

The Hartford Lifetime IncomeSM

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NOT FOR USE WITH PARTICIPANTS.



Plan Participants Face An Uphill Climb in Creating a Solid Retirement Income Plan

Longevity

- At age 65, there's a 63% chance at least one spouse will live to age 90 and a 36% chance to age 95¹



Investment Uncertainty

- From its high on Oct 9, 2007, the S&P 500 Index was down 42.3% as of December 31, 2008
- As of November 30, 2009, the S&P 500 was down 24.7% this decade



Replacing Traditional Income Sources

- Social Security tax revenues fall below program costs in 2017²
- 83,500 fewer employer pensions in 2005 than in 1985³



¹Society of Actuaries Annuity 2000 Mortality Tables

²Social Security Administration, 2008 OASDI Trustees Report

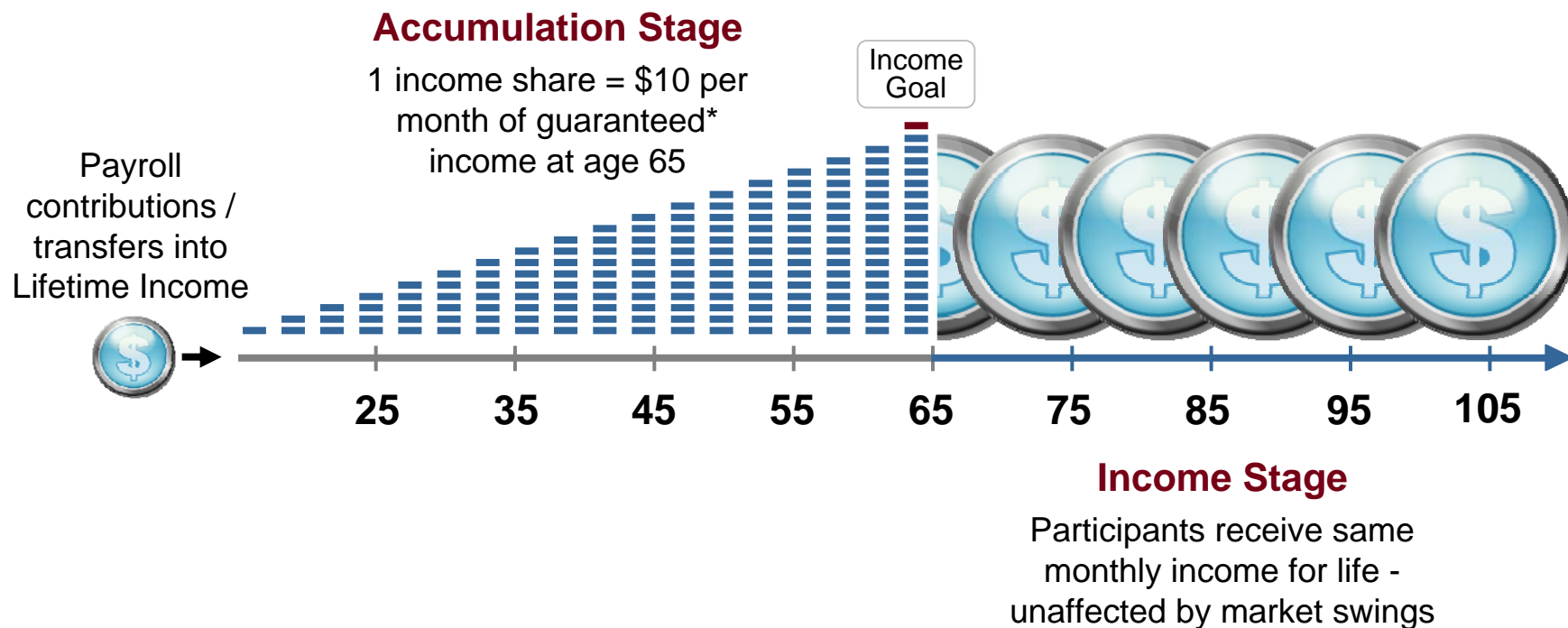
³Pension Insurance Data Book, Figure 8, PBGC-Insured Plans (1980-2006), Fall 2007

DC Plan Participants Need a Safety Net

- Key Findings from a recent Hartford survey:
 - The No. 1 financial concern in retirement is simply meeting everyday expenses, i.e. food, shelter, etc.
 - In 2009, 65.2% said meeting basic needs was top concern
 - This is up from 49.7% in 2008 and 24.5% in 2007
 - Those who planned for retirement were 3 times more likely to be confident of sufficient income in retirement

The Hartford Lifetime Income – A New Guaranteed Income Option for Retirement Plans

Simple. Certain. Guaranteed.



Hartford Lifetime IncomeSM – Patent Pending

*Guarantees are based on the claims-paying ability of Hartford Life Insurance Company.

