



NEWS RELEASE

A.M. BEST COMPANY, INC., OLDWICK, NJ • A.M. BEST EUROPE, LTD., LONDON
A.M. BEST ASIA-PACIFIC, LTD., HONG KONG

FOR IMMEDIATE RELEASE

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**A.M. Best Affirms Ratings of Hartford's Life Insurance Affiliates;
Upgrades Ratings of Hartford Life, Inc.**

Ratings Supplement

The FSR of A+ (Superior) has been affirmed with a stable outlook and the ICRs of "aa-" have been affirmed with a revised outlook to positive from stable for the following key life/health subsidiaries of **Hartford Life, Inc.**:

- **Hartford Life and Accident Insurance Company**
- **Hartford Life Insurance Company**
- **Hartford Life and Annuity Insurance Company**

The FSR of A (Excellent) has been affirmed with a stable outlook and the ICR of "a" has been affirmed with a revised outlook to positive from stable for **Hartford International Life Reassurance Corporation**.

The ICR has been upgraded to "a" from "a-" with a stable outlook for **Hartford Life, Inc.**

The following debt ratings have been upgraded with a stable outlook:

Hartford Life, Inc.—

- to "a" from "a-" on \$250 million 7.65% senior unsecured debentures, due 2027
- to "a" from "a-" on \$400 million 7.375% senior unsecured notes, due 2031

The following debt ratings have been affirmed with a revised outlook to positive from stable:

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Hartford Life Global Funding Trusts — “aa-” program rating
-- “aa-” on all outstanding notes issued under the program

Hartford Life Institutional Funding — “aa-” program rating
-- “aa-” on all outstanding notes issued under the program

Hartford Life Insurance Company (IncomeNotesSM) — “a+” program rating
-- “a+” on all outstanding notes issued under the program

The following debt rating has been withdrawn:

Hartford Life, Inc.—
-- AMB-1 on commercial paper

The following indicative ratings on securities available under shelf registration have been withdrawn:

Hartford Life, Inc.—
-- “a-” on senior unsecured debt
-- “bbb+” on subordinated debt
-- “bbb” on preferred stock

Hartford Life Capital III, IV and V—
-- “bbb” on preferred securities

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