

THREE RIVERS INC.,401K PLAN & TRUST (THE "PLAN")
PLAN ID: 110516724
As of **08/15/12**

IMPORTANT NOTICE

Plan and Investment-Related Information
Including Investment Option Performance History, Fees and Expenses

The following information is being provided to you by, or at the direction of, your Plan Fiduciary to help provide you with important disclosures and information regarding any Plan account you may maintain.

Please note that nothing in this Notice is intended to serve as a substitute for investment, fee and expense information that may be available to you in a summary plan description, prospectus, or in other disclosure materials. Before making any investment decisions regarding your account, you should review all information available to you and not rely solely upon the information contained in this Notice.

In addition, please be mindful that:

- An investment's past performance is no guarantee of future results.
- To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio.
- Fees and expenses are only one of several factors you should consider when making investment decisions. For more information and an example demonstrating the long-term effect of fees and expenses, please visit: http://www.dol.gov/ebsa/publications/401k_employee.html.

Please review this information carefully, and note that no other action on your part is required at this time. However, if you would like to enroll or make changes to your account, simply log-in to **www.thehartford.com/retirementplans/access** at any time, or call the Participant Service Center at **1-888-547-1405**. Representatives are available Monday through Friday, 8:00 a.m. – 8:00 p.m. Eastern Time.

Your Plan Sponsor can provide you with the following additional information regarding your Plan, upon your request:

- Copies of prospectuses (or any short-form or summary prospectuses, or similar documents) relating to your Plan's investment options.
- Copies of any financial statements or reports, such as statements of additional information, shareholder reports and similar materials relating to your Plan's investment options to the extent such materials are provided to the plan.
- A statement of the value of a share or unit of each investment option in your Plan, as well as the date of the valuation.
- A list of the assets comprising the portfolio of each investment option which constitute Plan assets and the value of each such asset (or the proportion of the investment which it comprises).

If you'd like any additional information or have any questions about this notice, please contact your Plan Sponsor. Contact information: THREE RIVERS INC.,401K PLAN & TRUST, ATTN: AUDREY SCHREMMER-PHILIP, PERSONAL & CONFIDENTIAL, P.O. BOX 408, WAMEGO KS 66547 0408.

GETTING STARTED

Below is a Notice Summary that will help you navigate the information provided in this document. An investment Glossary of Terms is available at the following website: www.thehartford.com/retirementplans/access

Notice Summary

Part I:

General Plan information, including:

- Your right to direct investments in your Plan account
- Restrictions that may apply to your investment direction
- Exercising voting, tender and other rights
- The Plan's investment options
- The Plan's administrative fees and expenses
- The Plan's individual fees and expenses

Part II:

Plan Investment Option Information, including, where applicable:

- The fees and expenses charged for each investment option in the Plan
- Historical and benchmark performance for any Plan variable return investment options
- Any restrictions applicable to any investment option

PART I

GENERAL PLAN INFORMATION

Your right to direct investments in your Plan account

- You may direct your contributions into the investment options available through the Plan, subject to the terms of your Plan and the limitations and restrictions described in this notice. Please refer to your Summary Plan Description or contact your Plan Sponsor.

Restrictions that may apply to your investment direction

- You may change how contributions to your account are invested on any day the New York Stock Exchange is open for business, subject to the terms of your Plan and the limitations and restrictions described in this notice, including any restrictions described in the investment performance and fees section of this Notice. Please note that, if you initiate in excess of 20 exchanges among the investment options offered in the plan during a calendar year, you must submit any subsequent changes using the form provided by The Hartford. Note: the 20-exchange limit does not apply to Fund exchanges that occur automatically as part of an asset allocation or Dollar Cost Averaging program that operates pursuant to your plan's recordkeeping system. Reallocations made based on a Fund merger or liquidation also do not count toward this transfer limit. Additionally, changes your plan sponsor or other plan fiduciary make to your plan's Fund line-up do not count towards this transfer limit.

Exercising voting, tender and other rights

- Voting, Tender and Similar Rights - Generally, any voting, tender or similar rights regarding the investment options available through your Plan will be exercised by your Plan Sponsor, or your Plan Sponsor's designee. Certain exceptions may apply; if your Plan Sponsor, or its designee, receives materials relating to the exercise of voting, tender or similar rights that are passed through to you, the Plan presently intends to provide them to you. You will generally have the ability to exercise voting, tender or similar rights, regarding any investments in a self-directed brokerage account. If your plan offers Company Stock, you have the right to exercise any voting, tender or similar rights on company common stock credited to your Plan account. If applicable, you will receive proxy, tender or exchange materials along with further instructions, which you must follow in order to exercise any voting, tender or similar rights.

