

PERFORMANCE

Funded by a Group Variable Annuity

The Hartford

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>.

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

* 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, HVL-17402, HVL-11002 and HVL-21002 series). All contracts are issued by Hartford Life Insurance Company (Simsbury, CT) and underwritten and distributed by Hartford Securities Distribution Company (Simsbury, CT). 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.

This presentation must be preceded or accompanied by currently effective disclosure documents (including the Program Overview, Investment Options Objectives and Investment Option Fee Schedule). Read this information carefully before you invest or send money. Questions should be directed to your local Hartford Representative, our Customer Service Center at 1-800-528-9009, or our website at <http://retire.hartfordlife.com>.

- ¹ 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.
- ² The State Street Global Advisers index funds are commingled trust investment vehicles for which State Street Global Advisers serves as trustee.
- ³ Small Cap stocks generally have higher risk and return characteristics than large-company stocks.
- ⁴ Mid Cap stocks generally have higher risk and return characteristics than large-company stocks.
- ⁵ Securities rated below investment grade "BBB" are commonly referred to as "high yield, high risk" securities, or "junk bonds."

Period Ending July 31, 2008		Total Return			Avg Annual Total Return*					Inception
INVESTMENT CHOICES	Morningstar Category	Month	3 Mo.	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incept	Date
INTERNATIONAL/GLOBAL										
AllianceBern IntlVal ¹	Foreign Large Value	-3.46%	-13.80%	-16.87%	-19.01%	9.80%	15.16%	N/A	12.34%	03/29/2001
Bernstein Intl Prtf ¹	Foreign Large Blend	-4.96%	-11.11%	-16.00%	-15.04%	8.73%	12.63%	N/A	6.75%	04/30/1999
Hftd Intl Grw HLS ¹	Foreign Large Growth	-4.27%	-11.14%	-22.05%	-12.78%	9.82%	14.00%	N/A	7.65%	04/30/2001
SSgA EAFE Index ^{1,2}	Foreign Large Blend	-3.27%	-10.30%	-13.92%	-12.35%	10.24%	15.06%	N/A	17.64%	03/01/2003
Templeton Growth ¹	World Stock	-1.18%	-9.24%	-16.33%	-17.11%	3.18%	9.01%	7.29%	N/A	11/29/1954



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INVESTMENT CHOICES	Morningstar Category	Month	3 Mo.	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incept	
SMALL CAP										
AmCent SC Value ³	Small Value	3.19%	-2.29%	-5.65%	-8.79%	2.00%	10.05%	12.15%	N/A	07/31/1998
Baron Small Cap ³	Small Growth	0.45%	-6.24%	-14.94%	-10.00%	1.97%	9.18%	9.60%	N/A	10/01/1997
Lord Abbett SC Blend ³	Small Growth	-1.25%	0.45%	-3.02%	-3.51%	5.25%	13.17%	N/A	11.47%	06/26/2001
SSgA Russell 2000 ^{3,2}	Small Blend	3.65%	0.13%	-6.00%	-6.84%	2.68%	9.68%	6.52%	N/A	07/01/1997
MID CAP										
Artisan MidCap Value ⁴	Mid-Cap Value	-1.76%	-3.31%	-1.49%	-5.71%	4.95%	14.57%	N/A	12.30%	03/28/2001
Munder MC Core Grw ⁴	Mid-Cap Growth	-4.09%	-7.67%	-13.54%	-7.57%	5.77%	13.03%	12.26%	N/A	07/03/2000
RS Value ⁴	Mid-Cap Blend	-7.06%	-6.59%	-9.33%	-10.33%	3.86%	15.03%	12.28%	N/A	06/30/1993
SSgA MidCap Index ^{4,2}	Mid-Cap Blend	-1.86%	-3.97%	-5.76%	-5.09%	4.76%	11.45%	10.00%	N/A	10/01/1997
LARGE CAP										
AF Growth Fund Amer	Large Growth	-3.46%	-7.01%	-9.95%	-7.10%	5.83%	10.00%	8.71%	N/A	12/01/1973
Hotchkis Wiley LCVal	Large Value	0.17%	-15.18%	-19.82%	-27.80%	-6.78%	4.57%	4.91%	N/A	06/24/1987
Htfd Cap App HLS	Large Blend	-4.30%	-9.63%	-12.92%	-7.70%	9.56%	14.93%	11.12%	N/A	04/02/1984
NB Socially Resp	Large Blend	-0.48%	-5.84%	-9.67%	-9.05%	4.62%	9.14%	5.42%	N/A	03/16/1994
SSgA S&P 500 Flgshp ²	Large Blend	-0.84%	-8.04%	-12.75%	-11.28%	2.65%	6.81%	2.70%	N/A	03/01/1996
ASSET ALLOCATION/BALANCED										
Oakmark Eq & Inc	Moderate Allocation	-3.42%	-3.63%	-1.12%	4.66%	8.70%	10.21%	11.18%	N/A	11/01/1995
SSgA DJ Target 2015	Target-Date 2015-2029	-0.83%	-4.05%	-4.27%	-0.57%	4.14%	6.49%	5.07%	N/A	06/01/1995
SSgA DJ Target 2025	Target-Date 2015-2029	-1.22%	-5.50%	-7.55%	-4.99%	5.12%	8.40%	5.33%	N/A	01/01/1995
SSgA DJ Target 2035	Target-Date 2030+	-1.52%	-6.60%	-9.89%	-8.10%	5.79%	9.89%	5.21%	N/A	06/01/1995
SSgA DJ Target 2045	Target-Date 2030+	-1.59%	-6.87%	-10.45%	-8.85%	5.78%	10.90%	4.89%	N/A	01/01/1995
SSgA DJ Target Today	Target-Date 2000-2014	-0.29%	-1.95%	-0.75%	2.56%	4.02%	5.02%	5.11%	N/A	09/01/1995



