

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**  
SEC Accession No. [0001104659-12-030388](#)

(HTML Version on [secdatabase.com](#))

FILER

**HARTFORD LIFE & ANNUITY INSURANCE CO SEP  
ACCOUNT VL I**

CIK: **1017963** | IRS No.: **000000000** | Fiscal Year End: **1231**  
Type: **497** | Act: **33** | File No.: **333-82866** | Film No.: **12793342**

Mailing Address

200 HOPMEADOWS STREET  
SIMSBURY CT 06104

Business Address

HARTFORD LIFE  
INSURANCE CO  
PO BOX 2999  
HARTFORD CT 06104  
8608433991

ANNUAL PRODUCT INFORMATION NOTICE  
DATED APRIL 30, 2012  
FOR  
STAG WALL STREET VARIABLE UNIVERSAL LIFE (SERIES I)

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 1, 2007 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>

<S>	MINIMUM		MAXIMUM	
	<C>	<C>	<C>	<C>
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.)		0.33.%		1.40%

1

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

<Table>  
<Caption>

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>
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. 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. Comstock Fund -- Series II	0.56%	0.25%	0.24%	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 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 Small/ Mid Cap Value Portfolio --Class B	0.75%	0.25%	0.08%	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 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

<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>
-----						
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. 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) (4)
Invesco Van Kampen V.I. Comstock Fund -- Series II	1.05%		0.08%		0.97%	(5)
Invesco Van Kampen V.I. Mid Cap Growth Fund -- Series I	1.08%		N/A		1.08%	(3) (4)
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 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 Small/ Mid Cap Value Portfolio --Class B	1.08%		N/A		1.08%	
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 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%

2

<Page>

<Table>

<Caption>

UNDERLYING FUND:	MANAGEMENT FEES			DISTRIBUTION AND/OR SERVICE (12B-1) FEES			OTHER EXPENSES			ACQUIRED FUND FEES AND EXPENSES		
	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	
-----												
FIDELITY VARIABLE INSURANCE PRODUCTS FUNDS												
Fidelity(R) VIP Asset Manager Portfolio -- Initial Class	0.51%			N/A			0.13%				N/A	
Fidelity(R) VIP Contrafund(R) Portfolio -- Service Class 2	0.56%			0.25%			0.09%				N/A	
Fidelity(R) VIP Equity-Income Portfolio -- Initial Class	0.46%			N/A			0.10%				N/A	
Fidelity(R) VIP Equity-Income Portfolio -- Service Class 2	0.46%			0.25%			0.10%				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 Mid Cap Portfolio -- Service Class 2	0.56%			0.25%			0.10%				N/A	
Fidelity(R) VIP Overseas Portfolio -- Initial Class	0.71%			N/A			0.14%				N/A	
FRANKLIN TEMPLETON VARIABLE INSURANCE PRODUCTS TRUST												
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 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	
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 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	

<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>	<C>	<C>	<C>
-----									
FIDELITY VARIABLE INSURANCE PRODUCTS									

FUNDS

Fidelity(R) VIP Asset Manager Portfolio -- Initial Class	0.64%	N/A	0.64%	(7)
Fidelity(R) VIP Contrafund(R) Portfolio -- Service Class 2	0.90%	N/A	0.90%	
Fidelity(R) VIP Equity-Income Portfolio -- Initial Class	0.56%	N/A	0.56%	
Fidelity(R) VIP Equity-Income Portfolio -- Service Class 2	0.81%	N/A	0.81%	
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 Mid Cap Portfolio -- Service Class 2	0.91%	N/A	0.91%	
Fidelity(R) VIP Overseas Portfolio -- Initial Class	0.85%	N/A	0.85%	
FRANKLIN TEMPLETON VARIABLE INSURANCE PRODUCTS TRUST				
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 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%	
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 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%	

