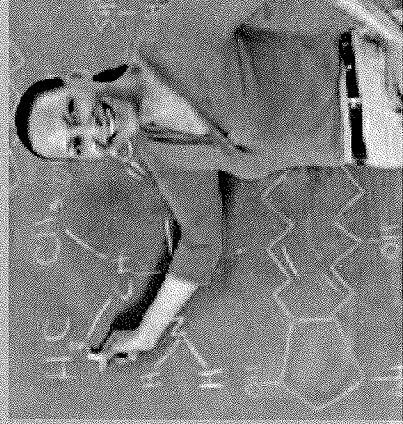


Retirement Plans



A PLAN FOR SUCCESS.

A commitment to your participants. And you.



FOR PLAN SPONSOR USE ONLY



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

**MAY LOSE
VALUE**

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



Effective January 1, 2013, Massachusetts Mutual Life Insurance Company (MassMutual) completed the transaction to acquire The Hartford's Retirement Plans Group (RPG).

As we expand our expertise and deepen our position as a leading retirement program provider, you will benefit from enhanced capabilities and innovations aimed at increasing retirement readiness.

As we progress into 2013, MassMutual will incrementally incorporate its brand and messaging throughout the customer experience, as applicable.

Massachusetts Mutual Life Insurance Company (MassMutual) has acquired The Hartford's Retirement Plans Group (RPG). MassMutual has no affiliation, and Hartford Retirement Services, LLC and the RPG business no longer have any affiliation, with The Hartford Financial Services Group or any of its subsidiaries. MassMutual has been appointed by Hartford Life Insurance Company (HLIC) to provide all administrative services necessary to support the insurance contracts issued by HLIC in connection with the RPG business.

© 2012 Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001. All rights reserved. www.massmutual.com. MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) [of which Retirement Services is a division] and its affiliated companies and sales representatives.

OS491 1212 F

C 31206-00

DCPlus™

A 457(b) Deferred Compensation Retirement Program

Retirement Plan Proposal Prepared For

Amador County

Presented by

**Danelle Dix
Edward Jones**

May 20, 2013

Edward Jones



Partner with The Hartford

- over 32,800 retirement plans¹
- over 1.4 million plan participants nationwide¹
- over \$59.15 billion in retirement plan assets¹

Partner with The Hartford

Expert support and flexibility, from people you can trust.

Trust We help secure confidence in a more prosperous future.

Flexibility Our broad range of adaptable solutions positions you to win.

Partnership We make it easy for you every step of the way.

Achieve what's ahead.SM

The Hartford Financial Services Group Inc. (NYSE: HIG) is a leading provider of insurance and wealth management services for millions of consumers and businesses worldwide. The Hartford is consistently recognized for its superior service, its sustainability efforts and as one of the world's most ethical companies. More information on the company and its financial performance is available at www.thehartford.com.

For over 40 years, The Hartford has been among the top providers of employer retirement plans. We deliver unmatched service, unparalleled support, and programs and services to help you achieve what's ahead.

¹These numbers include all group retirement plans as of June 30, 2012; this data may have changed. Total assets include assets administered or under management.

Committed to your participants.
Committed to you.

2012 WORLD'S MOST
**ETHICAL
COMPANIES**
WWW.ETHISPHERE.COM

The Hartford named among the
2012 World's Most Ethical Companies
(*Ethisphere* magazine, Q1 2012 issue)

Executive summary

Service commitment

Our dedicated client service teams are supported by:

- The Hartford's rigorous service standards
- training and career development
- your financial professional

40+

years of experience make us among the first retirement plan providers

Core services

Our recordkeeping, administration, and fiduciary services are supported by:

- industry-leading technology
- compliance team on staff
- instant access to your plan information on line
- regional client service team

1

Your dedicated client service team

Investments and strategy

Your financial professional and The Hartford work together to help you create a lineup of investment options for your plan. Our analysts select and monitor funds for our Core Menu based on fundamental analysis and quantitative screening.

- The Hartford also provides:
- Fiduciary Assure®, a co-fiduciary investment selection and monitoring service
 - Model My Goals®, a Model Asset Allocation program

200+

Investment options available

Communication and education

Your *Retirement Plan for LifeSM* is a comprehensive, multi-media curriculum offering valuable retirement planning information.

- **in person** through meetings and representative-staffed phone lines (automated phone access 24/7)
- **in print** with materials that help increase participation and deferrals
- **online** through our interactive website

90+

Industry awards for excellence in employee education, 2000-2012

Fees and Expenses

Successful business relationships are built on trust and understanding. Our fee structure supports your role as plan sponsor and fiduciary by providing:

- fee disclosure
- competitive value

100%

Quarterly fund expense reporting available to all plan sponsors and participants

About Edward Jones

Edward Jones traces its roots to 1922 and specializes in serving the investment needs of individual investors. Edward Jones helps individuals – like you and your employees – develop a plan keyed to your individual objectives and helps you select investments that may help reach those objectives.

As you know, the lifestyle your employees maintain after retirement could depend on how well they understand their options before they retire. The informational seminars that Edward Jones can provide will help your employees understand the importance of saving for retirement and the distribution options available to them.

Personal Finance Education Program

In today's competitive marketplace, you know how hard it can be to attract and keep good employees. Studies indicate turnover is less common among employees who participate in company-sponsored retirement plans.

If you would like to increase participation in your retirement program as an effort to retain quality employees, Edward Jones can help by conducting educational seminars.

Edward Jones designed a series of personal finance education seminars to equip your employees with a fundamental understanding of the basics of investing and reinforce the benefits of participating in your retirement program. The core topics include:

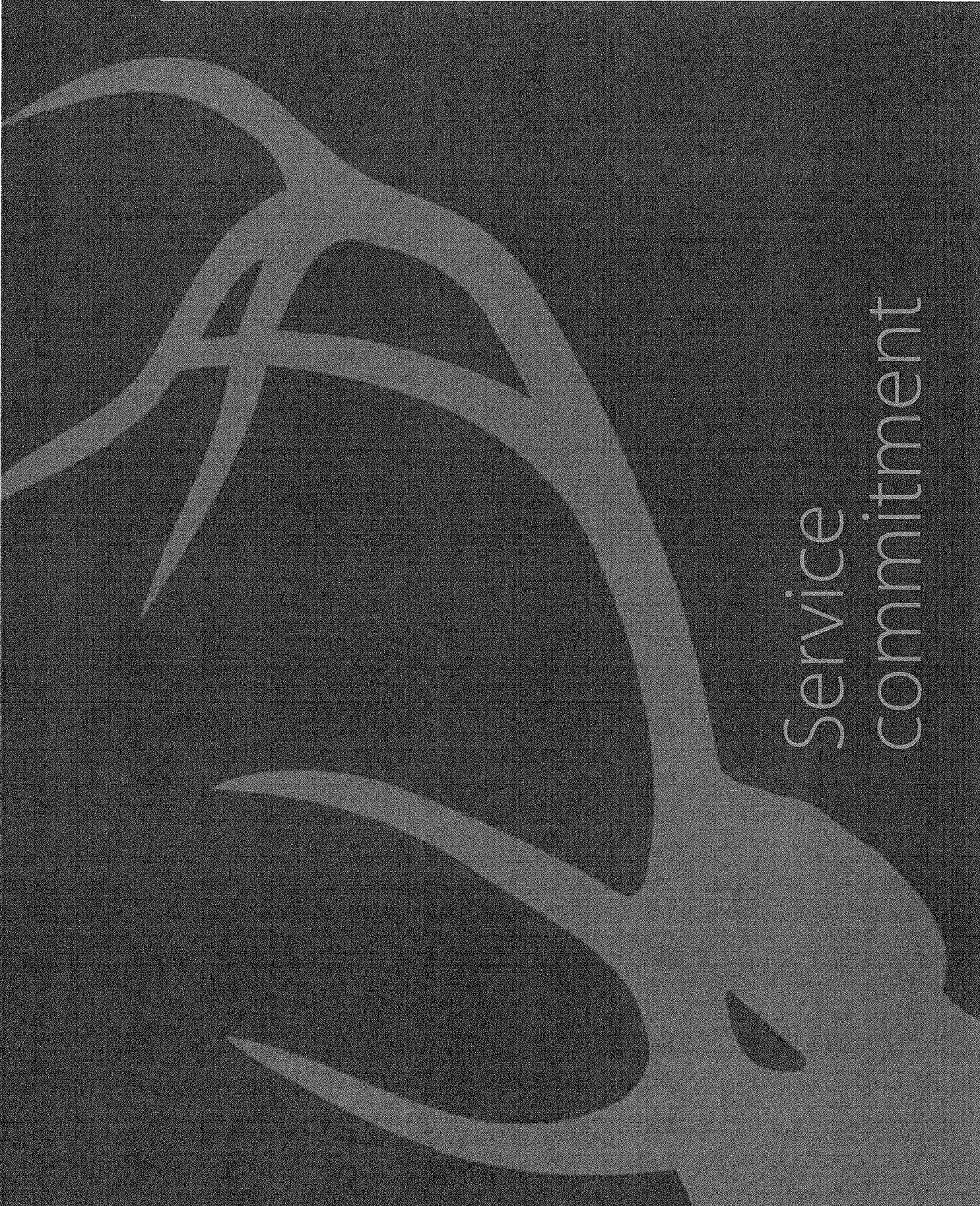
- Investing Basics
- Stock Investing Strategies
- Retirement Needs
- Company Plan Distributions

Each of these seminars includes informational materials for your employees. Neither the seminars nor the literature contains a sales presentation. And, best of all, Edward Jones can provide specialized seminars to meet your employees' needs.

A personal finance education program should be more than just providing savings brochures. A well-managed program allows your employees to get personal answers to their savings and investment questions.

Service
commitment

Service
commitment



Service commitment

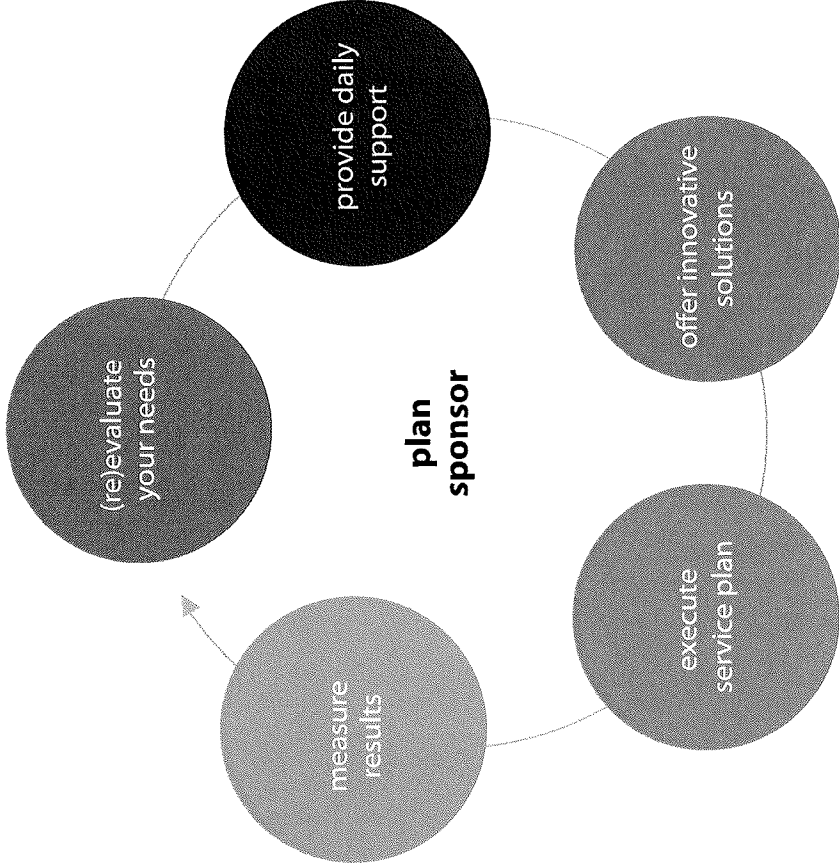
Teamwork

We know that running your plan is not your only job responsibility. That's why we team up with your financial professional to structure our service team to work as an extension of yours.

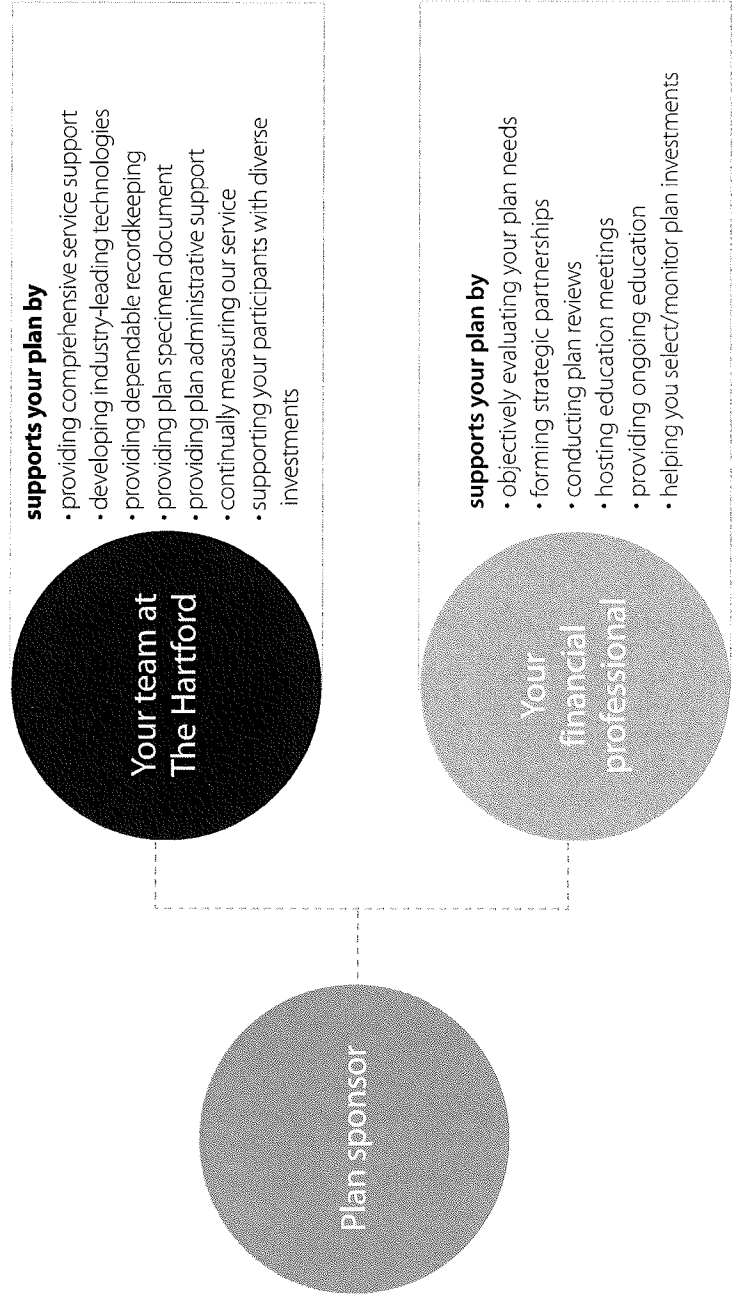
We recruit and train highly motivated, experienced professionals and put them to work in dedicated teams with a seasoned team leader and time-tested processes and tools. Our service teams execute a service plan designed to meet your needs and the needs of your employees.

