

SECURITIES AND EXCHANGE COMMISSION

FORM 497

Definitive materials filed under paragraph (a), (b), (c), (d), (e) or (f) of Securities Act Rule 497

Filing Date: **2012-04-30**
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FILER

HARTFORD LIFE INSURANCE CO SEPARATE ACCOUNT VL II

CIK:[940421](#) | IRS No.: **000000000**
Type: **497** | Act: **33** | File No.: [333-148814](#) | Film No.: **12793298**

Business Address
*200 HOPMEADOW ST
SIMBURY CT 06089
2038438847*

HARTFORD LIFE & ANNUITY INS CO SEPARATE ACCOUNT VLII

CIK:[940420](#) | IRS No.: **391052598** | Fiscal Year End: **1231**
Type: **497** | Act: **33** | File No.: [333-148816](#) | Film No.: **12793297**

Mailing Address
*HARTFORD LIFE
INSURANCE CO.
PO BOX 2999
HARTFORD CT 06104*

Business Address
*PO BOX 2999
C/O ITT HARTFORD LIFE
INSURANCE CO
HARTFORD CT 06104-3999
8608433991*

ANNUAL PRODUCT INFORMATION NOTICE
DATED APRIL 30, 2012
FOR
HARTFORD LEADERS VUL LIBERTY
HARTFORD LEADERS VUL LEGACY

We no longer file a fully updated prospectus and statement of additional information ("SAI") in a Registration Statement with the Securities and Exchange Commission for the above product. However, in order to provide you with updated information that would have been included in the updated prospectus and SAI, we are providing you this Annual Product Information Notice. This Notice updates certain information in the prospectus and statement of additional information dated May 3, 2010 for the variable life insurance product listed above. Please keep this Notice for future reference.

IMPORTANT FINANCIAL INFORMATION

We provide information about our financial strength in reports filed with the SEC and state insurance departments. For example, we file annual reports (Form 10-K), quarterly reports (Form 10-Q) and periodic reports (Form 8-K) with the SEC. Forms 10-K and 10-Q include information such as our financial statements, management discussion and analysis of the previous year of operations, risk factors, and other information. Form 8-K reports are used to communicate important developments that are not otherwise disclosed in the other forms described above.

We have included herein the financial statements for the Company and the Separate Account for the year ended December 31, 2011. The Company's ability to honor all guarantees under the Policy (including any Death Benefit guarantee provided by the Policy or any rider and the Fixed Account obligations) is subject to our claims-paying capabilities and/or financial strength. The financial statements of the Company should not be considered as bearing on the investment performance of the Separate Account. The financial statements of the Separate Account present the investment performance of the Separate Account.

You should review the Company's financial statements and the Separate Account's financial statements that are included with this Notice. In addition, the Company's most recent financial statement information is available at www.hartfordinvestor.com or requests for copies can also be directed to The Hartford, P.O. Box 2999, Hartford, Connecticut 06104-2999.

1. FUND DATA

The following amends "The Funds" section of General Contract Information portion of your prospectus:

MINIMUM AND MAXIMUM TOTAL ANNUAL UNDERLYING FUND OPERATING EXPENSES
(expressed as a percentage of average daily net assets for the year ended
December 31, 2011)

<Table>
<Caption>

Table with 7 columns: <S>, <C>, <C>, <C>, <C>, <C>, <C>. Row 1: TOTAL ANNUAL FUND OPERATING EXPENSES (expenses that are deducted from Underlying Fund assets, including management fees, distribution and/or service fees (12b-1) fees, and other expenses). Values: 0.33%, 1.90%.

UNDERLYING FUND FEES AND EXPENSES
(expressed as a percentage of average daily net assets for the year ended
December 31, 2011)

<Table>
<Caption>

Table with 13 columns: UNDERLYING FUND:, MANAGEMENT FEES, DISTRIBUTION AND/OR SERVICE FEES (12B-1), OTHER EXPENSES, ACQUIRED FUND FEES AND EXPENSES. Row 1: UNDERLYING FUND: (expenses that are deducted from Underlying Fund assets, including management fees, distribution and/or service fees (12b-1) fees, and other expenses). Values: <C>, <C>, <C>, <C>, <C>, <C>, <C>, <C>, <C>, <C>, <C>, <C>, <C>.

AIM VARIABLE INSURANCE FUNDS
Invesco V.I. Balanced Risk Allocation

Fund -- Series I	0.92%	N/A	0.30%	0.12%
Invesco V.I. Core Equity Fund -- Series I	0.61%	N/A	0.28%	N/A
Invesco V.I. Global Real Estate Fund -- Series I	0.75%	N/A	0.39%	N/A
Invesco V.I. International Growth Fund -- Series I	0.71%	N/A	0.32%	N/A
Invesco V.I. Mid Cap Core Equity Fund -- Series I	0.73%	N/A	0.30%	N/A
Invesco V.I. Small Cap Equity Fund -- Series I	0.74%	N/A	0.32%	N/A
Invesco Van Kampen V.I. American Franchise Fund -- Series I	0.67%	N/A	0.28%	N/A
Invesco Van Kampen V.I. Growth and Income Fund -- Series II	0.56%	0.25%	0.28%	N/A
Invesco Van Kampen V.I. Mid Cap Growth Fund -- Series I	0.75%	N/A	0.33%	N/A
Invesco Van Kampen V.I. U.S. Mid Cap Value Fund -- Series II	0.72%	0.25%	0.25%	N/A
ALLIANCEBERNSTEIN VARIABLE PRODUCTS SERIES FUND, INC.				
AllianceBernstein VPS Balanced Wealth Strategy Portfolio -- Class B	0.55%	0.25%	0.11%	N/A
AllianceBernstein VPS International Growth Portfolio --Class B	0.75%	0.25%	0.19%	N/A
AllianceBernstein VPS International Value Portfolio --Class B	0.75%	0.25%	0.07%	N/A
AllianceBernstein VPS Real Estate Investment Portfolio -- Class B	0.55%	0.25%	0.33%	N/A
AllianceBernstein VPS Small/Mid Cap Value Portfolio -- Class B	0.75%	0.25%	0.08%	N/A
AllianceBernstein VPS Value Portfolio -- Class B	0.55%	0.25%	0.16%	N/A
AMERICAN FUNDS INSURANCE SERIES				
American Funds Asset Allocation Fund -- Class 2	0.30%	0.25%	0.01%	N/A
American Funds Blue Chip Income and Growth Fund -- Class 2	0.41%	0.25%	0.01%	N/A
American Funds Bond Fund --Class 2	0.36%	0.25%	0.02%	N/A
American Funds Global Bond Fund -- Class 2	0.53%	0.25%	0.03%	N/A
American Funds Global Growth and Income Fund -- Class 2	0.59%	0.25%	0.02%	N/A

