



June 15, 2012

QBC, Inc./The 401(k)store.com, Inc. dba Ekon Benefits
Attn: Kelli Ross
4940 Washington Blvd.
St. Louis, Missouri 63108

RE: ERISA Rules 404(a)(5) & 408(b)(2)

Dear Ms. Ross:

Thank you for your request for information. The Hartford is committed to working with our customers and relationship partners over the coming months to help ensure that they have the support they need to fulfill their roles with respect to the new Department of Labor regulations 404(a)(5) and 408(b)(2). Our organization has conducted an operational review that involves, among other efforts, review of customer plan types, communicating with our partnering Broker Dealers, examining our processes and procedures, and reviewing the applicability of the regulations to The Hartford as a service provider.

In brief, Rule 404(a)(5) requires that plan sponsors provide all active and eligible participants and beneficiaries of ERISA participant-directed, individual account plans (*excluding* defined benefit, governmental plans, non-ERISA 403(b) plans, SEPs, SIMPLEs, IRAs and non-qualified plans) with specific plan- and investment-related information, so they can make informed decisions regarding the investment and management of their accounts.¹

In addition, the Department of Labor has issued final rule 408(b)(2) under the Employee Retirement Income Security Act of 1974, as amended (“ERISA”).² Rule 408(b)(2) requires that “Covered Service Providers” to certain ERISA covered plans provide Plan Sponsors with disclosures outlining the services provided and the compensation the Service Provider expects to receive for the given services. The rule indicates that disclosures must be received by Plan Sponsors no later than July 1, 2012. The Hartford is committed to providing our partnering Broker Dealers with account information on request, to the extent permissible under applicable regulations and policy, to help facilitate compliance with rule 408(b)(2).

Please note that disclosure information regarding fees charged by the Hartford Mutual Funds and certain

¹ The final 404(a)(5) regulation is available at the Department of Labor’s website:
<http://www.dol.gov/ebsa>

² The final 408(b)(2) regulation is available at the Department of Labor’s website:
<http://www.dol.gov/ebsa>

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related services, can be found in The Hartford Mutual Fund prospectus(es) you have received upon set-up of your account(s). For additional detail around fees and disclosures, please refer to your Service Agreement maintained with The Hartford.

Thank you in advance for your cooperation in this matter. Should you have any questions regarding this correspondence, please contact the undersigned at (888) 843-7824, option 2 x14130.

Sincerely,

Mutual Funds Dealer Support Team
Hartford Administrative Services Company, Inc

**Please note that The Hartford and its affiliates do not provide legal, accounting or tax advice. You should consult with your own experienced benefits counsel and advisors to determine the applicability of the new Department of Labor regulations, and well as any disclosure materials and/or services, to your particular circumstances.*

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