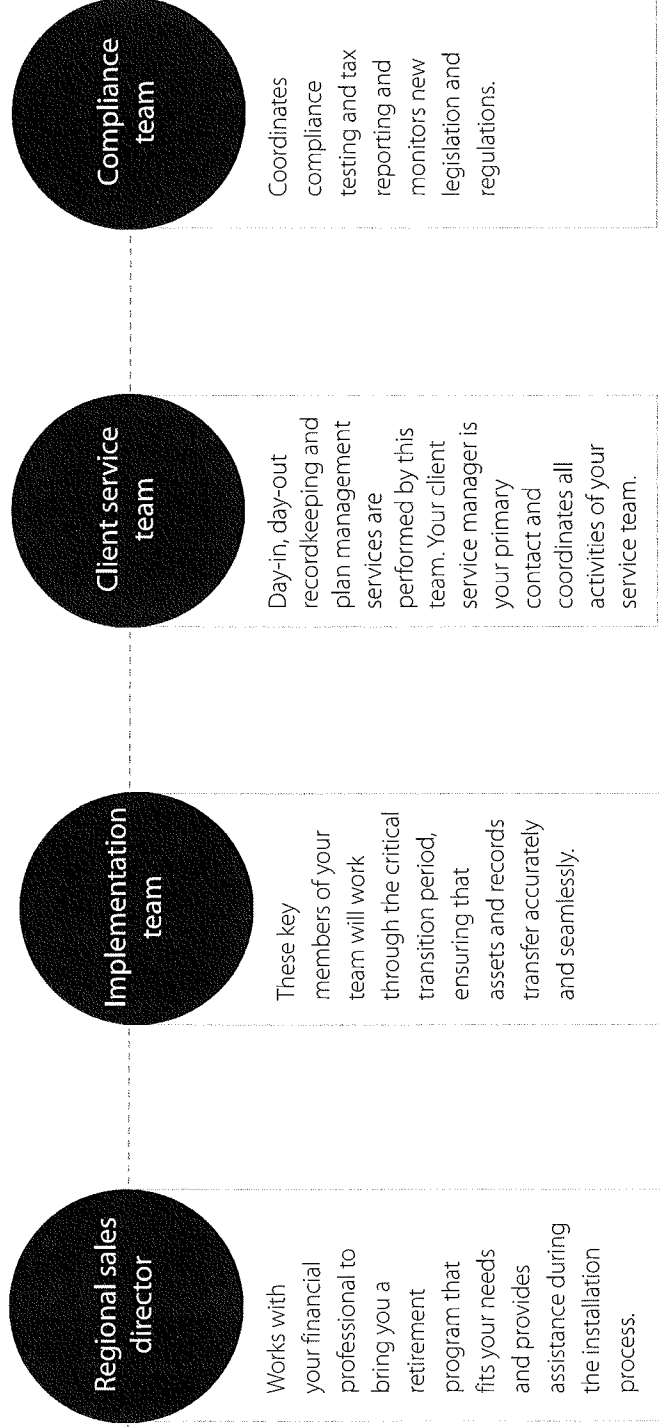
Full-cycle service

Servicing a retirement plan has many different phases and offers opportunities for continual improvement. We support your plan at each phase of the service cycle with dedicated service teams.



Our team is an extension of yours





A team of specialists in our home office, along with regional support, will help you manage your plan.

Retirement education specialist

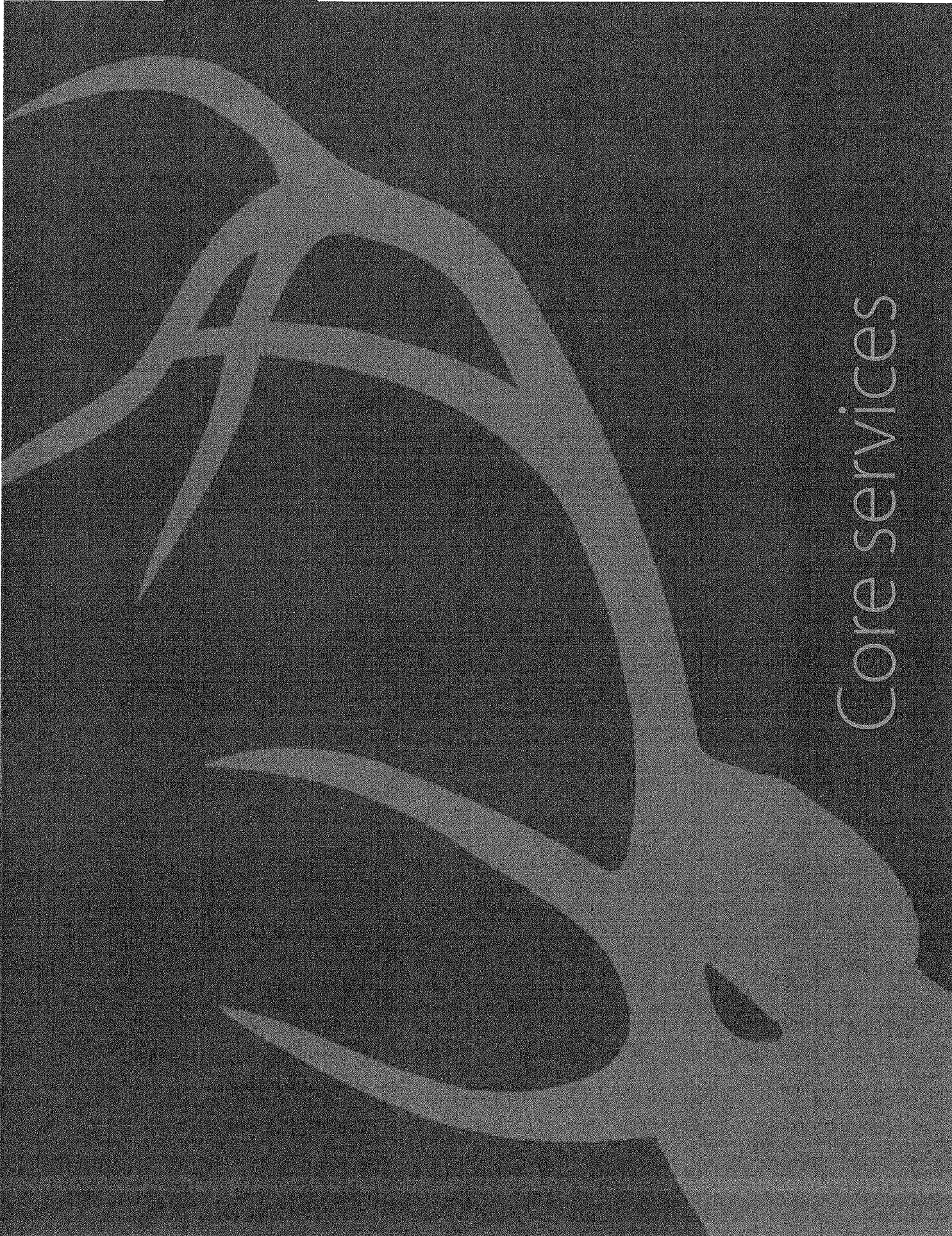
- Conducts initial education meetings
- Assists financial professional with ongoing education meetings

Your retirement consultant

- meets with you face to face
- conducts plan reviews
- coordinates with your client service manager

Core
services

Core services



Core services

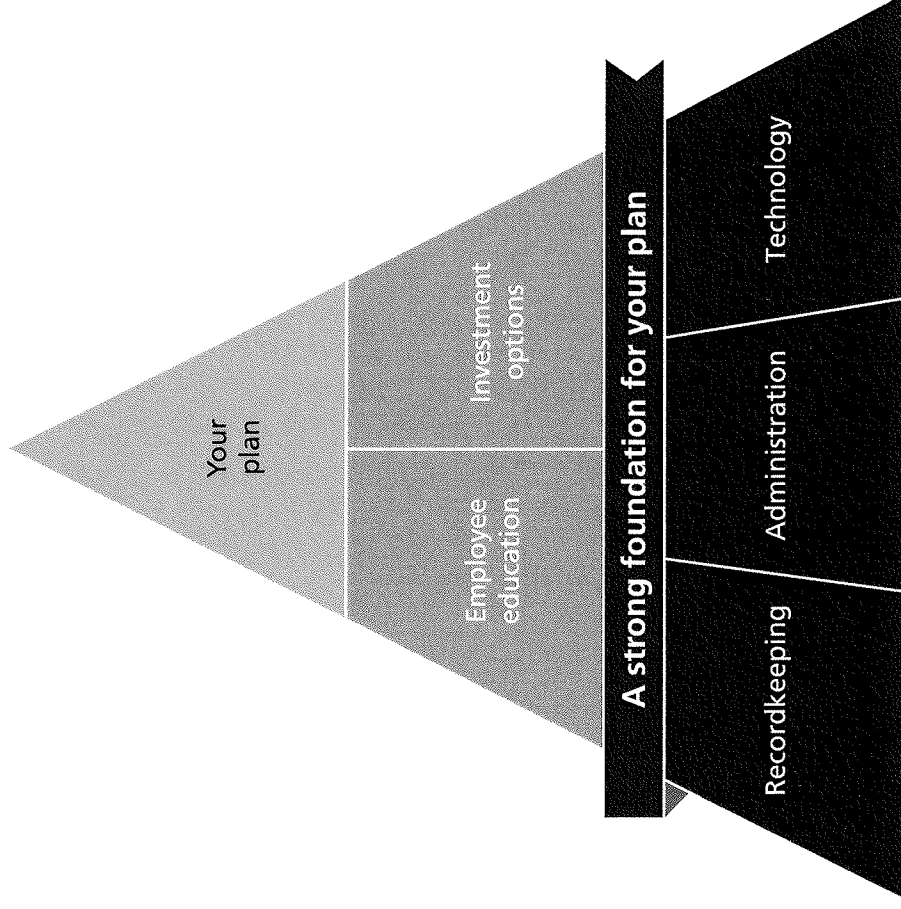
Plan management

Plan management is a shared responsibility between plan sponsors and their service providers. That's why Web-based frontline systems and teamwork with your plan provider are so critical.

From flexible plan design to recordkeeping to compliance our client service teams are committed to the long-term success of your plan. Beginning with industry-leading technology and accurate plan reporting, our team provides a solid foundation for your plan.

The result is a service platform where all team members are adding value and working together so

- your plan design matches your goals
- you have ready access to plan data
- your fiduciary responsibilities are understood and implemented
- opportunities for plan improvement are discovered and developed



Our core recordkeeping services, combined with our administrative expertise, provide a solid platform for your plan.

Recordkeeping and administration

Exacting standards

Our recordkeeping capabilities and highly regulated work processes ensure that this important function is handled effectively and efficiently.

Our recordkeeping expertise stems from our concentration on dependable frontline systems, daily valuation, and dedicated, experienced people.

Flexible access

Our website gives you the tools to manage your plan online, with plan reports and information available at any time and updated each business day.

Online tools offer you:

- efficient transaction processing
- online reports so you have updated information the way you want it

Powerful systems

We employ a flexible, daily valuation recordkeeping system. Dedicated team support, disaster-secure data, and audited workflows compose this industry-leading solution.

At the core of every Hartford retirement plan is accurate and dependable recordkeeping. To ensure accuracy, every transaction is subject to rigorous quality standards. We provide an annual SAS-70, issued by an independent auditor, to demonstrate our internal controls and evaluate their effectiveness.

Strategic plan setup

Every implementation presents unique challenges. That's why your team and ours will discuss plan document review, data setup, administration, and other key implementation issues up front. Our experienced teams use time-tested processes and communicate with you at each stage of the process.

Ongoing plan administration

The day-to-day operations of your plan are supported by:

- dedicated client service teams
- plan document services
- comprehensive reporting
- fiduciary tools
- legislative newsletters

Timely compliance reporting

Your compliance program will be customized based on your plan type.

