

INDIVIDUAL LIFE

Stag Last Survivor Universal Life PlusSM



*Last Survivor Flexible Premium
Universal Life Insurance*



Why Stag Last Survivor Universal Life Plus?

Stag Last Survivor Universal Life Plus combines guarantees built into the policy design with flexible options to provide you with long-term value.



STABILITY

Get solid guarantees² backed by the strength and stability of the issuing companies of The Hartford.

FLEXIBILITY

Adapt your policy to meet your changing needs by choosing your premium payment schedule and altering your death benefit coverage.

CONVERTIBILITY

Manage your financial goals with the option to exchange your policy to one with the opportunity to participate in equity markets as risk tolerance changes.

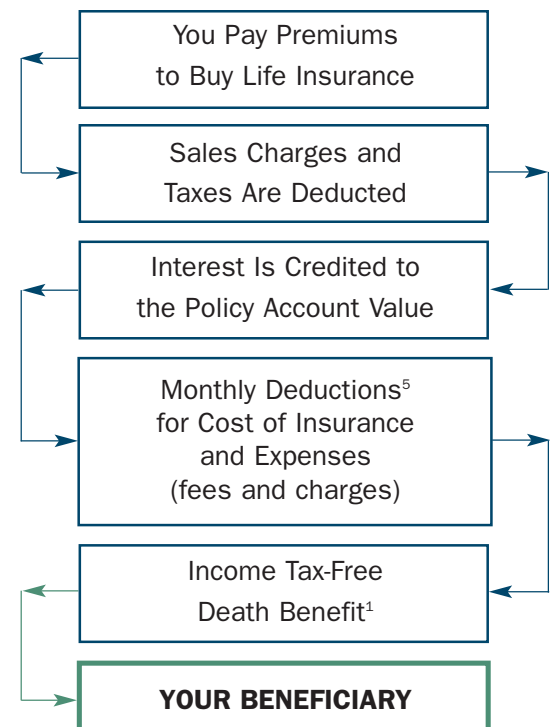
SIMPLICITY

Feel confident about your policy with easy-to-understand guarantees.

How It Works

Here's a step-by-step look at how your Stag Last Survivor Universal Life Plus policy works for you.

- Your premiums buy permanent life insurance, which has the potential for growth of cash value.
- Applicable sales charges and taxes are deducted.
- Interest is credited to the policy's account value.
- The cost of insurance and expenses (fees and charges) are deducted from the policy account value.
- At your death, your beneficiary receives the policy's death benefit minus any outstanding policy loans.^{3,4} The life insurance policy's death benefit is paid income tax-free.¹



Key Product Features

These features are included in your Stag Last Survivor Universal Life insurance policy.

- The premium-based **No Lapse Guarantee Rider**,^{6,7} available at no additional cost, guarantees that your coverage will continue if the premium meets the rider requirements. It's simple: As long as you pay the required premiums, your policy coverage will last a lifetime.
- With a lifetime **Catch-Up Provision**, you can restore your policy's No Lapse Guarantee by paying an additional premium amount. If you fall behind in your premium payments, this can be a useful feature.
- With the **Estate Tax Repeal Rider** (provided at no additional cost), you won't pay surrender charges on your policy if it is surrendered in January 2011, provided there is no federal estate tax in that year.
- The **credited interest rate** on your policy's account value is based on current interest rates available. This rate will change from time to time, reflecting current interest rate conditions. However, the minimum credited rate is guaranteed to be at least 3%.

Flexible Options

Your policy offers many flexible options to meet your changing life circumstances.

- Control your **premium payments** by increasing, decreasing, stopping, or resuming them⁸ for maximum flexibility.
- With the special **Maturity Age Extension Provision**,⁹ you can continue your policy after age 100.
- Choose from various **Death Benefit Options** — level, return of account value, or return of premium.

- When your risk tolerance changes, you can **exchange your Stag Last Survivor UL Plus policy** for a last survivor variable universal life policy.¹⁰ Exchanging your current Stag Last Survivor Universal Life Plus policy for a variable universal life policy gives you the opportunity to participate in the upside potential available through exposure to equity markets.
- Access your policy's cash value through loans or withdrawals.^{3,4,8}

Tax Advantages

Your policy provides you with several tax advantages.

