

# MEDIA REPLAY



# Economic Meltdown

**HARTFORDFUNDS**

Our benchmark is the investor.™



5/26/2008



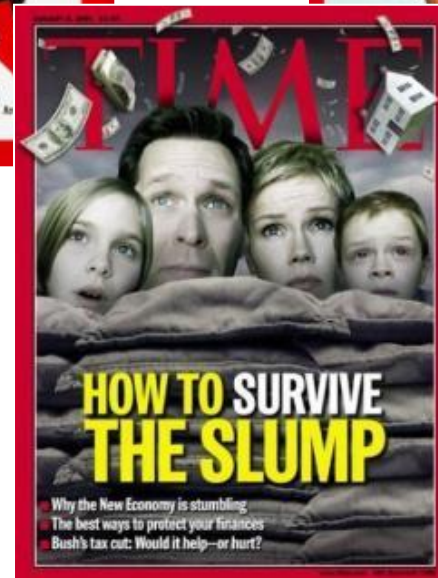
8/16/1971



9/9/1974



9/28/1992



1/8/2001

# So Long Retirement

**HARTFORDFUNDS**

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3/20/1995



5/24/1982



10/19/2009



10/31/2005



7/29/2002



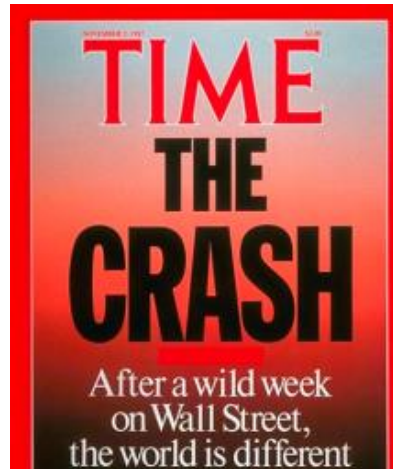
# Our System Is Broken

**HARTFORDFUNDS**

Our benchmark is the investor.™



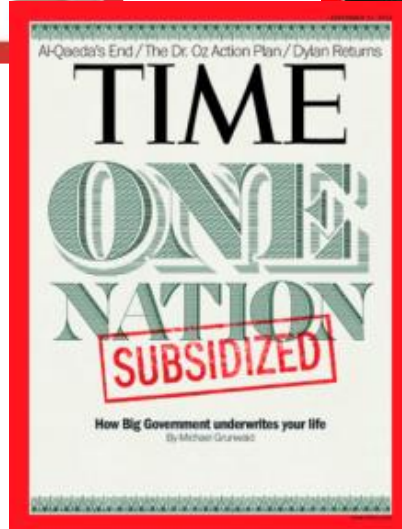
12/1/2008



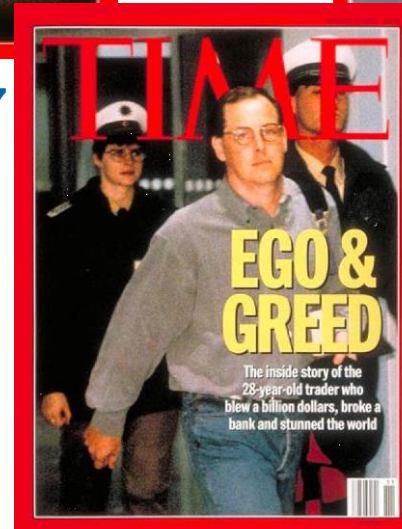
11/2/1987



