



# TheHartford.com Redesign: Wireframes Master v1.4

February 2, 2012

**ORGANIC**<sup>SM</sup>

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## VERSION

DATE	VERSION	MODIFIED BY	MODIFICATIONS
12/14/11	1.0	Fruma Markowitz / Sandy Soto	Home Page / Secondary Level wireframes
1/9/12	1.1	Sandy Soto	Updates per client review & cardsort
1/17/12	1.2	Sandy Soto	Updates per workshop comments
1/25/12	1.3	Sandy Soto, Fruma Markowitz, Chava Alexander	Combined wireframes

## LEGEND

Image

Callout

FLASH FEATURE

Note

[XX] à Link Destination utilizing the sitemap ID of the page, or url if an external link

1

1

Represent annotations that create a relationship between a visual element and a text description.

## ABOUT THIS DOCUMENT

### What is a Wireframe?

Wireframes are a page blueprint prior to the visual design used to illustrate the flow of information, document all objects to be included on the page, and show the behavior and states of some of these objects. They are not meant to reflect actual design or content.

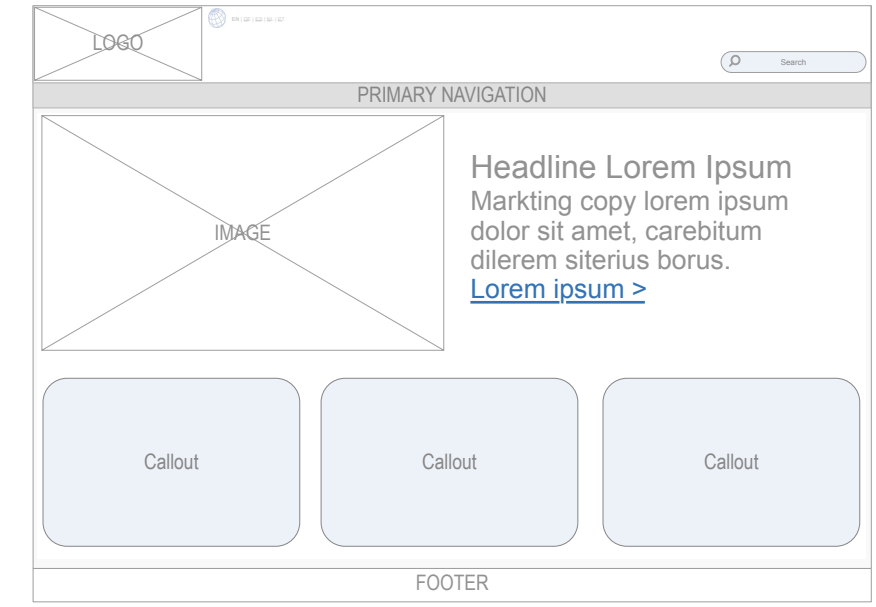
### Design Aspects for Consideration:

- Representation of selected content and functionality that will reside on a page to bring the strategic concept to life.
- An allocation of page real estate to illustrate priority and placement.
- Intent of copy - indicative of the eventual design. This includes titles, labels, links, prompts, and instructions.
- Schematic that identifies key page areas (modules).
- Direction for visual design explorations.

### Aspects Not for Wireframe Review:

- Final copy or branding treatments
- The design/look · & · feel of the page
- Representation of the specific photography to be used
- The final layout of future content and functionality

### WIREFRAME EXAMPLE





## A Market on the Edge of Glory

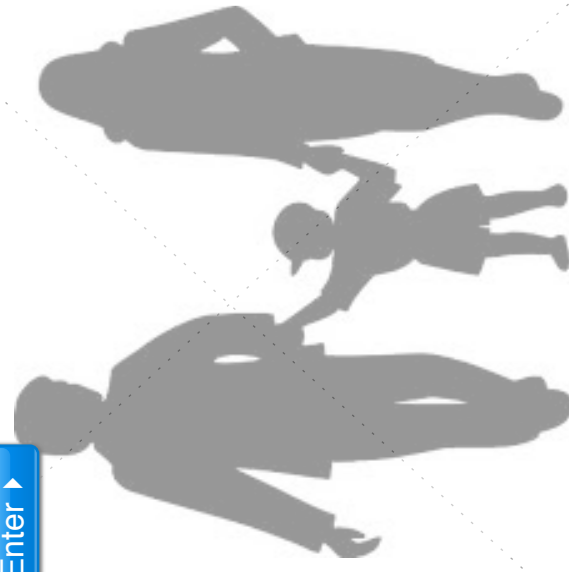
Our markets recently reached a level not far below their high for the year. Could this be the moment of truth for our markets?

Market Commentary from Dr. Bob Froehlich

[Read More](#)

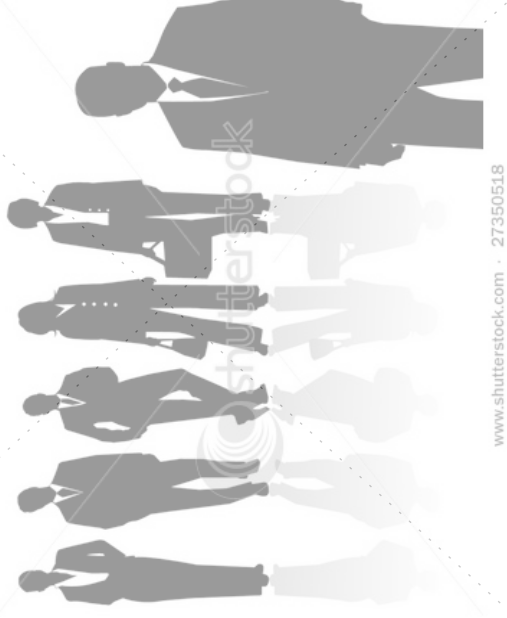
### Individuals & Families

Enter



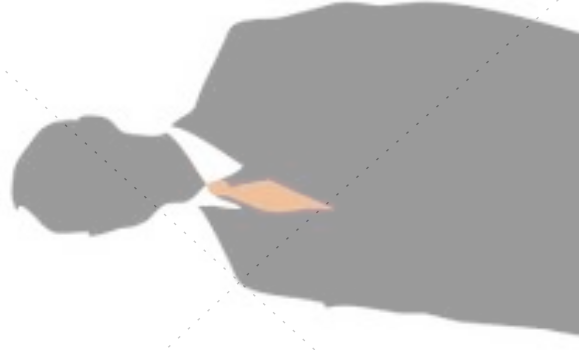
### Business

Enter



### Agents & Advisors

Enter



### Latest News

(optional image)

Month dd, yyyy - Headline Lorem  
Ipsum Dolor Sit Amet, Consectetur  
Carebitum Sit lorem .

[Read More](#)

### About The Hartford

(optional image)

Get an overview of our company.  
Meet our leaders. Learn about our  
people, culture, and our  
commitment to diversity.

[Learn More](#)

### Careers

(optional image)

Become part of a Fortune 500  
company that encourages a familial  
work environment and thrives on a  
tradition of product and customer  
service excellence.

[Learn More](#)

### Investor Relations

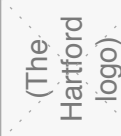
(optional image)

The Hartford Reports Third Quarter  
2011 Financial Results

[Learn More](#)

(Super Footer)

NOTES



Request a Quote Lorem Ipsum

Auto Insurance

Zip Code

Start Quote

[Contact Us](#)

Request a Quote

[Find an Agent](#) | [Account Access](#)



X

## A Market on the Edge of Glory

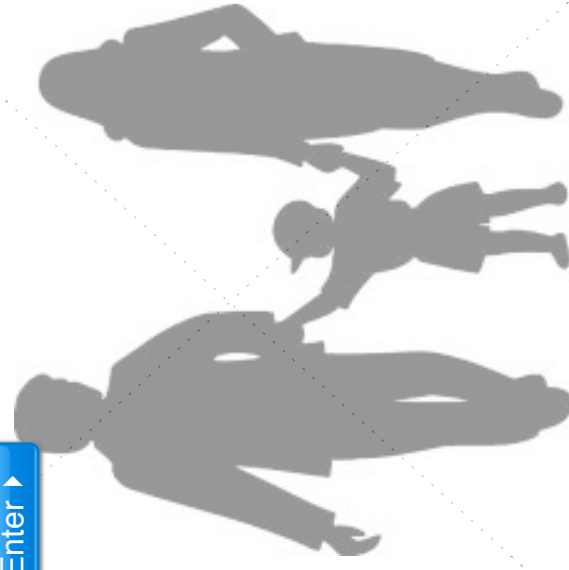
Our markets recently reached a level not far below their high for the year. Could this be the moment of truth for our markets?

Market Commentary from Dr. Bob Froehlich

[Read More](#)

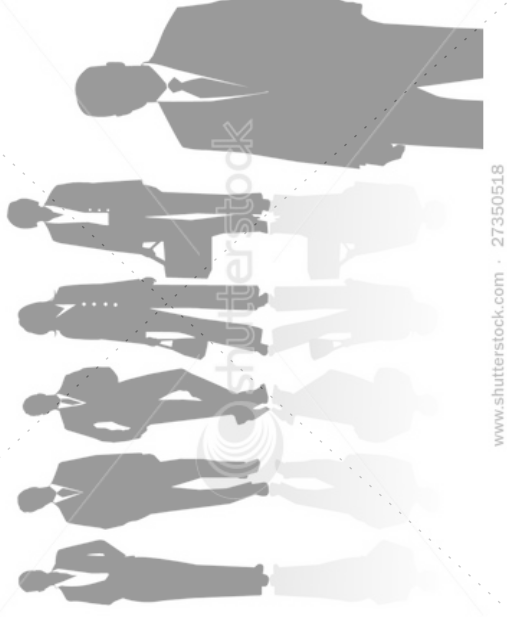
### Individuals & Families

Enter



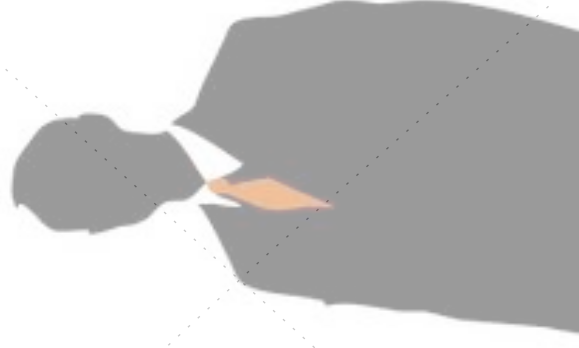
### Business

Enter



### Agents & Advisors

Enter



### Latest News

(optional image)

Month dd, yyyy - Headline Lorem  
Ipsum Dolor Sit Amet, Consectetur  
Carebitum Sit lorem .

[Read More](#)

### About The Hartford

(optional image)

Get an overview of our company.  
Meet our leaders. Learn about our  
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[Learn More](#)

### Careers

(optional image)

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tradition of product and customer  
service excellence.

[Learn More](#)

### Investor Relations

(optional image)

The Hartford Reports Third Quarter  
2011 Financial Results

[Learn More](#)

(Super Footer)

NOTES



## A Market on the Edge of Glory

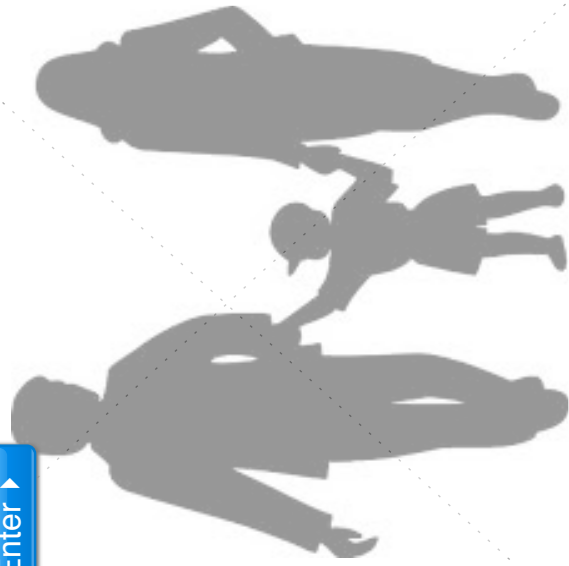
Our markets recently reached a level not far below their high for the year. Could this be the moment of truth for our markets?