<Caption>

UNDERLYING FUND:	TOTAL ANNUAL OPERATING EXPENSES		CONTRACTUAL FEE WAIVER AND/OR EXPENSE REIMBURSEMENT		TOTAL ANNUAL FUND OPERATING EXPENSES AFTER FEE WAIVER	
	<C>	<C>	<C>	<C>	<C>	<C>

AIM VARIABLE INSURANCE FUNDS						
Invesco V.I. Balanced Risk Allocation Fund -- Series I	1.34%		0.60%		0.74%	(1)
Invesco V.I. Core Equity Fund -- Series I	0.89%		N/A		0.89%	(2)
Invesco V.I. Global Real Estate Fund -- Series I	1.14%		N/A		1.14%	(2)
Invesco V.I. International Growth Fund -- Series I	1.03%		N/A		1.03%	
Invesco V.I. Mid Cap Core Equity Fund -- Series I	1.03%		N/A		1.03%	(2)
Invesco V.I. Small Cap Equity Fund -- Series I	1.06%		N/A		1.06%	(2)
Invesco Van Kampen V.I. American Franchise Fund -- Series I	0.95%		0.05%		0.90%	(3) (5)
Invesco Van Kampen V.I. Growth and Income Fund -- Series II	1.09%		0.12%		0.97%	(4)
Invesco Van Kampen V.I. Mid Cap Growth Fund -- Series I	1.08%		N/A		1.08%	(3) (5)
Invesco Van Kampen V.I. U.S. Mid Cap Value Fund -- Series II	1.22%		N/A		1.22%	(6)
ALLIANCEBERNSTEIN VARIABLE PRODUCTS SERIES FUND, INC.						
AllianceBernstein VPS Balanced Wealth Strategy Portfolio -- Class B	0.91%		N/A		0.91%	
AllianceBernstein VPS International Growth Portfolio --Class B	1.19%		N/A		1.19%	
AllianceBernstein VPS International Value Portfolio --Class B	1.07%		N/A		1.07%	
AllianceBernstein VPS Real Estate Investment Portfolio -- Class B	1.13%		N/A		1.13%	

AllianceBernstein VPS Small/Mid Cap Value Portfolio -- Class B	1.08%	N/A	1.08%
AllianceBernstein VPS Value Portfolio -- Class B	0.96%	N/A	0.96%
AMERICAN FUNDS INSURANCE SERIES			
American Funds Asset Allocation Fund -- Class 2	0.56%	N/A	0.56%
American Funds Blue Chip Income and Growth Fund -- Class 2	0.67%	N/A	0.67%
American Funds Bond Fund --Class 2	0.63%	N/A	0.63%
American Funds Global Bond Fund -- Class 2	0.81%	N/A	0.81%
American Funds Global Growth and Income Fund -- Class 2	0.86%	N/A	0.86%

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UNDERLYING FUND: <S>	MANAGEMENT FEES		DISTRIBUTION AND/OR SERVICE (12B-1) FEES		OTHER EXPENSES		ACQUIRED FUND FEES AND EXPENSES	
	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
American Funds Global Growth Fund -- Class 2	0.53%		0.25%		0.02%		N/A	
American Funds Global Small Capitalization Fund -- Class 2	0.70%		0.25%		0.04%		N/A	
American Funds Growth Fund --Class 2	0.32%		0.25%		0.02%		N/A	
American Funds Growth-Income Fund -- Class 2	0.27%		0.25%		0.01%		N/A	
American Funds International Fund -- Class 2	0.49%		0.25%		0.04%		N/A	
American Funds New World Fund -- Class 2	0.73%		0.25%		0.05%		N/A	
FIDELITY VARIABLE INSURANCE PRODUCTS FUNDS								
Fidelity(R) VIP Contrafund(R) Portfolio -- Service Class 2	0.56%		0.25%		0.09%		N/A	
Fidelity(R) VIP Dynamic Capital Appreciation Portfolio -- Service Class 2	0.56%		0.25%		0.30%		N/A	
Fidelity(R) VIP Freedom 2010 Portfolio -- Service Class 2	N/A		0.25%		N/A		0.56%	
Fidelity(R) VIP Freedom 2020 Portfolio -- Service Class 2	N/A		0.25%		N/A		0.60%	
Fidelity(R) VIP Freedom 2030 Portfolio -- Service Class 2	N/A		0.25%		N/A		0.65%	
Fidelity(R) VIP Growth Portfolio -- Service Class 2	0.56%		0.25%		0.11%		N/A	
Fidelity(R) VIP Mid Cap Portfolio -- Service Class 2	0.56%		0.25%		0.10%		N/A	
Fidelity(R) VIP Value Strategies Portfolio -- Service Class 2	0.56%		0.25%		0.14%		N/A	
FRANKLIN TEMPLETON VARIABLE INSURANCE PRODUCTS TRUST								
Franklin Flex Cap Growth Securities Fund -- Class 2	0.65%		0.25%		0.27%		0.01%	
Franklin Income Securities Fund -- Class 2	0.45%		0.25%		0.02%		N/A	
Franklin Small Cap Value Securities Fund -- Class 2	0.50%		0.25%		0.16%		0.01%	
Franklin Small-Mid Cap Growth Securities Fund -- Class 2	0.50%		0.25%		0.29%		0.01%	
Franklin Strategic Income Securities Fund -- Class 1	0.35%		N/A		0.26%		0.01%	
Mutual Global Discovery Securities Fund -- Class 2	0.80%		0.25%		0.17%		N/A	
Mutual Shares Securities Fund -- Class 2	0.60%		0.25%		0.13%		N/A	

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UNDERLYING FUND: <S>	TOTAL ANNUAL OPERATING EXPENSES		CONTRACTUAL FEE WAIVER AND/OR EXPENSE REIMBURSEMENT		TOTAL ANNUAL FUND OPERATING EXPENSES AFTER FEE WAIVER	
	<C>	<C>	<C>	<C>	<C>	<C>