5/28/1979



9/17/2012



3/13/1995

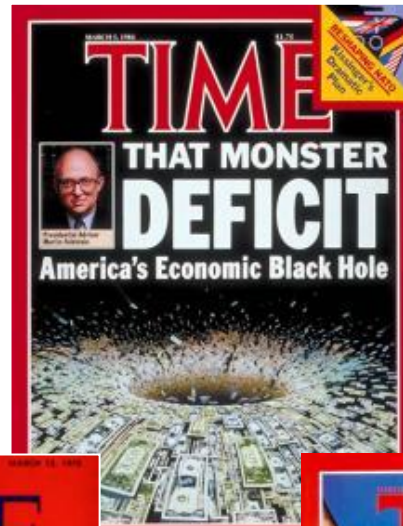
# Debt, Debt, and More Debt

**HARTFORDFUNDS**

Our benchmark is the investor.™



12/3/1984



3/5/1984



5/28/1979



3/13/1972



3/2/1981



## Anxiety



## Mistakes



## Solutions

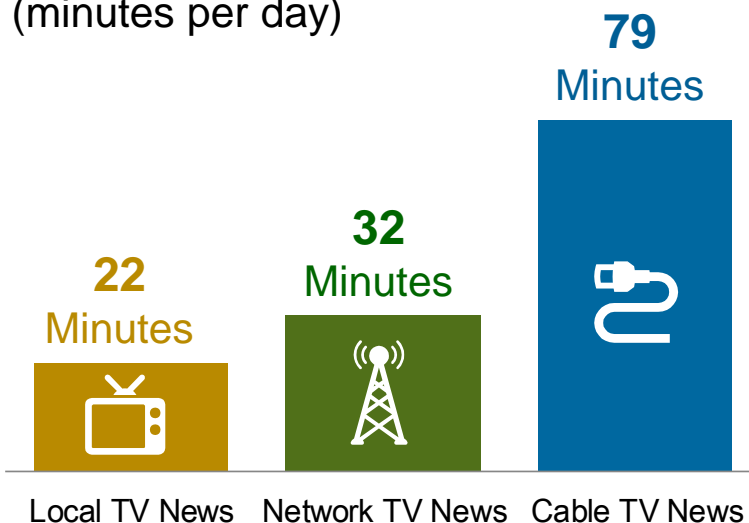


# Anxiety



## The Daily Media Storm

**Average Time News Consumers Spend on Various Platforms—Heavy Viewers**  
(minutes per day)



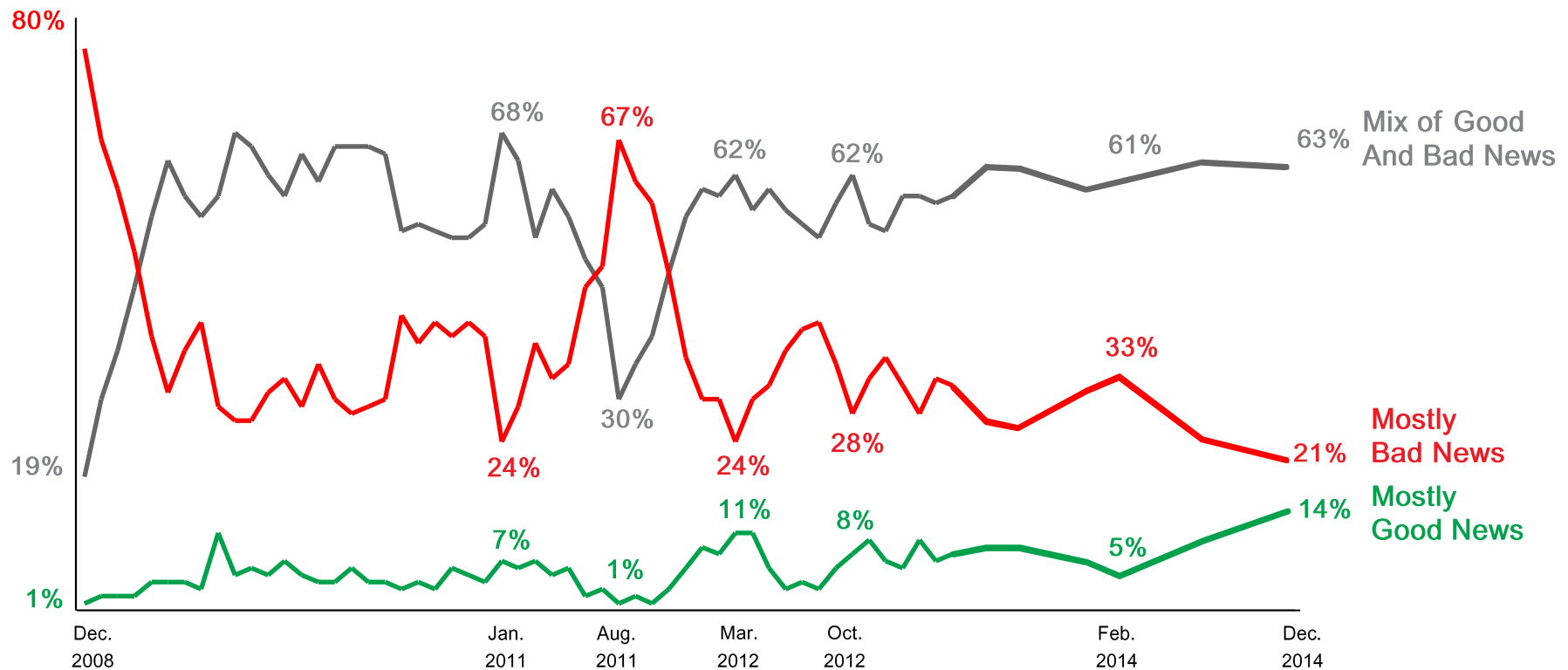
Data Source: Nielsen Data & Pew Research Center, How Americans Get TV News at Home, February, 2013.