Market Commentary from Dr. Bob Froehlich

[Read More](#)

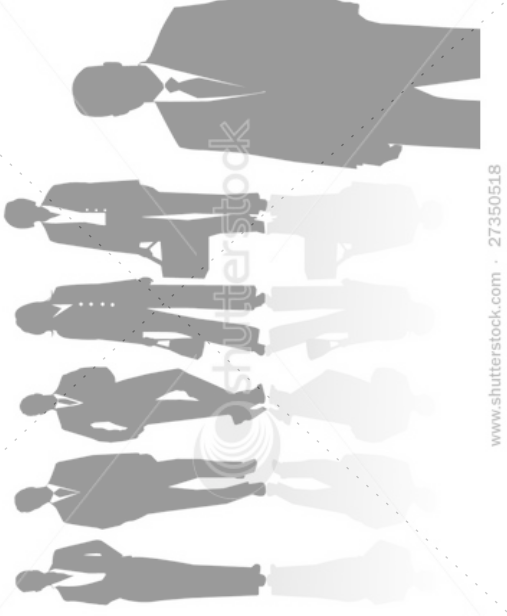
### Individuals & Families

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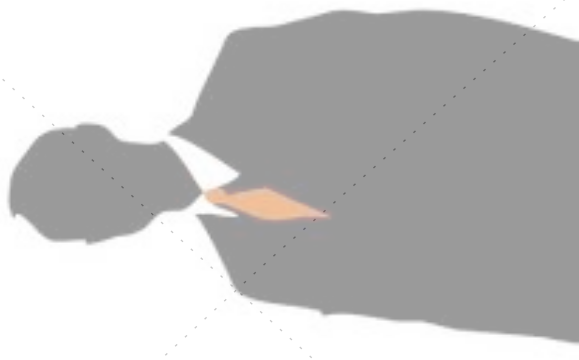
### Business

Enter



### Agents & Advisors

Enter



### Request a Quote

Lorem ipsum dolor sit amet, consectetur delorum cabirum ditem carectetur sectorum.

Auto Insurance

Zip Code

Start Quote

### About The Hartford

(optional image)

Get an overview of our company. Meet our leaders. Learn about our people, culture, and our commitment to diversity. [Learn More](#)

### Careers

(optional image)

Become part of a Fortune 500 company that encourages a familial work environment and thrives on a tradition of product and customer service excellence. [Learn More](#)

### Investor Relations

(optional image)

The Hartford Reports Third Quarter 2011 Financial Results [Learn More](#)

(Super Footer)

NOTES



## The Hartford for You and Your Family

Lorem ipsum dolor sit amet, consectetur adipiscing elit  
mauris tortor dui, viverra vel sagittis eu sagittis sit amet justo.

1 Find a Solution for Your Life Stage

[1.1.0] -->

### Products for Individuals & Families



#### Vehicle Insurance [1.2.0] -->

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mauris sagittis sit amet justo.  
[Learn more](#) | [1.2.0] -->

#### Request a Quote

Auto Insurance

Zip Code

Start Quote

[1.1-x] -->



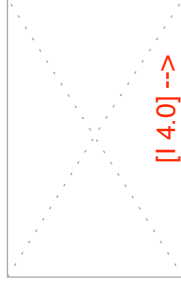
#### Property Insurance [1.3.0] -->

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mauris sagittis sit amet justo.  
[Learn more](#) | [1.3.0] -->

#### Call for a Quote

1-888-413-8970

M-F 7 am to 11 pm ET  
Sat-Sun 8 am to 6 pm ET



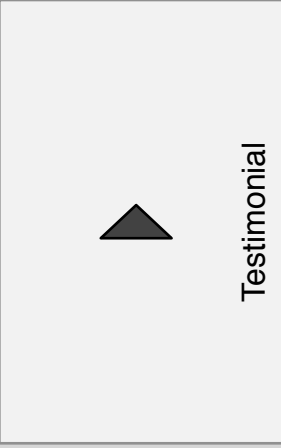
#### Retirement & Investments [1.4.0] -->

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[Learn more](#) | [1.4.0] -->

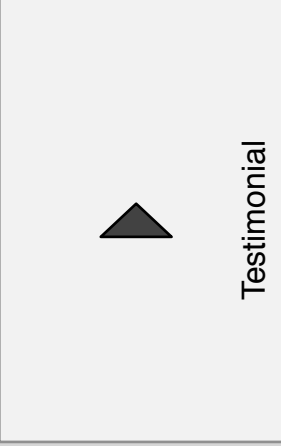
Retirement  
Income  
Calculator

[1.3.4.1-x] -->

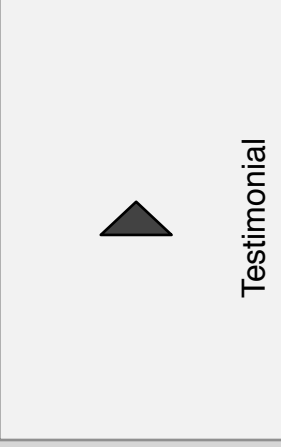
### Testimonials



Testimonial



Testimonial



Testimonial

[More testimonials](#)

[3.7.4] -->

(Footer)

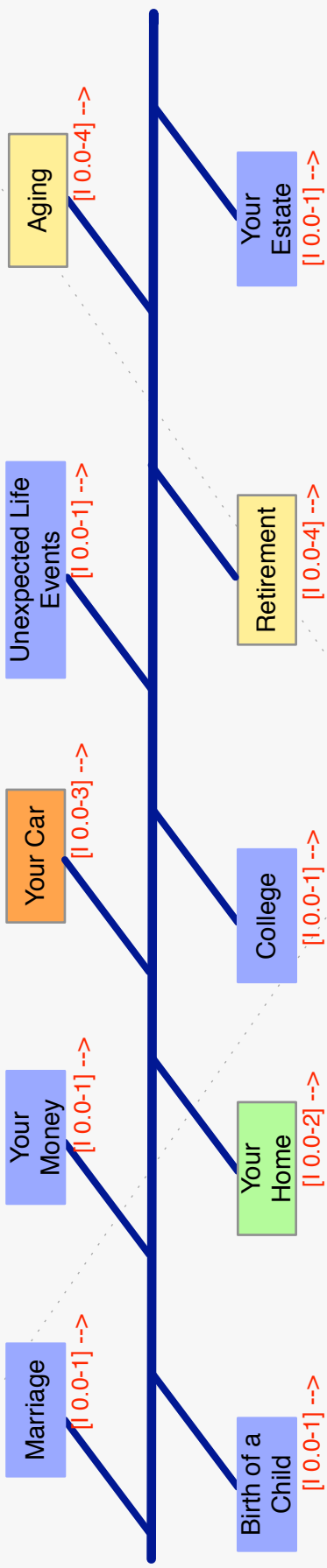
#### NOTES

- 1) Optional callout in hero area.
- 2) Product area
- 3) Do we need to include AARP as an option here?
- 4) Up to 3 promos can be placed here
- 5) Testimonial videos open and play in a layer.

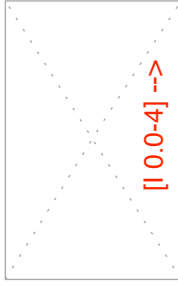
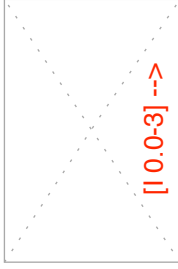
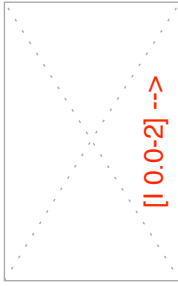
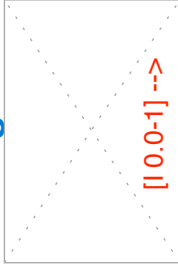
# Life Planning

## Your Life Lorem Ipsum Dolor

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mauris tortor dui, viverra vel sagittis eu sagittis sit amet justo.



### Life Stage Lorem



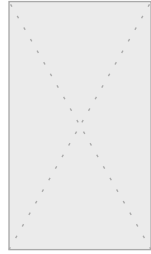
**Marriage & Family** [1 0.0-1] -->  
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mauris sagittis sit amet justo. [Learn more](#) ▶ [1 0.0-1] -->

**Your Home** [1 0.0-2] -->  
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mauris sagittis sit amet justo. [Learn more](#) ▶ [1 0.0-2] -->

**Your Car** [1 0.0-3] -->  
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mauris sagittis sit amet justo. [Learn more](#) ▶ [1 0.0-3] -->

**The Golden Years** [1 0.0-4] -->  
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mauris sagittis sit amet justo. [Learn more](#) ▶ [1 0.0-4] -->

### Articles Lorem Ipsum



**Article from Protecting Your Home**  
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sagittis eu sagittis sit amet justo. [Read more](#) ▶

[View more articles about Protecting Your Home](#) ▶



**Article from Family**  
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sagittis eu sagittis sit amet justo. [Read more](#) ▶

[View more articles about Family](#) ▶



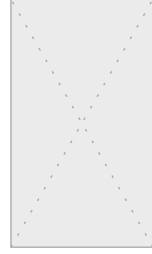
**Article from Financial Planning**  
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sagittis eu sagittis sit amet justo. [Read more](#) ▶

[View more articles about Financial Planning](#) ▶



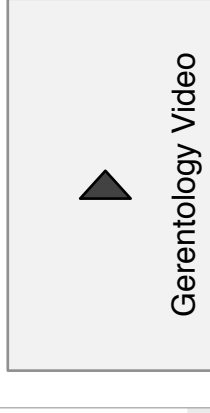
**Article from Retirement**  
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sagittis eu sagittis sit amet justo. [Read more](#) ▶

[View more articles about Retirement](#) ▶



**Article from On Aging**  
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sagittis eu sagittis sit amet justo. [Read more](#) ▶

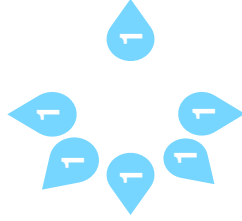
[View more articles about Aging](#) ▶



(Footer)

### NOTES

1 Notes go here lorem



[Home](#) > [Vehicle Insurance](#)

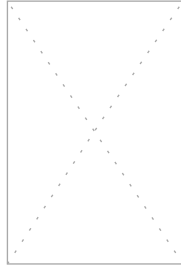
# Vehicle Insurance

## Vehicle Insurance Lorem

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Callout:  
Coverage Calculator

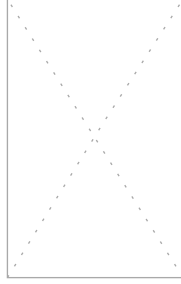
### Vehicle Insurance Products



#### Auto Insurance

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[Learn more](#)



#### Specialty Vehicle Insurance

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[Learn more](#)

### Articles About Auto

#### Winter Driving Tips

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[Read more](#)

#### Finding a Good Mechanic

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[Read more](#)

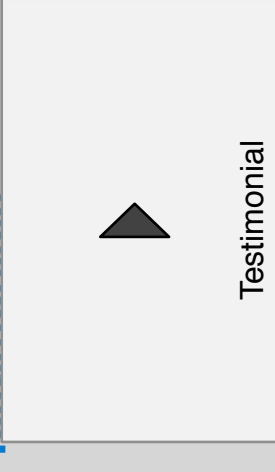
#### Drive Green

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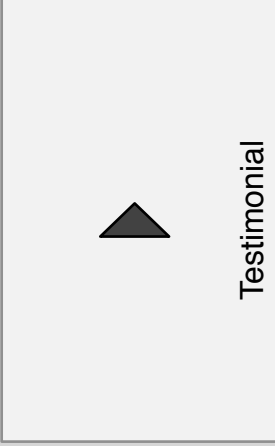
[Read more](#)

[View All Auto Articles](#)

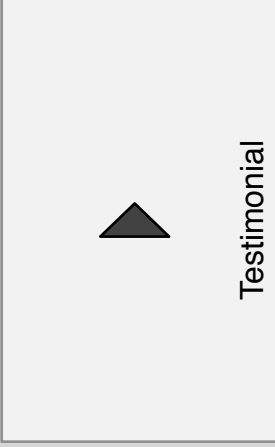
### Testimonials



Testimonial



Testimonial



Testimonial

[More testimonials](#)

(Footer)

### NOTES

**Request a Quote**

Auto Insurance

Zip Code

**QUICK LINKS**

- [Access Claims & Support](#)
- [File an Auto Claim](#)
- [File a Glass-Only Claim](#)
- [Manage Your Account](#)
- [Find an Agent](#)

Callout:  
AARP

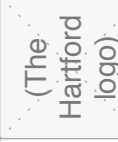
Callout:  
AKC

Callout:  
Sierra Club

**Umbrella Promotion**  
Lorem ipsum dolor sit amet, consectetur adipiscing elit mauris tortor dui, viverra vel sagittis eu sagittis sit amet justo.

