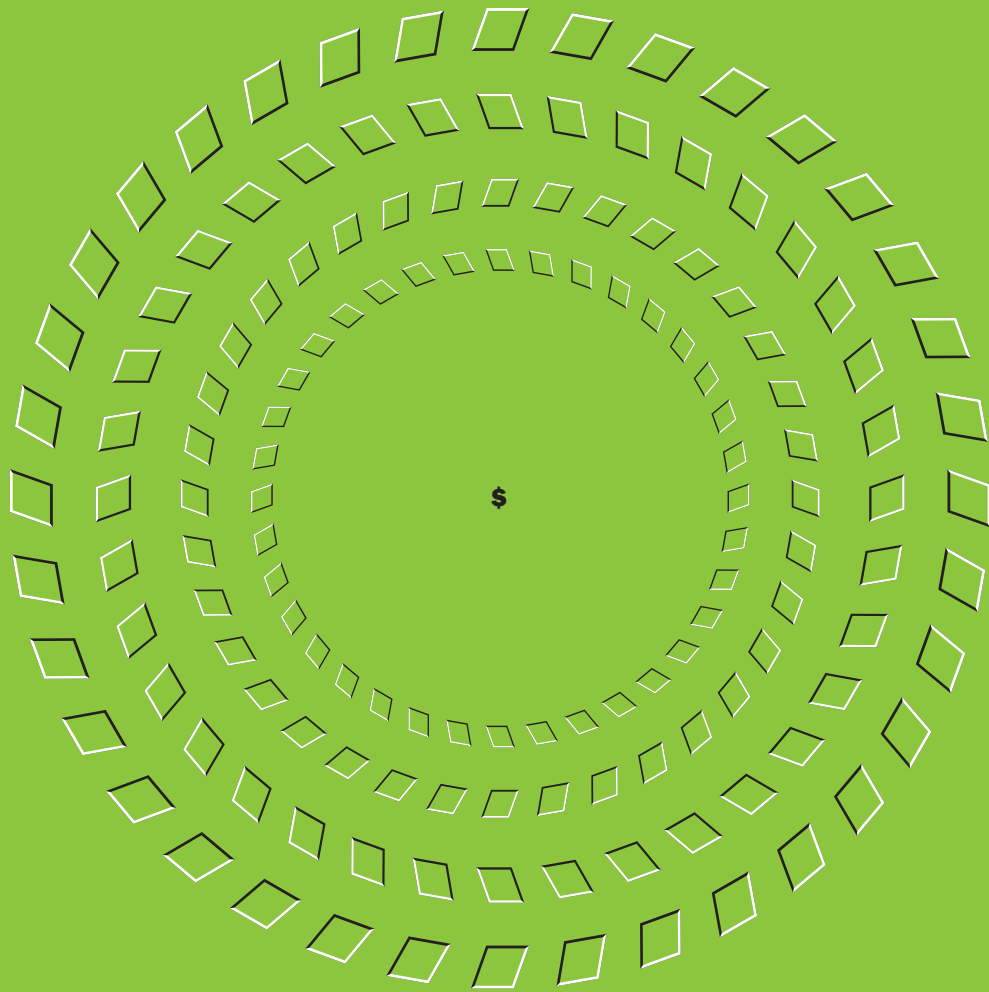




Beyond Investment Illusions

*When it Comes to Your Financial Future,
Perception is Everything.*

Investment Illusion v



Focus on the dollar sign in the center and move your head forward and back.

**NOT INSURED BY FDIC OR ANY
FEDERAL GOVERNMENT AGENCY**

**MAY LOSE
VALUE**

**NOT A DEPOSIT OF OR GUARANTEED
BY ANY BANK OR ANY BANK AFFILIATE**



s. Investment Reality



The art of the illusion takes advantage of our natural reactions. Specifically, illusions work against them. An illusion can make still objects appear to rotate, or even make us see things that don't exist. Illusions create a false sense of the possible.

Illusions Have Real Influence

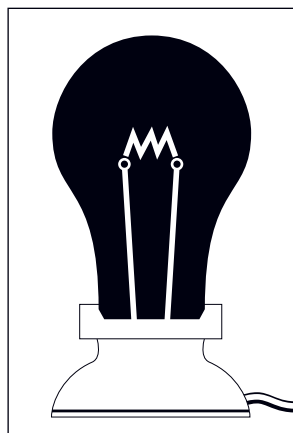
While investing is considerably more complicated than most illusions, the market can also take advantage of our natural reactions. In fact, the most important principles of investing are almost all counterintuitive by comparison.

Many times the natural reaction to a market situation can be counter-productive at best or a serious setback to investors' financial goals at worst. Indeed, one study conducted from 1990 to 2000¹ found that investors think long-term in theory but act according to short-term influences. As a result, the average mutual fund investor underperformed the average long-term mutual fund by 20% from 1990 to 2000.¹

Seeing Clearly

With *Beyond Investment Illusions*, The Hartford wants to help you become a better informed, more sophisticated investor by learning from the mistakes that other investors have made by following their natural reactions. We want to help you find ways to be less focused on short-term movements of the market and more consistent in your investment strategy.

¹Source: Financial Research Corporation, 4/01.



The after-effects of your investment decisions:

Stare at the picture unwaveringly for 30 seconds then look at a white surface, such as a wall or blank piece of paper. Do you see the after-effect of a white light bulb?

Investment decisions you make today may have long-lasting consequences on your future investment performance.

I L L U S I

Volatility Must Be Feared

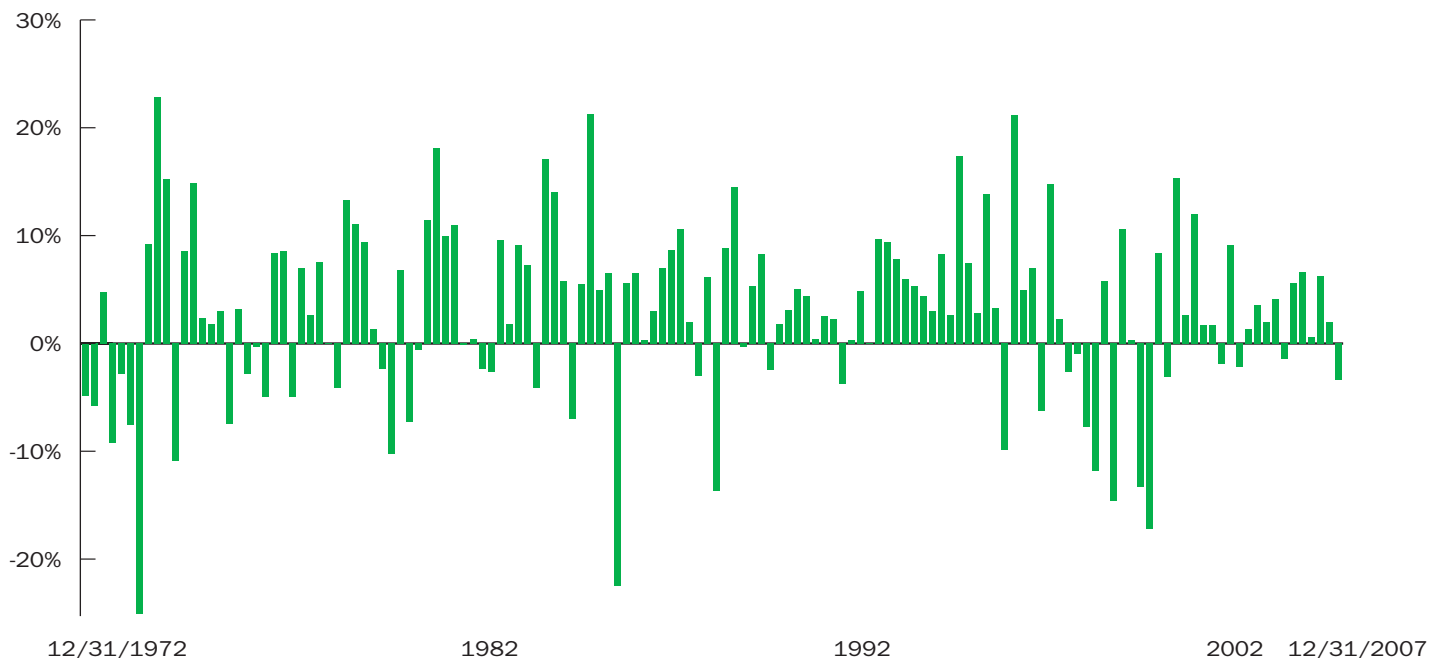
To most investors, even those who invest in equities, volatility is something to be avoided. And the market can certainly be volatile from year to year, as the chart below demonstrates. The typical reaction to volatile markets is to get out of equities altogether.