American Funds Global Growth Fund -- Class 2	0.80%	N/A	0.80%
American Funds Global Small Capitalization Fund -- Class 2	0.99%	N/A	0.99%
American Funds Growth Fund --Class 2	0.59%	N/A	0.59%
American Funds Growth-Income Fund -- Class 2	0.53%	N/A	0.53%
American Funds International Fund -- Class 2	0.78%	N/A	0.78%
American Funds New World Fund -- Class 2	1.03%	N/A	1.03%
FIDELITY VARIABLE INSURANCE PRODUCTS FUNDS			
Fidelity(R) VIP Contrafund(R) Portfolio -- Service Class 2	0.90%	N/A	0.90%
Fidelity(R) VIP Dynamic Capital Appreciation Portfolio -- Service Class 2	1.11%	N/A	1.11%
Fidelity(R) VIP Freedom 2010 Portfolio -- Service Class 2	N/A	N/A	0.81%
Fidelity(R) VIP Freedom 2020 Portfolio -- Service Class 2	N/A	N/A	0.85%
Fidelity(R) VIP Freedom 2030 Portfolio -- Service Class 2	N/A	N/A	0.90%
Fidelity(R) VIP Growth Portfolio -- Service Class 2	0.92%	N/A	0.92%
Fidelity(R) VIP Mid Cap Portfolio -- Service Class 2	0.91%	N/A	0.91%
Fidelity(R) VIP Value Strategies Portfolio -- Service Class 2	0.95%	N/A	0.95%
FRANKLIN TEMPLETON VARIABLE INSURANCE PRODUCTS TRUST			
Franklin Flex Cap Growth Securities Fund -- Class 2	1.18%	0.24%	0.94% (7) (8)
Franklin Income Securities Fund -- Class 2	0.72%	N/A	0.72% (9)
Franklin Small Cap Value Securities Fund -- Class 2	0.92%	N/A	0.92% (8)
Franklin Small-Mid Cap Growth Securities Fund -- Class 2	1.05%	N/A	1.05% (8)
Franklin Strategic Income Securities Fund -- Class 1	0.62%	0.01%	0.61% (8)
Mutual Global Discovery Securities Fund -- Class 2	1.22%	N/A	1.22%
Mutual Shares Securities Fund -- Class 2	0.98%	N/A	0.98%

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UNDERLYING FUND:	MANAGEMENT FEES		DISTRIBUTION AND/OR SERVICE FEES (12B-1)			OTHER EXPENSES			ACQUIRED FUND FEES AND EXPENSES		
	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Templeton Developing Markets Securities Fund -- Class 1	1.15%				N/A			0.25%			N/A
Templeton Foreign Securities Fund -- Class 2	0.64%				0.25%			0.15%			0.01%
Templeton Global Bond Securities Fund -- Class 2	0.46%				0.25%			0.10%			N/A
Templeton Growth Securities Fund -- Class 2	0.74%				0.25%			0.04%			N/A
HARTFORD HLS SERIES FUND II, INC.											
Hartford Growth Opportunities HLS Fund -- Class IA	0.61%				N/A			0.05%			N/A
Hartford Small/Mid Cap Equity HLS Fund -- Class IA	0.80%				N/A			0.07%			N/A
Hartford SmallCap Growth HLS Fund -- Class IA	0.62%				N/A			0.05%			N/A
Hartford U.S. Government Securities HLS Fund -- Class IA	0.45%				N/A			0.03%			N/A
HARTFORD SERIES FUND, INC.											
Hartford Advisers HLS Fund --Class IA	0.61%				N/A			0.03%			N/A
Hartford Capital Appreciation HLS Fund -- Class IA	0.63%				N/A			0.04%			N/A

Hartford Disciplined Equity HLS Fund -- Class IA	0.71%	N/A	0.03%	N/A
Hartford Dividend and Growth HLS Fund -- Class IA	0.64%	N/A	0.03%	N/A
Hartford Global Growth HLS Fund -- Class IA	0.74%	N/A	0.06%	N/A
Hartford Global Research HLS Fund -- Class IA	0.90%	N/A	0.13%	N/A
Hartford Growth HLS Fund --Class IA	0.78%	N/A	0.04%	N/A
Hartford High Yield HLS Fund --Class IA	0.69%	N/A	0.05%	N/A
Hartford Index HLS Fund -- Class IA	0.30%	N/A	0.03%	N/A
Hartford International Opportunities HLS Fund -- Class IA	0.67%	N/A	0.06%	N/A
Hartford Money Market HLS Fund -- Class IA	0.40%	N/A	0.02%	N/A
Hartford Small Company HLS Fund -- Class IA	0.68%	N/A	0.03%	N/A
Hartford Stock HLS Fund -- Class IA	0.47%	N/A	0.03%	N/A
Hartford Total Return Bond HLS Fund -- Class IA	0.46%	N/A	0.03%	N/A
Hartford Value HLS Fund -- Class IA	0.72%	N/A	0.03%	N/A
LORD ABBETT SERIES FUND, INC. Lord Abbett Bond-Debenture Portfolio -- Class VC	0.50%	N/A	0.43%	N/A

<Caption>

UNDERLYING FUND: <S>	TOTAL ANNUAL OPERATING EXPENSES		CONTRACTUAL FEE WAIVER AND/OR EXPENSE REIMBURSEMENT		TOTAL ANNUAL FUND OPERATING EXPENSES AFTER FEE WAIVER	
	<C>	<C>	<C>	<C>	<C>	<C>
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Templeton Developing Markets Securities Fund -- Class 1	1.40%		N/A		1.40%	
Templeton Foreign Securities Fund -- Class 2	1.05%		N/A		1.05%	(8)
Templeton Global Bond Securities Fund -- Class 2	0.81%		N/A		0.81%	(9)
Templeton Growth Securities Fund -- Class 2	1.03%		N/A		1.03%	(9)
HARTFORD HLS SERIES FUND II, INC.						
Hartford Growth Opportunities HLS Fund -- Class IA	0.66%		N/A		0.66%	
Hartford Small/Mid Cap Equity HLS Fund -- Class IA	0.87%		N/A		0.87%	
Hartford SmallCap Growth HLS Fund -- Class IA	0.67%		N/A		0.67%	
Hartford U.S. Government Securities HLS Fund -- Class IA	0.48%		N/A		0.48%	
HARTFORD SERIES FUND, INC.						
Hartford Advisers HLS Fund --Class IA	0.64%		N/A		0.64%	
Hartford Capital Appreciation HLS Fund -- Class IA	0.67%		N/A		0.67%	
Hartford Disciplined Equity HLS Fund -- Class IA	0.74%		N/A		0.74%	
Hartford Dividend and Growth HLS Fund -- Class IA	0.67%		N/A		0.67%	
Hartford Global Growth HLS Fund -- Class IA	0.80%		N/A		0.80%	
Hartford Global Research HLS Fund -- Class IA	1.03%		N/A		1.03%	
Hartford Growth HLS Fund --Class IA	0.82%		N/A		0.82%	
Hartford High Yield HLS Fund --Class IA	0.74%		N/A		0.74%	
Hartford Index HLS Fund -- Class IA	0.33%		N/A		0.33%	
Hartford International Opportunities HLS Fund -- Class IA	0.73%		N/A		0.73%	
Hartford Money Market HLS Fund -- Class IA	0.42%		N/A		0.42%	
Hartford Small Company HLS Fund -- Class IA	0.71%		N/A		0.71%	
Hartford Stock HLS Fund -- Class IA	0.50%		N/A		0.50%	
Hartford Total Return Bond HLS Fund -- Class IA	0.49%		N/A		0.49%	
Hartford Value HLS Fund -- Class IA	0.75%		N/A		0.75%	
LORD ABBETT SERIES FUND, INC. Lord Abbett Bond-Debenture Portfolio -- Class VC	0.93%		0.03%		0.90%	(10)

