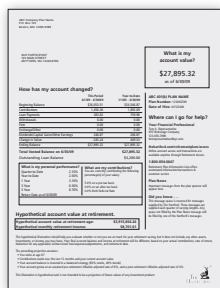




## Your Quarterly Account Statement— Helping You Manage Your Retirement Savings

Be sure to schedule periodic checkups with your financial professional. You'll gain greater understanding of financial markets and investment strategy. Together, the two of you can make sure your investment options are helping you move toward your long-term goals.

Your quarterly retirement plan statement is a valuable account management tool. It provides a convenient snapshot of account activity and historical investment performance that can help you evaluate your current retirement savings strategy in light of long-term goals.



### Use your statement to your advantage.

Review and compare statement information to determine how your account is performing from quarter to quarter and year to year. This guide is an overview of key information you'll find on your statement, along with questions to ask yourself about each section. Your answers can help you decide whether to consider changes to your investment options, asset allocation percentages, and/or contribution types and amounts so that your choices remain consistent with your retirement savings goals.

### What is my account value?

Check here for the quarter-end dollar value of your account.

**?** **Ask yourself** *How does my current account value compare to last quarter? To last year? What activity in the financial markets may have affected the current value? How has each of my investment choices contributed, either positively or negatively, to the value of my account?*

### How has my account changed?

This section breaks down your account's total value into its component parts and compares the quarterly and year-to-date value of each component.

**?** **Ask yourself** *How does my quarterly account performance compare to year-to-date? How did market conditions affect account performance? Did I make any account changes during the quarter that affected account value?*

### What is my personal performance?<sup>1</sup>

Here you'll see what your account has earned for various time periods.

**?** **Ask yourself** *Is my account up or down for the quarter? For longer time periods? How does this information compare to last quarter? Last year? What financial market events or investment options could be positively or negatively affecting performance?*

If you have any questions about your account statement, please call the Retirement Plan Information Line at 1-800-854-0647 any business day from 8 a.m. to 8 p.m. Eastern time.

### Go green with e-statements!

Help save the environment as you save for your future. Receive your quarterly account statement electronically rather than by mail.

To sign up for electronic statements, log in to [thehartford.com/retirementplans/access](http://thehartford.com/retirementplans/access), or access your company's retirement plan website. Log in to your account, and click the link for Electronic Delivery Options under Account Information.

## How is my account allocated?

Investing studies suggest that how your account is allocated may be the leading factor in how well your account performs over time. To be sure you are making the most of your account's asset allocation, evaluate the percentage of your existing assets—and current contributions—that are invested in each asset type. If you're not sure what your risk tolerance is and would like to see sample asset allocation profiles, complete a risk tolerance questionnaire. You'll find one on our website at [thehartford.com/retirementplans/access](http://thehartford.com/retirementplans/access) or by visiting your company's retirement plan website.

**?** *Ask yourself Is my current asset allocation consistent with my personal risk tolerance? Does it accurately reflect my long-term retirement savings goals at this point in time? How do asset allocation and/or target date investment options (if applicable) factor into my overall asset allocation?*

## Hypothetical account value at retirement.<sup>2</sup>

Look here to gauge whether you are on track to meet your retirement savings and monthly retirement income goals.

**?** *Ask yourself Will this be enough to last me throughout retirement? Should I contribute more or invest differently to help reach my long-term goals? How does this information fit into my overall financial picture once I factor in other savings accounts, pensions, Social Security benefits, etc.?*

## How are my investments performing?

This section shows you the performance results for all of the investment choices available in your plan. Your current investment options appear in bold. Keep in mind that performance is more than what happened since the year began or from the start of your account. Because your plan is designed to work toward long-term goals, you need to review long-term performance in addition to short-term results.

**?** *Ask yourself Is the performance of my investment options likely to be enough to help me reach my long-term goals? How have financial market conditions affected performance? Are these conditions likely to continue? If so, how long? Would reallocating my existing account balances or current contribution elections potentially enhance my account over time?*

<sup>1</sup>These figures will be less meaningful for participants who have converted recently from another plan or who rolled over assets from an IRA or a previous employer's plan. Year-to-date returns for participants in a plan on the The Hartford's recordkeeping system for less than a year will be calculated from the conversion date.

<sup>2</sup>Hypothetical results are for illustrative purposes only and are not intended to represent the future performance of any investment option.

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