[Learn More](#)





# Auto Insurance

## Learn About Other Types of Vehicle Insurance

Auto Insurance  
[Specialty Vehicle Insurance](#)

## FEATURED AUTO INSURANCE HEADLINE

(COVERAGE BY STATE MAP?)

Auto Insurance By State

## [ Auto Insurance Introduction Header ]

Selecting the right homeowners insurance is one of the most important steps you can take to protect your house and your belongings.

Make sure you're protected – request a homeowners insurance quote from The Hartford today. Find out how you could save on coverage that goes above and beyond that of many other homeowners insurance carriers.

### Auto Insurance Features and Benefits

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### AARP - only copy

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### The Hartford Auto Insurance Details

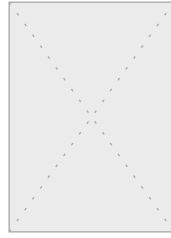
- [More Features and Benefits](#)
- [Coverage Basics](#)
- [Ways to Save](#)

### Find an Insurance Agent

[How to choose an Agent >](#)

### Driving Tips

[View all auto tips](#)



### Traveling With Pets

*Lorem ipsum dolor sit amet, consectetur adipiscing elit mauris tortor dui, viverra vel sagittis eu sagittis sit amet justo.*

[Read more](#)

### Disclosure

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### REQUEST A QUOTE

Auto Insurance

Zip Code

### QUICK LINKS

- [Access Claims & Support](#)
- [File an Auto Claim](#)
- [File a Glass-Only Claim](#)
- [Manage Your Account](#)
- [Find an Agent](#)

Callout:  
AARP

Callout:  
AKC

Callout:  
Sierra Club

### Umbrella Promotion

*Lorem ipsum dolor sit amet, consectetur adipiscing elit mauris tortor dui, viverra vel sagittis eu sagittis sit amet justo.*

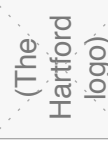
[Learn More](#)

### SAVE UP TO 10% MORE ON CAR INSURANCE

You can save even more by bundling your home insurance with your car insurance policy.

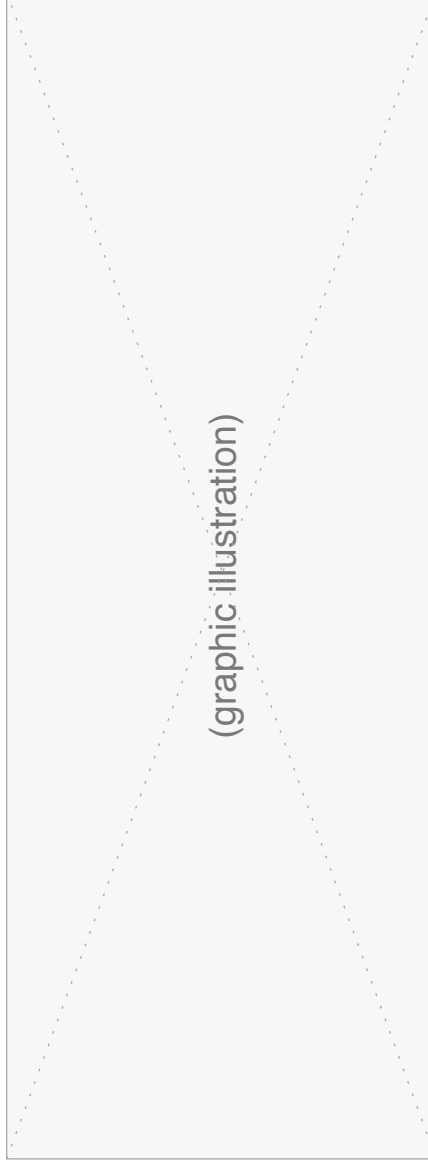


[More Ways to Save On Low-Cost Car Insurance](#)



# [ State Name ] Auto Insurance

## [ State Name ] Auto Insurance By the Numbers



### The More You Know About [ State Name ] Car Insurance

Lorem ipsum dolor sit amet, consectetur adipiscing elit mauris tortor dui, viverra vel sagittis eu sagittis sit amet justo. Lorem ipsum dolor sit amet. Lorem ipsum dolor sit amet, consectetur adipiscing elit mauris tortor dui, viverra vel sagittis eu sagittis sit amet justo. [Request a \[ State Name \] Auto Insurance Quote >](#)

### Feature Headline

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### Do You Have Enough?

Lorem ipsum dolor sit amet, consectetur adipiscing elit mauris tortor dui, viverra vel sagittis eu sagittis sit amet justo. Lorem ipsum dolor sit amet. Lorem ipsum dolor sit amet, consectetur adipiscing elit mauris tortor dui, viverra vel sagittis eu sagittis sit amet justo.

Lorem ipsum dolor sit amet, consectetur adipiscing elit mauris tortor dui, viverra vel sagittis eu sagittis sit amet justo. Lorem ipsum dolor sit amet. Lorem ipsum dolor sit amet, consectetur adipiscing elit mauris tortor dui, viverra vel sagittis eu sagittis sit amet justo.

### Helpful Info for [ State Name ] Drivers

Lorem ipsum dolor sit amet, consectetur adipiscing elit mauris tortor dui, viverra vel sagittis eu sagittis sit amet justo. Lorem ipsum dolor sit amet. Lorem ipsum dolor sit amet, consectetur adipiscing elit mauris tortor dui, viverra vel sagittis eu.

### Driving Tips

[View all auto tips](#) ▶



### Auto Insurance Tip Article Headline

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[View all auto tips](#) ▶

(Footer)

## NOTES

**REQUEST A QUICK INSURANCE QUOTE**

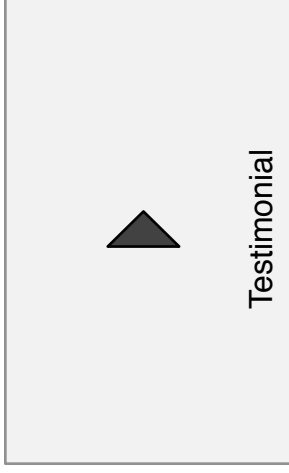
Auto Insurance ▾

Zip Code

Start Quote ▶

[Find an Insurance Agent](#)

[How to choose an Agent >](#)



### Cross-sell Promotion

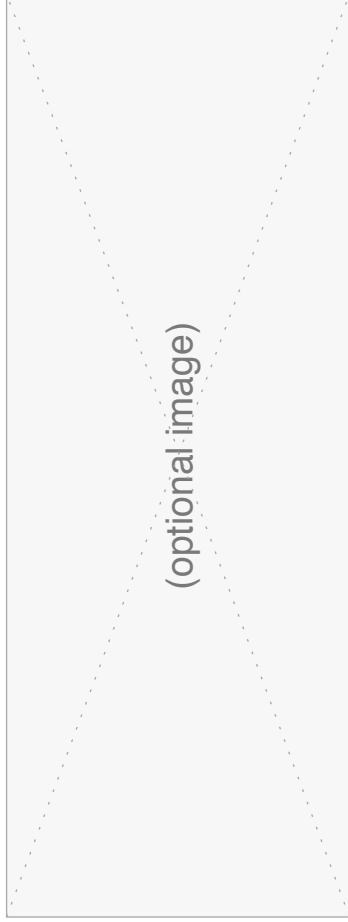
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[Learn More](#) ▶

# [ Toy Vehicle Insurance ] for AARP Members

## Learn About Other Types of Vehicle Insurance

- [Antique & Classic Car Insurance](#)
- [RV Insurance](#)
- [Snowmobile Insurance](#)
- [Golf Cart Insurance](#)
- [ATV Insurance](#)
- [Personal Watercraft & Boat Ins.](#)



## [ Golf Cart Insurance Introduction Header ]

Lorem ipsum dolor sit amet, consectetur adipiscing elit mauris tortor dui, viverra vel sagittis eu sagittis sit amet justo. Lorem ipsum dolor sit amet, consectetur adipiscing elit mauris tortor dui, viverra vel sagittis eu sagittis sit amet justo. Lorem ipsum dolor sit amet, consectetur adipiscing elit mauris tortor dui, viverra vel sagittis eu sagittis sit amet justo. Lorem ipsum dolor sit amet, consectetur adipiscing elit mauris tortor dui, viverra vel sagittis eu sagittis sit amet justo.

### Golf Cart Insurance Features and Benefits

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### AARP - only copy

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### The Hartford Golf Cart Insurance Details

- [More Features and Benefits](#)
- [Coverage Basics](#)
- [Ways to Save](#)

[Find an Insurance Agent](#)  
[How to choose an Agent >](#)

### Driving Tips

[View all driving tips](#) ▶



### Older Driving Safety

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### Disclosure

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### NOTES

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- [Access Claims & Support](#) ▶▶
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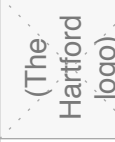
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# Claims & Support

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[Register](#)

## File a Claim

[File an Auto Insurance Claim](#) ▶

[File a Glass-Only Claim](#) ▶

## To track a claim..

Log into your account at the left, or call us 24/7:

Gen Claims: **1-800-327-3636**

AARP Only: **1-877-805-9918**

## Auto Claims Process

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## After an Accident

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## Resources

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## FAQs

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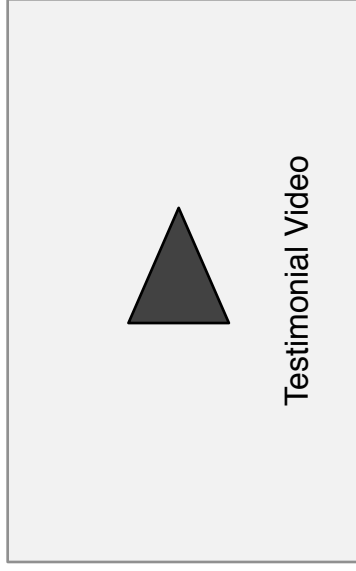
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Testimonial Video

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1-888-413-8970

Monday – Friday: 7am to 11pm ET

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Sunday: 8am to 6pm ET

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24/7

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# Property Insurance

## Property Insurance Lorem Ipsum

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Callout:  
AARP

Callout:  
AKC

Callout:  
Sierra Club

### ID Theft Promotion

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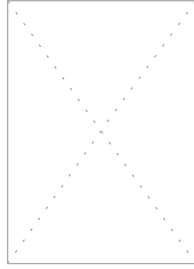
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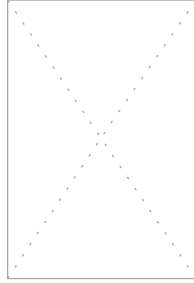
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## Property Insurance Products



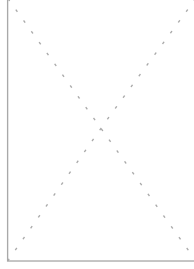
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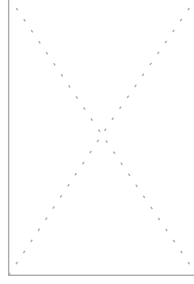
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### Condo Insurance

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### Flood Insurance - AARP only

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### Fire Safety

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### Prevent Break-ins When You Travel

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### Make a Disaster Plan

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# Homeowners Insurance

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Homeowners Insurance

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M-F 7 am to 11 pm ET  
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## [ Homeowners Introduction Header ]

Selecting the right homeowners insurance is one of the most important steps you can take to protect your house and your belongings.

