

INDIVIDUAL LIFE INSURANCE

A Consumer Resource



Stag Wall Street[®]

*Flexible-premium, single-life
variable universal life insurance*



Why Stag Wall Street?

Stag Wall Street Variable Universal Life insurance provides you with three primary ways to help simplify your financial life:

- A death benefit for increased financial security for beneficiaries in the event of your death.
- A tax-efficient way to accumulate policy cash values and transfer the death benefit to beneficiaries.
- Access to your policy's cash value through loans and withdrawals, when needed.*

Stag Wall Street is designed with choice and flexibility throughout the life of the policy to adapt to multiple stages of your life and changing financial needs. You can:

- Make payments more (subject to guideline premium rules) or less frequently, and skip or stop payments if the policy's cash surrender value is sufficient to cover the scheduled charges and deductions.
- Increase or decrease your insurance coverage as your needs change. (Minimum amounts and limits on frequency apply. Decreases are subject to surrender charges. Increases are subject to underwriting approval.)
- Control where and how to allocate net premium and policy cash values within the policy.

Stag Wall Street is also designed for efficiency and value. It features:

- No front-end sales charge by current company practice. Contractually, the charge can not exceed 2.50%.
- Low monthly policy fee.
- Asset-based monthly charges that decrease as the value and duration of the policy increase.
- Declining surrender charges.

*Both loans and withdrawals from a permanent life insurance policy may be subject to penalties and fees and, along with any accrued loan interest, will reduce the policy's Account Value and Death Benefit. Depending upon the performance of a VUL policy's investment choices, the Account Value may be worth more or less than the original amount invested in the policy. Assuming a policy is not a Modified Endowment Contract (MEC), loans are free from current Federal taxation and withdrawals are taxed only to the extent that they exceed the policyowner's basis in the policy. Distributions from MECs are subject to Federal income tax to the extent of the gain in the policy and taxable distributions are subject to a 10% additional tax, with certain exceptions.

The Hartford is The Hartford Financial Services Group, Inc., including its life insurance issuing company, Hartford Life and Annuity Insurance Company. Stag Wall Street is not available in New York.

How it works

Stag Wall Street's design follows simple, specific principles to help ease your financial life.

- Ongoing policy premiums are immediately allocated as you instruct. Your money will begin working right away.
- Access to cash value through loans and withdrawals.*
- Security is provided through death benefit guarantees. Guarantees are based on the claims paying ability of the issuing company.

How Stag Wall Street VUL works.

- Through investment choices, a variable universal life (VUL) insurance policy may earn an investment return on the net premiums you contribute.
- The return you achieve is based on the performance of your selected investment choices.
- You may select up to 20 investment choices, ranging from very conservative to aggressive investment styles, or you may select the Fixed Account, which is available in most states.

Variable universal life insurance policies contain fees and expenses, including cost of insurance, administrative fees and premium loads, surrender charges and other charges or fees that may be incurred under the policy. The underlying funds also have fund operating expenses. The investment return and principal value of an investment will fluctuate so that when redeemed, they may be worth more or less than their original cost.





Product Features State availability may vary.

Death benefit options

Stag Wall Street provides death benefit protection you can customize.

- Two death benefit options available at issue:
 - 1) Level (equals face amount)
 - 2) Return of Account Value (increasing death benefit equals current face amount plus policy Account Value)
- Three alternative death benefit guarantees:
 - 1) five-year, no-lapse guarantee (or to age 85, whichever comes first) included at no additional charge, provided premium requirements are met
 - 2) guaranteed death benefit to age 65 for additional premium requirements
 - 3) guaranteed death benefit for the life of the policy for additional premium requirements
- The ability to increase or decrease coverage. (Minimum amounts and limits on frequency apply. Decreases are subject to surrender charges. Increases are subject to underwriting approval.)

All guarantees within the policy are based on the claims-paying ability of the issuing company and do not apply to the variable investment performance or safety of the underlying funds.

