Understanding Asset Allocation & Lifestyle Investment Options

Investing in an asset allocation or lifestyle investment option is one way to help achieve a diversified, professionally managed retirement plan account that meets your risk tolerance needs for long-term saving.

Asset allocation is the strategy of diversifying investment dollars over a variety of asset classes, such as equities, fixed income, and cash equivalents. Lifestyle Investment Options are diversified investment options that strive to meet a specific risk tolerance. Asset allocation and lifestyle investment options follow their established investment strategy – the guidelines for how much is invested in each asset class – with the goal of meeting their investment objective. The investment objective is based on a certain level of risk, such as:

- aggressive growth
- growth
- balanced/moderate
- conservative
- current income/capital preservation

The money managers generally use internally generated research, and, depending on the investment option, information provided by a third-party research firm, to help make their final asset allocation decisions.

Generally, asset allocation and lifestyle investment options use one of two different investment approaches:

- "Fund of funds" – Invests in a diversified group of underlying mutual funds (generally from the same fund family)
- Direct investment – Invests directly in a diversified group of individual securities (generally a mix of equities, fixed income, and cash equivalents)

Asset allocation and lifestyle investment options typically are monitored frequently by the money managers, and if allocation shifts occur they are reallocated periodically back to their targeted investment strategy.

Decide how long you can stay invested.

The length of time you can stay invested may have an impact on the level of risk you are willing to take. Younger individuals typically have more time to save to meet their long-term goals and make up any short-term investment losses that might occur. As individuals get older, many people generally have less tolerance for risk because they have fewer years in which to meet their goals.

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Decide how you feel about risk.

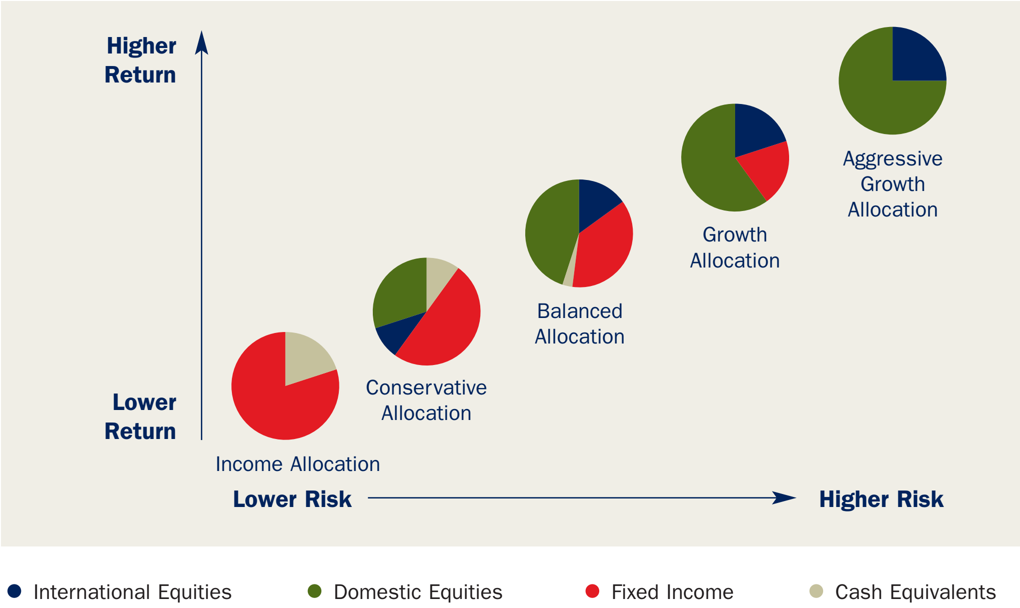
The following investor profiles can help in determining which kind of investor you are.

- Conservative – You become uncomfortable if your account balance shifts more than you expect.
- Moderate – You like the potential for higher returns, but it takes some willpower to stick with your investments if they begin to tumble.
- Aggressive – You are not troubled by extreme shifts in your account balance because you believe that it will all pay off in the end.

You should consider periodically reviewing your risk tolerance to make sure that, over time, you do not grow uncomfortable with your prior choice.

Select an asset allocation or lifestyle investment option.

Use the chart below to determine the investment option type that is best suited to your needs. Knowing the length of time you can stay invested and the type of investor you are, will help you choose the investment option that comes closest to meeting your needs. Note that asset allocation mixes are for illustration only and do not represent the actual allocation of any particular investment option.



To learn more about a particular asset allocation or lifestyle investment option, refer to its specific investment option information sheet or disclosure document for additional information.

Asset Allocation does not assure or guarantee better performance and cannot eliminate the risk of investment loss.

Retirement programs can be funded by group variable annuity products (HL-14991; NY & FL; HL-14973; HL-15811; HVL-11002 and HVL-21002 series; HVL-14000; HVL-14001; HVL-20000; HL-17402; HL-14848; HL-17402; HL-15420 with Rider HL-16957) and group variable funding agreements (HL-16553 and HL-16553 ((NY)), as applicable, 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.

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, Option 0. Please read them carefully before you invest or send money.

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