The Desire for Consistency

Most investors desire more consistency than the chart demonstrates. Given that the S&P 500 Index has an

average annual return of 10.28% from year-end 1926 until year-end 2007, many investors may expect a similar return in an individual year. However, the Index has returned between 10% and 11% annually only three times during that time period, and between 8% and 12% annually only five times. Usually, it is above or below the average annual return of 10.28%, sometimes significantly.

Short-Term Volatility: S&P 500 Index Quarterly Returns % (12/31/72–12/31/07)

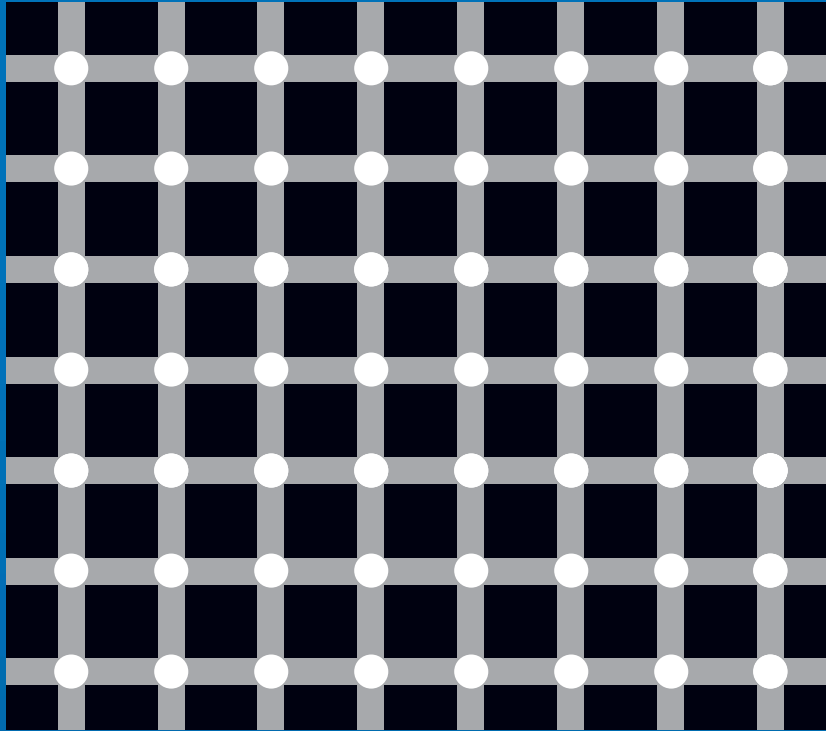


Would you feel comfortable investing in something that had investment returns this inconsistent?

The S&P 500 Index is a composite of the 500 largest companies in the United States.

INDEX PAST PERFORMANCE IS NOT INDICATIVE OF FUTURE RESULTS. Investment value will fluctuate so that shares, when redeemed, may be worth more or less their original cost. The Index is unmanaged and unavailable for direct investment. Assumes reinvestment of capital gains and dividends and no taxes. Data source: Ned Davis Research, 1/08.

O N



Looking for What's Not Really There?

As you look at the white dots, do you see grey dots also? Many investors see short-term volatility having a great effect on their investments, when the opposite is historically the case. Like the grey dots, the perception of short-term volatility is greater than its real impact.

Even an experienced investor can have difficulty staying focused on the long term in the face of a market downturn.



R E A L I

Volatility Should Be Expected

The chief illusion in the instinctive aversion to volatility is that many investors forget that volatility represents the potential for gain as much as it represents the potential for loss. Even more important, some investors fail to remember that short-term volatility, whether it be over a day, a week, or a year, is still short-term.

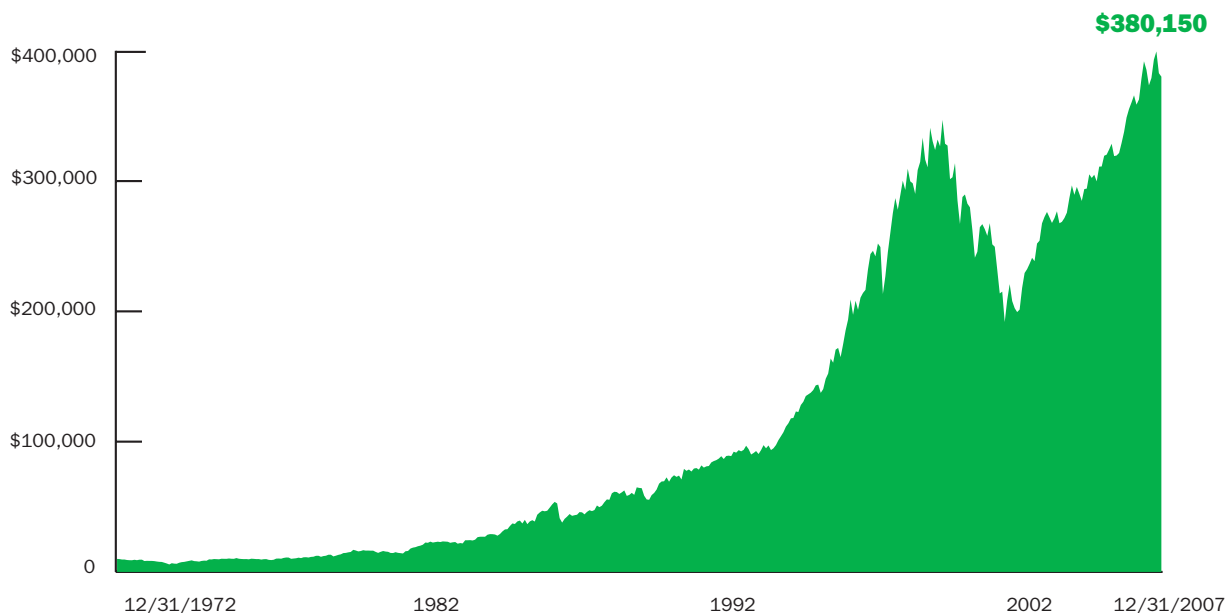
A Long-Term Look at Volatility

Looking at short-term volatility from a long-term perspective can change its significance completely.

The chart below shows the results of that volatility with a \$10,000 investment into the same index as the bar chart on page 2 **over the same time period**. Instead of focusing on the shifts, an investor can see the overall effect of the 10.95% average annual return.

