

Income that's Guaranteed - Now, Later ...for Life

Guaranteed¹ income sources can be an important component of your retirement income plan. **The Hartford Income Annuity** (a fixed payout annuity) can help you to cost-effectively secure guaranteed income for life or for a period you choose, or a combination of both. Payments can start immediately or at any time in the future.²

Help Maximize Your Guaranteed Income Stream . . . with The Hartford Income Annuity

Payout rates shown are based on life-only annuity payments for a contract purchased by a male with a premium of \$100,000³. Payout rates are as of January 2010. Under a life-only annuity, payments cease when you die, even if the total annuity payments made are less than the original premium. There is not a death benefit with this option. Annual payout rates reflect both interest and return of principal, rather than an interest rate earned on a deposit which pays periodic interest and returns principal at maturity.

Additional Income Payout Options include:

- Guaranteed income for two lives
- Guaranteed income for a certain period of time
- Legacy options that provide the opportunity to leave some of your premium or remaining payments to your loved ones or to a charity
- Inflation protection through an annual payment increase of 1% to 6% with any payout option

Time	Issue Age	Annual Payout	Annual Payout Rate	Non qualified Taxable Exclusions ⁴
Immediate	55	\$5,900	5.9%	58.7%
	60	\$6,500	6.5%	63.6%
	65	\$7,200	7.2%	69.1%
	70	\$8,300	8.3%	75.4%
	75	\$9,300	9.3%	86.2%
5 Years from Issue	55	\$8,200	8.2%	50.1%
	60	\$9,300	9.3%	53.7%
	65	\$10,900	10.9%	57.5%
	70	\$13,300	13.3%	60.1%
	75	\$16,200	16.2%	65.2%
10 Years from Issue	55	\$12,300	12.3%	40.7%
	60	\$14,500	14.5%	43.1%
	65	\$18,150	18.2%	44.1%
	70	\$24,600	24.6%	42.8%
	75	\$34,900	34.9%	41.5%

¹ Guarantees are based on the claims-paying ability of Hartford Life Insurance Company.

² Maximum issue ages may be subject to broker-dealer restriction.

³ Payout amounts for female annuitants, who have longer life expectancies, would be lower. Payouts are subject to change and exclude state premium taxes. This hypothetical example may not be used in Montana or Massachusetts, which does not permit the use of gender distinct annuity rates.

⁴ If the annuity has been purchased with after-tax (non qualified) money, a portion of the payments is deemed by the IRS to be return of premium, and is excludable from gross income. Taxable exclusions percentage represents the portion of the annual annuity payments not subject to income tax. Once return of premium is achieved, the tax benefit is eliminated and remaining payments are fully taxable. Distributions paid prior to age 59 1/2 will be subject to a 10% additional tax on the taxable portion unless an exception to the penalty applies.

"The Hartford" is The Hartford Financial Services Group, Inc. and its subsidiaries, including the issuing company of Hartford Life Insurance Company.

NOT INSURED BY FDIC OR ANY FEDERAL GOVERNMENT AGENCY

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



The Hartford Income Annuity

Facts at a Glance

Type of Product	<ul style="list-style-type: none"> Fixed, single premium payout annuity issued by Hartford Life Insurance Company
Income Payment Options* Note: Upon the death of one or either joint annuitant, payments can remain the same or reduce to 50%, 66²/₃%, or 75% of the original payment	<ul style="list-style-type: none"> Period Certain (6-30 years)^{1,2} Single or Joint Lifetime Income Single or Joint Lifetime Income with Cash Refund Single or Joint Lifetime Income with Installment Refund (Not available for deferred annuities) Single or Joint Lifetime Income for a Period Certain (5-30 years)^{1,2} Single or Joint Lifetime Income with a Return of Premium Death Benefit¹ Single Temporary Life Income (5-30 years)¹
Death Benefit Descriptions/Options³	<ul style="list-style-type: none"> Cash Refund - If you die before receiving an amount equal to your premium, your premium, minus annuity payments previously received, will be paid to a beneficiary. Return of Premium - Death benefit equal to a specified percentage (25%, 50%, or 75%) of your premium in a lump sum; before or after annuity payments begin and even if payments exceed original premium. (Not available for IRAs.)¹ Installment Refund - If you die before receiving an amount equal to your premium, periodic income payments will continue until the total payments made equal the premium paid. Only available if annuity starts within 1 year.
Minimum Premium	<ul style="list-style-type: none"> \$10,000
Maximum Premium	<ul style="list-style-type: none"> \$5 million; \$1 million without home office approval⁴
Payment Frequency	<ul style="list-style-type: none"> Monthly, quarterly, semi-annually, or annually
Optional Annual Payment Increase³	<ul style="list-style-type: none"> Select an annual percentage by which your annuity payment will increase each year Choose 1% to 6% in .50% increments¹
Maximum Issue/Commencement Age	<ul style="list-style-type: none"> Age 75 for Return of Premium option Age 85 for Single or Joint Life Only option Age 100 for Period Certain Only option Age 90 for all other income options
Annuity Start Date	<ul style="list-style-type: none"> Choose the date you want your annuity payments to start¹
Annuity Start Date Changes	<ul style="list-style-type: none"> Option to make a one-time election to change your scheduled annuity commencement date before payment begins (after the first contract year) Amount of annuity payments will be adjusted to reflect change Available with options providing specified guaranteed period or cash refund
Commutation Provision¹	<ul style="list-style-type: none"> Ability to convert remaining guaranteed (Period Certain) annuity payments to lump sum Minimum commutation amount: \$5,000 Elect all or a portion of all remaining guaranteed payments Available six months after annuity payments have started
Fees	<ul style="list-style-type: none"> No front-end sales fees No annual fees

* Distributions paid prior to age 59½ will be subject to a 10% additional tax on the taxable portion unless an exception to the penalty applies.

¹ For contracts purchased as individual retirement annuities, special limitations apply.

² Longer Period Certain may be allowed at our discretion.

³ Optional benefits available for additional fees.

⁴ Special Maximum Premium limits apply to Single or Joint Lifetime only annuities.

The annuity contract is issued by Hartford Life Insurance Company, Simsbury, Connecticut HL-20141 and state variations. The riders are: HL-20143, HL-20144, HL-20145 & HL-20142 (with state variations). "The Hartford" is The Hartford Financial Services Group, Inc. and its subsidiaries, including the issuer of The Hartford Income Annuity, Hartford Life Insurance Company.

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NO CONTRACT VALUE	NO WITHDRAWALS	NOT ALL PAYMENT OPTIONS OFFER DEATH BENEFITS
NOT ALL PAYMENT OPTIONS OFFER RETURN OF YOUR PREMIUM		NOT FDIC INSURED

