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# Your Hartford Financial Services Group Financial News

## The Investment Styles In Your Employer's Retirement Plan

You may find it confusing to sort through the different investment options in your plan. But it's easier than you might think to understand what the objectives of these investment options are and to choose the ones appropriate to your specific financial circumstances, years to retirement, and individual risk tolerance. Just remember that all investments possess some element of risk, including the possible loss of principal.

Each of the investment options offered in your plan probably falls into one of these three categories: *growth*, *income* or *blended*. Following are some general guidelines for telling which categories apply to the investment options offered by your plan. (Please note that your plan may not contain all the investment options described.)

### Growth investment style

Growth investment options seek to increase in value and produce capital gains and usually invest in stocks. Stocks fluctuate in value and are subject to more risk than bonds or money market investments. A variety of investment options may give you growth potential. For example, large-company stock investment options, which invest in the stocks of large companies with successful historical track records, or small-company stock investment options, which buy shares of small, rapidly expanding firms, may give you growth potential. Small-cap stocks generally have higher risk and reward characteristics than large company stocks.

Certain international investment options that invest in burgeoning foreign companies can also be considered growth investments. There may be greater returns with international stocks, but also greater risks than with U.S. investments. These risks involve changes in interest and currency exchange rates as well as the market, economic, and political conditions of the countries where investments are made.

Value investment options, which invest in companies selling for less than their underlying assets or earnings potential, may provide growth if other investors later perceive their actual worth and start buying these stocks at higher prices. Or you may simply buy an index investment option, which buys shares of all the stocks in a major stock-market index.

Even some long-term bond investment options may become growth investments. This happens when interest rates fall and the prices of some of the bonds in an investment option's portfolio increase, producing capital gains. Bonds will fluctuate and shares, when redeemed, may be worth more or less than their original cost. If held to maturity, bonds provide a fixed rate of return and a fixed principal value.

### Income investment style

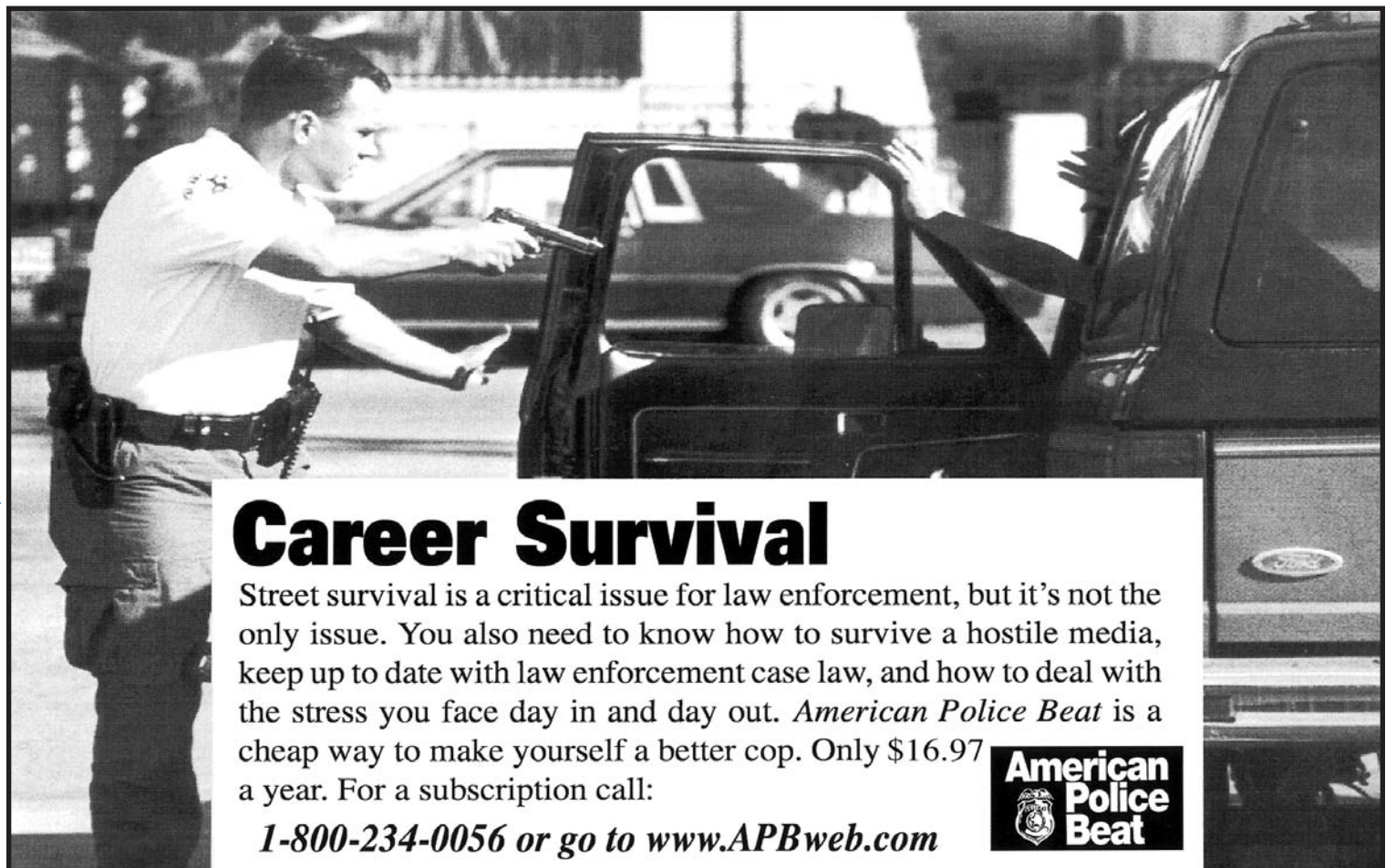
Investment options that produce interest and offer an income style also come in several varieties. You might be able to choose a bond or bond-index investment option, which invests in high-quality corporate, government or agency-issued bonds (or a mix). Another offering might be a U.S. government securities investment option, which invests in bonds issued by the federal government and its agencies; or guaranteed investment contracts (GICs) or stable value investment options: a contract with an insurance company that pays a guaranteed rate of interest for a set period of time.

Money market investment options, which invest in short-term loans to the government, banks and corporations, also earn income. However, the interest earned by this type of investment option is usually so low that many people choose it more for its ability to preserve principal than for its income potential. Keep in mind that money market investments are not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although these investments seek to preserve their value, it is possible to lose money by investing in them.

### Blended styles

Finally, your retirement plan may offer an investment option with a blended style. It could be a growth and income investment option, which means it holds stocks that may pay both capital gains and dividends. Or it could be a balanced investment option, which holds a combination of stocks and bonds and seeks to pay a mix of capital gains and interest. ■

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