The Hartford's *Possibilities* Fee Schedule

Investment Option + Period Ending September 30, 2006	Program and Administrative Expense Charge	Underlying Fund Level Fees+				Total Fees & Charges	Ticker @
		Investment Management Fee	12b-1 Fee	Other Expenses	Total Fund Operating Expenses		
INTERNATIONAL/ GLOBAL							
MFS International New Discovery[1,2,3]	0.00%	0.93%	0.35%	0.33%	1.61%	1.61%	MIDAX
EuroPacific Growth[1]	0.00%	0.43%	0.24%	0.20%	0.87%	0.87%	REREX
Dodge & Cox International Stock [1]	0.00%	0.60%	0.00%	0.10%	0.70%	0.70%	DODFX
Oppenheimer Global[1]	0.00%	0.64%	0.24%	0.24%	1.12%	1.12%	OPPAX
SMALL CAP							
Hartford Small Company HLS[2]	0.00%	0.70%	0.00%	0.05%	0.75%	0.75%	HIASX
John Hancock Small Cap Equity[2]	0.00%	0.70%	0.30%	0.47%	1.47%	1.47%	SPVAX
BGI Russell 2000 Index[2]	0.00%	0.40%	0.00%	0.00%	0.40%	0.40%	-
American Century Small Cap Value[2]	0.00%	1.25%	0.00%	0.00%	1.25%	1.25%	ASVIX
MID CAP							
Munder Mid-Cap Core Growth[3]	0.00%	0.75%	0.00%	0.37%	1.12%	1.12%	MGOYX
SSgA S&P Midcap Index[3]	0.00%	0.40%	0.00%	0.00%	0.40%	0.40%	-
Artisan Mid Cap Value[3]	0.00%	0.96%	0.00%	0.26%	1.22%	1.22%	ARTQX
LARGE CAP							
The Growth Fund of America	0.00%	0.29%	0.25%	0.16%	0.70%	0.70%	RGAEX
Oppenheimer Capital Appreciation	0.00%	0.56%	0.24%	0.26%	1.06%	1.06%	OPTFX
Hartford Capital Appreciation HLS	0.00%	0.63%	0.00%	0.07%	0.70%	0.70%	HIACX
SSgA S&P 500 Flagship[4]	0.00%	0.35%	0.00%	0.00%	0.35%	0.35%	-
Hotchkis and Wiley Large Cap Value	0.00%	0.75%	0.00%	0.23%	0.98%	0.98%	HWLIX
American Century Equity Income	0.00%	0.98%	0.00%	0.00%	0.98%	0.98%	TWEIX
BALANCED							
Van Kampen Equity and Income	0.00%	0.35%	0.25%	0.18%	0.78%	0.78%	ACEIX
"Lifecycle" Investment Options							
SSgA Dow Jones Target 2045	0.00%	0.80%	0.00%	0.00%	0.80%	0.80%	-
SSgA Dow Jones Target 2035	0.00%	0.80%	0.00%	0.00%	0.80%	0.80%	-
SSgA Dow Jones Target 2025	0.00%	0.80%	0.00%	0.00%	0.80%	0.80%	-
SSgA Dow Jones Target 2015	0.00%	0.80%	0.00%	0.00%	0.80%	0.80%	-
SSgA Dow Jones Target Today	0.00%	0.80%	0.00%	0.00%	0.80%	0.80%	-

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BOND							
Hartford Total Return Bond HLS	0.00%	0.46%	0.00%	0.04%	0.50%	0.50%	HIABX
Hartford Mortgage Securities HLS	0.00%	0.45%	0.00%	0.04%	0.49%	0.49%	HMSIX

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.

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This presentation must be preceded or accompanied by disclosure documents (including the Program Overview, Program Highlights and applicable historical investment option performance information). Read this material carefully before you invest or send money.

'@ The Hartford's program offers you the opportunity to contribute to investment options available under a group variable annuity contract. The investment options are sub-accounts that, in turn, invest in the underlying fund. You do not invest directly in any of the mutual funds. The ticker symbols listed below apply only to the underlying mutual fund. Public information accessed using these symbols will not reflect any applicable charges at the sub-account level or charges under the group variable annuity contract.

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