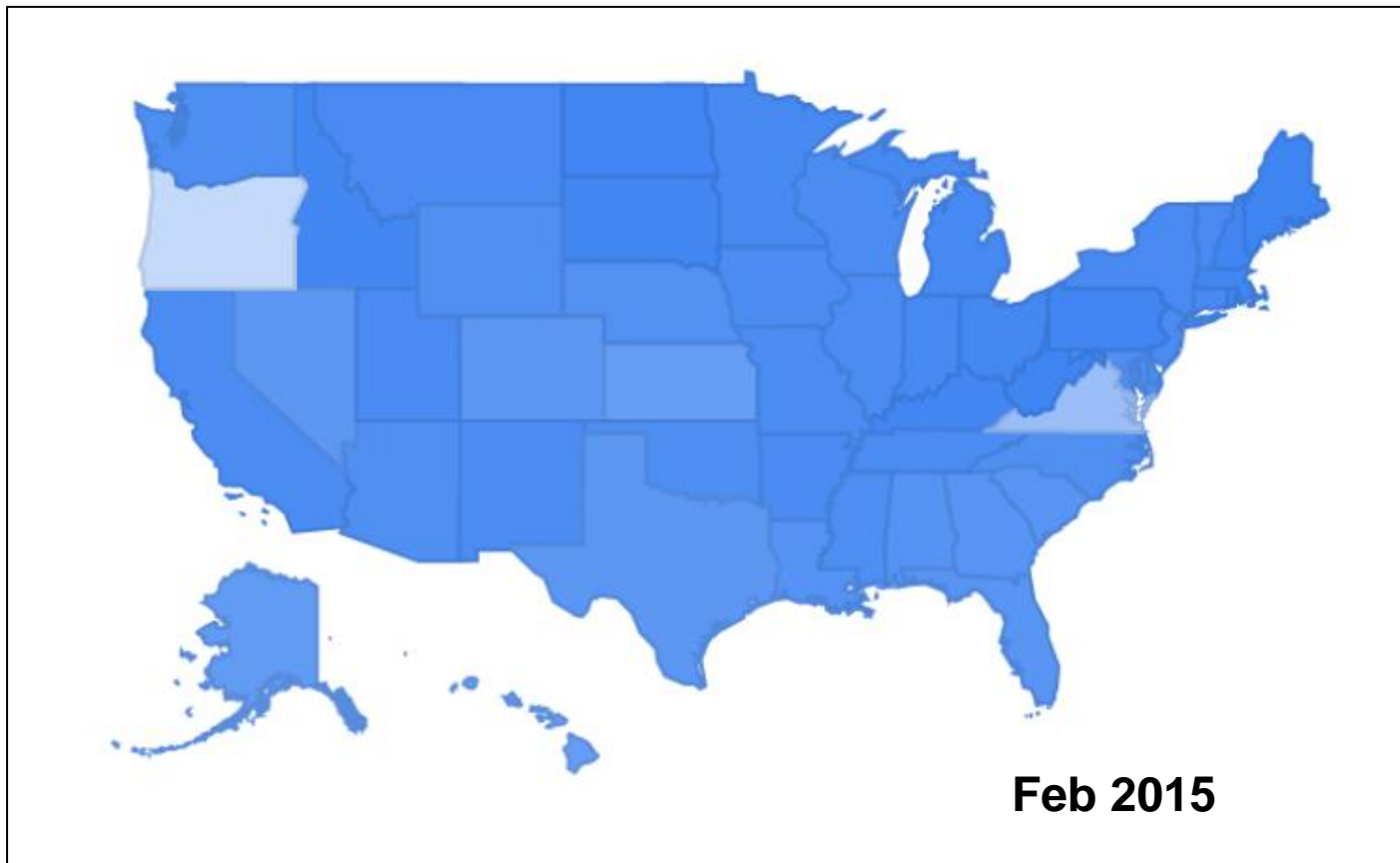
## The Public's View of Recent Economic News