The Plan's investment options

- The Plan provides investment options into which you can direct your contributions. The investment performance and fees section of this document lists these investment options and provides information regarding each alternative. A copy of this document, including the chart comparing investment options, is available on the Web site or can be obtained by contacting your Plan Sponsor.

THE PLAN'S ADMINISTRATIVE FEES AND EXPENSES:

The Plan pays certain outside service providers for Plan administrative services, such as legal, trustee/custodial accounting and recordkeeping services. The funds for the payment of such service expenses may be deducted from individual Plan accounts, unless the Plan Sponsor elects, at its own discretion, to pay for some or all of the Plan's administrative service expenses through non-Plan assets. The cost for these expenses may vary from year to year and is based on a variety of factors.

As of the date of these materials, the Plan administrative fees and expenses listed below may be deducted from Plan accounts as applicable. Your quarterly account statement will show any administrative fees charged to your account. To the extent that any other applicable Plan administrative expenses are not charged against forfeitures, paid by the employer, or reimbursed by a third party, the Plan may charge such expenses on a pro rata (i.e., based on the relative size of each participant account), or per capita basis (i.e., a flat fee assessed against each individual account).

Please note: The fees listed below are shown as full dollar amounts, as a percentage of your account balance, or, if applicable, as a dollar amount per each investment option you select. In addition, any applicable fee minimums or maximums associated with a particular charge will be displayed below. All fees and expenses are displayed as charges on an annualized basis (unless otherwise indicated below in the Charge Frequency column) and subject to change at any time. All fees actually deducted from your account during a particular Plan quarter will be reflected and identified on your Plan's quarterly account statement.

Please also note that, if your Plan permits participant loans, it is possible that information regarding certain charges associated with participant loans that are deducted from individual accounts may be incorrectly appearing in this section, instead of in the section regarding "The Plan's Individual Fees and Expenses." Similarly, information regarding certain charges associated with participant paper enrollment elections and, for plans with a Self Directed Brokerage Account ("SDBA") feature, a participant's election to use the SDBA feature may also be incorrectly appearing in this section, instead of in the section regarding "The Plan's Individual Fees and Expenses." Please refer to the below chart, as well as the section regarding "The Plan's Individual Fees and Expenses" to review any applicable fees and expenses associated with taking a participant loan, electing to enroll by paper or electing to use a SDBA feature.

Type of Plan Administrative Fee	Fee Amount/Percentage	Minimum	Maximum	Calculation Method	Charge Frequency	Allocation
None		N/A	N/A	Not Available	Not Available	Not Available

THE PLAN'S INDIVIDUAL FEES AND EXPENSES:

The Plan assesses certain fees against individual participant accounts, rather than against the Plan as a whole, when individual participants initiate certain transactions or utilize certain plan services. These fees may arise from, among other items, a participant's use of a feature available under the Plan (e.g., participant loans, exercising withdrawal/distribution rights), the addition of a service (e.g., investment advice or brokerage window services), or the application of applicable law (e.g., processing a domestic relations order issued by a court). The following list includes the individual participant fees and expenses that could be charged to you, based on your usage. Your quarterly account statement will show any individual fees charged to your account. In addition, buying, selling or holding some investments may result in charges to an individual account, such as sales charges or redemption fees. For information regarding such investment-related fees and expenses, please refer to the investment performance and fees section of this Notice.

Please note: The fees listed below are shown as full dollar amounts, as a percentage of your account balance, or, if applicable, as a dollar amount per each investment option you select. In addition, any applicable fee minimums or maximums associated with a particular charge will be displayed below. All fees and expenses are displayed as charges on an annualized basis (unless otherwise indicated below in the Charge Frequency column) and subject to change at any time. All fees actually deducted from your account during a particular Plan quarter will be reflected and identified on your Plan's quarterly account statement.

Please also note that, if your Plan permits participant loans, it is possible that information regarding certain charges associated with participant loans that are deducted from individual accounts may be incorrectly appearing in the above-section regarding "The Plan's Administrative Fees and Expenses" instead of in this section. Similarly, information regarding certain charges associated with participant paper enrollment elections and, for plans with a Self Directed Brokerage Account ("SDBA") feature, a participant's election to use the SDBA feature may also be incorrectly appearing in the section directly above regarding "The Plan's Administrative Fees and Expenses," instead of in this section. Please refer to the below chart, as well as the above section regarding "The Plan's Administrative Fees and Expenses" to review any applicable fees and expenses associated with taking a participant loan, electing to enroll by paper or electing to use a SDBA feature.

