

### **Introducing Asset Rebalancing**

You will now have the ability to rebalance your Hartford account via HartfordOnline. This functionality is available through the “Transactions” menu on HartfordOnline, located on the navigation palette within the secure portion of our website. This capability will provide you with greater flexibility to manage your Hartford accounts. This new functionality will allow a one-time asset rebalance or the ability to establish an automatic program to run on a recurring basis.

### **Why Asset Rebalancing?**

As different investment options have varying performance over time, the percentages you allocate to a specific asset classes may not remain the same as your original intentions. Faster-growing assets in one asset class may represent a larger share of your total account balance than you originally determined - in effect, changing your intended investment mix. Asset rebalancing, which reallocates assets to your desired ratio in the investment options, helps to ensure that your investments do not become over weighted in a particular asset class.

For this reason, it's necessary to periodically check your portfolio's asset allocation to help ensure it's still in line to reach your retirement goals. Asset rebalancing will reallocate assets among investment options to restore the investment allocation blend you specify.

### **General Information**

- ▶ The asset rebalancing capability is designed for the participant who wants to reallocate all of the holdings within their account. For partial reallocations, participants may continue to utilize the current transfer function.
- ▶ The selected asset rebalancing will be defined by the participant and consist of selecting investment options and allocation percentages of their choice.
- ▶ The asset rebalancing functionality will allow for a one-time asset rebalance or the ability to establish an automatic program that will run on a recurring basis. The program will be based upon pre-determined frequencies. The available frequencies will be quarterly, semi-annually, and annually.
- ▶ Asset Rebalancing will not change the participant's future investment option election percentages.
- ▶ Participants will receive a confirmation via mail, when they request a rebalancing transaction. A printable, on-line confirmation will also be available.
- ▶ Participants enrolled in the Systematic Withdrawal Option (SWO) program will be allowed to utilize asset rebalancing.
- ▶ Asset Rebalancing is generally available 24 hours a day. For same day value, transactions must be completed by the close of regular trading of the New York Stock Exchange.; all activity generated after that time will be valued for the next business day.
- ▶ Asset rebalancing may be established using any active investment options in The Hartford's Program; allocations must be in whole percentages and total 100%.
- ▶ Competing Investment Options Rules (see below) will be in effect.
- ▶ For asset rebalancing questions or any other service needs, please contact our service center at 1-800-528-9009.

## **Competing Investment Option Rules**

Asset rebalancing includes the plan's competing investment options restrictions. Competing investment options will be evaluated at a participant level based upon the presence of assets in each competing investment option.

In Practice:

1. If a participant has assets present in General (Declared Rate) Account, those dollars will not be available for rebalancing into the Hartford Money Market HLS<sup>2</sup> Investment Option or any other fixed investment option assets.
2. If a participant has assets present in the Hartford Money Market HLS<sup>2</sup> Investment Option, those assets will not be available for rebalance into either the General (Declared Rate) Account or any other fixed investment options.
3. If a participant has assets present in both the General (Declared Rate) Account and the Hartford Money Market HLS<sup>2</sup> Investment Option, those assets will not be available for rebalance into the General (Declared Rate) Account, the Hartford Money Market HLS<sup>2</sup> Investment Option, or any other fixed investment options.
4. If a participant does not have assets present in the General (Declared Rate) Account or the Hartford Money Market HLS<sup>2</sup> Investment Option, the participant will be able to rebalance their account and distribute assets into either the General (Declared Rate) Account or the Hartford Money Market HLS<sup>2</sup> Investment Option.

<sup>2</sup> An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.

"The Hartford" is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing company Hartford Life Insurance Company.

The Hartford is proud to be the provider of your retirement savings program, but neither the Hartford nor its agents or employees provide tax, financial, accounting or legal advice. Participants are urged to consult with their attorneys and/or tax advisors about how issues addressed herein may affect their plan.

Retirement programs are funded by group variable annuity contracts (HL-15811, HVL-11002 and HVL-21002 series, HVL-14000, HVL-14001, HVL-20000, HL-17402, HL-14848, HL-17402 and HL-15420 with Rider HL-16957) and group variable funding agreements (HL-16553 and HL-16553 (NY)) issued by Hartford Life Insurance Company (Simsbury, CT). Group variable annuity contracts are underwritten and distributed by Hartford Securities Distribution Company, Inc. where applicable.

***This presentation must be preceded or accompanied by a currently effective prospectus or disclosure documents (including the Program Overview, Program Highlights, Investment Option Fee Schedule and applicable historical investment option performance information), whichever is applicable. Read this material carefully before you invest or send money.***