Our services include:

- ADP/ACP
- 416 top heavy
- 410(b) minimum coverage
- specialized compliance tests as required

Comprehensive reporting

- Summary Annual Report

Plan level

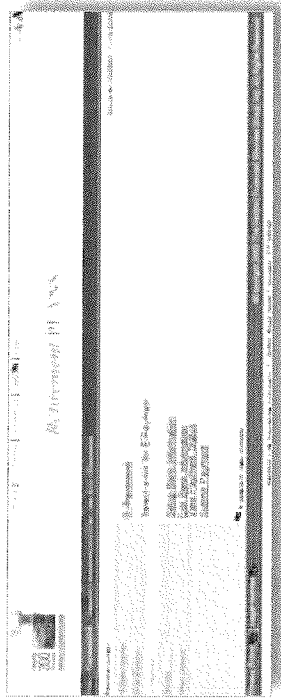
Participant level

- 1099R
- withholding for federal taxes
- state tax withholding, if required
- required minimum distribution

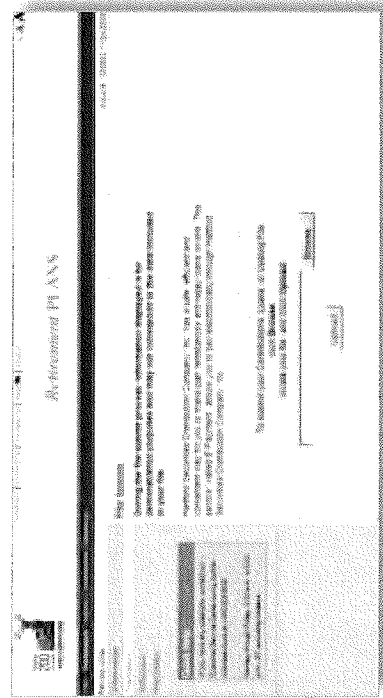
For plan sponsors: retire.hartfordlife.com

The Hartford offers plan sponsors the latest technology in data file submission via The Hartford's Retirement Plans website. These convenient tools help streamline plan administration and save time and money by facilitating quick and accurate data and contribution processing.

e-Payment is a secure, online payment system that eliminates the cost of writing and mailing checks or wiring funds.

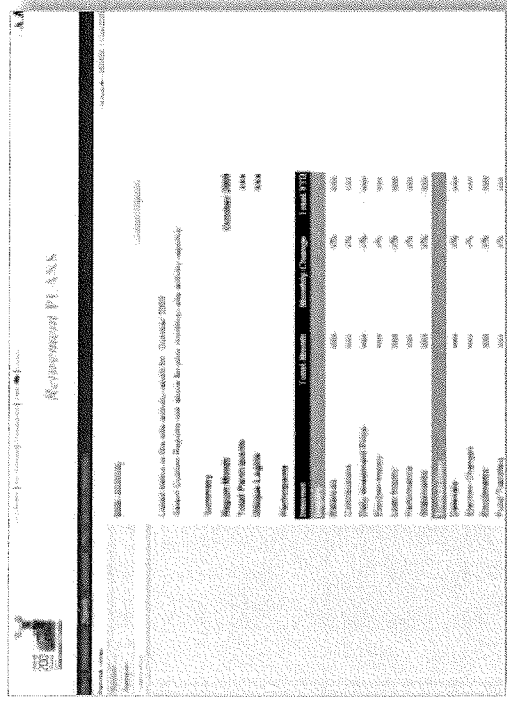


Submit participant data via **File Submission** or **e-Remittance***



* e-Remittance is available for plans with fewer than 50 participants.

View or download reports including participant activity, participant status, allocation, age-based, loan, financial transactions and enrollment/deferral reports. You may also view website activity including participant inquiries and transactions.



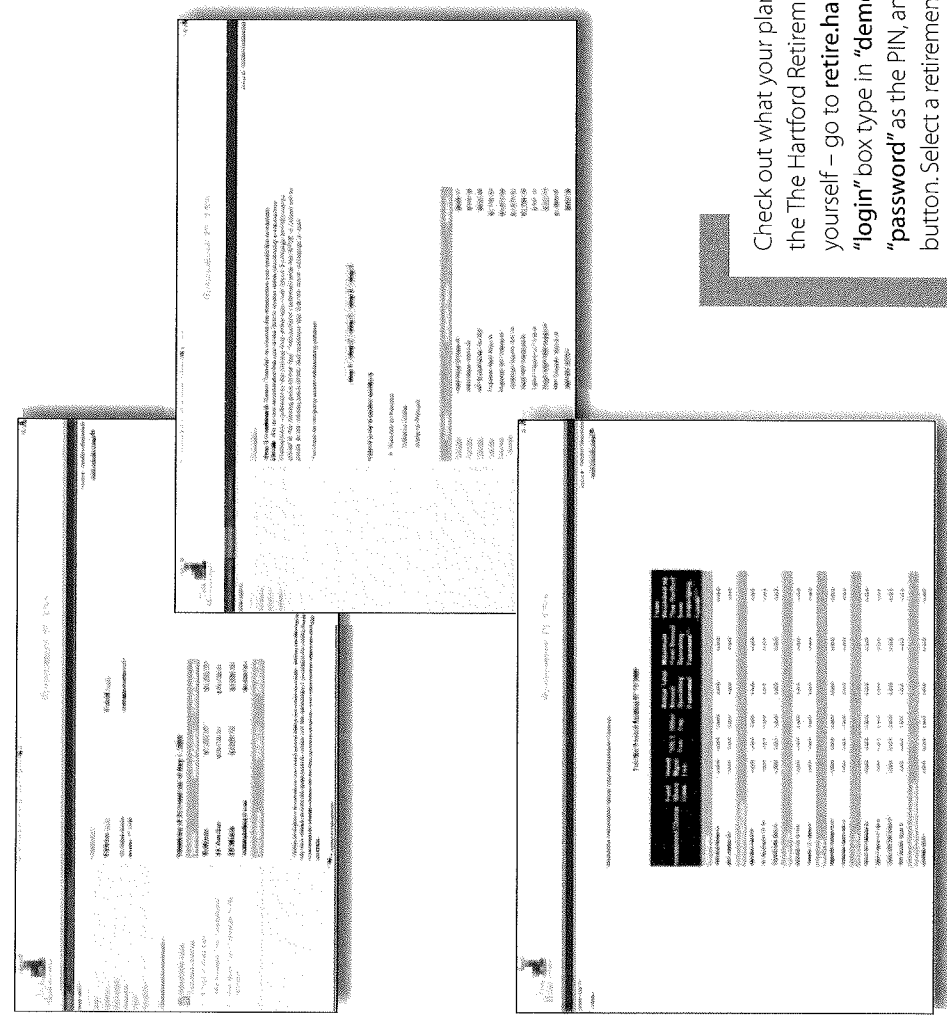
Check out the Hartford Retirement Plans website for yourself – go to retire.hartfordlife.com, type in “demoplan” as the User ID and “password” as the PIN and then click on the “login” button.

For your participants: retire.hartfordlife.com

Our website, customized with your organization's logo at your request, provides participants with around-the-clock access to individual account information and transaction capabilities:

- Employees can easily access accounts
- change investments
- view statements

Remember that your employees' specific access capabilities are determined by your plan design.



Check out what your plan participants will see on the The Hartford Retirement Plans website for yourself – go to retire.hartfordlife.com. In the "login" box type in "demo" as the User ID and "password" as the PIN, and then click on the "login" button. Select a retirement plan to access the site.

Fiduciary responsibility

Providing a retirement plan carries fiduciary responsibility. So it is important that plan sponsors — and those closely associated with the investment and management of plan assets — be keenly aware of the significance of their actual and potential fiduciary status and the duties and responsibilities that result from it.

Fiduciaries associated with retirement plans may be governed by the

- U.S. Department of Labor
- Employee Retirement Income Security Act of 1974 (ERISA)
- Internal Revenue Code

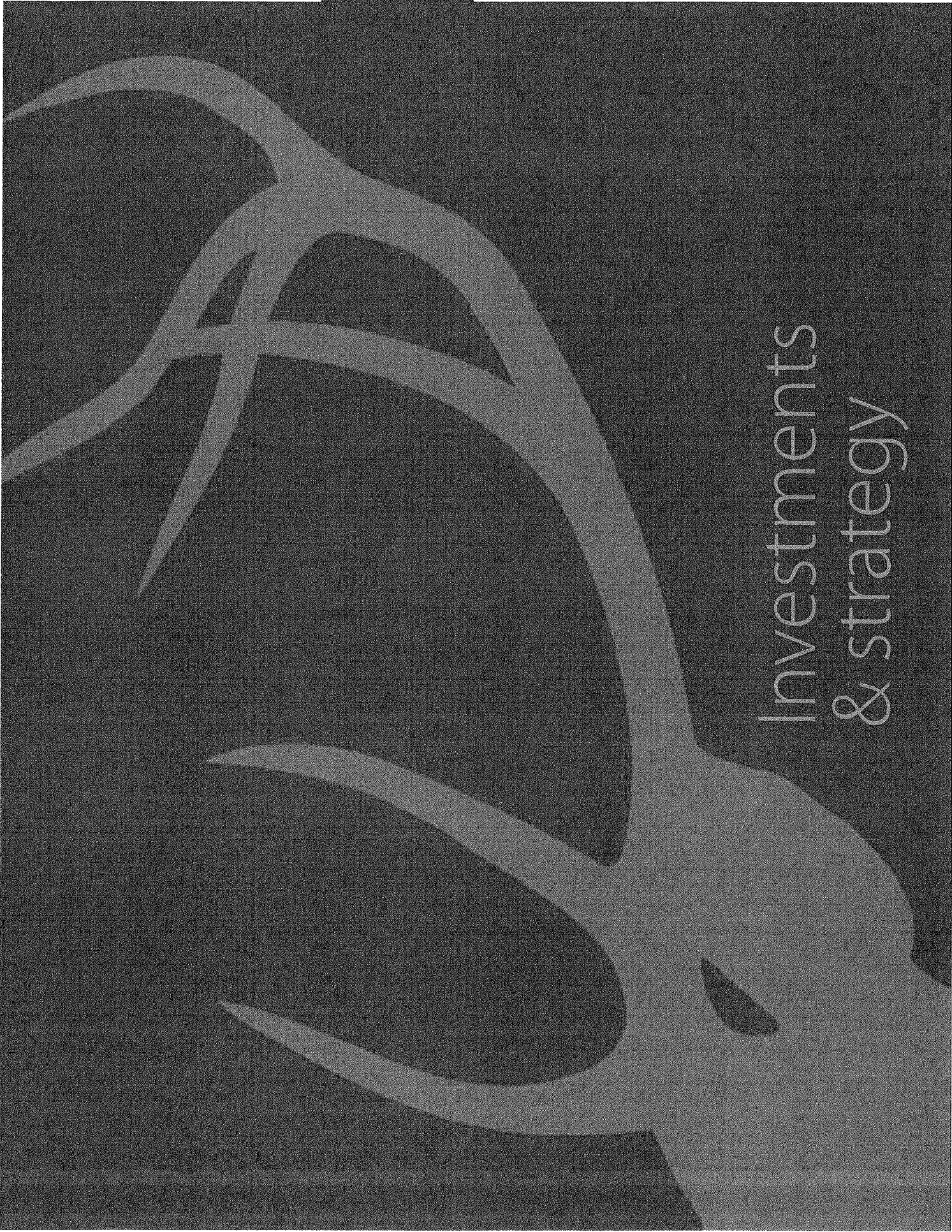
Some ways to manage fiduciary responsibility:

- Understand your role and federal and state regulations so you can address statutory requirements and avoid prohibited transactions.
- Create a formalized approach to managing the plan so you can demonstrate that you have acted in your plan participants' and beneficiaries' sole interest.
- Document your procedures and decisions by creating a paper trail of plan committee meetings and procedures for making decisions.

Your legal and tax advisors can also provide professional assistance to help you meet your responsibility.

Investments
& strategy

Investments & strategy



Investments and strategy

Investment options

The Hartford offers a wide variety of investment options to fit the needs of your plan and participants. With the assistance of your financial professional, you can narrow the choices to construct a lineup that best suits your plan.

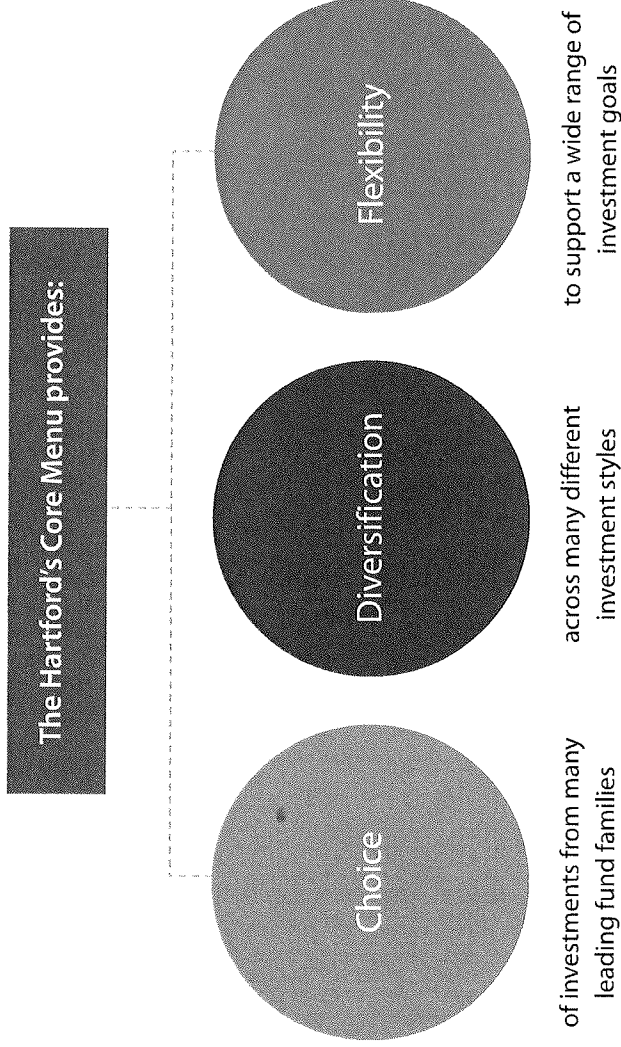
The Hartford's Core Menu includes a full range of investment options from some of the nation's leading fund families. There are no proprietary requirements, and you can select up to 40 investment options for your plan.

In addition, The Hartford offers solutions designed to help you and your participants with the investment selection process:

- Fiduciary Assure – a co-fiduciary investment selection and monitoring service
- Model My Goals – an asset allocation program offering five sample risk-based models
- target date retirement options
- target risk options

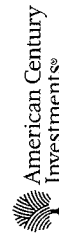
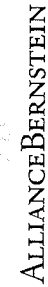
Managed choice

Building your plan's investment lineup can be time-consuming—that is why we offer a menu of investment options that have undergone a rigorous screening process by our experienced team of analysts. Your financial professional will help you in selecting an investment lineup for your plan.