</Table>

<Page>

<Table>

<Caption>

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>	<C>	<C>
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 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 MidCap HLS Fund --Class IA	0.68%				N/A		0.03%			N/A
Hartford MidCap Value HLS Fund -- Class IA	0.79%				N/A		0.04%			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
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) Investors Trust Series -- Initial Class	0.75%	N/A	0.07%	N/A
MFS(R) New Discovery Series -- Initial Class	0.90%	N/A	0.08%	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

<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>
-----						
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 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 MidCap HLS Fund --Class IA	0.71%		N/A		0.71%	
Hartford MidCap Value HLS Fund -- Class IA	0.83%		N/A		0.83%	
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)
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) Investors Trust Series -- Initial Class	0.82%		N/A		0.82%	
MFS(R) New Discovery Series -- Initial Class	0.98%		N/A		0.98%	
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)

</Table>

<Page>

<Table>

<Caption>

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>	<C>	<C>
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
PUTNAM VARIABLE TRUST										
Putnam VT Capital Opportunities Fund -- Class IB	0.63%				0.25%		0.35%			N/A
Putnam VT Diversified Income Fund -- Class IA	0.55%				N/A		0.21%			N/A
Putnam VT Diversified Income Fund -- Class IB	0.55%				0.25%		0.21%			N/A
Putnam VT Equity Income Fund -- Class IA	0.48%				N/A		0.16%			0.05%
Putnam VT Equity Income Fund -- Class IB	0.48%				0.25%		0.16%			0.05%
Putnam VT George Putnam Balanced Fund -- Class IA	0.53%				N/A		0.21%			N/A
Putnam VT Global Asset Allocation Fund -- Class IA	0.60%				N/A		0.28%			N/A
Putnam VT Global Equity Fund -- Class IA	0.70%				N/A		0.22%			N/A
Putnam VT Global Health Care Fund -- Class IA	0.63%				N/A		0.21%			N/A
Putnam VT Global Utilities Fund -- Class IA	0.63%				N/A		0.20%			N/A
Putnam VT Growth and Income Fund -- Class IA	0.48%				N/A		0.15%			N/A
Putnam VT High Yield Fund --Class IA	0.57%				N/A		0.17%			N/A
Putnam VT Income Fund --Class IA	0.40%				N/A		0.18%			N/A
Putnam VT International Equity Fund -- Class IA	0.70%				N/A		0.17%			N/A
Putnam VT International Growth Fund -- Class IA	0.93%				N/A		0.33%			N/A
Putnam VT International Value Fund -- Class IA	0.70%				N/A		0.23%			N/A
Putnam VT Investors Fund --Class IA	0.56%				N/A		0.17%			N/A
Putnam VT Money Market Fund -- Class IA	0.29%				N/A		0.17%			N/A
Putnam VT Multi-Cap Growth Fund -- Class IA	0.56%				N/A		0.16%			N/A
Putnam VT Small Cap Value Fund -- Class IB	0.63%				0.25%		0.15%			0.11%
Putnam VT Voyager Fund --Class IA	0.56%				N/A		0.16%			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>
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)
PUTNAM VARIABLE TRUST						
Putnam VT Capital Opportunities Fund -- Class IB	1.23%				0.04%	1.19% (14)
Putnam VT Diversified Income Fund -- Class IA	0.76%				N/A	0.76%
Putnam VT Diversified Income Fund -- Class IB	1.01%				N/A	1.01%
Putnam VT Equity Income Fund -- Class IA	0.69%				N/A	0.69%
Putnam VT Equity Income Fund -- Class IB	0.94%				N/A	0.94%
Putnam VT George Putnam Balanced Fund -- Class IA	0.74%				N/A	0.74%
Putnam VT Global Asset Allocation Fund -- Class IA	0.88%				N/A	0.88%
Putnam VT Global Equity Fund -- Class						

