



The Hartford Introduces New Personal Retirement ManagerSM with Hartford Leaders Variable Annuity

Unique design combines investment growth potential with guaranteed lifetime income in a more cost-effective way. One-of-a-kind product includes a guaranteed income investment feature called the "Personal Pension Account."

SIMSBURY, Conn., Oct 23, 2009 (BUSINESS WIRE) -- Today, The Hartford Financial Services Group, Inc. (NYSE:HIG) introduces The Hartford's Personal Retirement Manager, an innovative new way to combine long-term investment growth and guaranteed lifetime income potential in a single, user-friendly, tax-deferred retirement planning vehicle.

The Hartford has developed its new product to respond to Americans' changing retirement needs and priorities. Confronted by the worst recession in a generation, long-term investors are shifting their focus away from asset accumulation and searching for guarantees to replace annual income and maintain their retirement lifestyles. Recent research from The Hartford shows that seven in 10 Americans (69 percent) believe it is "extremely" or "very" important to have a guaranteed income in retirement. And consumers identifying guaranteed income in retirement as "extremely" important rose to 29 percent in 2009, steadily increasing from 19 percent in 2006.¹

The Hartford's new two-pronged retirement planning approach enables investors to take greater control over their financial future through a more simplified and cost effective design:

- The income component, called the "Personal Pension Account," provides guaranteed lifetime income with flexibility to adjust the amount and timing of payouts.
- The investment component provides access to a broad choice of more than 50 domestic and foreign, equity and fixed income investment options with total annual insurance charges on invested assets ranging from 0.30 percent to 1.35 percent.
- Investors have the flexibility to allocate their investment dollars into both the income and investment component based on their changing financial needs.

Americans Get Back to Basics

"Our customers are looking for straightforward and effective financial products and strategies they can trust," said John Walters, president and chief operating officer for The Hartford's life operations. "Investors still need to grow assets, yet many understandably long for the days when they could count on guaranteed company pension plans to fund a portion of their retirement. We designed The Hartford's Personal Retirement Manager to meet both of these needs."

The Hartford's new product comes to the market as Americans have become much more receptive to hearing about new approaches to retirement income planning. Recent research from The Hartford shows that nearly three in five Americans say they are "unsure" or "have no idea" how much income they will actually need to continue their lifestyles in retirement.

When asked what they would look for in the perfect retirement product, more than 50 percent said they wanted a product which generates guaranteed lifetime income. Yet when this same group was asked how well they believe financial products currently on the market meet this need, less than half (47 percent) believed current products met their expectations¹.

"Due to recent market experience, consumers want retirement savings vehicles that provide simplicity, transparency and value," added John Diehl, Certified Financial PlannerTM and senior vice president with The Hartford's Investment & Retirement Division. "This has created opportunities to meet this need with innovative products that provide significant benefits to consumers but are less risky to the provider. Our approach demonstrates our long-term commitment to effective risk management and strikes the right balance for our customers."

Building a New Market

In developing this new product, The Hartford has conducted research on consumer retirement needs and solicited input from various industry experts as well as broker/dealer firms and financial advisors. The firm understands that innovation takes time and that education is critical to build awareness, acceptance and recommendations among the financial advisor community.

The Hartford is introducing its new product with an extended series of broker meetings and client seminars around the country. The company has also developed educational materials including brochures and fact sheets which can be found on its website - www.hartfordinvestor.com.

About The Hartford

Celebrating nearly 200 years, The Hartford (NYSE: HIG) is an insurance-based financial services company that serves households, businesses and employees by helping to protect their assets and income from risks, and by managing wealth and retirement needs. A Fortune 500 company, The Hartford is recognized widely for its service expertise 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.