Creating a portfolio that is properly diversified across several different asset classes and investment styles can also help reduce volatility while still helping you meet your long-term financial goals.

Long-Term Growth: Growth of \$10,000 Invested in S&P 500 Index (12/31/72–12/31/07)

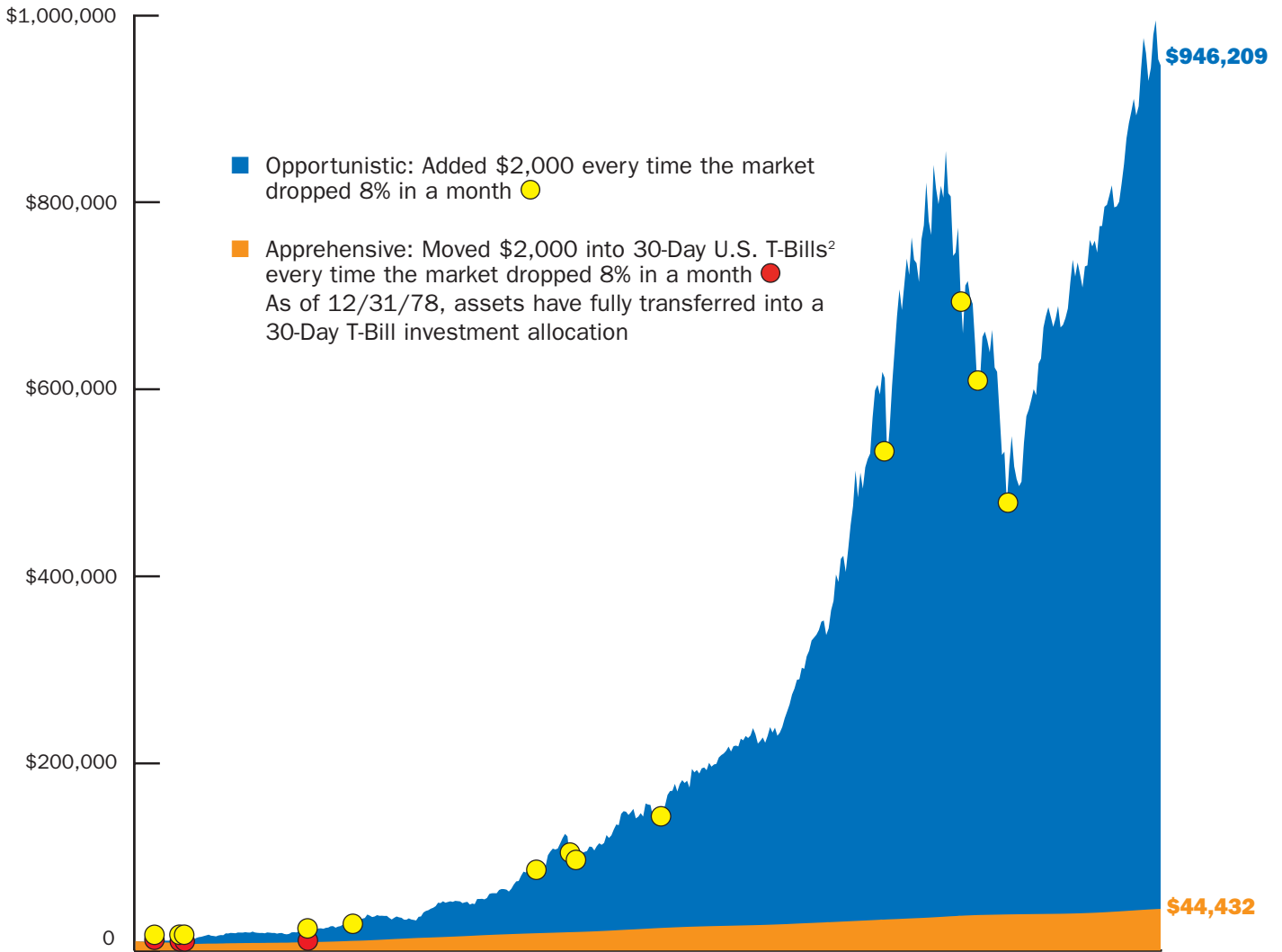


While many investors would like an investment with the consistency shown in the chart above, they may not realize that this is the same investment shown on page 2, viewed from a long-term perspective. Instead of seeing the significant volatility shown by quarterly returns, the volatility now appears comparatively tranquil when viewed over a longer time period—an insight that may be forgotten amidst short-term swings in the market.

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T Y

Two Approaches to Volatility: Growth of \$10,000 Invested in S&P 500 Index (12/31/72–12/31/07)



What was the effect of two different historical approaches to volatility? Each assumes \$10,000 invested on 12/31/72 into the S&P 500 Index; however, the opportunistic investor made additions when the market dropped, and the apprehensive investor shifted assets in the face of volatility. Ultimately, the opportunistic investor had a significantly higher investment value at the end. Investors should consider their financial ability to regularly make sizable investments during a prolonged market downturn. Assumes no taxes or transaction costs. Data Source: Wiesenberger, 1/08.

²T-Bills are guaranteed as to the timely payment of principal and interest by the U.S. Government and generally have lower risk-and-return than bonds and equity. Equity investments are subject to market volatility and have greater risk than T-Bills and other cash investments.

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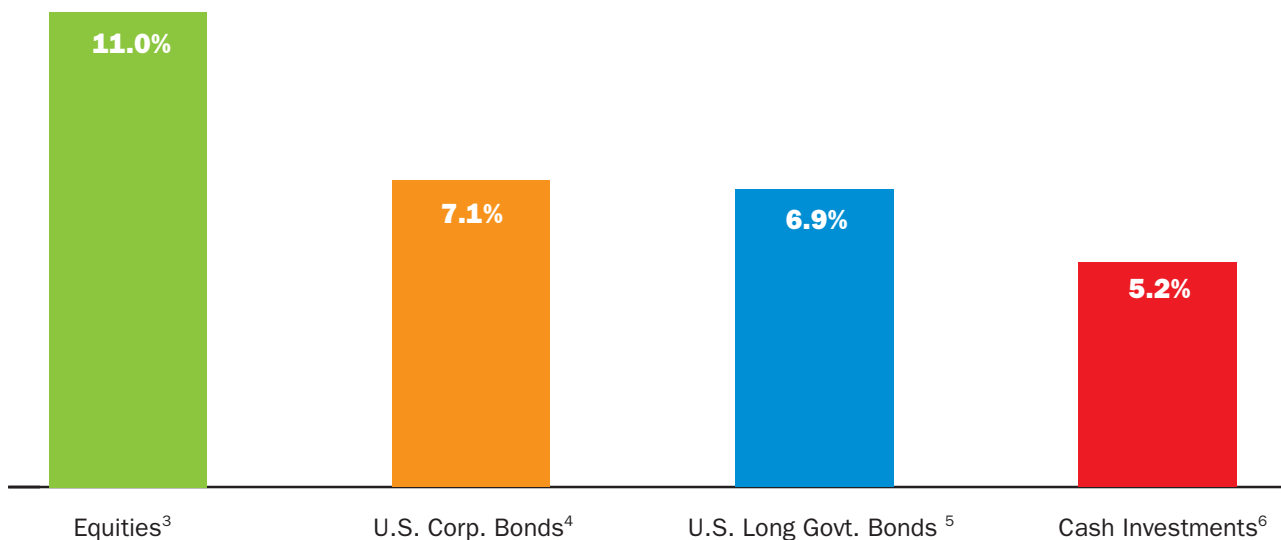
I L L U S I

Investors Believe Fixed Investments are Risk-Free

The tendency to see volatility as the only risk creates additional problems. Since the natural instinct is to avoid known risk, many investors seek to reduce their risk of volatility by avoiding equities altogether in favor of bonds and cash investments, such as Treasury Bills, CDs, and money market funds.