- Tax-deferred growth of policy account value.
- Income tax-free policy death benefit¹ can be used to pay estate taxes at the death of the second spouse.

Guarantees Backed by Reliable Issuing Companies

Life insurance is a promise — a promise that is only as good as the company behind the policy. The strength of the issuing companies, Hartford Life Insurance Company and Hartford Life and Annuity Insurance Company, stands behind the death protection promise of your life insurance policy.¹¹ We are a proud part of the Hartford Financial Services Group, Inc. (NYSE: HIG), one of the nation's leading providers of insurance and financial services since 1810. The issuing companies have traditionally earned impressive ratings for financial strength and claims-paying ability² from the industry's most respected independent raters.



What Is Survivorship Universal Life?

SURVIVORSHIP UNIVERSAL LIFE INSURANCE IS PERMANENT LIFE INSURANCE THAT:

- Provides death benefit protection on two individuals that is paid after the death of the last surviving spouse
- Includes flexible policy options you can adapt to your changing life circumstances
- Provides a tax-advantaged way to transfer assets to beneficiaries¹

WHEN PROPERLY STRUCTURED, THE PROCEEDS OF A SURVIVORSHIP LIFE POLICY CAN PROVIDE CASH IN THE FORM OF A DEATH BENEFIT TO:

- Help pay estate taxes and other expenses when the second spouse dies
- Provide liquidity to fund the transfer of a closely held business
- Fund a trust to create a family legacy that can serve as a source of wealth for several generations

The Next Steps

Now that you've decided that Stag Last Survivor Universal Life Plus is part of the solution to your financial needs, what's the next step? Call your Hartford representative to find out more details about this policy and how it fits into your financial planning picture.

¹ The policy's death benefit may be included in your estate for federal estate tax purposes.

² Guarantees are based on the claims-paying ability of the issuing companies.

³ Access to policy account value through loans is free from current federal taxation as long as the policy remains in force. Withdrawals are taxed only to the extent that they exceed the policyowner's basis. Assumes the policy is not a Modified Endowment Contract (MEC). Distributions from MECs are subject to federal income tax to the extent of gain in the policy. Taxable distributions are subject to a 10% additional tax, with certain exceptions.

⁴ Loans from a universal life insurance policy will reduce the policy's account value and death benefit.

⁵ These charges include premium based loads, administrative and issue charges, and surrender charges. These charges are different for each Stag Universal Life policy. They vary by age, gender, face amount, underwriting class, premiums, policy duration, and account value.

⁶ In states where approved.

⁷ This feature is available on all policies with a level death benefit.

⁸ Subject to certain restrictions.

⁹ If the policy is not treated as a life insurance contract for federal income tax purposes after the scheduled maturity date, among other things, the death proceeds may be taxable to the recipient.

¹⁰ Within the first five policy years up to the younger insured's attained age 70 (whichever occurs first).

¹¹ Ratings apply to the issuing company and its general contractual obligations under the policy. They do not apply to any product.



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Issuers:

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Hartford Life and Annuity Insurance Company (Outside New York)
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Mailing address for both issuers:

P.O. Box 2999, Hartford, CT 06104-2999

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Stag Last Survivor Universal Life PlusSM is a last survivor flexible premium adjustable life insurance policy. When issued outside of New York by Hartford Life and Annuity Insurance Company, the policy form number is LA-1221 (03). When issued in New York by Hartford Life Insurance Company, the policy form number is HL-15870(03). In certain states, the policy form number may be followed by a state abbreviation. Not all product features are available in all states.

Neither The Hartford, nor its agents or employees, provide tax or legal advice. As with all matters of a tax or legal nature, you should consult your 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 and Hartford Life and Annuity Insurance Company.

Life insurance products:

- ✓ **are not** insured by the FDIC;
- ✓ **are not** insured by any federal agency; and
- ✓ **are not** guaranteed by, or obligations or deposits of, any bank or any affiliate, or credit union.

