

**\*\* Please Note - Your Action is Needed \*\***

***Important News about Your IBEW Local 64 Profit Sharing Plan***

December 21, 2009

The IBEW Local 64 Profit Sharing Plan (the "Plan") Committee has recently completed a comprehensive review of the Plan's investment options and investment allocation strategies. The purpose of the ongoing reviews is to evaluate the competitiveness of the offerings in the Plan in terms of many factors including performance, risk and fees. The ongoing goal is to continue to provide high quality investment options in several asset categories for the benefit of all Plan participants and beneficiaries.

As a result of this review, we are pleased to announce that effective January 4, 2010 we will be implementing several changes for the benefit of all plan participants. One of the existing investments will be replaced by a new investment option with similar characteristics and objectives due to several of the factors that we monitor closely including performance, management, consistency, risk and fees.

**Fund Additions**

As of January 4, 2010, your new investment option added to the plan as follows:

**Victory Established Value A VETAX**

**Fund Replacements**

The following funds will be eliminated from the plan effective January 4, 2010

|  |   |
|--|---|
| <b>If you have funds invested in this fund on<br/>January 4, 2010:</b> | <b>It will be transferred to this fund:</b> |
| Columbia Mid Cap Value A CMUAX   | —————> Victory Established Value A VETAX    |

If you are currently invested in the Columbia Mid Cap Value A fund and do not want your funds to be transferred to the corresponding replacement fund as indicated in the box above, you will need to change your asset allocation prior to January 4, 2010. To make changes using the website or the telephone, your transfer request must be received by **4 p.m. ET** on January 4, 2010; otherwise your balance will be automatically transferred as indicated.

Balances currently invested in all other fund options will not be affected by these changes. You will maintain full control over your retirement account assets both before and after the transfer.

Detailed Fund Fact sheets for all the investments available in the plan are available through the plan website at: <http://www.thehartford.com/retirementplans/access>

**Adding the New Funds or Changing Your Funds**

If you are interested in changing your fund allocation, you can make your account changes via the website or the telephone as indicated below. Before you call or login, be sure to have your SSN and PIN handy. If you have lost or forgotten your PIN, please call 1-800-854-0647 and ask a customer service representative to assist you in establishing a new PIN. Changes are processed the same business day if received before **4 p.m. ET**.

**To make changes via the telephone - Call 1-800-854-0647**

**OR**

To make changes via the website at <http://www.thehartford.com/retirementplans/access>

### Asset Allocation Models

In addition to the investment option changes, we are very pleased to announce that in conjunction with the fund changes January 4, 2010, we will also be updating the Investment Allocation Models/Strategies that are available to all participants.

We have chosen a program called "Model My Goals" that is made available through Hartford Retirement Services. The investment allocation models are designed by Mesirow Financial Investment Management which was founded in 1937. The Mesirow Financial Investment Strategies team has over 85 years of combined experience in asset allocation research. Please note- if you currently are invested in the plan's default allocation, this allocation and all balances will be moving to the new Model My Goals Moderate Allocation #3.

The allocation models will be converted on January 4, 2010 as follows:

| <b>If you have funds invested in this model</b>   |        | <b>It will be transferred to this model:</b> |
|---|--------|--|
| <b>January 4, 2010:</b>   |        |  |
| Very Aggressive Model #6  | —————> | Aggressive Model # 5                         |
| Aggressive Mode # 5   | —————> | Aggressive Model # 5                         |
| Moderately Aggressive #4  | —————> | Moderately Aggressive #4                     |
| Moderate Model # 3  | —————> | Moderate Model #3                            |
| Moderately Conservative #2  | —————> | Moderately Conservative #2                   |
| Conservative Model #1   | —————> | Conservative Model #1                        |
| Default Allocation –Funds in this allocation include 40% Pimco Total Return Fund, 25% Growth Fund of America, 25% MFS Value Fund A, and 10% Columbia Acorn Fund |        | Moderate Model #3                            |

One of the major differences between the current and the new models is that within each new model there are additional investment options and asset classes.