The Plan may impose service charges on individual accounts as follows:

Withdrawal/Distribution Fee

Described and listed below are any fees associated with taking a withdrawal or distribution from your Plan account.

Withdrawal/Distribution Fee	Fee Amount/Percentage	Minimum	Maximum	Calculation Method	Charge Frequency
IN SERVICE WITHDRAWAL FEE	\$75.00	N/A	N/A	Flat Dollar per Investment	On-Request
HARDSHIP WITHDRAWAL, REQUIRED MINIMUM DISTRIBUTIONS OR LOAN DEFAULTS	\$150.00	N/A	N/A	Flat Dollar per Investment	On-Request

Withdrawal/Distribution Fee

Described and listed below are any fees associated with taking a withdrawal or distribution from your Plan account.

Withdrawal/Distribution Fee	Fee Amount/Percentage	Minimum	Maximum	Calculation Method	Charge Frequency
SEPARATED FROM SERVICE DISTRIBUTION	\$75.00	N/A	N/A	Flat Dollar per Investment	On-Request
DISTRIBUTION FEE	\$25.00	N/A	N/A	Flat Dollar per Transaction	On-Request

Loan Fee

Described and listed below are any fees associated with taking a loan from your Plan account.

Loan Fee	Fee Amount/Percentage	Minimum	Maximum	Calculation Method	Charge Frequency
None		N/A	N/A	Not Available	Not Available

Qualified Domestic Relations (QDRO) Fee

Described and listed below are any fees associated with the processing of any Domestic Relations Order (DRO) issued by a court with respect to the assets maintained in your Plan account.

Qualified Domestic Relations (QDRO) Fee	Fee Amount/Percentage	Minimum	Maximum	Calculation Method	Charge Frequency
None		N/A	N/A	Not Available	Not Available

Guidance and Advice Fee

Described and listed below are any fees associated with any investment guidance or investment advice services available through your Plan.

Guidance and Advice Fee	Fee Amount/Percentage	Minimum	Maximum	Calculation Method	Charge Frequency
None		N/A	N/A	Not Available	Not Available

Managed Account Fee

Described and listed below are any fees associated with any investment management services available through your Plan.

Managed Account Fee	Fee Amount/Percentage	Minimum	Maximum	Calculation Method	Charge Frequency
None		N/A	N/A	Not Available	Not Available

Other Fee

Described and listed below are any other fees associated with your Plan, its services and features.

Other Fee	Fee Amount/Percentage	Minimum	Maximum	Calculation Method	Charge Frequency
None		N/A	N/A	Not Available	Not Available

For further information or detail regarding any fees described as "Ad Hoc or miscellaneous fees" on your statement, you may contact the Participant Service Center or your plan sponsor

PART II

YOUR PLAN'S INVESTMENT OPTIONS 07/31/12

INTRODUCTION:

The table appearing in Part II is intended to provide you with information regarding the investment options in your Plan, including information regarding investment performance history, fees and expenses, and any investment restrictions applicable as of the date of this material. For your Plan's variable return investment options, we have additionally provided benchmark information against which each investment option's performance can be compared.

Fees and expenses are among many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, fits with your personal circumstances and will help you achieve your investment goals.

The performance data shown represents past performance and is no guarantee of future results. The investment return and principal value of an investment may fluctuate so that when shares/units are redeemed they may be worth more or less than their original cost. Current performance may vary from the performance data quoted.

You may obtain additional information about your Plan's investment options, including updated performance data, portfolio turnover rates, principal strategies, goals and objectives, and a glossary of commonly-used investment terms, by logging in to your Plan account at the following website:
www.thehartford.com/retirementplans/access.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement Plan account. Visit the Department of Labor's Website for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html.

To request additional information regarding your Plan, or to obtain a free paper copy of these materials or any Plan information provided online, please contact your Plan Sponsor.

VARIABLE RETURN INVESTMENT OPTIONS

The table below focuses on investment options that do not have a fixed or stated rate of return.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.thehartford.com/retirementplans/access or call The Hartford at 1-888-547-1405 to obtain performance data current to the most recent month-end.

As of 07/31/12

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
STABLE VALUE/MONEY MARKET						
MFS CASH RESERVE FUND-R1	1.69%	\$16.90	0.00%	0.55%	1.35%	04/01/05
Money Market-Taxable						
USTREAS T-Bill Auction Ave 3 Mon			0.06%	0.72%	1.95%	N/A
Fees and Restrictions:³ N/A						

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.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.thehartford.com/retirementplans/access or call The Hartford at 1-888-547-1405 to obtain performance data current to the most recent month-end.

