

The Hartford Income SecuritySM

A Fixed Deferred Payout Annuity



Prepare To LiveSM



For Use In All States, Except Florida

Start Building Your Future Income Today

There's never been a better time to begin taking charge of your retirement income needs. No matter where your retirement dreams may take you, The Hartford Income Security can help you get there.

The Hartford Income Security is for those who seek:



Lifetime income for basic needs

The Hartford Income Security helps protect you against outliving your assets. You will have a reliable income source no matter what the stock market does. And that source of income will last for your lifetime or the lifetimes of you and your spouse (unless you elect a Period Certain Annuity).

Additional income in a time of need – care in a nursing home or assisted living facility

For certain qualifying facility care events, the optional Hartford Facility Care Benefit provides you with additional income should you require nursing home or assisted living care. Please note that this benefit is not long-term care insurance. The additional income provided under this benefit is based on a specified percentage of your lifetime annuity benefit and not on the cost of nursing home or assisted living care.

Live Retirement on Your Terms with The Hartford Income Security

Everyone has different goals and dreams. But there's one dream we all share – having the financial means to live independently and comfortably during retirement.

Are you prepared to live retirement on your terms? It all starts with a plan that includes the protection of income that is guaranteed to continue for as long as you live¹.



**The Hartford Income Security,
a fixed deferred payout
annuity, provides a simple way
to secure guaranteed² future
income.**

The Hartford Income Security and certain features, options and riders may not be available in all states. Please consult your financial professional for availability

¹ All forms of The Hartford Income Security Annuity except the Period Certain Annuity provide payments for the life of the Annuitant or the joint lives of the Annuitant and the Joint Annuitant (see page 8).

² Guarantees are based on the claims-paying ability of Hartford Life Insurance Company.

* A patent application has been filed with the United States Patent Office with respect to The Hartford Income Security and The Hartford Facility Care Benefit.

NOT INSURED BY FDIC OR ANY
FEDERAL GOVERNMENT AGENCY

NOT A DEPOSIT OF OR GUARANTEED
BY ANY BANK OR ANY BANK AFFILIATE



Prepare for the Challenges

In order to live retirement on your terms, you need to consider the challenges that may stand in your way.

What concerns do you have about your retirement income plan? Outliving your assets? Rising healthcare costs? You are not alone.



According to a recent survey, the two greatest concerns of Americans as they approach or live in retirement are running out of money and high healthcare costs.*

Outliving Your Assets

Will you have enough income to live comfortably until you are 90, 95 or even 100 years old? What are your chances of living that long?

At age 65, your probability of living to:¹

Age	Male	Female	One Member of a Couple
80	71%	81%	94%
85	53%	65%	84%
90	34%	44%	63%
95	17%	23%	36%
100	6%	9%	14%

Can you afford to self-insure your retirement?

You probably would not consider self-insuring your car or home. Why would you take that chance with your retirement income?

Probability of a house fire² 0.5%
 Probability of a car accident³ 7.0%

Probability at age 65 you or your spouse will live to age 85¹ **84.0%**

Rising Healthcare Costs

Have you considered the impact of rising healthcare costs on your retirement income plan?

- Out-of-pocket healthcare costs averaged \$3,741 in 2002, an increase of 45% since 1992.⁴
- The average cost for care in a skilled nursing facility is \$5,135 per month.⁵
- 44% of people reaching age 65 are expected to enter a nursing home during their lifetime.⁶

**Prepare for these challenges with
The Hartford Income Security.**

¹ Society of Actuaries Annuity 2000 Mortality Tables. Longevity data presented does not reflect mortality from birth statistics available from the U.S. Census Bureau.

² The Hartford, 2006 (based on The Hartford's countrywide claim frequencies for 2002-2004).

³ The Hartford, 2006 (based on industry collision claim frequencies from the Fast Track reporting system).

⁴ Agency for Health Care Policy and Research (AHCPR), 2005.

⁵ National Association of Health Underwriters, 2005 – national average, semi-private room.

⁶ National Association of Insurance Commissioners, A Shoppers Guide to Long-Term Care Insurance, 2003.

Build Your Own Retirement Income Plan

A solid financial plan addresses today's challenges and gives you the freedom to live out your dreams.