## Google Searches for “Anxiety” in United States

January 2004 – February 2015





# Mistakes

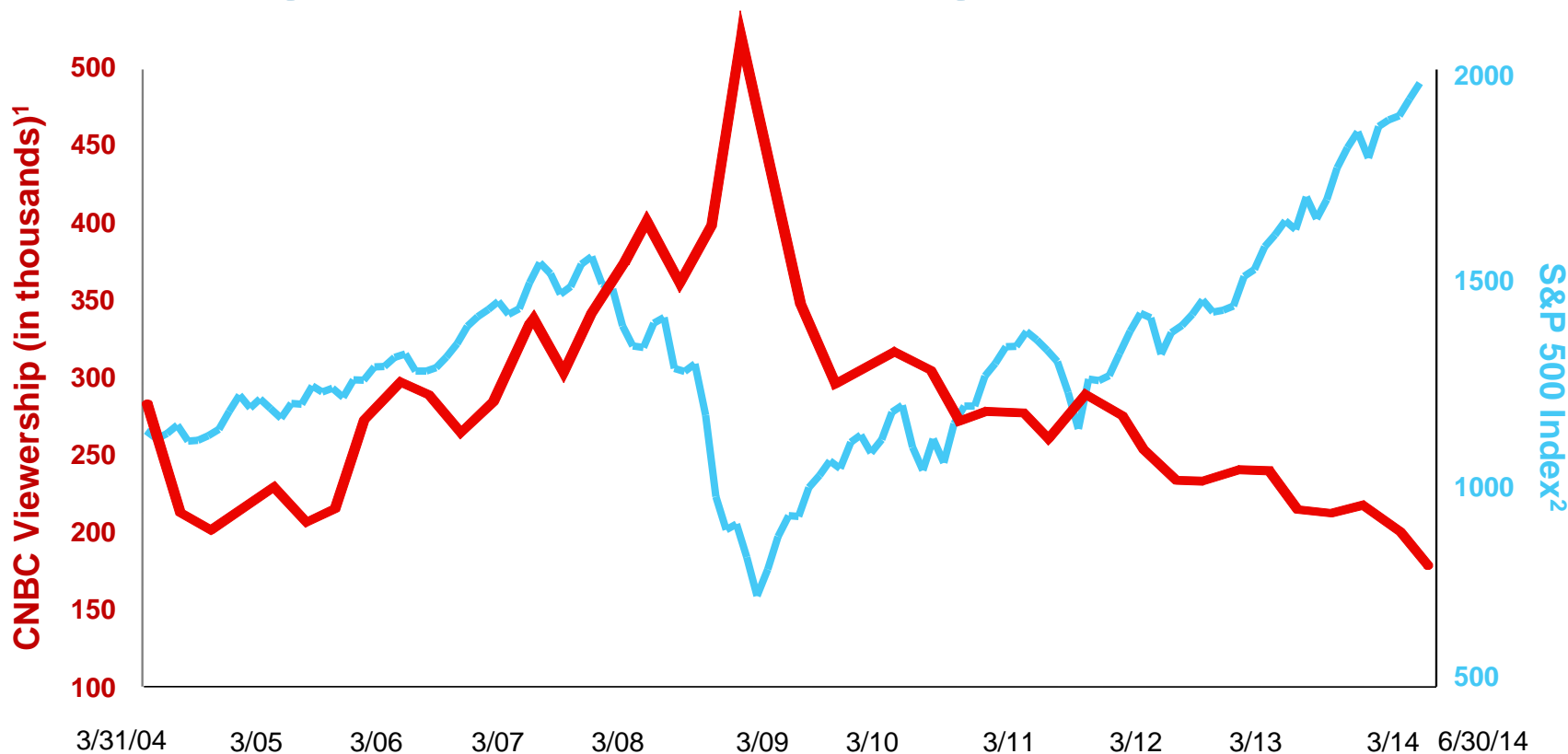


# Mistakes

**HARTFORDFUNDS**

Our benchmark is the investor.™

## Investing Attention in the Negative



**PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS.**

Index descriptions are included on last slide.

For illustrative purposes only. The performance shown is index performance and is not indicative of any Hartford mutual fund. Investors cannot invest directly in an index.

