

Plan highlights.

ELIGIBILITY.

Determined by your CBA/Joinder agreement.

CONTRIBUTIONS.

Determined by your CBA/Joinder agreement which may include:

- Pre-tax employee contributions (1%–50%)
- After-tax employee contributions (1%–10%)
- Matching employer contributions
- Discretionary or Non-Discretionary employer contributions
- Rollover contributions from other qualified plans

VESTING.

You are always 100% vested in all your contributions.

WITHDRAWALS.¹

Hardship

If you are still an Active Participant, you are permitted to take a withdrawal for hardship reasons. Hardship will be based on Facts and Circumstances. Please contact CWA Benefits Office for further information.

In-service

If you are still an Active Participant, age 59 1/2 or older, your vested balance is available for withdrawal.

If you are still an Active Participant, and have a Rollover account, your rollover account balance is available for withdrawal at any time.

If you are still an Active Participant, and have an After-Tax account, your after-tax account balance is available for withdrawal two times per year.

Taxes and penalties

Taxes will be due on the taxable portion of any withdrawal and 20% taxes may be withheld at the time of withdrawal. Some states may withhold an additional percentage for taxes

Withdrawals made prior to age 59 1/2 are subject to plan provisions and may be subject to a 10% federal penalty

LOANS.²

- Available from total account balances for the lesser of \$50,000 or 50% of vested account balance
- Minimum loan amount is \$1,000
- Interest rate is the current prime rate plus 1%
- Interest is paid back to your own account
- Loans must be repaid within a five-year period.
- Maximum of one loan may be outstanding at a time
- Loan repayments will be deducted via ACH Bank Deductions on a monthly frequency
- Loan initiation fee of \$50, along with an annual loan maintenance fee of \$50

BENEFIT PAYMENTS.

If you are separated from service with your employer, permanently disabled, retired, or deceased, your vested account balance is available to you. Your distribution is payable as a lump sum payment.

Upon normal retirement age, death or total disability, your total account balance is payable to you or a named beneficiary.

If your vested account balance exceeds \$5,000, you may defer receipt of your account to a later date.

For questions regarding the plan highlights or the CWA Savings and Retirement Trust Plan, please call the **CWA Trust Office** at **1-800-987-0721**. Questions about investments, risk analysis, diversification, and retirement planning call Eric Zakarin of Morgan Stanley Smith Barney, the Plan's Financial Consultant, at **1-866-380-9480**.



INVESTMENT OPTIONS (Exchanges may be made daily)

International Stocks

American Funds Euro-Pacific Growth Fund

Vanguard Developed Markets Index

Oppenheimer Developing Markets Fund

Small/Medium Cap Stocks

Victory Established Value Fund A

Columbia Small Cap Value II Fund A

BlackRock Small Cap Growth Equity

Janus Enterprise Fund

Dreyfus Mid Cap Index Fund

Dreyfus Small Cap Stock Index

Large Company Stocks

Franklin Growth Fund A

Dreyfus S&P 500 Index Fund

Calvert Social Investment Equity Fund

MFS Value Fund A

Stocks & Bonds

Janus Balanced Fund A

Bond

PIMCO Total Return Fund

Templeton Global Bond Fund A

PIMCO Real Return A

Stable Value

Invesco Stable Value Trust Class IV

JPMorgan Prime Money Market Fund

Asset Allocation Strategies

Conservative Allocation Strategy

Moderate Allocation Strategy

Growth Allocation Strategy

Aggressive Growth Allocation Strategy

ADMINISTRATIVE EXPENSES

- Administrative Expenses - certain administrative expenses such as trustee fees are charged by the Plan to all Plan participants on a pro-rata basis based on the dollar value of the participants' accounts. These expenses will be deducted from your account on a monthly basis. For 2011, the Trustees estimate that the applicable fees for the year will equal approximately 0.15%.
- Other Administrative Expenses – in addition to the above, other administrative expenses may be paid from Plan assets and divided equally among all Plan participants. These expenses are deducted from your account on a quarterly basis. For 2011, the Trustees estimate that the annual charge per participant is \$20 (\$5 per quarter).
- For any years in which Plan expenses are less than anticipated, the Trustees will reallocate any excess amounts paid from the Plan back to the participant accounts on an annual basis.

The Summary Plan Description has more details about your plan. The above information cannot change the terms or conditions of the Plan. If there is a discrepancy between the Summary Plan Description and this Plan Highlights sheet, the Summary Plan Description governs.

¹ Withdrawals are subject to plan provisions and, if made prior to age 59½ may be subject to an additional 10% federal penalty.

² The amount available for loans depends on certain plan provisions and the current value of your account, which may be worth more or less than you invested.

Before investing, you should carefully consider the investment objectives, risks, charges and expenses of the mutual funds or The Hartford's group variable annuity products and funding agreements, and their underlying funds. For fund and product prospectuses and/or a disclosure document containing this and other information, contact your financial professional or visit our website. Read them carefully.

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Retirement programs can be funded by group fixed or variable annuity products and funding agreements issued by Hartford Life Insurance Company (Simsbury, CT). Group variable contracts are underwritten and distributed by HSD, where applicable. HRS and HSD offer certain service programs for retirement plans through which a sponsor or administrator of a plan may also invest in mutual funds on behalf of plan participants.