Policy Account Value

The product allows you to accumulate cash value in your policy on a tax-deferred basis. To help in the accumulation of your policy values, Stag Wall Street provides professionally-managed underlying sub-account options, plus the Fixed Account. Select any combination of up to 20 of these choices to match your risk profile. There is a risk that the IRS could contend that certain preferred policy loans should be treated as currently taxable distributions rather than loans.

Accessing Account Value

While the fundamental reason for life insurance is to provide financial protection for your family or business, the Account Value may be used to provide supplemental income for your long-term personal or business financial need. Stag Wall Street allows flexibility in accessing the cash value of your policy in the following ways:

- **PREFERRED, INCOME TAX-ADVANTAGED LOANS:** The amount the account value exceeds total premiums paid, up to the policy's cash surrender value amount, may be borrowed at Preferred rates.*
- **NON-PREFERRED, INCOME TAX-ADVANTAGED LOANS:** Loans greater than the difference between the account value and premiums but still not exceeding the cash surrender value amount may be obtained.*
- **INCOME TAX-ADVANTAGED WITHDRAWALS:** You may withdraw up to the amount of premiums paid into the policy without any income tax liability.

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Tax advantages

Your Stag Wall Street policy has many important tax advantages.

- **INCOME TAX-DEFERRED ACCUMULATION:** Any gains within the policy are not subject to current income taxes while the policy is in force.
- **Generally INCOME TAX-FREE DEATH BENEFIT:** Your beneficiaries generally receive the policy's death benefit federal income tax-free. However, the death benefit may be subject to estate taxes depending on the policy's ownership structure.
- **INCOME TAX-FREE TRANSFERS BETWEEN INVESTMENT OPTIONS:** You can move amounts, tax-free, between the investment options. Some restrictions may apply on certain transactions.
- **INCOME TAX-ADVANTAGED LOANS AND WITHDRAWALS:** As explained on the previous page, you may access the cash value of your policy through tax-advantaged loans and withdrawals, as long as the policy remains in force and is not a MEC.

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, you should consult your own tax or legal counsel for advice.

Optional riders

Protecting your coverage in case of disability or illness

- **DEDUCTION AMOUNT WAIVER RIDER:** Waives the monthly deductions, as well as most policy expenses deducted from the cash value account, if you become totally disabled. Additional charge applies.
- **WAIVER OF SPECIFIED AMOUNT DISABILITY BENEFIT RIDER:** Provides payment of the premium specified in your policy if you become totally disabled. Additional charge applies.
- **ACCELERATED DEATH BENEFIT RIDER:** Enables you to request up to a certain amount of the policy's death benefit should you become terminally ill.

Additional, cost-efficient term insurance

- **TERM INSURANCE RIDER:** Enables you to purchase additional term insurance for yourself. Additional charge applies.
- **CHILD INSURANCE RIDER:** Provides coverage on each of your eligible children. Additional charge applies.

Inflation protection

- **COST OF LIVING ADJUSTMENT RIDER:** Provides biennial increases in the face amount without requiring renewed evidence of insurability. These increases are tied to the Consumer Price Index. There is no additional cost to add this rider; however, the resulting face amount increases may increase premium requirements. Should you deny a cost of living increase, the rider terminates and no future increases will occur.





Your policy tool kit

Stag Wall Street also offers a variety of tools to simplify management of your policy, including:

- **DOLLAR COST AVERAGING:** A long-term strategy that requires allocating a set amount at regular intervals, regardless of market fluctuation. Dollar cost averaging does not assure a profit or protect against loss in a declining market. Investors should consider their financial ability to continue their purchases through periods of low price levels.
- **PROFESSIONAL ASSET ALLOCATION SERVICES:** Your premium dollars are allocated to investment options in several types of investment classes within professionally designed, standard model portfolios. The aim of asset allocation is to try to meet your pre-determined risk tolerance and investment objectives.
- **ASSET RE-BALANCING:** As the values of your investment options change, asset re-balancing automatically adjusts your investment choices to maintain your selected percentages.

Of special note — asset allocation

You have a plan and you know it will take time to reach your financial destination. But just how well, and for how long, do your investments need to perform for you to reach your goals? You may be surprised to find out that a small difference in your achieved average return can make a huge impact on how quickly you reach your target.

