

PERFORMANCE

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. Your plan may also be subject to a Program and Administrative charge. Refer to a current fee schedule for charges applicable to your plan.

Investments in the *Possibilities* program are available through group funding agreement contracts (HL-16553, 16553NY) 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. Nor does the performance reflect the deduction of any plan charges which may be assessed to plan participants. 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 fund's investments are concentrated in a specific industry or sector, and are subject to greater risk than traditional diversified equity funds.
- ³ The Barclays Global Index funds are commingled trust investment vehicles for which Barclays Global Investors serves as trustee.
- ⁴ Small Cap stocks generally have higher risk and return characteristics than large-company stocks.
- ⁵ Mid Cap stocks generally have higher risk and return characteristics than large-company stocks.
- ⁶ Securities rated below investment grade "BBB" are commonly referred to as "high yield, high risk" securities, or "junk bonds."

Period Ending April 30, 2006	Total Return				Avg Annual Total Return*				Inception Date Underlying Fund
	Month	3 Mo.	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incept	
INVESTMENT CHOICES									
SPECIALTY									
Htfd Global Hlth HLS ^{1,2}	-1.30%	-0.99%	2.41%	20.26%	17.81%	9.32%	N/A	13.68%	05/01/2000
MFS Utilities ²	3.09%	1.64%	6.47%	23.71%	26.00%	4.75%	12.31%	N/A	02/14/1992
AIM Real Estate ²	-2.51%	4.72%	11.59%	29.85%	31.35%	23.93%	N/A	13.90%	12/31/1996
AIM Leisure ²	3.25%	6.37%	8.50%	14.22%	14.65%	5.07%	13.10%	N/A	02/07/1984
INTERNATIONAL/GLOBAL									
MFS Intl New Disc ¹	4.28%	7.50%	15.44%	41.48%	36.44%	17.94%	N/A	18.34%	10/01/1997
Templeton Foreign ¹	4.44%	5.70%	11.20%	26.20%	24.49%	10.40%	9.08%	N/A	10/06/1982
Barclays GLInv EAFE ^{1,3}	4.80%	7.97%	14.50%	33.18%	28.55%	8.05%	N/A	5.05%	12/31/1985
Oppen Global ¹	1.86%	3.75%	9.40%	32.26%	28.54%	9.27%	13.40%	N/A	12/22/1969
SMALL CAP									
Artisan Small Cap ⁴	-1.84%	1.69%	10.66%	31.64%	25.13%	9.45%	7.59%	N/A	03/28/1995
Baron Small Cap ⁴	-0.50%	3.76%	10.75%	25.02%	23.36%	14.25%	N/A	13.08%	10/01/1997
Barclays GLInvRuss2M ^{4,3}	-0.14%	4.37%	13.72%	32.89%	25.01%	10.53%	N/A	9.04%	06/30/1997
Dreyfus Prem SC Val ⁴	-0.25%	2.95%	10.34%	24.73%	26.90%	16.43%	N/A	10.16%	04/01/1998