Also, many investors may have a natural tendency to think “all or none” in their approach to different types of assets, particularly when considering their equity investments.

Average Annual Returns (12/31/57–12/31/07)



Each of the asset classes have different risk-return profiles as well other characteristics, such as high liquidity (cash investments), regular fixed payments (bonds), and company ownership (equities). Your investment representative can help you understand the differences and suitability for each type.

³Equities represented by the S&P 500 Index. ⁴The Citigroup Corp Bond Composite is an index of long-term corporate, high grade industrial and utility bonds rated Aa or better with an average maturity of approximately 23 years. ⁵U.S. Long-term Government Bonds represented by Lehman Brothers Long Government Index, which is based upon all publicly issued long-term government debt securities. ⁶Cash investments are represented by 30-Day U.S. Treasury Bills. Assumes reinvestment of capital gains and dividends and no taxes. Money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although the funds seek to preserve the value of the investment at \$1.00 per share, it is possible to lose money by investing in the funds.

INDEX PAST PERFORMANCE IS NOT INDICATIVE OF FUTURE RESULTS. Investment value will fluctuate so that shares, when redeemed, may be worth more or less their original cost. The above indices are unmanaged and unavailable for direct investment.

Data Source: Wiesenberger, 1/08.

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It's What You Can't See That Can Hurt Your Returns

Few investors deliberately ignore obvious, known risks. By human nature, they focus on what they can see.

Unfortunately, to see inflation and other abstract risks requires a broader perspective, one that can will itself to examine both the more visible and the less visible factors of an investment plan. One that can make itself see both the saxophonist and the woman's face.



R E A L I

Every Investment Carries its

There are other risks besides volatility, and these risks act as a headwind to achieving your financial goals.

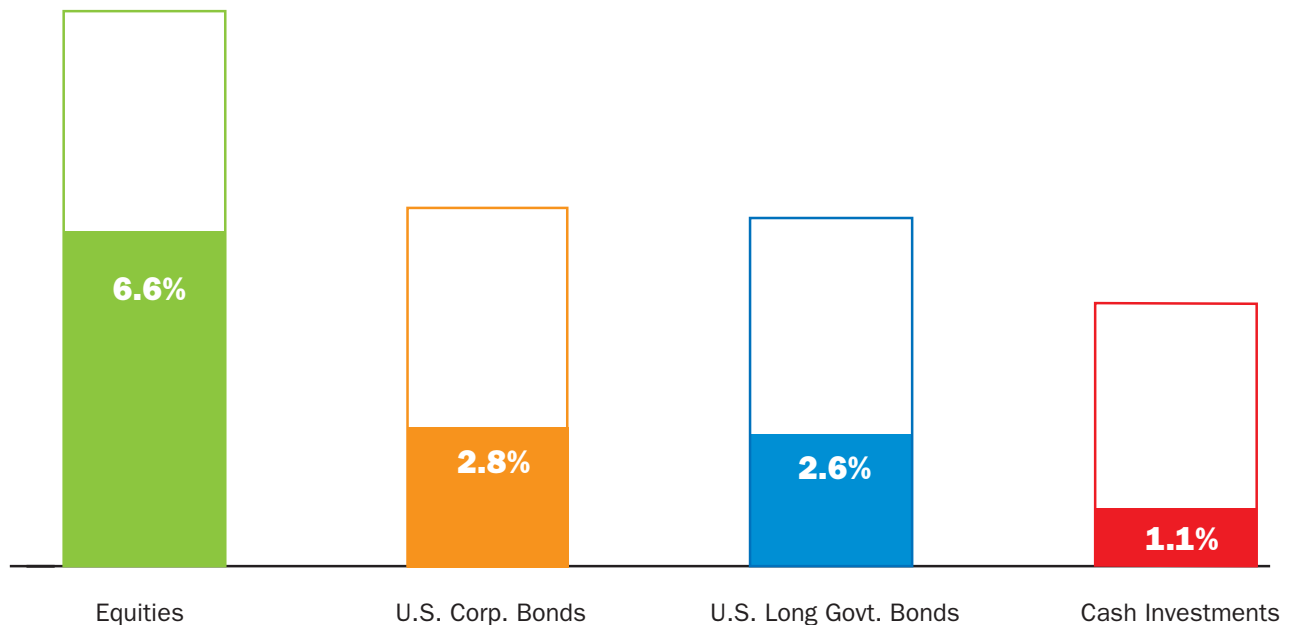
1. Inflation Risk

Inflation reduces the buying power of assets every year. Can the investment outpace inflation?

The damaging effects of inflation increase over time, as the erosion of each year's returns is compounded. For example, the chart below demonstrates the long-term effect inflation had on returns, reducing the return on cash investments from a seemingly generous 5.2% to a stingy 1.1%.

Inflation-Adjusted Average Annual Returns⁷

(12/31/57–12/31/07) Average annual inflation (CPI) rate was 4.08%⁷



What happens to these returns after they are adjusted for inflation? A grim reality check for investors' financial goals.

⁷ Assumes reinvestment of capital gains and dividends, and historical CPI. Taxes are not taken into account. Had taxes been included, the performance figures would have been lower. The above indices are unmanaged and unavailable for direct investment. Consumer Price Index (CPI) is an index representing the rate of inflation of U.S. consumer prices as determined by the U.S. Bureau of Labor Statistics based on the cost of a variety of goods and services.

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T Y

Own Risk

2. Tax Risk

Taxes reduce returns every year. Can the investment outpace taxes?

3. Longevity Risk

Ultimately, the greatest risk is actually produced by taxes and inflation together—the risk of not having

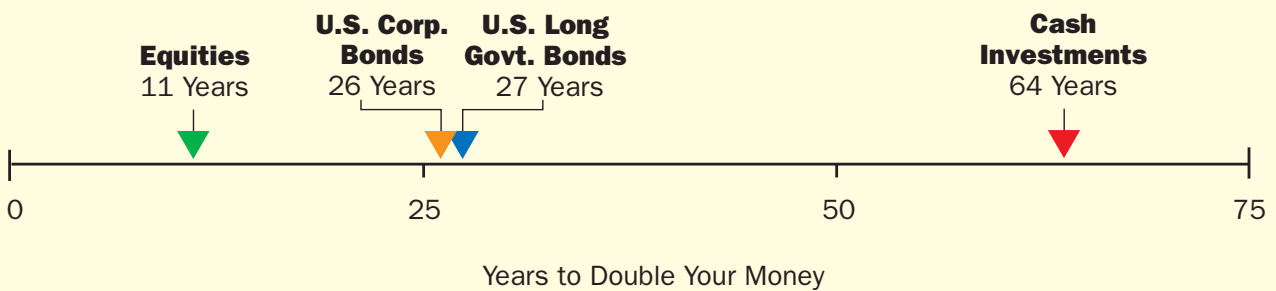
enough money to last through retirement. Can the investment not only meet investors' financial goals before retirement, but also last the length of their lives?

A well-planned, diversified portfolio can help suit both your goals and risk tolerance, while helping address concerns about inflation, taxes and longevity.