IA	0.92%	N/A	0.92%
Putnam VT Global Health Care Fund -- Class IA	0.84%	N/A	0.84%
Putnam VT Global Utilities Fund -- Class IA	0.83%	N/A	0.83%
Putnam VT Growth and Income Fund -- Class IA	0.63%	N/A	0.63%
Putnam VT High Yield Fund --Class IA	0.74%	N/A	0.74%
Putnam VT Income Fund --Class IA	0.58%	N/A	0.58%
Putnam VT International Equity Fund -- Class IA	0.87%	N/A	0.87%
Putnam VT International Growth Fund -- Class IA	1.26%	0.02%	1.24% (14)
Putnam VT International Value Fund -- Class IA	0.93%	N/A	0.93%
Putnam VT Investors Fund --Class IA	0.73%	N/A	0.73%
Putnam VT Money Market Fund -- Class IA	0.46%	N/A	0.46%
Putnam VT Multi-Cap Growth Fund -- Class IA	0.72%	N/A	0.72%
Putnam VT Small Cap Value Fund -- Class IB	1.14%	N/A	1.14%
Putnam VT Voyager Fund --Class IA	0.72%	N/A	0.72%

5

<Page>

<Table>

<Caption>

UNDERLYING FUND:	DISTRIBUTION									
	MANAGEMENT FEES			AND/OR SERVICE FEES (12B-1)			OTHER EXPENSES		ACQUIRED FUND FEES AND EXPENSES	
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
-----										
THE UNIVERSAL INSTITUTIONAL FUNDS, INC.										
UIF Mid Cap Growth Portfolio - - Class II	0.75%			0.35%			0.30%			N/A

<Caption>

UNDERLYING FUND:	TOTAL ANNUAL OPERATING EXPENSES			CONTRACTUAL FEE WAIVER AND/OR EXPENSE REIMBURSEMENT			TOTAL ANNUAL FUND OPERATING EXPENSES AFTER FEE WAIVER	
	<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
-----								
THE UNIVERSAL INSTITUTIONAL FUNDS, INC.								
UIF Mid Cap Growth Portfolio - - Class II	1.40%			0.25%			1.15%	(15)

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 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) "Total Annual Fund Operating Expenses" have been restated and reflect the reorganization of one or more affiliated investment companies into the Fund.
- (5) 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

6

<Page>

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.

- (6) Effective July 15, 2012, the Fund will be renamed Invesco Van Kampen V.I. American Value Fund.
- (7) The fund may invest in Fidelity Commodity Strategy Central Fund, which in turn invests in a wholly-owned subsidiary that invests in commodity-linked derivative instruments. Fidelity Management & Research Company (FMR) has contractually agreed to waive the fund's management fee in an amount equal to its proportionate share of the management fee paid to FMR by the subsidiary based on the fund's proportionate ownership of the central fund. This arrangement will remain in effect for at least one year from the effective date of the prospectus, and will remain in effect thereafter as long as FMR's contract with the subsidiary is in place. If FMR's contract with the subsidiary is terminated, FMR, in its sole discretion, may discontinue the arrangement. For the fund's most recent fiscal year, the waiver rounded to less than 0.01% for each class.
- (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-Debt 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) Reflects Putnam Management's contractual obligation to limit certain fund expenses through April 30, 2013. This obligation may be modified or discontinued only with the approval of the Board of Trustees.
- (15) 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.

<Page>

<Table>

<Caption>

FUNDING OPTION

INVESTMENT OBJECTIVE SUMMARY

INVESTMENT ADVISER/SUB-ADVISER

<S>

<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. 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. Comstock Fund -- Series II	Seeks capital growth and income through investments in equity securities, including common stocks, preferred stocks and securities convertible into common and preferred stocks	Invesco Advisers, Inc.
Invesco Van Kampen V.I. Mid Cap Growth Fund -- Series I		
Invesco Van Kampen V.I. U.S. Mid Cap Value Fund -- Series II (2)	Above-average total return over a market cycle of three to five years by investing	Invesco Advisers, Inc.

in common stocks and other equity securities

ALLIANCEBERNSTEIN VARIABLE PRODUCTS SERIES FUND, INC.

