

Putnam Hartford Capital Manager 5

Variable Annuity Insurance Policy Profile Sheet

Net Assets (\$ mil)
4090.7

Subaccounts
28

Fees & Expenses

M&E Risk (%)	1.25
Administration Charge (%)	0.15
Distribution Charge (%)	0.00
Total Insurance Expense (%)	1.40

Max Front Load (%)	—
Annual Contract Charge (\$)	30
Annual Contract Charge (%)	—

Surrender Charges

Max Surrender Charge:	6.0%
-----------------------	------

Extracted annually from your 403b account!!

Makes it very difficult to switch to a different vendor if advantageous. 7 years

Features

Premium Type	Flexible
Minimum Face Amount	—
Minimum Initial Purchase (\$)	
Qualified	Closed
Nonqualified	Closed
Minimum Additional Purchase (\$)	
Qualified	500
Nonqualified	500

Transfers

—

Death Benefits

09J,0BU,

Riders

—
—
—
—
—
—
—
—
—
—

General Information

Insurance Company

Hartford Life Insurance Company

Address

P.O. Box 2999	
Hartford, CT 06104	
Telephone	800-862-6667

Fitch Rating	—
AM Best Rating	A+
Policy Inception	1994-06-27

Money Managers

Advisors (2)	
Putnam Investment Management C	
Putnam Investment Management	

Subadvisors (1)	
Putnam Investments Limited	

Subaccount Information

Style			Maturity			
Value Blend Growth			Short	Intrm	Long	
8	4	5	—	2	—	High
—	3	3	—	—	1	Med
1	1	—	—	1	—	Low

Total Equity: 25 Total Fixed-Income: 4

Star Ratings

★★★★★	0
★★★★	2
★★★	6
★★	11
★	4
Not Rated	5

Total Subaccounts:	28

Variable Breakdown by %

Domestic Stock	—
International Stock	—
Taxable Bond	—
Money Market	—

Var. Assets (\$ mil)	4090.7

Variable Annuity Investment Options

Primary Rank: ▲ Subaccount Name
Secondary Rank:

Subaccount Name	Audited Fund Exp Ratio	M and E Risk	Ins Exp	Total Exp	Annual Contract Charge \$
1 Put HCM5-PVT Amer Govt Inc IA	0.62	1.25	1.40	2.23	30
2 Put HCM5-PVT Capital Apprec IA	0.81	1.25	1.40	2.40	30
3 Put HCM5-PVT Capital Opp IA	0.91	1.25	1.40	2.39	30
4 Put HCM5-PVT Discovery Gr IA	0.83	1.25	1.40	2.55	30
5 Put HCM5-PVT Diversified Income IA	0.75	1.25	1.40	2.24	30
6 Put HCM5-PVT Equity Inc IA	0.77	1.25	1.40	2.29	30
7 Put HCM5-PVT Geo Putnam Boston IA	0.72	1.25	1.40	2.15	30
8 Put HCM5-PVT Global Asset Alloc IA	0.77	1.25	1.40	2.26	30
9 Put HCM5-PVT Global Equity IA	0.89	1.25	1.40	2.29	30
10 Put HCM5-PVT Growth & Income IA	0.55	1.25	1.40	1.95	30
11 Put HCM5-PVT Growth Opport IA	0.81	1.25	1.40	2.46	30
12 Put HCM5-PVT Health Sciences IA	0.81	1.25	1.40	2.23	30
13 Put HCM5-PVT High Yield IA	0.73	1.25	1.40	2.20	30
14 Put HCM5-PVT Income IA	0.57	1.25	1.40	2.12	30
15 Put HCM5-PVT Intl Equity IA	0.84	1.25	1.40	2.25	30
16 Put HCM5-PVT Intl Growth & Inc IA	0.92	1.25	1.40	2.35	30
17 Put HCM5-PVT Intl New Opp IA	1.11	1.25	1.40	2.57	30
18 Put HCM5-PVT Investors IA	0.75	1.25	1.40	2.15	30
19 Put HCM5-PVT MidCap Value IA	0.87	1.25	1.40	2.27	30
20 Put HCM5-PVT Money Market IA	0.46	1.25	1.40	1.95	30
21 Put HCM5-PVT New Opportunities IA	0.72	1.25	1.40	2.12	30
22 Put HCM5-PVT New Value IA	0.75	1.25	1.40	2.15	30
23 Put HCM5-PVT OTC & Emerging Gr IA	0.90	1.25	1.40	2.32	30
24 Put HCM5-PVT Research IA	0.79	1.25	1.40	2.19	30
25 Put HCM5-PVT Small Cap Value IA	0.87	1.25	1.40	2.34	30
26 Put HCM5-PVT Utilities Gr & Inc IA	0.80	1.25	1.40	2.21	30
27 Put HCM5-PVT Vista IA	0.76	1.25	1.40	2.16	30
28 Put HCM5-PVT Voyager IA	0.67	1.25	1.40	2.07	30

Over time, this level of expenses will exact a huge toll on your nest egg!

The percentage of your assets taken annually to cover fund expenses!! (An unavoidable expense - all funds, whether in a VA or a custodial account, have expenses)

The percentage of your assets taken annually to cover insurance policy expenses!! (A completely avoidable expense)