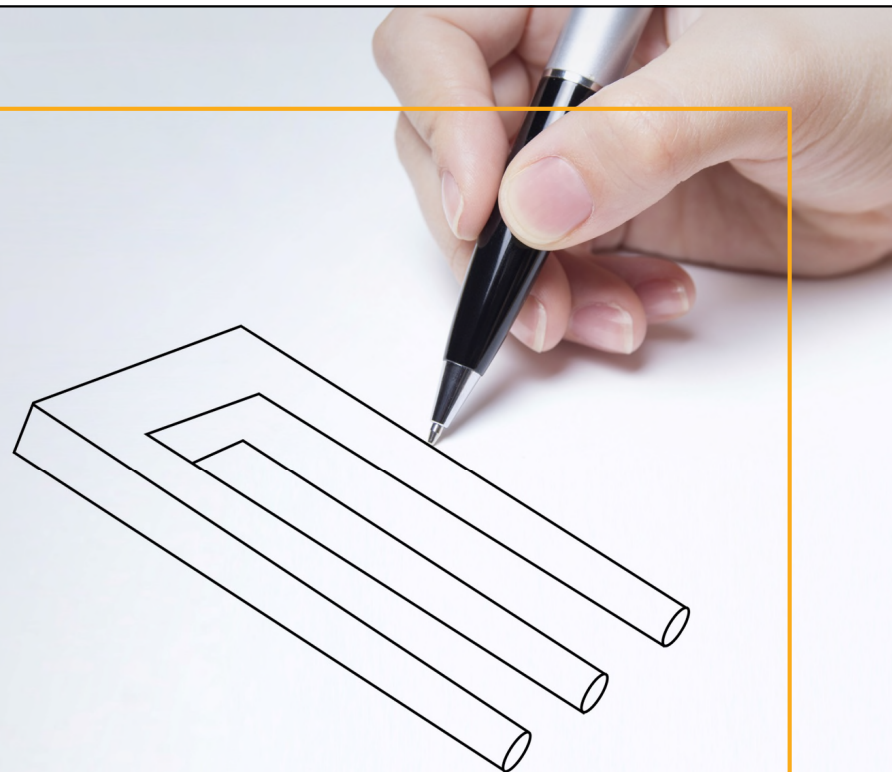


Beyond Investment Illusions



HF

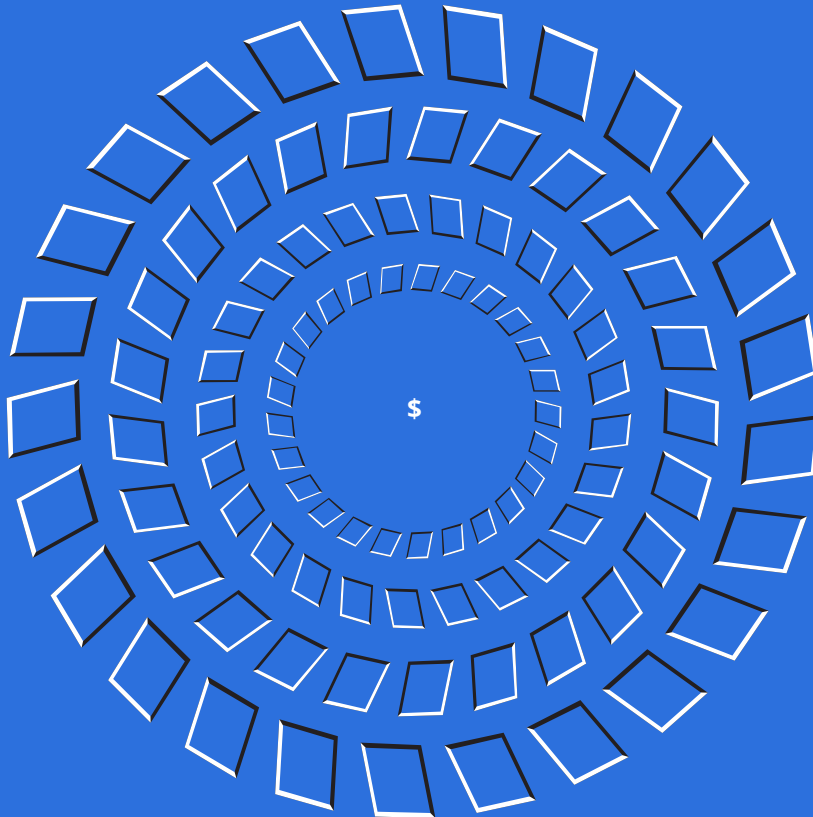
NOT FDIC INSURED • MAY LOSE VALUE • NO BANK GUARANTEE

