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## The Hartford enhances VA suite

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By Editor Test     Thu, Jun 16, 2011

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The Hartford is introducing new three personal protection options as a part of its Personal Retirement Manager variable annuity suite.

For details, see the [product sheet](#) and [prospectus](#). A more complete analysis of this product will be forthcoming during *Retirement Income Journal's* focus on variable annuities throughout July.

The new Personal Retirement Manager features include:

- Future6, a lifetime guaranteed minimum withdrawal benefit that provides income protection and a 6% deferral bonus with market participation through the new Personal Protection Portfolios, which are designed to reduce the volatility of a consumer's investment portfolio.
- Future5, a lifetime guaranteed minimum withdrawal benefit that provides income protection and a 5% deferral bonus with market participation through diversified investment portfolios.
- Safety Plus, a 10-year guaranteed minimum accumulation benefit that provides principal protection with market participation through the new Personal Protection Portfolios and a bonus to future payout rates if it is transferred to the annuity's Personal Pension Account at the end of 10 years.

One aspect of Future6 and Safety Plus is the introduction of the Personal Protection Portfolios, Hartford said. These required asset allocation models are intended to buffer the impact of volatile market environments. The product also offers two optional death benefit options.

"Even as the investment markets continue to rebound, our clients remain worried about meeting their basic retirement needs," said Rob Arena, executive vice president of The Hartford's Global Annuity business. "Investment risk, longevity risk and the fear of running out of money are top-of-mind concerns."

The product enhancements are part of a series of investments The Hartford is making in its annuity business in recent months, the company said. In 2011, the company has increased technology capabilities, added sales professionals, hired a new product and marketing leader and launched a new annuity-focused advertising campaign.