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INVESTMENT CHOICES	Morningstar Category	Month	3 Mo.	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incept	
BOND										
Goldman Sachs HY ⁵	High Yield Bond	-1.58%	-4.76%	-4.91%	-2.38%	2.85%	6.69%	5.08%	N/A	08/01/1997
Htfd Mrtgage Sec HLS	Intermediate Government	-1.45%	-1.47%	-2.86%	-1.09%	1.95%	2.88%	4.36%	N/A	01/01/1985
Htfd TotRet Bond HLS	Intermediate-Term Bond	-1.07%	-2.14%	-1.36%	2.67%	2.86%	3.94%	5.47%	N/A	08/31/1977
PIMCO Real Return	Inflation-Protected Bond	-0.48%	0.34%	4.05%	12.37%	5.69%	6.75%	8.01%	N/A	01/29/1997

GENERAL (DECLARED RATE) ACCOUNT

3rd Q 2008: 4.00% 2nd Q 2008: 4.00% 1st Q 2008: 4.00%

The Declared Rate set forth above is credited through the close of the calendar year on contributions received during the designated calendar quarter. For contributions received prior to January 1, 2008, the Declared Rate is 4.00%. Rates quoted are effective annual yields.

Period Ending July 31, 2008	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	-0.84%	-8.02%	-12.65%	-11.09%	2.86%	7.03%	2.91%
LehBr Gov/Corp Index ²	0.00%	-0.93%	0.98%	6.18%	4.23%	4.47%	5.68%
NASDAQ ³	1.42%	-3.62%	-12.32%	-8.64%	2.10%	6.03%	2.19%

Market indices have been provided for comparison purposes only. The indices represented are not illustrative of the performance of any investment option offered through The Hartford's retirement programs. 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 Lehman 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.