© 2026 by Hartford Funds

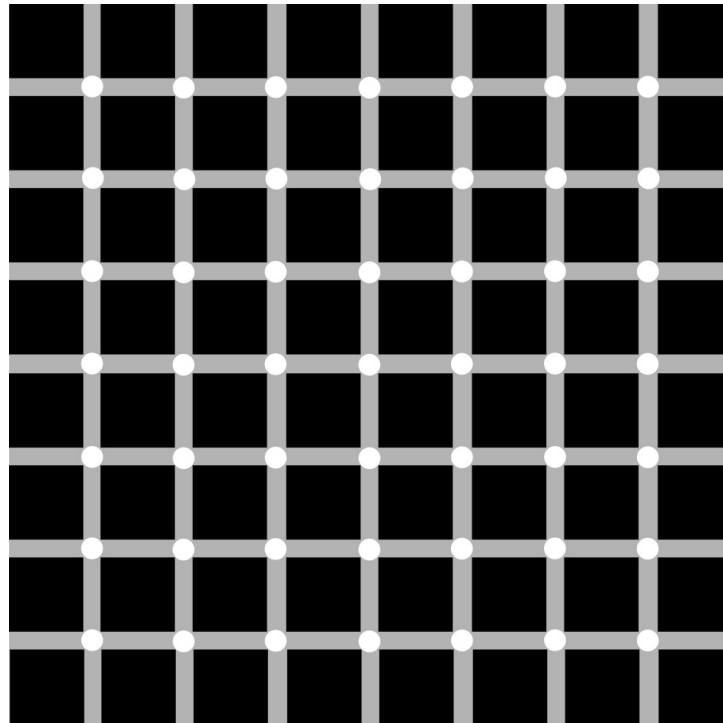
HARTFORDFUNDS

Our benchmark is the investor.®

INVESTMENT ILLUSION VS. INVESTMENT REALITY

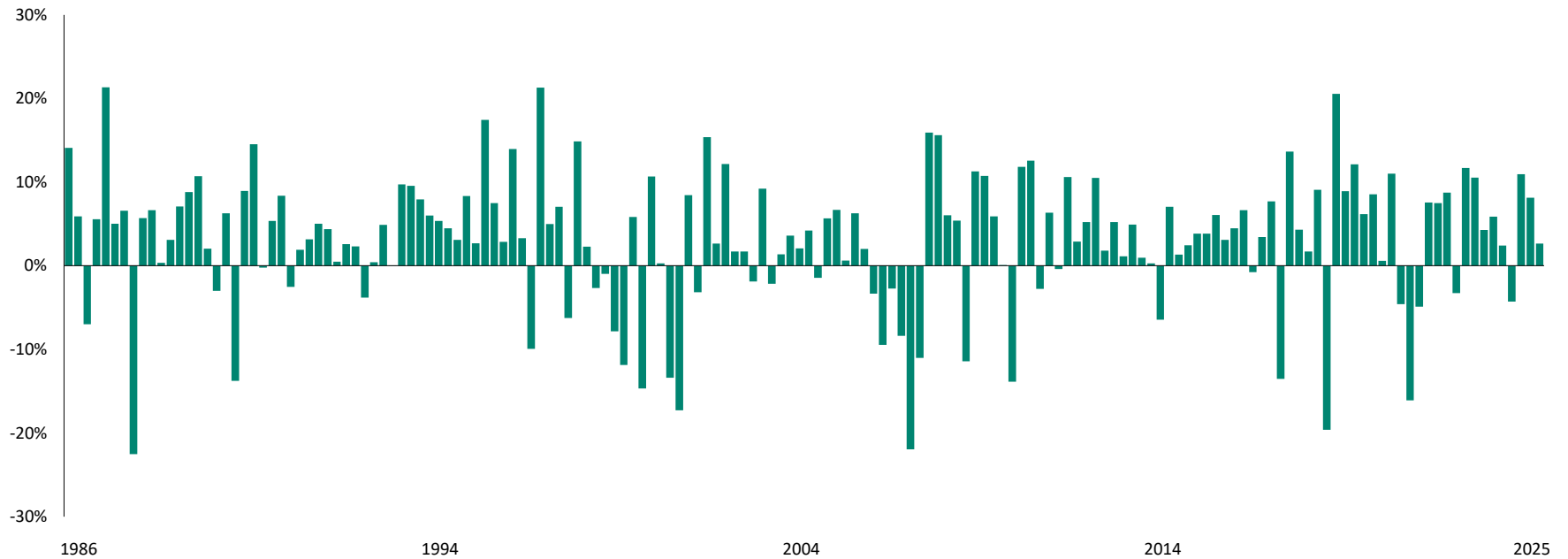


Looking For What's Not Really There?