Protection Needs

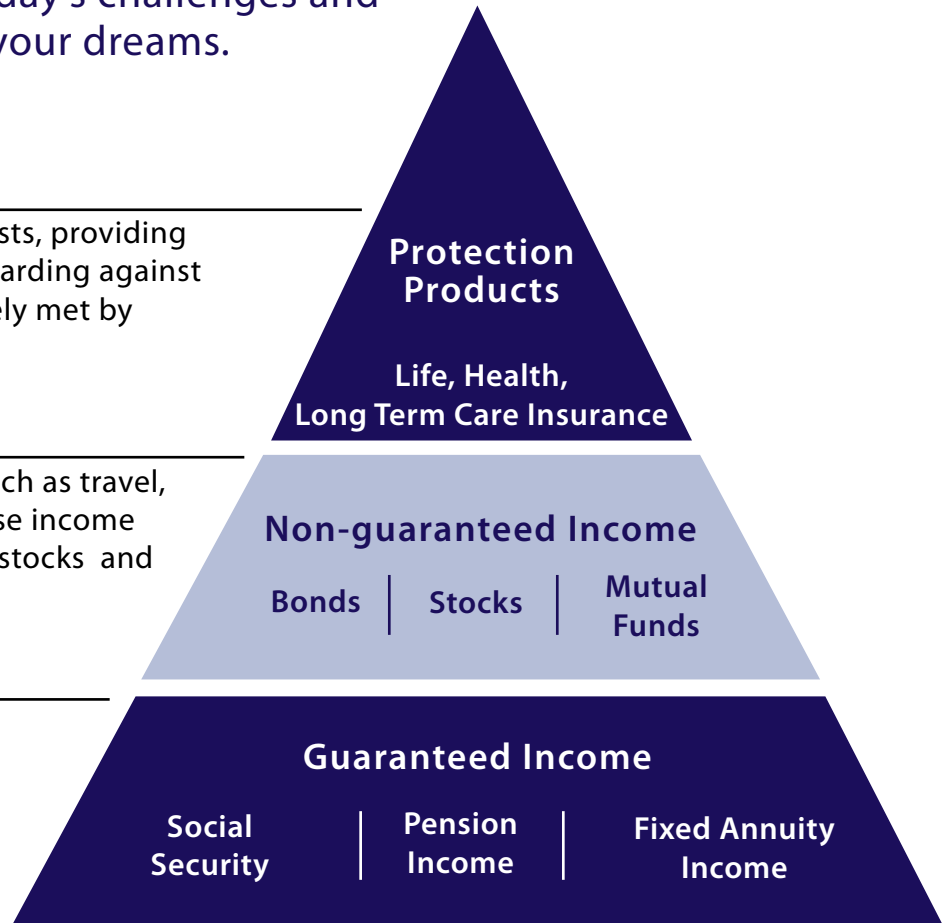
Protection needs include long-term health costs, providing for a spouse in the event of death, and safeguarding against outliving your assets. These are most effectively met by insurance or insurance-type products.

Discretionary Needs

Discretionary needs include non-essentials such as travel, hobbies, dining out and gifts. Typically, you use income from non-guaranteed sources such as bonds, stocks and mutual funds to satisfy them.

Basic Needs

Basic needs include food, housing, clothing, and healthcare – life's essentials. A well constructed plan includes income from guaranteed sources to meet these needs. Sources may include Social Security, pension income and annuity payments.



With different needs and income sources, building a retirement income plan will mean something different for everyone. While individual plans will differ, the process used to create them involves the same three steps:

- 1** Determine your available asset and income sources. This may include pension income, Social Security, stocks, life insurance and mutual funds.
- 2** Calculate the amount of income needed to meet your basic, discretionary and protection needs.
- 3** Re-position assets to help meet your income needs. A solid financial foundation of dependable, guaranteed income sources that last a lifetime is a key component of your income plan.

The Hartford Income Security Can Help Strengthen Your Plan

Social Security and employer pension income have historically formed a key part of many Americans' retirement income plans. However, recent trends bring into question the reliability of these future income sources.

In addition, a well constructed plan cannot rely on investment income alone. Market volatility can quickly erode your retirement savings.

A solid retirement income plan begins with the security of dependable, guaranteed income sources that will last a lifetime.

Social Security

"Unless changes are made, by 2040, benefits for all retirees could be cut by 26% and could continue to be reduced every year thereafter."¹

Pensions

There were 84,884 fewer traditional defined benefit pension plans in the U.S. in 2003 than there were in 1985.²

Market Volatility

In March 2000, the biggest bull market in Wall Street's history came to a halt. With the stock market's slide, households lost more than \$5 trillion between March 2000 and the end of 2001.³



When used as part of a balanced retirement income plan, The Hartford Income Security offers the flexibility to combine lifetime income with additional protection benefits. It can help give you peace of mind by providing you with a lifetime income source for your retirement expenses.

