



## A NEW POWER BEHIND YOUR PLAN



We're excited to bring you important news about system changes which will enhance your retirement planning and retirement account management experience.

We're changing our technology to better serve you. Important system changes and enhancements, designed to enhance your retirement planning and retirement account management experience, are coming soon. With these upgrades, you can look forward to expanded service offerings and more educational resources. Please take some time to read through this flyer for details.

## WHAT'S HAPPENING?

Scheduled to start on November 22, 2010, a number of system upgrades and changes to the system supporting your retirement plan account will be implemented.

## WHEN IS IT HAPPENING?

**SCHEDULED FOR FRIDAY, NOVEMBER 19, 2010 – MONDAY, NOVEMBER 22, 2010.**

For your convenience, these service enhancements and changes are scheduled to take place over the weekend. From 4 p.m. ET Friday, November 19, 2010 through the start of business, Monday, November 22, 2010, you will not be able to access your account. We anticipate that the system changes will be effective by Monday, November 22, 2010 at 8 a.m. ET.

This temporary inability to access your account is scheduled to occur over the weekend when markets are closed. Therefore, we do not anticipate that any services available to you during normal business hours will be impacted and your retirement plan will remain invested the entire time. While the upgrades will happen automatically, you may want to make note of the following and take action appropriately:

- During the weekend of the update, you will not have access to your account and will be unable to perform account inquiries or transactions.
- Should you wish to effect any transactions on your account prior to the weekend enhancements, you must submit them before 4 p.m. ET on Friday, November 19, 2010.
- We expect that any investment transactions submitted after 4 p.m. ET on Friday, November 19 will be processed on the next business day, which is Monday, November 22 — the same date on which your account access is scheduled to be restored at 8 a.m. ET.

## WHERE CAN I FIND OUT MORE?

A special website has been developed for you to preview what's ahead. It will be active during system changes and is dedicated to keeping you informed regarding the upcoming changes and enhancements. Please check this website regularly.

Visit [www.thehartford.com/retirementplans/newpower-participant](http://www.thehartford.com/retirementplans/newpower-participant).

Here you'll find a demonstration of the new online account access site that you'll be using going forward, a sample quarterly account statement, as well as a "How to read your statement" guide, and a copy of the award-winning, *Saving Today* newsletter, co-authored by SmartMoney.

As we introduce the updated system, our goal is to make using it as seamless as possible. We're proud to be the provider for your retirement plan and for the opportunity to help you achieve what's ahead.



## WHAT STAYS THE SAME?

The way you access your account and receive your quarterly account statement will remain the same for now. Scheduled to begin on November 22, the first time you call 800-339-4015 or log in to <https://retire.hartfordlife.com> for account information, you will be automatically transferred to the new phone system, the *Retirement Plan Information Line* or the new online access site, *Retirement Access*. Your quarterly statements will continue to be mailed to your home address.

You'll start to see a new phone number in published materials going forward, but the current number will continue to be supported. Your phone PIN remains the same.

After the system enhancements become effective, when you log in to <https://retire.hartfordlife.com> for account information, you'll be prompted to change your User Name and Password. You'll then be directed to the new website. Please bookmark this new site and use it going forward. Please note: After the enhancement, you will have a separate and distinct PIN and Password for the phone and website.

## WHAT'S NEW?

### TELEPHONE ACCOUNT ACCESS

The upgraded automated phone system, called the *Retirement Plan Information Line*, is a bilingual line which will be available 24 hours a day to support account inquiries and transactions. With easy menu navigation and enhanced voice technology, it will help provide you with the information you need, in English and in Spanish.

**New and easy menu navigation** The new system offers four easy options from the main menu:

1. Account information: Includes balances, performance and investment elections
2. Account changes: Includes investment option and contribution changes
3. Printed information: Order statements and other plan paperwork and forms
4. Change my PIN: Reset your Personal Identification Number

**Enhanced voice recognition technology** It's easier than ever to get the information you need. If you want your account balance, simply ask, "What is my balance?" and the system will tell you. If you need to speak with a representative, say, "representative" and your call will be connected to a service representative.

### EXPANDED HOURS OF SERVICE = BETTER SERVICE FOR YOU!

#### Service representatives

Our award-winning customer service representatives are also available to assist you Monday through Friday, from 8 a.m. to 8 p.m. ET, and can provide assistance in more than 100 languages through our Language Line.

