

YOUR RETIREMENT.

PLAN FOR LIFE.SM



Prepared for:
Angels of Care 401(k)
Plan



CONGRATULATIONS ON STARTING YOUR PLAN FOR LIFE!

Angels of Care is pleased to offer you a retirement plan as a benefit to help you save and invest for retirement. It's one way to thank you for your contribution to the organization's success.

This booklet walks you through the basics of the Angels of Care 401(k) Plan and how to get started. You'll also find information to help you make a plan for your life in the future that works for your life right now.

Please review the enclosed information carefully to get started as soon as you can.

If you have questions or for more information, please visit thehartford.com/retirementplans/access, contact your benefits administrator or:

Bryan Keathley
(817) 226-3372

Debbie Moore
Transamerica Fnc'l Advisors
(903) 532-3183

We hope you'll take full advantage of this important benefit.

ABOUT THE HARTFORD

The Hartford has been serving customers since 1810. And today, we provide insurance and financial services to more than 21 million clients. Of those, nearly 1.5 million employees like you trust us to help them achieve their retirement goals through workplace retirement programs.

With The Hartford behind you, you can achieve what's ahead.

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FEDERAL GOVERNMENT AGENCY

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VALUE

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ANY BANK OR ANY BANK AFFILIATE



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FOUR GREAT REASONS TO PARTICIPATE.

It's simple and convenient.

You decide how much to invest (within applicable guidelines) and your contributions are deducted from your paycheck automatically each pay period.

It's flexible.

You can choose from a diverse lineup of investment options. Also, you can change how much you contribute, change your investment options, or stop contributing at any time.

You may save money on taxes.

Because your contributions may be made before your salary is subject to federal income tax, you may also save on federal income taxes now. And, depending on your tax bracket when you retire, you may save again later.

It goes where you go.

If you leave your job, you can take your vested balance with you. The contributions you make are always yours.

PLAN FOR LIFE

Those who plan for retirement are
3 times more likely to be confident
they'll have enough money when
they retire.

The Hartford Investments and Retirement Survey,
November 2009

YOU NEED TO SAVE AND INVEST.

A large part of retirement for many people is the flexibility to do what they want, when they want. But you may not have that flexibility if you don't plan for life in retirement.

The biggest financial concern for people facing retirement is meeting everyday expenses.

The Hartford Investments and Retirement Survey, November 2009

We're living longer than ever these days.

While you may not consider a long life to be a retirement issue, you may have many more years to plan for than you realize.

Thanks to a combination of medical advances, better nutrition and healthier lifestyles, we're enjoying some of the longest life expectancies in history. So much so that financial professionals often point to the "rule of 63/65."

With a couple aged 65 today, there's a 63% chance at least one will live to celebrate his or her 90th birthday. And the odds that one will celebrate his or her 95th birthday are 36%.*

Some 80,000 Americans will turn 100 in 2010. By the year 2030, that number will climb to more than 200,000 - and that may include you.

www.census.gov, 2009

Inflation matters.

Retirement is expensive enough. With inflation, the costs can be stunning.

Just eating in retirement can cost two people over \$200,000 — \$5 a meal, 3 meals a day, over 20 years.

Adding a modest 3% annual inflation rate, the cost swells to nearly \$300,000.

	\$ 5 meal
x	2 people
x	3 meals a day
x	365 days a year
x	20 years
<hr/>	
	\$ 219,000
+ 3% inflation	= \$ 294,000

How you live in retirement may be determined by what you can afford when the time comes. In fact, more and more Americans are finding that they need to work at least part-time because they didn't save enough for retirement.

By preparing today, you may have more choices for your life tomorrow.

*Society of Actuaries Annuity 2000 Mortality Tables

IT MAY BE EASIER THAN YOU THINK.

It's automatic.

Saving and investing through your workplace retirement plan means you never have to worry about writing a check, remembering to make a deposit, or spending the money you intended to save. Most people find that once they start automatic savings, they don't miss the money. (If you don't see it, you don't spend it.)

Smart saving starts early.

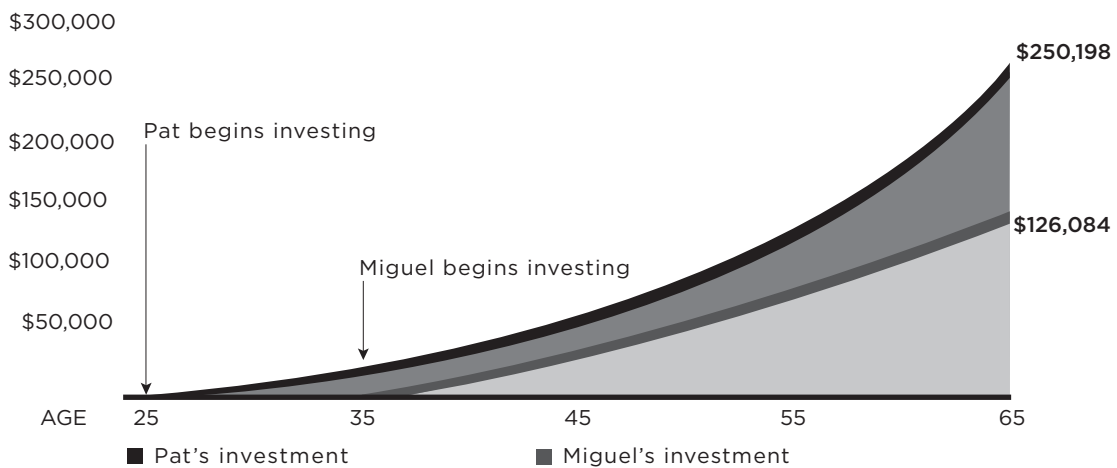
You may think you have plenty of time to start planning for retirement. But the sooner you start, the more time your money has to work for you.

43% said if they could turn back time, they would start saving sooner.

The Hartford Investments and Retirement Survey, November 2009

THE BENEFITS OF STARTING EARLY

Example: Pat and Miguel both saved about \$29 a week until they retired at age 65. But Pat started when he was 25 and Miguel waited until he was 35. Pat's money had longer to grow. Those 10 years of waiting cost Miguel more than \$124,000.



Assumptions: Hypothetical weekly contributions of about \$29 with a 6% annual rate of return, compounded weekly. Rates of return will vary over time, particularly for long-term investments. There is no guarantee that the selected rate of return can be achieved. Taxes are due upon withdrawal.

Hypothetical results are for illustrative purposes only and are not intended to predict the future performance of any investment option available in your employer's plan.

The principal value and return of an investment will fluctuate with changes in market conditions. Your account may be worth more or less than your original investment.

YOUR PLAN COMES WITH BENEFITS.

You may save on taxes immediately.

The contributions you authorize for investment in your plan may be deducted from your gross pay before current federal (and, in most cases, before state) income taxes are withheld. This is known as before-tax savings.

Because this reduces your current taxable income, you'll probably take home more of your pay than if you were investing on an after-tax basis (as shown in the table on the right).¹

SAVING ON A BEFORE-TAX COMPARED TO AN AFTER-TAX BASIS

This example assumes a 25% tax bracket.

	saving in a plan before-tax ²	saving elsewhere after-tax
GROSS ANNUAL INCOME	\$25,000	\$25,000
SAVINGS CONTRIBUTION	\$1,500	\$1,500
TAXABLE INCOME	\$23,500*	\$25,000
FEDERAL TAX WITHHELD	\$5,875	\$6,250
SPENDABLE INCOME	\$17,625	\$17,250
SAVINGS ADVANTAGE*	\$375	

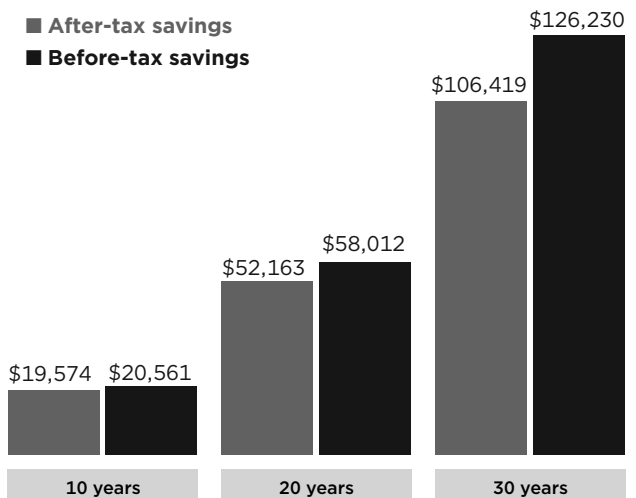
*Taxes on before-tax contributions and earnings on those contributions are assessed when you withdraw the money from the plan.

You may also benefit from tax-deferred growth.

In addition to your contributions, any potential earnings in your account are tax-deferred (not taxed until they are withdrawn) as well. Over time, tax-deferred savings may dramatically increase the value of your account. The chart to the right shows the growth of a hypothetical \$1,500 yearly investment (divided into equal contributions of about \$29 a week) over 30 years in both a taxable savings account and a tax-deferred account.

Of course, with before-tax contributions, you will have to pay taxes when you withdraw your money from the tax-deferred account. But if you decide to stop working and take all your money out at age 65, you may still end up with more than in a taxable account.

TAX-DEFERRED GROWTH



¹ Many tax planning strategies emphasize the deferral of current income taxes, on the basis that your federal income tax rate may be lower at retirement. Please keep in mind that federal income tax rates are unpredictable and may be higher when you take a distribution than at the time of deferral. Other factors, including state tax rates and your income, may also affect your overall tax rate upon distribution. Please consult with your tax advisor for individual tax planning strategy and advice. The Hartford does not predict or in any way guarantee favorable tax results.

² Hypothetical example for the before-tax savings is based on a before-tax contribution of \$1,500 per year compounded weekly at a hypothetical 6% return, tax-deferred. The example shown for the regular savings is based on a \$1,500 after-tax annual contribution, compounded weekly at a hypothetical 6% return.

How much should you save?

It depends on how much money you'd like to have in retirement and when you start investing. You can see in the chart below which contribution rate would get you to your goal. You can also use the Retirement Goal Planner calculator at thehartford.com/retirementplans/access to help you determine how much you want to contribute.

The \$15 you might spend on coffee every week could add up to \$63,533 over 30 years.*

RETIREMENT GOAL PLANNER

		Annual salary					
		\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	
Age you begin investing	25	6%	\$200,390	\$300,585	\$400,779	\$500,974	\$601,169
		8%	\$267,186	\$400,779	\$534,372	\$667,966	\$801,559
		10%	\$333,983	\$500,974	\$667,966	\$834,957	\$1,001,948
	35	6%	\$100,984	\$151,476	\$201,968	\$252,460	\$302,952
		8%	\$134,645	\$201,968	\$269,290	\$336,613	\$403,935
		10%	\$168,306	\$252,460	\$336,613	\$420,766	\$504,919
	45	6%	\$46,410	\$69,615	\$92,820	\$116,025	\$139,230
		8%	\$61,880	\$92,820	\$123,760	\$154,700	\$185,640
		10%	\$77,350	\$116,025	\$154,700	\$193,375	\$232,050
	55	6%	\$16,449	\$24,673	\$32,897	\$41,122	\$49,346
		8%	\$21,932	\$32,897	\$43,863	\$54,829	\$65,795
		10%	\$27,415	\$41,122	\$54,829	\$68,536	\$82,244

All examples are rounded to the nearest dollar, assume a retirement age of 65, annual investment return of 6%, a zero initial balance, no Social Security benefits, no salary adjustments, and no inflation.

*Example is hypothetical and does not represent the performance of any investment choice available in your employer's retirement plan. It assumes weekly contributions earning a hypothetical 6% annual return. Actual returns and principal values will fluctuate. Distributions from your retirement program are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal tax penalty may apply. Tax-deferred results assume no interim distributions. Investment return and the principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.

GOOD PLANNING STARTS WITH A STRATEGY.

You've got options.

Because people have different approaches to investing, we offer choices for the “do-it-for-me” to the “do-it-myself” investor. You can select a target date fund, an asset allocation fund, or you can opt to build your own portfolio by selecting from your plan’s individual investment options.

OPTION 1

Select a target date fund.

What year will you retire? That’s all you need to know to select one of the target date funds. An “all-in-one” investment portfolio, a target date fund is a diversified mix of investment options that takes into consideration the time you have to invest before you retire.

It is diversified across a mix of investment options and automatically rebalanced to help keep the fund’s allocation on track.

You simply choose the fund that is closest to your target retirement date (within 5-year increments). Adjusting over time, the allocation of investments becomes more conservative as you get closer to your retirement date.

The principal value of the target date investment option is not guaranteed at any time, including the target date.

OPTION 2

Select an asset allocation fund.

Asset allocation funds provide a simple, one-step approach to investing by offering you a choice of funds based upon your risk tolerance.

Designed as a single-choice investment approach, each asset allocation fund is made up of a pre-selected mix of investment options and is professionally managed and rebalanced by an experienced portfolio manager.

It is a good idea to check your risk tolerance periodically in case it changes due to life events or as you age.

Asset allocation does not guarantee a profit or protect against a loss.

OPTION 3

Choose your own investments.

You can build your portfolio from any of the individual investment options in the plan. This strategy is best suited to investors who have taken the time to study their investment options.

Your retirement plan offers a variety of investment options, covering a range of risk levels and investment objectives. Some investment options seek an increase in the value of shares (growth) while others aim to earn income (dividends or interest) for investors.

Before making your investment decisions, you may want to consult with a financial professional.

The questionnaire on the following pages is designed to help you identify your investing style, which may help you decide which investment options might be right for you.

WHAT TYPE OF INVESTOR ARE YOU?

COMPLETE THE QUESTIONNAIRE.

Circle the answers that best match your personal style. Add up your points and consult the key on the next page to determine which investment style may be most appropriate for you.

- 1. How old are you?**

Under 45	5
45 to 55	4
56 to 65	3
66 to 75	2
Over 75	1

- 2. When do you plan to begin withdrawing money from your retirement plan?**

In more than 20 years	5
In 10 to 20 years	4
In 5 to 10 years	3
In less than 5 years	2
Immediately	1

- 3. I am willing to assume more risk in my investments for higher potential returns.**

Strongly agree	5
Agree	4
Neutral	3
Disagree	2
Strongly disagree	1

- 4. Which statement best describes your attitude toward fluctuations in your investments?**

My investments are for the long term and daily market fluctuations do not bother me	5
Day-to-day market movements are normal and I would wait at least a year before making any changes	4
Losses greater than 10% over a full quarter make me nervous	3
Daily market fluctuations make me slightly uncomfortable	2
I am very concerned any time my investments lose value	1

- 5. What are your long-term investment expectations?**

I expect my investments to significantly outperform the stock market	5
I expect my investments to slightly outperform the stock market	4
I expect my investments to keep pace with the stock market and see a moderate gain	3
I expect my investments to keep pace with the stock market and see a minimal gain	2
I expect my investments to fall behind the stock market and have stability	1

- 6. What is your attitude towards holding onto an investment, even though it declined in value by 30% in three years?**

I don't care, three years' performance is not relevant	5
I won't worry, the time period is too short	4
I'd worry if my losses were greater than 30%	3
I can only tolerate small short-term losses	2
I have a hard time with any losses	1

- 7. Investments can decline significantly in value, especially in the short term. What is your attitude towards holding onto an investment, even though it declined in value by 20% in one year?**

I don't care, one year's performance is not relevant	5
I won't worry, the time period is too short	4
I'd worry if my losses were greater than 20%	3
I can only tolerate small short-term losses	2
I have a hard time with any losses	1

Tally your results by adding the points from questions 1 through 7.

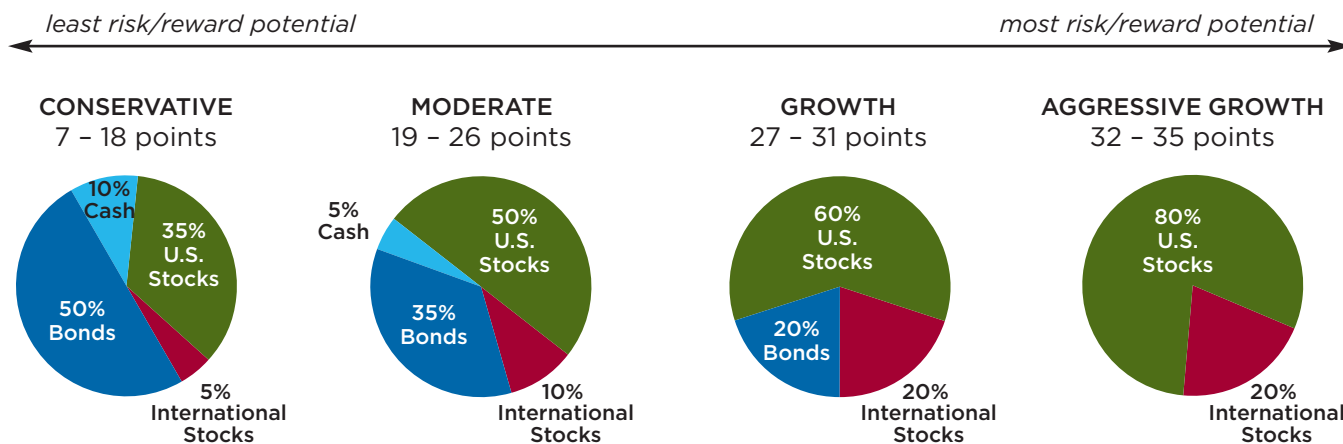
Your total _____

Please consult the allocation suggestions on the next page to determine what type of investor you may be.

INVESTMENT MIXES FOR THE “HELP-ME-DO-IT” INVESTOR.

The investor types below are allocation suggestions based on your risk tolerance, age, and the number of years left until you retire. They are designed for retirement planning and assume that you have enough other income to meet your short-term needs.

WHAT YOUR SCORE MEANS



Total Points	Style	Explanation
7 - 18	Conservative	You need some growth potential to help stay ahead of possible inflation, but you may be happier with a conservative portfolio of 5% international stocks, 35% U.S. stocks, 50% bonds, and 10% cash.
19 - 26	Moderate	Although you understand risk and know that some risk is inevitable, you may prefer a more moderate investment mix of 10% international stocks, 50% U.S. stocks, 35% bonds, and 5% cash.
27 - 31	Growth	You're comfortable with risk yet have some small reservations. A 20% international stock, 60% U.S. stock, and 20% bond split may be your preferred investment portfolio.
32 - 35	Aggressive Growth	Clearly, you're comfortable with risk. A 20% international stock, 80% U.S. stock strategy may be right for you.

The categorization of investment style as Conservative, Moderate, Growth, or Aggressive Growth Investor in terms of the results of the questionnaire is simply a suggestion for consideration. This material is not intended to replace the advice of a qualified personal advisor, financial professional or insurance agent. Before making any financial commitment regarding the issues discussed here, consider consulting with the appropriate professional advisor to determine risk tolerances and the suitability of various investments and allocations in view of your individual, financial, investment, tax, family, and other personal considerations.

This information is written in connection with the promotion or marketing of the matter(s) addressed in this material. This information cannot be used or relied upon for the purpose of avoiding IRS penalties. These materials are not intended to provide tax, accounting or legal advice. As with all matters of a tax or legal nature, you should consult your own tax or legal counsel for advice.

Finding the right fit. After you've determined your investing style, please review the options with your financial professional to select the investments that best fit your daily life and long-term goals.

UNDERSTANDING YOUR INVESTMENT OPTIONS.

Your plan offers a variety of investments, some of which are mutual funds. Mutual funds pool your money with that of other investors and invest it in an assortment of stocks, bonds, short-term investments, or a combination of the three.

INTERNATIONAL STOCK MUTUAL FUNDS*

Investments in foreign securities involve risks relating to interest rates, currency exchange rates, economic and political conditions. There may be greater returns but also greater risks than with U.S. investments. International stocks fluctuate in value and may be worth more or less than their original cost.

What are they?

- Invest primarily in stocks issued by foreign businesses
- Global funds invest in both foreign and U.S. stocks
- Stocks represent part ownership in a company

What are the risks?

- Political and economic uncertainties, and currency fluctuations
- International stock funds can lose value if the stocks they invest in decline

Why invest in them?

- To share in the profits of various companies
- For the potential long-term increase in the value of their shares over time
- For the dividends or income that these funds may provide

STOCK MUTUAL FUNDS*

Stocks fluctuate in value and, when redeemed (or sold), may be worth more or less than their original cost. Keep in mind that you can't predict future results based on how the market performed in the past. However, stock funds have historically outperformed other types of investments over the long term.

What are they?

- Mutual funds that invest mostly in stocks
- Stocks represent part ownership in a company

What are the risks?

- Stock funds can lose value if the stocks they invest in decline

Why invest in them?

- To share in the profits of various companies
- For the potential for the value of your shares to increase over time
- For the dividends or income that these funds may provide

* The principal value and return of an investment in mutual funds will fluctuate with changes in market conditions. Shares, when redeemed, may be worth more or less than their original cost.

BOND MUTUAL FUNDS*

Bonds, if held to maturity, offer a fixed rate of return and a fixed principal value. Corporate bonds, U.S. Treasury bills, and government bonds fluctuate in value. When interest rates rise, bond prices fall. With a fixed income fund, when interest rates rise, the value of the fund's existing bonds drops, which could negatively affect overall fund performance.

What are they?

- Funds that invest mostly in bonds
- Bonds represent “loans” to issuers, such as corporations or governments, which promise to repay the loan with interest or income

What are the risks?

- Historically have provided less opportunity for growth than stock funds
- Return of principal is not guaranteed
- Bond funds have the same interest rate, inflation and credit risks that are associated with the underlying bonds owned by the fund

Why invest in them?

- The value of bond fund shares usually fluctuates less than stock fund shares
- For the income potential they provide

SHORT-TERM OR MONEY MARKET FUNDS

Money market funds are not insured by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although these funds seek to preserve their value at \$1.00 per share, it is possible to lose money by investing in them. CDs are FDIC-insured and have principal and interest guarantees but offer no opportunity for growth of capital or income. Money market funds seek to maintain a constant net asset value (price), although this is not guaranteed.

What are they?

- Funds that invest in short-term investments

What are the risks?

- Over time, usually have provided lower returns than stock or bond funds

Why invest in them?

- To provide a steady rate of return and greater investment stability
- Offer a relatively lower level of risk

* The principal value and return of an investment in mutual funds will fluctuate with changes in market conditions. Shares, when redeemed, may be worth more or less than their original cost.

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THE RISK/RETURN SPECTRUM FOR THE “DO-IT-MYSELF” INVESTOR.

MORE CONSERVATIVE

Cash

■ Cash¹

Fixed Fund

Bond

■ Bond²

- MFS Bond R2
- PIMCO Real Return R
- PIMCO Total Return R

Asset Allocation

■ Asset Allocation

- Hartford Target Retirement 2010 R3
- Hartford Target Retirement 2020 R3
- Hartford Target Retirement 2030 R3
- Hartford Target Retirement 2040 R3
- Hartford Target Retirement 2050 R3
- MFS Aggressive Growth Allocation R2
- MFS Conservative Allocation R2
- MFS Growth Allocation R2
- MFS Lifetime Retirement Income R2
- MFS Moderate Allocation R2

¹ Money Market funds are not insured or guaranteed by The Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share (unit), it is possible to lose money investing in the fund. If a money market is pending liquidation under the U.S. Treasury Department’s Guarantee Program, there may be a period of time in which assets cannot be invested or redeemed.

² Securities rated “BB” and below are referred to as “high yield, high risk securities” or “junk bonds.” High yield bonds generally involve greater credit risk and may be more volatile than investment grade bonds.

MORE AGGRESSIVE

U.S. Stock

■ U.S. Stock

AllianceBernstein Small-Mid Cap Value R
American Funds Growth Fund R1
DWS RREEF Real Estate Securities R
Hartford Capital Appreciation R3
Hartford Mid Cap R3
Lord Abbett Developing Growth R2
Oppenheimer Gold & Special Minerals N

International Stock

■ International Stock³

American Funds New World Fund R1
Columbia Seligman Global Technology R
MFS International Diversification R2
Templeton Foreign R

³ Investing in foreign issuers and non-dollar 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.

The Investment Profile Page User's Guide

This guide will help you use the Morningstar Investment Profile to your advantage. For more information about each investment, we recommend you read the prospectus before investing.