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INVESTMENT CHOICES									
MID CAP									
AmCent Vista ⁵	2.47%	2.83%	12.71%	31.13%	24.29%	6.01%	6.68%	N/A	11/25/1983
Htfd MidCap HLS ⁵	1.30%	3.44%	9.11%	32.84%	24.14%	11.98%	N/A	19.04%	07/14/1997
Barclays GLInv MCInd ^{5,3}	1.33%	2.97%	9.12%	28.38%	23.46%	10.51%	N/A	9.30%	06/01/1997
Lord Abbett MCap Val ⁵	0.23%	1.42%	3.87%	18.32%	20.93%	10.60%	14.67%	N/A	06/28/1983
LARGE CAP									
Htfd LC Grwth HLS	0.65%	-0.05%	1.43%	9.37%	9.48%	-2.59%	N/A	0.31%	04/01/1998
Growth Fd of America	1.73%	1.03%	6.10%	26.36%	19.20%	5.17%	12.97%	N/A	12/01/1973
AmCentury Ultra	-0.89%	-1.68%	-0.63%	10.09%	10.20%	0.56%	6.40%	N/A	11/02/1981
Janus Adv Forty	0.30%	0.34%	3.45%	22.15%	17.57%	3.72%	N/A	13.04%	05/01/1997
Calvert Social InvEq	0.52%	1.74%	4.33%	13.80%	11.57%	3.85%	9.24%	N/A	08/24/1987
Oppen Capital App	0.45%	1.10%	5.03%	15.46%	13.02%	-0.20%	9.47%	N/A	01/22/1981
Davis NY Venture	1.78%	3.03%	5.04%	18.27%	18.94%	6.19%	11.59%	N/A	02/17/1969
Barclays GLInvEqIndx ³	1.36%	2.82%	5.55%	15.07%	14.32%	2.37%	N/A	4.94%	01/01/1992
AIM Basic Value	0.67%	1.97%	5.67%	15.97%	17.40%	4.00%	11.19%	N/A	10/01/1995
Van Kampen Gr & Inc	2.70%	3.41%	5.67%	17.03%	18.35%	7.01%	11.60%	N/A	08/01/1946
MFS Value	3.17%	5.22%	8.40%	16.40%	17.89%	6.32%	12.81%	N/A	01/02/1996
AmCent Equity Income	1.60%	3.82%	5.94%	11.14%	13.92%	9.34%	12.48%	N/A	08/01/1994
BALANCED/LIFESTYLE									
Van Kampen Equity In	1.61%	2.02%	3.90%	13.00%	14.17%	7.01%	11.38%	N/A	08/03/1960
LifePath 2040	2.09%	3.91%	7.96%	20.36%	16.91%	4.31%	8.62%	N/A	02/25/1994
LifePath 2030	1.74%	3.28%	6.77%	17.77%	15.08%	4.44%	8.38%	N/A	02/25/1994
LifePath 2020	1.40%	2.56%	5.47%	14.66%	12.85%	4.40%	7.82%	N/A	02/25/1994
LifePath 2010	0.99%	1.53%	3.65%	10.50%	9.84%	4.37%	7.12%	N/A	02/25/1994
LifePath Retirement	0.70%	0.94%	2.64%	7.98%	7.74%	4.98%	6.21%	N/A	02/25/1994
BOND									
Goldman Sachs HY ⁶	0.65%	2.53%	4.04%	10.30%	11.86%	9.28%	N/A	6.63%	08/01/1997
Htfd TotRet Bond HLS	-0.08%	-0.70%	-0.54%	0.96%	3.43%	5.96%	6.85%	N/A	08/31/1977
Barclays GLInv Debt ³	-0.19%	-0.90%	-0.93%	0.32%	2.19%	N/A	N/A	3.60%	12/31/1985

GENERAL (DECLARED RATE) ACCOUNT

2nd Q 2006: 3.75% 1st Q 2006: 3.50%

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, 2006, the Declared Rate is 3.50%. Rates quoted are effective annual yields.



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Period Ending April 30, 2006	Total Return				Avg Annual Total Return		
	Month	3 Mo.	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.
BENCHMARK INDICES							
S&P 500 Index ¹	1.34%	2.88%	5.61%	15.43%	14.67%	2.70%	8.94%
LehBr Gov/Corp Index ²	-0.31%	-1.14%	-1.32%	0.20%	2.36%	5.32%	6.36%
NASDAQ ³	-0.74%	0.73%	5.32%	20.86%	16.62%	1.88%	6.91%

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.