The Hartford Facility Care Benefit is an optional feature of The Hartford Income Security. After a 10-year waiting period and for certain qualifying events, it provides additional income should you require nursing home or assisted living care. Ask your financial professional for complete details.

¹ 2006 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Disability Insurance Trust Funds, May 2006.

² "The Really Troubled Program," Time Magazine, January 4, 2005.

³ Economic Policy Institute, Briefing Paper, Retirement Out of Reach, 2002.

The Hartford Income Security: For Basic Income and Protection Needs

Here are some hypothetical examples to illustrate the many benefits of The Hartford Income Security.

Income for Basic Expenses

Karen and Bill are looking forward to retiring next year. They are thrilled that construction of their dream home is now complete. Karen and Bill have worked hard, planning and saving for their new life. Now that they have achieved their dream, they want to do everything they can to protect it. That means ensuring that they have sufficient income to meet certain fixed expenses, including mortgage payments and property taxes.



Income Solution

The Hartford Income Security with the Joint Life Annuity (with or without a Cash Refund or Guaranteed Period) helps Karen and Bill to secure enough future income to meet their fixed expenses. It also provides them with the flexibility at purchase to decide when they want their guaranteed lifetime income stream to begin.

Income for the Unexpected

Since Paul's retirement last year, he and his wife Sandy have enjoyed traveling to many of the places they used to dream about. Although they have planned well for their retirement, Paul and Sandy know that a sudden financial emergency or the need for nursing home care could seriously erode their retirement savings and jeopardize their new freedom to see the world. Each wants to be certain that the other will have enough income to continue living comfortably – no matter what life brings their way.



Income Solution

The Hartford Income Security with the Joint Life Annuity (with or without a Cash Refund) with The Hartford Facility Care Benefit helps address two concerns – nursing home costs and outliving assets.

For certain qualifying facility care events after the required 10-year waiting period, Paul and Sandy will receive additional income should they need nursing home or assisted living care. If they never require facility care, they will receive guaranteed lifetime income at their chosen start date.

Income Protection for Your Spouse

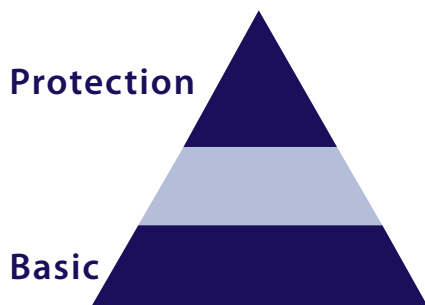
Peter and Wendy live modestly on their retirement assets, one of which is Peter's pension. If Peter were to die, the pension benefit payable to Wendy could be cut in half. Peter worries that this reduced amount will not be enough to cover Wendy's basic income needs.



Income Solution

The Hartford Income Security with the joint lifetime income option provides income for both Peter and Wendy, and continuing income to the surviving spouse. Peter now has greater peace of mind since he knows that Wendy will be able to continue to live an independent and comfortable lifestyle.

The Hartford
Income Security
provides these key
benefits:



Protection

Guaranteed lifetime income to help protect against outliving your assets. Choose the optional Facility Care Benefit for additional protection.

Security

Fixed income payments that stay the same no matter what happens in the market.

Flexibility

At the time you purchase your annuity contract, you have discretion in choosing from a variety of options designed to help you tailor an income stream that meets your retirement needs.

Simplicity

One product can help address two concerns in retirement – outliving your assets and the additional expenses associated with nursing home or assisted living care.

Dependability

Your income is backed by Hartford Life Insurance Company, a financially strong, highly-rated company.

Income Your Way with Options from The Hartford Income Security

The Hartford Income Security allows you to customize your income to meet your retirement needs. When you purchase your annuity you select your income amount, your income start date¹ and payment frequency (monthly, quarterly, semi-annually or annually). You also will need to choose between a Single or a Joint Life Annuity and Consider whether a Lifetime or Period Certain payout best meets your needs.