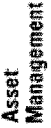
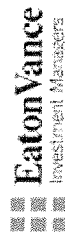
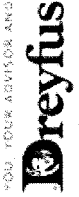
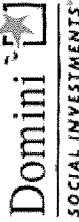
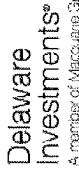


Professional Money Managers

DCPlus™, funded by a group variable annuity contract, offers investment choices managed by more than 40 of America's well-known money managers. You'll be happy to know that there are **no proprietary requirements** when selecting investment choices for the program.



Columbia Management®

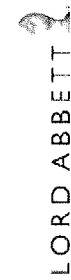


J.P.Morgan Asset Management

LEGGMASON GLOBAL ASSET MANAGEMENT



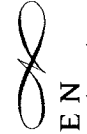
LOOMIS SAYLES



NEUBERGER BERMAN

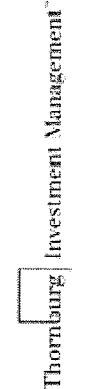
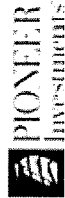


NUVEEN Investments



Oppenheimer Funds
The Right Way to Invest

PIMCO



Victory Funds



Financial Services

The Hartford's Core Menu — investment analysis and monitoring

The Hartford's Core Menu comprises a select group of investment options that have undergone a rigorous evaluation by our team of analysts. After completing a due diligence and quantitative review, our analysts focus on the key qualitative factors — **people, process, and performance** — that can determine long-term investment success.

The Hartford's Core Menu

Choice

in core categories such as equity, fixed income, and asset allocation

Diversification

across options featuring both style-specific and multi-style managers

Flexibility

to support a wide range of participant goals

1. Due Diligence

In addition to reviewing available data and performing due diligence, analysts meet regularly with fund managers.

We also seek to identify managers who have applied clearly developed, consistent investment strategies across a wide range of market cycles.

2. Quantitative Evaluation

Attributes we may consider as part of our quantitative analysis may include:

- Risk-adjusted performance, using such metrics as Sharpe ratio,¹ information ratio,² and alpha³
- Absolute and relative performance compared to peer group and benchmarks over a full range of time periods
- Investment style and category consistency

The Hartford makes several Investment Menus available to its retirement plan clients. These menus generally group investment options by similar fund expenses and financial professional compensation. The Core Menus feature a select list of investment options that are derived from Hartford's Investment Menus by applying the evaluation process described above. In addition, the investment options on the Core Menu must also meet certain revenue and share class requirements.

The Core Menu was not created to, and does not, take into account any financial and investment objectives, risk tolerance, or the suitability of any investment options with respect to any specific retirement plan. Please note that The Hartford does not offer investment advice and does not act as a plan fiduciary. The selection and monitoring of investments for the plan remain the sole responsibility of the plan fiduciary, which shall in no instance be The Hartford or any affiliates, subsidiaries, service providers, or employee thereof.

¹ The Sharpe Ratio is a risk-adjusted measure developed by Nobel Laureate William Sharpe. It is calculated by using standard deviation and excess return to determine reward per unit of risk. The higher the Sharpe Ratio, the better the portfolio's historical risk-adjusted performance. It can be used to compare two portfolios directly on how much excess return each portfolio achieved for a certain level of risk.

² The information ratio is a measure of the consistency of excess return. This value is determined by taking the annualized excess return over a benchmark (style benchmark by default) and dividing it by the standard deviation of excess return.

³ Alpha is a measure of the difference between a portfolio's actual returns and its expected performance, given its level of risk as measured by beta. A positive alpha figure indicates the portfolio has performed better than its beta would predict. In contrast, a negative alpha indicates the portfolio has underperformed, given the expectations established by beta.

3. Qualitative Evaluation

We focus on these key drivers of performance

People

Knowing who is managing an investment option can give us insight into how it will be run. We closely examine such key factors as:

- management structure (team or individual)
- portfolio manager credentials
- compensation policy
- staffing of management positions

Process

We meet with the people doing the investing to get a sense of how well a company's processes work in action. We discuss:

- how the investment philosophy is implemented
- oversight provided by the company
- how the company uses fundamental and/or quantitative analysis
- complexity of investment policies

Performance

Annualized performance numbers may hide as much as they reveal. We look beyond the numbers to analyze:

- the basis for investment returns identified by the manager
- the benchmark used
- the impact on performance if assets increase or decline

Consistent Monitoring

The same care that goes into the selection of investment options is also applied to our ongoing monitoring process. Our review includes the following steps:

- **Evaluate**

Run monthly quantitative analysis and quarterly attribution reports to measure performance and style consistency

- **Meet**

Talk directly with fund managers to review any significant changes in management or investment strategies

- **Act**

Determine whether an option should be retained, researched in further detail, or removed from the Core Menu

Note: The Hartford does not notify plan sponsors when options are added to or removed from the Core Menu. You may request a current menu from your financial professional or service team at any time.

The Hartford does not offer investment advice or monitor the funds for your plan. The initial and ongoing selection and monitoring of investments for the plan remain the sole responsibility of the plan fiduciary, which shall in no instance be The Hartford or any affiliates, subsidiaries, service providers, or employees thereof.

Fiduciary Assure® — an optional plan-level, co-fiduciary investment selection and monitoring service

As a plan fiduciary, one of your most important duties is to offer investment options that appropriately reflect the needs of your employees. The Hartford's Fiduciary Assure service, supported by Mesirow Financial Investment Strategies (Mesirow Financial), can help you manage your investment selection and monitoring responsibilities. Mesirow Financial has developed an Elite List and a Suggested List of investment options for you to choose from and will accept co-fiduciary responsibility for these investments. The Hartford makes this valuable service available at no additional cost to you.

The Hartford Investment Menu

Mesirow Financial's proprietary methodology, PrecisionAlpha® is applied to the investment options on The Hartford's menu, using both quantitative and qualitative metrics.

Elite List

The **Elite List** covers five core asset classes, plus secondary classes to ensure broad diversification:

1. **Large Cap Domestic Equity**
2. **Small Cap Domestic Equity**
3. **Large Cap Foreign Equity**
4. **Intermediate-Term Domestic Bond**
5. **Cash Equivalent**

OR

Principal Focused-Extended Duration

You must select at least one Elite List investment option from each of the five core asset classes above.

Suggested List

The **Suggested List** is a subset of the Elite List that you may choose in whole or in part as your plan's investment lineup.

Please note: The Elite List core asset class requirements also apply to the Suggested List.

About Mesirow Financial

Mesirow Financial is a diversified financial services firm headquartered in Chicago. Founded in 1937, it is an independent employee-owned firm with offices across the country and in London. The Investment Strategies team provides independent, third-party consulting services that present robust asset allocation strategies and manager selection to insurance companies, defined contribution providers, broker/dealers and mutual fund companies.

Advisory services are offered by Mesirow Financial Investment Strategies, Inc., a division of Mesirow Financial Investment Management (MFIM). MFIM is an SEC-registered investment advisor and is not an affiliate or subsidiary of The Hartford.

Mesirow Financial provides the monitoring and reporting service for the plan-level Elite list.

Mesirow Financial closely monitors the funds on the Elite List to ensure the investments continue to meet the program's rigorous guidelines. As part of its ongoing reporting, Mesirow Financial issues a quarterly Market Commentary and Mesirow Financial POLICE Report®, both of which are posted on the Plan Access plan sponsor website for your review.

Investment Policy Statement

Plan sponsors receive a sample Investment Policy Statement to help them document a prudent investment selection process.

Ongoing Monitoring

The **Elite List** is closely monitored on an ongoing basis, and quarterly reports are posted on our plan sponsor website.

Quarterly Market Commentary

The Market Commentary offers an in-depth analysis of the key trends impacting market performance during the previous quarter.

Quarterly Mesirow Financial POLICE Report

Mesirow Financial POLICE Report identifies any Elite List options that its analysts have flagged for:

- Performance
- Organizational changes
- Legal issues
- Investment policy changes
- Consistency of style or strategy
- Expenses

As part of its ongoing monitoring and reporting services, Mesirow Financial will modify the Elite List as needed.

Fiduciary Assure

When you select from the Elite List or Suggested List, Mesirow Financial accepts co-fiduciary responsibility for the investment selection process.

Target Date Investment Options — helping to make investing easier for your participants

Target date investment options have become increasingly popular in retirement plans, as they offer participants a simple way to achieve a diversified portfolio that is professionally managed and systematically reallocated over time to help meet retirement savings goals. These options consist of a pre-mixed blend of equity and fixed-income investments that gradually shifts to a more conservative strategy as the target date approaches. This shift is known as the “glide path.” Please note that the principal value of the target date balances are not guaranteed at any time, including at the participant’s retirement date.

Not all target date options are created equal. The following key considerations will help you and your financial professional evaluate your investment options and make the most appropriate choice for your plan.

Key considerations

Does the “glide path” end at retirement, or continue for some time after retirement? If so, for how long?

Glide paths in some target date offerings end at the target date, while others continue for some time into the retirement phase. The key consideration is the anticipated behavior of participants. If participants elect to stay in the target date option during retirement, then a glide path that continues to be managed after the target date may be most appropriate.

How aggressively is the glide path managed on the way to the target date?

The allocation of stock and bond investments within target date suites can vary considerably. An aggressively managed suite has a stock exposure that is higher than the industry average, and a bond exposure that is lower than industry average. The converse is true for a conservatively managed suite. This difference could have an impact on long-term investment performance and risk.

Is the target date suite managed on an active or passive basis?

Active investment management offers the potential to outperform a given index, to take advantage of opportunities presented in varying market conditions, and to provide potential downside protection. Passive investment management offers performance that is intended to track appropriate benchmarks, often at lower cost.

How many asset classes are represented in the individual target date options?

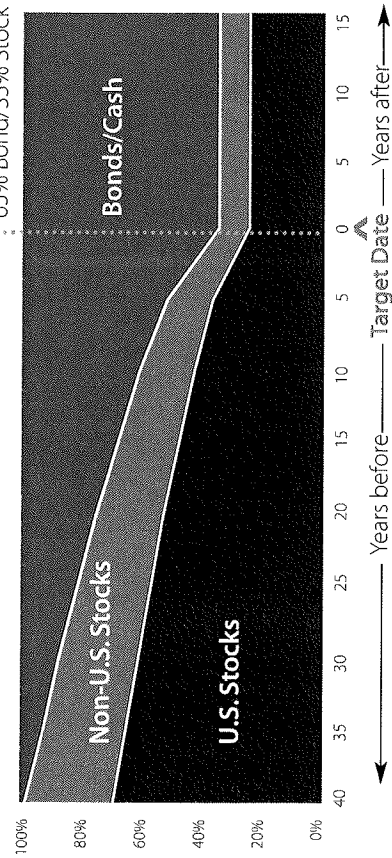
A broad mix of asset classes within a portfolio can help to reduce risk and increase the potential for return over the long-term.

Please see the next page for a comparative analysis of the target date suites available to your plan.

Target Date Options – Offering a choice of three distinct target date suites

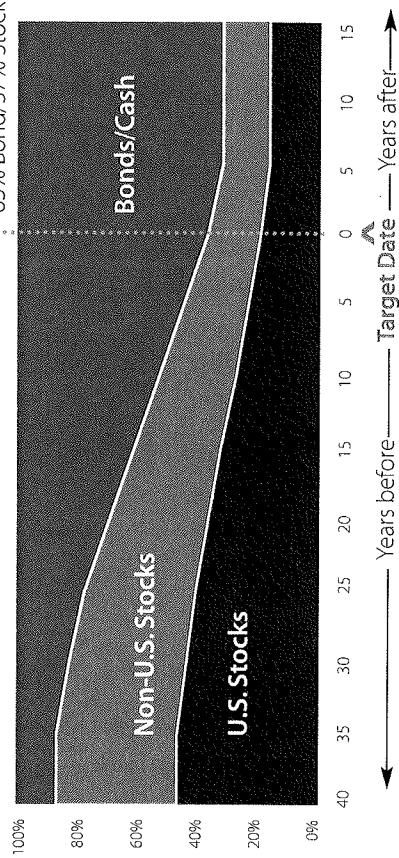
The Hartford is pleased to offer three different target date suites, each with a different glide path and asset allocation. Your plan's financial professional will help you select the most appropriate suite for your plan.

BlackRock LifePath¹ Management: Passive/Active Asset Classes: 11

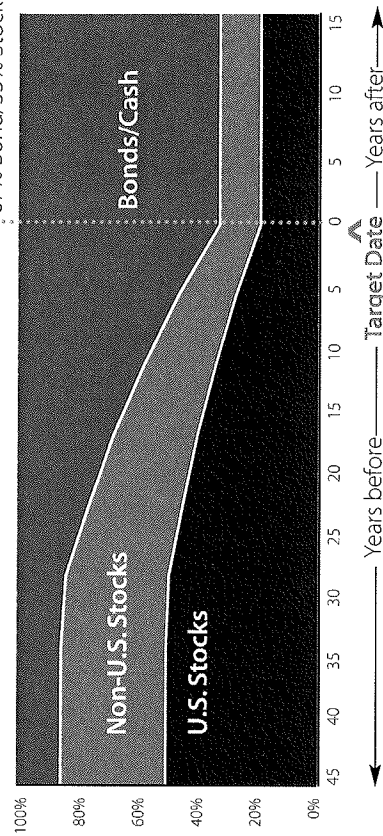


The Hartford Target Retirement²

Management: Active
Asset Classes: 13



JP Morgan SmartRetirement Management: Active Asset Classes: 12



Note: The key considerations discussed on the previous page are displayed in the graphs above.

Portfolio composition data and glide paths are for informational purposes only and are subject to change.

Percentages indicate the portfolio's stock/bond allocation at target retirement date.