Volatility Must Be Feared

Short-Term Volatility: S&P 500 Index Quarterly Returns % (1986–2025)



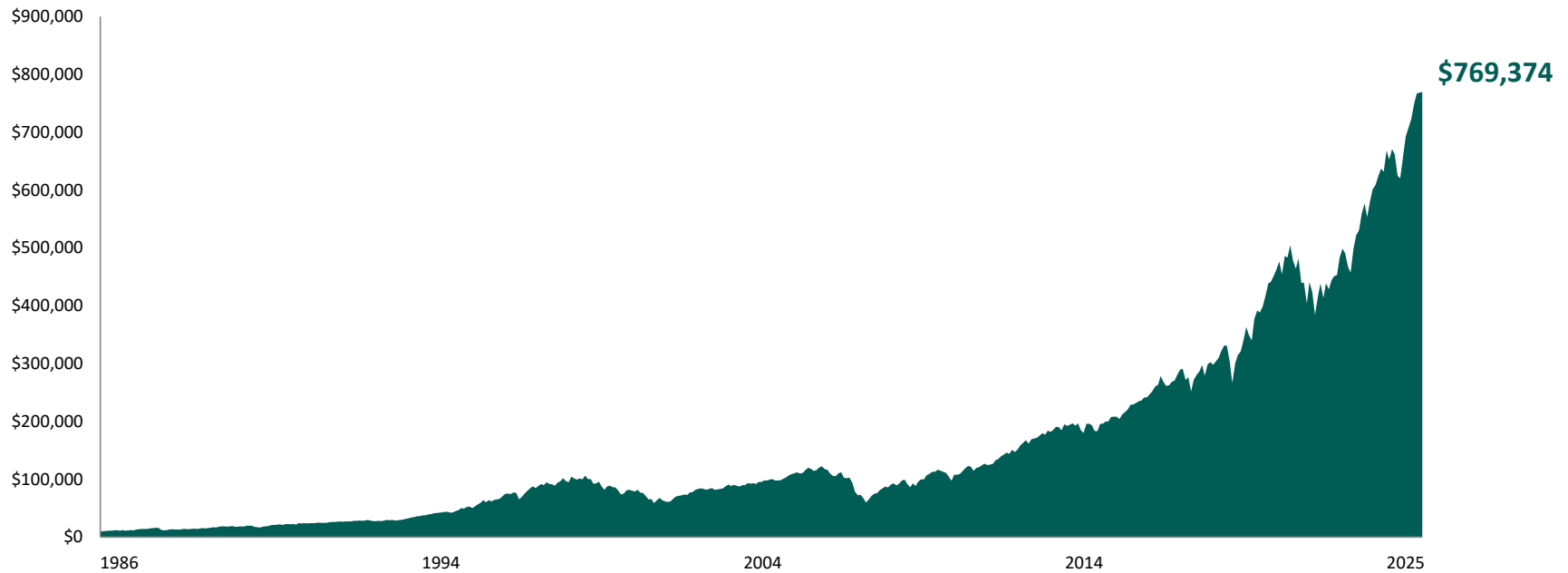
The S&P 500 Index is a composite of 500 leading companies in the United States.

Past performance does not guarantee future results. For illustrative purposes only. Indices are unmanaged and not available for direct investment.

Data Sources: Morningstar and Hartford Funds, 2/26.

Volatility Should Be Expected

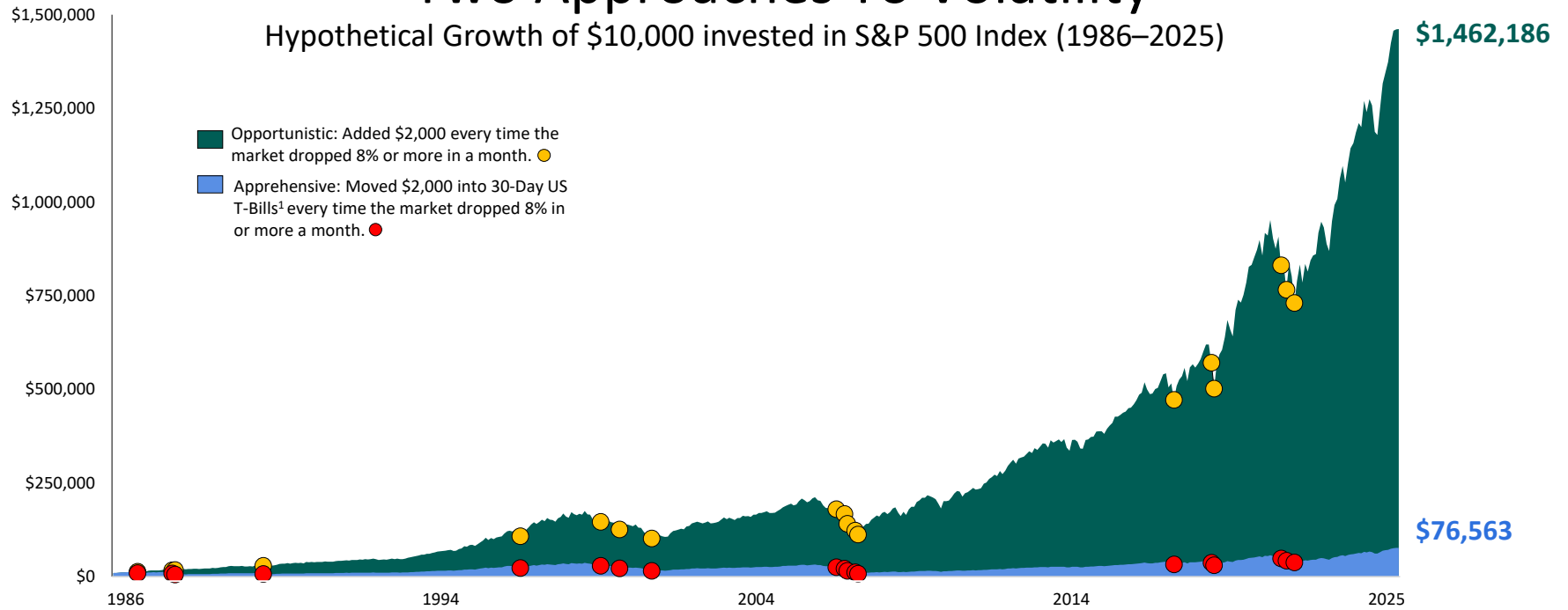
Long-Term Growth: Hypothetical Growth of a \$10,000 Investment in S&P 500 Index (1986–2025)