Additional optional features – including a Period Certain Guarantee for Single and Joint Life Annuities, a Cash Refund provision and Annual Annuity Payment Increases – allow you to further customize your retirement income stream.²

Choose from Several Income Options

Single Lifetime Annuity

Provides periodic income payments for as long as you live after the income start date you select. If you die before the income start date you select, you will not receive payments under the Annuity Contract.

Single Life with Cash Refund

Provides periodic income payments for as long as you live. Upon your death³, your beneficiary will receive a lump sum equal to the original premium paid minus any income payments made to you.

Single Life Income with Period Certain

Periodic income payments are made for as long as you live, with a guarantee of 5 to 30 years. If you die within that designated period, payments will continue to be paid to your beneficiary until the end of that period.

Period Certain, from 5-30 Years

At the time your contract is issued, you can choose to have periodic income payments made for a specific number of years. If you die within that period, payments will continue to your beneficiary until the end of the period. Please note that a Period Certain annuity will not provide guaranteed lifetime income.



¹ For contracts purchased under individual retirement annuities, special limitations may apply to the income start date.

² To comply with tax laws, a lump sum payment or other type of distribution may be paid in place of periodic income benefits if the holder of an annuity with a period certain guarantee dies before the annuity commencement date. Similar distribution requirements may apply when the annuity is not held by the Annuitant.

³ Death benefits may be subject to ordinary income tax.

Choose How You Will Pay for Your Protection

Payment Flexibility

You have the option of paying for The Hartford Income Security in a single payment or through the flexibility of a payment plan. The payment plan allows you to contribute a level premium amount monthly, quarterly, semi-annually or annually over a maximum of ten years. If, for any reason, you are unable to make your premium payments, you won't forfeit your coverage. Instead, a reduced annuity benefit will be paid.*

Inflation Protection

Available with all income options, this optional feature lets you select a percentage (1%, 2%, 3%, 4% or 5%) by which your annuity income payment will increase each year.**



Joint Lifetime Annuity

Provides periodic payments after the elected income start date for both you and your spouse for the rest of your lives. If you both die before the income start date you select, neither you nor your spouse will receive a benefit.

Joint Life with Cash Refund

Provides periodic income payments after elected income start date for both you and your spouse for the rest of your lives. Upon the death of the surviving annuitant, your beneficiary will receive an amount equal to the original premium paid minus any income payments made.

Joint Life with Period Certain

Periodic income payments are made for as long as both you and your spouse are alive, with a guarantee of 5 to 30 years. If you and your spouse die within that period, payments to your beneficiary will continue until the end of the guaranteed period.

Survivorship Benefits

When you purchase a joint life contract, you decide whether income payments to the surviving person will continue at 100%, 75% or 50% of the original payment amount.

*The Hartford Income Security and certain features, options and riders may not be available in all states.

** Compounded annually starting on the first anniversary following the income start date.

Strength, Stability and a Name You Know and Trust

With nearly 200 years of helping people to prepare for the future, The Hartford brings experience and knowledge you can trust for your retirement income needs.

The Hartford is The Hartford Financial Services Group, Inc. and its subsidiaries, including the company that issues The Hartford Income Security – Hartford Life Insurance Company.

When searching for a financial institution that you can entrust with your retirement dreams, you want a company with a long track record of financial strength and integrity – The Hartford.



- With more than \$335 billion in assets under management as of March 31, 2007, The Hartford's life operation is one of the nation's largest life insurance groups based on assets.¹
- The Hartford is the third largest seller of individual retail annuities in the United States, sales of \$11.4 billion.²
- Hartford Life is the only financial services organization to receive the prestigious DALBAR Annuity Service Award for contract holder service for eleven consecutive years, from 1996 through 2006.³

Historically, Hartford Life Insurance Company has received high ratings from A.M. Best, Standard & Poor's, Moody's and Fitch for financial strength. The ratings below are as of May 2007 and apply to the company, not any specific product. Ratings are subject to change.

Agency	Rating	
A.M. Best	A+ (Superior)	2nd highest of 15 categories
Standard & Poor's	AA- (Very Strong)	4th highest of 20 categories
Moody's	Aa3 (Excellent)	4th highest of 21 categories
Fitch	AA (Very High)	3rd highest of 24 categories

¹ Based on 2006 admitted asset data from A.M. Best

² Source: A.M. Best, Best's Insurance Reports - Life Health, US, 2006 Edition (2006 Nine-Month Supplement Version 2006-3)

³ DALBAR is an independent research firm

Give Yourself the Certainty of Predictable Income

The Hartford Income Security can play an important role in your retirement income plan. Whether you want to plan for fixed expenses, supplement existing retirement income, or provide for your spouse – you are in control with The Hartford Income Security.