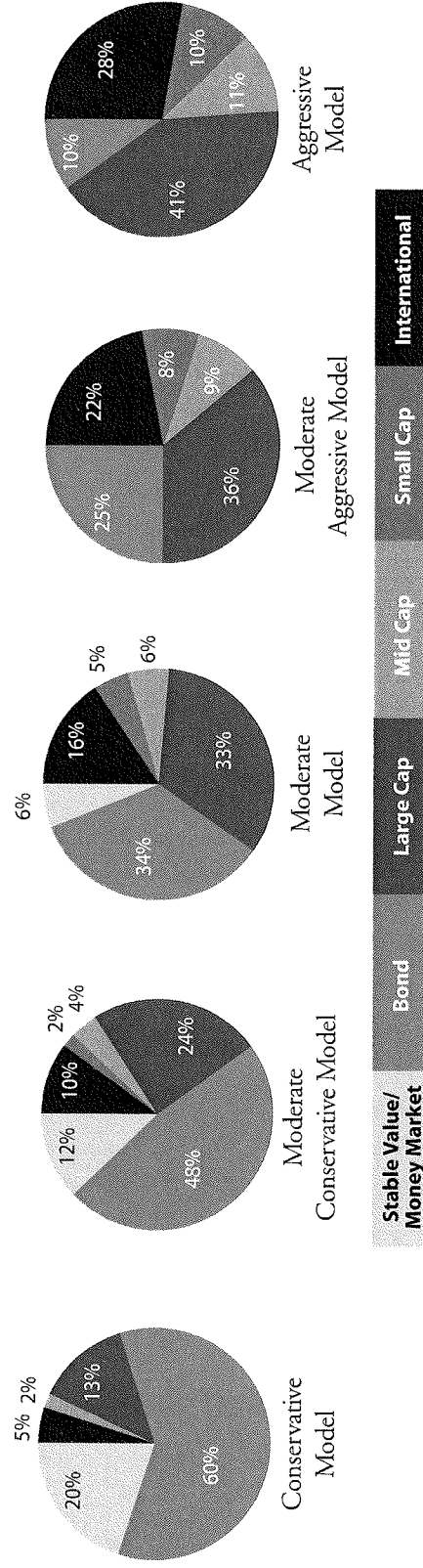
- ¹ The portfolios have roughly a 4% target weight to commodities that is excluded from the glide path.
- ² Glide path excludes a 10% allocation to an alternative asset portfolio for each portfolio in the suite.

Model My Goals® Program — asset allocation models for a simplified investment approach

The Hartford's Model My Goals Program

The Hartford offers an optional asset allocation model program to help address the needs of plan participants who want a simplified, one-stop approach to investing.

The Hartford's Model My Goals program consists of five asset allocation models that span the risk spectrum. Determined by Mesriow Financial Investment Strategies, the models each include up to six broad investment categories and associated model weightings.¹ You select the investment options that compose each investment category, and assets are automatically rebalanced each quarter.



About Mesriow Financial

Mesriow Financial is a diversified financial services firm headquartered in Chicago. Founded in 1937, it is an independent employee-owned firm with offices across the country and in London. The Investment Strategies team provides independent, third-party consulting services that present robust asset allocation strategies and manager selection to insurance companies, defined contribution providers, broker/dealers and mutual fund companies. Advisory services are offered by Mesriow Financial Investment Strategies, Inc., a division of Mesriow Financial Investment Management (MFIM). MFIM is an SEC-registered investment advisor and is not an affiliate or subsidiary of The Hartford.

¹ Mesriow Financial Investment Strategies used the following asset classes to fulfill Hartford's six broad investment categories: Large Cap Blend Domestic Equity; Mid Cap Blend Domestic Equity; Small Cap Blend Domestic Equity; Large Cap Blend Foreign Equity; Intermediate-Term Domestic Bond; and Cash Equivalent/Principal Focused-Extended Duration.

Morningstar® Retirement ManagerSM Managed by You Advice and Guidance Services — helping employees make informed investment decisions

Morningstar Retirement Manager provides an investment advisory service called "Managed by You" that offers a wide range of research and resources to help participants make more informed decisions about their retirement accounts. You may choose one of two versions to offer to your employees: Advice or Guidance.

Overview of Key Features

Advice
 Provides specific point-in-time recommendations for your participants

Guidance
 General investment education*

- Identifies a retirement income goal ✓
- Recommends a savings rate to help meet the goal ✓
- Structures asset allocation based on the participant's situation ✓
- Uses Morningstar Associates proprietary methodology to analyze the funds within the plan ✓
- Selects investments based on the funds within the plan's lineup ✓
- Provides additional fiduciary support to plan sponsors** ✓

Recommendations in a Few, Easy Steps
 Based on analysis of participant demographic data, Morningstar presents recommendations on goals, savings, and portfolio mix. The Advice service also features specific fund recommendations.

Personalization for Each Participant
 Morningstar can adjust recommendations based on additional information provided by the participant.

Research and Education
 Participants can access a wealth of investment and financial education articles and interactive tools and calculators.

There is no additional fee for the Guidance service. There is a \$10 per participant charge for the Advice Service (waived if the plan's average participant balance exceeds \$40,000).

* The Guidance service is considered "Investment Education" as defined under the U.S. Department of Labor Interpretive Bulletin IB-96 (29 CFR Part 2509).

** Morningstar Associates is a registered investment advisor and accepts fiduciary responsibility for the Advice it provides to participants. This provides additional fiduciary support to plan sponsors.

Morningstar® Retirement ManagerSM is the property of and offered by Morningstar Associates, LLC, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc., and is intended for use by citizens and legal residents of the United States and its territories. Morningstar Associates, not The Hartford or its subsidiaries, is solely responsible for the content of Morningstar Retirement Manager with the exception of the account-related information that is supplied by Hartford Retirement Services, LLC (HRS), recordkeeping systems or input supplied by the individual participant. Users of Morningstar Retirement Manager are solely responsible for the use of the information supplied by Morningstar. In no event shall The Hartford or its subsidiaries have any responsibility as a result of the use, or content, of Morningstar Retirement Manager. The Morningstar name and logo are registered marks of Morningstar, Inc. All other marks and logos are the property of their respective owners. Morningstar is not affiliated with The Hartford or its subsidiaries.



A word about risk

Investing in **foreign and/or emerging market securities** is more susceptible to interest rate, currency exchange rate, economic, and political risks. These risks are magnified in emerging or developing markets as compared with domestic markets.

Stock funds generally provide an opportunity for more capital appreciation than fixed-income investments but are also subject to greater market fluctuations.

Bond funds invest primarily in various types of fixed-income investments. While the underlying bonds in the fund typically offer a fixed rate of return and fixed principal value if held to maturity, the bond fund itself may fluctuate in value, due primarily to the current level of interest rates.

Performance of **asset allocation funds** depends on their underlying funds.

The underlying funds' performance may be lower than the performance of the asset class that they were selected to represent.

Investments in **money market/cash funds** are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although they seek to preserve the value of the investment at \$1.00 per share, it is possible to lose money by investing in these funds.

Investment return and principal value fluctuate so your shares, when sold, may be worth more or less than the original cost.

Please see the fund's prospectus and fact sheet for further specific risks.

General Account

(Provided by Hartford Life Insurance Company)

Investment Philosophy

The General Account is the general asset account of Hartford Life Insurance Company and is guaranteed by the Company's claims paying ability.

The General Account is part of Hartford Life Insurance Company's general business account and includes our company's assets. Neither contract owners nor participants have priority claims on the General Account's assets. All assets of our General Account are available to meet the contractual guarantees and general account obligations of Hartford Life Insurance Company. It seeks to maintain a competitive declared interest rate, along with a minimum guaranteed rate of interest.

Credited Rate

Amounts contributed or credited to the General Account established under the group variable annuity contract will be credited with an initial declared rate of 3%. Contributions credited to the General Account will be subject to a minimum underlying guarantee of 3% for 2013. The minimum interest rate in any succeeding year will be based on a methodology described in the Contract but will never be less than 1%.

PERFORMANCE

Funded by a Group Variable Annuity

PAST PERFORMANCE IS NOT INDICATIVE OF FUTURE RESULTS. Total return includes capital appreciation (depreciation), realized gains (losses), plus dividend or interest income. The investment return and principal value of an investment will fluctuate so that when units/shares are redeemed they may be worth more, or less, than the original cost. Results shown do not take into account personal income taxes or capital gains taxes. Current performance may be lower or higher than the performance data quoted. For current performance information to the most recent month-end, refer to our website at <http://retire.hartfordlife.com>.

* Returns are net of total fund operating expenses and a mortality and expense risk and administrative charge (ME&A). The maximum ME&A charge for your plan is 1.25%; however, your plan's exact ME&A charge may be lower. Refer to a current fee schedule for charges applicable to your plan.

Investment options are available through group variable annuity contracts (HL-15811, HL-17402, HVL-11002, HVL-21002, and HL-20325 series). The contracts are issued by Hartford Life Insurance Company (Simsbury, CT) and underwritten and distributed by MML Distributors, LLC (Springfield, MA). Administrative services are from Massachusetts Mutual Life Insurance Company. Total return includes capital appreciation (depreciation), realized gain (loss), plus reinvested dividend or interest income. Results shown do not take into account personal income taxes or capital gains taxes. Performance is stated after deduction for total fund operating expenses, applicable separate account charges, and all other applicable contract fees. With respect to all performance displayed, where inception of the underlying fund precedes that of the separate account, performance is given since the inception of the underlying fund (whereas the inception date for Separate Account 457 is 12/31/1998, and the inception date for Separate Account 14 is 3/15/2005). In such cases, the performance given is hypothetical and is based on the actual performance of the underlying fund.

Effective January 1, 2013, Massachusetts Mutual Life Insurance Company (MassMutual) has acquired The Hartford's Retirement Plans Group (RPG). In connection with this transaction, MassMutual has no affiliation, and the RPG business no longer has any affiliation, with The Hartford Financial Services Group or any of its subsidiaries. MassMutual has been appointed by Hartford Life Insurance Company (HLIC) to provide all administrative services necessary to support the insurance contracts issued by HLIC in connection with the RPG business.

This material must be preceded or accompanied by currently effective disclosure documents. Investors should consider an investment's objectives, risks, charges and expenses carefully before investing. Read this information carefully before you invest or send money. Questions should be directed to your local Financial Professional, our Customer Service Center at 1-800-528-9009, or our website at <http://retire.hartfordlife.com>.

- 1 The fund's investments are concentrated in a specific industry or sector, and are subject to greater risk than traditional diversified equity funds.
- 2 Investments in foreign securities may involve different and additional risks associated with foreign currencies, investment disclosure, accounting, securities regulation, commissions, taxes, political or social instability, war or expropriation.
- 3 The methodology used by The Hartford in the hypothetical performance calculations for the Janus investment options may differ from the methodology used by Janus. Therefore, the performance returns shown may differ from those provided directly by Janus for the same underlying funds for the same time periods, and may differ significantly at a particular point in time. Janus approves of The Hartford's use of an alternative method that is accepted in the industry to calculate hypothetical performance.
- 4 Small Cap stocks generally have higher risk and return characteristics than large-company stocks.
- 5 Mid Cap stocks generally have higher risk and return characteristics than large-company stocks.
- 6 The Barclays Global Index funds are commingled trust investment vehicles for which Barclays Global Investors serves as trustee.
- 7 Securities rated below investment grade "BBB" are commonly referred to as "high yield, high risk" securities, or "junk bonds."
- 8 An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.

Period Ending March 31, 2013

INVESTMENT CHOICES Morningstar Category Total Return Avg Annual Total Return*

Month 3 Mo. YTD 1 Yr. 3 Yr. 5 Yr. 10 Yr. Since Incept

Inception Date

PERFORMANCE

Funded by a Group Variable Annuity

Period Ending March 31, 2013		Total Return				Avg Annual Total Return*				Inception Date
INVESTMENT CHOICES	Morningstar Category	Month	3 Mo.	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incept	
SPECIALTY										
Col Sel Comm Info ¹	Technology	1.81%	6.06%	6.06%	-7.43%	6.10%	7.25%	11.10%	N/A	6/23/1983
Eaton Vance WW HlthSc ^{2,1}	Health	6.12%	14.66%	14.66%	19.68%	11.16%	10.93%	8.83%	N/A	7/26/1985
GS Ab Rtrn Trac ¹	Multialternative	0.82%	1.71%	1.71%	0.84%	0.26%	N/A	N/A	-2.11%	5/30/2008
Invesco Real Est ¹	Real Estate	3.14%	6.35%	6.35%	12.10%	14.27%	4.98%	11.87%	N/A	12/31/1996
Ivy Science and Tech ¹	Technology	5.06%	12.68%	12.68%	18.52%	13.41%	10.11%	13.20%	N/A	7/31/1997
JPM US Real Estate ¹	Real Estate	2.65%	6.15%	6.15%	9.93%	14.45%	3.22%	10.81%	N/A	4/23/1997
MFS Utilities ¹	Utilities	4.27%	9.74%	9.74%	17.56%	13.96%	5.88%	14.79%	N/A	2/14/1992
Oppen Glb&Spec Mnrls ¹	Equity Precious Metals	1.00%	-18.94%	-18.94%	-25.65%	-6.73%	-2.83%	14.19%	N/A	7/19/1983
Oppen Real Estate ¹	Real Estate	3.24%	6.95%	6.95%	11.64%	14.95%	5.31%	12.00%	N/A	3/4/2002
Prud Jenn Nat Res ¹	Natural Resources	1.65%	3.71%	3.71%	-4.77%	0.48%	-3.62%	14.59%	N/A	9/28/1987
The Hfhd Hlthcare ^{2,1}	Health	6.25%	15.70%	15.70%	20.40%	13.13%	9.69%	10.51%	N/A	5/1/2000
WF Adv Ut & Tele ¹	Utilities	4.50%	10.93%	10.93%	17.07%	12.96%	4.86%	13.45%	N/A	1/4/1994
INTERNATIONAL/GLOBAL										
AF Capital World G&I ²	World Stock	2.35%	6.20%	6.20%	12.86%	6.91%	1.13%	10.36%	N/A	3/26/1993
AF EuroPacific Grth ²	Foreign Large Blend	0.43%	2.56%	2.56%	8.06%	3.69%	-0.23%	10.29%	N/A	4/16/1984
AF New Perspective ²	World Stock	1.75%	5.96%	5.96%	11.59%	8.11%	3.16%	10.43%	N/A	3/13/1973
AllianzGlnfj IV ²	Foreign Large Value	1.24%	3.20%	3.20%	10.11%	6.25%	-0.01%	13.99%	N/A	1/31/2003
BlekkRck Intl Opps ²	Foreign Large Blend	2.14%	5.03%	5.03%	11.61%	4.74%	-1.41%	12.78%	N/A	9/26/1997
Calamos Global Eqty ²	World Stock	0.68%	2.85%	2.85%	1.99%	8.72%	4.46%	N/A	5.26%	3/1/2007
Calamos Intl Growth	Foreign Large Growth	0.55%	3.00%	3.00%	3.16%	7.93%	2.64%	N/A	7.58%	3/16/2005
DWS Global Growth ²	World Stock	2.77%	6.54%	6.54%	9.27%	4.71%	-0.83%	8.63%	N/A	7/23/1986
Invesco Dev Mkts ²	Diversified Emerging Mkts	-0.46%	2.06%	2.06%	7.37%	7.09%	4.89%	18.82%	N/A	1/11/1994
Invesco Intl Grwth ²	Foreign Large Growth	1.06%	3.39%	3.39%	7.66%	6.36%	1.01%	10.39%	N/A	4/7/1992