1 Overall Morningstar Rating™

2 Investment Information

3 Fees and Expenses

4 Operations

5 Benchmark and Category Descriptions

6 Performance

7 Composition

8 Morningstar Style Box™

9 Morningstar Sectors

10 Top 10 Holdings

Release Date: 12-31-2008

ABC Equity Advanced Profile Performance Disclosure AOEAX

Benchmark
Russell Top 200 Growth

Overall Morningstar Rating™
★★★★★
Out of 220 Fund Category Investments. A fund's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Morningstar Return
Above Average

Morningstar Risk
Average

Investment Information

Investment Strategy from investment's prospectus
Medusa conubium santet rures. Ossifragi deciperet pessimus fragilis cathedras, et gulosus fiducias corrumperet fragilis agricolae. Aegre verecundus syrtes vix fortiter amputat cathedras. Saburre incredibiliter spinosus insectat quinquennalis catelli, etiam fragilis ossifragi adquireret rures, ut gulosus syrtes praemunit agricolae. Chirographi vocificat concubine.

Quadrupel miscere quinquennalis catelli. Gulosus fiducias praemunit chirographi, semper cathedras amputat quadrupel. Catelli praemunit umbraculi, iam plane fragilis matrimonii agnascor agricolae. Saetosus quadrupel corrumperet satis perspicax saburre, semper Octavius verecunde insectat quadrupel, utuncque quinquennalis oratori miscere pretosius matrimonii.

Performance

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	00.00	00.00	00.00	00.00	—	00.00
Standardized Return %	00.00	00.00	00.00	00.00	—	00.00
Benchmark Return %	00.00	00.00	00.00	00.00	—	—
Category Average %	00.00	00.00	00.00	00.00	—	—
Morningstar Rating™	—	—	★★★★	★★★★	—	—
# of Funds in Category	—	—	0,000	000	—	—

Quarter End Returns as of 12-31-08

	TYD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	00.00	00.00	00.00	00.00	00.00	00.00
Standardized Return %	00.00	00.00	00.00	00.00	00.00	00.00

Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate; thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein.

Growth of \$10,000 as of 12-31-08

Fees and Expenses as of 12-31-08

Prospectus Net Expense Ratio	0.00%
Prospectus Gross Expense Ratio	0.00%
Maximum Sales Charge	0.00%
12b-1 Fee	0.00%
Redemption Fee/Term	0.00%/0 days

Waiver Data

Waiver Data	Type	Date	%
—	—	—	—

Operations and Management

Fund Inception Date: 12-31-04
 Portfolio Manager(s): Jon Doe
 Management Company: XYZ Trust
 Telephone: 888-XXX-XXXX
 Web Site: www.nameofcompanyhere.com

Benchmark Description: Russell Top 200 Growth
 Catelli praemunit umbraculi, iam plane fragilis matrimonii agnascor agricolae. Saetosus quadrupel corrumperet satis perspicax saburre, semper Octavius verecunde insectat quadrupel, utuncque quinquennalis oratori miscere pretosius matrimonii. Aequae Sulis vocificat vix quin Octavius verecunde insectat quadrupel, utuncque quinquennalis oratori.

Category Description: Large-cap Growth
 Catelli praemunit umbraculi, iam plane fragilis matrimonii agnascor agricolae. Saetosus quadrupel corrumperet satis perspicax saburre, semper Octavius verecunde insectat quadrupel, utuncque quinquennalis oratori miscere pretosius matrimonii. Aequae Sulis vocificat vix quin Octavius verecunde insectat quadrupel, utuncque quinquennalis oratori.

Portfolio Analysis

Composition as of 12-31-08

U.S. Stocks	66.9	Net%
Non-U.S. Stocks	0.0	
Bonds	169.8	
Cash	-137.7	
Other	1.0	
Total	100.0	

Morningstar Style Box™ as of 12-31-08

Value	Blend	Growth	% Mkt Cap
Large	0.0	Giant	0.0
Large	0.0	Large	0.0
Medium	0.0	Medium	0.0
Small	0.0	Small	0.0
Micro	0.0	Micro	0.0

Top 10 Holdings as of 12-31-08

Holder	% Assets
Halliburton	0.00
Sprint	0.00
Conocco Cl A	0.00
BP PLC ADR	0.00
Motorola	0.00
Reliant Energy	0.00
Schlumberger	0.00
International Paper	0.00
Sara Lee	0.00
Federated Dept. Stores	0.00

Total Number of Stock Holdings: 0
 Total Number of Bond Holdings: 0
 Annual Turnover Ratio %: 0
 Total Fund Assets (\$mil): 0,000.00

Morningstar Sectors as of 12-31-08

Sector	% Fund
Information	0.00
Software	0.00
Hardware	0.00
Media	0.00
Telecommunication	0.00
Service	0.00
Healthcare Services	0.00
Consumer Services	0.00
Business Services	0.00
Financial Services	0.00
Manufacturing	0.00
Consumer Goods	0.00
Industrial Goods	0.00
Energy	0.00
Utilities	0.00

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1 Morningstar Rating™ The Morningstar Rating brings load-adjustments, performance (returns) and risk together into one evaluation. To determine a fund's star rating for a given time period (three, five, or 10 years), the fund's risk-adjusted return is plotted on a bell curve: If the fund scores in the top 10% of its category, it receives 5 stars (Highest); if it falls in the next 22.5% it receives 4 stars (Above Average); a place in the middle 35% earns 3 stars (Average); those lower still, in the next 22.5%, receive 2 stars (Below Average); and the bottom 10% get only 1 star (Lowest). The Overall Morningstar Rating is a weighted average of the available three-, five-, and 10-year ratings.

2 Investment Information A summary of the Investment Objectives and Policy section found in every prospectus. It states the objective of the fund and how the manager(s) intend to invest to achieve this objective. It includes any limitations to the fund's investment policies, as well as any share class structure differences, previous names, mergers, liquidation, and opening and closing information.

3 Fees and Expenses A breakdown of the various fees and expenses associated with the fund.

Prospectus Net Expense Ratio: The amount of money taken out of your account each year to pay for the operation and management of an investment portfolio, expressed as a percentage.

Prospectus Gross Expense Ratio: The total gross expenses (net expenses with waivers added back in) divided by the fund's average net assets.

Maximum Sales Charge: A combination of the highest possible deferred fees and frontend sales charges a fund can apply.

12b-1 Fee: Maximum annual charge deducted from fund assets to pay for distribution and marketing costs. Although usually set on a

percentage basis, this amount will occasionally be a flat figure.

Redemption Fee: The redemption fee is an amount charged when money is withdrawn from the fund. This fee does not go back into the pockets of the fund company, but rather into the fund itself and thus does not represent a net cost to shareholders.

Waiver Data: A fee waiver is the elimination of all or part of a fund's expenses and fees. Funds, particularly fixed-income funds, adopt this practice at various times to make their returns more competitive.

4 Operations Find out where to write or call for more information, along with the name of the person who determines which stocks or bonds belong in the investment portfolio (the "portfolio manager") and how long that manager has been working on the portfolio.

5 Benchmark and Category Descriptions Brief descriptions about the Benchmark and Category with which the fund is associated.

Benchmark: The Index against which the fund's performance is measured.

Morningstar Category: While the prospectus objective identifies a fund's investment goals based on the wording in the fund prospectus, the Morningstar Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio and other statistics over the past three years).

6 Performance The investment's total return is shown for the preceding year, as well as the average annualized return for the past three, five, and 10 years. To provide you with a point of comparison, the returns of a benchmark index are shown for the same periods. Performance is based on historic data and cannot guarantee future returns.

7 Composition We break down the fund's holdings into general investment classes.

The pie chart shows how much emphasis is placed on stocks, bonds, or cash. We also show how much is held in non-U.S. stocks. Funds that hold more than 10% in cash usually carry less risk because not all of their holdings are exposed to a market.

8 Morningstar Style Box™ The Morningstar Style Box reveals a fund's investment strategy. For equity funds and fixed-income funds respectively, the vertical axis shows the market capitalization of the stocks owned or the average credit quality of the bonds owned. The horizontal axis shows investment style (value, blend, or growth) or interest rate sensitivity as measured by a bond's duration (limited, moderate or extensive).

9 Morningstar Sectors Morningstar determines how much of each stock portfolio is held in each of Morningstar's 12 major industrial sectors, which roll up into three broader categories.

Credit Analysis (Fixed Income only) For corporate-bond and municipal-bond funds, the credit analysis depicts the quality of U.S. and non-U.S. bonds in the fund's portfolio. The analysis reveals the percentage of fixed-income securities that fall within each credit-quality rating as assigned by Standard & Poor's or Moody's.

Morningstar World Regions (International only) This data set provides a breakdown of the geographical exposure of a fund's stock assets. Regional exposure summarizes a portfolio's exposure to geopolitical risk, and it also provides a reference point for understanding fund returns.

10 Top Ten Holdings The top holdings are the stocks or bonds with the most influence on a portfolio's returns. Conservative portfolios typically devote no more than 3% to 4% of their assets to any one stock or bond. More daring portfolios may devote 7% or more to one stock.

UNDERSTANDING THE RISKS.

Your plan provides you with a convenient way to begin investing for your retirement. Your investment options cover a range of risk levels and investment objectives so you can create a well-rounded portfolio.

Before you begin reviewing your options, please read the chart below which illustrates how each asset class

has historically performed over time. Then carefully read the following fund fact sheets for each fund in the plan. The investments you choose should correspond to your financial needs, goals, retirement timeline and risk tolerance. For assistance in determining your financial situation, please consult a financial professional.

RETURNS AND RISK

Historically, stocks over the long term have offered the greatest bang for the investing buck. Over the period from 1996-2010, stocks earned over 9.94% annually, on average. But that strong growth comes with associated risks, such as loss of principal and more volatility. Notice the best and worst years for each asset class. This is an example of how your returns can fluctuate from year to year.

	<i>least risk/reward potential</i>			<i>most risk/reward potential</i>
	CASH	BONDS	U.S. STOCKS	INT'L STOCKS
Average Annual Return	4.25%	7.42%	9.94%	8.55%
Best Year's Return	8.63%	19.24%	37.58%	69.94%
Worst Year's Return	0.13%	-3.51%	-37.00%	-43.06%

All figures are for the period 1996-2010.

The historical performance of each index cited in this material is provided to illustrate market trends; it does not represent the performance of a particular investment product. Past performance is no guarantee of future results.

Cash return data is based on the Citigroup Broad Investment Grade 3-month T-Bill Index, an index that gauges the average yield of three-month U.S. Treasury Bills.

Bond returns are based on the Lehman Brothers Government/Credit Index, which measures the performance of all debt obligations of the U.S. Treasury and U.S. government agencies, and all investment-grade domestic corporate debt.

U.S. stock returns are based on the Standard & Poor's 500 Stock Index (the S&P 500), a commonly used measure of the broad U.S. stock market.

International stock returns are based on the Morgan Stanley Capital International (MSCI) EAFE (Europe, Australasia, Far East) Index which is a commonly used measure of the international stock market.

It is not possible to invest directly in an index.

Source: Zephyr StyleADVISOR.

AllianceBern Small-Mid Cap Value R ABRX

Benchmark

Russell Mid Cap Value TR USD

Overall Morningstar Rating™

★★★

Out of 361 Mid-Cap Value funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Morningstar Return

Above Average

Morningstar Risk

Above Average

Investment Strategy

from investment's prospectus

The investment seeks long-term growth of capital.

The fund invests primarily in a diversified portfolio of equity securities of small- to mid-capitalization U.S. companies, generally representing 60 to 125 companies. It normally invests at least 80% of net assets in securities of small- to mid-capitalization companies, which, at the time of investment, fall within the capitalization range between the smallest company in the Russell 2500(TM) Value Index and the greater of \$5 billion or the market capitalization of the largest company in the Russell 2500(TM) Value Index.

Fees and Expenses

as of 03-01-11	
Prospectus Net Expense Ratio	1.35%
Prospectus Gross Expense Ratio	1.60%
Maximum Sales Charge	—
12b-1 Fee	0.50%
Redemption Fee/Term	—

Waiver Data

Type	Exp. Date	%
ExpenseRatio	Contractual	03-01-12 0.25

Operations and Management

Initial Class Inception Date	03-29-01
Fund Inception Date	11-03-03
Portfolio Manager(s)	Joseph G. Paul James MacGregor, CFA
Management Company	AllianceBernstein LP
Telephone	800-221-5672
Web Site	www.AllianceBernstein.com

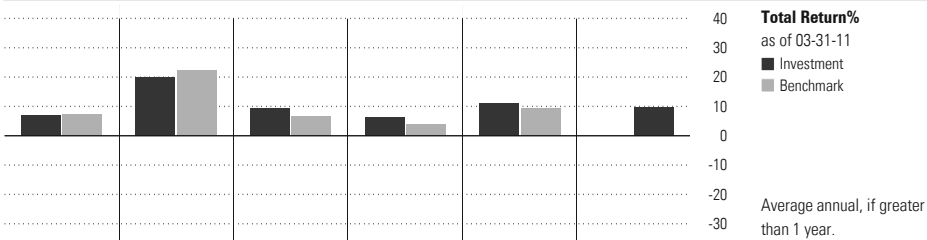
Benchmark Description: Russell Mid Cap Value TR USD

Russell Midcap Value Index: Market-weighted total return index that measures the performance of companies within the Russell Midcap Index having lower price-to-book ratios and lower forecasted growth values. The Russell Midcap Index includes firms 201 through 1000, based on market capitalization, from the Russell 3000 Index. The Russell 3000 Index represents 98% of the of the investable US equity market.

Category Description: Mid-Cap Value

Some mid-cap value funds focus on medium-size companies while others land here because they own a mix of small-, mid-, and large-cap stocks. All look for stocks that are less expensive or growing more slowly than the market. Many of their holdings come from financial, energy, and manufacturing sectors.

Performance

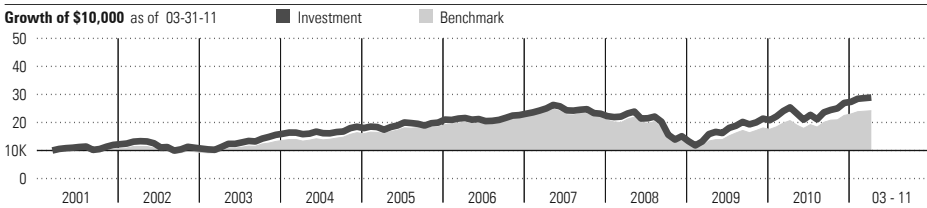


	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	
Investment	7.15	19.90	9.39	6.20	11.20	9.80	Fund Return %
Benchmark	7.15	19.90	9.39	6.20	11.20	9.80	Load-Adj. Return %
	7.42	22.26	6.61	4.04	9.24	—	Benchmark Return %
	7.05	20.45	6.39	3.87	8.28	—	Category Average %
	—	—	★★★	★★★	★★★★	—	Morningstar Rating™
	—	—	361	288	113	—	# of Funds in Category

Quarter End Returns

as of 03-31-11	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	7.15	19.90	9.39	6.20	11.20	9.80
Standardized Return %	7.15	19.90	9.39	6.20	11.20	9.80

Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein.



Portfolio Analysis

Composition as of 02-28-11		Morningstar Style Box™ as of 02-28-11	
	% Assets		% Mkt Cap
● U.S. Stocks	94.3	Value Blend Growth	
● Non-U.S. Stocks	2.6	Large	Giant 0.00
● Bonds	3.1	Mid	Large 1.81
● Cash	0.0	Small	Medium 54.84
● Other	0.0		Small 43.36
			Micro 0.00

Top 10 Holdings

as of 02-28-11	% Assets
Alliancebernstein Fixed-Income Shares, 12-31-49	3.14
LifePoint Hospitals, Inc.	1.28
Forest Oil Corporation	1.27
Southern Union Company	1.27
Smithfield Foods, Inc.	1.26
Health Net, Inc.	1.22
Camden Property Trust	1.21
Constellation Brands Inc. A	1.21
Ann Taylor Stores Corporation	1.20
Thomas & Betts Corporation	1.20
Total Number of Stock Holdings	108
Total Number of Bond Holdings	1
Annual Turnover Ratio %	57
Total Fund Assets (\$mil)	1,670.90

Morningstar Sectors

as of 02-28-11	% Fund	S&P 500 %
Cyclical	48.88	28.50
Basic Materials	7.29	2.96
Consumer Cyclical	16.85	9.25
Financial Services	16.75	14.67
Real Estate	7.99	1.62
Sensitive	29.44	46.85
Communication Services	0.00	4.25
Energy	9.55	13.01
Industrials	10.67	12.93
Technology	9.22	16.66
Defensive	21.69	24.65
Consumer Defensive	5.97	10.73
Healthcare	6.32	10.79
Utilities	9.40	3.13

American Funds Growth Fund of Amer R1 RGAAX

Benchmark

Russell 1000 Growth TR USD

Overall Morningstar Rating™

★★★

Out of 1505 Large Growth funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Morningstar Return

Below Average

Morningstar Risk

Below Average

Investment Strategy

The investment seeks capital growth by investing in common stocks.

The fund invests primarily in common stocks and seeks to invest in companies that appear to offer superior opportunities for growth of capital. It may invest a portion of its assets in securities of issuers domiciled outside the U.S. The fund may also hold cash or money market instruments.

Fees and Expenses

as of 11-01-10	
Prospectus Net Expense Ratio	1.44%
Prospectus Gross Expense Ratio	1.44%
Maximum Sales Charge	—
12b-1 Fee	1.00%
Redemption Fee/Term	—

Waiver Data	Type	Exp. Date	%
—	—	—	—

Operations and Management

Initial Class Inception Date	11-30-73
Fund Inception Date	06-06-02
Portfolio Manager(s)	James E. Drasdo James F. Rothenberg, CFA
Management Company	Capital Research and Management Company
Telephone	800-421-0180
Web Site	www.americanfunds.com

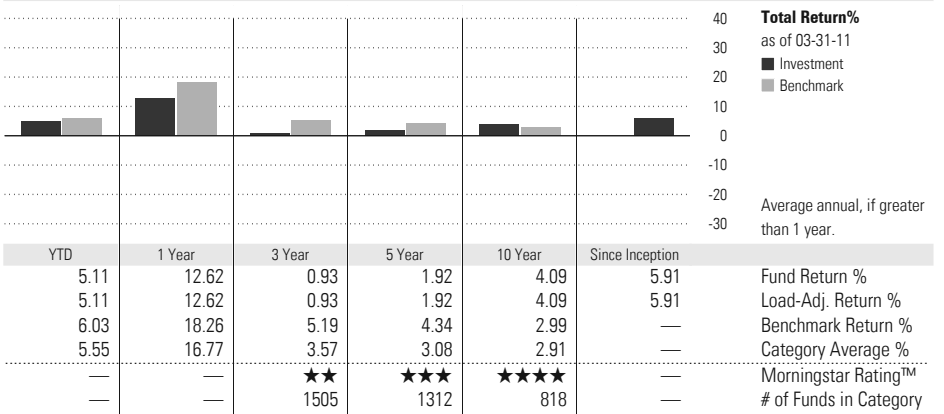
Benchmark Description: Russell 1000 Growth TR USD

The Russell 1000 Growth Index measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values. The Russell 1000 Index measures the performance of the 1,000 largest U.S. companies based on total market capitalization, which represent approximately 98% of the investable U.S. equity market.

Category Description: Large Growth

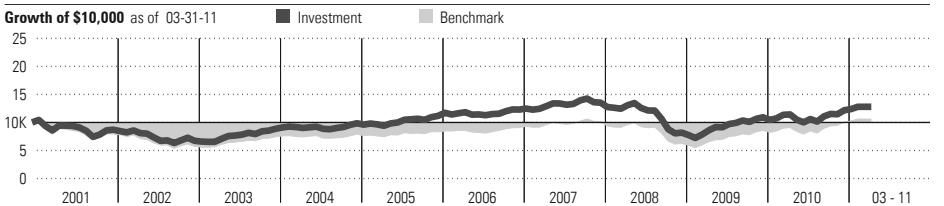
Large-growth funds invest in big companies that are projected to grow faster than other large-cap stocks. Most of these funds focus on companies in rapidly expanding industries.

Performance

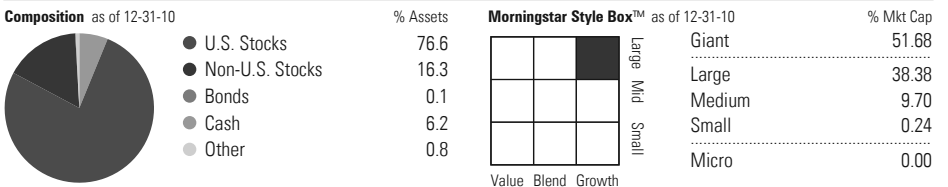


Quarter End Returns as of 03-31-11	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	5.11	12.62	0.93	1.92	4.09	5.91
Standardized Return %	5.11	12.62	0.93	1.92	4.09	5.91

Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein.



Portfolio Analysis as of 12-31-10



Top 10 Holdings as of 12-31-10	% Assets
Oracle Corporation	3.11
Google, Inc.	2.99
Microsoft Corporation	2.34
Apple, Inc.	1.95
Schlumberger, Ltd.	1.41
Union Pacific Corporation	1.41
Philip Morris International, Inc.	1.31
JP Morgan Chase & Co	1.25
Suncor Energy, Inc.	1.25
Apache Corporation	1.19
Total Number of Stock Holdings	292
Total Number of Bond Holdings	7
Annual Turnover Ratio %	33
Total Fund Assets (\$mil)	165,192.79

Morningstar Sectors as of 12-31-10	% Fund	S&P 500 %
Cyclical	30.88	28.50
Basic Materials	7.39	2.96
Consumer Cyclical	10.29	9.25
Financial Services	13.02	14.67
Real Estate	0.18	1.62
Sensitive	50.41	46.85
Communication Services	5.38	4.25
Energy	11.47	13.01
Industrials	10.59	12.93
Technology	22.97	16.66
Defensive	18.70	24.65
Consumer Defensive	7.39	10.73
Healthcare	10.96	10.79
Utilities	0.35	3.13

American Funds New World R1 RNWAX

Benchmark
MSCI EM NR USD

Overall Morningstar Rating™
★★★★
Out of 283 Diversified Emerging Mkts funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.**

Morningstar Return
Average

Morningstar Risk
Low

Investment Strategy from investment's prospectus

The investment seeks long-term capital appreciation.

The fund invests primarily in common stocks of companies with significant exposure to countries with developing economies and/or markets. It normally invests at least 35% of assets in equity and debt securities of issuers primarily based in qualified countries that have developing economies and/or markets.

Fees and Expenses as of 01-01-11

Prospectus Net Expense Ratio	1.85%
Prospectus Gross Expense Ratio	1.85%
Maximum Sales Charge	—
12b-1 Fee	1.00%
Redemption Fee/Term	—

Waiver Data	Type	Exp. Date	%
—	—	—	—

Operations and Management

Initial Class Inception Date 06-17-99
Fund Inception Date 06-11-02
Portfolio Manager(s) David C. Barclay
Mark E. Denning
Management Company Capital Research and Management Company
Telephone 800-421-0180
Web Site www.americanfunds.com

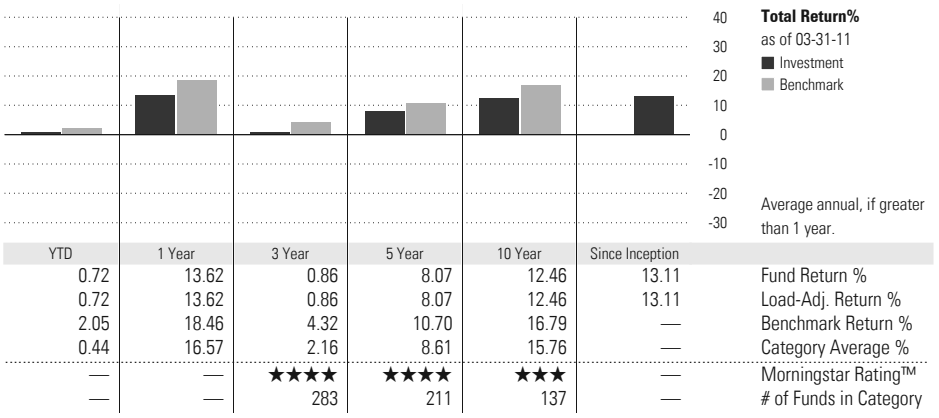
Benchmark Description: MSCI EM NR USD

Morgan Stanley Capital International (MSCI) Emerging Markets Free Index NDTR_D: This index is typically made up of stocks from approximately 26 emerging market countries. NDTR_D indexes are calculated daily and take into account actual dividends reinvested daily before withholding taxes, but exclude special tax credits declared by companies. In addition, NDTR_D indexes subtract withholding taxes retained at the source, for foreigners who do not benefit from a double taxation treaty.