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UNDERLYING FUND: <S>	MANAGEMENT FEES		DISTRIBUTION AND/OR SERVICE FEES (12B-1)		OTHER EXPENSES		ACQUIRED FUND FEES AND EXPENSES	
	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Lord Abbett Capital Structure Portfolio -- Class VC	0.75%		N/A		0.48%		N/A	
Lord Abbett Growth and Income Portfolio -- Class VC	0.50%		N/A		0.42%		N/A	
MFS(R) VARIABLE INSURANCE TRUST								
MFS(R) Growth Series -- Initial Class	0.75%		N/A		0.09%		N/A	
MFS(R) Investors Trust Series -- Initial Class	0.75%		N/A		0.07%		N/A	
MFS(R) Research Bond Series -- Initial Class	0.50%		N/A		0.07%		N/A	
MFS(R) Total Return Series --Initial Class	0.75%		N/A		0.06%		N/A	
MFS(R) Value Series -- Initial Class	0.74%		N/A		0.06%		N/A	
OPPENHEIMER VARIABLE ACCOUNT FUNDS								
Oppenheimer Capital Appreciation Fund/VA -- Service Shares	0.68%		0.25%		0.12%		N/A	
Oppenheimer Global Securities Fund/VA -- Service Shares	0.65%		0.25%		0.11%		N/A	
Oppenheimer Main Street Fund(R)/VA -- Service Shares	0.66%		0.25%		0.12%		N/A	
Oppenheimer Main Street Small-& Mid-Cap Fund(R)/VA --Service Shares	0.69%		0.25%		0.14%		N/A	
Oppenheimer Value Fund/VA --Service Shares	0.75%		0.25%		0.90%		N/A	
PUTNAM VARIABLE TRUST								
Putnam VT Diversified Income Fund -- Class IB	0.55%		0.25%		0.21%		N/A	
Putnam VT Equity Income Fund --Class IB	0.48%		0.25%		0.16%		0.05%	
Putnam VT Global Asset Allocation Fund -- Class IB	0.60%		0.25%		0.28%		N/A	
Putnam VT International Equity Fund -- Class IB	0.70%		0.25%		0.17%		N/A	
Putnam VT International Value Fund -- Class IB	0.70%		0.25%		0.23%		N/A	
Putnam VT Small Cap Value Fund -- Class IB	0.63%		0.25%		0.15%		0.11%	
Putnam VT Voyager Fund -- Class IB	0.56%		0.25%		0.16%		N/A	
THE UNIVERSAL INSTITUTIONAL FUNDS, INC.								
UIF Mid Cap Growth Portfolio --Class II	0.75%		0.35%		0.30%		N/A	

<Caption>

UNDERLYING FUND: <S>	TOTAL ANNUAL OPERATING EXPENSES		CONTRACTUAL FEE WAIVER AND/OR EXPENSE REIMBURSEMENT		TOTAL ANNUAL FUND OPERATING EXPENSES AFTER FEE WAIVER	
	<C>	<C>	<C>	<C>	<C>	<C>
Lord Abbett Capital Structure Portfolio -- Class VC	1.23%		0.08%		1.15%	(10)
Lord Abbett Growth and Income Portfolio -- Class VC	0.92%		N/A		0.92%	
MFS(R) VARIABLE INSURANCE TRUST						
MFS(R) Growth Series -- Initial Class	0.84%		N/A		0.84%	
MFS(R) Investors Trust Series -- Initial Class	0.82%		N/A		0.82%	
MFS(R) Research Bond Series -- Initial Class	0.57%		N/A		0.57%	
MFS(R) Total Return Series --Initial Class	0.81%		0.03%		0.78%	(11)
MFS(R) Value Series -- Initial Class	0.80%		N/A		0.80%	
OPPENHEIMER VARIABLE ACCOUNT FUNDS						
Oppenheimer Capital Appreciation Fund/VA -- Service Shares	1.05%		N/A		1.05%	(12) (13)
Oppenheimer Global Securities Fund/VA -- Service Shares	1.01%		N/A		1.01%	(12) (13)
Oppenheimer Main Street Fund(R)/VA -- Service Shares	1.03%		N/A		1.03%	(12) (13)

Oppenheimer Main Street Small- Mid-Cap Fund(R)/VA --Service Shares	1.08%	N/A	1.08%	(12) (13)
Oppenheimer Value Fund/VA --Service Shares	1.90%	N/A	1.90%	(12) (13)
PUTNAM VARIABLE TRUST				
Putnam VT Diversified Income Fund -- Class IB	1.01%	N/A	1.01%	
Putnam VT Equity Income Fund --Class IB	0.94%	N/A	0.94%	
Putnam VT Global Asset Allocation Fund -- Class IB	1.13%	N/A	1.13%	
Putnam VT International Equity Fund -- Class IB	1.12%	N/A	1.12%	
Putnam VT International Value Fund -- Class IB	1.18%	N/A	1.18%	
Putnam VT Small Cap Value Fund -- Class IB	1.14%	N/A	1.14%	
Putnam VT Voyager Fund -- Class IB	0.97%	N/A	0.97%	
THE UNIVERSAL INSTITUTIONAL FUNDS, INC.				
UIF Mid Cap Growth Portfolio --Class II	1.40%	0.25%	1.15%	(14)

NOTES

- (1) The Adviser has contractually agreed, through at least June 30, 2013, to waive advisory fees and/or reimburse expenses to the extent necessary to limit Total Annual Fund Operating Expenses After Fee Waiver and/or Expense Reimbursement (excluding

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certain items discussed below) to 0.62% for the Invesco V.I. Balanced-Risk Allocation Fund and 0.80% for the Invesco V.I. High Yield Fund, of average daily net assets. In determining the Adviser's obligation to waive advisory fees and/or reimburse expenses, the following expenses are not taken into account, and could cause the Total Annual Fund Operating Expenses After Fee Waiver and/or Expense Reimbursement to exceed the numbers reflected above: (i) interest; (ii) taxes; (iii) dividend expense on short sales; (iv) extraordinary or non-routine items, including litigation expenses; (v) expenses that the Fund has incurred but did not actually pay because of an expense offset arrangement. Acquired Fund Fees and Expenses are also excluded in determining such obligation. Unless the Board of Trustees and Invesco Advisers, Inc. mutually agree to amend or continue the fee waiver agreement, it will terminate on June 30, 2013.