PERFORMANCE

Funded by a Group Variable Annuity

INVESTMENT CHOICES	Morningstar Category	Total Return				Avg Annual Total Return*				Inception Date	
		Month	3 Mo.	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incept		
INTERNATIONAL/GLOBAL											
Janus Overseas ^{2,3}	Foreign Large Growth	-1.80%	-2.09%	-2.09%	-8.92%	-7.50%	-5.06%	11.71%	N/A	N/A	5/2/1994
Lord Abbett Intl CEq ²	Foreign Large Blend	0.35%	3.72%	3.72%	6.38%	2.88%	-1.86%	N/A	4.43%	N/A	12/31/2003
MFS Internat'l Grwth ²	Foreign Large Growth	0.88%	4.07%	4.07%	7.90%	7.11%	1.93%	10.87%	N/A	N/A	10/24/1995
MFS Intl Value ²	Foreign Large Value	2.87%	7.86%	7.86%	14.01%	8.86%	2.85%	11.46%	N/A	N/A	10/24/1995
MFS Research Intl ²	Foreign Large Blend	0.65%	3.72%	3.72%	8.40%	5.27%	-1.04%	9.09%	N/A	N/A	1/2/1997
Mutual Global Disc ²	World Stock	2.35%	7.94%	7.94%	13.30%	7.27%	4.03%	10.74%	N/A	N/A	12/31/1992
Nuveen Trdwn Intl Val ²	Foreign Large Value	2.01%	2.41%	2.41%	-0.59%	-2.19%	-3.19%	8.60%	N/A	N/A	12/20/1999
Opp Intl Diversified ²	Foreign Large Blend	1.13%	5.36%	5.36%	13.18%	6.40%	2.54%	N/A	5.62%	N/A	9/27/2005
Oppen Global ²	World Stock	1.46%	6.89%	6.89%	12.74%	8.04%	3.79%	10.50%	N/A	N/A	12/22/1969
Oppenheimer Intl Gr ²	Foreign Large Growth	1.30%	5.76%	5.76%	12.72%	8.69%	2.94%	13.42%	N/A	N/A	3/25/1996
Putnam Intl Cap Op ²	Foreign Small/Mid Value	1.84%	6.11%	6.11%	9.32%	4.16%	0.35%	12.12%	N/A	N/A	12/28/1995
Templeton Foreign ²	Foreign Large Value	-0.63%	0.98%	0.98%	5.98%	3.61%	0.14%	8.44%	N/A	N/A	10/6/1982
Templeton Global Opp ²	World Stock	0.46%	3.45%	3.45%	11.77%	5.11%	-0.10%	9.71%	N/A	N/A	2/28/1990
The Htfd Intl Opps ²	Foreign Large Blend	0.58%	1.82%	1.82%	6.16%	4.34%	-0.31%	10.11%	N/A	N/A	7/22/1996
The Htfd Intl Sml Co ²	Foreign Small/Mid Growth	1.95%	6.33%	6.33%	13.94%	9.30%	2.09%	11.90%	N/A	N/A	4/30/2001
Thornbg Intl Value ²	Foreign Large Growth	0.29%	2.22%	2.22%	5.58%	3.85%	-0.76%	11.11%	N/A	N/A	5/28/1998
WF Adv Emerg Mkts Eq ²	Diversified Emerging Mkts	-1.41%	-1.94%	-1.94%	0.03%	3.41%	1.96%	17.53%	N/A	N/A	9/6/1994
SMALL CAP											
AmCent SC Value ⁴	Small Value	3.26%	10.81%	10.81%	15.33%	9.88%	9.11%	11.23%	N/A	N/A	7/31/1998
BickRek SC Gr II ⁴	Small Growth	5.33%	14.00%	14.00%	7.93%	10.12%	5.00%	9.91%	N/A	N/A	10/29/1999
CB SC Growth ⁴	Small Growth	4.86%	14.17%	14.17%	14.20%	16.67%	9.52%	12.24%	N/A	N/A	7/1/1998
Columbia SC Core ⁴	Small Blend	3.28%	9.92%	9.92%	10.65%	11.74%	7.30%	10.28%	N/A	N/A	12/14/1992
Drey SC Stock Index ⁴	Small Blend	4.19%	11.46%	11.46%	14.83%	14.04%	8.26%	11.21%	N/A	N/A	6/30/1997

PERFORMANCE

Funded by a Group Variable Annuity

INVESTMENT CHOICES	Morningstar Category	Total Return				Avg Annual Total Return*				Inception Date	
		Month	3 Mo.	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incept		
SMALL CAP											
Fed Clover Sm Value ⁴	Small Value	4.40%	12.29%	12.29%	15.00%	10.53%	N/A	N/A	N/A	24.85%	2/28/1996
Franklin SC Value ⁴	Small Value	3.53%	9.88%	9.88%	16.37%	12.67%	7.19%	11.33%	N/A	N/A	3/11/1996
Goldman SachsSmCap ⁴	Small Blend	4.62%	12.32%	12.32%	16.41%	13.91%	8.91%	11.11%	N/A	N/A	10/22/1992
Inv SC Discovery ⁴	Small Growth	4.69%	11.19%	11.19%	13.23%	12.31%	5.75%	11.25%	N/A	N/A	11/27/2000
Inv SC Value ⁴	Small Value	3.89%	15.43%	15.43%	18.37%	13.85%	10.29%	13.01%	N/A	N/A	6/21/1999
Invesco SC Equity ⁴	Small Blend	4.06%	12.34%	12.34%	14.15%	13.80%	7.28%	10.51%	N/A	N/A	8/31/2000
Invesco SC Growth ⁴	Small Growth	3.96%	12.83%	12.83%	15.34%	15.28%	8.74%	10.53%	N/A	N/A	10/18/1995
JPM Small Cap Value ⁴	Small Value	4.83%	12.34%	12.34%	19.24%	12.98%	7.69%	10.69%	N/A	N/A	6/30/1972
MFS New Discovery ⁴	Small Growth	3.95%	13.84%	13.84%	17.99%	14.87%	12.07%	10.53%	N/A	N/A	1/2/1997
Nuveen SC Select ⁴	Small Growth	4.30%	10.30%	10.30%	9.24%	11.72%	8.10%	10.17%	N/A	N/A	5/6/1992
Nuveen Sm Cap Ind ⁴	Small Blend	4.46%	12.04%	12.04%	14.85%	11.99%	6.99%	10.05%	N/A	N/A	12/30/1998
Opp Main St Sm-&MC ⁴	Small Blend	3.53%	11.24%	11.24%	12.94%	12.01%	7.30%	10.70%	N/A	N/A	8/2/1999
Pimr Oak Ridge SC Gr ⁴	Small Growth	3.32%	10.68%	10.68%	14.62%	13.11%	8.45%	10.80%	N/A	N/A	1/3/1994
Royce Total Return ⁴	Small Blend	3.00%	10.30%	10.30%	15.01%	11.53%	6.02%	9.45%	N/A	N/A	12/15/1993
The Htdf Small Co ⁴	Small Growth	5.58%	13.21%	13.21%	10.96%	11.86%	5.56%	11.48%	N/A	N/A	7/22/1996
Victory Sm Co Opp ⁴	Small Value	3.67%	10.92%	10.92%	13.05%	11.79%	7.89%	11.32%	N/A	N/A	3/26/1999
MID CAP											
AB Discovery Val ^{4,5}	Mid-Cap Value	4.54%	13.94%	13.94%	17.42%	10.59%	7.85%	11.80%	N/A	N/A	3/29/2001
AmCent Mid Cap Val ⁵	Mid-Cap Value	4.20%	11.35%	11.35%	16.96%	12.00%	8.84%	N/A	8.61%	8.61%	3/31/2004
Ave Maria Growth ⁵	Mid-Cap Growth	3.08%	8.91%	8.91%	8.16%	13.09%	7.63%	N/A	9.52%	9.52%	5/1/2003
Ave Maria Opt ⁵	Mid-Cap Blend	3.46%	10.78%	10.78%	3.96%	8.53%	6.29%	N/A	3.27%	3.27%	5/1/2006
BlekkRek MC Val Opp ⁵	Mid-Cap Value	4.74%	13.78%	13.78%	14.90%	12.88%	8.19%	10.97%	N/A	N/A	2/1/1995
CB Mid Cap Core ⁵	Mid-Cap Blend	3.31%	10.84%	10.84%	13.39%	12.99%	7.01%	9.16%	N/A	N/A	9/1/1998

PERFORMANCE

Funded by a Group Variable Annuity

Period Ending March 31, 2013		Total Return				Avg Annual Total Return*				Inception Date
INVESTMENT CHOICES	Morningstar Category	Month	3 Mo.	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incept	
MID-CAP										
Columbia Acorn 4,5	Mid-Cap Growth	3.28%	9.58%	9.58%	11.02%	12.04%	7.07%	11.78%	N/A	6/10/1970
Columbia MCap Value 5	Mid-Cap Value	3.81%	12.23%	12.23%	16.44%	11.72%	5.21%	10.57%	N/A	11/20/2001
Drey Midcap Indx 5	Mid-Cap Blend	4.69%	13.09%	13.09%	16.31%	13.68%	8.56%	11.08%	N/A	6/19/1991
EatonVince Atl Cp SMC 5	Mid-Cap Growth	3.65%	13.01%	13.01%	15.73%	15.67%	11.63%	12.96%	N/A	4/30/2002
Goldman Sachs Gr Opp 5	Mid-Cap Growth	2.35%	8.92%	8.92%	10.34%	11.35%	8.02%	10.58%	N/A	5/24/1999
Goldman SachsMidCap 5	Mid-Cap Value	3.86%	12.47%	12.47%	17.16%	11.63%	6.28%	10.42%	N/A	8/15/1997
Inv Amer Value 5	Mid-Cap Value	4.27%	12.63%	12.63%	16.91%	13.31%	7.11%	11.66%	N/A	10/18/1993
Inv MC Growth 5	Mid-Cap Growth	2.21%	8.94%	8.94%	6.50%	9.39%	5.10%	10.31%	N/A	12/27/1995
Janus Enterprise 5,3	Mid-Cap Growth	2.61%	9.17%	9.17%	11.53%	13.29%	6.36%	11.41%	N/A	9/1/1992
LA Value Opp 5	Mid-Cap Blend	4.24%	13.78%	13.78%	13.90%	10.21%	8.74%	N/A	9.68%	12/30/2005
Lord Abbett Grth Opp 5	Mid-Cap Growth	3.17%	11.04%	11.04%	7.57%	8.77%	6.81%	8.97%	N/A	8/1/1995
Munder MC Core Grw 5	Mid-Cap Growth	4.07%	12.50%	12.50%	13.83%	13.90%	5.59%	11.04%	N/A	6/24/1998
Nuveen MC Grw Opps 5	Mid-Cap Growth	2.37%	8.45%	8.45%	5.66%	12.69%	6.38%	10.39%	N/A	12/28/1989
Nuveen Mid Cap Ind 5	Mid-Cap Blend	4.56%	13.00%	13.00%	16.19%	13.59%	8.51%	10.98%	N/A	11/4/1999
Perkins MidCap Value 5,3	Mid-Cap Value	4.12%	10.84%	10.84%	10.34%	8.02%	5.26%	10.51%	N/A	8/12/1998
RidgeWorth MC Val Eq 5	Mid-Cap Value	3.04%	10.95%	10.95%	18.54%	11.39%	10.23%	N/A	10.67%	10/27/2003
Royce Value 5	Mid-Cap Blend	1.67%	2.88%	2.88%	1.16%	6.74%	3.29%	12.30%	N/A	6/14/2001
The Htfd MidCap 5	Mid-Cap Growth	4.73%	13.62%	13.62%	15.29%	11.43%	6.49%	11.18%	N/A	12/31/1997
The Htfd MidCap Val 5	Mid-Cap Value	4.54%	11.79%	11.79%	17.40%	12.02%	8.97%	11.31%	N/A	4/30/2001
Victory Est Value 5	Mid-Cap Value	3.68%	13.05%	13.05%	15.00%	12.34%	8.62%	11.87%	N/A	8/16/1983
LARGE CAP										
AF AMCAP	Large Growth	3.77%	10.09%	10.09%	12.01%	10.21%	5.96%	7.37%	N/A	5/1/1967
AF American Mutual	Large Value	4.02%	10.35%	10.35%	14.40%	11.08%	5.52%	7.42%	N/A	2/21/1950