Double Time

Based on the inflation-adjusted rates on the previous page, how many years will it take to reach your investment goals? How long will it take for \$100,000 to become \$200,000?

Cash Investments	64 Years
U.S. Long Govt. Bonds	27 Years
U.S. Corp. Bonds	26 Years
Equities	11 Years



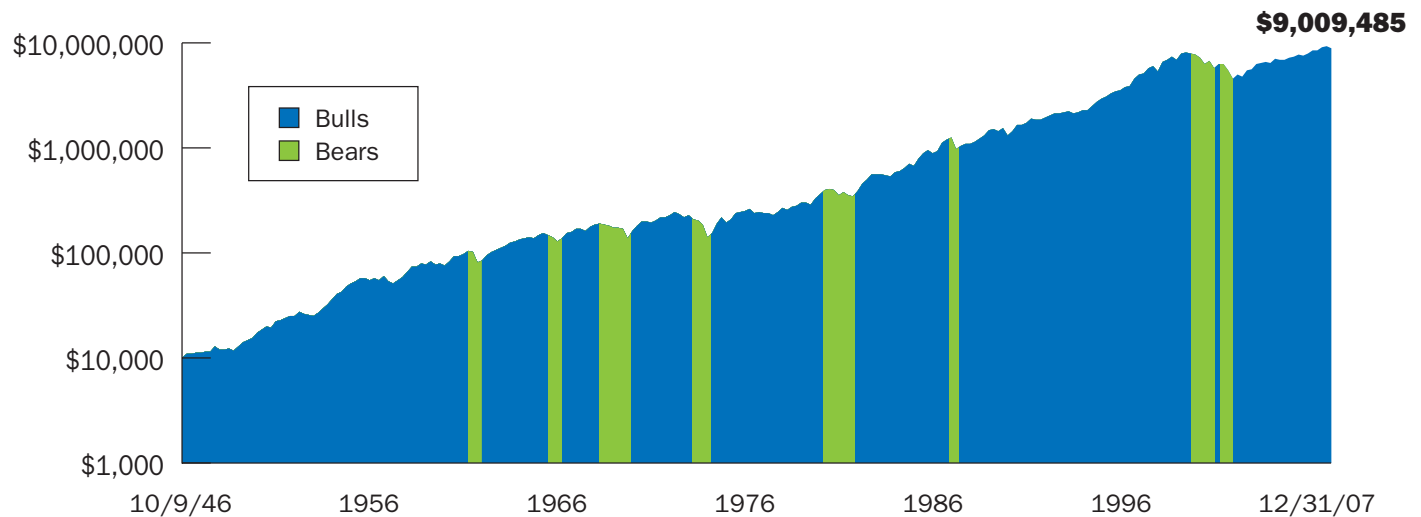
I L L U S I

Bulls and Bears are Predictable

A history of the market shows very neatly separated bulls and bears. And the bears seem to pale in comparison to the bulls. Why not try to hit only the bulls and avoid the bears? Many investors believe that there must be some sign that indicates when to buy and when to bail. As the box on the next page indicates, the

average bull market since 1928 has lasted 2.7 years, however, over 54% lasted less than 10 months. Since the greatest gains for bull markets have historically been at the beginning, the question becomes “how quickly are investors able to identify a bull or a bear?”

Market Cycles—Growth of \$10,000 Invested in S&P 500 Index (10/9/1946–12/31/2007)



Since World War II, there have been nine bull markets and eight bear markets. The comparatively small size of the bear markets in the chart above can be deceptive. Keep in mind that a bull must work twice as hard to make up for the previous bear. For example, if a bull market returns 100%, a bear market only needs to decline by 50% for the investment to be back to its pre-bull value.

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The Impossible Trend?

Bear follows bull. Bull follows bear. And no one can tell how it is done. The same is historically true of the market as well. Understanding how common shifts in the market have been is important for realistic expectations.

2/20/1928–12/31/2007

Avg. Length (Years)
Avg. Return (Cum. Return %)

	Bull Markets	Bear Markets
Avg. Length (Years)	2.7	0.7
Avg. Return (Cum. Return %)	156%	-33%
	Occurrences	Number/Year
Bull Market (Gain of 20%+)	24	0.3
Dip (Decline of 5%+)	359	3.3
Correction (Decline of 10%+)	116	1.1
Severe Correction (Decline of 15%+)	57	0.5
Bear Market (Decline of 20%+)	31	0.3

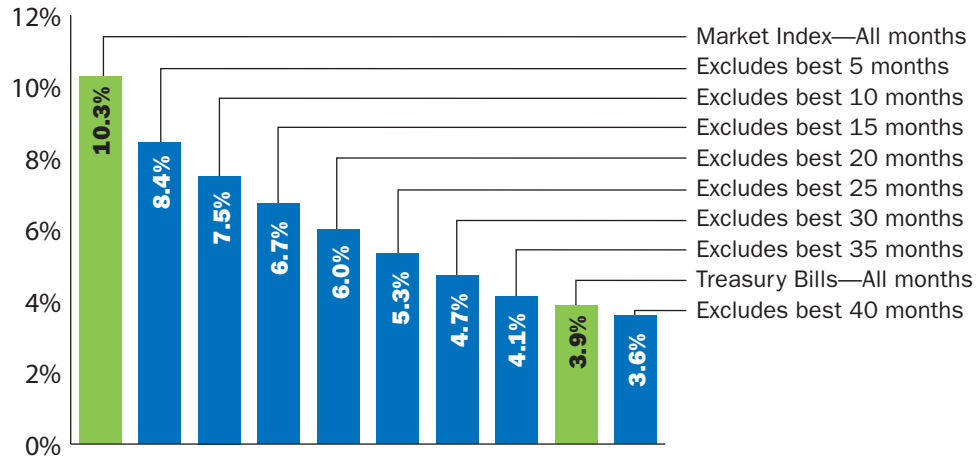
INDEX PAST PERFORMANCE IS NOT INDICATIVE OF FUTURE RESULTS.

Assumes reinvestment of capital gains and dividends and no taxes. The Index is unmanaged and unavailable for direct investment. Data source: Ned Davis Research, 1/08.

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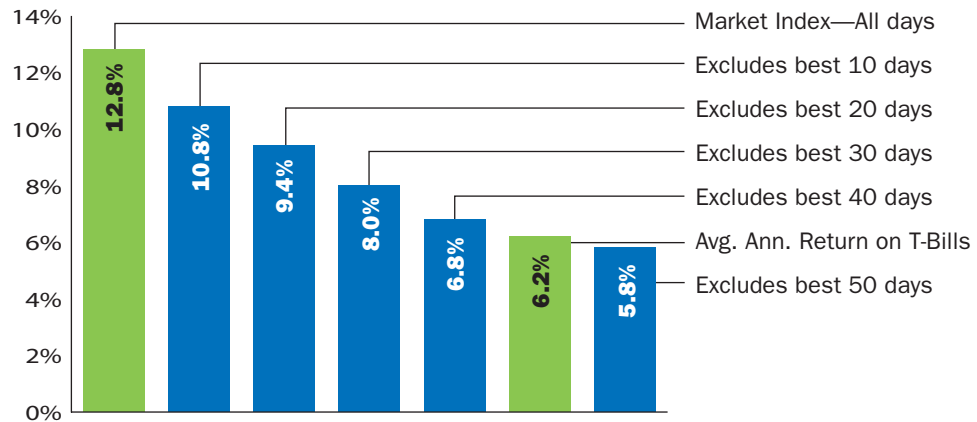
Penalties of Missing the Market

S&P 500 Index Average Annual Total Returns: 12/31/25–12/31/07



Penalties of Missing the Market

S&P 500 Index Average Annual Total Returns: 12/31/77–12/31/07



Avoiding the market's downs may mean missing the market's ups. What are the consequences of missing some of the best months or days? If you miss too many, you would do better to invest in lower-risk Treasury Bills.