HLI: A Complementary Fund Option

Equities

- **Goal:** seeks to provide long term growth of capital
- **Invests in:** common stocks of small, medium and large companies under moderate to high market exposure

Bonds

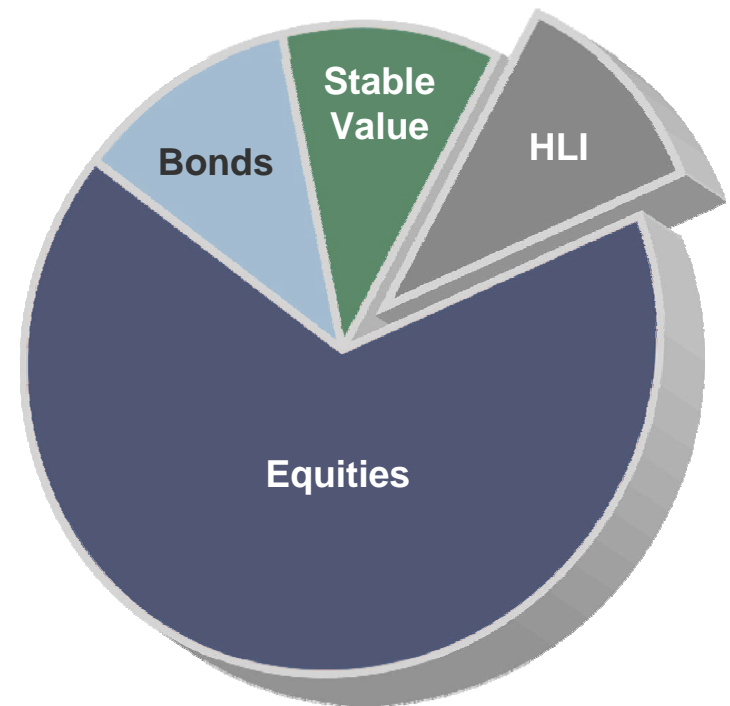
- **Goal:** seeks high current income and some capital growth
- **Invests in:** corporate and governmental debt obligations under moderate market exposure

Stable Value

- **Goal:** seeks to preserve capital while providing a relatively stable interest rate without capital appreciation
- **Invests in:** stable value investment contracts, corporate and governmental debt obligations with average durations of 3 years or less under slight market exposure

HLI

- **Goal:** provides specific and recurring guaranteed income payments for life
- **Invests in:** various corporate and governmental debt obligations with average durations of 20 years or more without market exposure when held to retirement



The Hartford Lifetime Income – Liquidity and Flexibility

Flexibility

- Start, stop, change contributions
- Receive income earlier or later than age 65
- Joint & survivor option provides spousal lifetime income
- COLA option provides inflation protection

Liquidity¹

- Transfers allowed at anytime
 - Cash-out at 96% of current purchase price
 - Allows for higher guarantees
 - Provides access to funds¹

Portability

- Participants²
 - Can take income with them
- Recordkeepers
 - Dependent upon industry adoption

¹Taxable 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. Direct withdrawals and loans are not permitted with HLI.

²If participant has accumulated less than 5 shares, Hartford will return the greater of net contributions or 100% of the current cash-out value.

³Illustrative only. Based on hypothetical purchase rates. Share prices are updated daily. Liquidity is not available once monthly income payments commence.

Example³

Age	Participant Transaction	Share Price ³
30	Purchase 1 share	\$214.63
35	Cash-out 1 share	\$281.14
Cash-out Value (96% of current share price)		\$269.89
Annual realized return		4.7%

Return on Investment at Average Life Expectancy



¹Guaranteed payback from age 65 to average mortality age (87). Based on December 1, 2009 shares prices for each age category.

Comparison of Benefit Efficiency

Income generated by a \$100,000 transfer with payments starting at age 65

	Variable Annuity with GMWB		Hartford Lifetime Income		Net ROR Needed to Beat HLI Starting Benefit @ 65
	Guaranteed Annual Income	Annual Payout Rate	Guaranteed Annual Income	Annual Payout Rate	
Age 50	\$5,000	5.0%	\$13,348	13.3%	6.77%
Age 55	\$5,000	5.0%	\$10,772	10.8%	7.98%
Age 60	\$5,000	5.0%	\$8,602	8.6%	11.46%

HLI share prices as of 12/1/2009.

VA with GMWB is based on the minimum guaranteed withdrawal amount. The actual guaranteed withdrawal amount will depend on the account balance at retirement. The payment amount can step-up at limited distinct points during accumulation. VA payments will only commence once the participant's variable annuity holdings are exhausted.

Hartford Lifetime Income – Summary

- In-plan guaranteed income option for retirement plans
- Available to all participants
- Fills a core investment gap and may alleviate future fiduciary obligations
- Provides participants with a benefit that:
 - Is easy to understand and use effectively
 - Provides predictable and guaranteed income for life
 - Portable benefit: guaranteed income is not lost with change in employment or recordkeeper
 - Avoids participant decumulation risk of a traditional withdrawal strategy
 - Complements all other plan investments