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
BOND						
MFS GOVERNMENT SECURITIES FD-R1	1.63%	\$16.30	5.09%	5.57%	3.98%	04/01/05
Intermediate Government						
Barclays US Government TR USD			7.56%	6.54%	5.67%	N/A
Fees and Restrictions:³ N/A						
AMERICAN FUNDS HIGH INCOME TR-R1	1.50%	\$15.00	3.69%	5.71%	8.83%	07/11/02
High Yield Bond						
BofAML US HY Master II TR USD			7.25%	9.27%	10.59%	N/A
Fees and Restrictions:³ N/A						

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
BOND						
AMERICAN FUNDS BOND FUND-R1	1.38%	\$13.80	6.32%	3.46%	4.70%	06/11/02
Intermediate-Term Bond						
Barclays US Govt/Credit 5-10 Yr TR USD			10.11%	8.73%	6.96%	N/A
Fees and Restrictions:³ N/A						
OPPENHEIMER INTL BOND-C	1.68%	\$16.80	-0.84%	5.73%	9.32%	06/15/95
World Bond						
Citi WGBI NonUSD USD			-1.05%	6.89%	7.19%	N/A
Fees and Restrictions:³ N/A						

Corporate bonds, U.S. Treasury bills and U.S. government bonds will fluctuate in value, and the return of principal is not guaranteed if sold before maturity.

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
ASSET ALLOCATION						
MFS CONSERVATIVE ALLOCATION-R1	1.82%	\$18.20	3.48%	4.28%	5.33%	04/01/05
Conservative Allocation						
Morningstar Moderately Cons Target Risk			4.46%	4.43%	5.64%	N/A
Fees and Restrictions:³ N/A						
MFS MODERATE ALLOCATION FUND-R1	1.86%	\$18.60	2.34%	3.05%	5.97%	04/01/05
Moderate Allocation						
Morningstar Moderately Aggr Target Risk			1.10%	1.98%	5.55%	N/A
Fees and Restrictions:³ N/A						

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	

ASSET ALLOCATION

MFS GROWTH ALLOCATION FUND-R1	1.93%	\$19.30	0.80%	1.39%	6.43%	04/01/05
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Aggressive Allocation

Morningstar Aggressive Target Risk			-0.13%	0.66%	5.21%	N/A
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Fees and Restrictions:³ N/A

MFS AGGRESS GROWTH ALLOCATION-R1	2.00%	\$20.00	-1.10%	-0.35%	6.13%	04/01/05
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Large Growth

Russell 1000 Growth TR USD			8.26%	3.46%	5.92%	N/A
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Fees and Restrictions:³ N/A

Asset Allocation doesn't ensure a profit or protect against loss.

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
BALANCED						
MFS TOTAL RETURN FUND-R1	1.52%	\$15.20	4.89%	1.49%	4.98%	04/01/05
Moderate Allocation						
Morningstar Moderately Aggr Target Risk			1.10%	1.98%	5.55%	N/A
Fees and Restrictions:³ N/A						
U.S. STOCK						
MASSACHUSETTS INVESTORS TRUST-R1	1.53%	\$15.30	4.60%	1.24%	5.59%	04/01/05
Large Blend						
Russell 1000 TR USD			7.96%	1.26%	4.61%	N/A
Fees and Restrictions:³ N/A						

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
U.S. STOCK						
MFS RESEARCH FUND-R1	1.68%	\$16.80	5.80%	1.39%	6.17%	04/01/05
Large Blend						
Russell 1000 TR USD			7.96%	1.26%	4.61%	N/A
Fees and Restrictions:³ N/A						
MFS UTILITIES FUND-R1	1.79%	\$17.90	3.75%	2.91%	13.87%	04/01/05
Utilities						
DJ Utilities Average TR USD			19.01%	4.77%	8.41%	N/A
Fees and Restrictions:³ N/A						
MFS NEW DISCOVERY FUND-R1	2.11%	\$21.10	-6.67%	4.30%	7.32%	04/01/05
Small Growth						
Russell 2000 Growth TR USD			-0.51%	2.72%	5.79%	N/A
Fees and Restrictions:³ N/A						