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I L L U S I

Investing in Winners Is Easy

In much of life, winners usually keep winning, or are at least serious contenders, year after year. Consequently, the natural tendency for investors is to go with the winners in the markets. The hot stocks, sectors, asset classes of the moment, especially those hyped by the media, are what most investors pursue. However, winning asset classes may have more in common with fickle popularity and fleeting fifteen minutes of fame. One study indicates that contrary to their best interests, many investors are purchasing funds based on past

performance, usually when they are already at or near their peak, and therefore not participating in the greatest gains.⁹ To reach this conclusion, the study examined quarterly investment returns and net mutual fund sales figures from 1990 to 1999. On average, \$91 billion of new cash flowed into funds after they had experienced their “best performing” quarters, but only \$6.5 billion after their “worst performing” quarters. The study reveals that many investors believe the illusion that the secret to investment success is investing in winners.

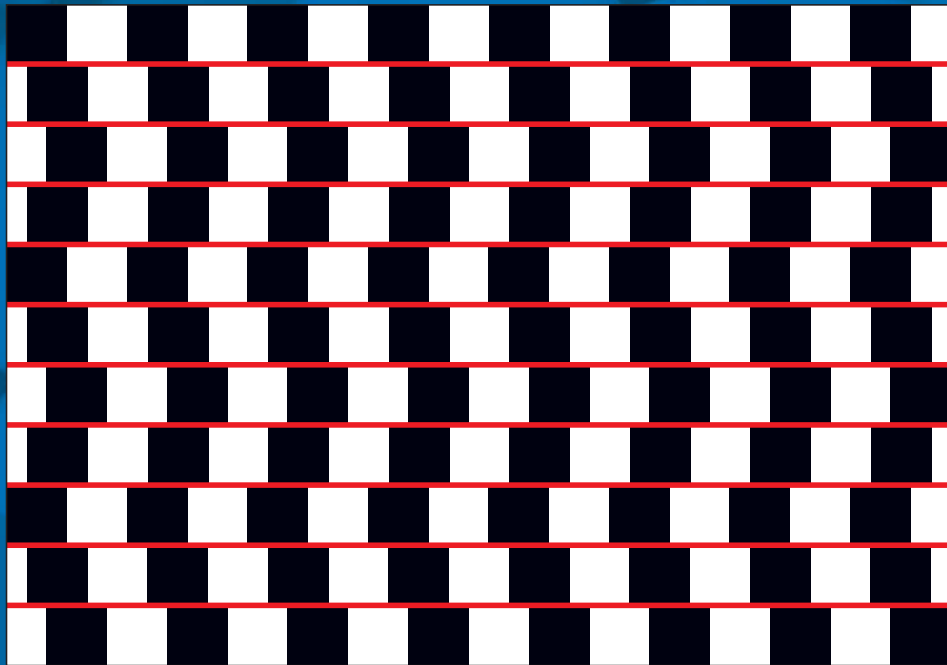
Winning Asset Classes as of 12/31/92–12/31/07

1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
Int'l 33.06	Int'l 8.04	Large-Cap Value 38.36	Large-Cap Growth 23.12	Large-Cap Value 35.18	Large-Cap Growth 38.71	Mid-Cap Growth 51.29	Small-Cap Value 22.83	Small-Cap Value 14.02	Bonds 10.25	Small-Cap Growth 48.54	Mid-Cap Value 23.71	Int'l 14.02	Int'l 26.86	Large-Cap Growth 11.81

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⁹Source: Financial Research Corporation, 4/01.

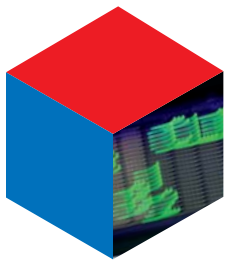
O N



Staying On Course Can Be Difficult

Shifting returns can cause investors to lose focus. Despite appearances caused by the black and white boxes, the red lines are actually straight.

Having an investment plan can help investors stay on course because shifts in the market, either in the form of highs or lows, can cause investors to lose focus. Since assets generally move in and out of favor in cycles, taking a long-term perspective can help strengthen discipline, as well.



R E A L I

Chasing Winners is a Losing

Much to many investors' surprise, many winners don't repeat. Being the number one asset class one year seems to guarantee becoming a loser almost immediately. In fact, 47% of the winners drop below the top three

highest asset classes in the next year, and 67% are below the top three in the second year.

Ignoring the Cyclical Nature of the Market

One study examining investor behavior from 1990 to 2000 found that many investors made their investment

Annual Returns (%) of Asset Classes (12/31/92 - 12/31/07)

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
Best ↑	Int'l 33.06	Int'l 8.04	Large-Cap Value 38.36	Large-Cap Growth 23.12	Large-Cap Value 35.18	Large-Cap Growth 38.71	Mid-Cap Growth 51.29	Small-Cap Value 22.83	Small-Cap Value 14.02	Bonds 10.25	Small-Cap Growth 48.54	Mid-Cap Value 23.71	Int'l 14.02	Int'l 26.86	Large-Cap Growth 11.81
	Small-Cap Value 23.77	Cash 4.08	Large-Cap Growth 37.18	Large-Cap Value 21.64	Mid-Cap Value 34.37	Int'l 20.19	Small-Cap Growth 43.09	Mid-Cap Value 19.18	Bonds 8.44	Cash 1.71	Small-Cap Value 46.03	Small-Cap Value 22.25	Mid-Cap Value 12.65	Small-Cap Value 23.48	Int'l 11.63
	Large-Cap Value 18.07	Large-Cap Growth 2.62	Mid-Cap Value 34.93	Small-Cap Value 21.37	Small-Cap Value 31.78	Mid-Cap Growth 17.86	Large-Cap Growth 33.16	Bonds 11.63	Cash 4.10	Mid-Cap Value -9.64	Mid-Cap Growth 42.71	Int'l 20.70	Mid-Cap Growth 12.10	Large-Cap Value 22.25	Mid-Cap Growth 11.43
	Diversified Portfolio 15.96	Diversified Portfolio -0.31	Mid-Cap Growth 33.98	Mid-Cap Value 20.26	Large-Cap Growth 30.49	Large-Cap Value 15.63	Int'l 26.99	Large-Cap Value 7.01	Mid-Cap Value 2.33	Small-Cap Value -11.43	Int'l 39.17	Large-Cap Value 16.49	Diversified Portfolio 7.80	Mid-Cap Value 20.22	Small-Cap Growth 7.05
	Mid-Cap Value 15.62	Small-Cap Value -1.54	Small-Cap Growth 31.04	Mid-Cap Growth 17.48	Mid-Cap Growth 22.54	Diversified Portfolio 12.62	Diversified Portfolio 19.93	Cash 5.98	Large-Cap Value -5.59	Large-Cap Value -15.52	Mid-Cap Value 38.07	Mid-Cap Growth 15.48	Large-Cap Value 7.05	Diversified Portfolio 16.28	Bonds 6.97
	Small-Cap Growth 13.37	Large-Cap Value -1.98	Diversified Portfolio 28.92	Diversified Portfolio 15.65	Diversified Portfolio 22.35	Bonds 8.69	Large-Cap Value 7.35	Diversified Portfolio -1.21	Diversified Portfolio -6.48	Int'l -15.66	Diversified Portfolio 34.80	Diversified Portfolio 15.45	Large-Cap Growth 5.26	Small-Cap Growth 13.35	Cash 4.81
	Mid-Cap Growth 11.19	Mid-Cap Value -2.13	Small-Cap Value 25.75	Small-Cap Growth 11.26	Small-Cap Growth 12.95	Cash 5.12	Cash 4.73	Mid-Cap Growth -11.75	Small-Cap Growth -9.23	Diversified Portfolio -15.94	Large-Cap Value 30.03	Small-Cap Growth 14.31	Small-Cap Value 4.71	Mid-Cap Growth 10.66	Diversified Portfolio 4.69
	Bonds 9.75	Mid-Cap Growth -2.16	Bonds 18.47	Int'l 6.45	Bonds 9.65	Mid-Cap Value 5.08	Mid-Cap Value -0.11	Int'l -13.75	Mid-Cap Growth -20.15	Mid-Cap Growth -27.41	Large-Cap Growth 29.75	Large-Cap Growth 6.30	Small-Cap Growth 4.15	Large-Cap Growth 9.07	Large-Cap Value -0.17
	Cash 3.10	Small-Cap Growth -2.43	Int'l 11.62	Cash 5.27	Cash 5.27	Small-Cap Growth 1.23	Bonds -0.82	Large-Cap Growth -22.42	Large-Cap Growth -20.42	Large-Cap Growth -27.88	Bonds 4.10	Bonds 4.34	Cash 2.99	Cash 4.79	Mid-Cap Value -1.42
Worst ↓	Large-Cap Growth 2.87	Bonds -2.92	Cash 5.79	Bonds 3.63	Int'l 1.83	Small-Cap Value -6.45	Small-Cap Value -1.49	Small-Cap Growth -22.43	Int'l -21.21	Small-Cap Growth -30.26	Cash 1.07	Cash 1.25	Bonds 2.43	Bonds 4.33	Small-Cap Value -9.78