PERFORMANCE

Funded by a Group Variable Annuity

INVESTMENT CHOICES	Morningstar Category	Total Return				Avg Annual Total Return*				Inception Date	
		Month	3 Mo.	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incept		
		Period Ending March 31, 2013									
LARGE CAP											
AF Fnd In	Large Blend	2.93%	8.41%	8.41%	12.89%	9.78%	3.33%	9.49%	N/A	8/1/1978	
AF Growth Fund Amer	Large Growth	3.23%	8.30%	8.30%	13.04%	9.15%	3.39%	8.26%	N/A	12/1/1973	
AF Inv Comp America	Large Blend	3.65%	8.99%	8.99%	12.46%	8.83%	3.50%	6.88%	N/A	1/1/1934	
AF New Economy	Large Growth	2.86%	10.50%	10.50%	16.49%	11.10%	6.22%	10.03%	N/A	12/1/1983	
AF Washington Mutual	Large Value	3.44%	9.35%	9.35%	13.24%	11.69%	4.16%	7.02%	N/A	7/31/1952	
Alger Captd App Inst	Large Growth	3.29%	9.00%	9.00%	9.72%	10.71%	6.58%	10.93%	N/A	11/8/1993	
AlIianzGINFJ DV	Large Value	3.70%	9.48%	9.48%	13.20%	11.42%	1.79%	8.23%	N/A	5/8/2000	
AmCent Equity Income	Large Value	2.88%	8.54%	8.54%	13.21%	10.11%	5.23%	7.70%	N/A	8/1/1994	
AmCent Growth	Large Growth	2.61%	7.76%	7.76%	5.08%	9.97%	4.91%	7.48%	N/A	6/30/1971	
Ave Maria Rising Div ⁵	Large Blend	3.39%	11.38%	11.38%	16.02%	12.54%	8.66%	N/A	7.62%	5/1/2005	
BlackRock Cap App	Large Growth	2.50%	6.21%	6.21%	4.12%	7.35%	3.93%	7.03%	N/A	12/24/1992	
BlekkEquity Div	Large Value	2.76%	8.15%	8.15%	11.46%	11.01%	4.22%	9.65%	N/A	11/25/1987	
Calvert Eqy Port	Large Growth	3.32%	8.59%	8.59%	7.96%	10.05%	5.45%	7.05%	N/A	8/24/1987	
ClearBridge App	Large Blend	3.28%	9.92%	9.92%	13.94%	10.94%	4.98%	7.64%	N/A	3/10/1970	
Col Contrarian Core	Large Blend	3.52%	11.24%	11.24%	14.30%	11.83%	6.72%	8.98%	N/A	12/14/1992	
Columbia Marsico Grw	Large Growth	4.29%	10.31%	10.31%	6.39%	10.47%	3.85%	6.92%	N/A	12/31/1997	
Davis NY Venture	Large Blend	3.20%	10.87%	10.87%	11.39%	7.94%	2.35%	7.54%	N/A	2/17/1969	
Domini Social Equity	Large Blend	4.96%	9.98%	9.98%	5.63%	9.61%	4.69%	6.30%	N/A	6/3/1991	
Dreyfus S&P 500 Ind	Large Blend	3.63%	10.29%	10.29%	12.59%	11.32%	4.57%	7.24%	N/A	1/2/1990	
DWS Capital Growth	Large Growth	3.10%	8.50%	8.50%	7.02%	8.58%	3.62%	6.69%	N/A	7/17/2000	
Eaton Vance LC Value	Large Value	3.61%	9.32%	9.32%	13.94%	7.19%	1.18%	7.60%	N/A	9/23/1931	
Franklin Growth	Large Growth	2.98%	7.77%	7.77%	7.85%	9.19%	6.11%	8.99%	N/A	3/30/1948	
Frost Dividend VI Eq	Large Value	3.78%	10.37%	10.37%	6.94%	6.00%	2.51%	8.24%	N/A	5/28/1993	

PERFORMANCE

Funded by a Group Variable Annuity

INVESTMENT CHOICES	Morningstar Category	Total Return				Avg Annual Total Return*				Inception Date
		Month	3 Mo.	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incept	
LARGE CAP										
Frost Growth Equity	Large Growth	2.95%	6.99%	6.99%	3.53%	8.54%	3.38%	6.45%	N/A	6/1/1981
Goldman Sachs LCVal	Large Value	3.87%	10.46%	10.46%	14.90%	7.64%	2.23%	7.10%	N/A	12/15/1999
Hfdl Index HLS	Large Blend	3.64%	10.25%	10.25%	12.48%	11.23%	4.49%	7.12%	N/A	5/1/1987
Inv American Fran 4	Large Growth	3.37%	7.17%	7.17%	2.45%	8.11%	5.84%	N/A	5.05%	6/23/2005
Invesco Comstock	Large Value	4.24%	11.48%	11.48%	16.83%	11.41%	5.72%	8.29%	N/A	10/7/1968
Ivy Large Cap Growth	Large Growth	3.74%	8.58%	8.58%	4.31%	9.62%	3.28%	7.69%	N/A	7/6/2000
Janus Forty 3	Large Growth	3.00%	5.08%	5.08%	7.65%	6.29%	0.91%	8.70%	N/A	5/1/1997
JPM Large Cap Grwth	Large Growth	2.52%	6.11%	6.11%	1.14%	12.42%	6.15%	7.72%	N/A	2/28/1992
JPM US Equity	Large Blend	3.79%	10.32%	10.32%	12.15%	10.47%	5.82%	8.63%	N/A	9/17/1993
LA Classic Stock	Large Blend	3.23%	8.67%	8.67%	8.55%	6.37%	3.34%	7.50%	N/A	6/3/1992
LA Fundamental Eq	Large Blend	4.20%	13.17%	13.17%	11.95%	9.72%	6.07%	9.28%	N/A	7/15/1996
LKCM Aquinas Growth 2,1	Large Growth	2.62%	7.30%	7.30%	5.09%	9.69%	4.59%	N/A	3.78%	1/3/1994
LKCM Aquinas Value	Large Growth	4.02%	11.15%	11.15%	13.29%	11.34%	4.90%	N/A	5.31%	1/3/1994
MA Inv Trust	Large Blend	2.87%	10.21%	10.21%	14.29%	10.43%	5.06%	8.19%	N/A	7/15/1924
MFS Value	Large Value	3.89%	11.85%	11.85%	14.89%	10.62%	4.46%	8.65%	N/A	1/2/1996
Mutual Shares	Large Value	3.53%	9.67%	9.67%	14.55%	8.68%	2.99%	7.08%	N/A	7/1/1949
NB Socially Resp	Large Growth	3.73%	14.84%	14.84%	14.49%	11.39%	4.99%	8.34%	N/A	3/16/1994
Nuv Sant Barb Div Gr	Large Blend	3.42%	8.85%	8.85%	11.19%	12.78%	5.14%	N/A	6.86%	3/28/2006
Nuveen Eqty Ind	Large Blend	3.66%	10.22%	10.22%	12.48%	11.18%	4.50%	7.16%	N/A	12/14/1992
Opp Rising Dividends	Large Blend	3.08%	9.76%	9.76%	9.95%	10.49%	3.99%	8.52%	N/A	4/30/1980
Oppen MainSt Sel	Large Blend	3.09%	7.52%	7.52%	7.33%	9.38%	4.54%	8.18%	N/A	9/25/2000
Oppenheimer Eqty Inc	Large Value	4.60%	10.82%	10.82%	15.19%	10.86%	8.08%	9.93%	N/A	2/13/1987
Pioneer	Large Blend	4.24%	11.27%	11.27%	10.70%	7.89%	2.75%	6.95%	N/A	2/10/1928

PERFORMANCE

Funded by a Group Variable Annuity

INVESTMENT CHOICES	Morningstar Category	Total Return			Avg Annual Total Return*				Inception Date	
		Month	3 Mo.	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.		Since Incept
LARGE CAP										
Pioneer Fndmtrl Gr	Large Growth	2.30%	8.70%	8.70%	8.83%	11.05%	6.73%	8.39%	N/A	8/22/2002
Pioneer Fund Value	Large Value	3.70%	10.10%	10.10%	11.38%	6.74%	1.38%	8.39%	N/A	7/1/2000
Prud Jenn20/20 Foc	Large Growth	3.36%	7.76%	7.76%	5.94%	6.86%	4.94%	10.22%	N/A	7/1/1998
Putnam Equity Income	Large Value	4.00%	11.51%	11.51%	17.79%	12.51%	7.09%	9.28%	N/A	6/15/1977
RidgeWorth LC Val Eq	Large Value	2.76%	10.62%	10.62%	15.07%	10.96%	5.77%	8.68%	N/A	10/31/1989
The Htfd Cap App	Large Blend	4.39%	11.87%	11.87%	14.75%	6.65%	1.59%	9.75%	N/A	7/22/1996
The Htfd Cap App II 6	Large Blend	3.56%	10.54%	10.54%	12.25%	8.08%	4.35%	N/A	7.15%	4/29/2005
The Htfd Div&Grth	Large Value	3.68%	10.40%	10.40%	12.66%	9.85%	4.43%	8.63%	N/A	7/22/1996
The Htfd Eqty Inv	Large Value	3.07%	10.22%	10.22%	14.49%	12.85%	6.15%	N/A	7.68%	8/28/2003
The Htfd Grwth Opps	Large Growth	2.45%	8.23%	8.23%	12.00%	10.71%	3.30%	10.38%	N/A	3/31/1963
The Htfd Value	Large Value	3.44%	11.09%	11.09%	13.86%	9.70%	4.18%	8.51%	N/A	4/30/2001
TIAA-CREF Equity Ind	Large Blend	3.78%	10.74%	10.74%	13.38%	11.79%	5.26%	8.11%	N/A	7/1/1999
TIAA-CREF LC Grw Ind	Large Growth	3.63%	9.24%	9.24%	8.96%	11.87%	6.19%	7.39%	N/A	10/1/2002
TIAA-CREF LC Val Ind	Large Value	3.83%	11.95%	11.95%	17.39%	11.51%	3.76%	7.96%	N/A	10/1/2002
Tim Plan Lrg MC Val	Large Blend	4.00%	11.95%	11.95%	14.82%	12.89%	3.63%	9.84%	N/A	7/14/1999
TRP Equity Income	Large Value	3.73%	10.84%	10.84%	15.74%	10.43%	4.21%	7.71%	N/A	10/31/1985
TRP Growth Stock	Large Growth	2.58%	7.39%	7.39%	6.21%	11.08%	5.67%	7.90%	N/A	4/11/1950
ASSET ALLOCATION/BALANCED										
AF Income Fund Amer	Moderate Allocation	2.62%	6.30%	6.30%	12.05%	9.82%	4.79%	7.49%	N/A	12/1/1973
BickRek Gl Allocm	World Allocation	1.57%	4.07%	4.07%	5.32%	5.29%	2.83%	9.91%	N/A	10/21/1994
BickRek LfPth Retire	Retirement Income	0.94%	2.03%	2.03%	5.04%	6.05%	4.17%	5.48%	N/A	2/25/1994
BickRek LifePth 2020	Target Date 2016-2020	1.28%	2.92%	2.92%	5.95%	6.57%	3.25%	6.02%	N/A	3/1/1994
BickRek LifePth 2025	Target Date 2021-2025	1.45%	3.49%	3.49%	6.58%	N/A	N/A	N/A	11.05%	6/30/2010

PERFORMANCE

Funded by a Group Variable Annuity

INVESTMENT CHOICES	Morningstar Category	Total Return			Avg Annual Total Return*					Inception Date
		Month	3 Mo.	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incept	
ASSET ALLOCATION/BALANCED										
BickRck LifePth 2030	Target Date 2026-2030	1.62%	3.88%	3.88%	6.95%	7.02%	2.81%	6.32%	N/A	3/1/1994
BickRck LifePth 2035	Target Date 2031-2035	1.78%	4.34%	4.34%	7.40%	N/A	N/A	N/A	12.52%	6/30/2010
BickRck LifePth 2040	Target Date 2036-2040	1.91%	4.67%	4.67%	7.74%	7.35%	2.38%	6.52%	N/A	2/25/1994
BickRck LifePth 2045	Target Date 2041-2045	1.97%	5.04%	5.04%	8.05%	N/A	N/A	N/A	13.89%	6/30/2010
BickRck LifePth 2050	Target Date 2046-2050	2.11%	5.34%	5.34%	8.35%	7.62%	N/A	N/A	5.78%	6/30/2008
BickRck LifePth 2055	Target Date 2051+	2.19%	5.67%	5.67%	8.55%	N/A	N/A	N/A	14.32%	6/30/2010
Eaton Vance Balanced	Moderate Allocation	2.35%	6.41%	6.41%	8.64%	7.32%	2.96%	7.32%	N/A	4/1/1932
Fkln Tmpl Cons AI	Conservative Allocation	0.92%	2.95%	2.95%	5.01%	4.90%	4.14%	6.16%	N/A	12/31/1996
Fkln Tmpl Gr Alloc	Aggressive Allocation	1.67%	5.34%	5.34%	6.71%	6.79%	4.25%	8.29%	N/A	12/31/1996
Fkln Tmpl Mod AI	Moderate Allocation	1.22%	3.94%	3.94%	6.05%	5.89%	4.56%	7.28%	N/A	12/31/1996
Franklin Income	Conservative Allocation	2.63%	5.38%	5.38%	12.91%	9.68%	5.92%	8.41%	N/A	8/31/1948
GS Satellite Strat ?	World Allocation	0.48%	1.33%	1.33%	8.26%	7.31%	0.65%	N/A	0.78%	3/30/2007
Htfd Gbl All-Asset 2,1	World Allocation	0.80%	2.44%	2.44%	6.02%	N/A	N/A	N/A	6.20%	5/28/2010
Inv Eq and Inc	Moderate Allocation	2.96%	9.22%	9.22%	13.48%	8.22%	5.71%	7.59%	N/A	8/3/1960
Ivy Asset Strategy 2	World Allocation	0.60%	4.28%	4.28%	8.27%	7.08%	2.75%	10.97%	N/A	4/20/1995
Janus Balanced 3	Moderate Allocation	2.44%	6.22%	6.22%	8.86%	7.20%	5.84%	7.43%	N/A	9/1/1992
JPM SmrtRet 2055	Target Date 2051+	2.61%	6.48%	6.48%	11.26%	N/A	N/A	N/A	15.11%	1/31/2012
JPM SmrtRetire 2010	Target-Date 2000-2010	1.02%	2.43%	2.43%	5.90%	6.47%	4.33%	N/A	4.11%	5/15/2006
JPM SmrtRetire 2015	Target Date 2011-2015	1.33%	3.22%	3.22%	7.28%	7.57%	4.69%	N/A	4.39%	5/15/2006
JPM SmrtRetire 2020	Target Date 2016-2020	1.70%	4.14%	4.14%	8.58%	8.36%	4.93%	N/A	4.56%	5/15/2006
JPM SmrtRetire 2025	Target Date 2021-2025	1.99%	4.97%	4.97%	9.36%	8.69%	4.91%	N/A	3.38%	7/31/2007
JPM SmrtRetire 2030	Target Date 2026-2030	2.27%	5.70%	5.70%	10.08%	8.87%	4.67%	N/A	4.43%	5/15/2006
JPM SmrtRetire 2035	Target Date 2031-2035	2.49%	6.20%	6.20%	10.55%	9.10%	4.88%	N/A	3.07%	7/31/2007

