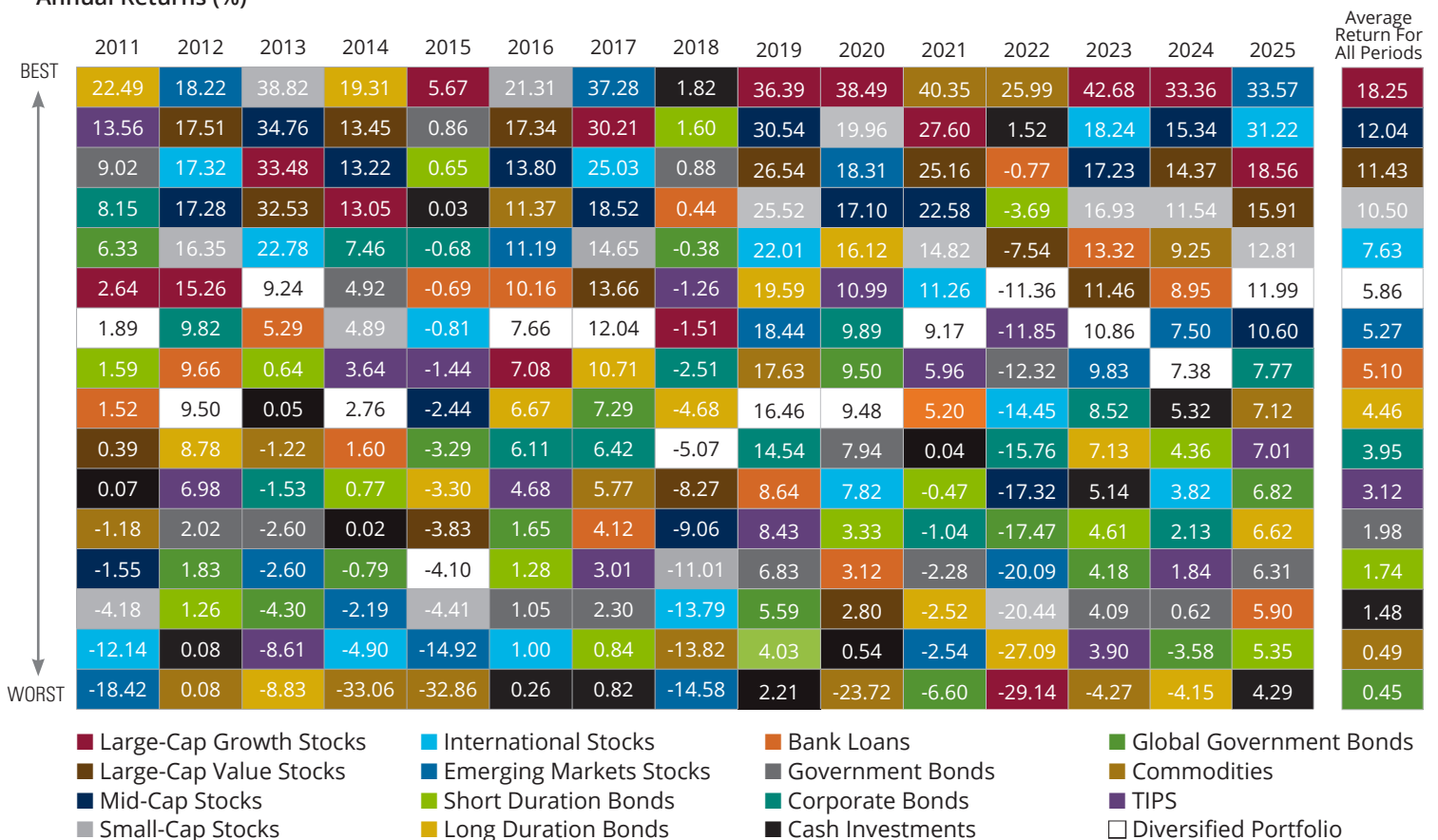


Diversification Never Goes out of Favor

History shows that asset classes move in and out of favor over time. Instead of trying to chase performance by investing in past winners, building a well-diversified portfolio can help you take advantage of the strong returns of any year's favorites.

Annual Returns (%)



Past performance does not guarantee future results. Diversification does not ensure a profit or protect against a loss in a declining market.

Indices are unmanaged and not available for direct investment, and are not representative of any Hartford Fund's performance. Large-Cap Growth Stocks are represented by the Russell 1000 Growth Index, which measures the performance of the large-cap growth segment of the US equity universe. Large-Cap Value Stocks are represented by Russell 1000 Value Index, which measures the performance of Russell 1000 Index companies with lower price-to-book ratios and lower forecasted growth values. Mid-Cap Stocks are represented by the Russell Midcap Index, which measures the performance of the mid-cap segment of the US equity universe. Small-Cap Stocks are represented by the Russell 2000 Index, which measures the performance of the small-cap segment of the US equity universe. International Stocks are represented by the MSCI EAFE Index, which measures developed market equity performance, excluding the US and Canada. Emerging Markets Stocks are represented by the MSCI Emerging Markets Index, which measures equity market performance in the global emerging markets. Short Duration Bonds are represented by the Bloomberg 1-3 Year Gov't/Credit Index, which is comprised of the US Gov't/Credit component of the US Aggregate Bond Index. Long Duration Bonds are represented by the Bloomberg US Long Gov't/Credit Bond Index, which measures the non-securitized component of the US Aggregate Bond Index with 10 or more years to maturity. The index includes investment grade, US dollar-denominated, fixed-rate treasuries, government-related, and corporate securities. Bank Loans are represented the Morningstar LSTA Leveraged Loan Index, which is a market-value-weighted index that is designed to measure the performance of the U.S. leveraged loan market based upon market weightings, spreads, and interest payments. Government Bonds are represented by the Bloomberg US Government Bond Index, which is comprised of the US Treasury and US Agency Indices. Corporate Bonds are represented by the Bloomberg US Corporate Bond Index, which measures the investment-grade, fixed-rate, taxable corporate bond market. Cash Investments are represented by the Bloomberg 1-3 Month US Treasury Bill Index which tracks the market for treasury bills with 1 to 2.9999 months to maturity issued by the US government. Global Government Bonds are represented by the Bloomberg Global Treasury Index tracks fixed-rate, local currency government debt of investment grade countries, including both developed and emerging markets. The index represents the treasury sector of the Bloomberg Global Aggregate Index. Commodities are represented by the S&P GSCI Index, which represents leveraged, long-only investment in commodity futures that is broadly diversified across the spectrum of commodities. TIPS (Treasury Inflation Protected Securities) are represented by the Bloomberg US TIPS Index, which consists of Treasury inflation-protected securities issued by the US Treasury with a remaining maturity of one year or more. Diversified Portfolio is represented by an equal portion (6.7%) of each. Data Source: Morningstar, Inc., 2/26.

A Balanced Approach

It may be tempting to invest based on last year's performance. But whether positive or negative, yesterday's performance can't predict tomorrow's. A wiser approach may be to diversify across a variety of asset classes: This year's strongly performing asset classes can help offset weaker performers.

How Often Did the Previous Year's Winner Beat

A Diversified Portfolio
the Next Year?

Only 7 out of
15 times

How Often Did the Previous Year's Loser Beat

A Diversified Portfolio
the Next Year?

Only 7 out of
15 times

As of 2011-2025. For illustrative purposes only. Data Sources: Morningstar and Hartford Funds, 2/26.

Investing involves risk, including the possible loss of principal.
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