Make sure you're protected – request a homeowners insurance quote from The Hartford today. Find out how you could save on coverage that goes above and beyond that of many other homeowners insurance carriers.

### Homeowners Insurance Features and Benefits

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### NOTES

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# Retirement & Investments

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Life Expectancy Calculator

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Calculator

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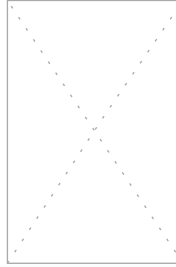
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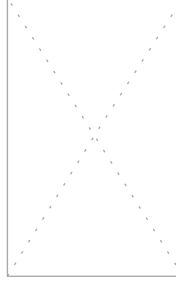
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College Savings Plans

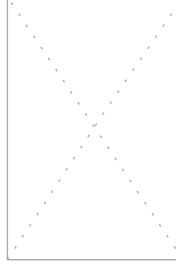
## Retirement & Investment Products



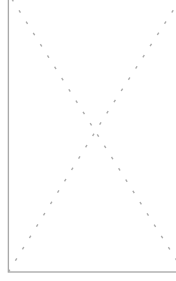
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Home > Retirement & Investments > Mutual Funds

# Mutual Funds

## FEATURED MUTUAL FUND HEADLINE



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### Mutual Fund Categories



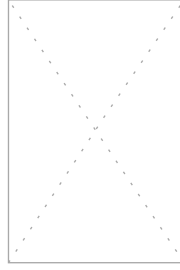
#### Equity Funds

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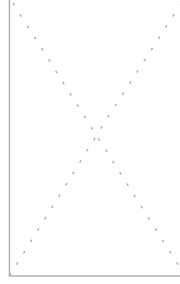
#### Fixed Income

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#### Mixed Asset

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#### Allocation & Target Retirement

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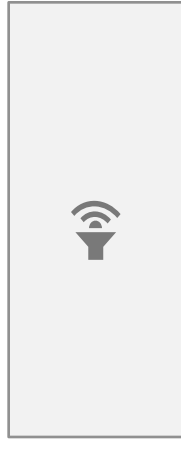
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Market Commentary



### Allocate, Diversify and Rebalance

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### Emerging and Developing Markets

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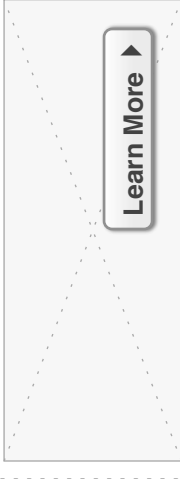
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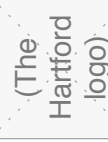
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### NOTES



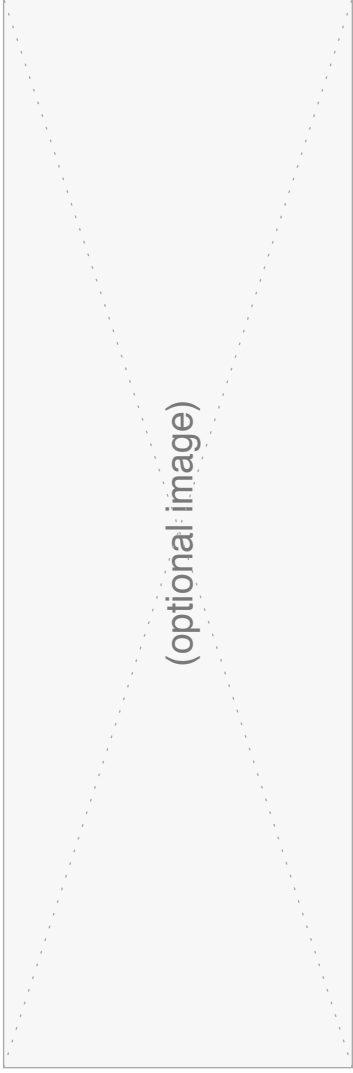


Home > [Retirement & Investments](#) > [Mutual Funds](#) > The Hartford Mutual Fund Choices

# The Hartford Mutual Fund Choices

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All

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## FUNDS BY OBJECTIVE



### Equity

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### Fixed Income

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### Mixed Asset

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### Allocation & Target Retirement

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### Important Fund Disclosures

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# Equity Funds

## Learn About Other Mutual Fund Categories

Equity

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## About Equity Funds

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## The Hartford Equity Funds

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- [The Hartford Capital Appreciation II Fund](#)
- [The Hartford Disciplined Equity Fund](#)
- [The Hartford Diversified International Fund](#)
- [The Hartford Dividend and Growth Fund](#)
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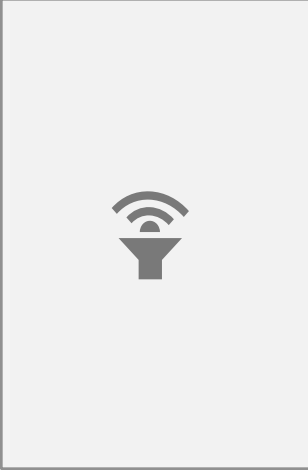
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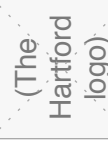
Market Commentary



## Cross-sell Promotion

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Home > Retirement & Investments > Mutual Funds > Mutual Fund Category > [Mutual Fund Name]

# [Mutual Fund Name]

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## Categories:

**Morningstar Category:** Foreign Large Growth

## Investment Goal / Strategy

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## Portfolio Managers



**Jean-Marc Berteaux**  
Senior Vice President & Partner  
Wellington Management Company, LLP  
Professional Experience Since 1990  
**MA** in International Relations, Institut d'Etudes Politiques de Paris  
**MBA**, INSEAD



**John A. Boselli, CFA**  
Senior Vice President & Partner  
Wellington Management Company, LLP  
Professional Experience Since 1985  
**BS** in Geophysical Engineering, Colorado School of Mines  
**MBA**, DePaul University

## Additional Resources

Portfolio Managers are supported by the full resources of Wellington Management.  
[Quarterly Portfolio Manager Commentary](#)

Wellington Management is an independent and unaffiliated sub-advisor to The Hartford.

## Investment Approach

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## NOTES



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# [Mutual Fund Name]

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OVERVIEW

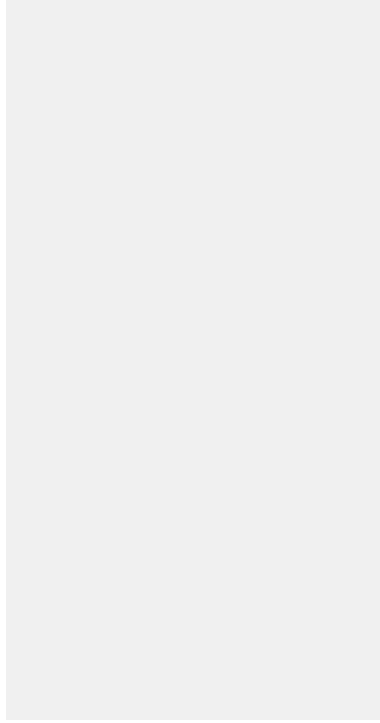
STATISTICS

PERFORMANCE

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## Portfolio statistics

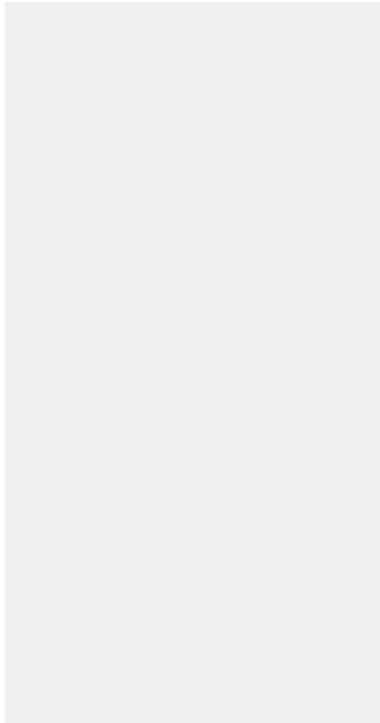
As of xx/xx/xx



Share Class	Symbol
A	Symbol
B	Symbol
C	Symbol
I	Symbol
R3	Symbol
R4	Symbol
R5	Symbol

## Top Ten Holdings

As of xx/xx/xx



## Materials

[The Hartford International Growth Fund Fact Sheet](#)

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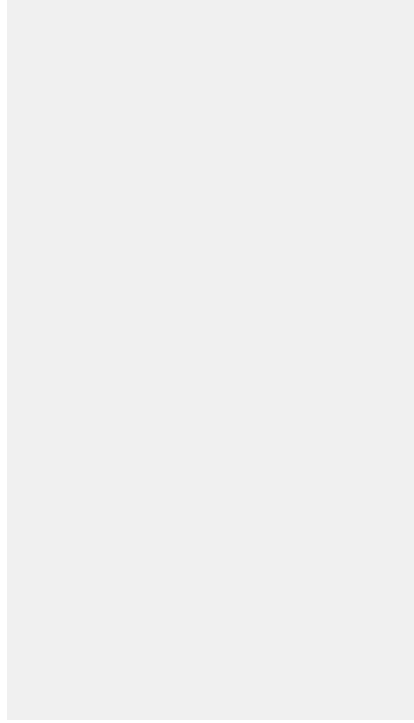
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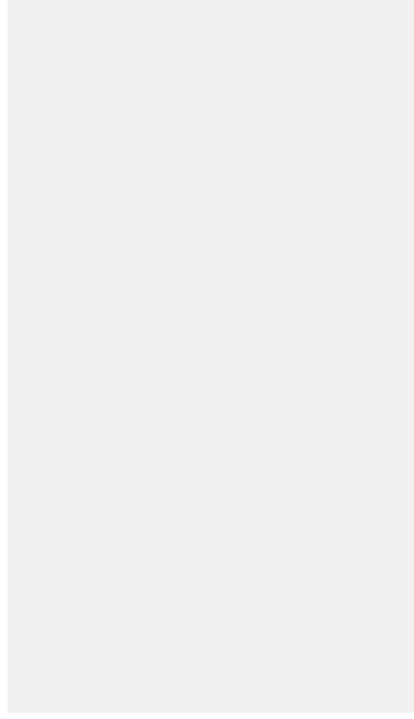
## Top Country Weights