Please note that these investment allocation models are available to IBEW Local 64 Profit Sharing Plan participants at no additional fee. Please review the attached information and questionnaire that describes these models in more detail.

### ***Taking Advantage of the "Model My Goals"– 3 easy steps:***

1. Review and complete the enclosed "Investor Self-Assessment Quiz" from the Hartford enrollment booklet. If you do not understand the questions or you would like to discuss this questionnaire with a Hartford representative, please contact the Participant Phone Center at 1-800-854-0647.
2. Add up the points for each question and find your total score on the chart, along with your retirement timeline, to see what model may be best for you. For example: If your quiz score total is 12 and you have 12+ years until retirement, the model that may be best for you is Moderate.
3. Anytime after January 4, 2010, please call the Hartford at 1-800-854-0647 to tell them which model you would like to use for the fund allocation of your 401(k) assets.

If you have any questions, call **1-800-854-0647** and ask for a customer service representative.

# What type of investor are you?

## INVESTOR SELF-ASSESSMENT QUESTIONNAIRE.

This questionnaire can help you determine your investing comfort zone and what type of investment mix might be best for your goals and objectives. Add up the points for each question and check your score on the following page to help you select your investment mix.

1. Which hypothetical investment option would you choose?

### FIRST YEAR RETURN POTENTIAL

| First-year gain (max) | Chance of first-year loss |   |
|-----------------------|---------------------------|---|
| 8% increase           | 0%                        | 0 |
| 20%                   | 20%                       | 2 |
| 25%                   | 33%                       | 4 |

2. My main objective for my investment portfolio is to:

|                                 |   |
|---------------------------------|---|
| Avoid losses                    | 0 |
| Keep pace with the stock market | 2 |
| Outperform the stock market     | 4 |

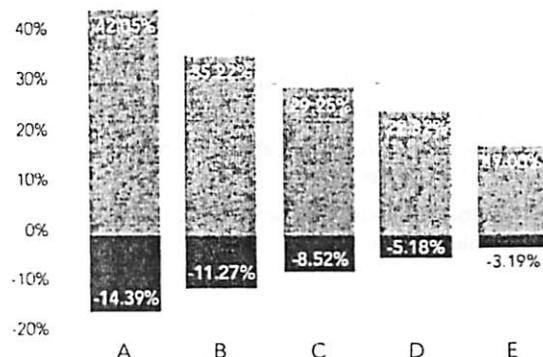
3. If my \$100,000 long-term investment dropped in value to \$85,000 after one year and rose to \$125,000 after two years, I would be:

|   |   |
|---|---|
| Extremely uncomfortable—I would move my money immediately to a lower risk investment to protect my gain | 0 |
| Slightly uncomfortable—I would move my money to a lower risk investment to protect my gain              | 2 |
| Comfortable—I would maintain my investment  | 4 |

4. If I could potentially get a higher rate of return by accepting greater volatility in my portfolio, I would:

|                                 |   |
|---------------------------------|---|
| Accept a lot more volatility    | 4 |
| Accept slightly more volatility | 2 |
| Not accept any more volatility  | 0 |

5. Below are five investment models with hypothetical maximum returns and maximum losses over a one-year period. I would feel most comfortable investing in:



|             |   |
|-------------|---|
| Portfolio A | 4 |
| Portfolio B | 3 |
| Portfolio C | 2 |
| Portfolio D | 1 |
| Portfolio E | 0 |

6. If my \$100,000 long-term investment declined in value during the first year, I would move it to a lower risk investment when it declined in value to:

|                            |   |
|----------------------------|---|
| \$95,000 (loss of 5%)      | 0 |
| \$90,000 (loss of 10%)     | 1 |
| \$85,000 (loss of 15%)     | 2 |
| \$80,000 (loss of 20%)     | 3 |
| I would not move it at all | 4 |

7. A hypothetical \$100,000 investment has the possibility of losing \$10,000 in the first year. What is the minimum potential one-year gain you would accept given the possibility of loss for you to be comfortable with this investment?

|  |   |
|--|---|
| \$10,000                                     | 4 |
| \$25,000                                     | 3 |
| \$35,000                                     | 2 |
| \$45,000                                     | 1 |
| I would not risk losing that amount of money | 0 |