PERFORMANCE

Funded by a Group Variable Annuity

INVESTMENT CHOICES	Morningstar Category	Total Return			Avg Annual Total Return*					Inception Date
		Month	3 Mo.	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incept	
ASSET ALLOCATION/BALANCED										
JPM SmrtRetire 2040	Target Date 2036-2040	2.59%	6.48%	6.48%	10.75%	9.20%	4.80%	N/A	4.50%	5/15/2006
JPM SmrtRetire 2045	Target Date 2041-2045	2.58%	6.48%	6.48%	10.90%	9.18%	5.17%	N/A	3.34%	7/31/2007
JPM SmrtRetire 2050	Target Date 2046-2050	2.56%	6.46%	6.46%	10.77%	9.29%	5.17%	N/A	3.37%	7/31/2007
JPM SmrtRetire Inc	Retirement Income	1.02%	2.44%	2.44%	5.86%	6.36%	4.77%	N/A	4.41%	5/15/2006
MFS Total Return	Moderate Allocation	2.33%	7.03%	7.03%	10.22%	8.07%	4.52%	6.29%	N/A	10/6/1970
The Hfrd Bal Alloc	Moderate Allocation	1.01%	2.75%	2.75%	5.37%	6.47%	3.43%	N/A	4.69%	4/30/2004
The Hfrd Bal Incme	Conservative Allocation	1.44%	4.57%	4.57%	11.47%	10.93%	7.65%	N/A	6.81%	7/31/2006
The Hfrd Checks Bal	Moderate Allocation	2.63%	7.24%	7.24%	10.86%	7.52%	3.97%	N/A	2.83%	5/31/2007
The Hfrd ConsAlloc	Conservative Allocation	0.49%	0.82%	0.82%	3.61%	5.59%	3.77%	N/A	4.30%	4/30/2004
The Hfrd Growth Alloc	Aggressive Allocation	1.76%	5.12%	5.12%	8.87%	7.70%	3.28%	N/A	5.09%	4/30/2004
The Hfrd Tgt Ret2010	Target-Date 2000-2010	0.93%	2.23%	2.23%	5.55%	7.03%	3.90%	N/A	4.00%	9/30/2005
The Hfrd Tgt Ret2015	Target Date 2011-2015	1.02%	2.76%	2.76%	5.95%	7.33%	N/A	N/A	11.12%	10/31/2008
The Hfrd Tgt Ret2020	Target Date 2016-2020	1.21%	3.33%	3.33%	6.70%	7.51%	3.73%	N/A	3.96%	9/30/2005
The Hfrd Tgt Ret2025	Target Date 2021-2025	1.40%	3.87%	3.87%	7.27%	7.72%	N/A	N/A	11.45%	10/31/2008
The Hfrd Tgt Ret2030	Target Date 2026-2030	1.63%	4.52%	4.52%	8.12%	8.13%	3.61%	N/A	3.85%	9/30/2005
The Hfrd Tgt Ret2035	Target Date 2031-2035	1.75%	5.08%	5.08%	9.11%	8.73%	N/A	N/A	12.60%	10/31/2008
The Hfrd Tgt Ret2040	Target Date 2036-2040	1.80%	5.16%	5.16%	8.32%	8.63%	N/A	N/A	12.46%	10/31/2008
The Hfrd Tgt Ret2045	Target Date 2041-2045	1.86%	5.13%	5.13%	7.78%	8.35%	N/A	N/A	12.38%	10/31/2008
The Hfrd Tgt Ret2050	Target Date 2046-2050	1.78%	5.16%	5.16%	7.71%	8.20%	N/A	N/A	12.21%	10/31/2008
WF Adv Asset Alloc 2	World Allocation	1.00%	3.40%	3.40%	6.91%	6.00%	3.87%	7.40%	N/A	7/26/1996
BOND										
AllBm High Income	Multisector Bond	1.11%	3.04%	3.04%	13.94%	10.53%	11.33%	11.49%	N/A	2/25/1994
AllnceBerns Gbl Bnd 2	World Bond	0.47%	0.71%	0.71%	5.44%	5.18%	5.45%	6.84%	N/A	3/27/1992

PERFORMANCE

Funded by a Group Variable Annuity

INVESTMENT CHOICES	Morningstar Category	Total Return			Avg Annual Total Return*				Inception Date	
		Month	3 Mo.	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.		Since Incept
BOND										
AmCent Div Bond	Intermediate-Term Bond	0.11%	-0.26%	-0.26%	3.08%	4.62%	4.64%	4.07%	N/A	4/1/1993
Del Diversified Inc	Intermediate-Term Bond	0.24%	0.13%	0.13%	5.07%	5.27%	6.52%	6.51%	N/A	12/29/1997
Del Ext Duration Bnd	Long-Term Bond	0.28%	-0.36%	-0.36%	13.99%	13.36%	12.63%	9.04%	N/A	9/15/1998
Drey Bond Mkft Index 7	Intermediate-Term Bond	-0.04%	-0.45%	-0.45%	2.43%	4.24%	4.11%	3.80%	N/A	4/28/1994
EatonVance IncFndBos	High Yield Bond	0.95%	2.49%	2.49%	10.61%	9.51%	8.98%	8.54%	N/A	6/15/1972
Franklin High In 7	High Yield Bond	0.95%	2.47%	2.47%	11.76%	9.93%	9.21%	9.18%	N/A	12/31/1969
Franklin Strat Inc	Multisector Bond	0.48%	1.45%	1.45%	7.97%	6.92%	6.85%	7.19%	N/A	5/24/1994
Franklin Tot Return	Intermediate-Term Bond	0.18%	0.18%	0.18%	5.44%	6.10%	5.80%	4.76%	N/A	8/3/1998
Goldman Sachs CvInc	Intermediate Government	-0.07%	-0.49%	-0.49%	1.50%	3.29%	3.56%	3.36%	N/A	2/10/1993
Goldman Sachs HY 7	High Yield Bond	1.12%	2.91%	2.91%	11.88%	9.07%	8.65%	8.35%	N/A	8/1/1997
JPM Core Bond	Intermediate-Term Bond	0.06%	-0.09%	-0.09%	3.35%	5.00%	5.22%	4.38%	N/A	12/31/1986
Loomis Sayles Bd	Multisector Bond	1.09%	2.04%	2.04%	9.09%	8.33%	7.26%	8.30%	N/A	5/16/1991
Lord Abbett TotalRet	Intermediate-Term Bond	0.10%	0.30%	0.30%	5.54%	6.04%	6.36%	4.88%	N/A	8/31/2000
MFS Emerg Mkts Debt	Emerging Markets Bond	-0.81%	-1.83%	-1.83%	9.67%	8.85%	9.08%	10.24%	N/A	3/17/1998
MFS Govt Securities	Intermediate Government	0.02%	-0.48%	-0.48%	1.52%	3.19%	3.86%	3.49%	N/A	7/25/1984
MFS Research Bond	Intermediate-Term Bond	0.07%	-0.10%	-0.10%	4.97%	5.58%	6.11%	4.55%	N/A	1/4/1999
Oppen Gibl Str Inc	Multisector Bond	0.17%	0.97%	0.97%	8.60%	8.01%	5.37%	7.00%	N/A	10/16/1989
Oppen Inntl Bond 2	World Bond	-0.20%	-0.32%	-0.32%	6.63%	4.67%	3.75%	8.38%	N/A	6/15/1995
PIMCO Real Return	Inflation-Protected Bond	0.33%	-0.16%	-0.16%	6.39%	7.87%	5.52%	5.65%	N/A	1/29/1997
PIMCO Total Ret III	Intermediate-Term Bond	0.13%	0.20%	0.20%	6.14%	5.41%	6.43%	5.35%	N/A	5/1/1991
PIMCO Total Return	Intermediate-Term Bond	0.23%	0.32%	0.32%	6.71%	5.70%	6.52%	5.40%	N/A	5/11/1987
Pioneer StrategicInc	Multisector Bond	0.39%	1.62%	1.62%	8.05%	7.05%	7.59%	7.44%	N/A	4/15/1999
Putnam HY Advantage 7	High Yield Bond	1.09%	2.64%	2.64%	11.32%	9.29%	9.03%	8.75%	N/A	3/25/1986

PERFORMANCE

Funded by a Group Variable Annuity

Period Ending March 31, 2013		Total Return				Avg Annual Total Return*				Inception Date
INVESTMENT CHOICES	Morningstar Category	Month	3 Mo.	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incept	
BOND										
RidgeWorth Ttl Rt Bd	Intermediate-Term Bond	-0.05%	-0.58%	-0.58%	2.99%	5.19%	5.63%	4.44%	N/A	12/31/1997
Templeton Global Bnd 2	World Bond	0.16%	1.16%	1.16%	8.85%	5.88%	8.02%	9.40%	N/A	9/18/1986
The Htfrd High Yield 7	High Yield Bond	0.93%	2.11%	2.11%	9.68%	8.90%	8.62%	7.45%	N/A	9/30/1998
The Htfrd Infl Plus	Inflation-Protected Bond	0.10%	-0.76%	-0.76%	4.39%	7.15%	4.76%	N/A	5.09%	10/31/2002
TIAA-CREF Bond Index	Intermediate-Term Bond	-0.04%	-0.45%	-0.45%	2.49%	4.34%	N/A	N/A	4.11%	9/14/2009
STABLE VALUE/MONEY MARKET										
AmCent Prime Mny Mkt 8	Taxable Money Market	-0.06%	-0.18%	-0.18%	-0.73%	-0.74%	-0.34%	0.75%	N/A	11/17/1993
JPMorgan Prime MM 8	Taxable Money Market	-0.06%	-0.18%	-0.18%	-0.73%	-0.74%	-0.41%	0.77%	N/A	11/15/1993

Period Ending March 31, 2013		Total Return				Avg Annual Total Return*			
BENCHMARK INDICES		Month	3 Mo.	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	
S&P 500 Index 1		3.75%	10.61%	10.61%	13.96%	12.67%	5.81%	8.53%	
BarCap Gov/Corp Indx 2		0.06%	-0.16%	-0.16%	4.56%	6.10%	5.50%	5.06%	
NASDAQ 3		3.40%	8.21%	8.21%	5.69%	10.86%	7.47%	9.31%	

Market indices have been provided for comparison purposes only. We believe that the indices are representative of the investment objectives of the investment options in your plan. These indices are unmanaged and are not available for direct investment.

1 S&P is an index which measures broad-based changes in stock market conditions based on the average performance of 500 widely held common stocks.

2 The Barclay's Capital Government/Corporate Bond Index, an unmanaged list of U.S. Treasury/Agency and investment grade corporate debt securities, is used as a general measure of performance of fixed income securities.

3 NASDAQ is a computerized system that provides brokers and dealers with price quotations for securities traded over the counter as well as for many NYSE listed securities.

Investment Option Menu Disclosure Chart

Funded by a Group Variable Annuity

Period Ending March 31, 2013		Underlying Fund Share Class	Fees/Payments We Receive from the Funds††† *	Expenses (%)	
INVESTMENT CHOICES				Total Annual Underlying Fund Operating Expense †	Mortality, Expense, and Administration Charge ††

SPECIALTY

Col Sel Comm Info	A	0.55%	1.38%	1.38%	0.75%	2.13%
EatonVance WW HlthSc	A	0.55%	1.41%	1.41%	0.75%	2.16%
GS Ab Rtm Trac	A	0.55%	1.61%	1.58%	0.75%	2.33%
Invesco Real Est	A	0.60%	1.30%	1.30%	0.75%	2.05%
Ivy Gbl Natural Res	Y	0.50%	1.20%	1.27%	0.75%	2.02%
Ivy Science and Tech	Y	0.50%	1.30%	1.30%	0.75%	2.05%
JPM US Real Estate	A	0.55%	1.38%	1.19%	0.75%	1.94%
MFS Utilities	R3	0.65%	1.02%	1.02%	0.75%	1.77%
Oppen Glid&Spec Mnrls	A	0.55%	1.22%	1.20%	0.75%	1.95%
Oppen Real Estate	A	0.55%	1.69%	1.47%	0.75%	2.22%
Prud Jenn Nat Res	A	0.55%	1.19%	1.19%	0.75%	1.94%
The Hfrd Hlthcare	R4	0.65%	1.38%	1.35%	0.75%	2.10%
WF Adv Ut & Tele	A	0.55%	1.21%	1.15%	0.75%	1.90%
INTERNATIONAL/GLOBAL						
AF Capital World G&I	R3	0.65%	1.10%	1.10%	0.75%	1.85%
AF EuroPacific Grth	R3	0.65%	1.14%	1.14%	0.75%	1.89%
AF New Perspective	R3	0.65%	1.12%	1.12%	0.75%	1.87%
AllianzGFINFJ IV	A	0.50%	1.30%	1.25%	0.75%	2.00%
BickRck Intl Opps	A	0.55%	1.58%	1.58%	0.75%	2.33%
Calamos Global Eqty	A	0.55%	1.53%	1.41%	0.75%	2.16%
Calamos Intl Growth	A	0.55%	1.60%	1.41%	0.75%	2.16%