- (2) The Adviser has contractually agreed, through at least April 30, 2013, to waive advisory fees and/or reimburse expenses to the extent necessary to limit Total Annual Fund Operating Expenses After Fee Waiver and/or Expense Reimbursement (excluding certain items discussed below) to 1.30% for the Invesco V.I. Core Equity Fund, Invesco V.I. Global Health Care Fund, Invesco V.I. Global Real Estate Fund, Invesco V.I. Technology Fund, Invesco Van Kampen V.I. Value Opportunities Fund and Invesco V.I. Mid Cap Core Equity Fund, 0.77% for the Invesco V.I. Diversified Dividend Fund, 0.70% for the Invesco V.I. Government Securities Fund, 1.15% for the Invesco V.I. Small Cap Equity Fund and 0.72% for the Invesco Van Kampen V.I. Comstock Fund, of average daily net assets. In determining the Adviser's obligation to waive advisory fees and/or reimburse expenses, the following expenses are not taken into account, and could cause the Total Annual Fund Operating Expenses After Fee Waiver and/or Expense Reimbursement to exceed the numbers reflected above: (i) interest; (ii) taxes; (iii) dividend expense on short sales; (iv) extraordinary or non-routine items, including litigation expenses; (v) expenses that the Fund has incurred but did not actually pay because of an expense offset arrangement. Acquired Fund Fees and Expenses are also excluded in determining such obligation. Unless the Board of Trustees and Invesco Advisers, Inc. mutually agree to amend or continue the fee waiver agreement, it will terminate on April 30, 2013.

- (3) The Adviser has contractually agreed, through at least June 30, 2014, to waive advisory fees and/or reimburse expenses to the extent necessary to limit Total Annual Fund Operating Expenses After Fee Waiver and/or Expense Reimbursement (excluding certain items discussed below) to 0.90% for the Invesco Van Kampen V.I. American Franchise Fund and 1.09% for the Invesco Van Kampen V.I. Mid Cap Growth Fund, of average daily net assets. In determining the Adviser's obligation to waive advisory fees and/or reimburse expenses, the following expenses are not taken into account, and could cause the Total Annual Fund Operating Expenses After Fee Waiver and/or Expense Reimbursement to exceed the numbers reflected above: (i) interest; (ii) taxes; (iii) dividend expense on short sales; (iv)

extraordinary or non-routine items, including litigation expenses; (v) expenses that the Fund has incurred but did not actually pay because of an expense offset arrangement. Acquired Fund Fees and Expenses are also excluded in determining such obligation. Unless the Board of Trustees and Invesco Advisers, Inc. mutually agree to amend or continue the fee waiver agreement, it will terminate on June 30, 2014.

- (4) The Adviser has contractually agreed, through at least April 30, 2013, to waive advisory fees and/or reimburse expenses to the extent necessary to limit Total Annual Fund Operating Expenses After Fee Waiver and/or Expense Reimbursement (excluding certain items discussed below) to 1.45% for the Invesco V.I. Core Equity Fund and Invesco V.I. Mid Cap Core Equity Fund, 0.92% for the Invesco V.I. Diversified Dividend Fund, 0.95% for the Invesco V.I. Government Securities Fund, 1.40% for the Invesco V.I. Small Cap Equity Fund and 0.97% for the Invesco Van Kampen VI. Mid Cap Growth Fund, of average daily net assets. In determining the Adviser's obligation to waive advisory fees and/or reimburse expenses, the following expenses are not taken into account, and could cause the Total Annual Fund Operating Expenses After Fee Waiver and/or Expense Reimbursement to exceed the numbers reflected above: (i) interest; (ii) taxes; (iii) dividend expense on short sales; (iv) extraordinary or non-routine items, including litigation expenses; (v) expenses that the Fund has incurred but did not actually pay because of an expense offset arrangement. Acquired Fund Fees and Expenses are also excluded in determining such obligation. Unless the Board of Trustees and Invesco Advisers, Inc. mutually agree to amend or continue the fee waiver agreement, it will terminate on April 30, 2013.
- (5) "Total Annual Fund Operating Expenses" have been restated and reflect the reorganization of one or more affiliated investment companies into the Fund.
- (6) Effective July 15, 2012, the Fund will be renamed Invesco Van Kampen V.I. American Value Fund.
- (7) The investment manager and administrator have contractually agreed to waive or limit their respective fees and to assume as their own expense certain expenses otherwise payable by the fund so that common annual fund operating expenses (i.e., a combination of investment management fees, fund administration fees, and other expenses, but excluding Rule 12b-1 fees and acquired fund fees and expenses) do not exceed 0.68% (other than certain non-routine expenses or costs, including but not limited to, those relating to litigation and indemnification, reorganizations and liquidations) until April 30, 2013. This waiver is separate from the waiver related to the Sweep Money Fund.

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- (8) The investment manager has contractually agreed in advance to reduce its fees as a result of the fund's investment in a Franklin Templeton money market fund ("Sweep Money Fund" shown above in column "Acquired fund fees and expenses"). This reduction will continue until at least April 30, 2013.
- (9) The Fund administration fee is paid indirectly through the management fee.
- (10) For the period May 1, 2012 through April 30, 2013, Lord Abbett has contractually agreed to waive all or a portion of its management fee and, if necessary, reimburse the Fund's other expenses to the extent necessary so that total net annual operating expenses do not exceed an annualized rate of 0.90% for the Lord Abbett Bond-Debenture Portfolio, 1.15% for the Lord Abbett Capital Structure Portfolio, 0.95% for the Lord Abbett Classic Stock Portfolio and 1.15% for the Lord Abbett Fundamental Equity Portfolio. This agreement may be terminated only upon the Fund's Board of Directors.
- (11) MFS has agreed in writing to reduce its management fee to 0.70% of the fund's average daily net assets annually in excess of \$1 billion and 0.65% of the fund's average daily net assets annually in excess of \$2.5 billion to \$3 billion. This written agreement will remain in effect until modified by the fund's Board of Trustees, but such agreement will continue until at least April 30, 2013.
- (12) The Manager has voluntarily agreed to limit the Fund's total annual operating expenses so that those expenses, as percentages of daily net assets, will not exceed the annual rate of 1.05% for the Oppenheimer Capital Appreciation Fund/VA, Oppenheimer Main Street Fund/VA, Oppenheimer Main Street Small- & Mid-Cap Fund/VA, Oppenheimer Small- & Mid-Cap Growth Fund/VA and Oppenheimer Value Fund/VA and 1.25% for the Oppenheimer Global Securities Fund/VA.
- (13) The Manager will waive fees and/or reimburse Fund expenses in an amount equal to the indirect management fees incurred through the Fund's investment in Oppenheimer Institutional Money Market Fund.

(14) The Portfolios' "Adviser," Morgan Stanley Investment Management Inc., has agreed to reduce its advisory fee and/or reimburse each Portfolio so that Total Annual Portfolio Operating Expenses, excluding certain investment related expenses (such as foreign country tax expense and interest expense on amounts borrowed) (but including any 12b-1 fee paid to each Portfolio's "Distributor," Morgan Stanley Distribution, Inc.), will not exceed the following expense caps. 1.47% for UIF Emerging Markets Equity Portfolio -- Class II, 1.20% for UIF Global Franchise Portfolio -- Class II, 1.15% for UIF Mid Cap Growth Portfolio -- Class II and 1.25% for UIF Small Company Growth Portfolio -- Class II. The fee waivers and/or expense reimbursements will continue for at least one year or until such time as the Fund's Board of Directors acts to discontinue all or a portion of such waivers and/or reimbursements when it deems that such action is appropriate.