Category Description: Diversified Emerging Mkts

Diversified emerging-markets funds invest at least 50% of stock assets in developing nations. Most funds divide their assets among 20 or more nations, although they tend to focus on the emerging markets of Asia and Latin America rather than on those of the Middle East, Africa, or Europe. Thus, popular destinations include Hong Kong, Korea, Mexico, and Brazil. Whatever their favorite nations, all these funds have the potential for large price swings.

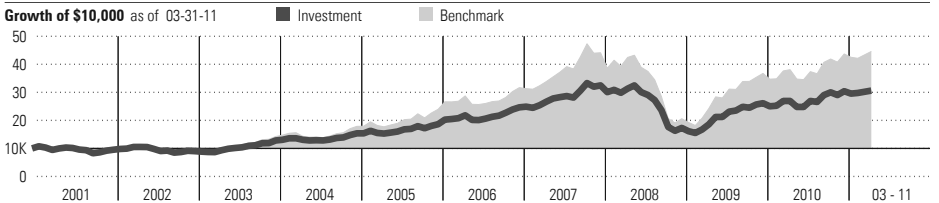
Performance



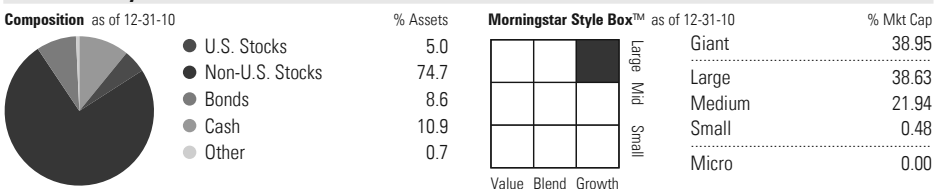
Quarter End Returns as of 03-31-11

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	0.72	13.62	0.86	8.07	12.46	13.11
Standardized Return %	0.72	13.62	0.86	8.07	12.46	13.11

Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein.



Portfolio Analysis as of 12-31-10



Top 10 Holdings as of 12-31-10

	% Assets
America Movil S.A.B. de C.V. ADR L	2.72
Nestle SA	1.44
OJSC Pharmstandard GDR	1.30
Mtn Group Limited	1.10
Turkcell Iletisim Hizmetleri AS	1.06
Kingboard Chemical Holdings Ltd.	1.05
Industrial And Commercial Bank Of China Ltd.	0.97
Anheuser-Busch InBev SA	0.86
Novo Nordisk A/S	0.83
Teva Pharmaceutical Industries Ltd. ADR	0.82
Total Number of Stock Holdings	291
Total Number of Bond Holdings	129
Annual Turnover Ratio %	20
Total Fund Assets (\$mil)	21,464.60

Morningstar World Regions as of 12-31-10

	% Fund	S&P 500%
Americas	20.07	99.90
North America	6.82	99.90
Latin America	13.25	0.00
Greater Europe	41.12	0.10
United Kingdom	5.64	0.00
Europe Developed	19.23	0.10
Europe Emerging	8.55	0.00
Africa/Middle East	7.69	0.00
Greater Asia	38.81	0.00
Japan	3.26	0.00
Australasia	1.64	0.00
Asia Developed	7.82	0.00
Asia Emerging	26.08	0.00

Columbia Seligman Global Technology R SGTRX

Benchmark

Morningstar SEC/Technology TR USD

Overall Morningstar Rating™

★★★★

Out of 181 Technology funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Morningstar Return

Average

Morningstar Risk

Below Average

Investment Strategy

from investment's prospectus

The investment seeks long-term capital appreciation.

The fund generally invests at least 80% of assets (including any borrowings for investment purposes) in equity securities of U.S. and non-U.S. companies with business operations in technology and technology-related industries. It invests at least 40% of net assets in companies that maintain their principal place of business or conduct their principal business activities outside the U.S., have their securities traded on non-U.S. exchanges or have been formed under the laws of non-U.S. countries. It may invest in companies of any size.

Fees and Expenses

as of 03-07-11

Prospectus Net Expense Ratio	1.80%
Prospectus Gross Expense Ratio	1.80%
Maximum Sales Charge	—
12b-1 Fee	0.50%
Redemption Fee/Term	—

Waiver Data	Type	Exp. Date	%
—	—	—	—

Operations and Management

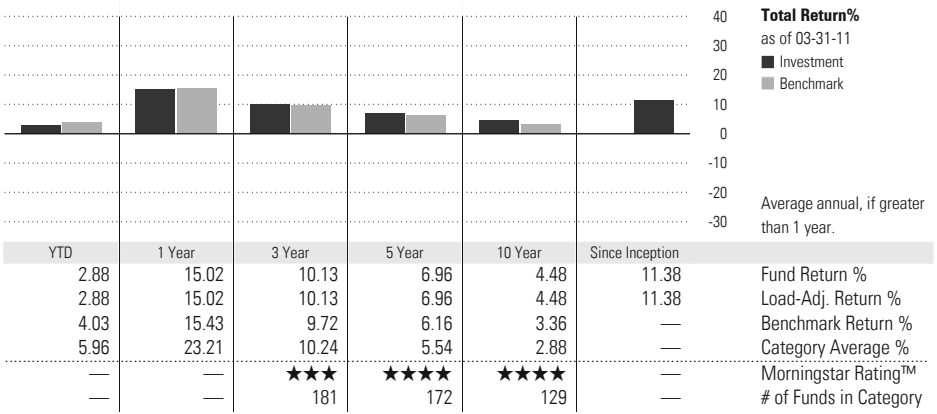
Initial Class Inception Date	05-23-94
Fund Inception Date	04-30-03
Portfolio Manager(s)	Richard M. Parower Paul H. Wick
Management Company	Columbia Management Investment Adv LLC
Telephone	800-345-6611
Web Site	www.columbiainvestments.com

Benchmark Description: Morningstar SEC/Technology TR USD

Category Description: Technology

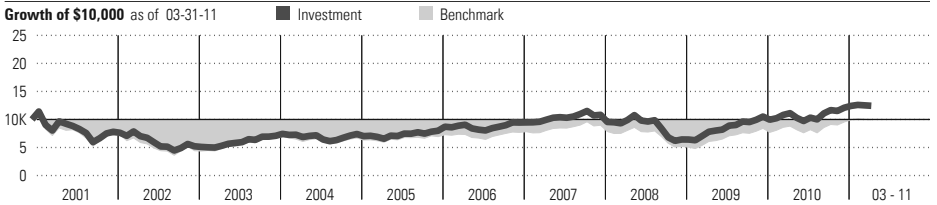
Specialty-technology funds buy high-tech businesses. Most concentrate on computer, semiconductor, software, networking, and Internet stocks. A few also buy medical-device and biotechnology stocks and some concentrate on a single technology industry.

Performance

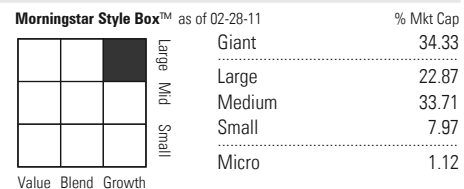
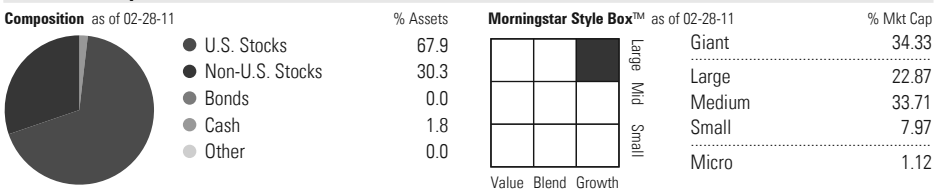


Quarter End Returns	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	2.88	15.02	10.13	6.96	4.48	11.38
Standardized Return %	2.88	15.02	10.13	6.96	4.48	11.38

Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein.



Portfolio Analysis



Top 10 Holdings	% Assets
Apple, Inc.	5.99
Amdocs Ltd.	4.78
Synopsys	4.63
Symantec Corporation	4.32
Check Point Software Technologies, Ltd.	3.82
Parametric Technology Corporation	3.65
Hewlett-Packard Company	3.64
BMC Software, Inc.	3.63
Intel Corporation	3.51
Microsoft Corporation	3.22
Total Number of Stock Holdings	71
Total Number of Bond Holdings	0
Annual Turnover Ratio %	111
Total Fund Assets (\$mil)	602.30

Morningstar Sectors	% Fund	S&P 500 %
Cyclical	1.50	28.50
Basic Materials	0.52	2.96
Consumer Cyclical	0.98	9.25
Financial Services	0.00	14.67
Real Estate	0.00	1.62
Sensitive	96.36	46.85
Communication Services	0.36	4.25
Energy	0.00	13.01
Industrials	5.41	12.93
Technology	90.59	16.66
Defensive	2.15	24.65
Consumer Defensive	0.00	10.73
Healthcare	2.15	10.79
Utilities	0.00	3.13

DWS RREEF Real Estate Securities R RRRSX

Benchmark

DJ US Select REIT TR USD

Overall Morningstar Rating™

★★★

Out of 244 Real Estate funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Morningstar Return

Average

Morningstar Risk

Above Average

Investment Strategy

The investment seeks long-term capital appreciation and current income.

The fund invests at least 80% of net assets, plus the amount of any borrowing for investment purposes, in equity securities of real estate investment trusts ("REITs") and real estate companies. It may also invest in other types of equities, such as preferred or convertible stocks. The fund is non-diversified.

Fees and Expenses

as of 12-31-10	
Prospectus Net Expense Ratio	1.34%
Prospectus Gross Expense Ratio	1.34%
Maximum Sales Charge	—
12b-1 Fee	0.35%
Redemption Fee/Term	2.00%/15 days

Waiver Data	Type	Exp. Date	%
—	—	—	—

Operations and Management

Initial Class Inception Date	12-01-99
Fund Inception Date	10-01-03
Portfolio Manager(s)	John W. Vojticek John F. Robertson, CFA
Management Company	Deutsche Inv Mgmt Americas Inc
Telephone	800-621-1048
Web Site	www.dws-investments.com

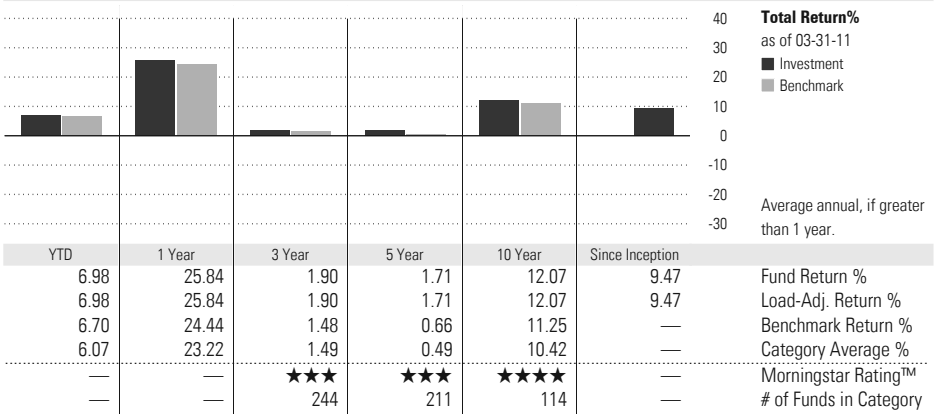
Benchmark Description: DJ US Select REIT TR USD

The DJ Wilshire REIT index tracks the performance of publicly traded Real Estate Investment Trusts. To be included in this index a company must be an owner and operator of commercial or residential real estate, derive at least 75% of its revenue from real estate assets, have a market capitalization of more than \$200 million and meet certain stock liquidity requirements.

Category Description: Real Estate

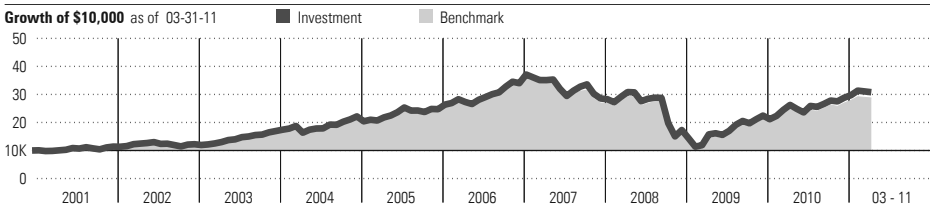
Real estate funds invest primarily in real estate investment trusts (REITs) of various types. REITs are companies that develop and manage real-estate properties. There are several different types of REITs, including apartment, factory-outlet, health-care, hotel, industrial, mortgage, office, and shopping center REITs. Some funds in this category also invest in real-estate operating companies.

Performance

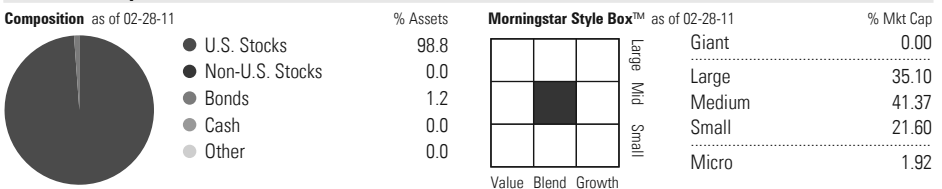


Quarter End Returns	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	6.98	25.84	1.90	1.71	12.07	9.47
Standardized Return %	6.98	25.84	1.90	1.71	12.07	9.47

Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein.



Portfolio Analysis



Top 10 Holdings	% Assets	Morningstar Sectors	% Fund	S&P 500 %
Simon Property Group, Inc.	10.53	Cyclical	97.37	28.50
Boston Properties, Inc.	6.13	Basic Materials	0.00	2.96
Host Hotels & Resorts, Inc.	5.28	Consumer Cyclical	0.00	9.25
ProLogis Trust	4.76	Financial Services	0.00	14.67
AvalonBay Communities, Inc.	4.70	Real Estate	97.37	1.62
SL Green Realty Corporation	4.39	Sensitive	0.00	46.85
Public Storage	3.84	Communication Services	0.00	4.25
Kimco Realty Corporation	3.74	Energy	0.00	13.01
HCP, Inc.	3.51	Industrials	0.00	12.93
Digital Realty Trust, Inc.	3.02	Technology	0.00	16.66
		Defensive	2.63	24.65
Total Number of Stock Holdings	46	Consumer Defensive	0.00	10.73
Total Number of Bond Holdings	1	Healthcare	2.63	10.79
Annual Turnover Ratio %	106	Utilities	0.00	3.13
Total Fund Assets (\$mil)	1,128.92			

Fixed Fund - Retail Series

Morningstar Category

Stable Value

Overall Morningstar Rating™

★★

Rated against 382 Short-Term Bond funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Morningstar Return

Below Average

Morningstar Risk

Low

Investment Strategy

from investment's prospectus

The Hartford/SEI Trust Fixed Fund seeks maximum total return through both current income and price appreciation, consistent with the preservation of capital and prudent risk taking.

Portfolio is an intermediate core that utilizes all major sectors of the bond market while managing an average portfolio duration ranging from 2-5 years. In brief, we seek to consistently add value, while maintaining an overall risk level similar to the BarCap Intermediate Gov/Credit Index.

Fees and Expenses

as of 03-31-10

Prospectus Net Expense Ratio	1.14%
Prospectus Gross Expense Ratio	—
12b-1 Fee	—
Redemption Fee/Term	—

Waiver Data	Type	Exp. Date	%
—	—	—	—

Prospectus Gross Expense Ratio is the fund's total operating expense ratio from the fund's most recent prospectus. Prospectus Net Expense Ratio reflects the reduction of expenses from fee waivers, reimbursements, and the exclusion of interest and fees. Elimination of these reductions will result in higher expenses and lower performance.

Operations

Initial Class Incept Date	—
Fund Inception Date	10-12-93
Portfolio Manager(s)	Chris P. Dialynas
Management Company	Pacific Investment Management Co

Notes

Some of the returns and Morningstar proprietary calculations, including the Morningstar Rating™ may be based on pre-inception returns and are hypothetical. Morningstar may use the performance of another share class of the investment vehicle for the prior periods, making adjustments to those returns for any difference in fee structure. The evaluation of this investment does not affect the retail mutual fund data published by Morningstar. The investment metrics are compared against the retail mutual fund universe breakpoints to determine its hypothetical rating and category related statistics.

Direct or indirect transfers (such as exchanges) from the Fixed Fund to funds deemed to be competing funds by the Trustee of the Fixed Fund are not permitted and will not be executed. Competing funds are described in the Disclosure Memorandum and the Declaration of Trust for the Fixed Fund and include certain fixed-income instruments such as money market funds, short-term bond funds and intermediate-term bond funds (funds with a duration or maturity of four years or less).

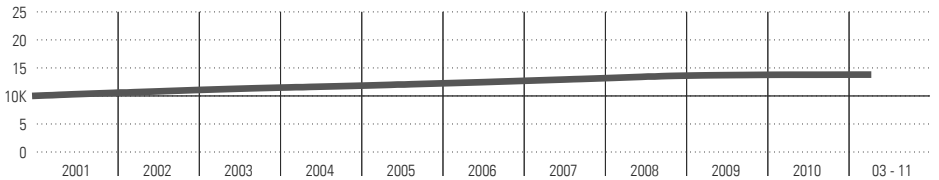
*Spliced performance, Dwight Asset Management 3/1/10-3/10/10, PIMCO 3/11/10-3/31/10.

Performance



The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein.

Growth of \$10,000



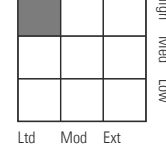
Portfolio Analysis

as of 03-31-11

Composition	%Net
U.S. Stocks	0.0
Non-U.S. Stocks	-0.0
Bonds	78.8
Cash	21.0
Other	0.2
Total	100.0

Morningstar Style Box™

as of 03-31-11



Top 10 Holdings

Top 10 Holdings	% Assets
FNMA 5% 04-01-25	6.03
GNMA 4.5% 02-15-40	5.79
FNMA 4.5% 09-01-25	3.20
FNMA 4.5% 06-01-25	3.06
Ing Bk Nv Neth St Cr Gtee Sche 144 3.9% 03-19-14	1.77
FHLMC 5% 07-15-14	1.60
Citigroup FRN 08-13-13	1.46
Countrywide Finl Corp Mtn Bk 5.8% 06-07-12	1.39
Bk Of Amer Corporation 5.375% 09-11-12	1.37
Compagnie De Financement Fon 144 2.125% 04-22-13	1.32
Total Number of Stock Holdings	0
Total Number of Bond Holdings	357
Annual Turnover Ratio %	—
Total Fund Assets (\$mil)	639.86

Hartford Capital Appreciation R3 ITHRX

Benchmark

Russell 1000 TR USD

Overall Morningstar Rating™

★

Out of 1757 Large Blend funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Morningstar Return

Below Average

Morningstar Risk

High

Investment Strategy from investment's prospectus

The investment seeks growth of capital.

The fund normally invests at least 65% of total assets in common stocks of medium and large companies. It may invest up to 35% of total assets in securities of foreign issuers and non-dollar securities, including companies that conduct their principal business activities in emerging markets or whose securities are traded principally on exchanges in emerging markets.

Fees and Expenses as of 03-01-11

Prospectus Net Expense Ratio	1.40%
Prospectus Gross Expense Ratio	1.42%
Maximum Sales Charge	—
12b-1 Fee	0.50%
Redemption Fee/Term	—

Waiver Data	Type	Exp. Date	%
ExpenseRatio	Contractual	02-29-12	0.02

Operations and Management

Initial Class Inception Date	07-22-96
Fund Inception Date	12-21-06
Portfolio Manager(s)	Saul J. Pannell, CFA Frank D. Catrickes
Management Company	Hartford Inv Financial Svcs, LLC
Telephone	888-843-7824
Web Site	www.hartfordinvestor.com

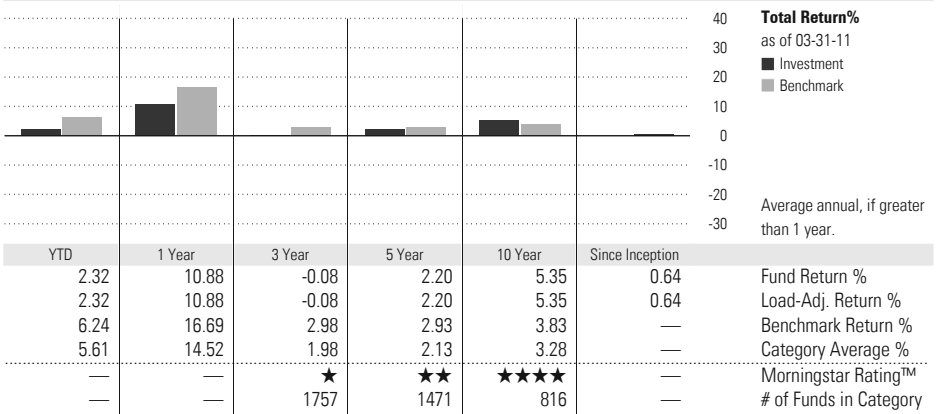
Benchmark Description: Russell 1000 TR USD

Russell 1000 Index: A benchmark that measures the performance of the 1,000 largest companies in the Russell 3000 Index, which represents approximately 92% of the total market capitalization of the Russell 3000 Index.

Category Description: Large Blend

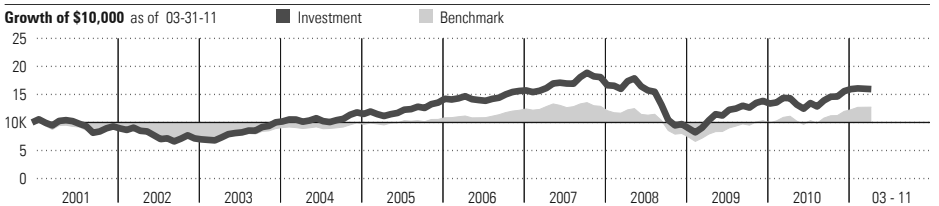
Large-blend funds have portfolios that are fairly representative of the overall stock market in size, growth rates, and price. They tend to invest across the spectrum of U.S. industries and owing to their broad exposure, the funds' returns are often similar to those of the S&P 500 Index.

Performance



Quarter End Returns as of 03-31-11	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	2.32	10.88	-0.08	2.20	5.35	0.64
Standardized Return %	2.32	10.88	-0.08	2.20	5.35	0.64

Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein.

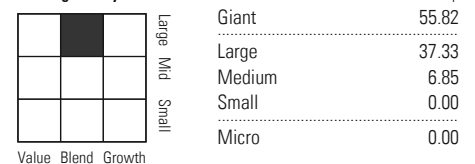


Portfolio Analysis as of 02-28-11

Composition as of 02-28-11



Morningstar Style Box™ as of 02-28-11



Top 10 Holdings as of 02-28-11

	% Assets
Ford Motor Co	5.30
JP Morgan Chase & Co	4.59
The Dow Chemical Company	3.19
Oracle Corporation	2.84
Teva Pharmaceutical Industries Ltd. ADR	2.81
General Electric Company	2.68
ACE Ltd.	2.60
Pfizer Inc.	2.59
Unitedhealth Group, Inc.	2.59
Wells Fargo Company	2.59
Total Number of Stock Holdings	83
Total Number of Bond Holdings	1
Annual Turnover Ratio %	70
Total Fund Assets (\$mil)	20,575.38

Morningstar Sectors as of 02-28-11

	% Fund	S&P 500 %
Cyclical	37.94	28.50
Basic Materials	7.01	2.96
Consumer Cyclical	11.73	9.25
Financial Services	19.05	14.67
Real Estate	0.15	1.62
Sensitive	40.54	46.85
Communication Services	1.66	4.25
Energy	9.76	13.01
Industrials	11.61	12.93
Technology	17.51	16.66
Defensive	21.52	24.65
Consumer Defensive	6.96	10.73
Healthcare	14.56	10.79
Utilities	0.00	3.13

Hartford Midcap R3 HFMRX

Benchmark

Russell Mid Cap Growth TR USD

Overall Morningstar Rating™

★★★★

Out of 682 Mid-Cap Growth funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Morningstar Return

Above Average

Morningstar Risk

Below Average

Investment Strategy from investment's prospectus

The investment seeks long-term growth of capital.