<sup>1</sup>Data Source: Nielson Media Research/Zero Hedge, June, 2014

<sup>2</sup>Data Source: Yahoo Finance, 1/15



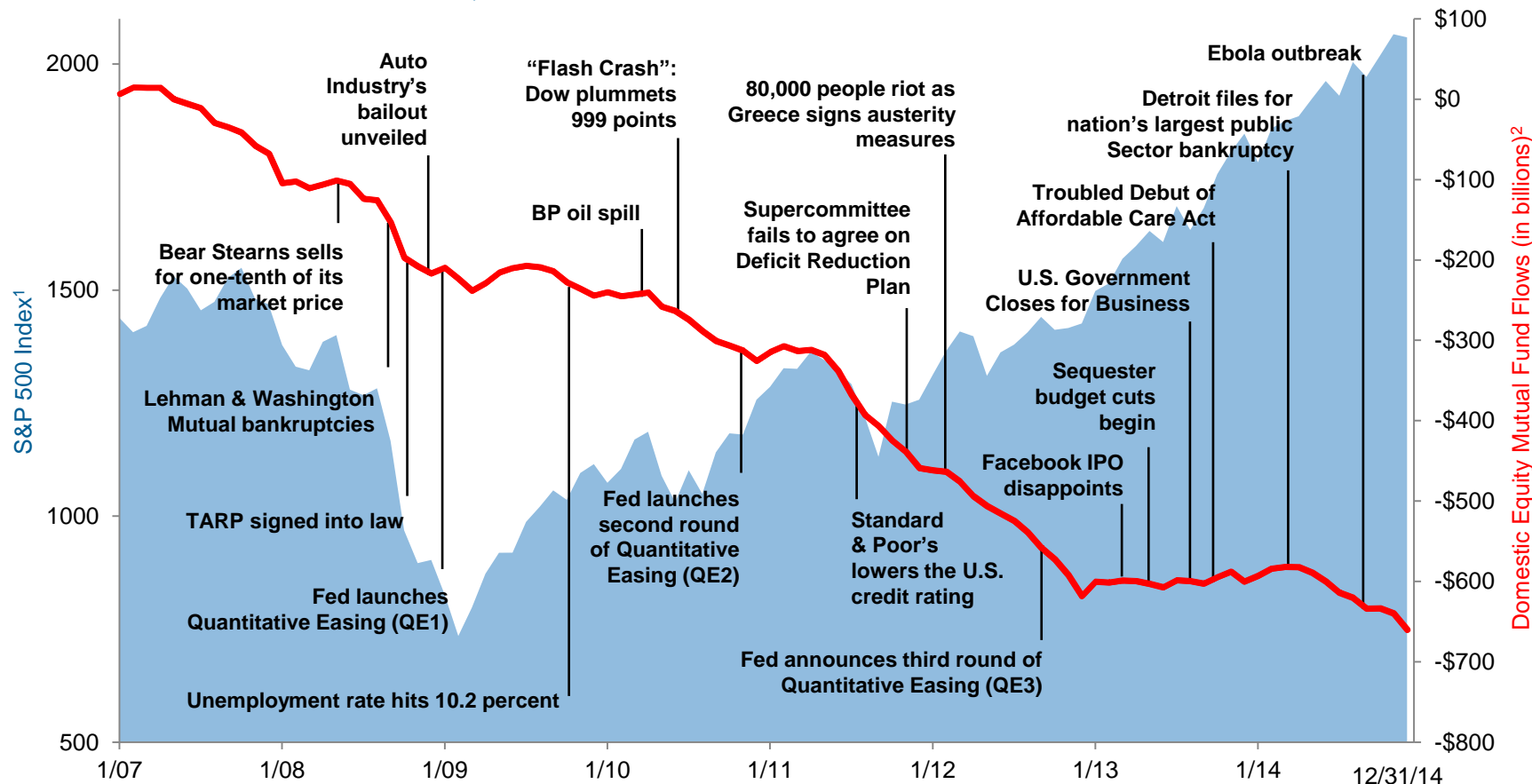


# Mistakes

**HARTFORDFUNDS**

Our benchmark is the investor.<sup>™</sup>

## If It's Not Clear, It Must Be Bad



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<sup>1</sup>Data Source: Yahoo Finance, 1/15

<sup>2</sup>Data Source: Investment Company Institute, 1/15



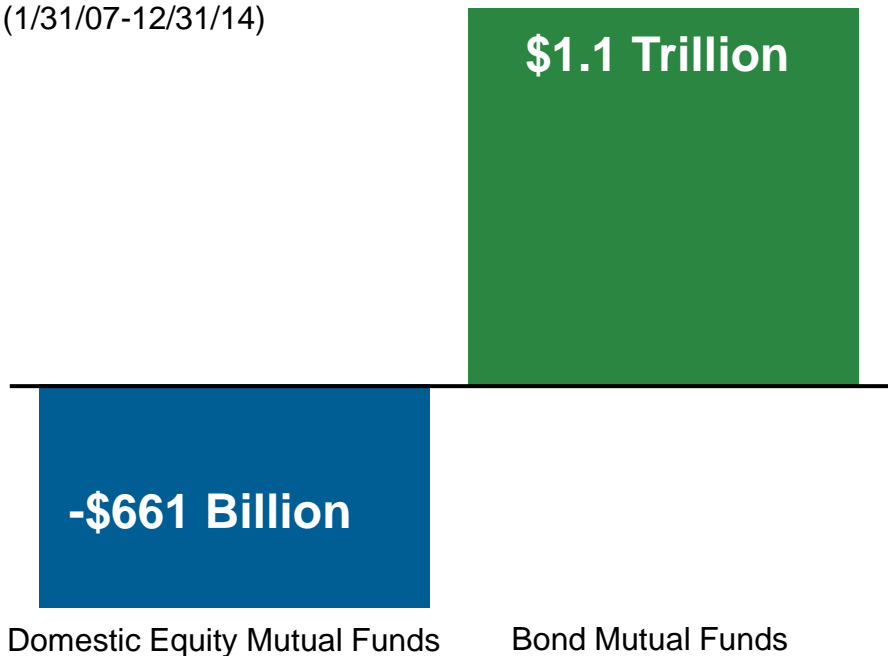
# Mistakes

**HARTFORDFUNDS**

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## If It's Not Clear, It Must Be Bad

**Cumulative Asset Flows**  
(1/31/07-12/31/14)



### PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS.

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Data Source: Investment Company Institute, 1/15

All investments are subject to risk, including the possible loss of principal. Fixed income securities are subject to interest-rate risk (the risk that the value of an investment decreases when interest rates rise) and credit risk (the risk that the issuing company of a security is unable to pay interest and principal when due) and call risk (the risk that an investment may be redeemed early).