## ONLINE ACCOUNT ACCESS

Soon you'll be able to log in to your new website, *Retirement Access*, for an easy and informative account management experience. The site has all the core functionality you may be used to seeing, but is also rich with new educational tools and resources designed to assist you in your retirement planning efforts. Navigation is easy and is highlighted below.

**Plan Information** The first section shows total portfolio balance, a link to personal performance and any news and announcements.

- View our award-winning investment newsletter, *Saving Today*, co-authored by SmartMoney

**Account Information** This section hosts a variety of links including balances, transactions, your personal performance and more.

- Use your retirement plan data with most versions of Quicken. You can find it on the "Transaction History" page.
- Link to your quarterly account statement from the "View Electronic Documents" page.
- Select "Electronic delivery options" to opt in to receive your quarterly account statement electronically. Simply provide us with your e-mail address and we'll send you an e-mail notification each quarter when your new statement is available online.

**Account Management** Here you can view your current investment elections, contributions, distributions and pending transactions. For example, you can:

- View investment elections by investment option or by "money type" (such as employee or employer contributions) or by source.

**Investment Information** Pricing and performance of your investment options as well as investment fund expenses can be found here. An enhanced suite of calculators to help you with your retirement planning and retirement savings are also featured. Some examples are:

- The Retirement Goal Planner, which can help you determine how much money you may need in your retirement years
- The Easy Paycheck Analyzer, which calculates how different contribution amounts affect your take home pay and taxes

**Personal Settings** The personal settings section helps you to manage your Password and User Name.

- Set a Password question and answer to quickly reset your Password if you need to.



## YOUR QUARTERLY ACCOUNT STATEMENT

Your enhanced quarterly account statement will have a new look and an easy-to-read format. This statement will provide you with a variety of new features, designed to help make it easier for you to project your retirement savings needs, set your goals, and track your progress. New features include:

**Where can I go for help?** Your Plan's financial professional's name and phone number (if applicable) are listed on the front page of the statement. You'll also find the new system phone number and website address here. You should consult with tax, legal and other investment professionals as appropriate for your particular needs and circumstances.

**Personalized performance** On your enhanced statements, personal performance will be shown for quarter-to-date, year-to-date, 1-year, 3-year, and 5-year periods.

**Personalized retirement savings projections** The "Hypothetical account value at retirement" module on the front page can help you measure how much you may have at retirement and what your projected monthly income may be.

**Loan balances** If you have an outstanding loan, you'll notice a change in the way loans are reflected within your overall account balance on your statement and online. **The new statement excludes the loan amount from the total account balance, to more accurately reflect the actively invested dollars within your account.** This means that the opening account balance on your new statement will be lower, by the amount of the loan, than the ending balance of your last statement.

**What transactions took place?** This module provides you with a quarterly view of all your transactions. Details on contributions, loan repayments, if any, exchanges/transfers, and investment earnings for the quarter are here.

**Electronic statements available** You may choose to receive your new account statements electronically, eliminating the home delivery of a paper statement.



### \*\*AUTOMATIC REBALANCING - ACTION REQUIRED\*\*

If your Plan offers the Automatic Rebalancing program, and if you're participating in it, please read below: Your Plan's Automatic Rebalancing program is also changing to help you better manage your investments. Unlike the current program, the new Systematic Rebalancing program will now update both your future investment allocations and your current balances so they stay in sync. All contributions to your account will be allocated and rebalanced according to your chosen future investment allocations.

If you're currently using the program, the system enhancements will take effect automatically if your allocations are the same for your future contributions and ongoing rebalancing elections.

**However, if you have selected different allocations for future contributions and ongoing rebalancing elections, you will need to change them to be identical to each other prior to November 19th when the system update occurs.** Going forward, your account will be rebalanced according to your chosen future investment allocations.

If your allocations are not identical as of November 22, you will no longer be part of the Systematic Rebalancing program and your account will not rebalance. You will need to reestablish the program after the system update.

Although investors may form their expectations from the past, there is no assurance that future investment results will model historical performance. Rebalancing neither assures a profit nor guarantees against loss in a declining market. Determining when and how to effectively rebalance requires careful monitoring of performance and awareness of the investor's tax status, cash flow, financial goals, transaction expenses and risk tolerance, among other items. Investors should consult with their counsel, tax advisors and/or investment advisors to help determine appropriate investment strategies. The information herein is not intended to constitute tax, legal or investment planning advice.

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