- Diversified Portfolio ■ Large-Cap Value ■ Mid-Cap Value ■ Small-Cap Value ■ Bonds
- Large-Cap Growth ■ Mid-Cap Growth ■ Small-Cap Growth ■ International (Int'l) ■ Cash Investments

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T Y

Battle

decisions by looking in the rear-view mirror.¹⁰ As a result, they missed out on superior future potential returns because they consistently purchased those sectors that produced the best results in the recent past.

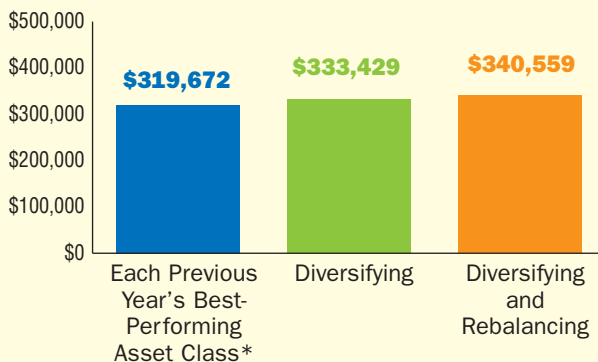
Not only are past returns no guarantee of future results, but if most of an upward cycle is already represented in a performance claim, then past results can actually be contrary indicators of near-term potential.

A Balanced Approach

Not surprisingly, simply creating a portfolio by chasing after the winner from the previous year offers limited and inconsistent success. Historically, a diversified approach across a variety of asset classes provides greater potential, since the returns of poorly performing assets classes are offset by better performing asset classes.

However, the best of the three strategies shown below is to use not only diversification but also rebalancing. Rebalancing on a regular basis maintains a pre-set proportion of the different classes to each other, which helps minimize the tendency of faster growing assets to imbalance your portfolio.

The Strength of Diversification Performance (12/31/92 - 12/31/07)



Each Previous Year's Best-Performing Asset Class: assumes an annual investment of \$10,000 in the previous year's best-performing asset class.*

Diversifying: assumes an annual investment of \$10,000 divided across all asset classes, excluding Cash Investments.

Diversifying and Rebalancing: assumes an annual investment of \$10,000 divided across all asset classes excluding Cash Investments, with active rebalancing, which reallocated assets equally to each asset class on an annual basis (excluding Cash Investments).

Assumes no taxes or transaction costs.

*The best-performing asset class in 1992 was Small-Cap Value.

Data Source: Lipper, Inc., 1/08.

¹⁰Source: Financial Research Corporation, 4/01.

Value stocks are represented by the Russell 2000 Growth and Russell 2000 Value indices, respectively, which are designed to differentiate between fast growing companies and slower growing or undervalued companies in the Russell 3000 Index. Small-Cap stocks involve greater risks due to their smaller size and lesser liquidity. ■ **International (Int'l)** stocks are represented by the MSCI Europe, Australasia, Far East Index which measures the performance of the leading stocks in 20 developed countries outside of North America. Investing in foreign securities may involve different and additional risks associated with foreign currencies, investment disclosure, accounting, securities regulation, commissions, taxes, political or social instability, war, or expropriation. ■ **Bonds** are represented by the Lehman Brothers Aggregate Bond Index, which includes U.S. government, corporate, and mortgage-backed securities with maturities up to 30 years. Bonds, if held to maturity, provide a fixed rate of return and a fixed principal value. Bond funds will fluctuate, and when redeemed, may be worth more or less than their original cost. ■ **Cash Investments** are represented by the Merrill Lynch U.S. Treasury Bill Index (0-3 Months). Three-month Treasury Bills are short-term securities issued by the U.S. government that are generally considered to be risk-free.

□ **Diversified Portfolio** is represented by an equal portion (12.5% each) of the previously listed indices, excluding Cash Investments. Data Source: 17

Getting Beyond the

What are practical steps that investors can take to protect themselves from these illusions and the potential effect on their overall portfolios?

Consider a few simple, usually underemphasized, strategies that can have a significant impact on how you invest your money.

1 Don't Go It Alone

While an investment representative can help you find suitable investments for your financial goals, he or she actually plays a more crucial role by acting as a counter to the market's mind games that can tempt even

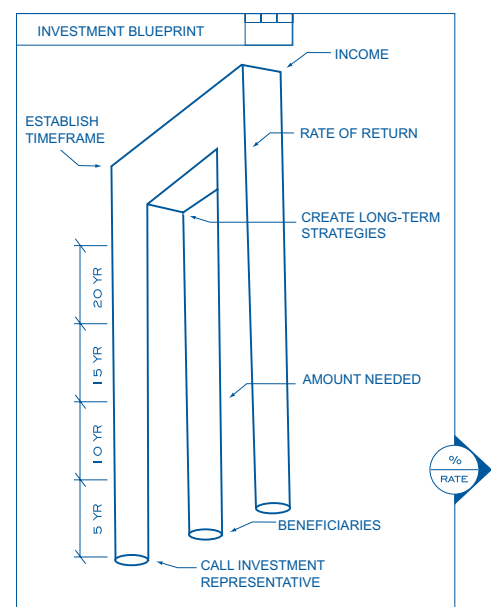
well-experienced investors. An investment representative can also help you learn more about how the market works and its history.