<Table>	<Caption>	INVESTMENT OBJECTIVE SUMMARY	INVESTMENT ADVISER/SUB-ADVISER
FUNDING OPTION	<C>	<C>	<C>
<S>	<C>	<C>	<C>
AIM VARIABLE INSURANCE FUNDS			
Invesco V.I. Balanced Risk Allocation Fund -- Series I	Total return with a low to moderate correlation to traditional financial market indices	Invesco Advisers, Inc.	
Invesco V.I. Core Equity Fund -- Series I	Seeks long-term growth of capital	Invesco Advisers, Inc.	
Invesco V.I. Global Real Estate Fund -- Series I	Total return through growth of capital and current income	Invesco Advisers, Inc. Invesco Asset Management Limited	
Invesco V.I. International Growth Fund -- Series I	Seeks long-term growth of capital	Invesco Advisers, Inc.	
Invesco V.I. Mid Cap Core Equity Fund -- Series I	Seeks long-term growth of capital	Invesco Advisers, Inc.	
Invesco V.I. Small Cap Equity Fund -- Series I	Seeks long-term growth of capital	Invesco Advisers, Inc.	
Invesco Van Kampen V.I. American Franchise Fund -- Series I (1)	Seeks capital growth	Invesco Advisers, Inc.	
Invesco Van Kampen V.I. Growth and Income Fund -- Series II (a)	Seeks to provide long-term growth of capital and income primarily through investments in common stocks	Invesco Advisers, Inc.	
Invesco Van Kampen V.I. Mid Cap Growth Fund -- Series I			

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<Table>	<Caption>	INVESTMENT OBJECTIVE SUMMARY	INVESTMENT ADVISER/SUB-ADVISER
FUNDING OPTION	<C>	<C>	<C>
<S>	<C>	<C>	<C>
Invesco Van Kampen V.I. U.S. Mid Cap Value Fund -- Series II (a) (2)	Above-average total return over a market cycle of three to five years by investing in common stocks and other equity securities	Invesco Advisers, Inc.	
ALLIANCEBERNSTEIN VARIABLE PRODUCTS SERIES FUND, INC.			
AllianceBernstein VPS Balanced Wealth Strategy Portfolio -- Class B	Maximize total return consistent with Adviser's determination of reasonable risk	AllianceBernstein, L.P.	
AllianceBernstein VPS International Growth Portfolio -- Class B (a)	Seeks long-term growth of capital	AllianceBernstein, L.P.	
AllianceBernstein VPS International Value Portfolio -- Class B	Seeks long-term growth of capital	AllianceBernstein, L.P.	
AllianceBernstein VPS Real Estate Investment Portfolio -- Class B	Seeks total return from long-term growth of capital and income	AllianceBernstein, L.P.	
AllianceBernstein VPS Small/Mid Cap Value Portfolio -- Class B	Seeks long-term growth of capital	AllianceBernstein, L.P.	
AllianceBernstein VPS Value Portfolio -- Class B (a)	Seeks long-term growth of capital	AllianceBernstein, L.P.	
AMERICAN FUNDS INSURANCE SERIES			
American Funds Asset Allocation Fund -- Class 2	Seeks high total return, including income and capital gains, consistent with the preservation of capital over the long term by investing in a diversified portfolio of common stocks and fixed-income securities.	Capital Research and Management Company	
American Funds Blue Chip Income and Growth Fund -- Class 2	Seeks to produce income exceeding the average yield on U.S. stocks generally and to provide an opportunity for growth of principal consistent with sound common stock investing through investments in dividend-paying quality common stocks.	Capital Research and Management Company	

American Funds Bond Fund -- Class 2	Seeks a high level of current income as is consistent with preservation of capital by investing primarily in bonds.	Capital Research and Management Company
American Funds Global Bond Fund -- Class 2	Seeks a long term high level of total return consistent with prudent investment management by investing primarily in a global portfolio of investment-grade bonds.	Capital Research and Management Company
American Funds Global Growth and Income Fund -- Class 2	Seeks to provide long-term growth of capital with current income by investing in well-established, companies located around the world.	Capital Research and Management Company
American Funds Global Growth Fund -- Class 2	Seeks growth of capital over time by investing primarily in common stocks of companies located around the world.	Capital Research and Management Company
American Funds Global Small Capitalization Fund -- Class 2	Seeks growth of capital over time by investing primarily in stocks of smaller companies located around the world.	Capital Research and Management Company
American Funds Growth Fund -- Class 2	Seeks to provide long-term growth of capital.	Capital Research and Management Company

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FUNDING OPTION

INVESTMENT OBJECTIVE SUMMARY

INVESTMENT ADVISER/SUB-ADVISER

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American Funds Growth-Income Fund -- Class 2	Seeks capital growth and income over time by investing primarily in U.S. common stocks or other securities that demonstrate the potential for capital appreciation and/or dividends.	Capital Research and Management Company
American Funds International Fund -- Class 2	Seeks growth of capital over time by investing primarily in common stocks of companies located outside the United States, including in emerging and developing countries.	Capital Research and Management Company
American Funds New World Fund -- Class 2	Seeks long-term growth of capital by investing primarily in stocks and bonds of companies with significant exposure to countries with developing economies and/or markets.	Capital Research and Management Company
FIDELITY VARIABLE INSURANCE PRODUCTS FUNDS		
Fidelity(R) VIP Contrafund(R) Portfolio -- Service Class 2	Seeks long-term capital appreciation	Fidelity Management & Research Company Sub-advised by FMR Co., Inc. and other Fidelity affiliates
Fidelity(R) VIP Dynamic Capital Appreciation Portfolio -- Service Class 2 (a)	Seeks capital appreciation	Fidelity Management & Research Company Sub-advised by FMR Co., Inc. and other Fidelity affiliates
Fidelity(R) VIP Freedom 2010 Portfolio -- Service Class 2	Seeks high total return with a secondary objective of principal preservation as the fund approaches its target date and beyond	Strategic Advisers, Inc.
Fidelity(R) VIP Freedom 2020 Portfolio -- Service Class 2	Seeks high total return with a secondary objective of principal preservation as the fund approaches its target date and beyond	Strategic Advisers, Inc.
Fidelity(R) VIP Freedom 2030 Portfolio -- Service Class 2	Seeks high total return with a secondary objective of principal preservation as the fund approaches its target date and beyond	Strategic Advisers, Inc.
Fidelity(R) VIP Growth Portfolio -- Service Class 2 (a)	Seeks to achieve capital appreciation	Fidelity Management & Research Company Sub-advised by FMR Co., Inc. and other Fidelity affiliates
Fidelity(R) VIP Mid Cap Portfolio -- Service Class 2	Seeks long-term growth of capital	Fidelity Management & Research Company Sub-advised by FMR Co., Inc. and other Fidelity affiliates
Fidelity(R) VIP Value Strategies Portfolio -- Service Class 2 (a)	Seeks capital appreciation	Fidelity Management & Research Company Sub-advised by FMR Co., Inc. and other Fidelity affiliates
FRANKLIN TEMPLETON VARIABLE INSURANCE PRODUCTS TRUST		
Franklin Flex Cap Growth Securities Fund -- Class 2	Seeks capital appreciation	Franklin Advisers, Inc.