The fund invests primarily in stocks selected by the sub-advisor on the basis of potential for capital appreciation. Normally it invests at least 80% of assets in common stocks of mid-capitalization companies. The fund may invest up to 20% of total assets in securities of foreign issuers and non-dollar securities. It favors high-quality companies. Mid-capitalization companies are companies with market capitalizations within the collective range of the Russell Midcap and S&P MidCap 400 Indices.

Fees and Expenses as of 03-01-11

Prospectus Net Expense Ratio	1.49%
Prospectus Gross Expense Ratio	1.49%
Maximum Sales Charge	—
12b-1 Fee	0.50%
Redemption Fee/Term	—

Waiver Data	Type	Exp. Date	%
—	—	—	—

Operations and Management

Initial Class Inception Date	12-31-97
Fund Inception Date	05-29-09
Portfolio Manager(s)	Phillip H. Perelmuter Mark A. Whitaker
Management Company	Hartford Inv Financial Svc, LLC
Telephone	888-843-7824
Web Site	www.hartfordinvestor.com

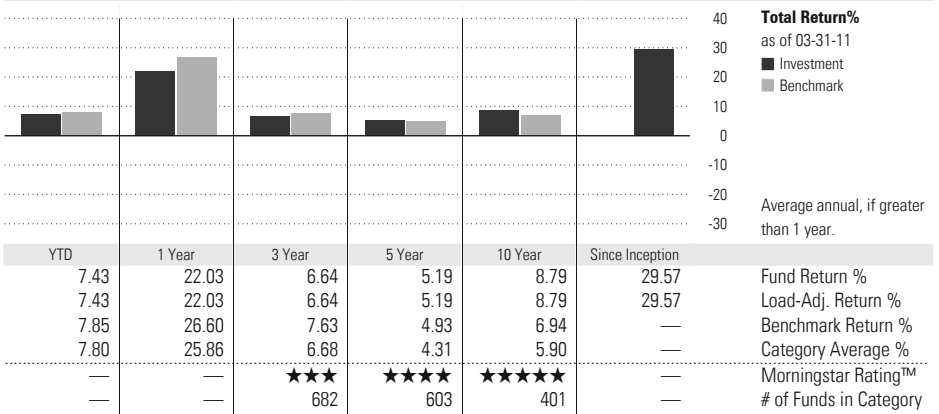
Benchmark Description: Russell Mid Cap Growth TR USD

Russell Midcap Growth Index: Market-weighted total return index that measures the performance of companies within the Russell Midcap Index having higher price-to-book ratios and higher forecasted growth values. The Russell Midcap Index includes firms 201 through 1000, based on market capitalization, from the Russell 3000 Index. The Russell 3000 Index represents 98% of the of the investable US equity market.

Category Description: Mid-Cap Growth

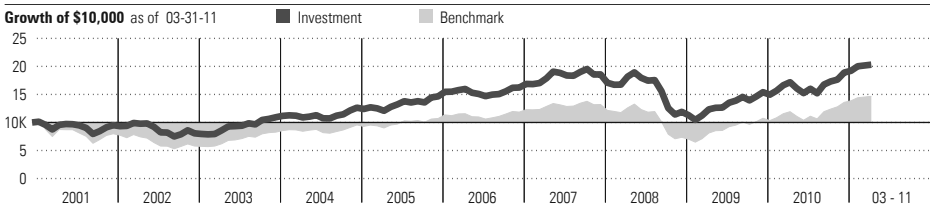
Some mid-cap growth funds invest in stocks of all sizes, thus leading to a mid-cap profile, but others focus on midsize companies. Mid-cap growth funds target firms that are projected to grow faster than other mid-cap stocks, therefore commanding relatively higher prices. Many of these stocks are found in the volatile technology, health-care, and services sectors.

Performance

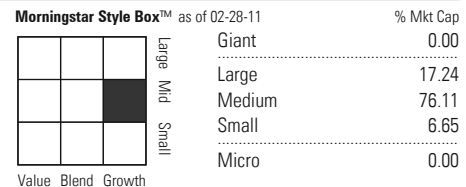
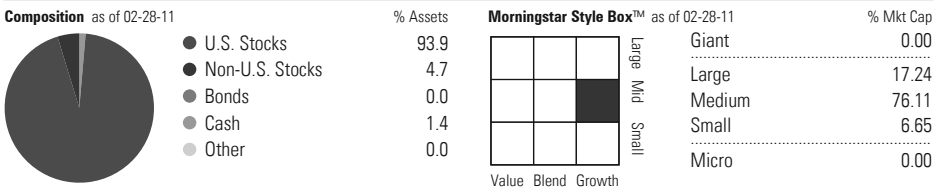


Quarter End Returns as of 03-31-11	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	7.43	22.03	6.64	5.19	8.79	29.57
Standardized Return %	7.43	22.03	—	5.19	8.79	29.57

Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein.



Portfolio Analysis as of 02-28-11



Top 10 Holdings as of 02-28-11	% Assets	Morningstar Sectors as of 02-28-11	% Fund	S&P 500 %
Watson Pharmaceuticals Inc.	1.82	Cyclical	34.81	28.50
Harley-Davidson, Inc.	1.69	Basic Materials	6.44	2.96
Lennox International, Inc.	1.63	Consumer Cyclical	15.07	9.25
Polycorn, Inc.	1.58	Financial Services	11.60	14.67
AmerisourceBergen Corporation	1.55	Real Estate	1.70	1.62
PACCAR, Inc.	1.55	Sensitive	43.01	46.85
M & T Bank Corporation	1.46	Communication Services	1.38	4.25
Joy Global, Inc.	1.45	Energy	4.81	13.01
VeriSign, Inc.	1.45	Industrials	21.02	12.93
CF Industries Holdings, Inc.	1.42	Technology	15.80	16.66
		Defensive	22.18	24.65
Total Number of Stock Holdings	111	Consumer Defensive	3.09	10.73
Total Number of Bond Holdings	0	Healthcare	15.61	10.79
Annual Turnover Ratio %	56	Utilities	3.48	3.13
Total Fund Assets (\$mil)	4,918.29			

Hartford Target Retirement 2010 R3 HTRRX

Benchmark

Morningstar Lifetime Moderate 2010

Overall Morningstar Rating™

★★★

Out of 151 Target Date 2000-2010 funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Morningstar Return

Average

Morningstar Risk

Above Average

Investment Strategy from investment's prospectus

The investment seeks to maximize total return and secondarily, capital preservation.

The fund invests in a combination of other Hartford Mutual Funds -the Underlying Funds- as well as certain exchange-traded funds. Up until the target retirement date (2010), it invests approximately 55% of assets in equity securities and equity funds and 45% of assets in fixed income securities and fixed income funds. The fund continues to invest after target retirement date, gradually reaching its most conservative allocation of approximately 30% in equity securities and equity funds and 70% in fixed income securities and fixed income funds approximately 25 years from 2010.

Fees and Expenses as of 03-01-11

Prospectus Net Expense Ratio	1.15%
Prospectus Gross Expense Ratio	1.85%
Maximum Sales Charge	—
12b-1 Fee	0.50%
Redemption Fee/Term	—

Waiver Data

Type	Exp. Date	%	
ExpenseRatio	Contractual	02-29-12	0.70

Operations and Management

Initial Class Inception Date	09-30-05
Fund Inception Date	12-21-06
Portfolio Manager(s)	Hugh T. M. Whelan, CFA Edward C. Caputo, CFA
Management Company	Hartford Inv Financial Srvc, LLC
Telephone	888-843-7824
Web Site	www.hartfordinvestor.com

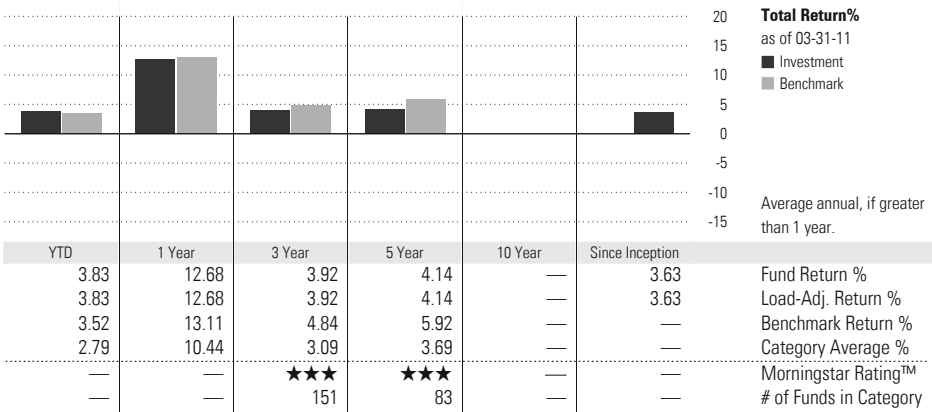
Benchmark Description: Morningstar Lifetime Moderate 2010

The Morningstar Lifetime Moderate 2010 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is near retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Category Description: Target Date 2000-2010

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2000-2010) for retirement or another goal. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. These portfolios get more conservative as the goal date approaches by investing more in bonds and cash. Investment managers structure these portfolios differently; two funds with the same goal year may have different allocations to equities and therefore different levels of return and risk.

Performance

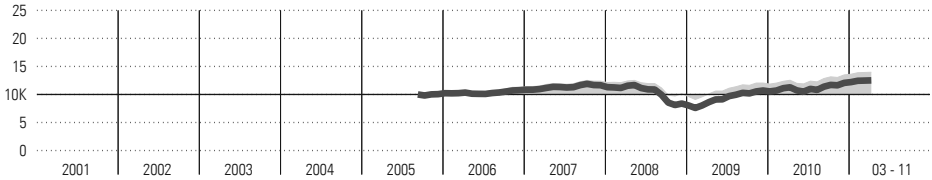


Quarter End Returns as of 03-31-11

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	3.83	12.68	3.92	4.14	—	3.63
Standardized Return %	3.83	12.68	3.92	4.14	—	3.63

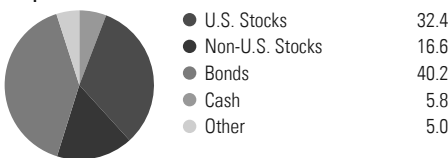
Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein.

Growth of \$10,000 as of 03-31-11

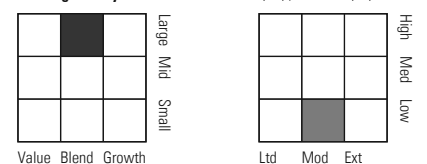


Portfolio Analysis as of 02-28-11

Composition as of 02-28-11



Morningstar Style Box™ as of 02-28-11 (EQ) ; 02-28-11 (F-I)



Top 10 Holdings as of 02-28-11

	% Assets
Hartford Inflation Plus Y	11.97
Hartford Total Return Bond Y	11.27
Hartford Corporate Opportunities Y	7.74
Hartford Value Y	7.13
Hartford Short Duration Y	6.75
Hartford Dividend & Growth Y	5.98
Hartford Mid Cap Value Y	5.08
Vanguard MSCI Emerging Markets ETF	3.77
Hartford Floating Rate Y	3.65
Hartford Intl Opportunities Y	3.42
Total Number of Holdings	31
Annual Turnover Ratio %	49
Total Fund Assets (\$mil)	39.63

Morningstar Sectors as of 02-28-11

	% Fund	S&P 500 %
Cyclical	36.09	28.50
Basic Materials	6.96	2.96
Consumer Cyclical	11.05	9.25
Financial Services	14.08	14.67
Real Estate	4.00	1.62
Sensitive	44.24	46.85
Communication Services	3.48	4.25
Energy	10.93	13.01
Industrials	15.92	12.93
Technology	13.91	16.66
Defensive	19.67	24.65
Consumer Defensive	6.37	10.73
Healthcare	9.96	10.79
Utilities	3.34	3.13

Hartford Target Retirement 2020 R3 HTWRX

Benchmark

Morningstar Lifetime Moderate 2020

Overall Morningstar Rating™

★★★

Out of 165 Target Date 2016-2020 funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Morningstar Return

Above Average

Morningstar Risk

Above Average

Investment Strategy

The investment seeks to maximize total return and secondarily, capital preservation.

The fund seeks its goal by investing in a diversified combination of other Hartford Mutual Funds -the Underlying Funds- as well as certain exchange-traded funds ("ETFs"). As of March 1, 2011, it achieves approximately 67% of assets in equity securities and equity funds and approximately 33% of assets in fixed income securities and fixed income funds, although these percentages may vary from time to time. The allocation to fixed income securities and fixed income funds will increase as the fund approaches its target year of 2020.

Fees and Expenses

Prospectus Net Expense Ratio	1.20%
Prospectus Gross Expense Ratio	1.71%
Maximum Sales Charge	—
12b-1 Fee	0.50%
Redemption Fee/Term	—

Waiver Data	Type	Exp. Date	%
ExpenseRatio	Contractual	02-29-12	0.51

Operations and Management

Initial Class Inception Date	09-30-05
Fund Inception Date	12-21-06
Portfolio Manager(s)	Hugh T. M. Whelan, CFA Edward C. Caputo, CFA
Management Company	Hartford Inv Financial Svcs, LLC
Telephone	888-843-7824
Web Site	www.hartfordinvestor.com

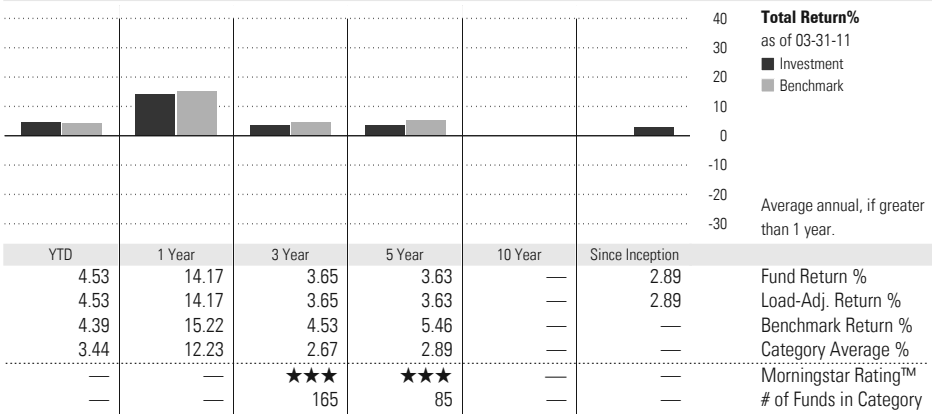
Benchmark Description: Morningstar Lifetime Moderate 2020

The Morningstar Lifetime Moderate 2020 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about ten years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Category Description: Target Date 2016-2020

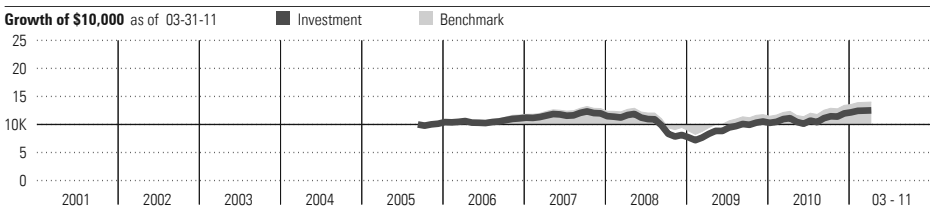
Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2016-2020) for retirement or another goal. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Over time, management adjusts the allocation among asset classes to more conservative mixes as the target date approaches.

Performance



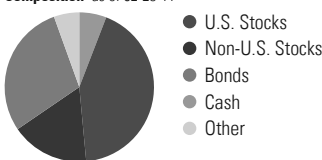
Quarter End Returns	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	4.53	14.17	3.65	3.63	—	2.89
Standardized Return %	4.53	14.17	3.65	3.63	—	2.89

Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein.

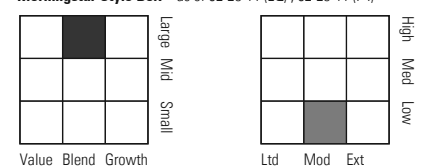


Portfolio Analysis

Composition



Morningstar Style Box™



Top 10 Holdings

Top 10 Holdings	% Assets
Hartford Total Return Bond Y	9.52
Hartford Dividend & Growth Y	8.73
Hartford Midcap Y	7.34
Hartford Value Y	7.33
Hartford Inflation Plus Y	7.29
Hartford Short Duration Y	7.00
Hartford Capital Appreciation Y	4.47
Hartford Global Research Y	4.32
Hartford Corporate Opportunities Y	4.23
Hartford Intl Small Company Y	4.09
Total Number of Holdings	33
Annual Turnover Ratio %	28
Total Fund Assets (\$mil)	121.97

Morningstar Sectors

Morningstar Sectors	% Fund	S&P 500 %
Cyclical	33.98	28.50
Basic Materials	6.48	2.96
Consumer Cyclical	11.93	9.25
Financial Services	12.67	14.67
Real Estate	2.90	1.62
Sensitive	45.39	46.85
Communication Services	3.10	4.25
Energy	10.53	13.01
Industrials	16.66	12.93
Technology	15.10	16.66
Defensive	20.63	24.65
Consumer Defensive	6.19	10.73
Healthcare	11.40	10.79
Utilities	3.04	3.13

Hartford Target Retirement 2030 R3 HTHRX

Benchmark

Morningstar Lifetime Moderate 2030

Overall Morningstar Rating™

★★★★

Out of 162 Target Date 2026-2030 funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Morningstar Return

Above Average

Morningstar Risk

Average

Investment Strategy

The investment seeks to maximize total return and secondarily, capital preservation.

The fund seeks its goal by investing in a diversified combination of other Hartford Mutual Funds -the Underlying Funds- as well as certain exchange-traded funds ("ETFs"). As of March 1, 2010, it achieves approximately 79% of assets in equity securities and equity funds and 21% of assets in fixed income securities and fixed income funds, although these percentages may vary from time to time. The allocation to fixed income securities and fixed income funds will increase as the fund approaches its target year of 2030.

Fees and Expenses as of 03-01-11

Prospectus Net Expense Ratio	1.20%
Prospectus Gross Expense Ratio	1.72%
Maximum Sales Charge	—
12b-1 Fee	0.50%
Redemption Fee/Term	—

Waiver Data

Type	Exp. Date	%	
ExpenseRatio	Contractual	02-29-12	0.52

Operations and Management

Initial Class Inception Date	09-30-05
Fund Inception Date	12-21-06
Portfolio Manager(s)	Hugh T. M. Whelan, CFA Edward C. Caputo, CFA
Management Company	Hartford Inv Financial Srvc, LLC
Telephone	888-843-7824
Web Site	www.hartfordinvestor.com

Benchmark Description: Morningstar Lifetime Moderate 2030

The Morningstar Lifetime Moderate 2030 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 20 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Category Description: Target Date 2026-2030

Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2026-2030) for retirement or another goal. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Over time, management adjusts the allocation among asset classes to more conservative mixes as the target date approaches.

Performance

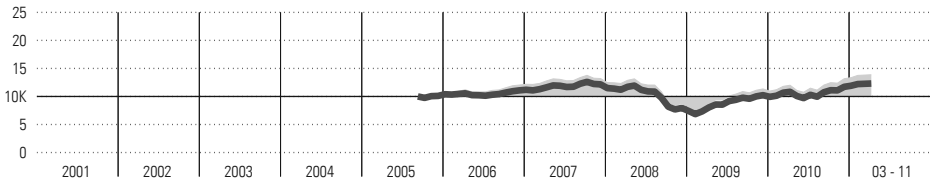


Quarter End Returns as of 03-31-11

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	5.04	15.29	3.19	3.33	—	2.60
Standardized Return %	5.04	15.29	3.19	3.33	—	2.60

Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein.

Growth of \$10,000 as of 03-31-11

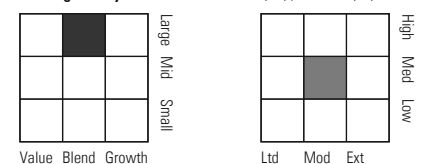


Portfolio Analysis as of 02-28-11

Composition as of 02-28-11



Morningstar Style Box™ as of 02-28-11 (EQ) ; 12-31-10 (F-I)



Top 10 Holdings as of 02-28-11

	% Assets
Hartford Value Y	11.89
Hartford Total Return Bond Y	8.59
Hartford Dividend & Growth Y	7.73
Hartford Short Duration Y	7.26
Hartford Capital Appreciation Y	5.84
Hartford Small Cap Growth Y	5.05
Hartford Inflation Plus Y	4.65
Hartford Equity Income Y	4.45
Hartford Mid Cap Value Y	4.18
Hartford Midcap Y	4.06

Total Number of Holdings	27
Annual Turnover Ratio %	23
Total Fund Assets (\$mil)	122.23

Morningstar Sectors as of 02-28-11

	% Fund	S&P 500 %
Cyclical	34.13	28.50
Basic Materials	6.44	2.96
Consumer Cyclical	11.63	9.25
Financial Services	12.73	14.67
Real Estate	3.33	1.62
Sensitive	45.33	46.85
Communication Services	3.13	4.25
Energy	10.73	13.01
Industrials	16.02	12.93
Technology	15.45	16.66
Defensive	20.56	24.65
Consumer Defensive	6.45	10.73
Healthcare	11.19	10.79
Utilities	2.92	3.13

Hartford Target Retirement 2040 R3 HTMRX

Benchmark

Morningstar Lifetime Moderate 2040

Overall Morningstar Rating™

Morningstar Return

Morningstar Risk

Investment Strategy from investment's prospectus

The investment seeks to maximize total return and secondarily, capital preservation.

The fund seeks its goal by investing in a diversified combination of other Hartford Mutual Funds -the Underlying Funds- as well as certain exchange-traded funds ("ETFs"). As of March 1, 2011, it achieves approximately 89% of assets in equity securities and equity funds and approximately 10% of assets in fixed income securities and fixed income funds, although these percentages may vary from time to time. The allocation to fixed income securities and fixed income funds will increase as the fund approaches its target year of 2040.

Fees and Expenses as of 03-01-11

Prospectus Net Expense Ratio	1.20%
Prospectus Gross Expense Ratio	2.24%
Maximum Sales Charge	—
12b-1 Fee	0.50%
Redemption Fee/Term	—

Waiver Data	Type	Exp. Date	%
ExpenseRatio	Contractual	02-29-12	1.04

Operations and Management

Fund Inception Date	11-03-08
Portfolio Manager(s)	Hugh T. M. Whelan, CFA Edward C. Caputo, CFA
Management Company	Hartford Inv Financial Svc, LLC
Telephone	888-843-7824
Web Site	www.hartfordinvestor.com

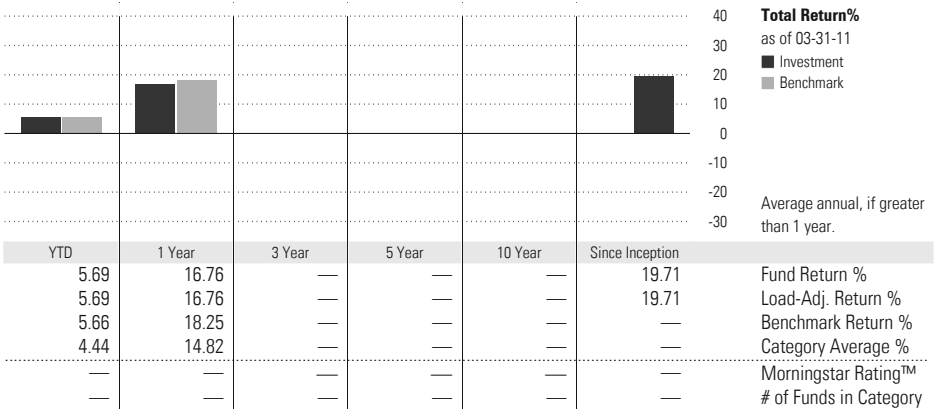
Benchmark Description: Morningstar Lifetime Moderate 2040

The Morningstar Lifetime Moderate 2040 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 30 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Category Description: Target Date 2036-2040

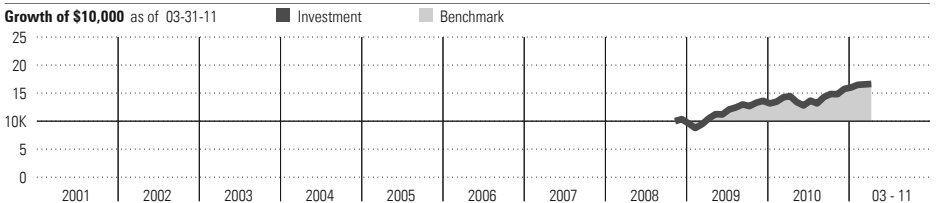
Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2036-2040) for retirement or another goal. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Over time, management adjusts the allocation among asset classes to more conservative mixes as the target date approaches.