2 Make a Plan

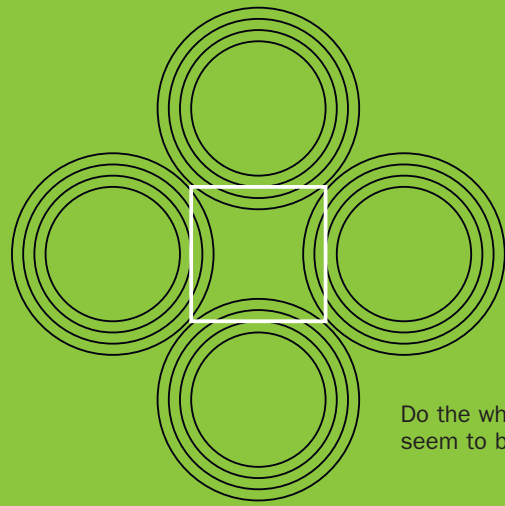
What are the necessary components of a comprehensive financial plan?

- Investment time horizon of five years or longer
- Specific dollar amount and target date for each financial goal
- Realistic, assumed rate of return for your investments
- Income distribution plan that lasts for life
- Estate planning to ensure maximum wealth transfer to your heirs

Your investment representative can help you design a plan to fit your goals and preferences.



Illusions



Do the white lines seem to bend?

3 Asset Allocation

No one can predict the future, including how well a specific type of investment will perform next year. Your investment representative can help you understand the advantages of how a well-diversified portfolio, consisting of a variety of asset classes, can help provide more balanced returns. Yes, a diversified portfolio means that at any given time, you will

probably be putting money into an asset class that is underperforming or even experiencing negative returns. However, that same asset class may very well be the best performer in the near future. Asset allocation may not be appropriate for all investors, especially those interested in directing their own investments.

4 Systematic Investing¹¹

A long-term systematic investment plan provides several advantages, some of which are psychological in nature. First, it allows you to take advantage of the normal shifts in the market by purchasing more shares when the market is low and less when it is high, which reduces, over time, the average cost per share for each dollar invested. Second, it helps eliminate the stress and uncertainty of deciding when to invest.

Third, it strengthens your investment discipline by helping you maintain a long-term perspective (e.g. time in the market rather than timing the market). Ask your investment representative why systematic investing may be a better approach than trying to time the market's ups and downs. The Hartford reserves the right to limit the amount and frequency of transfers among investment options.

¹¹Continuous or periodic investment plans neither assure a profit nor protect against loss in declining markets. Systematic investing does provide an easy, disciplined way to build contract/account value. Because systematic investing involves continuous investing regardless of fluctuating price levels, you should carefully consider your financial ability to continue investing through periods of fluctuating prices.

A Clearer Perspective

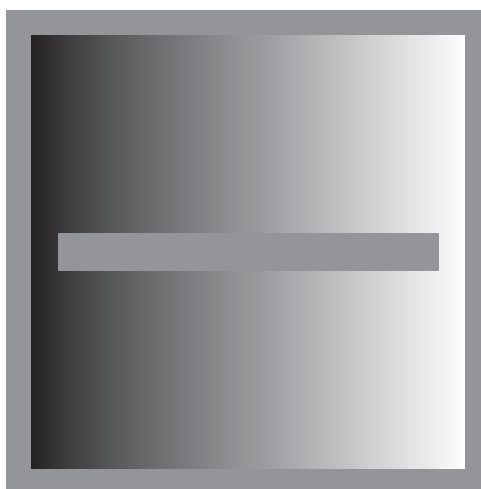
Working with an investment representative can provide you with numerous benefits. An investment representative can help you:

- Calculate your financial needs and plan your financial goals
- Determine a suitable mix of investments to achieve your goals
- Ensure that you are not taking an unnecessary amount of risk to reach your goals
- Maintain financial discipline in the face of bull market exuberance and bear market despair
- Educate you on different types of investments and their tax implications

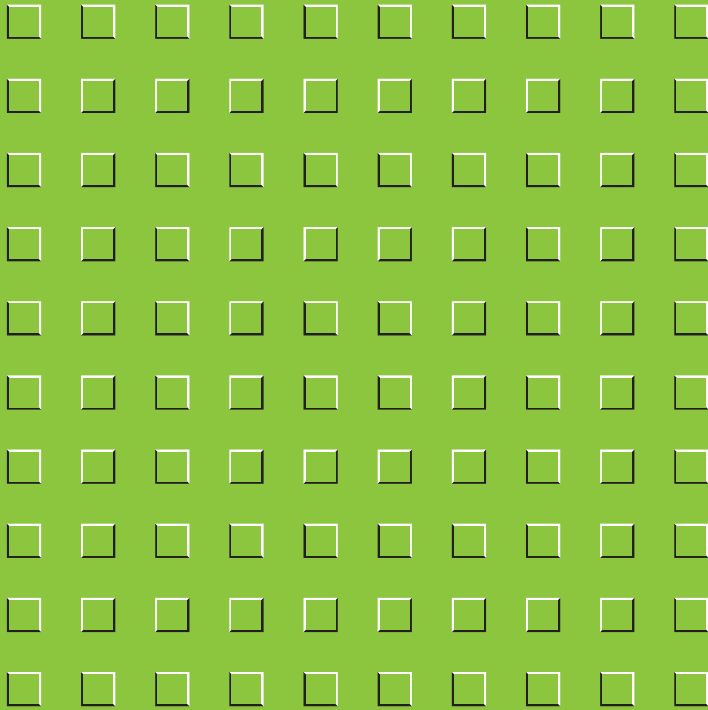
The Average Investor Underperformed

From 1990 to 2000, buying high and selling low caused a shortfall of 20% to the average mutual fund investor. On a rolling return basis from January 1990 through March 2000 (the bull market's peak), the average long-term mutual fund's three-year return was 10.92% versus only an 8.7% gain for the average dollar invested. Why? Because of investors' propensities toward excessive turnover combined with a propensity to chase performance (which caused them to buy relatively overvalued investments and ignore relatively under-valued ones). As a result, the average mutual fund investor forfeited a substantial portion of investment return in the fruitless pursuit of even higher returns.

Source: Financial Research Corporation, 4/01.



Seeing clearly in an ever-changing investment environment can be challenging. The gray bar in the middle of the box is only one shade of gray.



Move page back and forth to the left and right.

The Hartford: Helping You Reach Your Goals

A Long Heritage of Strength

The Hartford has been protecting individuals, businesses, and families since 1810. The Hartford has insured the homes of Robert E. Lee and Abraham Lincoln, has paid all claims in full for the Great Chicago Fire of 1871 and the Great San Francisco Earthquake of 1906, and has bonded the construction of the Hoover Dam and the Golden Gate Bridge. The Hartford has helped people across the nation not only to rebuild their dreams, if necessary, but to build a better future, also.

Historically, The Hartford's issuing companies have received high ratings from industry analysts.¹²

A Tradition of Leadership

- The Hartford's life operation is the nation's fourth largest life insurance group based on assets. (Based on 2006 year-end statutory asset data from A.M. Best Co.)
- The Hartford is the #1 provider of broker-sold variable annuities based on year-end assets. (Morningstar Annuity Research Center, 12/31/07)
- The Hartford Mutual Funds reached \$50 billion in assets under management faster than any other retail-oriented broker-sold mutual fund family in history. (Strategic Insight, 10/07)
- The Hartford has won the DALBAR Annuity Service Award for contract-holder service for 12 consecutive years.



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¹²Ratings apply to Hartford Life Insurance Company and Hartford Life and Annuity Insurance Company and their general contractual obligations, not the underlying funds.

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