THE HARTFORD

September 4, 2012

Dear Participant:

Thank you for trusting The Hartford to help you get ready for your retirement.

I am writing to share some exciting news. We have entered a definitive agreement with Massachusetts Mutual Life Insurance Company (MassMutual) to acquire The Hartford's Retirement Plans Group (RPG). Once the sale is completed, this will mean the joining of two well-known, well-respected companies that share a fundamental commitment to helping employees prepare for a more secure retirement.

What This Means
Like The Hartford, MassMutual has a long history of providing high quality retirement programs and services. MassMutual Retirement Services has stated that once the sale is finalized, you can expect to receive excellent, personalized service, award-winning retirement education programs and expert support.

Next Steps and Expectations
Until the sale is completed, we are required to operate as two distinct companies. The sale, which is subject to regulatory and other approvals and customary closing conditions, is expected to be finalized by the end of the year.

During this time, your day-to-day interactions with us will remain the same, with no changes to your contacts at The Hartford or to our business processes. Websites, phone numbers and how you access your account will remain the same.

We know you may have questions. MassMutual Retirement Services has said that after the sale is completed, it will review our combined business and decisions about the transition to MassMutual will be communicated in a timely manner. In the meantime, please call us if we can be of assistance.

A Bright Future Ahead
Thank you very much for being a valued retirement investor with The Hartford's Retirement Plans Group. This is a very exciting time in our history, and we look forward to sharing additional information about the future. It's going to be a bright one.

Sincerely,

Sharon Ritchey
Executive Vice President, Retirement Plans
The Hartford

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