The Hartford's *Possibilities* Fee Schedule

INVESTMENT CHOICES + Period Ending May 31, 2005	Mortality, Expense Risk & Administration Charge**	Underlying Fund Level Fees+				Total Fees & Charges*
		Investment Management Fee	12b-1 Fee	Other Expenses	Total Fund Operating Expenses	
INTERNATIONAL/ GLOBAL						
MFS International New Discovery ^{1,2,3}	0.00%	0.95%	0.35%	0.33%	1.63%	1.63%
Templeton Foreign ¹	0.00%	0.61%	0.25%	0.37%	1.23%	1.23%
Barclays Global Investors EAFE Index ¹	0.00%	0.45%	0.00%	0.00%	0.45%	0.45%
Oppenheimer Global ¹	0.00%	0.66%	0.24%	0.24%	1.14%	1.14%
SMALL CAP						
Baron Small Cap ²	0.00%	1.00%	0.25%	0.08%	1.33%	1.33%
Artisan Small Cap ²	0.00%	1.00%	0.00%	0.27%	1.27%	1.27%
BGI Russell 2000 Index ²	0.00%	0.40%	0.00%	0.00%	0.40%	0.40%
Dreyfus Premier Small Cap Value ²	0.00%	1.25%	0.25%	0.00%	1.50%	1.50%
MID CAP						
American Century Vista ³	0.00%	1.00%	0.00%	0.00%	1.00%	1.00%
Hartford Midcap HLS ³	0.00%	0.66%	0.00%	0.04%	0.70%	0.70%
BGI Mid Cap Index ³	0.00%	0.35%	0.00%	0.00%	0.35%	0.35%
Lord Abbett Mid Cap Value ³	0.00%	0.51%	0.45%	0.26%	1.22%	1.22%
LARGE CAP						
American Century Ultra	0.00%	0.99%	0.00%	0.00%	0.99%	0.99%
Janus Adviser Forty	0.00%	0.64%	0.25%	0.27%	1.16%	1.16%
American Funds: The Growth Fund of America	0.00%	0.29%	0.50%	0.26%	1.05%	1.05%
Hartford LargeCap Growth HLS	0.00%	0.80%	0.00%	0.06%	0.86%	0.86%
Oppenheimer Capital Appreciation	0.00%	0.57%	0.24%	0.28%	1.09%	1.09%
Calvert Social Investment Equity	0.00%	0.70%	0.25%	0.30%	1.25%	1.25%
Davis New York Venture	0.00%	0.51%	0.25%	0.16%	0.92%	0.92%
BGI Equity Index (S&P 500) ⁴	0.00%	0.35%	0.00%	0.00%	0.35%	0.35%
AIM Basic Value	0.00%	0.66%	0.35%	0.23%	1.24%	1.24%
MFS Value	0.00%	0.60%	0.35%	0.21%	1.16%	1.16%
Van Kampen Growth and Income	0.00%	0.35%	0.25%	0.21%	0.81%	0.81%
American Century Equity Income	0.00%	1.00%	0.00%	0.00%	1.00%	1.00%
BALANCED						
Van Kampen Equity and Income	0.00%	0.35%	0.25%	0.20%	0.80%	0.80%
BOND						
Goldman Sachs High Yield	0.00%	0.70%	0.25%	0.21%	1.16%	1.16%
Hartford Total Return Bond HLS	0.00%	0.46%	0.00%	0.04%	0.50%	0.50%
Barclays Global Investors Debt Index	0.00%	0.40%	0.00%	0.00%	0.40%	0.40%

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		Investment Management Fee	12b-1 Fee	Other Expenses	Total Fund Operating Expenses	
“Lifecycle” Investment Options						
BGI LifePath 2040	0.00%	0.35%	0.00%	0.50%	0.85%	0.85%
BGI LifePath 2030	0.00%	0.35%	0.00%	0.50%	0.85%	0.85%
BGI LifePath 2020	0.00%	0.35%	0.00%	0.50%	0.85%	0.85%
BGI LifePath 2010	0.00%	0.35%	0.00%	0.50%	0.85%	0.85%
BGI LifePath Retirement	0.00%	0.35%	0.00%	0.50%	0.85%	0.85%
“Specialty” Investment Options						
Hartford Global Health HLS ^{1,6}	0.00%	0.83%	0.00%	0.05%	0.88%	0.88%
AIM Real Estate ⁷	0.00%	0.90%	0.35%	0.20%	1.45%	1.45%
AIM Leisure ⁶	0.00%	0.68%	0.25%	0.45%	1.38%	1.38%
MFS Utilities ⁶	0.00%	0.60%	0.25%	0.30%	1.15%	1.15%

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 Small Company stocks generally have higher risk and return characteristics than large-company stocks.

3 Mid Cap stocks generally have higher risk and return characteristics than large-company stocks.

4 S&P is an unmanaged index. “Standard & Poor’s”, “S&P”, “Standard & Poor’s 500” and “500” are trademarks of the McGraw-Hill Companies, Inc. and have been licensed for use by Hartford Life Insurance Company and its affiliates. This investment option is not sponsored, endorsed, sold or promoted by Standard and Poor’s (“S&P”) and S&P makes no representation regarding the advisability of investing in this investment option. S&P is an unmanaged index not available for direct investing.

5 Securities rated below investment grade, “BBB”, are commonly referred to as “high yield, high risk” securities or “junk bonds”.

6 The fund's investments are concentrated in a specific industry or sector, and are subject to greater risk than traditional diversified equity funds.

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