HIG-L

The Personal Pension Account, a fixed, deferred paid-up accumulation feature, may not be suitable for all investors. The Personal Pension Account is designed to provide guaranteed lifetime income payments for as long as the annuitant or joint Owner is alive. The Personal Pension Account has restrictions on how much you can transfer out of the Personal Pension Account in any year as well as on your ability to receive lump sum payments (including the potential loss of value as a result of commutation). Accordingly, you should not rely on the Personal Pension Account to meet your liquidity needs. Please see your contract and prospectus or investment professional for more detail.

Some of the statements in this release may be considered forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. We caution investors that these forward-looking statements are not guarantees of future performance, and actual results may differ materially. Investors should consider the important risks and uncertainties that may cause actual results to differ. These important risks and uncertainties include those discussed in our Quarterly Reports on Form 10-Q, our 2008 Annual Report on Form 10-K and the other filings we make with the Securities and Exchange Commission. We assume no obligation to update this release, which speaks as of the date issued.

1. 750 Americans age 45 and older were surveyed in September 2009 with a standard deviation of +/- 3.5 percent

The Personal Pension Account should not be confused with a pension plan under The Employee Retirement Income Security Act of 1974, as amended (ERISA). Neither we nor any of our affiliates assume any fiduciary duties; as such terms are defined under ERISA laws and regulations. The Personal Pension Account is not a defined benefit plan guaranteed by the Pension Benefit Guaranty Corporation (PBGC) or any federal or state government agency. This feature is not a corporate pension plan issued by us or our affiliates.

NOT INSURED BY PBGC OR ANY GOVERNMENT AGENCY	MAY LOSE VALUE UPON COMMUTATION	NOT A PENSION OF OR ISSUED BY THE HARTFORD OR ANY AFFILIATE	NOT ERISA NOT FIDUCIARY
---	--	--	------------------------------------

Guarantees are based on the claims-paying ability of the issuing company.

Variable annuities are long-term investment vehicles in which all interest, dividends and capital gains may accumulate tax-deferred. If you are investing in a variable annuity through a tax-advantaged retirement plan such as an IRA, you will receive no additional tax advantage from a variable annuity. Under these circumstances, you should only consider buying a variable annuity if it makes sense because of, among other things; the annuity's other features, such as lifetime withdrawal rights and death benefit protection. These features may be purchased at an additional cost.

The issuing companies are not investment advisers nor registered as such with the SEC or any state securities regulatory authority. They are not acting in any fiduciary capacity with respect to the investment. This information does not constitute personalized investment advice, financial planning advice or a recommendation.

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

Variable annuities are issued by Hartford Life and Annuity Insurance Company, Simsbury, CT, and by Hartford Life Insurance

Company, Simsbury, CT, and are underwritten and distributed by Hartford Securities Distribution Company, Inc.

Taxable distributions (including certain deemed distributions) are subject to ordinary income taxes, and if made prior to age 59 ½, may also be subject to a 10 percent federal income tax penalty. Early surrender charges may also apply. Withdrawals will reduce the death benefit, cash surrender value, and Benefit Balance. Distributions from the Contract prior to the Annuity Commencement Date, including distributions from the Personal Pension Account, are taxable to the extent of income on the Contract. Excess withdrawals may impact contract value, death benefit, and any optional guaranteed amounts in an amount more than the actual withdrawal.

This information is written in connection with the promotion or marketing of the matters addressed in this material. The information cannot be relied upon for the purpose of avoiding IRS penalties. These materials are not intended to provide tax, accounting, legal or investment advice. As with all such matters, you should consult with your own tax, legal or financial advisor for advice.

You should carefully consider the investment objectives, risks, charges and expenses of Hartford Leaders and its underlying funds before investing. This and other information can be found in the prospectus for the variable annuity and the prospectuses for the underlying funds, which can be obtained by calling 800-862-6668. Please read them carefully before investing or sending money.

SOURCE: The Hartford Financial Services Group, Inc.

The Hartford Financial Services Group, Inc.

Tim Benedict, 860-843-5150

Timothy.benedict@hartfordlife.com

or

Julia Zweig, 860-843-6022

Julia.zweig@hartfordlife.com

Copyright Business Wire 2009