Professional asset allocation tools may be your most powerful ally. That's because professional asset allocation aligns you with a model portfolio that divides your policy assets among underlying investment options according to the level of risk you're willing to take and your financial goals. While there is still no guarantee of any level of returns, the mix within each model is professionally determined. This helps to simplify the allocation process for you and remove any guesswork associated with self-determining a personal mix.

The next steps in your financial future

You are committed to your financial future and have made the decision that a Stag Wall Street VUL policy will help you achieve your goals and objectives. How do you get started?

We would like to walk you through the purchasing and maintaining of your Stag Wall Street VUL coverage.

The initial process...

Illustration of the VUL

Your financial professional will customize a personal Stag Wall Street VUL illustration based on your financial goals and objectives. The illustration will show you how variable universal life insurance can fit into your financial plan. Should you ultimately purchase Stag Wall Street, a signed illustration will be submitted to The Hartford with your application.

Asset allocation

Review your risk tolerance and investment preferences with your financial professional. Together, you will build a solid foundation for an appropriate investment portfolio.

Application completion

The Stag Wall Street VUL application contains many personal questions ranging from financial to family health history inquiries. Your answers will provide us the information needed to accurately underwrite your policy.

Medical review

You may be asked to meet with a medical professional who will assess your health history. Your financial professional will help coordinate this process if necessary.

Policy delivery

This is an opportunity to review your policy contents with your financial professional. Make sure it is customized and correct to your specifications.

The ongoing process...

Quarterly and annual statements

You and your financial professional are provided with detailed information about your policy on a quarterly and annual basis. These statements are great tools to help monitor your financial goals and objectives.

Policy reviews

To help ensure that you maintain an appropriate amount of insurance, it is a good idea to review your policy regularly with your financial professional. As a result, your financial professional may contact you to suggest a review; however, you can always initiate the process if you feel your needs may have changed. Common events that can alter life insurance needs include, but are certainly not limited to, marriage, divorce, death of a spouse, birth or adoption of a child, purchase or sale of real estate, and high investment gains or losses.



FLEXIBLE INSURANCE DESIGNED TO MEET YOUR NEEDS.

Issuer:

Hartford Life and Annuity Insurance Company (Outside New York)
200 Hopmeadow Street
Simsbury, CT 06070

Mailing address for issuer:

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

Investment Managers:

AIM Investments®

(AIM Investments is a registered service mark of AIM Management Group, Inc. AIM Advisors, Inc., AIM Capital Management, Inc., and AIM Private Asset Management, Inc. are the investment advisors for the products and services represented by AIM Investments.)

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Fidelity Management & Research Company, Inc.

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Franklin Mutual Advisers, LLC

HL Investment Advisors, LLC

Investment Sub-Advisers:

Hartford Investment Management Company

Wellington Management Company, LLP

Lord, Abnett & Co. LLC

MFS Investment Management

OppenheimerFunds

Putnam Investment Management, LLC

Van Kampen Asset Management

Principal Underwriter and Distributor

Hartford Equity Sales Company, Inc. (HESCO)

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Stag Wall Street Variable Universal Life is a flexible premium variable life insurance policy. When issued by Hartford Life and Annuity Insurance Company, the policy form number is LA-1200(02).

In certain states, the policy form number may be followed by a state abbreviation. Not all product features are available in all states.

This presentation must be preceded or accompanied by a currently effective Stag Wall Street prospectus and Underlying Fund prospectuses, which can be obtained from your financial professional or by logging on to www.hartfordinvestor.com. The prospectuses contain detailed information, including charges and fees, so please read them carefully before you invest or send money.

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**INSURANCE MARKETPLACE
STANDARDS ASSOCIATION**

INSURANCE PRODUCTS:

NOT INSURED BY FDIC OR ANY FEDERAL GOVERNMENT AGENCY	MAY LOSE VALUE	NOT A DEPOSIT OF OR GUARANTEED BY ANY BANK OR ANY BANK AFFILIATE
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