Past performance does not guarantee future results. For illustrative purposes only. Indices are unmanaged and not available for direct investment.
Data Sources: Morningstar and Hartford Funds, 2/26.

Two Approaches To Volatility

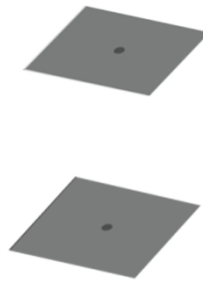
Hypothetical Growth of \$10,000 invested in S&P 500 Index (1986–2025)



¹T-Bills are guaranteed as to the timely payment of principal and interest by the US Government and generally have lower risk and return than bonds and equity. Equity investments are subject to market volatility and have greater risk than T-Bills and other cash investments.

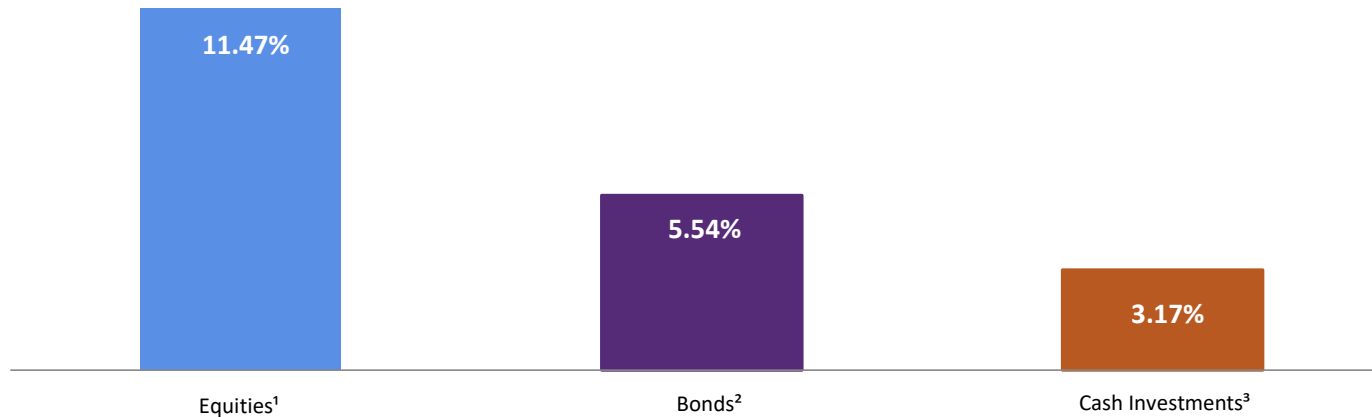
Past performance does not guarantee future results. For illustrative purposes only. Investors cannot invest directly in an index. Data Source: Morningstar and Hartford Funds, 2/26.

Sometimes Things Aren't as They Appear



Investors Believe Fixed Investments Are Risk-Free

Average Annual Returns (1986-2025)



¹Equities are represented by the S&P 500 Index.

²Bonds are represented by the Bloomberg US Aggregate Bond Index, which includes US Government, corporate, and mortgage-backed securities with maturities up to 30 years. Bonds, if held to maturity, provide a fixed rate of return and a fixed principal value. Bond funds will fluctuate, and when redeemed, may be worth more or less than their original cost.