8. When attempting to achieve my investment goals: Tally your results by adding the points from questions 1 through 8.
- I don't want my portfolio to lose any value, even if it will take longer to achieve my investment goals 0 Your total \_\_\_\_\_
- I will tolerate small fluctuations in my portfolio's value 1
- I will tolerate moderate fluctuations in my portfolio's value 2
- I will tolerate large fluctuations in my portfolio's value 3
- I will tolerate extreme fluctuations in my portfolio's value 4

#### INVESTOR SELF-ASSESSMENT SCORE.

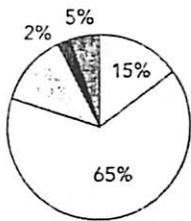
Find your total score in the chart below, along with your retirement timeline, to see what type of investment mix may be best for you. This chart is only a guide. Please determine your own investing comfort zone.

| YEARS TO RETIREMENT | 0-3 POINTS   | 4-11 POINTS           | 12-22 POINTS          | 23-28 POINTS          | 29-32 POINTS          |
|---------------------|--------------|-----------------------|-----------------------|-----------------------|-----------------------|
| 0-3 years           | Conservative | Conservative          | Conservative          | Conservative          | Conservative          |
| 3-5 years           | Conservative | Moderate Conservative | Moderate Conservative | Moderate Conservative | Moderate Conservative |
| 5-7 years           | Conservative | Moderate Conservative | Moderate              | Moderate              | Moderate              |
| 7-12 years          | Conservative | Moderate Conservative | Moderate              | Moderate Aggressive   | Moderate Aggressive   |
| 12+ years           | Conservative | Moderate Conservative | Moderate              | Moderate Aggressive   | Aggressive            |

Investor Self-Assessment Questionnaire is provided by Mesrow Financial Investment Management, Inc. Mesrow Financial Investment Management, Inc. is an SEC-registered investment advisor and is not an affiliate or subsidiary of The Hartford.

The results of this questionnaire are intended to help you identify what your optimal asset allocation model may be. The questionnaire is not intended to provide a complete investment profile or to offer individual advice.

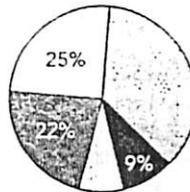
MODEL MY GOALS ASSET ALLOCATION MODELS.



**Conservative Model**

For investors with short-term investment horizons, who want to minimize the potential for loss of value and who are looking for stability of assets.

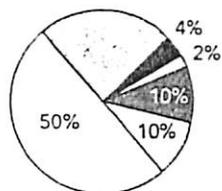
Portfolio may have steady and more predictable returns than more aggressive portfolios. Investors should be willing to forgo the potential for higher long-term returns for stability.



**Moderate Aggressive Model**

For investors with a longer time horizon. While their portfolio will typically have a higher than average volatility, it may provide for the potential of higher than average returns

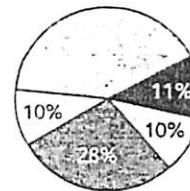
over the long term. Investors should be willing to accept short-term losses and less stable returns.



**Moderate Conservative Model**

For investors attempting to avoid a loss of assets in the short term, with a secondary objective of seeking a higher return over the long term to mitigate the effects of inflation.

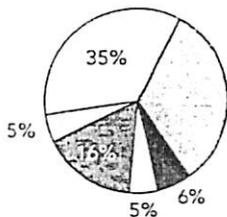
The portfolio may have some relative stability, but in order to combat inflation, some fluctuations in the portfolio should be expected.



**Aggressive Model**

For investors who are willing and able to stay the course through short-term volatility and want the potential for high portfolio returns over the long term. They should

have a long time horizon and a high tolerance for risk, as frequent short-term losses and extreme volatility are to be expected.



**Moderate Model**

For investors who are equally concerned with balancing their level of risk and return. They look to have returns in excess of inflation and increase value over the long term. Should be

willing to accept short-term losses and fluctuations in portfolio value.

ASSET CLASSES

- Money market/stable value
- Bonds
- Large-cap
- Mid-cap
- Small-cap
- International/global

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