

Instructions to the Financial Professional: Setting Up a Hartford Solo db™ Investment Account

Dear Financial Professional,

Once your client has signed the plan document and adopted the Hartford Solo db, you'll work with your client to open an investment account and choose appropriate investments. Only one account needs to be established for the program, regardless of the number of plan participants. The investment account should be opened after the Adoption Agreement is signed.

CHOICE OF HARTFORD SOLO DB INVESTMENTS

100% of assets must be held in Hartford mutual funds to help ensure adequate liquidity for retirement distributions to participants who may terminate employment at different times.

INVESTMENT PORTFOLIO DESIGN

Asset allocation programs are available to assist the portfolio design. For optimal business tax deduction, the portfolio should be designed to closely mimic the funding rate – generally between 5% - 7% – the program will use in determining the benefit. If there are no other changes, years in which the investment earnings exceed the funding rate will generally reduce the following years' contribution amounts, potentially decreasing the tax-deductible contribution. If investment earnings fall short of the funding rate, the following years' contribution amounts will generally increase.

ANNUAL CONTRIBUTION DEADLINE

Annual contributions to the Solo db program must be made by the tax-filing deadline of the business, including extensions, but not later than 8 ½ months following plan year end.

ANNUAL FUNDING

Each year, Dedicated Defined Benefit Services, LLC (Dedicated DB) will calculate and provide the client with the contribution amount required to fund the plan benefits. Contribution amounts may vary from year to year. If there are no other changes, the closer investment performance tracks the program's funding rate, the less the contribution will vary. Although it is possible to amend or terminate the plan due to unforeseeable circumstances, this cannot be done retroactively so any change in circumstance should be communicated to Dedicated DB as soon as they are known.

PLAN TERMINATION AND/OR RETIREMENT

At plan termination, participant values are calculated by Dedicated DB and plan participants may elect a lump-sum distribution or pension payout schedule as per the plan's distribution provisions.

- Single participant plans, (business owner only), may continue their account as an IRA by instructing Hartford to in-kind transfer the plan account to a new IRA account.
- Multiple participant plans must liquidate participant values to be distributed as lump-sum or directly rolled to IRA(s).

OPENING AND CONTRIBUTING TO THE HARTFORD SOLO DB INVESTMENT ACCOUNT

1. Establish the investment account only after the Adoption Agreement has been signed.
2. Establish the investment account in the name of the Trust. For example, if the name of the client's firm is "Acme LLC", the accountholder on the account application would be listed as Acme LLC Defined Benefit Plan and Trust."
3. Use the unique Trust Identification Number (TIN) for the accountholder's ID. Dedicated DB will provide you with this number.
4. Contributions are due by the filing deadline for your client's business tax return, but not later than 8½ months after the last day of that plan year.
5. Opening the account/Making a contribution. You can open the investment account with a zero balance. If you request a contribution from your client, the contribution should not exceed 50% of the estimated contribution amount to avoid possible overfunding. Dedicated DB will provide the final contribution amount.

ADDITIONAL QUESTIONS

**Contact PLANCO for setting up the Investment Account
Contact Hartford Mutual Funds Sales Desk at 1-800-523-7798, or,
Contact Dedicated DB for setting up the program at 1-866-269-2706**

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