³Cash investments are represented by the Ibbotson SBBI US 30 Day Treasury Bill Index through 11/30/1991 and the Bloomberg US Treasury Bill 1-3 Month Index thereafter. Ibbotson SBBI US 30 Day Treasury Bill Index is an unweighted index which measures the performance of one-month maturity US Treasury Bills. Bloomberg US Treasury Bill 1-3 Month Index measures the performance of public obligations of the US Treasury that have a remaining maturity of 1-3 months. Treasuries are issued and backed by the full faith and credit of the US Government.

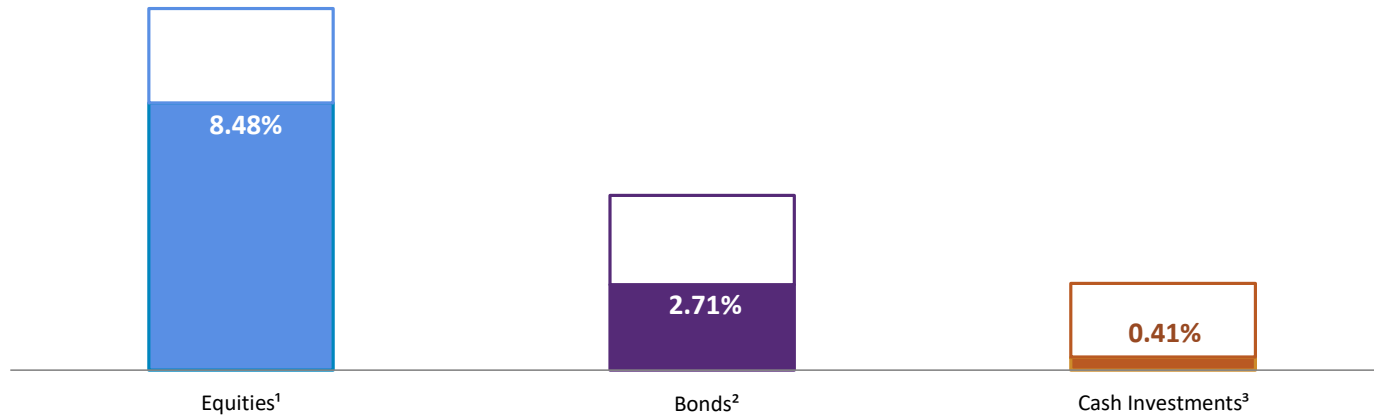
Past performance does not guarantee future results. For illustrative purposes only. Indices are unmanaged and not available for direct investment.

Data Sources: Morningstar and Hartford Funds, 2/26.

Every Investment Carries Its Own Risk

Inflation-adjusted* Average Annual Returns (1986-2025)

AVERAGE ANNUAL INFLATION (CPI) RATE WAS 2.75%



¹Equities are represented by the S&P 500 Index.

²Bonds are represented by the Bloomberg US Aggregate Bond Index, which includes US Government, corporate, and mortgage-backed securities with maturities up to 30 years. Bonds, if held to maturity, provide a fixed rate of return and a fixed principal value. Bond funds will fluctuate, and when redeemed, may be worth more or less than their original cost.

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*Taxes are not taken into account. Had taxes been included, the performance figures would have been lower. The above indices are unmanaged and unavailable for direct investment. Consumer Price Index (CPI) is an index representing the rate of inflation of US consumer prices as determined by the US Bureau of Labor Statistics based on the cost of a variety of goods and services.

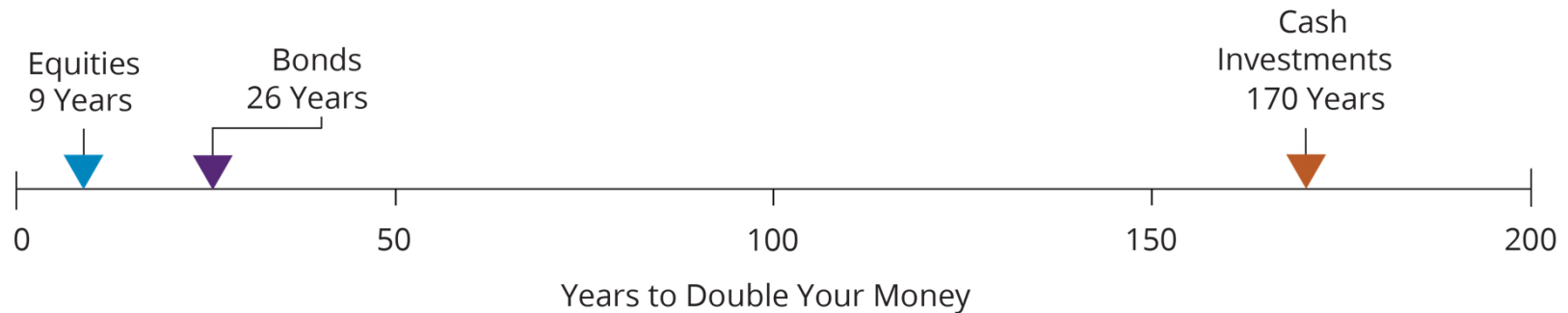
Past performance does not guarantee future results. For illustrative purposes only. Indices are unmanaged and not available for direct investment.

