Saving for your dreams may cost you less than you think

Contribution and tax deferral benefits

Examples are hypothetical and do not represent the performance of any particular investment choice available in your employer's retirement plan. Actual returns and principal values will fluctuate. Distributions (and certain deemed distributions) from your retirement program are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal income tax penalty may apply. Tax-deferred results assume no interim distributions.

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HSD (member NASD and SIPC), a registered broker/dealer affiliate of The Hartford, has established certain service programs for retirement plans, including defined contribution employee retirement benefit plans, through which a sponsor or administrator of a Plan may invest in mutual funds of behalf of Plan Participants.

401 retirement programs (excluding 401(a)) are funded by group variable annuity contracts (countrywide: HL-14991; NY & FL: HL-14973) and group variable funding agreements (HL-16553 and HL-16553 (NY)) issued by Hartford Life Insurance Company (Simsbury, CT). 401(a), 457, and 403(b) 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. Retirement programs can be funded by group fixed annuities (HL-19799) issued by Hartford Life Insurance Company (Simsbury, CT) and can also invest in mutual funds through custodial accounts.

Pre-tax vs. after-tax contributions

Pre-tax contributions to your employer-sponsored retirement plan come out of your paycheck before being taxed, so you pay less in current income taxes.

The chart below is a hypothetical example of a single taxpayer and shows the difference in spendable pay when comparing pre-tax and after-tax contributions. You'll see that it only cost \$1,062 to save \$1,250.

How? The individual's taxable pay is \$23,750 when contributing \$1,250 on a pre-tax basis. However, the same individual is taxed on \$25,000 when contributing \$1,250 on an after-tax basis. The difference in spendable pay after taxes is \$188, in favor of pre-tax contributions.

	Pre-tax contribution	After-tax contribution
Gross Annual Pay	\$25,000	\$25,000
- 5% Pre-tax Contribution	\$1,250	\$0
= Taxable Pay	\$23,750	\$25,000
- 15% U.S. Income Taxes	\$3,563	\$3,750
- 7.65% FICA Tax	\$1,913	\$1,913
- 5% After-tax Contribution	\$0	\$1,250
= Spendable Pay	\$18,275	\$18,088
Difference	\$188	0

Numbers rounded to the nearest whole dollar amount. A 15% constant federal income tax rate is assumed for purposes of illustration only.

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You should carefully consider the investment objectives, risks, charges and expenses of the mutual funds or The Hartford's group variable annuities, group variable funding agreements and their underlying funds before investing. This and other information can be found in the fund's prospectus, which can be obtained from your investment representative. This can also be found in the disclosure documents (whichever is applicable). To obtain the applicable product prospectus or disclosure documents and the underlying fund prospectus, call 1-800-874-2502. Please read them carefully before you invest or send money.







Tax deferral

In addition to your contributions, any earnings in your retirement plan account accumulate tax-deferred. That means there is no initial tax bite to reduce any earnings. As a result, compound earnings may accumulate more quickly than if they were in a taxable account. Although you will pay taxes upon withdrawal from your retirement plan, generally you'll only pay taxes on each amount as it is withdrawn. Taxable distributions (and certain deemed distributions) are subject to ordinary income tax and, if made prior to age $59^{1}/_{2}$, may also be subject to a 10% federal income tax penalty.

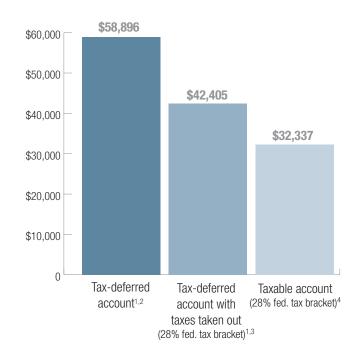
Take a look at this hypothetical example, which is intended only to illustrate the advantage of tax deferral and does not project the actual performance of any specific investments. Actual results and principal values will fluctuate.

\$100 monthly contributions 8% hypothetical rate of return over 20 years With no interim withdrawals

This chart is only an illustration and is not intended to predict or guarantee the performance of any particular investment. Actual results and principal values will fluctuate. Consult your tax advisor for details applicable to your particular situation.

- ¹ Taxable distributions (and certain deemed distributions) are subject to ordinary income tax and, if made prior to age 59 ½, may also be subject to a 10% federal income tax penalty.
- ² Tax-deferred results do not reflect the deduction of any state or federal tax obligations at retirement.
- ³ Tax-deferred with taxes taken out results represent the lump-sum surrender value to the end of the period.
- ⁴ The taxable investment results are net of federal taxes.

Lower tax rates on capital gains and dividends would increase the investment return of the taxable investment, thereby reducing the difference in performance between the accounts shown. You should consider your investment time horizon and income tax brackets, both current and anticipated, when making an investment decision. These factors, along with any changes in tax rates or tax treatment of investment earnings may further impact the results of this comparison.



When your goal is long-term savings, contribution and tax deferral benefits may help increase the size of your nest egg.

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To enroll in your employer-sponsored retirement plan or to increase your tax-deferred contribution amount, talk to your Hartford representative or financial professional today.

Or visit retire.hartfordlife.com for more information.