

YOUR RETIREMENT.

**PLAN FOR LIFE.<sup>SM</sup>**



TRUSTED  
200  
YEARS



**THE HARTFORD**



Meeting Topic:

Date:

Time:

Location:

**Before investing, you should carefully consider the investment objectives, risks, charges and expenses of the mutual funds or The Hartford's group variable annuity products and funding agreements, and their underlying funds. For fund and product prospectuses and/or a disclosure document containing this and other information, contact your financial professional or visit our website. Read them carefully.**

"The Hartford" is the Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Life Insurance Company, Hartford Retirement Services, LLC ("HRS"), and Hartford Securities Distribution Company, Inc. ("HSD"). HSD (member FINRA and SIPC) is a registered broker/dealer affiliate of The Hartford.

Retirement programs can be funded by group fixed or variable annuity products and funding agreements issued by Hartford Life Insurance Company (Simsbury, CT). Group variable contracts are underwritten and distributed by HSD, where applicable. HRS and HSD offer certain service programs for retirement plans through which a sponsor or administrator of a plan may also invest in mutual funds on behalf of plan participants.

<p><b>NOT INSURED BY FDIC OR ANY FEDERAL GOVERNMENT AGENCY</b></p>	<p><b>MAY LOSE VALUE</b></p>	<p><b>NOT A DEPOSIT OF OR GUARANTEED BY ANY BANK OR ANY BANK AFFILIATE</b></p>		
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# ACHIEVE WHAT'S AHEAD.



## TRUST.

One of the largest financial services companies worldwide, The Hartford provides insurance and investments to millions of customers. We serve individuals, institutions, and businesses through independent agents and brokers, financial institutions and online.

Of those, more than 1.5 million employees\* like you trust us to help them achieve their retirement goals through workplace retirement programs like

- Trusted since 1810
- Among the World's Most Ethical Companies (Ethisphere Institute, 2008 and 2009)
- One of the Most Reputable Companies in the U.S. (Reputation Institute, 2008)
- EPA Climate Leader

With a 200 year history and one of the most widely recognized and respected names in America, you can count on The Hartford to be here for you today, tomorrow, and every step of the way.

## FLEXIBILITY.

Our programs are designed to help meet your needs today and for the long term.

Whether you like to “do it yourself” or prefer the to “do it for me” approach, our program has investment options to suit your retirement style and help you meet your goals.

From very aggressive investment options to the General (Declared Rate) Account,<sup>1</sup> which pays a minimum guaranteed rate of (current rate is through ), our flexible investment lineup can adapt to your changing circumstances and financial objectives.

We provide a variety of tools and resources to help you make your investment decisions with confidence. At every stage of the retirement planning process, you can benefit from:

- the expertise of your local Hartford representative
- award-winning investment education - in person, in print and online

## PARTNERSHIP.

Committed to your success, we're here for you when and how you need us.

Planning and investing for retirement may seem difficult — but it doesn't have to be. Our retirement experts, along with our award-winning educational tools and service, can help you feel confident about your ability to help achieve your retirement dreams.

Contact your Hartford plan representative:

To talk to a licensed customer service specialist or use our automated voice response system:

Or visit us on the Web where you can access and manage your account at any time:

[retire.hartfordlife.com](http://retire.hartfordlife.com)

**Let The Hartford help you achieve what's ahead. Enroll today. Or, if you're in the plan, contact your Hartford representative to schedule a personalized review of your account.**



\*As of 9/30/09

<sup>1</sup>The General (Declared Rate) Account pays a guaranteed rate of interest based on a contractual agreement between The Hartford and the plan sponsor (actual credited rate may be higher than the guaranteed rate depending on market rate adjustment). The Hartford is obligated to pay this.

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