Data Sources: Morningstar and Hartford Funds, 2/26.

Every Investment Carries Its Own Risk

Based on the inflation-adjusted rates on the previous slide, how many years will it take to reach your investment goals? How long will it take for \$100,000 to become \$200,000?

Cash Investments	170 Years
Bonds	26 Years
Equities	9 Years



This hypothetical illustration is based on a mathematical formula and not intended to predict or project the performance of any investment.
 Data Sources: Morningstar and Hartford Funds, 2/26.

Other types of risk beside volatility exist and have had a significant impact on many investors' goals

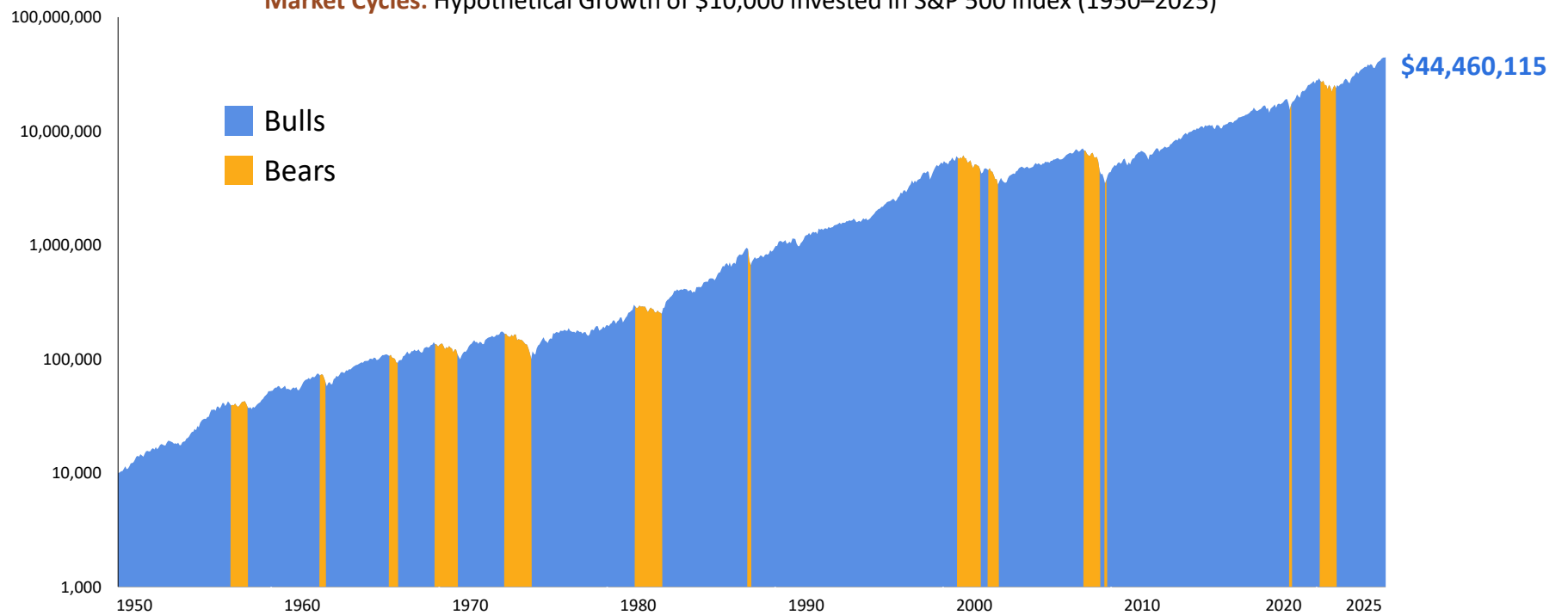
1. Inflation Risk
2. Tax Risk
3. Longevity Risk