AllianceBernstein VPS International Growth Portfolio -- Class B	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 Small/Mid Cap Value Portfolio -- Class B	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 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

</Table>

8

<Page>

<Table>

<Caption>

FUNDING OPTION

INVESTMENT OBJECTIVE SUMMARY

INVESTMENT ADVISER/SUB-ADVISER

<S>

<C>

<C>

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
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 Asset Manager Portfolio -- Initial Class+	Seeks to obtain high total return with reduced risk over the long term by allocating its assets among stocks, bonds, and short-term instruments	Fidelity Management & Research Company Sub-advised by FMR Co., Inc. and other Fidelity affiliates
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 Equity-Income Portfolio -- Initial Class	Seeks reasonable income. Fund will also consider potential for capital appreciation	Fidelity Management & Research Company Sub-advised by FMR Co., Inc. and other Fidelity affiliates
Fidelity(R) VIP Equity-Income Portfolio -- Service Class 2	Seeks reasonable income. Fund will also consider potential for 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	Strategic Advisers, Inc.

fund approaches its target date and beyond

</Table>

9

<Page>

<Table>

<Caption>

FUNDING OPTION <S>	INVESTMENT OBJECTIVE SUMMARY <C>	INVESTMENT ADVISER/SUB-ADVISER <C>
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 Overseas Portfolio -- Initial Class+	Seeks long-term growth of capital	Fidelity Management & Research Company Sub-advised by FMR Co., Inc. and other Fidelity affiliates
FRANKLIN TEMPLETON VARIABLE INSURANCE PRODUCTS TRUST		
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 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 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 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	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

</Table>

10

<Page>

<Table>

<Caption>

FUNDING OPTION <S>	INVESTMENT OBJECTIVE SUMMARY <C>	INVESTMENT ADVISER/SUB-ADVISER <C>
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 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

Hartford Index HLS Fund -- Class IA	Seeks to provide investment results which approximate the price and yield performance of publicly traded common stocks in the aggregate.	Company, LLP HL Investment Advisors, LLC Sub-advised by Hartford Investment Management Company
Hartford International Opportunities HLS Fund -- Class IA	Seeks long-term growth of capital	HL Investment Advisors, LLC Sub-advised by Wellington Management Company, LLP
Hartford MidCap HLS Fund -- Class IA (a)	Seeks long-term growth of capital	HL Investment Advisors, LLC Sub-advised by Wellington Management Company, LLP
Hartford MidCap Value HLS Fund -- Class IA (b)	Seeks long-term capital appreciation	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	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 Abbett Bond-Debenture Portfolio -- Class VC	Seeks high current income and the opportunity for capital appreciation to produce a high total return	Lord, Abbett & Co. LLC
Lord Abbett Capital Structure Portfolio -- Class VC	Seeks current income and capital appreciation	Lord, Abbett & Co. LLC
Lord Abbett Growth and Income Portfolio -- Class VC	Seeks long-term growth of capital and income without excessive fluctuations in market value	Lord, Abbett & Co. LLC
MFS(R) VARIABLE INSURANCE TRUST MFS(R) Investors Trust Series -- Initial Class	Seeks capital appreciation	MFS Investment Management

11

<Page>

<Table>

<Caption>

FUNDING OPTION

INVESTMENT OBJECTIVE SUMMARY

INVESTMENT ADVISER/SUB-ADVISER

<S>

<C>

<C>

MFS(R) New Discovery Series -- Initial Class	Seeks capital appreciation	MFS Investment Management
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	Seeks to achieve capital appreciation by investing in securities of well-known established companies.	OppenheimerFunds, Inc.
Oppenheimer Global Securities Fund/VA -- Service Shares	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	Seeks a high total return	OppenheimerFunds, Inc.
Oppenheimer Main Street Small- & Mid-Cap Fund(R)/VA -- Service Shares	Seeks capital appreciation	OppenheimerFunds, Inc.
PUTNAM VARIABLE TRUST Putnam VT Capital Opportunities Fund -- Class IB	Long term growth of capital	Putnam Investment Management, LLC
Putnam VT Diversified Income Fund -- Class IA+	As high a level of current income as Putnam Management believes is consistent with preservation of capital	Putnam Investment Management, LLC
Putnam VT Diversified Income Fund --	As high a level of current income as Putnam	Putnam Investment Management, LLC

