

The universal values of service and integrity

Service excellence and integrity are becoming even more important to Americans, according to a recent study by Yankelovich, a marketing services company. Two-thirds of the study's respondents stressed the importance of good service, especially from large companies. Nearly three-quarters said they relate to the notion of integrity even more than they relate to being successful.

The Hartford has symbolized both qualities for nearly two centuries, and we're expanding our reputation as we grow our business.

In 2003 we won an unprecedented eighth consecutive DALBAR Annuity Service Award, a third consecutive Life Insurance Service Award and a second straight award for service provided to financial intermediaries. We also won our first Retirement Plans Service Award and our first Mutual Fund Service Award. DALBAR is an independent U.S. research organization that honors financial services companies that exemplify service excellence.

Our reputation is also spreading to other parts of the world.

In Japan, which has a culture known for taking the long-term view, our experience—and our solid variable annuity products—are winning over both distributors and customers.

In just three years we've become the number-one provider of variable annuities in Japan, thanks to superior customer and distributor service, product innovation and solid execution. We sell our variable annuities through approximately 40 financial institutions, and we plan to add more products to our mix to help meet the needs of Japanese consumers.

Sales jumped 161 percent in 2003 to \$3.7 billion, and assets under management more than tripled to \$6.2 billion. We now have more than a 26 percent variable annuity asset market share in Japan.

Dr. Dennis Spence, his wife, Sabra, and their five children can sleep at night knowing their investment and insurance plans are in trusted hands. The Tyler, Texas, couple work with long-time friend and advisor Jose Feliciano, a Certified Financial Planner™ and owner of Tyler-based Feliciano Financial Group. Feliciano, who's also a Woodbury Financial Services registered representative, advises the Spences on asset allocation, insurance (including The Hartford products) and tax and estate planning. He also designed a 401(k) plan and health savings accounts for Dr. Spence and other employees of the doctor's medical/dental practice. The 401(k) plan is administered by The Hartford and includes several of our mutual funds.

Our integrity and service excellence are core parts of our value to clients.