Bulls and
Bears Are
Predictable



Bulls and Bears Are Predictable

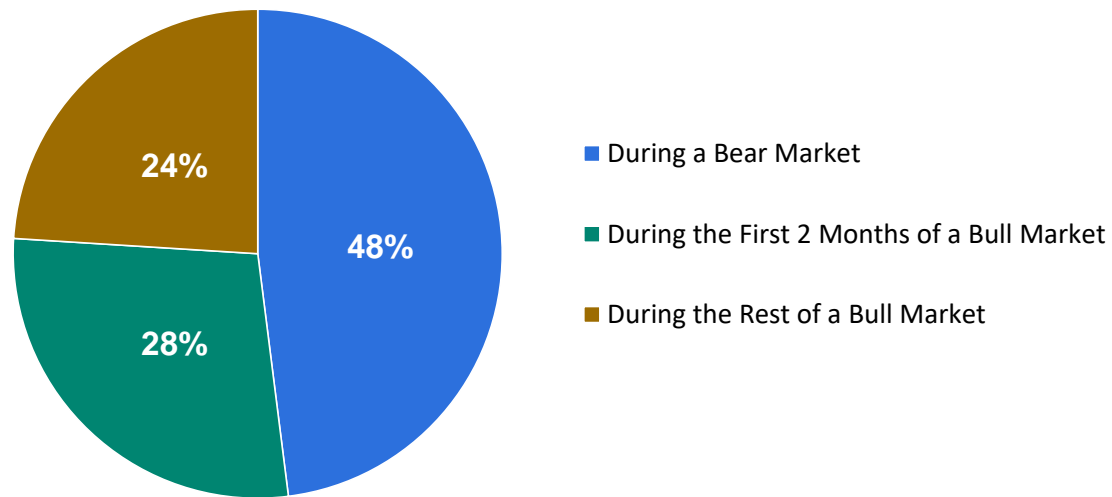
Market Cycles: Hypothetical Growth of \$10,000 Invested in S&P 500 Index (1950–2025)



Past performance does not guarantee future results. For illustrative purposes only. Indices are unmanaged and not available for direct investment.
Data Sources: Morningstar and Hartford Funds, 2/26.

Trying to Avoid a Bear Market Can Hurt Returns

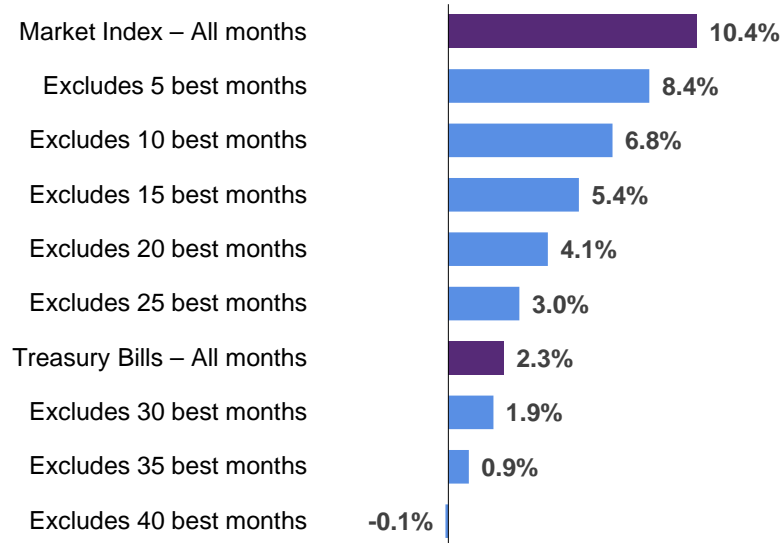
S&P 500 Index 50 Best Days: 1996-2025



Timing the Market Is Impossible

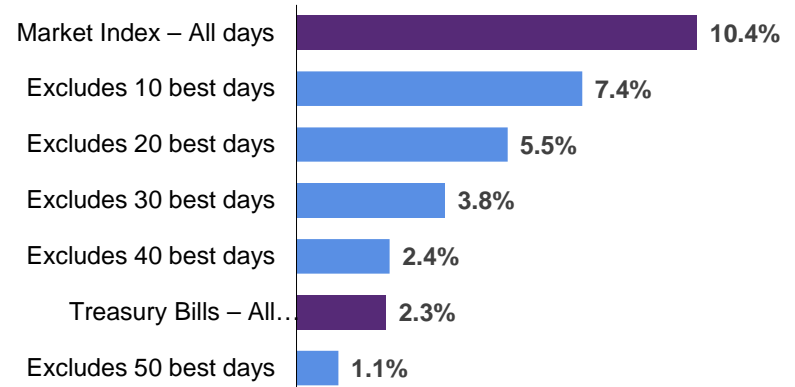
Penalties of Missing the Market's Best Months

S&P 500 Index Average Annual Total Returns: 1996-2025



Penalties of Missing the Market's Best Days

S&P 500 Index Average Annual Total Returns: 1996-2025



Past performance does not guarantee future results. For illustrative purposes only. Indices are unmanaged and not available for direct investment. Data Sources: Ned Davis Research and Hartford Funds, 2/26.