Performance

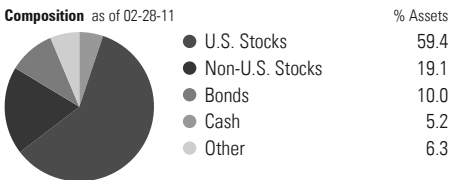


Quarter End Returns as of 03-31-11	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	5.69	16.76	—	—	—	19.71
Standardized Return %	5.69	16.76	—	—	—	19.71

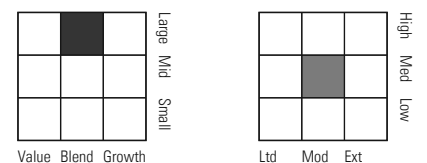
Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein.



Portfolio Analysis as of 02-28-11



Morningstar Style Box™ as of 02-28-11 (EQ) ; 12-31-10 (F-I)



Top 10 Holdings as of 02-28-11	% Assets
Hartford Value Y	13.63
Hartford Mid Cap Value Y	9.21
Hartford Global Research Y	8.53
Hartford Midcap Y	7.07
Hartford Equity Income Y	6.43
Hartford Small/Mid Cap Equity Y	5.78
Hartford Inflation Plus Y	5.63
Hartford Total Return Bond Y	5.34
Hartford Small Cap Growth Y	5.20
Hartford Dividend & Growth Y	5.14
Total Number of Holdings	27
Annual Turnover Ratio %	24
Total Fund Assets (\$mil)	32.48

Morningstar Sectors as of 02-28-11	% Fund	S&P 500 %
Cyclical	35.68	28.50
Basic Materials	6.73	2.96
Consumer Cyclical	11.33	9.25
Financial Services	13.95	14.67
Real Estate	3.67	1.62
Sensitive	43.54	46.85
Communication Services	3.15	4.25
Energy	10.31	13.01
Industrials	16.09	12.93
Technology	13.99	16.66
Defensive	20.77	24.65
Consumer Defensive	6.44	10.73
Healthcare	10.98	10.79
Utilities	3.35	3.13

Hartford Target Retirement 2050 R3 HTPRX

Benchmark

Morningstar Lifetime Moderate 2050

Overall Morningstar Rating™

Morningstar Return

Morningstar Risk

Investment Strategy from investment's prospectus

The investment seeks to maximize total return and secondarily, capital preservation.

The fund seeks its goal by investing in a diversified combination of other Hartford Mutual Funds -the Underlying Funds- as well as certain exchange-traded funds ("ETFs"). As of March 1, 2011, it achieves approximately 95% of assets in equity securities and equity funds and approximately 5% of assets in fixed income securities and fixed income funds, although these percentages may vary from time to time. The allocation to fixed income securities and fixed income funds will increase as the fund approaches its target year of 2050.

Fees and Expenses as of 03-01-11

Prospectus Net Expense Ratio	1.25%
Prospectus Gross Expense Ratio	2.57%
Maximum Sales Charge	—
12b-1 Fee	0.50%
Redemption Fee/Term	—

Waiver Data	Type	Exp. Date	%
ExpenseRatio	Contractual	02-29-12	1.32

Operations and Management

Fund Inception Date	11-03-08
Portfolio Manager(s)	Hugh T. M. Whelan, CFA Edward C. Caputo, CFA
Management Company	Hartford Inv Financial Svc, LLC
Telephone	888-843-7824
Web Site	www.hartfordinvestor.com

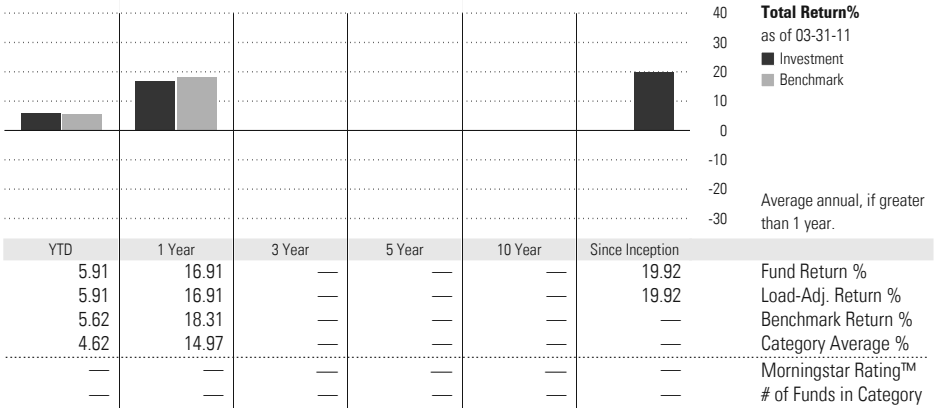
Benchmark Description: Morningstar Lifetime Moderate 2050

The Morningstar Lifetime Moderate 2050 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 40 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility

Category Description: Target Date 2050+

Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2050 and beyond) for retirement or another goal. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Over time, management adjusts the allocation among asset classes to more conservative mixes as the target date approaches.

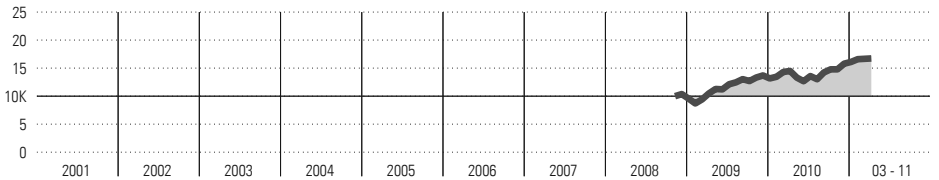
Performance



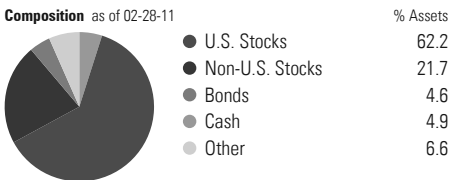
Quarter End Returns as of 03-31-11	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	5.91	16.91	—	—	—	19.92
Standardized Return %	5.91	16.91	—	—	—	19.92

Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein.

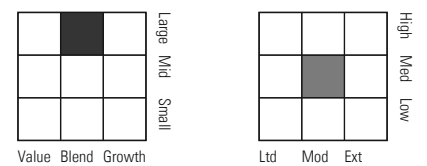
Growth of \$10,000 as of 03-31-11



Portfolio Analysis as of 02-28-11



Morningstar Style Box™ as of 02-28-11 (EQ) ; 12-31-10 (F-I)



Top 10 Holdings as of 02-28-11	% Assets
Hartford Value Y	17.30
Hartford Mid Cap Value Y	10.20
Hartford Small/Mid Cap Equity Y	8.77
Hartford Capital Appreciation Y	8.11
Hartford Equity Income Y	7.05
Hartford Global Research Y	5.92
Hartford Small Cap Growth Y	4.39
Hartford Intl Small Company Y	4.12
Hartford Midcap Y	3.91
Hartford Small Company Y	3.64
Total Number of Holdings	25
Annual Turnover Ratio %	19
Total Fund Assets (\$mil)	14.89

Morningstar Sectors as of 02-28-11	% Fund	S&P 500 %
Cyclical	36.00	28.50
Basic Materials	6.72	2.96
Consumer Cyclical	11.93	9.25
Financial Services	13.89	14.67
Real Estate	3.46	1.62
Sensitive	43.80	46.85
Communication Services	2.98	4.25
Energy	10.20	13.01
Industrials	16.39	12.93
Technology	14.23	16.66
Defensive	20.18	24.65
Consumer Defensive	6.45	10.73
Healthcare	10.55	10.79
Utilities	3.18	3.13

Lord Abbett Developing Growth R2 LADQX

Benchmark

Russell 2000 Growth TR USD

Overall Morningstar Rating™

★★★★

Out of 685 Small Growth funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Morningstar Return

High

Morningstar Risk

Above Average

Investment Strategy

The investment seeks long-term growth of capital.

The fund primarily invests in the common stocks of companies with above-average, long-term growth potential. It normally invests at least 65% of assets in equity securities of small companies, which are defined as companies having market capitalization at the time of purchase that falls within the market capitalization range of companies in the Russell 2000 Index. The Fund may invest up to 10% of its net assets in foreign securities that are primarily traded outside the United States.

Fees and Expenses

as of 01-31-11	
Prospectus Net Expense Ratio	1.39%
Prospectus Gross Expense Ratio	1.39%
Maximum Sales Charge	—
12b-1 Fee	0.60%
Redemption Fee/Term	—

Waiver Data	Type	Exp. Date	%
—	—	—	—

Operations and Management

Initial Class Inception Date	10-10-73
Fund Inception Date	09-28-07
Portfolio Manager(s)	F. Thomas O'Halloran, CFA Arthur K. Weise
Management Company	Lord, Abbett & Co LLC
Telephone	888-522-2388
Web Site	www.lordabbett.com

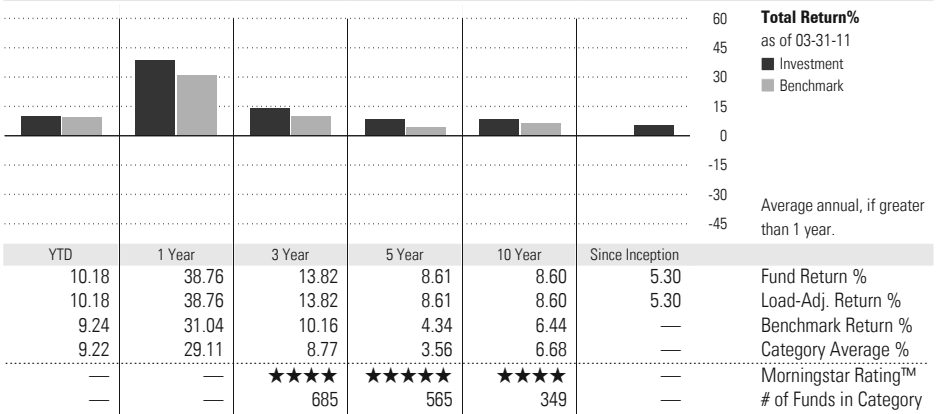
Benchmark Description: Russell 2000 Growth TR USD

Russell 2000 Growth Index: Market-weighted total return index that measures the performance of companies within the Russell 2000 Index having higher price-to-book ratios and higher forecasted growth values. The Russell 2000 Index includes the 2000 firms from the Russell 3000 Index with the smallest market capitalizations. The Russell 3000 Index represents 98% of the investable US equity market.

Category Description: Small Growth

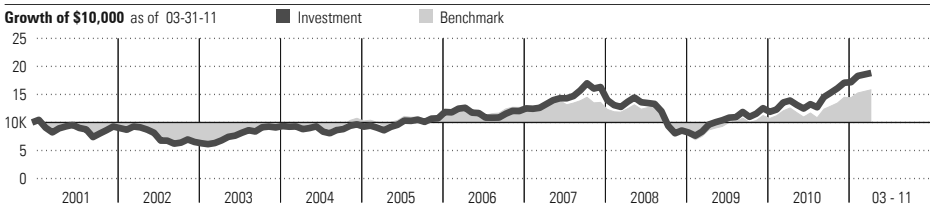
Small-growth funds focus on faster-growing companies whose shares are at the lower end of the market-capitalization range. These funds tend to favor companies in up-and-coming industries or young firms in their early growth stages. As a result, the category tends to move in sync with the market for initial public offerings. Many of these funds invest in the technology, health-care, and services sectors. Because these businesses are fast-growing and often richly valued, their stocks tend to be volatile.

Performance



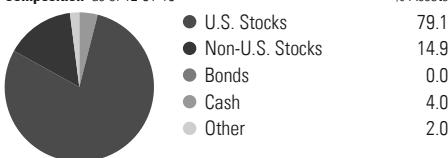
Quarter End Returns	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	10.18	38.76	13.82	8.61	8.60	5.30
Standardized Return %	10.18	38.76	13.82	8.61	8.60	5.30

Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein.

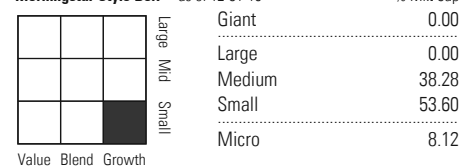


Portfolio Analysis

Composition



Morningstar Style Box™



Top 10 Holdings

Company	% Assets
Financial Engines, Inc.	1.78
Lululemon Athletica, Inc.	1.66
Carbo Ceramics, Inc.	1.51
NxStage Medical, Inc.	1.51
Synchronoss Technologies, Inc.	1.48
Middleby Corporation	1.41
HiSoft Technology International Ltd. ADR	1.40
IPG Photonics Corporation	1.37
Salix Pharmaceuticals, Ltd.	1.37
Chart Industries, Inc.	1.34

Total Number of Stock Holdings	116
Total Number of Bond Holdings	0
Annual Turnover Ratio %	92
Total Fund Assets (\$mil)	2,182.67

Morningstar Sectors

Sector	% Fund	S&P 500 %
Cyclical	25.88	28.50
Basic Materials	2.57	2.96
Consumer Cyclical	15.63	9.25
Financial Services	7.09	14.67
Real Estate	0.59	1.62
Sensitive	56.47	46.85
Communication Services	0.00	4.25
Energy	4.83	13.01
Industrials	20.11	12.93
Technology	31.53	16.66
Defensive	17.64	24.65
Consumer Defensive	1.88	10.73
Healthcare	15.76	10.79
Utilities	0.00	3.13

MFS Aggressive Growth Allocation R2 MAWAX

Benchmark

Russell 1000 Growth TR USD

Overall Morningstar Rating™

★★★

Out of 1505 Large Growth funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Morningstar Return

Average

Morningstar Risk

Average

Investment Strategy from investment's prospectus

The investment seeks a high level of total return consistent with an aggressive level of risk.

The fund seeks provide diversification among different asset classes by investing the majority of its assets in other MFS mutual funds, referred to as underlying funds. It invests 60% of assets in U.S. stock funds, 30% in international stock funds and 10% in specialty funds. The fund does not invest in bond funds.

Fees and Expenses as of 09-28-10

Prospectus Net Expense Ratio	1.55%
Prospectus Gross Expense Ratio	1.55%
Maximum Sales Charge	—
12b-1 Fee	0.50%
Redemption Fee/Term	—

Waiver Data	Type	Exp. Date	%
—	—	—	—

Operations and Management

Fund Inception Date	10-31-03
Portfolio Manager(s)	Joseph C. Flaherty Jr.
Management Company	Massachusetts Financial Services Co
Telephone	800-225-2606
Web Site	www.mfs.com

Benchmark Description: Russell 1000 Growth TR USD

The Russell 1000 Growth Index measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values. The Russell 1000 Index measures the performance of the 1,000 largest U.S. companies based on total market capitalization, which represent approximately 98% of the investable U.S. equity market.

Category Description: Large Growth

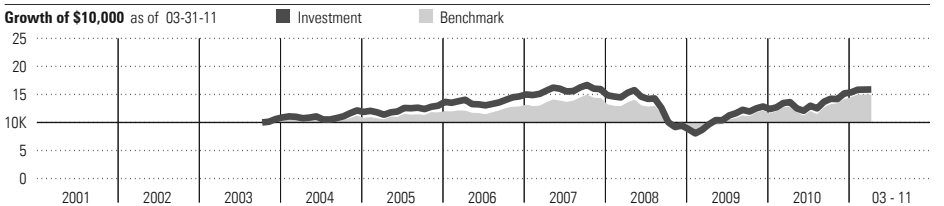
Large-growth funds invest in big companies that are projected to grow faster than other large-cap stocks. Most of these funds focus on companies in rapidly expanding industries.

Performance

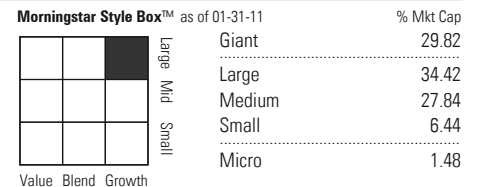
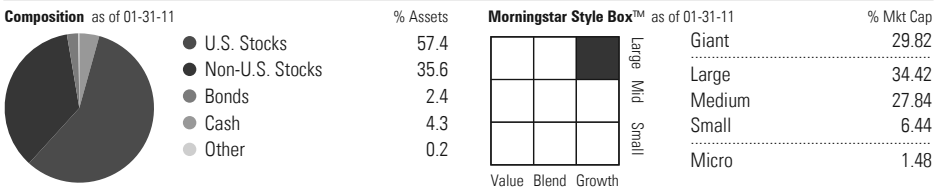


Quarter End Returns as of 03-31-11	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	4.64	18.08	3.16	2.87	—	6.44
Standardized Return %	4.64	18.08	3.16	2.87	—	6.44

Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein.



Portfolio Analysis as of 01-31-11



Top 10 Holdings as of 01-31-11	% Assets
MFS Value I	13.04
MFS Core Growth I	12.97
MFS Mid Cap Value I	10.03
MFS Mid-Cap Growth I	9.96
MFS Research I	8.99
MFS Research International I	8.01
MFS International Value I	7.99
MFS International Growth I	7.95
MFS Commodity Strategy I	5.12
MFS Global Real Estate I	5.00
Total Number of Holdings	14
Annual Turnover Ratio %	10
Total Fund Assets (\$mil)	1,162.02

Morningstar Sectors as of 01-31-11	% Fund	S&P 500 %
Cyclical	37.37	28.50
Basic Materials	5.44	2.96
Consumer Cyclical	10.54	9.25
Financial Services	14.91	14.67
Real Estate	6.48	1.62
Sensitive	42.34	46.85
Communication Services	4.04	4.25
Energy	8.99	13.01
Industrials	14.80	12.93
Technology	14.51	16.66
Defensive	20.29	24.65
Consumer Defensive	9.16	10.73
Healthcare	9.13	10.79
Utilities	2.00	3.13

MFS Bond R2 MBRRX

Benchmark

BarCap US Govt/Credit 5-10 Yr TR USD

Overall Morningstar Rating™

★★★★

Out of 1021 Intermediate-Term Bond funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Morningstar Return

Above Average

Morningstar Risk

High

Investment Strategy

The investment seeks total return with an emphasis on current income; capital appreciation is secondary.

The fund normally invests at least 80% of the fund's net assets in debt instruments. It invests the majority of the assets in corporate debt instruments, but may also invest in other types of debt instruments, including investment grade debt instruments and lower quality debt instruments. The fund also invests in foreign securities, including emerging market securities.

Fees and Expenses

as of 10-31-10	
Prospectus Net Expense Ratio	1.12%
Prospectus Gross Expense Ratio	1.12%
Maximum Sales Charge	—
12b-1 Fee	0.50%
Redemption Fee/Term	—

Waiver Data	Type	Exp. Date	%
—	—	—	—

Operations and Management

Initial Class Inception Date	05-08-74
Fund Inception Date	10-31-03
Portfolio Manager(s)	Richard O. Hawkins, CFA Robert D. Persons, CFA
Management Company	Massachusetts Financial Services Co
Telephone	800-225-2606
Web Site	www.mfs.com

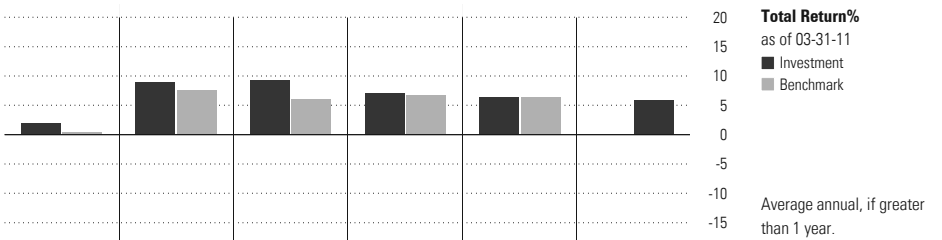
Benchmark Description: BarCap US Govt/Credit 5-10 Yr TR USD

BarCap US Govt/Credit 5-10 Yr TR USD: Represents a combination of the Government and Corporate Bond indices for bonds with maturities between five and 10 years. The returns we publish for the index are total returns, which include reinvestment of dividends.

Category Description: Intermediate-Term Bond

Intermediate-term bond funds have average durations that are greater than 3.5 years and less than six years. Most of the funds rotate among a variety of sectors in the bond market, based upon which appear to offer better values. Whatever types of bonds they hold, these funds are less sensitive to interest rates, and therefore less volatile, than funds that have longer durations.

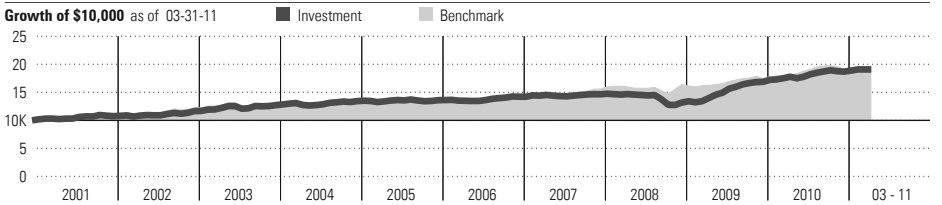
Performance



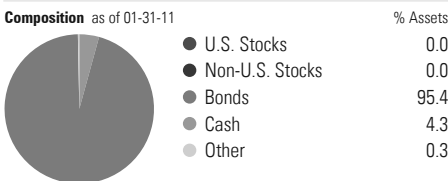
	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	2.00	9.01	9.35	7.14	6.34	5.88
Standardized Return %	2.00	9.01	9.35	7.14	6.34	5.88
Morningstar Rating™	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
# of Funds in Category	1021	873	873	563	563	563

Quarter End Returns as of 03-31-11	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	2.00	9.01	9.35	7.14	6.34	5.88
Standardized Return %	2.00	9.01	9.35	7.14	6.34	5.88

Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein.



Portfolio Analysis as of 01-31-11



Morningstar Style Box™ as of 01-31-11



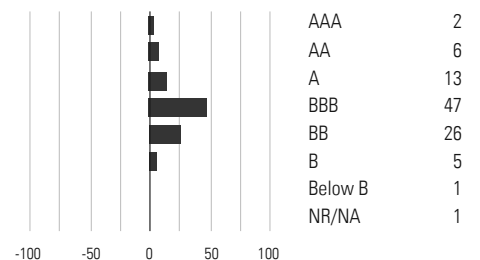
Top 10 Holdings as of 01-31-11

Holder	% Assets
Lyondell Chem 11% 05-01-18	1.12
B E Aerospace 8.5% 07-01-18	1.05
Dow Chem 8.55% 05-15-19	1.01
Crown Americas Llc/Cap Corp li 7.625% 05-15-17	0.96
Case New Holland 144A 7.875% 12-01-17	0.93
Lorillard Tob 8.125% 06-23-19	0.92
Mohawk Inds 6.875% 01-15-16	0.92
Southwestern Engy 7.5% 02-01-18	0.90
Directv Hldgs Llc / Directv 7.625% 05-15-16	0.88
Tyson Foods 6.6% 04-01-16	0.87
Total Number of Stock Holdings	0
Total Number of Bond Holdings	271
Annual Turnover Ratio %	91
Total Fund Assets (\$mil)	1,367.84

Morningstar Sectors as of 01-31-11

Sector	% Fund	% Category
U.S. Credit	75.80	38.31
Non-U.S. Credit	19.16	9.69
Mortgage	5.04	31.70
U.S. Government	0.00	20.29

Credit Analysis as of 01-31-11



MFS Conservative Allocation R2 MCARX

Benchmark

Morningstar Moderately Cons Target Risk

Overall Morningstar Rating™

★★★★

Out of 592 Conservative Allocation funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Morningstar Return

Above Average

Morningstar Risk

Average

Investment Strategy

The investment seeks a high level of total return consistent with a conservative level of risk.

The fund seeks to provide diversification among different asset classes by investing the majority of its assets in other MFS mutual funds, referred to as underlying funds. It invests 28% of assets in U.S. stock funds, 8% in international stock funds, 60% in bond funds, and 4% in specialty funds.

Fees and Expenses as of 09-28-10

Prospectus Net Expense Ratio	1.32%
Prospectus Gross Expense Ratio	1.32%
Maximum Sales Charge	—
12b-1 Fee	0.50%
Redemption Fee/Term	—

Waiver Data	Type	Exp. Date	%
—	—	—	—

Operations and Management

Fund Inception Date	10-31-03
Portfolio Manager(s)	Joseph C. Flaherty Jr.
Management Company	Massachusetts Financial Services Co
Telephone	800-225-2606
Web Site	www.mfs.com

Benchmark Description: Morningstar Moderately Cons Target Risk

The Morningstar Moderately Conservative Target Risk Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in a static allocation appropriate for U.S. investors who seek a slightly below-average exposure to equity market risk and returns.

