvestor.com
LIF11129 ©The Hartford, Hartford, Connecticut 06115



FOR PRODUCER USE ONLY – NOT FOR USE WITH THE PUBLIC