FEE SCHEDULE

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INVESTMENT CHOICES	Underlying Fund Share Class	Investment Management Fee	12b-1 Fee	Other Expenses	Total Annual Underlying Fund Operating Expenses [†]	Mortality, Expenses, and Administration Charge ^{††}	Total Fees and Charges
INTERNATIONAL/GLOBAL							
AllianceBern IntlVal	A	0.65%	0.30%	0.17%	1.11%	0.00%	1.11%
Bernstein Intl Prtf		0.88%	0.00%	0.32%	1.20%	0.00%	1.20%
Hftd Intl Grw HLS	IA	0.80%	0.00%	0.08%	0.88%	0.00%	0.88%
SSgA EAFE Index	P	0.35%	0.00%	0.00%	0.35%	0.00%	0.35%
Templeton Growth	A	0.64%	0.25%	0.12%	1.01%	0.00%	1.01%
SMALL CAP							
AmCent SC Value	INV	1.25%	N/A	0.00%	1.25%	0.00%	1.25%
Baron Small Cap	I	1.00%	0.25%	0.06%	1.31%	0.00%	1.31%
Lord Abbett SC Blend	A	0.77%	0.35%	0.24%	1.36%	0.00%	1.36%
SSgA Russell 2000	P	0.26%	0.00%	0.00%	0.26%	0.00%	0.26%
MID CAP							
Artisan MidCap Value	INV	0.94%	N/A	0.25%	1.20%	0.00%	1.20%
Munder MC Core Grw	Y	0.82%	N/A	0.24%	1.07%	0.00%	1.07%
RS Value	A	0.85%	0.25%	0.22%	1.32%	0.00%	1.32%
SSgA MidCap Index	P	0.25%	0.00%	0.00%	0.25%	0.00%	0.25%
LARGE CAP							
AF Growth Fund Amer	R4	0.24%	0.25%	0.17%	0.66%	0.00%	0.66%
Hotchkis Wiley LCVal	A	0.77%	0.25%	0.21%	1.23%	0.00%	1.23%
Hftd Cap App HLS	IA	0.63%	0.00%	0.04%	0.67%	0.00%	0.67%
NB Socially Resp	Trust	0.92%	0.10%	0.08%	1.09%	0.00%	1.09%
SSgA S&P 500 Flgshp	P	0.23%	0.00%	0.00%	0.23%	0.00%	0.23%



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Period Ending July 31, 2008	Underlying Fund Share Class	Investment Management Fee	12b-1 Fee	Other Expenses	Total Annual Underlying Fund Operating Expenses [†]	Mortality, Expenses, and Administration Charge ^{††}	Total Fees and Charges
INVESTMENT CHOICES							
ASSET ALLOCATION/BALANCED							
Oakmark Eq & Inc	I	0.70%	N/A	0.13%	0.83%	0.00%	0.83%
SSgA DJ Target 2015	A	0.80%	0.00%	0.00%	0.80%	0.00%	0.80%
SSgA DJ Target 2025	A	0.80%	0.00%	0.00%	0.80%	0.00%	0.80%
SSgA DJ Target 2035	A	0.80%	0.00%	0.00%	0.80%	0.00%	0.80%
SSgA DJ Target 2045	A	0.80%	0.00%	0.00%	0.80%	0.00%	0.80%
SSgA DJ Target Today	A	0.80%	0.00%	0.00%	0.80%	0.00%	0.80%
BOND							
Goldman Sachs HY	A	0.66%	0.25%	0.18%	1.09%	0.00%	1.09%
Htfd Mrtgage Sec HLS	IA	0.45%	0.00%	0.04%	0.49%	0.00%	0.49%
Htfd TotRet Bond HLS	IA	0.46%	0.00%	0.04%	0.50%	0.00%	0.50%
PIMCO Real Return	Admin	0.45%	0.25%	0.00%	0.70%	0.00%	0.70%

You should carefully consider the investment objectives, risks, charges and expenses of The Hartford's group variable annuities and their underlying funds before investing. This and other information can be found in the prospectus or disclosure documents, where applicable. To obtain the applicable disclosure documents or underlying fund prospectuses call 1-800-255-2464. Read them carefully before you invest or send money.

This table shows only the asset-based fees, charges and expenses associated with the investment choices of the group variable annuity contract. Please refer to the product prospectus or disclosure documents, as applicable, for information on other fees and charges that may apply to your plan's contract such as a contingent deferred sales charge, annual maintenance fee, and other fees or charges, if applicable.

† These are the Total Annual Fund Operating Expenses for each underlying fund as of its year-end. Total Annual Fund Operating Expenses are the expenses that are deducted from fund assets, including management fees, Rule 12b-1 distribution and/or service fees, and other expenses. Actual fees and expenses for the underlying funds vary daily. As a result, the fees and expenses for any given day may be greater or less than the Total Annual Fund Operating Expenses listed above in the table. More detail concerning each underlying fund's fees and expenses is contained in the prospectus for each fund.

†† The Hartford deducts the mortality, expense risk and administrative charge from the assets of the Separate Account on a daily basis at the annual rate shown above. If the mortality, expense risk and administrative charge under a Contract is insufficient to cover actual costs incurred by us, we will bear the loss. If the mortality, expense risk and administrative charge exceeds these costs, we will keep the excess as profit. We may use these profits, as well as fees and payments received from the fund families, for any proper corporate purpose, including, among other things, payment of sales expenses, including our expenses of paying compensation to broker-dealers, financial institutions and other persons for selling the Contracts. We expect to make a profit from the mortality, expense risk and administrative charge.