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Franklin Income Securities Fund -- Class 2	Seeks to maximize income while maintaining prospects for capital appreciation	Franklin Advisers, Inc.
Franklin Small Cap Value Securities Fund -- Class 2	Seeks long-term total return	Franklin Advisory Services, LLC
Franklin Small-Mid Cap Growth Securities Fund -- Class 2	Seeks long-term capital growth	Franklin Advisers, Inc.
Franklin Strategic Income Securities Fund -- Class 1	Seeks a high level of current income, with capital appreciation over the long term as a secondary goal	Franklin Advisers, Inc.
Mutual Global Discovery Securities Fund -- Class 2	Seeks capital appreciation	Franklin Mutual Advisers, LLC Sub-advised by Franklin Templeton Investment Management Limited
Mutual Shares Securities Fund -- Class 2	Capital appreciation, with income as a secondary goal	Franklin Mutual Advisers, LLC
Templeton Developing Markets Securities Fund -- Class 1	Seeks long-term capital appreciation	Templeton Asset Management Ltd.
Templeton Foreign Securities Fund -- Class 2	Seeks long-term capital growth	Templeton Investment Counsel, LLC
Templeton Global Bond Securities Fund -- Class 2	Seeks high current income, consistent with preservation of capital, with capital appreciation as a secondary consideration	Franklin Advisers, Inc.
Templeton Growth Securities Fund -- Class 2	Seeks long-term capital growth	Templeton Global Advisors Limited Sub-advised by Templeton Asset Management Ltd. and Franklin Templeton Investments (Asia) Limited
HARTFORD HLS SERIES FUND II, INC.		
Hartford Growth Opportunities HLS Fund -- Class IA	Seeks capital appreciation	HL Investment Advisors, LLC Sub-advised by Wellington Management Company, LLP
Hartford Small/Mid Cap Equity HLS Fund -- Class IA (a)	Seeks long-term growth of capital	HL Investment Advisors, LLC Sub-advised by Hartford Investment Management Company
Hartford SmallCap Growth HLS Fund -- Class IA (a)	Seeks long-term capital appreciation	HL Investment Advisors, LLC Sub-advised by Wellington Management Company, LLP
Hartford U.S. Government Securities HLS Fund -- Class IA	Seeks to maximize total return while providing shareholders with a high level of current income consistent with prudent investment risk	HL Investment Advisors, LLC Sub-advised by Wellington Management Company, LLP
HARTFORD SERIES FUND, INC.		
Hartford Advisers HLS Fund -- Class IA (a)	Seeks long-term total return	HL Investment Advisors, LLC Sub-advised by Wellington Management Company, LLP
Hartford Capital Appreciation HLS Fund -- Class IA	Seeks growth of capital	HL Investment Advisors, LLC Sub-advised by Wellington Management Company, LLP
Hartford Disciplined Equity HLS Fund -- Class IA	Seeks growth of capital	HL Investment Advisors, LLC Sub-advised by Wellington Management Company, LLP

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INVESTMENT OBJECTIVE SUMMARY

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Hartford Dividend and Growth HLS Fund -- Class IA	Seeks a high level of current income consistent with growth of capital	HL Investment Advisors, LLC Sub-advised by Wellington Management Company, LLP
Hartford Global Growth HLS Fund -- Class IA	Seeks growth of capital	HL Investment Advisors, LLC Sub-advised by Wellington Management Company, LLP
Hartford Global Research HLS Fund -- Class IA	Seeks long-term capital appreciation	HL Investment Advisors, LLC Sub-advised by Wellington Management Company, LLP
Hartford Growth HLS Fund -- Class IA	Seeks long-term capital appreciation	HL Investment Advisors, LLC Sub-advised by Wellington Management Company, LLP
Hartford High Yield HLS Fund -- Class IA	Seeks to provide high current income, and long-term return	HL Investment Advisors, LLC Sub-advised by Wellington Management Company, LLP
Hartford Index HLS Fund -- Class IA	Seeks to provide investment results which approximate the price and yield performance	HL Investment Advisors, LLC Sub-advised by Hartford Investment

Hartford International Opportunities HLS Fund -- Class IA	of publicly traded common stocks in the aggregate. Seeks long-term growth of capital	Management Company HL Investment Advisors, LLC Sub-advised by Wellington Management Company, LLP
Hartford Money Market HLS Fund -- Class IA*	Maximum current income consistent with liquidity and preservation of capital	HL Investment Advisors, LLC Sub-advised by Hartford Investment Management Company
Hartford Small Company HLS Fund -- Class IA	Seeks growth of capital	HL Investment Advisors, LLC Sub-advised by Wellington Management Company, LLP
Hartford Stock HLS Fund -- Class IA (a)	Seeks long-term growth of capital	HL Investment Advisors, LLC Sub-advised by Wellington Management Company, LLP
Hartford Total Return Bond HLS Fund -- Class IA	Seeks a competitive total return, with income as a secondary objective	HL Investment Advisors, LLC Sub-advised by Wellington Management Company, LLP
Hartford Value HLS Fund -- Class IA	Seeks long-term total return	HL Investment Advisors, LLC Sub-advised by Wellington Management Company, LLP
LORD ABBETT SERIES FUND, INC.		
Lord Abnett Bond-Debenture Portfolio -- Class VC	Seeks high current income and the opportunity for capital appreciation to produce a high total return	Lord, Abnett & Co. LLC
Lord Abnett Capital Structure Portfolio -- Class VC (a)	Seeks current income and capital appreciation	Lord, Abnett & Co. LLC
Lord Abnett Growth and Income Portfolio -- Class VC	Seeks long-term growth of capital and income without excessive fluctuations in market value	Lord, Abnett & Co. LLC
MFS(R) VARIABLE INSURANCE TRUST		
MFS(R) Growth Series -- Initial Class	Seeks capital appreciation	MFS Investment Management
MFS(R) Investors Trust Series -- Initial Class	Seeks capital appreciation	MFS Investment Management