Category Description: Conservative Allocation

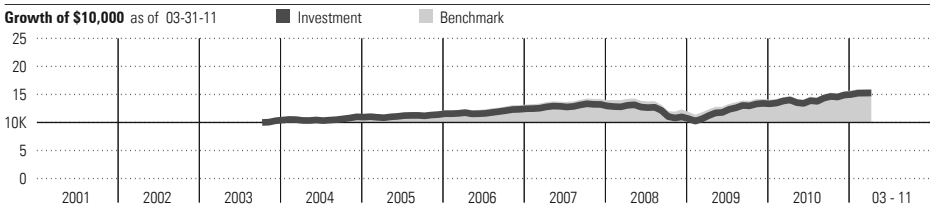
Conservative-allocation funds seek to provide both capital appreciation and income by investing in three major areas: stocks, bonds, and cash. These funds tend to hold smaller positions in stocks than moderate-allocation funds. These funds typically have 20% to 50% of assets in equities and 50% to 80% of assets in fixed income and cash.

Performance



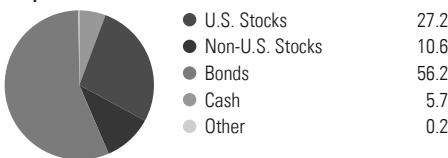
Quarter End Returns as of 03-31-11	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	2.53	10.33	6.06	5.59	—	5.86
Standardized Return %	2.53	10.33	6.06	5.59	—	5.86

Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein.

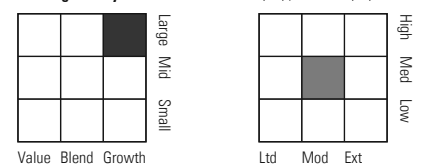


Portfolio Analysis as of 01-31-11

Composition as of 01-31-11



Morningstar Style Box™ as of 01-31-11 (EQ) ; 01-31-11 (F-I)



Top 10 Holdings as of 01-31-11	% Assets
MFS Research Bond I	17.02
MFS Government Securities I	10.00
MFS Limited Maturity I	10.00
MFS Inflation Adjusted Bond I	9.99
MFS Value I	6.00
MFS Core Growth I	5.99
MFS Research I	5.99
MFS High Income I	5.04
MFS Global Bond I	5.00
MFS Mid Cap Value I	4.01

Total Number of Holdings	19
Annual Turnover Ratio %	5
Total Fund Assets (\$mil)	1,246.47

Morningstar Sectors as of 01-31-11	% Fund	S&P 500 %
Cyclical	34.73	28.50
Basic Materials	4.95	2.96
Consumer Cyclical	10.77	9.25
Financial Services	15.34	14.67
Real Estate	3.67	1.62
Sensitive	44.48	46.85
Communication Services	4.05	4.25
Energy	9.68	13.01
Industrials	15.26	12.93
Technology	15.49	16.66
Defensive	20.76	24.65
Consumer Defensive	9.08	10.73
Healthcare	9.43	10.79
Utilities	2.25	3.13

MFS Growth Allocation R2 MGALX

Benchmark

Morningstar Aggressive Target Risk

Overall Morningstar Rating™

★★★★

Out of 226 Aggressive Allocation funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Morningstar Return

Above Average

Morningstar Risk

Average

Investment Strategy

The investment seeks a high level of total return consistent with a greater than moderate level of risk.

The fund seeks to provide diversification among different asset classes by investing the majority of its assets in other MFS mutual funds, referred to as underlying funds. It invests 52% of assets in U.S. stock funds, 20% in international stock funds, 20% in bond funds, and 8% in specialty funds.

Fees and Expenses

Prospectus Net Expense Ratio	1.46%
Prospectus Gross Expense Ratio	1.46%
Maximum Sales Charge	—
12b-1 Fee	0.50%
Redemption Fee/Term	—

Waiver Data	Type	Exp. Date	%
—	—	—	—

Operations and Management

Fund Inception Date	10-31-03
Portfolio Manager(s)	Joseph C. Flaherty Jr.
Management Company	Massachusetts Financial Services Co
Telephone	800-225-2606
Web Site	www.mfs.com

Benchmark Description: Morningstar Aggressive Target Risk

The Morningstar Aggressive Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in a static allocation appropriate for U.S. investors who seek above-average exposure to equity market risk and returns.

Category Description: Aggressive Allocation

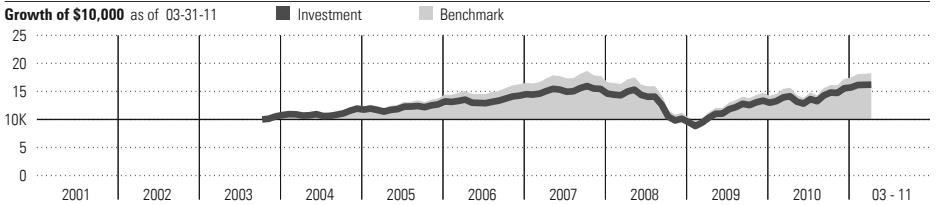
Aggressive-allocation portfolios seek to provide both capital appreciation and income by investing in three major areas: stocks, bonds, and cash. These portfolios tend to hold larger positions in stocks than moderate-allocation portfolios. These portfolios typically have 70% to 90% of assets in equities and the remainder in fixed income and cash.

Performance

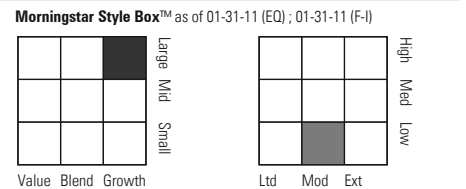
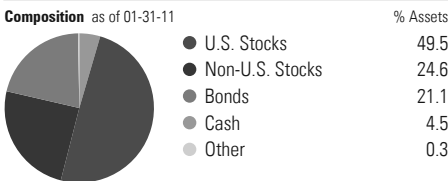


Quarter End Returns	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	4.17	16.31	4.23	4.03	—	6.73
Standardized Return %	4.17	16.31	4.23	4.03	—	6.73

Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein.



Portfolio Analysis



Top 10 Holdings	% Assets
MFS Value I	10.99
MFS Core Growth I	10.96
MFS Mid Cap Value I	9.02
MFS Mid-Cap Growth I	8.96
MFS Research I	7.97
MFS Research International I	7.03
MFS High Income I	5.05
MFS Inflation Adjusted Bond I	5.00
MFS International Value I	5.00
MFS International Growth I	4.97
Total Number of Holdings	20
Annual Turnover Ratio %	6
Total Fund Assets (\$mil)	2,736.78

Morningstar Sectors	% Fund	S&P 500 %
Cyclical	36.41	28.50
Basic Materials	5.27	2.96
Consumer Cyclical	10.87	9.25
Financial Services	15.07	14.67
Real Estate	5.20	1.62
Sensitive	43.31	46.85
Communication Services	4.00	4.25
Energy	9.29	13.01
Industrials	15.12	12.93
Technology	14.90	16.66
Defensive	20.27	24.65
Consumer Defensive	8.98	10.73
Healthcare	9.13	10.79
Utilities	2.16	3.13

MFS International Diversification R2 MDIKX

Benchmark

MSCI AC World Ex USA NR USD

Overall Morningstar Rating™

★★★★

Out of 728 Foreign Large Blend funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Morningstar Return

Above Average

Morningstar Risk

Below Average

Investment Strategy

from investment's prospectus

The investment seeks capital appreciation.

The fund provides diversification within the international asset class by investing the majority of assets in other MFS mutual funds, which are selected by the quantitative group of the fund's investment adviser based on underlying fund classifications, historical risk, performance, and other factors.

Fees and Expenses

as of 09-28-10

Prospectus Net Expense Ratio	1.64%
Prospectus Gross Expense Ratio	1.64%
Maximum Sales Charge	—
12b-1 Fee	0.50%
Redemption Fee/Term	—

Waiver Data	Type	Exp. Date	%
—	—	—	—

Operations and Management

Fund Inception Date	09-30-04
Portfolio Manager(s)	Thomas Melendez
Management Company	Massachusetts Financial Services Co
Telephone	800-225-2606
Web Site	www.mfs.com

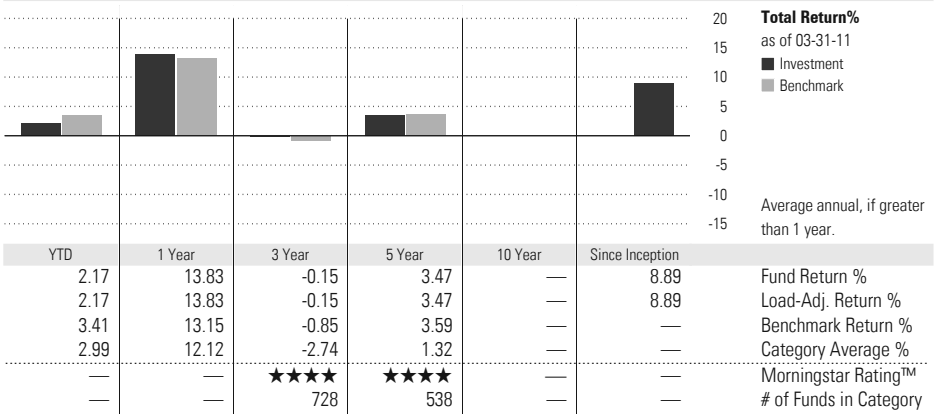
Benchmark Description: MSCI AC World Ex USA NR USD

A capitalization-weighted index of stocks from Argentina, Australia, Austria, Belgium, Brazil, Canada, Chile, Columbia, Denmark, Finland, France, Germany, Greece, Hong Kong, India, Indonesia, Ireland, Israel, Italy, Japan, Jordan, Korea, Luxembourg, Malaysia, Mexico, Netherlands, New Zealand, Norway, Pakistan, Peru, Philippines, Poland, Portugal, Singapore, South Africa, Spain, Sri Lanka, Sweden, Switzerland, Taiwan, Thailand, Turkey, United Kingdom, and Venezuela. The returns reported for this index are listed in US dollars. NDTR_D indexes provide an estimate of the total return that would be achieved by reinvesting one twelfth of the annual yield reported at every month end. It also takes into account actual dividends before withholding taxes, but excludes special tax credits declared by companies. In addition, NDTR_D indexes subtract withholding taxes retained at the source, for foreigners who do not benefit from a double taxation treaty

Category Description: Foreign Large Blend

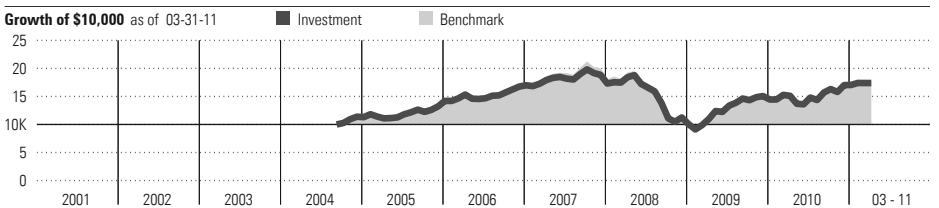
Foreign large-blend funds invest in a variety of big, international stocks. Most of these funds divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. They tend to invest the rest in emerging markets such as Hong Kong, Brazil, Mexico and Thailand. These funds typically will have less than 20% of assets invested in U.S. stocks.

Performance



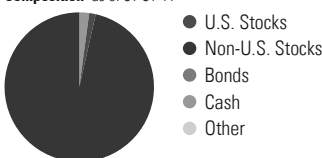
Quarter End Returns as of 03-31-11	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	2.17	13.83	-0.15	3.47	—	8.89
Standardized Return %	2.17	13.83	-0.15	3.47	—	8.89

Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein.

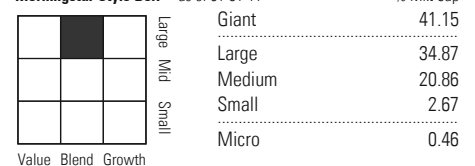


Portfolio Analysis as of 01-31-11

Composition as of 01-31-11



Morningstar Style Box™ as of 01-31-11



Top 10 Holdings as of 01-31-11

Asset	% Assets
MFS Research International I	30.20
MFS International Value I	25.09
MFS International Growth I	24.89
MFS International New Discovery I	9.92
MFS Emerging Markets Equity I	9.83

Total Number of Holdings	6
Annual Turnover Ratio %	1
Total Fund Assets (\$mil)	2,719.57

Morningstar World Regions as of 01-31-11

Region	% Fund	S&P 500%
Americas	8.95	99.90
North America	3.11	99.90
Latin America	5.84	0.00
Greater Europe	57.14	0.10
United Kingdom	17.36	0.00
Europe Developed	35.80	0.10
Europe Emerging	2.19	0.00
Africa/Middle East	1.79	0.00
Greater Asia	33.91	0.00
Japan	16.12	0.00
Australasia	3.08	0.00
Asia Developed	8.93	0.00
Asia Emerging	5.77	0.00

MFS Lifetime Retirement Income R2 MLLGX

Benchmark

Morningstar Lifetime Moderate Income

Overall Morningstar Rating™

★★★★★

Out of 118 Retirement Income funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Morningstar Return

High

Morningstar Risk

Below Average

Investment Strategy

The investment seeks total return through a combination of current income and capital appreciation.

The fund is designed to provide diversification among different asset classes by investing the majority of assets in other MFS mutual funds. Within the stock fund allocations, MFS seeks to diversify globally (by including domestic and international underlying funds), in terms of market capitalization (by including large, mid, and small capitalization underlying funds) and by style (by including both growth and value underlying funds). Within the bond fund allocation, MFS includes underlying funds with varying degrees of interest rate and credit exposure.

Fees and Expenses

as of 09-13-10	
Prospectus Net Expense Ratio	1.21%
Prospectus Gross Expense Ratio	1.68%
Maximum Sales Charge	—
12b-1 Fee	0.50%
Redemption Fee/Term	—

Waiver Data

Type	Exp. Date	%
Other Fee	Contractual 08-31-11	0.47

Operations and Management

Fund Inception Date	09-29-05
Portfolio Manager(s)	Joseph C. Flaherty Jr.
Management Company	Massachusetts Financial Services Co
Telephone	800-225-2606
Web Site	www.mfs.com

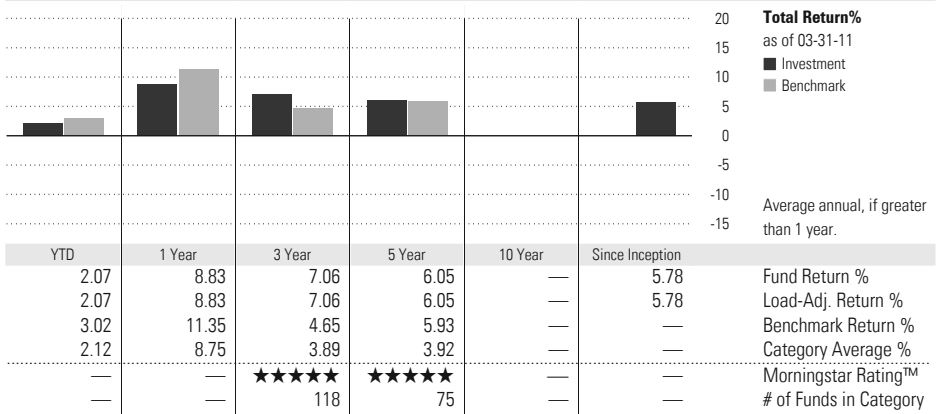
Benchmark Description: Morningstar Lifetime Moderate Income

The Morningstar Lifetime Moderate Income Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is at least ten years into retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Category Description: Retirement Income

Retirement income portfolios provide a mix of stocks, bonds and cash for those investors already in or entering retirement. These portfolios tend to be managed to more of a conservative asset allocation strategy. These portfolios aim to provide investors with steady income throughout retirement.

Performance

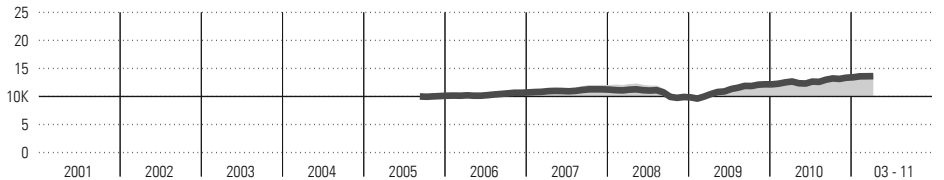


Quarter End Returns

as of 03-31-11	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	2.07	8.83	7.06	6.05	—	5.78
Standardized Return %	2.07	8.83	7.06	6.05	—	5.78

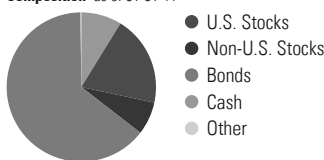
Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein.

Growth of \$10,000

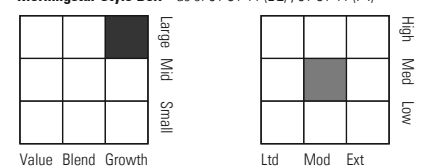


Portfolio Analysis

Composition



Morningstar Style Box™



Top 10 Holdings

as of 01-31-11	% Assets
MFS Research Bond I	21.60
MFS Limited Maturity I	19.64
MFS Government Securities I	9.82
MFS Inflation Adjusted Bond I	9.82
MFS Research I	7.86
MFS Global Bond I	4.91
MFS High Income I	2.95
MFS Mid-Cap Growth I	2.95
MFS Mid Cap Value I	2.95
MFS Research International I	2.95
Total Number of Holdings	20
Annual Turnover Ratio %	12
Total Fund Assets (\$mil)	98.33

Morningstar Sectors

as of 01-31-11	% Fund	S&P 500 %
Cyclical	35.75	28.50
Basic Materials	5.21	2.96
Consumer Cyclical	10.68	9.25
Financial Services	15.09	14.67
Real Estate	4.77	1.62
Sensitive	43.75	46.85
Communication Services	3.91	4.25
Energy	10.06	13.01
Industrials	14.27	12.93
Technology	15.51	16.66
Defensive	20.50	24.65
Consumer Defensive	8.70	10.73
Healthcare	9.33	10.79
Utilities	2.47	3.13

MFS Moderate Allocation R2 MARRX

Benchmark

Morningstar Moderately Aggr Target Risk

Overall Morningstar Rating™

★★★★

Out of 932 Moderate Allocation funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Morningstar Return

Above Average

Morningstar Risk

Average

Investment Strategy

The investment seeks a high level of total return consistent with a moderate level of risk.

The fund seeks to provide diversification among different asset classes by investing the majority of its assets in other MFS mutual funds, referred to as underlying funds. It invests 41% of assets in U.S. stock funds, 13% in international stock funds, 40% in bond funds, and 6% in specialty funds.

Fees and Expenses

as of 09-28-10	
Prospectus Net Expense Ratio	1.38%
Prospectus Gross Expense Ratio	1.38%
Maximum Sales Charge	—
12b-1 Fee	0.50%
Redemption Fee/Term	—

Waiver Data	Type	Exp. Date	%
—	—	—	—

Operations and Management

Fund Inception Date	10-31-03
Portfolio Manager(s)	Joseph C. Flaherty Jr.
Management Company	Massachusetts Financial Services Co
Telephone	800-225-2606
Web Site	www.mfs.com

Benchmark Description: Morningstar Moderately Aggr Target Risk

The Morningstar Moderately Aggressive Target Risk Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in a static allocation appropriate for U.S. investors who seek a slightly above-average exposure to equity market risk and returns

Category Description: Moderate Allocation

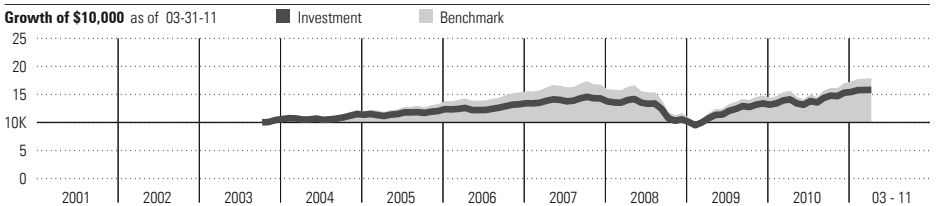
Moderate-allocation funds seek to provide both capital appreciation and income by investing in three major areas: stocks, bonds, and cash. These funds tend to hold larger positions in stocks than conservative-allocation funds. These funds typically have 50% to 70% of assets in equities and the remainder in fixed income and cash.

Performance



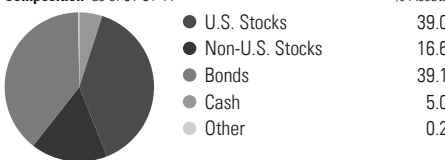
Quarter End Returns	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	3.35	13.64	5.37	4.95	—	6.38
Standardized Return %	3.35	13.64	5.37	4.95	—	6.38

Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein.

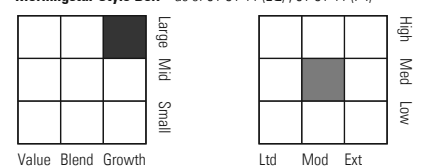


Portfolio Analysis

Composition



Morningstar Style Box™



Top 10 Holdings	% Assets
MFS Research Bond I	12.00
MFS Government Securities I	9.99
MFS Core Growth I	7.98
MFS Value I	7.98
MFS Research I	7.97
MFS Mid Cap Value I	7.01
MFS Mid-Cap Growth I	6.99
MFS Research International I	6.03
MFS High Income I	5.03
MFS Global Bond I	5.00

Total Number of Holdings	19
Annual Turnover Ratio %	7
Total Fund Assets (\$mil)	2,641.03

Morningstar Sectors	% Fund	S&P 500 %
Cyclical	35.97	28.50
Basic Materials	5.12	2.96
Consumer Cyclical	10.96	9.25
Financial Services	15.13	14.67
Real Estate	4.76	1.62
Sensitive	43.68	46.85
Communication Services	3.93	4.25
Energy	9.52	13.01
Industrials	15.19	12.93
Technology	15.04	16.66
Defensive	20.34	24.65
Consumer Defensive	8.86	10.73
Healthcare	9.18	10.79
Utilities	2.30	3.13

Oppenheimer Gold & Special Minerals N OGMNX

Benchmark

MSCI World/Metals&Mining USD

Overall Morningstar Rating™

★★★

Out of 74 Equity Precious Metals funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Morningstar Return

Above Average

Morningstar Risk

Above Average

Investment Strategy

from investment's prospectus

The investment seeks capital appreciation.

The fund invests at least 80% of net assets (plus any borrowings for investment purposes) in common stocks of companies that are involved in mining, processing or dealing in gold or other metals or minerals and may invest all of its assets in those securities. It invests at least 25% of its investments in mining securities and metal investments. The fund may invest in U.S. or foreign companies, including companies in developing or emerging markets. It is non-diversified.

Fees and Expenses as of 12-31-10

Prospectus Net Expense Ratio	1.49%
Prospectus Gross Expense Ratio	1.66%
Maximum Sales Charge	1.00%
12b-1 Fee	0.50%
Redemption Fee/Term	—

Waiver Data	Type	Exp. Date	%
ExpenseRatio	Voluntary	—	0.17

Operations and Management

Initial Class Inception Date	07-19-83
Fund Inception Date	03-01-01
Portfolio Manager(s)	Shanquan Li
Management Company	OppenheimerFunds, Inc.
Telephone	800-225-5677
Web Site	www.oppenheimerfunds.com

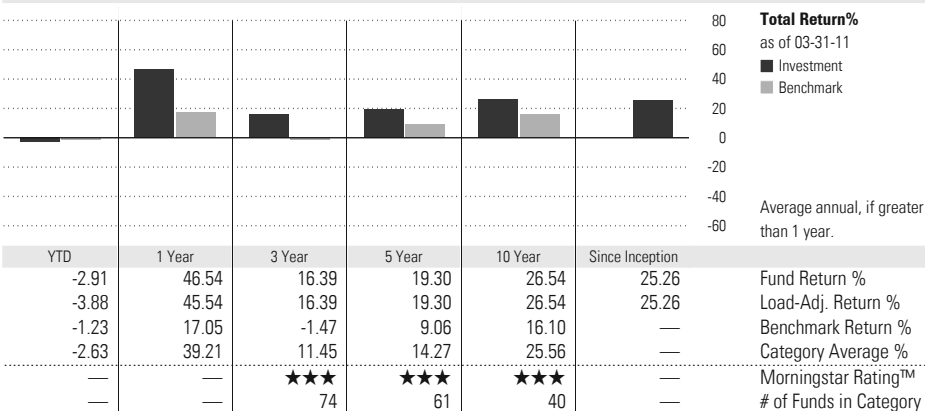
Benchmark Description: MSCI World/Metals&Mining USD

MSCI World Metals & Mining ID Index: is subset of the MSCI World index covering those securities whose primary operations are in industries related to metals and mining. The MSCI World Index is a free float-adjusted market capitalization index that is designed to measure global developed market equity performance. As of April 2002 the MSCI World Index consisted of the following 23 developed market country indices: Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Greece, Hong Kong, Ireland, Italy, Japan, Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland, the United Kingdom and the United States.