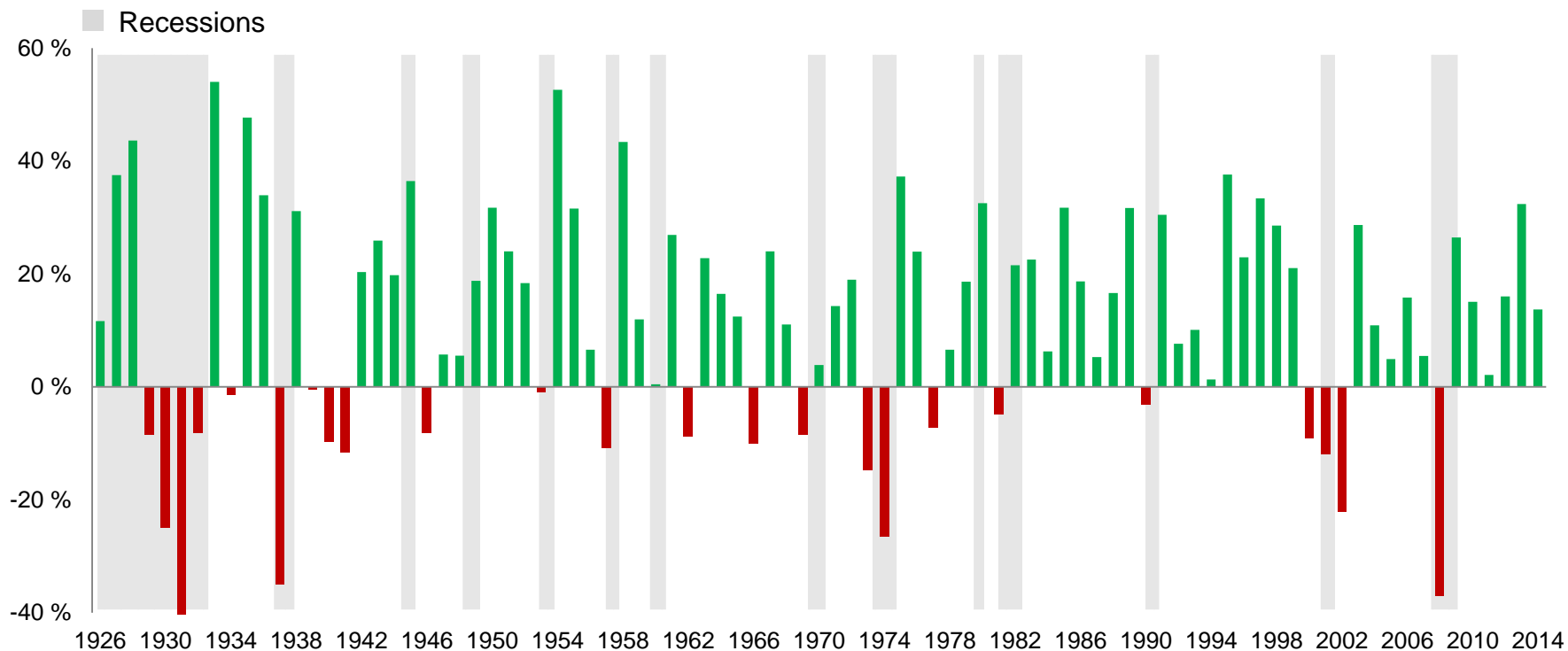
# Mistakes

**HARTFORDFUNDS**

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## Risk Aversion

### Annual Returns S&P 500 1926–2014



**PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS.**

Data Source: Morningstar, 1/15

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Unmanaged index returns do not reflect any fees, expenses or sales charges.



# Mistakes

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## “I Can’t Take It Anymore!”



**1/11/73-10/3/74**

- Middle East Oil Embargo
- Watergate



**8/25/87-10/19/87**

- Black Monday: The Dow Jones Industrial Average dropped 22% in one day.