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FUNDING OPTION

INVESTMENT OBJECTIVE SUMMARY

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FUNDING OPTION	INVESTMENT OBJECTIVE SUMMARY	INVESTMENT ADVISER/SUB-ADVISER
MFS(R) Research Bond Series -- Initial Class	Total return with an emphasis on current income, but also considering capital appreciation	MFS Investment Management
MFS(R) Total Return Series -- Initial Class	Seeks total return	MFS Investment Management
MFS(R) Value Series -- Initial Class	Seeks capital appreciation	MFS Investment Management
OPPENHEIMER VARIABLE ACCOUNT FUNDS		
Oppenheimer Capital Appreciation Fund/VA -- Service Shares (a)	Seeks to achieve capital appreciation by investing in securities of well-known established companies.	OppenheimerFunds, Inc.
Oppenheimer Global Securities Fund/VA -- Service Shares (a)	Seeks long-term capital appreciation by investing a substantial portion of its assets in securities of foreign issuers, "growth-type" companies, cyclical industries and special situations that are considered to have appreciation possibilities	OppenheimerFunds, Inc.
Oppenheimer Main Street Fund(R)/VA -- Service Shares (a)	Seeks a high total return	OppenheimerFunds, Inc.
Oppenheimer Main Street Small- & Mid-Cap Fund(R)/VA -- Service Shares (a)	Seeks capital appreciation	OppenheimerFunds, Inc.
Oppenheimer Value Fund/VA -- Service Shares (a)	Seeks long-term growth of capital by investing primarily in common stocks with low price-earnings ratios and better-than-anticipated earnings with realization of current income as a secondary consideration	OppenheimerFunds, Inc.
PUTNAM VARIABLE TRUST		
Putnam VT Diversified Income Fund -- Class IB (a)	As high a level of current income as Putnam Management believes is consistent with preservation of capital	Putnam Investment Management, LLC
Putnam VT Equity Income Fund -- Class IB	Capital growth and current income	Putnam Investment Management, LLC
Putnam VT Global Asset Allocation Fund -- Class IB (a)	Long-term return consistent with preservation of capital	Putnam Investment Management, LLC Putnam Advisory Company, LLC
Putnam VT International Equity Fund -- Class IB (a)	Capital appreciation	Putnam Investment Management, LLC Putnam Advisory Company, LLC

Putnam VT International Value Fund -- Class IB (a)	Capital growth. Current income is a secondary objective	Putnam Investment Management, LLC
Putnam VT Small Cap Value Fund -- Class IB (a)	Capital appreciation	Putnam Advisory Company, LLC
Putnam VT Voyager Fund -- Class IB	Capital appreciation	Putnam Investment Management, LLC
THE UNIVERSAL INSTITUTIONAL FUNDS, INC.		
UIF Mid Cap Growth Portfolio -- Class II (a)	Seeks long-term capital growth by investing primarily in common stocks and other equity securities	Morgan Stanley Investment Management Inc.

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* In a low interest rate environment, yields for money market funds, after deduction of Policy charges may be negative even though the fund's yield, before deducting for such charges, is positive. If you allocate a portion of your Policy Value to a money market Sub-Account or participate in an Asset Allocation Program where Policy Value is allocated to a money market Sub-Account, that portion of your Policy Value may decrease in value.

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(a) Closed to all premium payments and transfers of account value for all policies issued on or after 10/12/2009.

NOTES

- (1) Formerly Invesco Van Kampen V.I. Capital Growth Fund -- Series
- (2) Effective July 15, 2012, the Fund will be renamed Invesco Van Kampen V.I. American Value Fund.

2. FEES WE RECEIVE FROM FUNDS AND RELATED PARTIES

The following updates the "Fees We Receive from Funds and Related Parties" under the ABOUT US section of the prospectus:

For the fiscal year ended December 31, 2011, revenue sharing (administrative service payments and/or Rule 12b-1 fees received from Fund complexes (or affiliated entities)), did not exceed: \$5.8 million (excluding indirect benefits received by offering HLS Funds as investment options).

3. POLICY LIMITATIONS

The following applies to the "Policy Limitations" under the YOUR POLICY section of the prospectus:

There are some restrictions on your ability to make sub-account transfers. These include: a) one sub-account transfer request each day; b) a total of 20 sub-account transfers each Calendar Year (the "Transfer Rule") by U.S. Mail, Voice Response Unit, Internet, telephone, same day mail or courier service; and c) policies designed by the Underlying Funds to restrict excessive sub-account transfers. Please refer to the May 3, 2010 version of the prospectus for more information or contact Us.

4. ADDITIONAL PAYMENTS

The following updates the "Additional Payment" section under HOW POLICIES ARE SOLD in the prospectus:

Subject to FINRA and Financial Intermediary rules, we (or our affiliates) also pay the following types of additional payments to, among other things encourage the sale of this Policy. These additional payments could create an incentive for your Registered Representative, and the Financial Intermediary with which they are associated, to recommend products that pay them more than others.

For the year ended December 31, 2011, Hartford and its affiliates paid approximately \$3,400,000 in Additional Payments to Financial Intermediaries in conjunction with the promotion and support of individual life policies.

In addition, for the year ended December 31, 2011, Hartford, HESCO and their affiliates, Hartford Life and Annuity Insurance Company, paid \$4,600,000 in Additional Payments to an affiliated Financial Intermediary, Woodbury Financial Services, Inc. (an indirect wholly owned subsidiary of Hartford).

5. LEGAL PROCEEDINGS

The following updates the "Legal Proceedings" section of the prospectus:

There continues to be significant federal and state regulatory activity relating to financial services companies. Like other insurance companies, we are involved in lawsuits, arbitrations, and regulatory/legal proceedings. Certain of the lawsuits and legal actions the Company is involved in assert claims for

substantial amounts. While it is not possible to predict with certainty the ultimate outcome of any pending or future case, legal proceeding or regulatory action, we do not expect the ultimate result of any of these actions to result in a material adverse effect on the Company or its Separate Accounts. Nonetheless, given the large or indeterminate amounts sought in certain of these actions, and the inherent unpredictability of litigation, an adverse outcome in certain matters could, from time to time, have a material adverse effect on the Company's results of operations or cash flows in particular quarterly or annual periods.

ADDITIONAL INFORMATION AND CONTACTING THE HARTFORD

In addition to this Annual Product Information Notice, each year you receive the financial statements of the issuing company and the separate account. You will receive the underlying fund prospectuses with the confirmation statement of any fund transaction that you make throughout the year. You can also obtain fund prospectuses: 1) from our website at www.hartfordinvestor.com; 2) by calling your registered representative; or 3) by calling Hartford at 1-800-231-5453. You will receive each underlying fund's annual and semi-annual reports that you are invested in as well as quarterly and annual policy statements. For performance and other policy information, visit our website at www.hartfordinvestor.com or call our customer service representatives at 1-800-231-5453. Our mailing address is the Individual Life Operations Center at The Hartford, 500 Bielenberg Drive, Woodbury, MN 55125.