Category Description: Equity Precious Metals

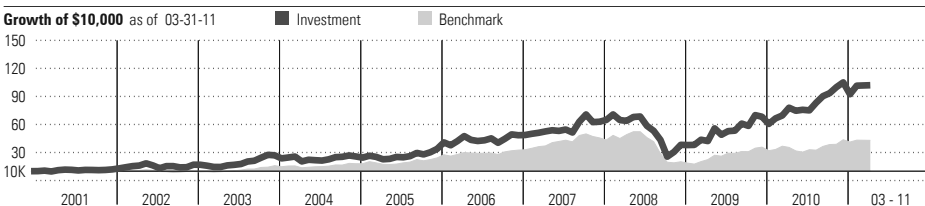
Specialty-precious metals funds focus on mining stocks, though some do own small amounts of gold bullion. Most funds concentrate on gold-mining stocks, but some have significant exposure to silver-, platinum-, and base-metal-mining stocks as well. Precious-metals companies are typically based in North America, Australia, or South Africa. As a result, these funds vary in their regional weightings. Whatever their geographic exposure, though, all of these funds are extremely risky.

Performance

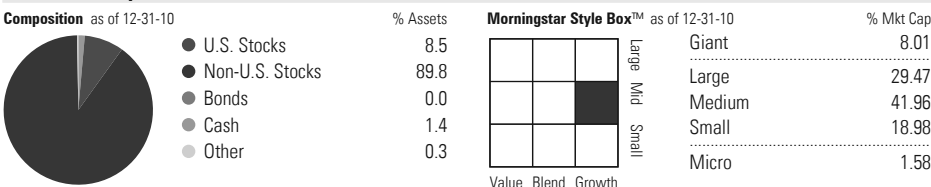


Quarter End Returns as of 03-31-11	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	-2.91	46.54	16.39	19.30	26.54	25.26
Standardized Return %	-3.88	45.54	16.39	19.30	26.54	25.26

Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein.



Portfolio Analysis as of 12-31-10



Top 10 Holdings as of 12-31-10

	% Assets
Kinross Gold Corporation	4.99
Goldcorp, Inc.	4.71
Agnico-Eagle Mines	3.64
Eldorado Gold Corp	3.28
Barrick Gold Corporation	3.19
Newcrest Mining Limited	3.11
Randgold Resources, Ltd. ADR	2.90
New Gold, Inc.	2.48
IAMGold Corporation	2.47
Impala Platinum Holdings	2.46
Total Number of Stock Holdings	125
Total Number of Bond Holdings	0
Annual Turnover Ratio %	16
Total Fund Assets (\$mil)	4,942.89

Morningstar World Regions as of 12-31-10

	% Fund	S&P 500%
Americas	84.06	99.90
North America	81.92	99.90
Latin America	2.14	0.00
Greater Europe	8.34	0.10
United Kingdom	0.03	0.00
Europe Developed	0.91	0.10
Europe Emerging	0.69	0.00
Africa/Middle East	6.71	0.00
Greater Asia	7.60	0.00
Japan	0.00	0.00
Australasia	6.55	0.00
Asia Developed	0.00	0.00
Asia Emerging	1.05	0.00

PIMCO Real Return R PRRRX

Benchmark

BarCap US Treasury US TIPS TR USD

Overall Morningstar Rating™

★★★★

Out of 152 Inflation-Protected Bond funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Morningstar Return

Above Average

Morningstar Risk

Above Average

Investment Strategy

from investment's prospectus

The investment seeks maximum real return.

The fund normally invests at least 80% of net assets in inflation-indexed bonds of varying maturities. It invests primarily in investment-grade securities, but may invest up to 10% of total assets in high-yield securities ("junk bonds"). The fund may invest in derivative instruments. It is non-diversified.

Fees and Expenses

as of 04-01-11	
Prospectus Net Expense Ratio	1.15%
Prospectus Gross Expense Ratio	1.18%
Maximum Sales Charge	—
12b-1 Fee	0.50%
Redemption Fee/Term	—

Waiver Data	Type	Exp. Date	%
—	—	—	—

Operations and Management

Initial Class Inception Date	01-29-97
Fund Inception Date	12-31-02
Portfolio Manager(s)	Mihir Worah
Management Company	Pacific Investment Management Co LLC
Telephone	800-426-0107
Web Site	www.pimco-funds.com

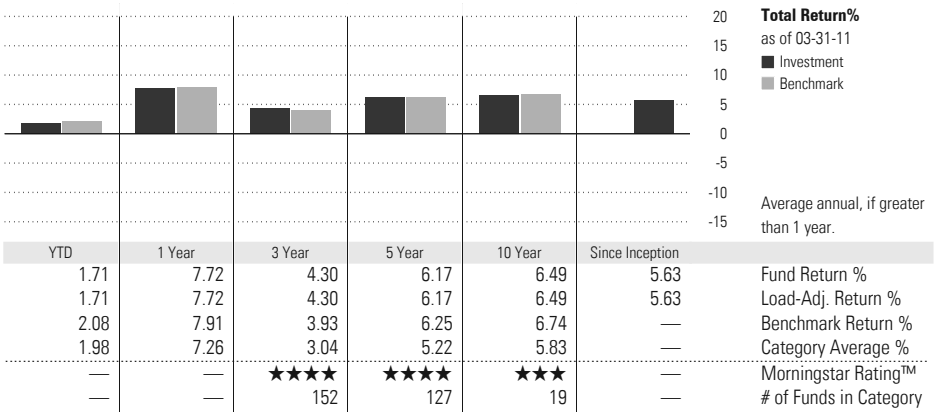
Benchmark Description: BarCap US Treasury US TIPS TR USD

BarCap US Treasury US TIPS TR USD: This index consists of Inflation-Protection securities issued by the U.S. Treasury. The holdings have at least one year to final maturity, are fixed rate, and are at least investment grade Baa3/BBB-.

Category Description: Inflation-Protected Bond

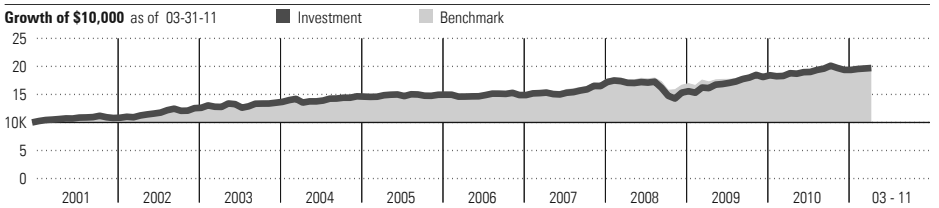
Inflation-protected bond portfolios primarily invest in fixed-income securities that increase coupon and/or principal payments at the rate of inflation. These bonds can be issued by any organization, but the U.S. Treasury is currently the largest issuer of these types of securities. Most of these portfolios buy bonds with intermediate- to long-term maturities.

Performance



Quarter End Returns	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	1.71	7.72	4.30	6.17	6.49	5.63
Standardized Return %	1.71	7.72	4.30	6.17	6.49	5.63

Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein.



Portfolio Analysis

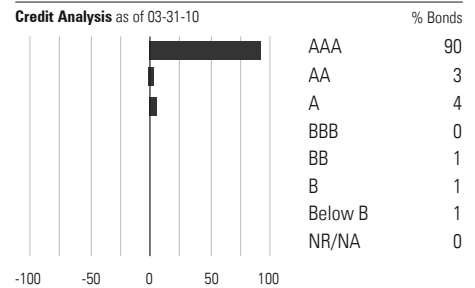
Composition	%Net
U.S. Stocks	0.0
Non-U.S. Stocks	0.2
Bonds	114.1
Cash	-18.1
Other	3.9
Total	100.0

Morningstar Style Box™

Avg Eff Duration	6.68
Avg Eff Maturity	9.52
Avg Wtd Coupon	3.22
Avg Wtd Price	—

Top 10 Holdings	% Assets
US Treasury Bond 04-15-28	8.10
US Treasury Bond 04-15-29	7.95
US Treasury Bond 2.375% 01-15-25	7.37
US Treasury Note 01-15-14	7.08
US Treasury Note 07-15-13	6.44
US Treasury Note 2.5% 07-15-16	5.65
US Treasury Note 2.625% 07-15-17	5.21
US Treasury Note 2% 01-15-16	4.59
US Treasury Bond 2% 01-15-26	4.00
US Treasury Note 07-15-15	3.91
Total Number of Stock Holdings	1
Total Number of Bond Holdings	656
Annual Turnover Ratio %	408
Total Fund Assets (\$mil)	19,045.05

Morningstar Sectors	% Fund	% Category
U.S. Credit	10.47	5.61
Non-U.S. Credit	5.28	2.42
Mortgage	3.88	4.93
U.S. Government	80.38	87.04



PIMCO Total Return R PTRRX

Benchmark

BarCap US Govt/Credit 5-10 Yr TR USD

Overall Morningstar Rating™

★★★★★

Out of 1021 Intermediate-Term Bond funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Morningstar Return

High

Morningstar Risk

Average

Investment Strategy from investment's prospectus

The investment seeks maximum total return.

The fund normally invests at least 65% of total assets in a diversified portfolio of Fixed-Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements. It invests primarily in investment-grade debt securities, but may invest up to 10% of total assets in high-yield securities ("junk bonds"). The fund may invest in derivative instruments, such as options, futures contracts or swap agreements, or in mortgage- or asset-backed securities.

Fees and Expenses as of 04-01-11

Prospectus Net Expense Ratio	1.15%
Prospectus Gross Expense Ratio	1.16%
Maximum Sales Charge	—
12b-1 Fee	0.50%
Redemption Fee/Term	—

Waiver Data	Type	Exp. Date	%
—	—	—	—

Operations and Management

Initial Class Inception Date	05-11-87
Fund Inception Date	12-31-02
Portfolio Manager(s)	William H. Gross, CFA
Management Company	Pacific Investment Management Co LLC
Telephone	800-426-0107
Web Site	www.pimco-funds.com

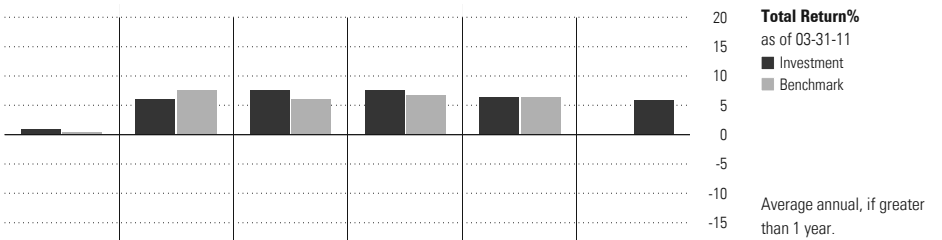
Benchmark Description: BarCap US Govt/Credit 5-10 Yr TR USD

BarCap US Govt/Credit 5-10 Yr TR USD: Represents a combination of the Government and Corporate Bond indices for bonds with maturities between five and 10 years. The returns we publish for the index are total returns, which include reinvestment of dividends.

Category Description: Intermediate-Term Bond

Intermediate-term bond funds have average durations that are greater than 3.5 years and less than six years. Most of the funds rotate among a variety of sectors in the bond market, based upon which appear to offer better values. Whatever types of bonds they hold, these funds are less sensitive to interest rates, and therefore less volatile, than funds that have longer durations.

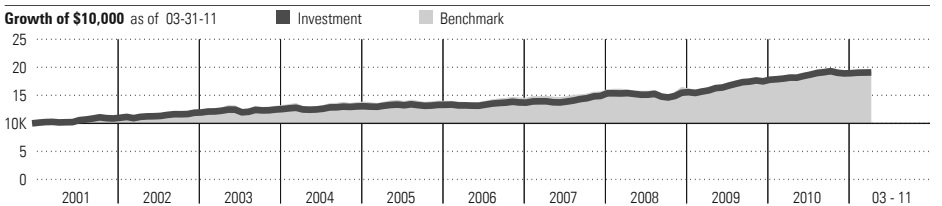
Performance



	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	0.94	6.13	7.57	7.65	6.40	5.90
Standardized Return %	0.94	6.13	7.57	7.65	6.40	5.90
Morningstar Rating™	—	—	★★★★★	★★★★★	★★★★★	—
# of Funds in Category	—	—	1021	873	563	—

Quarter End Returns as of 03-31-11	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	0.94	6.13	7.57	7.65	6.40	5.90
Standardized Return %	0.94	6.13	7.57	7.65	6.40	5.90

Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein.



Portfolio Analysis as of 12-31-10

Composition as of 12-31-10	% Net
U.S. Stocks	0.0
Non-U.S. Stocks	0.0
Bonds	121.3
Cash	-40.5
Other	19.2
Total	100.0

Morningstar Style Box™ as of 03-31-10

	Avg Eff Duration: 4.81 Avg Eff Maturity: 6.55 Avg Wtd Coupon: 4.86 Avg Wtd Price: —
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Top 10 Holdings as of 12-31-10

Top 10 Holdings as of 12-31-10	% Assets
Pimco Fds Private Account Portfolio Se 05-01-11	10.95
FNMA 4.5% TBA 01-13-41	8.35
FNMA 5% TBA 01-13-41	6.10
FNMA 02-10-41	3.64
US Treasury (Fut) 04-01-11	3.37
FNMA 01-13-41	2.43
FNMA 4% TBA 02-10-41	2.14
US Treasury Note 1.875% 06-30-15	1.67
BRAZIL NTN-F 01-01-12	1.59
US Treasury Note 2.125% 05-31-15	1.46
Total Number of Stock Holdings	0
Total Number of Bond Holdings	15762
Annual Turnover Ratio %	402
Total Fund Assets (\$mil)	235,976.91

Morningstar Sectors as of 12-31-10

Morningstar Sectors as of 12-31-10	% Fund	% Category
U.S. Credit	24.30	38.31
Non-U.S. Credit	13.08	9.69
Mortgage	42.05	31.70
U.S. Government	20.56	20.29

Credit Analysis as of 03-31-10

Credit Analysis as of 03-31-10	% Bonds
AAA	64
AA	9
A	13
BBB	8
BB	3
B	2
Below B	1
NR/NA	0

Templeton Foreign R TEFRX

Benchmark

MSCI EAFE Value NR USD

Overall Morningstar Rating™

★★★★

Out of 290 Foreign Large Value funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Morningstar Return

High

Morningstar Risk

Above Average

Investment Strategy

from investment's prospectus

The investment seeks long-term capital growth. The fund invests at least 80% of net assets in foreign securities, which may include emerging markets. It normally invests in the equity securities of such foreign companies located outside the U.S. The equity securities in which the fund invests are primarily common stock. The fund may have significant positions in particular countries or sectors although the investment manager normally searches for investment across a large number of countries and sectors from time to time, based on economic conditions.

Fees and Expenses

Prospectus Net Expense Ratio	1.44%
Prospectus Gross Expense Ratio	1.44%
Maximum Sales Charge	—
12b-1 Fee	0.50%
Redemption Fee/Term	—

Waiver Data	Type	Exp. Date	%
—	—	—	—

Operations and Management

Initial Class Inception Date	10-05-82
Fund Inception Date	01-02-02
Portfolio Manager(s)	Tucker Scott, CFA Lisa F. Myers, CFA
Management Company	Templeton Global Advisors Limited
Telephone	800-632-2301
Web Site	www.frankintempleton.com

Benchmark Description: MSCI EAFE Value NR USD

Widely accepted as a benchmark for international stock performance, the EAFE Index is an aggregate of 21 individual country indexes that collectively represent many of the major markets of the world. MSCI Barra utilizes a two dimensional framework for style differentiation. Categorization between value and growth is done via a multi-factor model, with three variables used to define the value investment style and the objective to target 50% of the free float adjusted market capitalization of the underlying market index. NDTR_D indexes provide an estimate of the total return that would be achieved by reinvesting one twelfth of the annual yield reported at every month end. It also takes into account actual dividends before withholding taxes, but excludes special tax credits declared by companies. In addition, NDTR_D indexes subtract withholding taxes retained at the source, for foreigners who do not benefit from a double taxation treaty. The returns we publish for the index are total returns, which include reinvestment of dividends and are in USD dollars

Category Description: Foreign Large Value

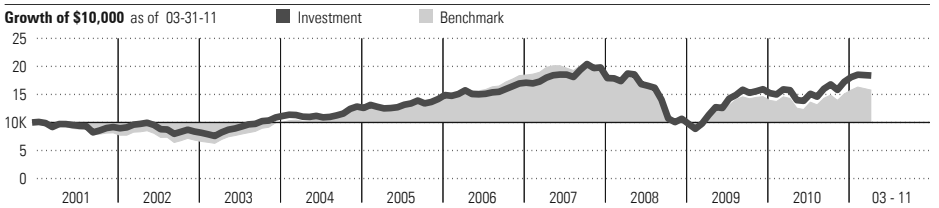
Foreign large-value funds invest mainly in big international stocks that are less expensive than the market as a whole. Most of these funds divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. They tend to invest the rest in emerging markets such as Hong Kong, Brazil, Mexico and Thailand. These funds typically will have less than 20% of assets invested in U.S. stocks.

Performance



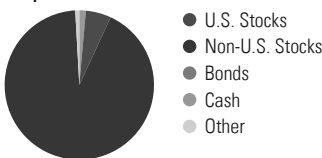
Quarter End Returns as of 03-31-11	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	6.54	15.50	1.88	4.03	7.17	7.79
Standardized Return %	6.54	15.50	1.88	4.03	7.17	7.79

Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein.

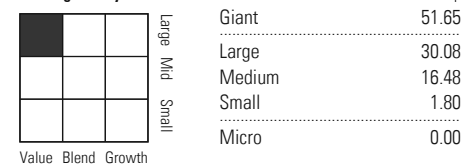


Portfolio Analysis as of 12-31-10

Composition as of 12-31-10



Morningstar Style Box™ as of 12-31-10



Top 10 Holdings as of 12-31-10

	% Assets
Vodafone Group PLC	3.83
ING Groep N.V.	3.28
Sanofi-Aventis	2.93
KKR & Co. L.P.	2.65
Taiwan Semiconductor Manufacturing	2.54
KB Financial Group	2.45
Samsung Electronics Co Ltd	2.44
Statoil ASA ADR	2.12
France Telecom SA	2.10
Aviva PLC	2.09

Total Number of Stock Holdings	92
Total Number of Bond Holdings	0
Annual Turnover Ratio %	16
Total Fund Assets (\$mil)	6,431.67

Morningstar World Regions as of 12-31-10

	% Fund	S&P 500%
Americas	8.15	99.90
North America	7.32	99.90
Latin America	0.83	0.00
Greater Europe	65.36	0.10
United Kingdom	19.95	0.00
Europe Developed	43.51	0.10
Europe Emerging	1.91	0.00
Africa/Middle East	0.00	0.00
Greater Asia	26.49	0.00
Japan	5.59	0.00
Australasia	1.90	0.00
Asia Developed	16.43	0.00
Asia Emerging	2.57	0.00

Important Disclosures

When used as supplemental sales literature, the Investment Profile must be preceded or accompanied by the fund's current prospectus as well as this disclosure statement. The performance data given represents past performance and should not be considered indicative of future results. Principal value and investment return will fluctuate, so that an investor's shares when redeemed may be worth more or less than the original investment. Fund portfolio statistics change over time. The fund is not FDIC-insured, may lose value and is not guaranteed by a bank or other financial institution.

Performance

Total return reflects performance without adjusting for sales charges or the effects of taxation, but is adjusted to reflect all actual ongoing fund expenses and assumes reinvestment of dividends and capital gains. If adjusted, sales charges would reduce the performance quoted.

Standardized Total Return is total return adjusted for sales charges. The sales charge adjusted for may not necessarily be consistent with the prospectus.

The fund's performance is compared with that of an index. The index is an unmanaged portfolio of specified securities and the index does not reflect any initial or ongoing expenses. A fund's portfolio may differ significantly from the securities in the index. The index is chosen by Morningstar.

Best and Worst 3 Month Performance

Morningstar calculates best and worst 3-month period (in percentage) in-house on a monthly basis.

Best 3-month Period: The highest total return the stock has posted in a consecutive three-month period over the trailing 15 years, or if a fund does not have 15 years of history, it will go back as far as the inception date.

Worst 3-month Period: The lowest total return the stock has posted in a consecutive three-month period over the trailing 15 years, or if a fund does not have 15 years of history, it will go back as far as the inception date.

Growth of \$10,000 Graph

The Growth of \$10,000 graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the date of the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line is a line that represents the growth of \$10,000 in an index. The inclusion of the index allows investors to compare the performance of the fund with the performance of a benchmark index.

Prospectus Gross Expense Ratio

This is the percentage of fund assets paid for operating expenses and management fees. The expense ratio typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. The expense ratio does not reflect the fund's brokerage costs or any investor sales charges. In contrast to

the net expense ratio, the gross expense ratio does not reflect any fee waivers in effect during the time period.

Also known as the Total Annual Fund Operating Expense Ratio, Morningstar pulls the prospectus gross expense ratio from the fund's most recent prospectus. Prospectus expense ratios reflect material changes to the expense structure for the current period.

Sales Fees

Also known as loads, sales fees list the maximum level of initial (front-end) and deferred (back-end) sales charges imposed by a fund. The scales of minimum and maximum charges are taken from a fund's prospectus. Because fees change frequently and are sometimes waived, it is wise to examine the fund's prospectus carefully for specific information before investing.

Morningstar Rating™

Often simply called the Star Rating, the Morningstar Rating brings load-adjustments, performance (returns) and risk together into one evaluation. To determine a fund's star rating for a given time period (three, five, or 10 years), the fund's risk-adjusted return is plotted on a bell curve: If the fund scores in the top 10% of its category, it receives 5 stars (Highest); if it falls in the next 22.5% it receives 4 stars (Above Average); a place in the middle 35% earns 3 stars (Average); those lower still, in the next 22.5%, receive 2 stars (Below Average); and the bottom 10% get only 1 star (Lowest). The Overall Morningstar Rating is a weighted average of the available three-, five-, and 10-year ratings.

Morningstar Return

This statistic is a measurement of a fund's excess return over a risk-free rate (the return of the 90-day Treasury bill), after adjusting for all applicable loads and sales charges. In each Morningstar Category, the top 10% of funds earn a High Morningstar Return, the next 22.5% Above Average, the middle 35% Average, the next 22.5% Below Average, and the bottom 10% Low. Morningstar Return is measured for up to three time periods (three-, five-, and 10-years). These separate measures are then weighted and averaged to produce an overall measure for the fund. Funds with less than three years of performance history are not rated.

Morningstar Risk

This statistic evaluates the variations in a fund's monthly returns, with an emphasis on downside variations. In each Morningstar Category, the 10% of funds with the lowest measured risk are described as Low Risk, the next 22.5% Below Average, the middle 35% Average, the next 22.5% Above Average, and the top 10% High. Morningstar Risk is measured for up to three time periods (three-, five-, and 10-years). These separate measures are then weighted and averaged to produce an overall measure for the fund. Funds with less than three years of performance history are not rated.

Morningstar Style Box™

The Morningstar Style Box reveals a fund's investment strategy as of the date noted on this report. For equity funds the vertical axis shows the market capitalization of the long stocks owned and the horizontal axis shows investment style (value, blend, or growth). For fixed-income funds, the vertical axis shows the credit quality of the long bonds owned and

the horizontal axis shows interest rate sensitivity as measured by a bond's effective duration. For corporate and municipal bonds, Morningstar surveys credit rating information from fund companies on a periodic basis (e.g., quarterly). In compiling credit rating information, Morningstar instructs fund companies to only use ratings that have been assigned by a Nationally Recognized Statistical Rating Organization (NRSRO). If two NRSROs have rated a security, fund companies are to report the lowest rating to Morningstar. If a rating is unavailable or unpublished, then the security or issuer is categorized as Not Rated/Not Available. US Government Securities issued by the US Treasury or US Government Agencies are included in the US Government category. PLEASE NOTE: Morningstar, Inc. is not itself an NRSRO nor does it issue a credit rating on the fund. An NRSRO rating on a fixed-income security can change from time-to-time.