Getting started is simple:



- Work with your financial professional to determine your desired future income stream.
- Decide whether to purchase your future income with a single payment or through a payment plan.
- Choose your income start date and how frequently (monthly, quarterly, semi-annually or annually) you want to receive your income.
- Choose the form of annuity from the multiple options available.
- When you purchase your contract, you can choose the optional protection features right for you – The Hartford Facility Care Benefit, spousal protection, Cash Refund or Annual Annuity Increase provision.
- At your chosen income start date, you'll have a dependable, guaranteed income source that will last your lifetime.

Here's what you'd need to invest at age 60 to receive \$1,000 month¹

	Age Income Starts		
	Age 85	Age 80	Age 75
Male: Single Lifetime with Cash Refund	\$14,700	\$29,300	\$51,900
Female: Single Lifetime with Cash Refund	\$17,600	\$33,900	\$57,600
Male & Female: Joint Lifetime with Cash Refund	\$21,900	\$40,000	\$65,400

¹ Premiums are for illustration purposes and have been rounded to the nearest thousand. Based on purchase rates in effect April 2007. Actual premiums will vary based on current purchase rates in effect.

Facts at a Glance

Type of Product	<ul style="list-style-type: none"> Individual fixed deferred payout annuity contract issued by Hartford Life Insurance Company; may not be available in all states
Issue Age	<ul style="list-style-type: none"> Minimum age: 40
Premium Payment Options	<ul style="list-style-type: none"> Single premium: \$10,000 minimum Level premium payments: \$10,000 over a maximum 10-year period. Premium over \$1 million requires home office approval
Income Payment Options	<ul style="list-style-type: none"> Single Lifetime, Joint Lifetime, Single Life with Cash Refund, Joint Life with Cash Refund (Maximum income start age: 85*) Period Certain (Maximum income start age: 95) Single Life with Period Certain with a guarantee of 5 to 30 years (Maximum income start age: 90*) Joint Life with Period Certain with a guarantee of 5 to 30 years (Maximum income start age: 90*)
Income Start Date	<ul style="list-style-type: none"> Earliest: 13 months from the last premium deposit date Once selected, the start date cannot be changed
Income Payment Frequency	<ul style="list-style-type: none"> Monthly, quarterly, semi-annually or annually via direct deposit to your bank account or by having your check mailed to you
Optional Annual Annuity Increase	<ul style="list-style-type: none"> Available at time of contract purchase; optional annuity payment increase of 1%, 2%, 3%, 4% or 5% Compounded annually starting on the first anniversary following the income start date
The Hartford Facility Care Benefit <i>(Not available in all states or contract types)</i>	<ul style="list-style-type: none"> Optional benefit available at contract purchase, providing supplemental income that is a percentage of the lifetime annuity amount. To receive this benefit you must be confined to a nursing home or assisted living facility and meet all eligibility requirements including: <ul style="list-style-type: none"> – 10-year waiting period – 180-day elimination period – Qualifying facility care event The Hartford Facility Care Benefit is not long-term care insurance
Fees	<ul style="list-style-type: none"> No contingent deferred sales charges and no annual maintenance fees
Fixed Annuity	<ul style="list-style-type: none"> No contract value and no withdrawals Not all payment options offer a Death Benefit Not all payment options offer a return of your premiums

* For contracts purchased under individual retirement annuities, special limitations may apply to the income start date.
 Not all options available in all states.

If you'd like to write us,
please use the following
address:

By regular mail:
Hartford Life
Investment Products Division
P.O. Box 1583
Hartford, CT 06144-1583

Issuer:
Hartford Life Insurance Company
P.O. Box 2999
Hartford, CT 06104-2999

www.hartfordinvestor.com

The annuity contract is issued by Hartford Life Insurance Company, Simsbury, CT (HL-19919, HL-19920, HL-15600, HL-15813, HL-16949, HL-16948, HL-15604, HL-15690, HL-16950 and state variations).

"The Hartford" is The Hartford Financial Services Group, Inc. and its subsidiaries, including the issuing company of Hartford Life Insurance Company.

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Fixed Annuity Disclosure:

- No contract value - No withdrawals
- Not all payment options offer death benefits
- Not all payment options offer return of your premium
- Not FDIC insured