**9/1/00-9/21/01**

- Dot Com Bubble
- Accounting Scandals
- 9/11



**3/19/02-10/9/02**

- WorldCom collapse
- Tyco Executives indicted
- Ford closes five plants



**10/9/07-11/20/08**

- Housing Bubble
- Financial Crisis



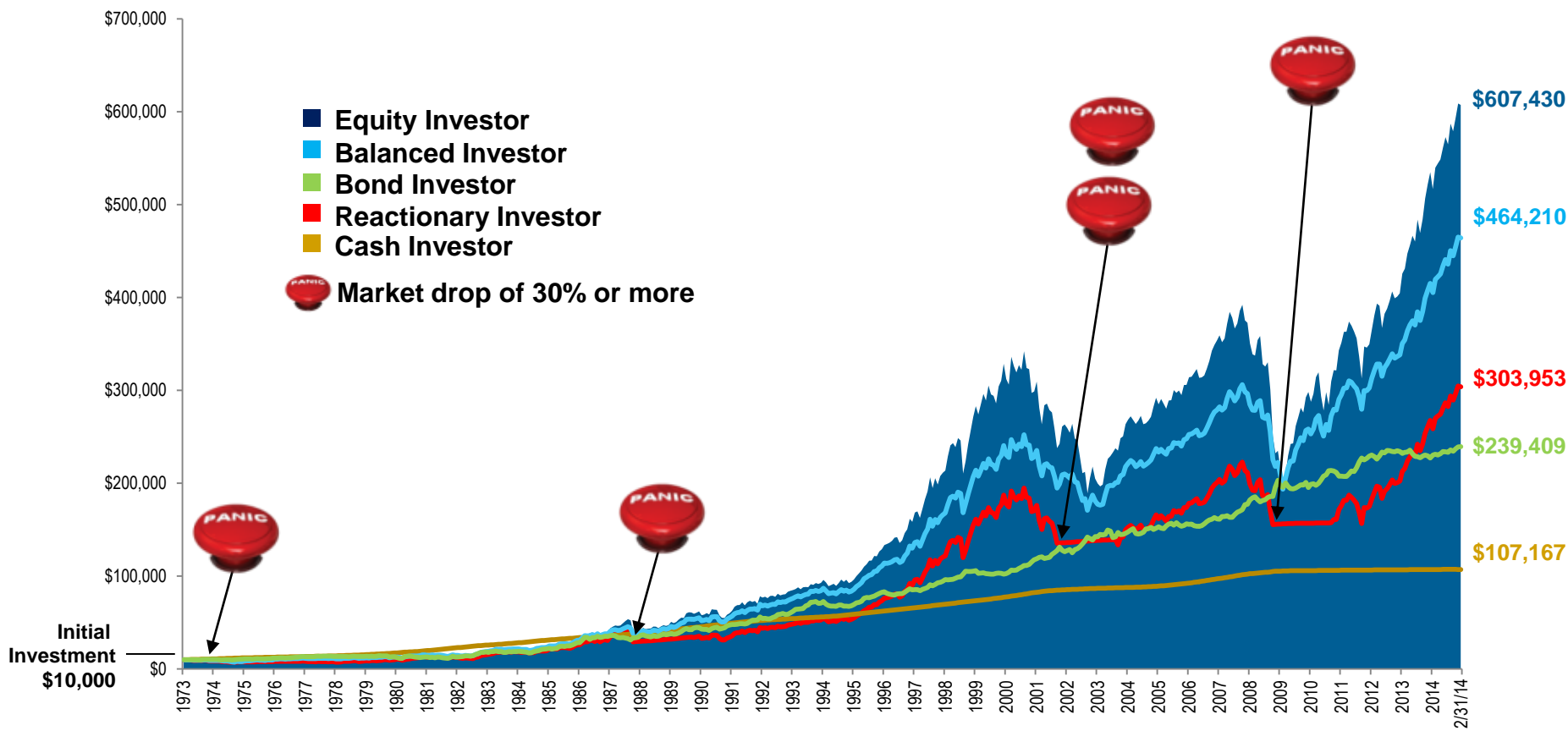


# Mistakes

HARTFORDFUNDS

Our benchmark is the investor.™

## The Price of Panic



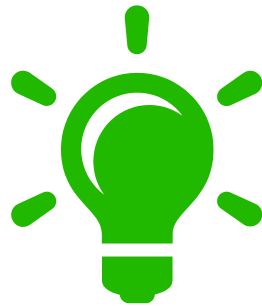
**PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS.** **Equity** returns are represented by the S&P 500® Index. **Bond** returns are represented by the Barclays Long-Term U.S. Treasury Total Return Index. **Reactionary** returns indicate the results of an investor who invested in S&P 500, moved 100% into 90-Day T-Bills each time the market dropped 30% and then moved 100% back into S&P 500 two years later. **Balanced** returns are represented by 50% S&P 500 Index and 50% Barclays Long-Term U.S. Treasury Total Return Index. **Cash** returns are represented by 90-Day T-Bills.

Data Source: Ned Davis Research, 1/15

For illustrative purposes only. The performance shown is index performance and is not indicative of any Hartford mutual fund. Investors cannot invest directly in an index. Unmanaged index returns do not reflect any fees, expenses or sales charges.

Index descriptions are included on last slide.

U.S. Treasury securities are backed by the full faith and credit of the U.S. Government. Equities and bonds are subject to risks and may not be suitable for all investors.



# Solutions



# Solutions

**HARTFORDFUNDS**

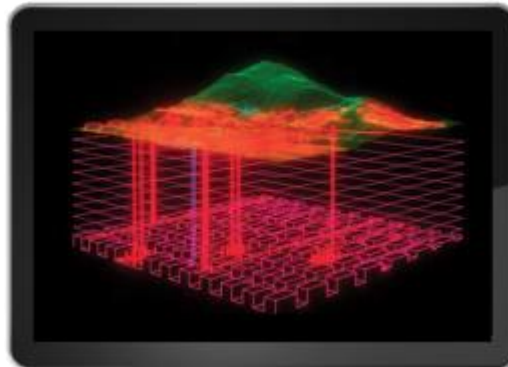
Our benchmark is the investor.™

## Headlines You'll Probably Never See

**The Power of  
3D Printing**



**U.S. Energy  
Independence**



**Mirror that Looks  
Inside You**



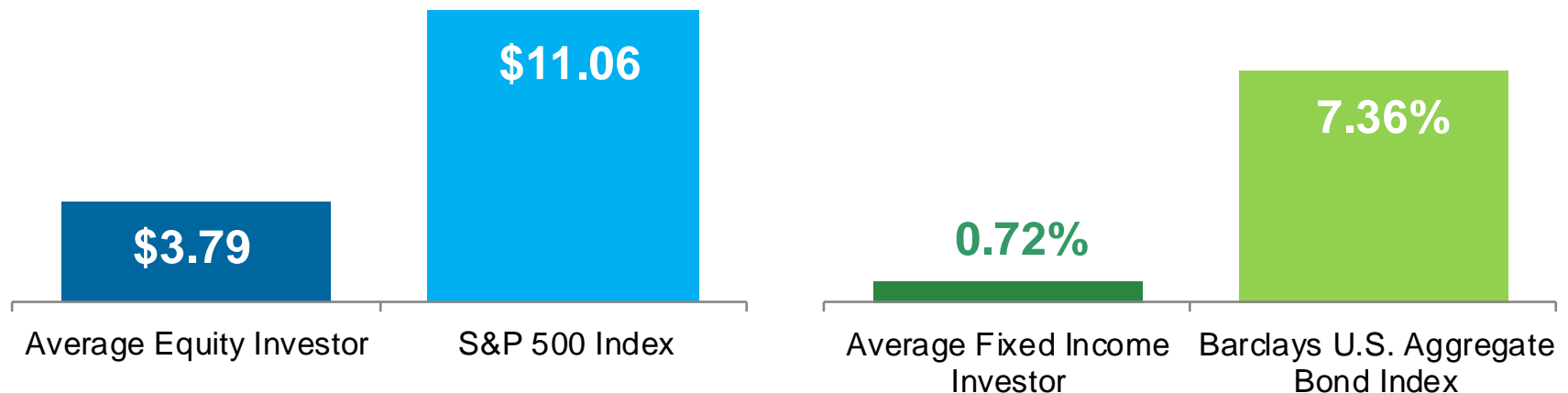
**Transportation  
Without  
Ownership**