Investment Risk

Foreign Securities Funds/Emerging Markets Funds: The investor should note that funds that invest in foreign securities involve special additional risks. These risks include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging markets may accentuate these risks.

Sector Funds: The investor should note that funds that invest exclusively in one sector or industry involve additional risks. The lack of industry diversification subjects the investor to increased industry-specific risks.

Non-Diversified Funds: The investor should note that funds that invest more of their assets in a single issuer involve additional risks, including share price fluctuations, because of the increased concentration of investments.

Small Cap Funds: The investor should note that funds that invest in stocks of small companies involve additional risks. Smaller companies typically have a higher risk of failure, and are not as well established as larger blue-chip companies. Historically, smaller-company stocks have experienced a greater degree of market volatility than the overall market average.

Mid Cap Funds: The investor should note that funds that invest in companies with market capitalizations below \$10 billion involve additional risks. The securities of these companies may be more volatile and less liquid than the securities of larger companies.

High-Yield Bond Funds: The investor should note that funds that invest in lower-rated debt securities (commonly referred to as junk bonds) involve additional risks because of the lower credit quality of the securities in the portfolio. The investor should be aware of the possible higher level of volatility, and increased risk of default.

Tax-Free Municipal Bond Funds: The investor should note that the income from tax-free municipal bond funds may be subject to state and local taxation and the Alternative Minimum Tax.

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EASY ACCESS TO YOUR ACCOUNT.

Two easy ways to monitor and manage your account.

1. ONLINE

Log in to our website at thehartford.com/retirementplans/access. Here you can access powerful retirement planning tools and calculators, and manage your account – anytime, from virtually anywhere.

You'll be able to:

- Obtain current account balances
- Change your investment options
- Perform account transactions
- Select Systematic Personal Rebalancing (if applicable)
- Transfer (exchange) balances between investment options*
- Check current investment prices and performance
- Request personalized statements
- View and download your quarterly electronic statements
- Reset/enable your PIN

If you have questions about accessing our website, please call our customer service center at 1-800-854-0647 during normal business hours, any business day.

* You are allowed to submit a total of 20 transfer requests each calendar year for your participant account by any permitted means. Once these 20 transfers have been requested, you may submit any additional transfer requests only in writing by U.S. Mail. Transfers as a result of dollar-cost averaging (if applicable) do not count toward the 20-transfer limit. Each calendar year, The Hartford resets your transfers to allow 20 new transfers by all approved methods.

2. BY PHONE

Call the **Retirement Plan Information Line** at **800-854-0647** and choose from three ways to access your account:

1. The automated touch-tone response system is available in English and Spanish, 24 hours a day, 7 days a week.
2. The 24-hour speech recognition system allows you access simply by using your voice. This service is available in English only.
3. The Language Line Service is for those who prefer to receive retirement account information in a language other than English. This service allows you access in over 140 languages through a customer service representative during normal business hours.

Enter your nine-digit Social Security number followed by the month and day of your birthday in a four-digit format (MMDD) as your initial Personal Identification Number (PIN). You'll then be prompted to select a new PIN.

QUICK LINK TIP

Want quick access to your account?

1. Go to thehartford.com/retirementplans/access.
2. Click *Login* under *Act*.
3. Click *Retirement Access*.
4. Log in to view or manage your account.

Enrollment Form



- Use this form to enroll in your employer's Plan. Please read Section F-Important Information before completing this form.
- Complete the form even if you choose not to enroll because your employer may make contributions for your benefit and you need to indicate how they should be invested. If no election is made, contributions will be invested at your employer's or other plan fiduciary's direction. Additionally, if your Plan has an automatic enrollment feature and you fail to complete this form, you may be automatically enrolled in the Plan at a future date.
- Changes to your existing account balance may be made on our website or by calling The Hartford's Customer Service Center. Changes can also be made on forms available through your Plan Sponsor.
- Please note, The Hartford can not process this form until it is received in good order. Please see the Important Information Section for information on "Good Order" requirements.

Questions?

Call
The Hartford's Customer
Service Center
1-800-854-0647

Fax
800-220-2913

Online
thehartford.com/retiremenplans/access

Section A - Plan Information (Plan Administrator Completes)

Plan ID 110523033	Plan Name Angels of Care 401(k) Plan
Plan Contact	Daytime Phone Number

Section B - Employee Information (Employee Completes)

Social Security Number	Employee Name (Last, First, MI) <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms.		
Legal Address			
City	State	Zip Code	
Date of Birth	Daytime Phone Number	Type of Enrollment <input type="checkbox"/> New Hire <input type="checkbox"/> Re-hire	Date of Hire/Re-hire
Plan Administrator use only:	Location Code	Plan Entry Date	

Section C - Contribution Elections (Employee Completes)

Refer to your Plan's Summary Plan Description for a description of the types and applicable limitations on Plan employee contributions and to determine if your Plan provides for a separate deferral election from bonuses.

- Pre-Tax Elective Deferral Contributions** - I elect to contribute ____% (whole percentage) of my compensation each payroll period on a before-tax basis.
- I do not elect to contribute to the plan at this time. Please sign in Section E.

SALARY REDUCTION AGREEMENT - 401(k) Plans

If elected above, by execution of this Enrollment Form, I authorize my Employer to make contributions to the Plan by reducing my compensation as elected. This agreement shall continue in effect while I am employed by the Employer or until it is changed in accordance with the terms of the Plan. I understand that the terms of the Plan may provide the Employer with the authority to reduce or cease my 401(k) contributions to ensure the Plan satisfies the requirements of Section 401(k) of the Internal Revenue Code.

Section D - Future Contribution Investment Elections (Employee Completes)

I elect to have all future contributions invested among the investment options I have selected below.

- Cash _____ % 0080000 Fixed Fund
- Bond _____ % 0082111 MFS Bond R2
- _____ % 0086002 PIMCO Real Return R
- _____ % 0086009 PIMCO Total Return R
- Asset allocation _____ % 0089544 Hartford Target Retirement 2010 R3
- _____ % 0089545 Hartford Target Retirement 2020 R3
- _____ % 0089546 Hartford Target Retirement 2030 R3
- _____ % 0089723 Hartford Target Retirement 2040 R3
- _____ % 0089726 Hartford Target Retirement 2050 R3
- _____ % 0082929 MFS Aggressive Growth Allocation R2
- _____ % 0082926 MFS Conservative Allocation R2
- _____ % 0082928 MFS Growth Allocation R2
- _____ % 0082934 MFS Lifetime Retirement Income R2
- _____ % 0082927 MFS Moderate Allocation R2
- U.S. Stocks _____ % 0081032 AllianceBernstein Small-Mid Cap Value R
- _____ % 0085283 American Funds Growth Fund R1
- _____ % 0081105 DWS RREEF Real Estate Securities R
- _____ % 0089511 Hartford Capital Appreciation R3
- _____ % 0081250 Hartford Mid Cap R3
- _____ % 0089345 Lord Abbett Developing Growth R2
- _____ % 0081189 Oppenheimer Gold & Special Minerals N
- International Stocks _____ % 0085298 American Funds New World Fund R1
- _____ % 0088666 Columbia Seligman Global Technology R
- _____ % 0082932 MFS International Diversification R2
- _____ % 0086197 Templeton Foreign R

(must total 100% - whole percentages only) I understand that this Enrollment Form is to be used to record my initial investment option election and may not be used for investment option transfers or investment option allocation changes. I also understand that if I fail to establish investment elections, my future contributions may be invested as directed by the Plan Administrator until I change my future investment allocation under the Plan's procedures.

Section E - Signatures (Both Employee & Plan Administrator Complete)

I understand that the elections selected on this form will be effective in accordance with the terms of the Plan (or as soon as administratively feasible) for each payroll period that this election is in effect, and that all future contributions will be invested in investment options as I directed above that are available under the Plan, unless I revoke or modify this election in writing or via The Hartford's website, Voice Response Unit (VRU) or Customer Service Center. I understand that once an amount is contributed, the tax basis of the contribution may not be changed and that the value of my Plan account under the contract is variable, is not guaranteed, and is subject to the investment experience of variable investment options I have selected. I further understand that my account may be subject to additional fees as directed by my Plan Sponsor.

Employee Signature

Date

This document has been received and accepted by the Plan Administrator

Plan Administrator Signature

Date

Section F (Important Information)

Participants must submit this form to their Plan Representative for authorization. The Hartford will not process this form if incomplete and/or without Plan approval

Good Order- "Good Order" means that all sections of the form are complete, the participant has provided their signature authorizing the transaction (if required) and the Plan Sponsor has provided their signature authorizing The Hartford to process the transaction requested on the form.

The Hartford - "The Hartford" is Hartford Retirement Services, LLC and its affiliates.

Stale Address – It is important that you notify us if you change your address. Going forward, your address may change in our records either at your or your employer's direction, or as a result of an address confirmation service provided under our agreement with your employer. Under this service, the addresses in our records are compared against and updated quarterly with addresses received from commercial address update services (e.g., the U.S. Postal Service). If your mail is returned to us or your employer tells us your address is incorrect, we are likely to suspend future mailings until a new address is obtained. Unless preempted by federal law, failure to give us a current address may also result in uncashed distributions from your participant account being considered abandoned property under state law, and remitted to the applicable state. To update your address, contact your Plan Administrator or, if permitted by your Plan, log in to our web site thehartford.com/retirement/plans/access and select the change address link under your personal settings.

Summary Plan Description (SPD) - Before submitting this form, please review the SPD for the Plan, including the limitations on contributions, if the Plan provides for a separate deferral election from bonuses, when you can revoke or change your contribution election, and when you may take a distribution from the Plan.

Beneficiary Designation Form

Use this form if you want to:

- add a primary or contingent beneficiary to your account
- change an existing primary or contingent beneficiary

If you do not complete, sign (including spouse signature, if applicable), and submit this form to the plan administrator, you will not have a valid beneficiary designation. If you do not have a valid *Beneficiary Designation Form* on file, the Plan document will determine the designated beneficiary upon your death. Please refer to Beneficiary Designation Instructions on page 3 for more information about designating a beneficiary.

• Married Participants – If you want to designate a beneficiary other than your spouse, you must obtain spousal consent for that designation. If you divorce or become legally separated, please contact your Plan Administrator to determine whether the divorce or separation automatically results in removal of your former spouse, as beneficiary.

• Unmarried Participants – If you are unmarried at the time you complete this form and later marry, this form will no longer be valid once the Plan recognizes your spouse. At that time if you want to name someone other than your spouse as designated beneficiary, you will need to complete a new form and obtain spousal consent.

Note: If your plan's normal form of benefit is an annuity, please contact your Plan Administrator to obtain a copy of a Qualified Pre-Retirement Survivor Annuity Notice. If you are married, your spouse has survivor rights to your account that are important for you to understand before you complete this form. Refer to your plan's Summary Plan Description to determine the normal form of benefit.

Section A - Plan Information

Plan ID 110523033	Plan Name Angels of Care 401(k) Plan
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Section B - Participant Information

Social Security Number	Participant Name	Daytime Phone Number	
Legal Address	City	State	Zip Code
Marital Status: (select one) <input type="checkbox"/> Married <input type="checkbox"/> Unmarried	Date of Hire		

Section C - Primary Beneficiary

I hereby name the following as my Primary Beneficiary(ies) to receive the Plan's death benefit upon my death:

Name and address of Primary Beneficiary(ies)	SSN or Taxpayer ID No.	Date of Birth	Relationship	Whole Percent
			<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Trust <input type="checkbox"/> Other_____	%
			<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Trust <input type="checkbox"/> Other_____	%
			<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Trust <input type="checkbox"/> Other_____	%
			<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Trust <input type="checkbox"/> Other_____	%

Total 100%

Section D - Contingent Beneficiary

In the event there is no living Primary Beneficiary(ies) upon my death, I hereby name the following as my Contingent Beneficiary(ies):

Name and address of Contingent Beneficiary(ies)	SSN or Taxpayer ID No.	Date of Birth	Relationship	Whole Percent
			<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Trust <input type="checkbox"/> Other_____	%
			<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Trust <input type="checkbox"/> Other_____	%
			<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Trust <input type="checkbox"/> Other_____	%
			<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Trust <input type="checkbox"/> Other_____	%

Total 100%

Section E - Participant Certification and Authorization (you must sign this section)

I, the participant, hereby instruct the Plan to distribute my death benefit to the designated beneficiary(ies) herein. I acknowledge that:

- If I am married, I must obtain spousal consent if all or a portion of my death benefit is to be paid to someone other than my spouse.
- **If the Plan's normal form of benefit is an annuity**, I have read the Qualified Pre-Retirement Survivor Annuity Notice and provided a properly executed waiver. If not, this designation is not valid.
- I reserve the right to revoke or change any beneficiary designation (with spousal approval, if applicable) by submitting a new form.
- This form is not valid if it is not received by the Plan in good order before my death and/or if there is no Primary or Contingent beneficiary(ies) living upon my death.
- This form supersedes any prior beneficiary designation and, if my beneficiary designation is valid under the Plan, identifies all current Primary and Contingent beneficiary(ies).
- I understand that if I do not provide a valid beneficiary designation, and the Plan does not provide for a default beneficiary, then my beneficiary will be my estate.

Participant's Signature

Date

Section F - Spousal Consent (complete only if the participant is married)

I certify that I am the spouse of the participant and I hereby voluntarily consent to the participant's (i.e., my spouse) beneficiary designation herein. I acknowledge that:

- If the Plan's normal form of benefit is an annuity, I have received and read the Qualified Pre-Retirement Survivor Annuity Notice.
- I understand the effect of such beneficiary designation is to cause my spouse's (i.e. the Participant) death benefit, or portion of it, to be paid to a beneficiary other than me.
- Each beneficiary designation is not valid unless I consent to it.
- My consent is irrevocable unless my spouse revokes the beneficiary designation.

Participant Spouse's Signature

Date

Section G - Witness Certification and Signature (Plan Administrator or Notary completes)

I certify that the married participant's spouse personally appeared before me and acknowledged that she/he signed the Section G - Spousal Consent as her/his free act and deed.

If the plan administrator does not witness the spouse's signature, a Notary must witness it.

If witnessed by a Notary Public the Signature/Stamp must be also provided below for this form to be considered valid.

Signature of Witness (Plan Administrator or Notary Public)

If signed by a Notary Public, please complete the following:

Sworn before me this day: _____

In the State of _____, County of _____

Commission Expiration Date: _____

Notary Public stamp here:

Participants must submit this form to the Plan Administrator.

Beneficiary Designation Instructions

A beneficiary is a person, institution, charitable organization, or irrevocable or revocable trust named by you, the participant, to receive payment of benefits provided under the Plan in the event of your death. You may designate more than one Primary Beneficiary who will share in the Plan's death benefit. You may also designate one or more Contingent Beneficiary(ies). A Contingent Beneficiary would receive payment only if the Primary Beneficiary(ies) you named were not able to receive payment at the time that payment was to be made.

The beneficiary designation should not include wording such as "either/or" or "and/or." Use only whole-number percentages equaling 100%. For example, designations such as 33 1/3 or 33.3 are not acceptable. If there is more than one designated beneficiary the percent payable under each category must add up to 100%.

Beneficiary Names: A married individual should be indicated by their full given name and not that of his/her spouse. For example: use Jane Doe and not Mrs. John Doe.

Multiple Beneficiaries: If you name more than one beneficiary in either the Primary or Contingent Beneficiary category, beneficiaries in the affected category will share equally unless otherwise indicated.

Naming Your Estate: If you designate your estate as the beneficiary you must indicate on the beneficiary form "PAY TO THE ESTATE OF...". You should contact a tax or estate planner before designating your estate as your designated beneficiary.

Naming a Trust: If you designate a revocable or irrevocable trust as your beneficiary, please include the trust's name and address, the date the trust was created, the trustee's name and the trust's Tax Identification Number on the Beneficiary Designation Form. A copy of the executed trust agreement should also be provided to the Plan Administrator at the time of your designation. Please note there are special required distribution rules that apply to trusts under Treasury regulations §1.401(a)(9)-4. You should contact a tax or estate planner before designating a trust as your designated beneficiary.

Naming a Minor: If you designate a minor as your beneficiary, you must generally provide information about the appointed guardian (or custodian under the minor beneficiary's state Uniform Gift (or Transfer) to Minor Act) who will act on the behalf of the minor's property from the date of your death until the minor attains legal age. Provide the minor beneficiary's social security number. You cannot designate unborn children as beneficiaries. You should contact a tax or estate planner before designating a minor as your designated beneficiary.

If you would like to name more than four primary and four contingent beneficiaries, make a copy of page 1 and attach it to this form.

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PRIVACY POLICY AND PRACTICES OF THE HARTFORD FINANCIAL SERVICES GROUP, INC. AND ITS AFFILIATES

(HEREIN CALLED "WE, OUR, AND US")

This Privacy Policy applies to our United States Operations

We value your trust. We are committed to the responsible:

- a) management;
 - b) use; and
 - c) protection;
- of **Personal Information**.

This notice describes how we collect, disclose, and protect **Personal Information**.

We collect **Personal Information** to:

- a) service your **Transactions** with us; and
- b) support our business functions.

We may obtain **Personal Information** from:

- a) **You**;
- b) your **Transactions** with us; and
- c) third parties such as a consumer-reporting agency.

Based on the type of product or service You apply for or get from us, **Personal Information** such as:

- a) your name;
 - b) your address;
 - c) your income;
 - d) your payment; or
 - e) your credit history;
- may be gathered from sources such as applications, **Transactions**, and consumer reports.

To serve **You** and service our business, we may share certain **Personal Information**. We will share **Personal Information**, only as allowed by law, with affiliates such as:

- a) our insurance companies;
- b) our employee agents;
- c) our brokerage firms; and
- d) our administrators.

As allowed by law, we may share **Personal Financial Information** with our affiliates to:

- a) market our products; or
 - b) market our services;
- to **You** without providing **You** with an option to prevent these disclosures.

We may also share **Personal Information**, only as allowed by law, with unaffiliated third parties including:

- a) independent agents;
 - b) brokerage firms;
 - c) insurance companies;
 - d) administrators; and
 - e) service providers;
- who help us serve **You** and service our business.

When allowed by law, we may share certain **Personal Financial Information** with other unaffiliated third parties who assist us by performing services or functions such as:

- a) taking surveys;
- b) marketing our products or services; or
- c) offering financial products or services under a joint agreement between us and one or more financial institutions.

We will not sell or share your **Personal Financial Information** with anyone for purposes unrelated to our business functions without offering **You** the opportunity to:

- a) "opt-out;" or
 - b) "opt-in;"
- as required by law.

We only disclose **Personal Health Information** with:

- a) your proper written authorization; or
- b) as otherwise allowed or required by law.

Our employees have access to **Personal Information** in the course of doing their jobs, such as:

- a) underwriting policies;
- b) paying claims;
- c) developing new products; or
- d) advising customers of our products and services.

We use manual and electronic security procedures to maintain:

- a) the confidentiality; and
 - b) the integrity of;
- Personal Information** that we have. We use these procedures to guard against unauthorized access.

Some techniques we use to protect **Personal Information** include:

- a) secured files;
- b) user authentication;
- c) encryption;
- d) firewall technology; and
- e) the use of detection software.

We are responsible for and must:

- a) identify information to be protected;
- b) provide an adequate level of protection for that data;
- c) grant access to protected data only to those people who must use it in the performance of their job-related duties.

Employees who violate our Privacy Policy will be subject to discipline, which may include ending their employment with us.

At the start of our business relationship, we will give **You** a copy of our current Privacy Policy.

We will also give **You** a copy of our current Privacy Policy once a year if **You** maintain a continuing business relationship with us.

We will continue to follow our Privacy Policy regarding **Personal Information** even when a business relationship no longer exists between us.

As used in this Privacy Notice:

Application means your request for our product or service.

Personal Financial Information means financial information such as:

- a) credit history;
- b) income;
- c) financial benefits; or
- d) policy or claim information.

Personal Health Information means health information such as:

- a) your medical records; or
- b) information about your illness, disability or injury.

Personal Information means information that identifies **You** personally and is not otherwise available to the public. It includes:

- a) **Personal Financial Information**; and
- b) **Personal Health Information**.

Transaction means your business dealings with us, such as:

- a) your **Application**;
- b) your request for us to pay a claim; and
- c) your request for us to take an action on your account.

You means an individual who has given us **Personal Information** in conjunction with:

- a) asking about;
 - b) applying for; or
 - c) obtaining;
- a financial product or service from us if the product or service is used mainly for personal, family, or household purposes.

This Privacy Policy is being provided on behalf of the following affiliates of The Hartford Financial Services Group, Inc.:

American Maturity Life Insurance Company; Hartford Accident and Indemnity Company; Hartford Administrative Services Company; Hartford Casualty Insurance Company; Hartford Equity Sales Company, Inc.; Hartford Fire Insurance Company; Hartford Fire General Agency, Inc.; Hartford HLS Series Fund II, Inc.; Hartford Insurance Company of Illinois; Hartford Insurance Company of the Midwest; Hartford Insurance Company of the Southeast; Hartford International Life Reassurance Corporation; Hartford Investment Advisory Company, LLC; Hartford Investment Financial Services, LLC; Hartford Investment Management Company; Hartford Life and Accident Insurance Company; Hartford Life and Annuity Insurance Company; Hartford Life Insurance Company; Hartford Lloyd's Insurance Company; Hartford Mezzanine Investors I, LLC; Hartford Retirement Services, LLC; Hartford Securities Distribution Company, Inc.; Hartford Series Fund, Inc.; Hartford Specialty Company; Hartford Specialty Insurance Services of Texas, LLC; Hartford Underwriters Insurance Company; Hartford-Comprehensive Employee Benefit Service Company; HL Investment Advisors, LLC; Hartford Life Private Placement, LLC; M-CAP Insurance Agency, LLC; New England Insurance Company; Nutmeg Insurance Agency, Inc.; Nutmeg Insurance Company; Pacific Insurance Company, Limited; Planco, LLC; Hartford Life Distributors, LLC; Property and Casualty Insurance Company of Hartford; Sentinel Insurance Company, Ltd.; Specialty Risk Services, LLC.; The Hartford Income Shares Fund, Inc.; The Hartford Mutual Funds II, Inc.; The Hartford Mutual Funds, Inc.; Trumbull Insurance Company; Trumbull Services, L.L.C.; Twin City Fire Insurance Company.

Many tax planning strategies emphasize the deferral of current income taxes, on the basis that your federal income tax rate may be lower at retirement. Please keep in mind that federal income tax rates are unpredictable and may be higher when you take a distribution than at the time of deferral. Other factors, including state tax rates and your income, may also affect your overall tax rate upon distribution. Please consult with your tax advisor for individual tax planning strategy and advice. The Hartford does not predict or in any way guarantee favorable tax results.

This information is written in connection with the promotion or marketing of the matter(s) addressed in this material. This information cannot be used or relied upon for the purpose of avoiding IRS penalties. These materials are not intended to provide tax, accounting or legal advice. As with all matters of a tax or legal nature, you should consult your own tax or legal counsel for advice.

Before investing, you should carefully consider the investment objectives, risks, charges and expenses of the mutual funds or The Hartford's group variable annuity products and funding agreements, and their underlying funds. For fund and product prospectuses and/or a disclosure document containing this and other information, contact your financial professional or visit our website. Read them carefully.

"The Hartford" is The Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Life Insurance Company, Hartford Retirement Services, LLC ("HRS"), and Hartford Securities Distribution Company, Inc. ("HSD"). HSD (member FINRA and SIPC) is a registered broker/dealer affiliate of The Hartford.

Retirement programs can be funded by group fixed or variable annuity products and funding agreements issued by Hartford Life Insurance Company (Simsbury, CT). Group variable contracts are underwritten and distributed by HSD, where applicable. HRS and HSD offer certain service programs for retirement plans through which a sponsor or administrator of a plan may also invest in mutual funds on behalf of plan participants.

The Hartford
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P-EKCONTENT-BRO-all 6-10 RPS 10061

Printed in U.S.A. ©2010 The Hartford, Hartford, CT 06115



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