GETTING BEYOND THE ILLUSIONS

1 Don't Go It Alone

An investment representative can help:

- Find investments for your financial goals
- Minimize the effects of “emotional investing”
- Educate you on the market and its history

2 Create A Strategy

- 5+ year strategy
- Goals and time frame
- Rate of return
- Income strategy
- Estate planning

GETTING BEYOND THE ILLUSIONS

3 Asset Allocation¹

Your investment representative can help you:

- Understand the advantages of diversification
- Learn how a well-diversified portfolio can help provide more balanced returns

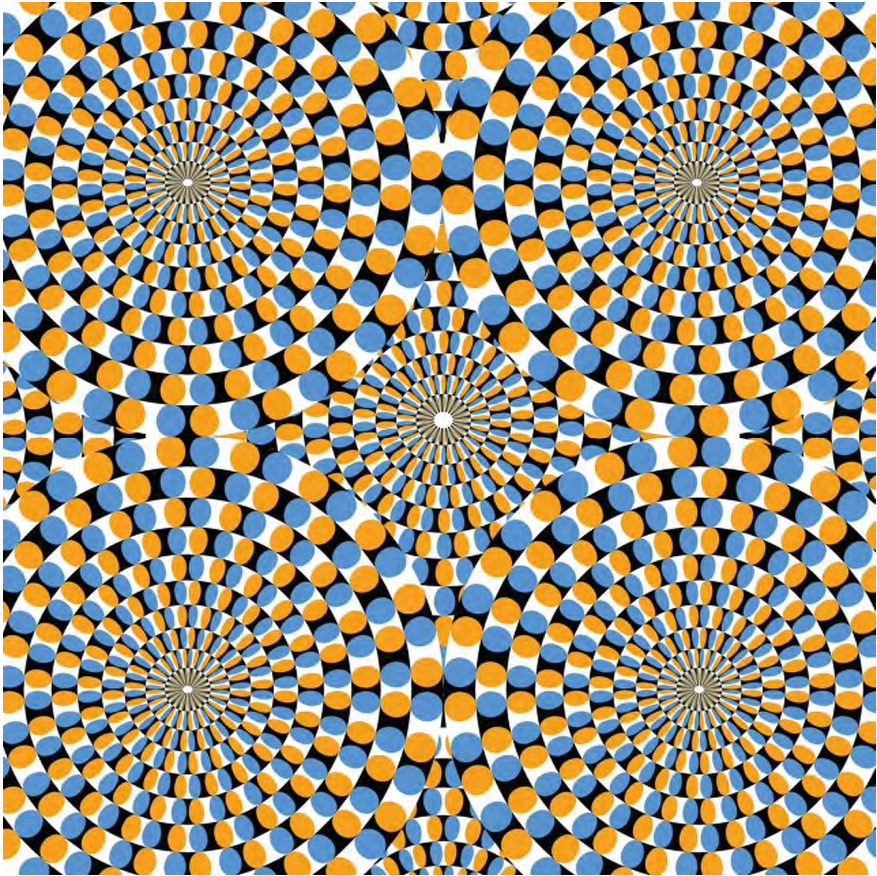
4 Systematic Investing²

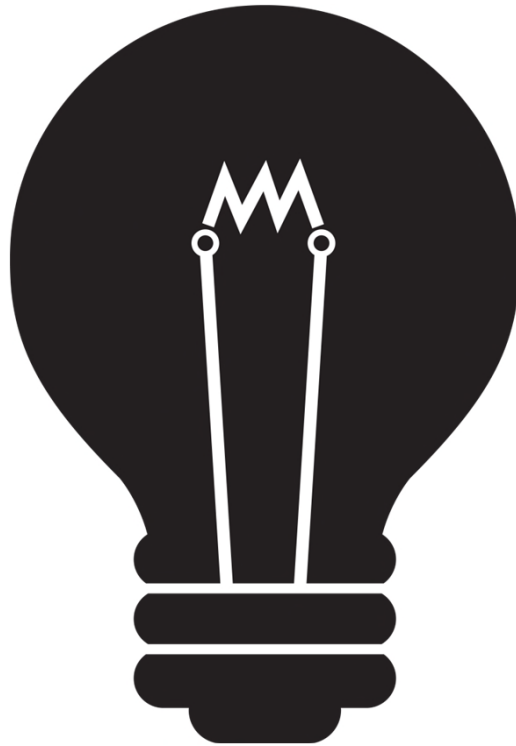
- Takes advantage of normal shifts in the market
- Strengthens your investment discipline

¹Asset allocation does not assure or guarantee better performance and cannot eliminate the risk of investment loss.

²Continuous or periodic investment plans neither assure a profit nor protect against loss in declining markets. Because systematic investing involves continuous investing regardless of fluctuating price levels, you should carefully consider your financial ability to continue investing through periods of fluctuating prices.

A CLEARER PERSPECTIVE





**The after-effects of your
investment decisions:**
Stare at the picture
unwaveringly for 30 seconds . . .

Index Descriptions:

Bloomberg US Treasury Bill (1-3 Months) Index tracks the performance of all outstanding 0-3 month outstanding Treasury Bills issued by the US government.

Bloomberg US 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.

Ibbotson SBBI US 30-Day Treasury Bill Index is an unweighted index which measures the performance of one-month maturity US Treasury Bills.

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

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Investing involves risk, including the possible loss of principal.

Fixed income security risks include credit, liquidity, call, duration, and interest-rate risk. As interest rates rise, bond prices generally fall.

Diversification does not ensure a profit or protect against a loss in a declining market.

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