As of xx/xx/xx

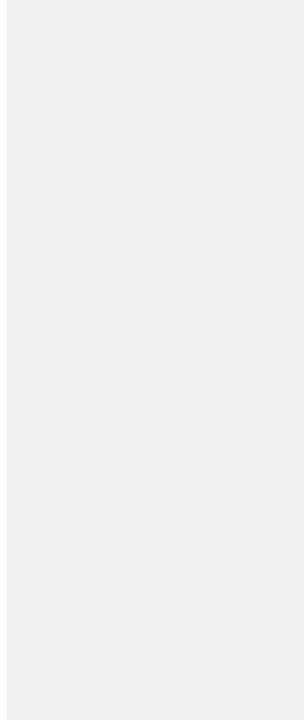


## Sector Weights

As of xx/xx/xx



## Regional Exposure

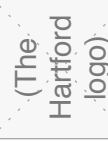


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## NOTES



# [Mutual Fund Name]

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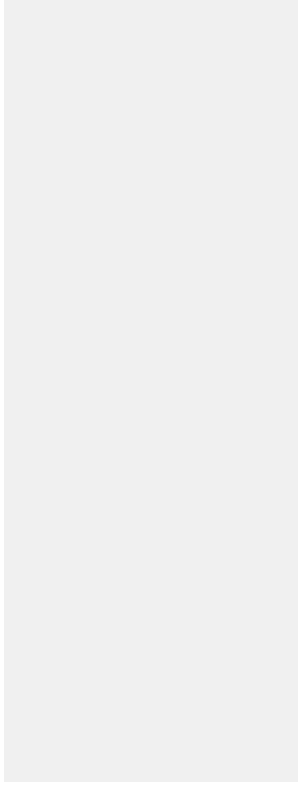
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## Quarterly A Share Average Annual Total Return

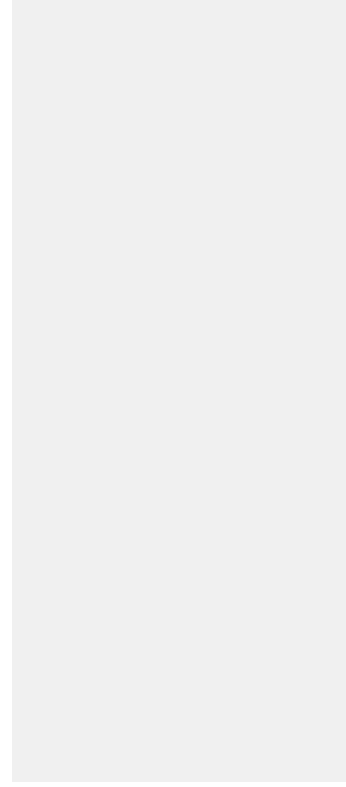
As of xx/xx/xx



Share Class	Symbol
A	Symbol
B	Symbol
C	Symbol
I	Symbol
R3	Symbol
R4	Symbol
R5	Symbol

## Monthly A Share Average Annual Total Return

As of xx/xx/xx



## Materials

[The Hartford International Growth Fund Fact Sheet](#)

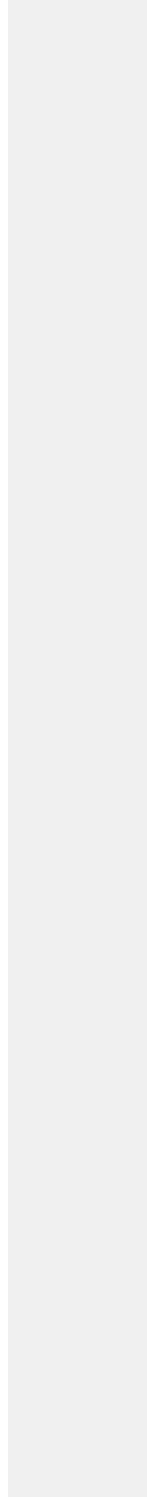
[The Hartford International Growth Fund Manager Commentary](#)

[All Funds Brochure](#)

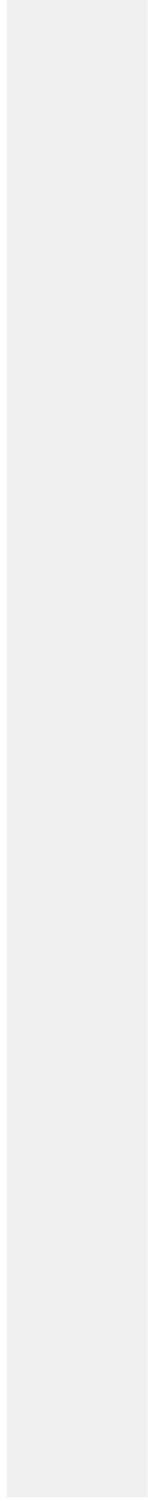
[Mutual Funds Performance Sheet](#)

[Prospectuses & Reports](#)

## Expenses



## Calendar Year Total Return Class A excluding sales charge



## Value of a \$10,000 investment (Class A excluding sales charge)

xx/xx/xx - xx/xx/xx



If sales charges and taxes had been included, the value would have been lower.

**PERFORMANCE DATA QUOTED REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.** The investment return and principal value of the investment will fluctuate so that an investors' shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted.

## Disclosure

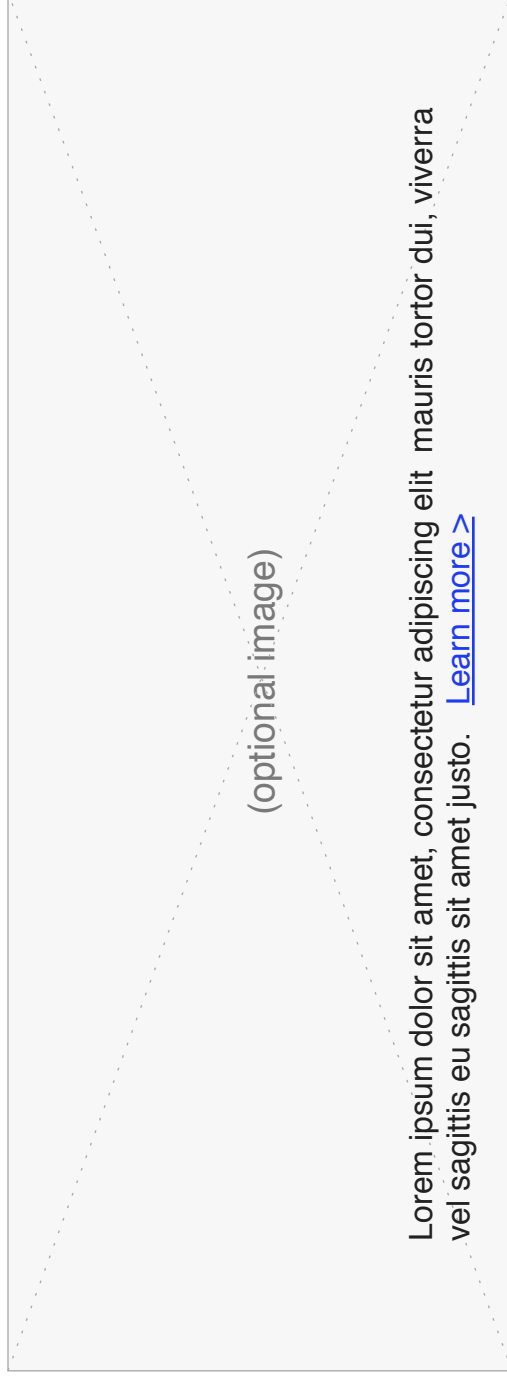
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## NOTES

# Annuities

## FEATURED ANNUITY HEADLINE



(optional image)

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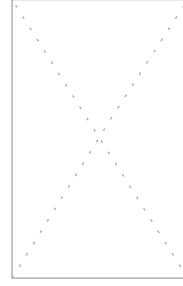
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### Annuity Products



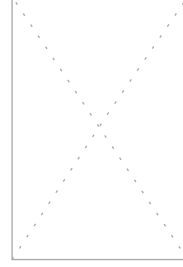
#### Variable Annuities

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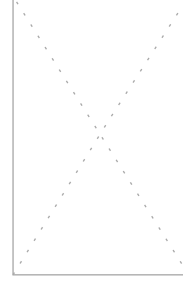
#### Fixed Annuities

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#### Income Annuities

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#### Fixed Index Annuities

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### Articles About Annuities

#### What is an Annuity?

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#### Compare Types of Annuities

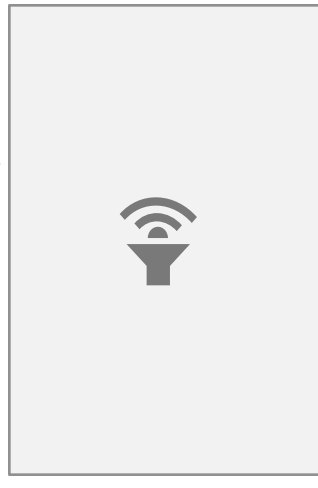
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#### How an Annuity Works

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### Dr. Bob Market Commentary



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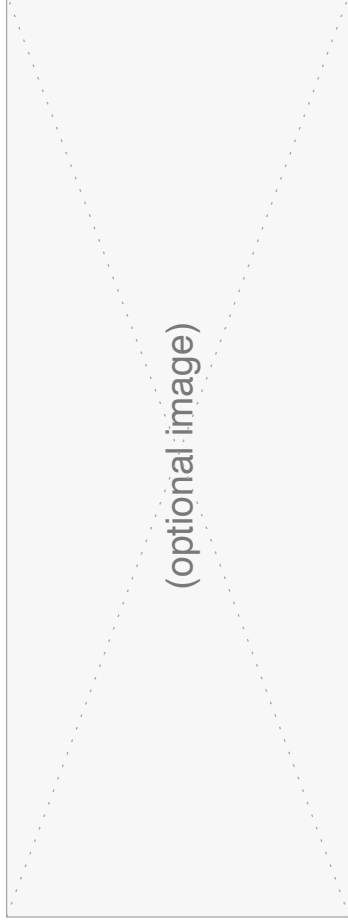
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### NOTES

# Variable Annuities

## Learn About Other Types of Annuities

- Variable Annuities
- [Fixed Annuities](#)
- [Income Annuities](#)
- [Fixed Index Annuities](#)
- [Annuity Basics](#)



Callout:  
Retirement Income Calculator

## [ Variable Annuity Introduction Header ]

In a world where costs seem to only go up, don't you want a retirement investment today that is designed to meet the needs of tomorrow?

That investment is a variable annuity. Variable annuities:

- Are professionally managed
- Provide a wide choice of investment options to fit a variety of retirement needs
- Provide lifetime income
- Include tax-deferred growth potential, so all of your investment can work toward your goal
- Provide an easy way to pass assets on to your heirs

And with a Hartford variable annuity, you have the added advantage of a company with nearly 200 years in the financial services industry.