## Your Advisor Can Help

### Individual Investors Have Underperformed Market Indices 30-Year Returns for Period Ending 12/31/14



Data Source: DALBAR's Annual Quantitative Analysis of Investor Behavior (QAIB), 2015. Performance data for indices represents a lump sum investment in January 1985 to December 2014 with no withdrawals. Stocks are represented by the S&P 500 Index. Bonds are represented by the Barclays U.S. Aggregate Bond Index. Indices are unmanaged, unavailable for direct investment, and do not reflect fees, expenses, or sales charges.

Unmanaged index returns do not reflect any fees, expenses or sales charges.

See last slide for index descriptions.

**Dalbar's Quantitative Analysis of Investor Behavior Methodology** — Dalbar's Quantitative Analysis of Investor Behavior uses data from the Investment Company Institute (ICI), Standard & Poor's and Barclays Index Products to compare mutual fund investor returns to an appropriate set of benchmarks. Covering the period from January 1, 1985, to December 31, 2014, the study utilizes mutual fund sales, redemptions and exchanges each month as the measure of investor behavior. These behaviors reflect the "average investor." Based on this behavior, the analysis calculates the "average investor return" for various periods. These results are then compared to the returns of respective indices.

**Average equity investor and average bond investor** performance results are calculated using data supplied by the Investment Company Institute. Investor returns are represented by the change in total mutual fund assets after excluding sales, redemptions and exchanges. This method of calculation captures realized and unrealized capital gains, dividends, interest, trading costs, sales charges, fees, expenses and any other costs. After calculating investor returns in dollar terms, two percentages are calculated for the period examined: Total investor return rate and annualized investor return rate. Total investor return rate is determined by calculating the investor return dollars as a percentage of the net of the sales, redemptions, and exchanges for each period.





## Your Advisor Can Help

- Review your portfolio balance
- Provide perspective
- Act as an emotional coach
- Help you avoid common investment mistakes



## **Anxiety**

Media Pictures in Our Head



## **Mistakes**

The Price of Panic



## **Solutions**

Perspective

# The Bottom Line

The Mainstream media's tendency to report on imminent market collapse often leads to panic decisions.

Your advisor can provide perspective to help you avoid mistakes and help keep you on course with your investment plan.



## Within two weeks:

1. Review the Media Replay brochure
2. Schedule an appointment with your advisor
3. Discuss your portfolio asset allocation



**Index Descriptions:**

Indices are unmanaged, and unavailable for direct investment and do not represent the performance of any Hartford Funds.

**Dow Jones Industrial Average** is price-weighted average of 30 significant stocks traded on the New York Stock Exchange and the Nasdaq.

**S&P 500 Index** is an unmanaged list of 500 widely held U.S. common stocks frequently used as a measure of U.S. stock market performance.

**Barclays U.S. Aggregate Bond Index** is comprised of government securities, mortgage-backed securities, asset-backed securities, and corporate securities to simulate the universe of bonds in the market.

**Barclays Long-Term U.S. Treasury Total Return Index** includes all publicly issued, U.S. Treasury securities that have a remaining maturity of 10 or more years, are rated investment grade, and have \$250 million or more of outstanding face value.

All investments are subject to risk, including the possible loss of principal. Fixed income securities are subject to interest-rate risk (the risk that the value of an investment decreases when interest rates rise), credit risk, and call risk.

***Investors should carefully consider the investment objectives, risks, charges, and expenses of Hartford Funds before investing. This and other information can be found in the prospectus and summary prospectus, which can be obtained by calling 888-843-7824 (retail) or 800-279-1541 (institutional). Investors should read them carefully before they invest.***

Hartford Funds are underwritten and distributed by Hartford Funds Distributors, LLC. Hartford Funds Management Company, LLC is the Funds' investment manager and the Funds are sub-advised by Wellington Management Company, LLP. Wellington Management Company, LLP is a SEC-registered investment adviser and is unaffiliated with Hartford Funds.

All information and representations herein are as of 1/15, unless otherwise noted. SEM\_MR 113573-3 4/15