



**Diocese of Palm Beach
The Hartford
403(b) Program**

Investment Option

Where the employee has not selected an investment option at the time the contribution is made, the funds are invested at the direction of the administrator.

The default selected by the administrator is the 100 General Account.+ The Hartford describes this account as follows:

The General Account is designed to maintain a competitive fixed interest rate and a minimum guaranteed rate of return. The account is guaranteed by The Hartford's claims paying ability. Hartford's General Account is primarily invested in investment grade fixed income securities. The account has a minimum guaranteed rate of return of 3%.

The employee may change this investment option by calling The Hartford at 1-800-528-9009 or visiting <http://www.retire.hartfordlife.com> .

Effective: October 20, 2010