Class IB	Management believes is consistent with preservation of capital	
Putnam VT Equity Income Fund -- Class IA+	Capital growth and current income	Putnam Investment Management, LLC
Putnam VT Equity Income Fund -- Class IB	Capital growth and current income	Putnam Investment Management, LLC
Putnam VT George Putnam Balanced Fund -- Class IA+	A balanced investment composed of a well diversified portfolio of stocks and bonds which produce both capital growth and current income	Putnam Investment Management, LLC
Putnam VT Global Asset Allocation Fund -- Class IA+	Long-term return consistent with preservation of capital	Putnam Investment Management, LLC Putnam Advisory Company, LLC
Putnam VT Global Equity Fund -- Class IA	Capital appreciation	Putnam Investment Management, LLC Putnam Advisory Company, LLC
Putnam VT Global Health Care Fund -- Class IA+	Capital appreciation	Putnam Investment Management, LLC Putnam Advisory Company, LLC
Putnam VT Global Utilities Fund -- Class IA+	Capital growth and current income	Putnam Investment Management, LLC Putnam Advisory Company, LLC
Putnam VT Growth and Income Fund -- Class IA	Capital growth and current income	Putnam Investment Management, LLC

</Table>

12

<Page>

<Table>

<Caption>

FUNDING OPTION

INVESTMENT OBJECTIVE SUMMARY

INVESTMENT ADVISER/SUB-ADVISER

<S>	<C>	<C>
Putnam VT High Yield Fund -- Class IA	High current income. Capital growth is a secondary goal when consistent with achieving high current income	Putnam Investment Management, LLC
Putnam VT Income Fund -- Class IA	High current income consistent with what Putnam Management believes to be prudent risk	Putnam Investment Management, LLC
Putnam VT International Equity Fund -- Class IA	Capital appreciation	Putnam Investment Management, LLC Putnam Advisory Company, LLC
Putnam VT International Growth Fund -- Class IA+	Long-term capital appreciation	Putnam Investment Management, LLC Putnam Advisory Company, LLC
Putnam VT International Value Fund -- Class IA+	Capital growth. Current income is a secondary objective	Putnam Investment Management, LLC Putnam Advisory Company, LLC
Putnam VT Investors Fund -- Class IA+	Long-term growth of capital and any increased income that results from this growth	Putnam Investment Management, LLC
Putnam VT Money Market Fund -- Class IA+*	As high a rate of current income as Putnam Management believes is consistent with preservation of capital and maintenance of liquidity	Putnam Investment Management, LLC
Putnam VT Multi-Cap Growth Fund -- Class IA	Long-term capital appreciation	Putnam Investment Management, LLC
Putnam VT Small Cap Value Fund -- Class IB	Capital appreciation	Putnam Investment Management, LLC
Putnam VT Voyager Fund -- Class IA	Capital appreciation	Putnam Investment Management, LLC
THE UNIVERSAL INSTITUTIONAL FUNDS, INC.		
UIF Mid Cap Growth Portfolio -- Class II	Seeks long-term capital growth by investing primarily in common stocks and other equity securities	Morgan Stanley Investment Management Inc.

</Table>

+ Closed to new and subsequent Premium Payments and transfers of Policy Value.

\* 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.

(a) Closed to all premium payments and transfers of account value for all policies issued on or after 11/1/2003.

(b) Closed to all premium payments and transfers of account value for all policies issued on or after 8/2/2004.

NOTES

(1) Formerly Invesco Van Kampen V.I. Capital Growth Fund -- Series I

(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,

13

<Page>

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 1, 2007 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](http://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](http://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.