## The Hartford Variable Annuity Suites

- [Hartford's Personal Retirement Manager Suite](#)
- [Hartford Leaders Suite](#)
- [The Director M Suite](#)
- [Putnam Hartford Capital Manager Suite](#)

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# [Hartford's Personal Retirement Manager Suite]

## OVERVIEW

## PERSONAL PROTECTION OPTIONS

[Return to all Variable Annuity Products](#)

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### Issued by The Hartford

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### Resources for this product

- [Product Brochure](#)
- [LifeAccess Rider Flyer](#)
- [Help avoid the income dilemma](#)

### Personalized Protection Options

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### Hartford's Personal Retirement Manager Suite of Products

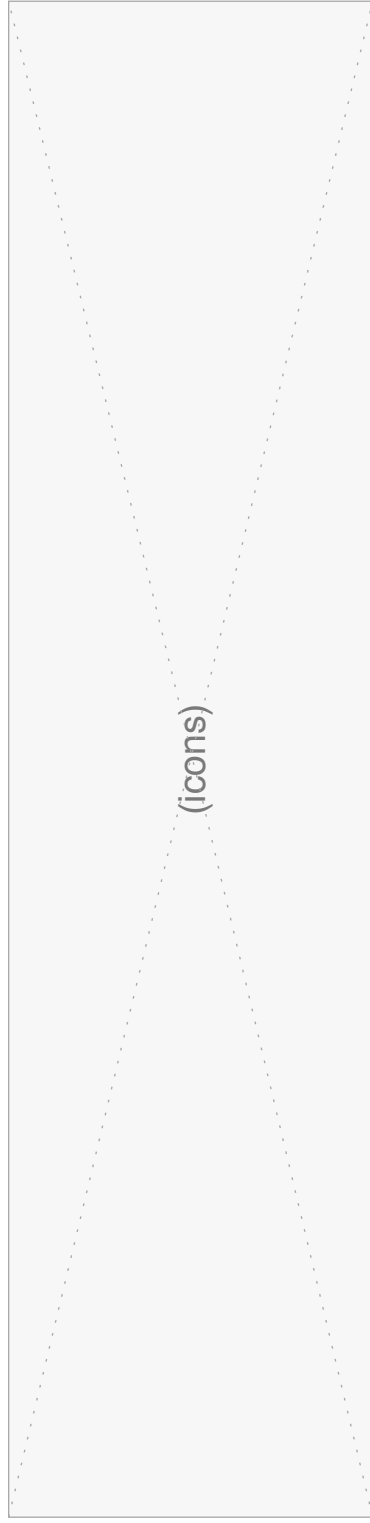
- [Hartford's Personal Retirement Manager A-Share](#)
- [Hartford's Personal Retirement Manager B-Share](#)
- [Hartford's Personal Retirement Manager C-Share](#)
- [Hartford's Personal Retirement Manager I-Share](#)
- [Hartford's Personal Retirement Manager L-Share](#)
- [Prior Versions - Not Available for New Sales](#)

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### Investment Opportunity with World-Class Money Managers

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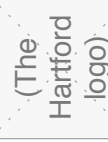
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## NOTES





# [Variable Annuity Product Name]

[Return to all Variable Annuity Suites](#)

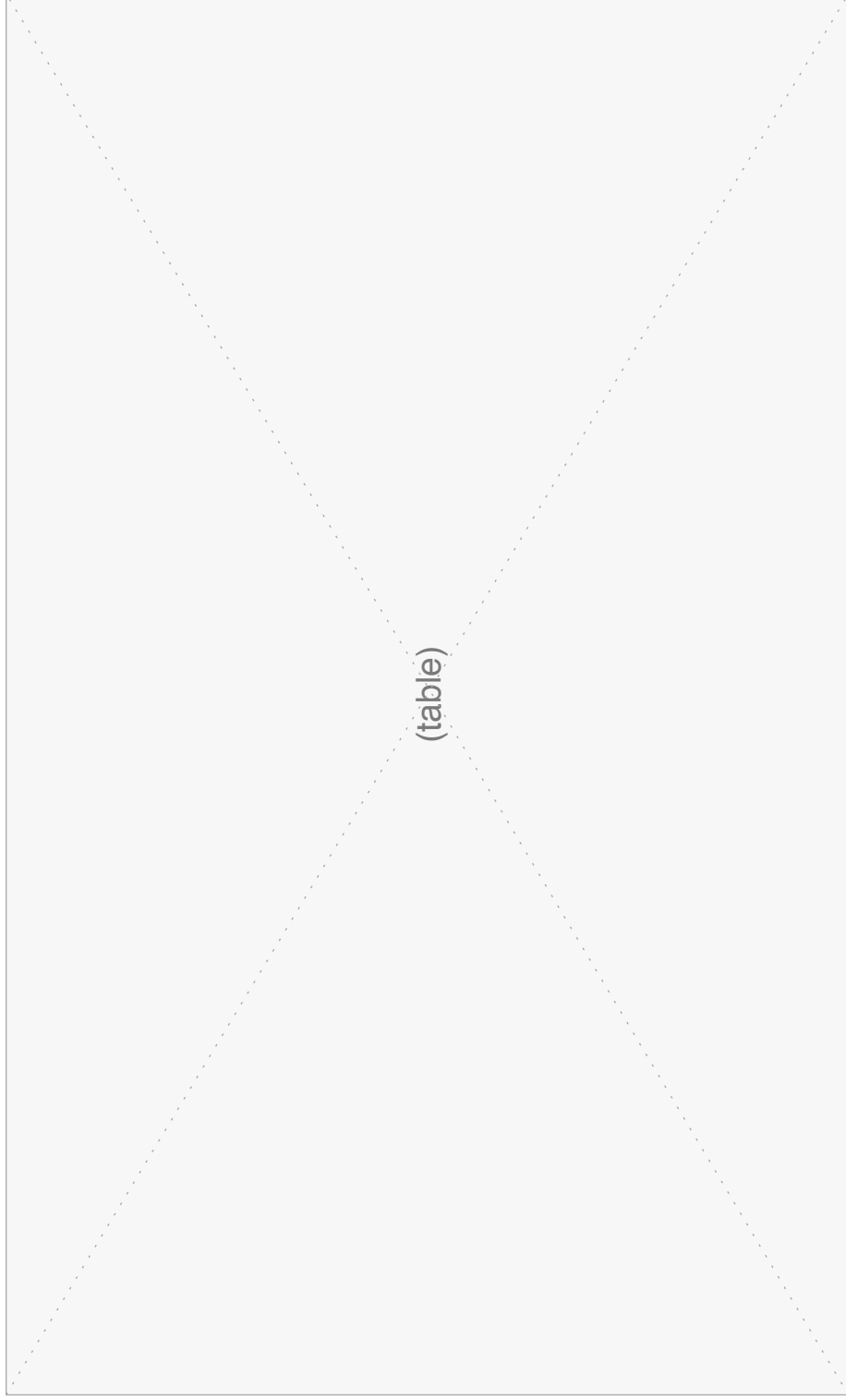
## OVERVIEW

## INVESTMENT OPTIONS

## PERFORMANCE & PRICING

## PROSPECTUS & LITERATURE

Hartford's Personal Retirement Manager L-Share Variable Annuity is for those contract holders who prefer not to pay front-end sales charges, wish to put all of their initial investment dollars to work immediately and have a long-term investment time horizon.



### Variable Annuity Product Name Investment Options

#### Global/International Equity & Mixed Equity

- [American Funds Global Growth and Income HLS Fund](#)
- [American Funds Global Small Capitalization HLS Fund](#)
- [American Funds International HLS Fund](#)
- [American Funds New World HLS Fund](#)
- [Hartford Global Research HLS Fund](#)
- [Hartford International Opportunities HLS Fund](#)
- [Invesco V.I. International Growth Fund](#)
- [Mutual Global Discovery Securities Fund](#)
- [PIMCO EqS Pathfinder Portfolio](#)
- [Templeton Foreign Securities Fund](#)
- [Templeton Growth Securities Fund](#)

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### NOTES

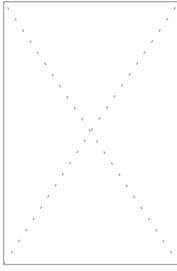


# Life Insurance

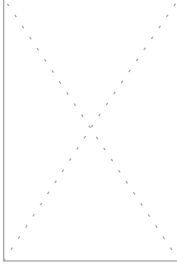
## FEATURED LIFE INSURANCE HEADLINE

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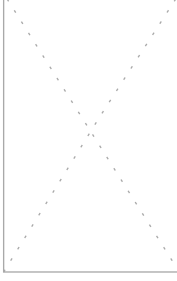
## Life Insurance Products



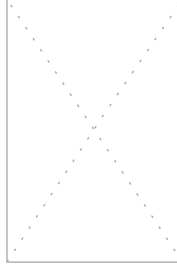
**Variable Universal Life**  
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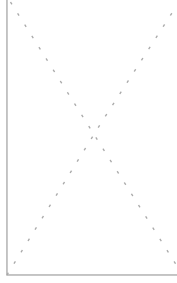
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**Indexed Universal Life**  
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**Term Life**  
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**Whole Life**  
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## Articles About Life Insurance

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### Why do I Need Life Insurance?

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### Compare Types of Life Insurance

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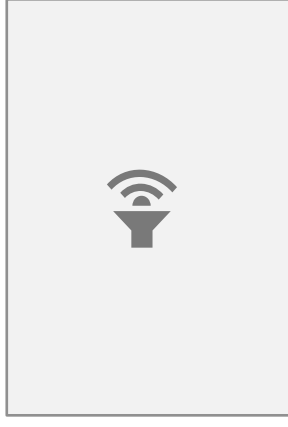
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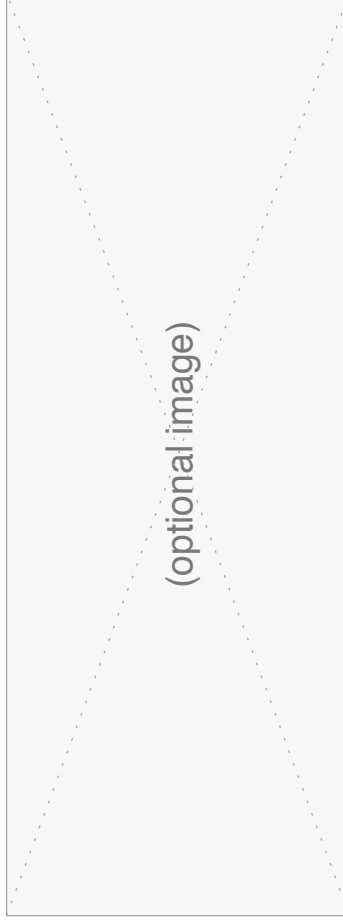
## NOTES

# Universal Life

## Learn About Other

### Types of Life Insurance

- [Variable Universal Life](#)
- [Universal Life](#)
- [Indexed Universal Life](#)
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Life Insurance Needs  
Calculator

## [Universal Life Introduction Header]

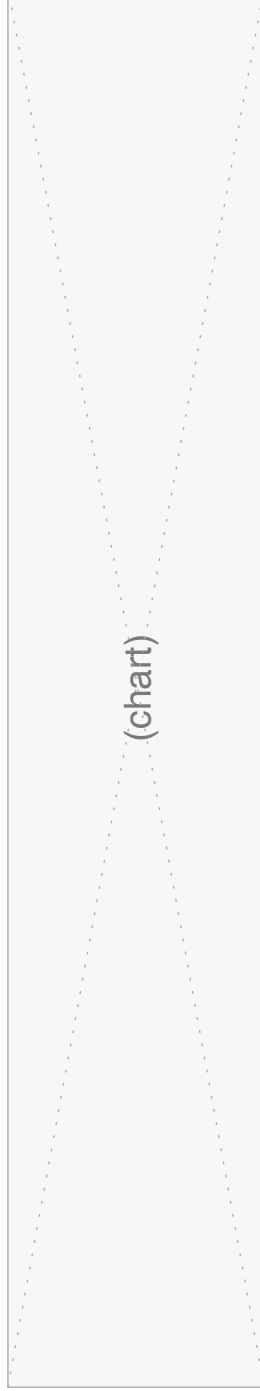
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### What is Universal Life?

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### What are the advantages of Universal Life?



(chart)

### Who needs UL coverage?

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### How does a UL policy work?