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
U.S. STOCK						
MFS MID CAP VALUE FUND-R1	1.97%	\$19.70	0.38%	0.63%	7.15%	04/01/05
Mid-Cap Value						
Russell Mid Cap Value TR USD			3.81%	1.13%	5.30%	N/A
Fees and Restrictions:³ N/A						
INVESCO ENERGY FUND-C	1.88%	\$18.80	-21.82%	-1.17%	12.60%	02/14/00
Equity Energy						
S&P 1500 Energy TR			-6.52%	1.64%	13.15%	N/A
Fees and Restrictions:³ N/A						
AMERICAN FUNDS FUNDAMENTAL IN-R1	1.43%	\$14.30	3.12%	-0.14%	7.20%	06/19/02
Large Blend						
Russell 1000 TR USD			7.96%	1.26%	6.66%	N/A
Fees and Restrictions:³ N/A						

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
U.S. STOCK						
AMERICAN FUNDS GROWTH FUND-R1	1.43%	\$14.30	1.38%	-0.75%	6.56%	06/06/02
Large Growth						
Russell 1000 Growth TR USD			8.26%	3.46%	6.77%	N/A
Fees and Restrictions:³ N/A						
FRANKLIN GOLD AND PRECS METALS-C	1.66%	\$16.60	-35.96%	3.41%	14.97%	04/28/95
Equity Precious Metals						
MSCI World/Metals&Mining PR USD			-34.43%	-9.00%	10.86%	N/A
Fees and Restrictions:³ N/A						

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
U.S. STOCK						
INVESCO VAN KAMPEN MID CAP GR-C	2.08%	\$20.80	-8.65%	1.09%	7.82%	12/27/95
Mid-Cap Growth						
Russell Mid Cap Growth TR USD			0.67%	2.34%	9.57%	N/A
Fees and Restrictions:³ N/A						
INVESCO REAL ESTATE-C	2.05%	\$20.50	11.26%	3.11%	11.12%	05/01/95
Real Estate						
DJ US Select REIT TR USD			13.38%	4.04%	11.09%	N/A
Fees and Restrictions:³ N/A						

Stocks fluctuate in value and are subject to more risk than bonds or money market investments. Shares, when redeemed, may be worth more or less than their original cost.

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
GLOBAL/INTERNATIONAL						
MFS INTERNAT'L NEW DISCOVERY-R1	2.14%	\$21.40	-4.43%	-0.75%	10.70%	04/01/05
Foreign Small/Mid Growth						
MSCI World Ex US NR USD			-11.60%	-5.17%	2.61%	N/A
Fees and Restrictions:³ N/A						
MFS INTERNATL DIVERSIFICATION-R1	2.10%	\$21.00	-8.04%	-2.56%	4.54%	04/01/05
Foreign Large Blend						
MSCI ACWI Ex USA NR USD			-12.16%	-4.29%	3.86%	N/A
Fees and Restrictions:³ N/A						

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.thehartford.com/retirementplans/access or call The Hartford at 1-888-547-1405 to obtain performance data current to the most recent month-end.

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
GLOBAL/INTERNATIONAL						
AMERICAN FUNDS CAP WLD GR&INC-R1	1.56%	\$15.60	-2.32%	-1.80%	8.55%	06/07/02
World Stock						
MSCI World NR USD			-1.98%	-2.27%	6.25%	N/A
Fees and Restrictions:³ N/A						
AMERICAN FUNDS NW PERSPECTIVE-R1	1.57%	\$15.70	-1.09%	0.17%	8.18%	06/17/02
World Stock						
MSCI World NR USD			-1.98%	-2.27%	6.25%	N/A
Fees and Restrictions:³ N/A						

Investments in international stocks involve risks associated with interest-rate and currency-exchange-rate changes as well as with market, economic, and political conditions of the countries where investments are made. 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.

* Since inception return is used for funds fewer than 10 years old.

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- 1 *With respect to mutual fund investment options, this expense ratio is presented as the total annual fund or class operating expenses, before waivers and reimbursements, that have been paid by the fund and stated as a percent of the fund's total net assets. With respect to investment options that are not mutual funds, the expense ratio is intended to present similar information, but may have been calculated using methodologies that differ from those used for mutual fund investment options*
- 2 Average annual returns are calculated as a steady compounded rate of return over the period of time indicated. Returns are historical and include change in share value and reinvestment of dividends and capital gains, if any.
- 3 Any fees described in this section are fees paid directly from your investment in this option (e.g. redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees, surrender charges).

Before investing, you should carefully consider the investment objectives, risks, charges and expenses of the investment options available to you, including, where applicable, 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 performance data shown represents past performance and is no guarantee of future results. The investment return and principal value of an investment may fluctuate so that when shares/units are redeemed they may be worth more or less than their original cost. Current performance may vary from the performance data quoted. Please visit www.thehartford.com/retirementplans/access for more current performance information to the most recent month ended.

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