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## The Hartford Universal Life Products

- [Hartford Bicentennial Universal Life Freedom](#)
- [Hartford Bicentennial Universal Life Joint Freedom II](#)
- [Hartford Bicentennial Universal Life Founders II](#)
- [Hartford Founders Plus Universal Life](#)

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# [Universal Life Insurance Product Name]

## OVERVIEW

## RATES

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### How [ Product Name ] Works

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#### Resources for this product

- [Product Brochure](#)
- [LifeAccess Rider Flyer](#)
- [Help avoid the income dilemma](#)

### How [ Product Name ] can help you:

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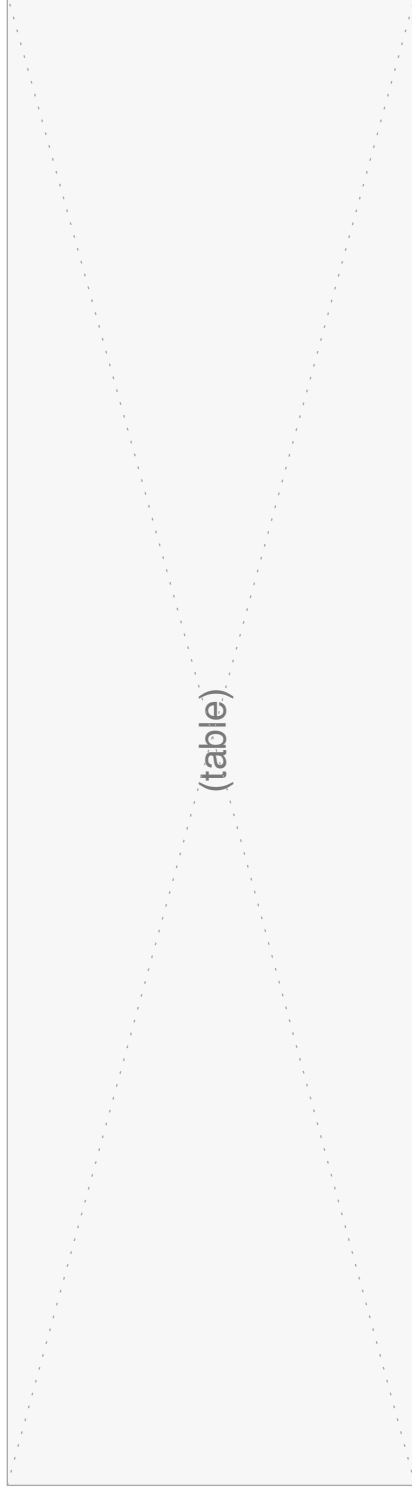
#### The Hartford Universal Life Products

- [Hartford Bicentennial Universal Life Freedom](#)
- [Hartford Bicentennial Universal Life Joint Freedom II](#)
- [Hartford Bicentennial Universal Life Founders II](#)
- [Hartford Founders Plus Universal Life](#)

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### Supplemental Benefits



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## NOTES



# [Universal Life Insurance Product Name]

OVERVIEW

RATES

[Return to all Life Insurance Products](#)

## Interest Rates for Hartford [ Universal Life Insurance Product]

Effective xx/xx/xxxx

### Fixed Account

The following fixed account interest rates are effective 10/1/2011 and will remain in effect until further notice. Hartford Life Insurance Company and Hartford Life and Annuity Insurance Company reserve the right to change these rates without notice. Quoted rates are the effective annual percentage rates.

(table)

### Indexed Account

The following chart provides current growth cap information. Hartford Life Insurance Company and Hartford Life and Annuity Insurance Company reserve the right to change growth cap rates on future segments, however once a segment is opened it's growth cap will not change for the 12 month term.

(table)

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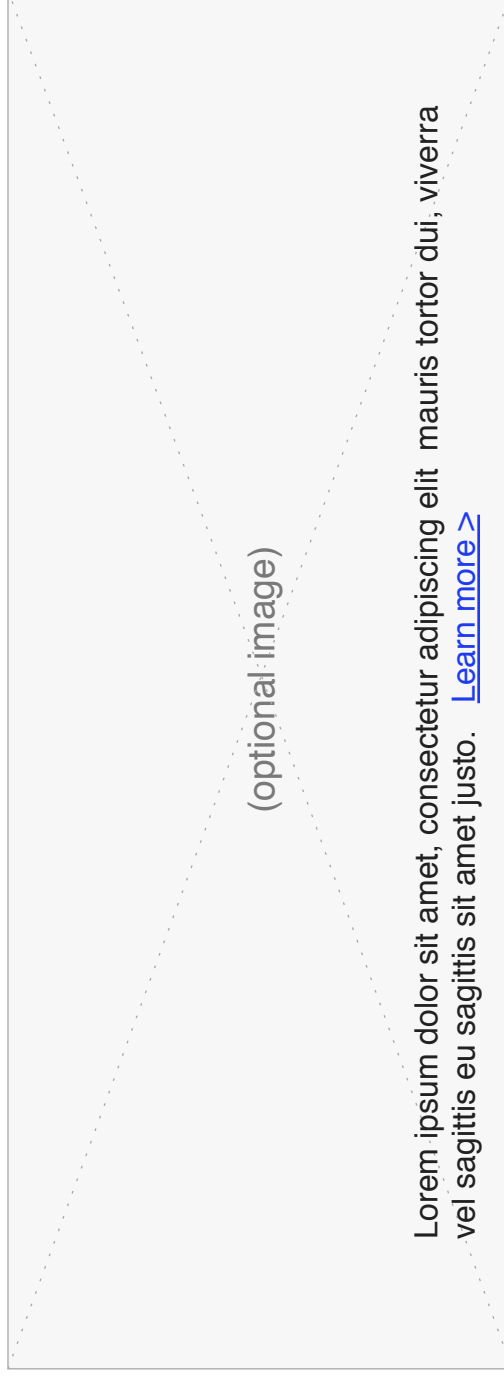
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## NOTES

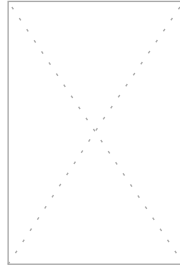
# Individual Retirement Plans

## FEATURED IRA HEADLINE

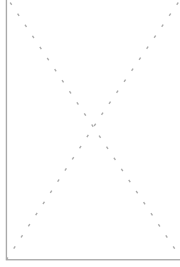


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## IRA Products



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**Roth IRA**  
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## Articles About Retirement Plans

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### Difference Between Roth and Traditional IRA's

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### Contribution Limits for 2012

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### Smart Ways to Withdraw IRA Assets

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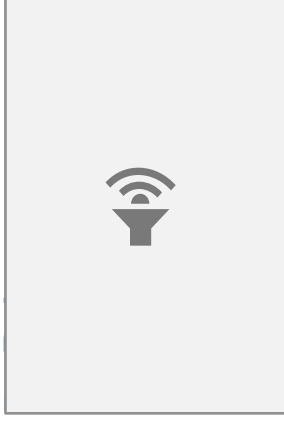
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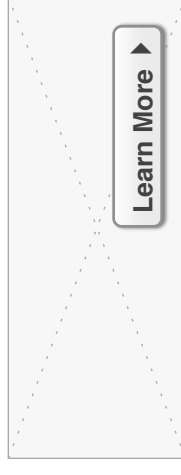
## Dr. Bob

Market Commentary



## Small Business Retirement Plans

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## NOTES



# Roth IRAs

[Learn About Other Types of Retirement Plans](#)

Roth IRA's

[Traditional IRA's Retirement Plan Basics](#)

(optional image)

**CALCULATE**  
VALUE OF  
CONVERTING TO ROTH  
IRA

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## [ Roth IRA Introduction Header ]

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### Key Features of Roth IRAs

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### Eligibility

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### Contributions

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(chart: 2011 and 2012 tax year contribution limitations)

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## Compare Roth IRA's to Traditional IRA's

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### Small Business Retirement Plans

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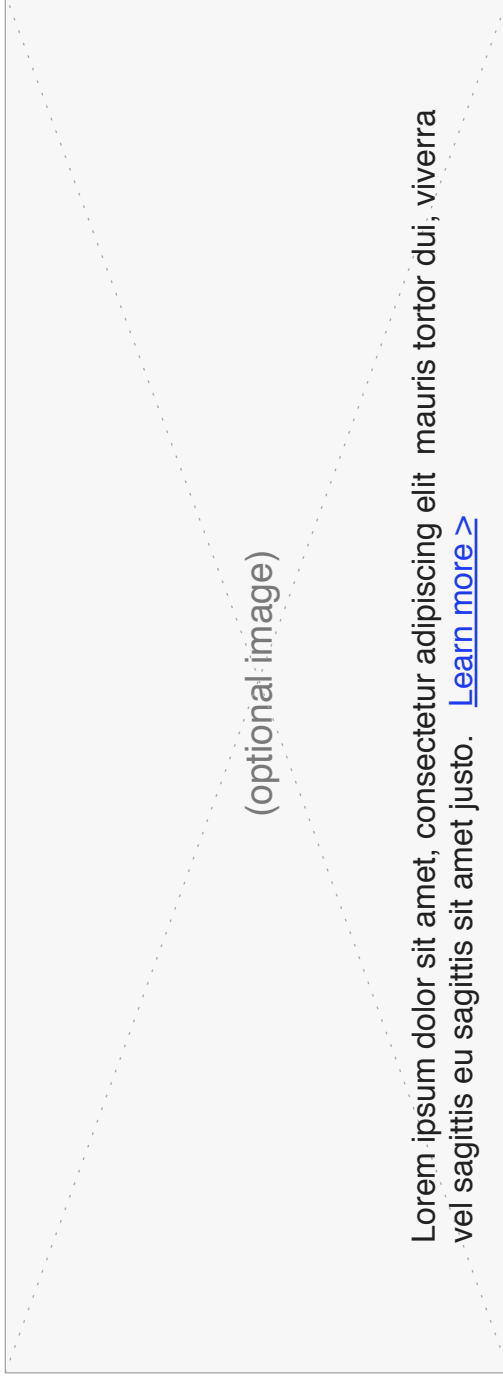


Despite economic uncertainty, retirement = freedom, flexibility and fulfillment for many retirement-age adults today.

Learn more »

# College Savings Plans

## FEATURED COLLEGE SAVING PLANS HEADLINE



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### CLIENT

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### ACCOUNT LOGIN

- The Hartford SMART529
- CHET Advisor

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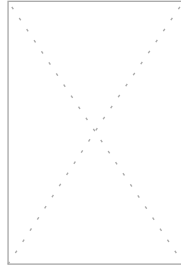
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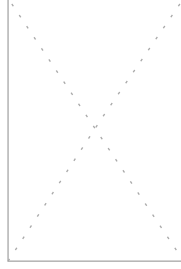
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## College Savings Products



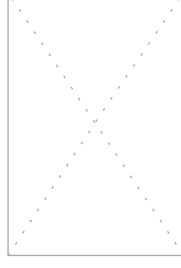
### The Hartford SMART529 Plan

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## Articles About College Savings

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### 529 Basics

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### College Savings Options

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### How do 529 Plans Affect Financial Aid?

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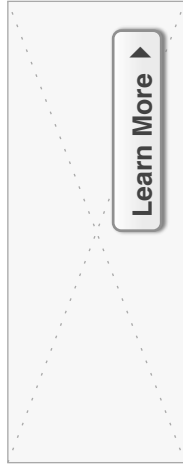
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### Cross-sell Promotion

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Callout:  
College Savings Calculator

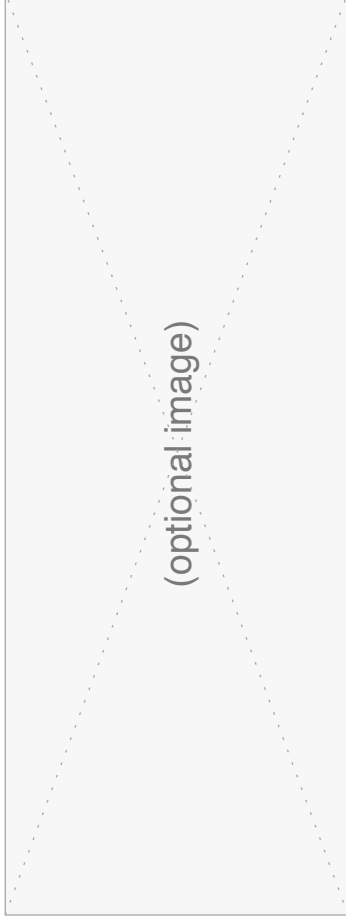




# The Hartford SMART529

## Learn About Other Types of College Savings

- The Hartford SMART529
- [CHET Advisor](#)
- [The Hartford Coverdell](#)
- [College Savings Basics](#)



## CALCULATE COLLEGE SAVINGS

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## [ The Hartford SMART 529 Introduction Header ]

The Hartford<sup>®</sup> SMART529<sup>®</sup> College Savings Plan, offered by the West Virginia College Prepaid Tuition and Savings Program Board of Trustees, offers all the benefits of a 529 plan plus a range of investment options so you can choose the investment strategy that's right for you. [See Investment Details](#) >

### Facts at a Glance

#### Who Can Purchase This Plan

Any U.S. citizen or resident can open a SMART529 account, as can corporations and non-profit organizations.

West Virginia provides its residents with tax advantages for investing in a SMART529 plan. If you are a resident of a state other than West Virginia, before investing in SMART529, you should compare your own state's qualified tuition program and any state tax or other advantages it may provide.

#### State Income Tax Advantages

West Virginia taxpayers may deduct all of that year's total contributions from their West Virginia Personal Income Tax return. This deduction is for contributions made during the calendar year for which the return is filed.

#### Federal Income Tax Advantages

Earnings on contributions are tax-deferred, and are income tax free if funds from the plan are used for qualified education expenses, including tuition, room and board, necessary fees and supplies.\* See the [Offering Statement](#) for more information.

### Learn More about 529 Plans

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## The SMART529 Checks & Balances Approach

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# [The Hartford Smart529 Investment Details]

## OVERVIEW

HISTORICAL PERFORMANCE

DAILY PRICES

PROSPECTUSES & LITERATURE

The Hartford SMART529 plan offers a variety of investment options designed to meet a range of needs, investment styles and college attendance timelines. Investment options invest in underlying funds provided by The Hartford Mutual Funds.

## Investment Options

### Individual Fund Options

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### Resources for this product

- [Product Brochure](#)

### Static Portfolios

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### Age-based Portfolios

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### The Hartford SMART529 Investment Options

- [The Hartford MidCap Value 529 Fund](#)
- [The Hartford Small Company 529 Fund](#)
- [The Hartford International Opportunities 529 Fund](#)
- [The Hartford Capital Appreciation 529 Fund](#)
- [The Hartford Growth Opportunities 529 Fund](#)
- [The Hartford MidCap 529 Fund](#)
- [The Hartford Value 529 Fund](#)
- [MFS® Global Equity 529 Fund](#)
- [The Hartford Equity Income 529 Fund](#)
- [The Hartford Dividend and Growth 529 Fund](#)
- [The Hartford Global All-Asset 529 Fund](#)
- [The Hartford High Yield 529 Fund](#)
- [The Hartford Inflation Plus 529 Fund](#)
- [The Hartford Total Return Bond 529 Fund](#)
- [The SMART529 Stable Value Fund](#)

### Static Portfolios

- [Static Portfolios](#)

### Age-Based Portfolios

- [Age-Based Portfolios](#)

### Find a Financial Advisor

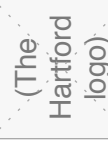
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## NOTES



# [The Hartford Smart529 Investment Details]

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OVERVIEW

INVESTMENT  
OPTIONS

HISTORICAL  
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DAILY PRICES

PROSPECTUSES &  
LITERATURE

## Individual Fund Options

- [The Hartford MidCap Value 529 Fund](#)
- [The Hartford Small Company 529 Fund](#)
- [The Hartford International Opportunities 529 Fund](#)
- [The Hartford Capital Appreciation 529 Fund](#)
- [The Hartford Growth Opportunities 529 Fund](#)
- [The Hartford MidCap 529 Fund](#)
- [The Hartford Value 529 Fund](#)
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- [The Hartford Global All-Asset 529 Fund](#)
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- [The Hartford Inflation Plus 529 Fund](#)
- [The Hartford Total Return Bond 529 Fund](#)
- [The SMART529 Stable Value Fund](#)

## Static Portfolios

[Static Portfolios](#)

## Age-based Portfolios

[Age-Based Portfolios](#)

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## NOTES

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# [The Hartford Small Company 529 Fund]

[Return to all Investment Options](#)

All of The Hartford SMART529 investment options, including the individual fund options (except The SMART529 Stable Value Fund and MFS® Global Equity 529 Fund), Age-based and Static portfolios, invest in Class Y shares of The Hartford Mutual Funds.

## Investment Goal / Strategy

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## Portfolio Managers



**Steven C. Angeli, CFA**  
Senior Vice President & Partner  
Wellington Management Company, LLP  
Professional Experience Since 1990  
**BS**, Boston College  
**MBA**, Darden Graduate School of Business  
at the University of Virginia



**Mammen Chally, CFA**  
Equity Portfolio Manager,  
Vice President  
Wellington Management  
Professional Experience Since 1989  
**Bachelor of Technology** in Engineering,  
Indian Institute of Technology  
**MBA**, Northeastern University

## Additional Resources

Portfolio Managers are supported by the full resources of Wellington Management.

[Quarterly Portfolio Manager Commentary](#)

Wellington Management is an independent and unaffiliated sub-advisor to The Hartford.

## Investment Approach

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## Risks

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### Table of Risks



## Disclosure

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## The Hartford for Your Business

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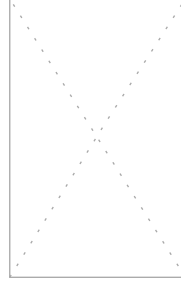
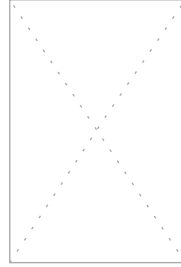
### Find the Right Solutions for Your Business

**Small Business**  
(0-99 Employees)

**Midsized Business**  
(100-500 Employees)

**Large Business**  
(500+ Employees)

## Products for Your Business



### Business Coverage

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### Employee Benefits

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### Starting a Small Business

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### Challenges that Businesses Face Today

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### Personal Product Promo

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## Small Business Case Studies

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Small Business Case Study



Small Business Case Study



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## NOTES



# Business Coverage

## Business Coverage Lorem Ipsom

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### Business Coverage Products



#### Liability Lorem

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[General Liability](#) | [Management and Professional Liability](#) | [Bonds](#)



#### Property Lorem

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[Property](#) | [Commercial Auto](#)



#### Services Lorem

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[Loss Control](#)



#### Business Owner's Policy

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**Midsized Business**  
(100-500 Employees)

**Large Business**  
(500+ Employees)

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### Workers Comp

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### Employee Benefits

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### Personal Insurance

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Small Business Case Study



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### NOTES



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## [ Bundle ] Benefits

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## Coverage Options

- > [Coverage for your Business](#)
- > [Coverage for your Employees](#)
- > [Coverage for Specific Industries](#)

## Find an Agent

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## [ Product Name ]

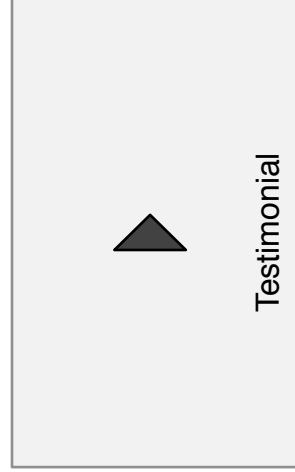
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Testimonial

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Home > Business Coverage/[Business Product]

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# [Business Product]

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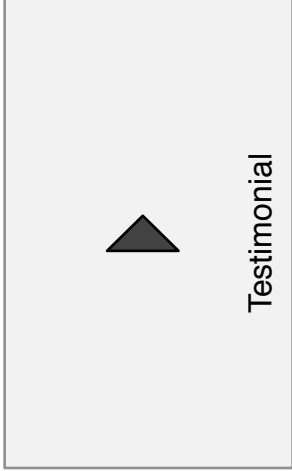
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## Services

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Testimonial

## Reviews

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# Employee Benefits

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- Small Business** (0-99 Employees) ▶▶
- Mid-sized Business** (100-500 Employees) ▶▶
- Large Business** (500+ Employees) ▶▶

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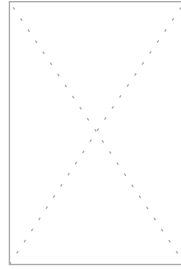
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## For Your Employees Lorem Ipsum

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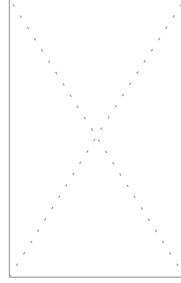
### Employee Benefit Products



#### Group Benefits

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#### Retirement Plans

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### Articles Lorem Ipsum

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### NOTES



## Grow Your Clients' Wealth, Grow Your Business

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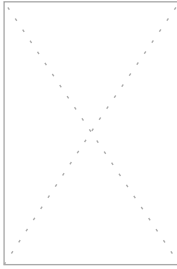
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Group Benefits Brokers

Financial Advisors

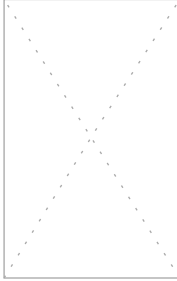
### Products



#### Personal Insurance

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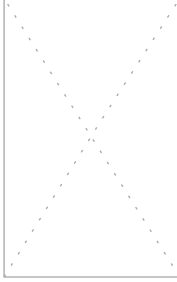
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### Industry Perspectives

#### Corporate News/Sponsorship/Responsibility

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#### Starting a Small Business

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#### Challenges that Businesses Face Today

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### Industry Lorem Ipsum

#### Newsfeed Headline Lorem Ipsum

Month dd, yyyy

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### NOTES

### QUICK LINKS

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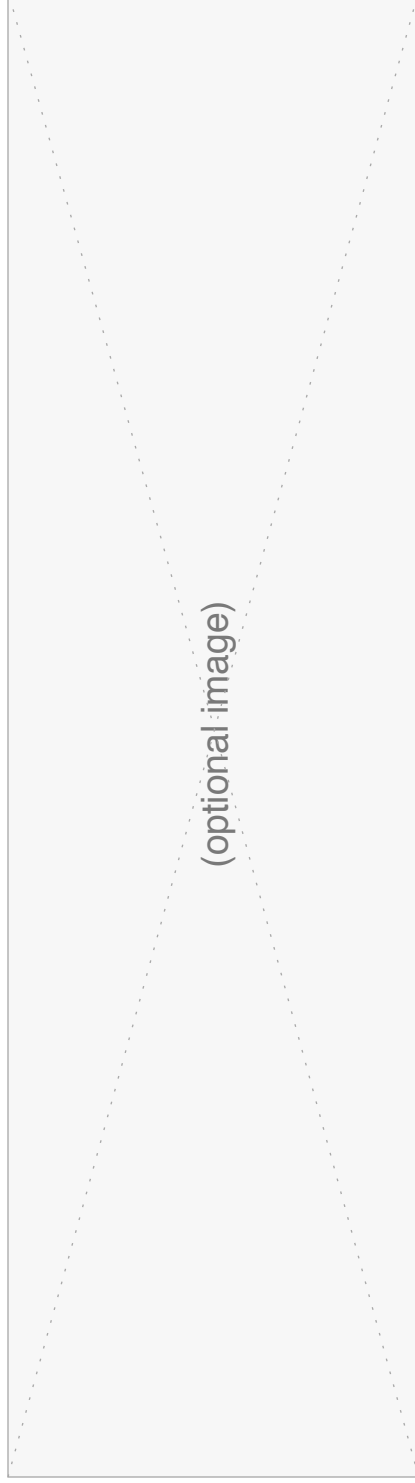
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Promo

# Personal Insurance



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[\(Calculator TBD\)](#)

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## Personal Insurance Products

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- [Renters Insurance](#)
- [Flood Insurance](#)
- [Umbrella Insurance](#)
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Callout:  
Tools & Resources  
(Insurance Agents)

Callout:  
The Hartford's History

Callout:  
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## NOTES



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# Tools & Resources

## Resources for Insurance Agents

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### Electronic Business Center (EBC)

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### @venture (Risk Management)

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