



The Quality of Life

• NOT FDIC INSURED • MAY LOSE VALUE • NO BANK GUARANTEE



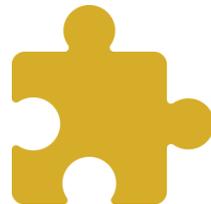
Where do you begin?



Personal Agenda



3 Questions



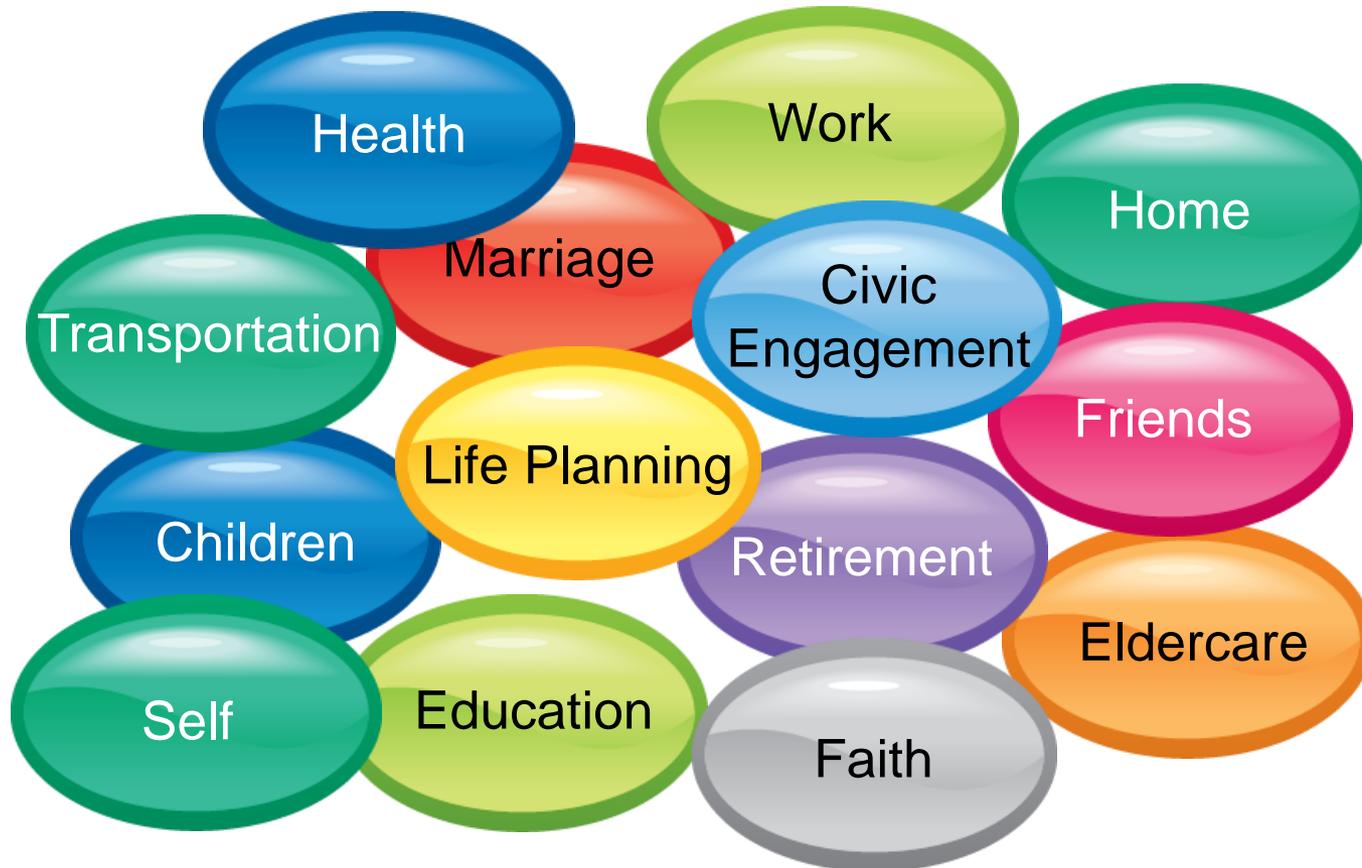
Intentional Investing



Personal Agenda



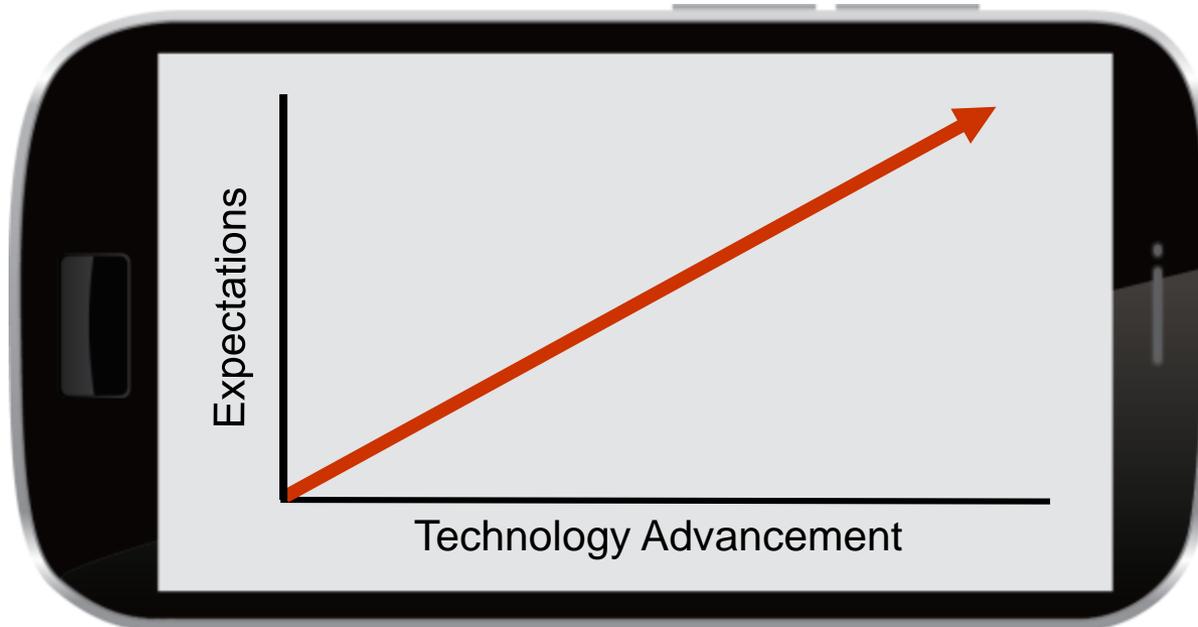
Volume





Velocity

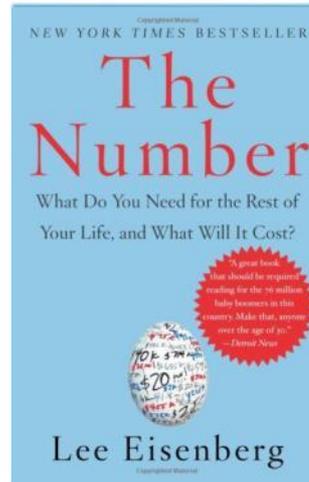
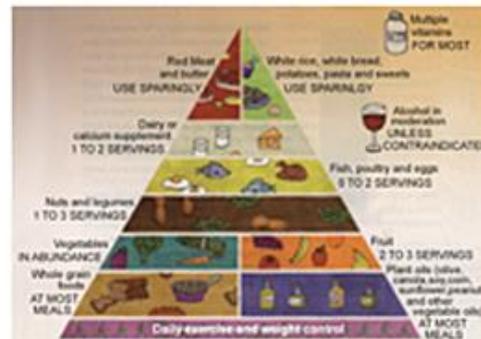
Technology increases productivity, but decreases time to think



- Information overload
- Impact of technology
- Changing standards & expectations



Complexity



- More choices, more difficult decisions
- Clear and unclear tradeoffs and risks
- Changing standards and information



Increased Longevity Increases Danger of Not Planning

At age 65, your probability of living to various ages

Age	Male	Female	One Member of a Couple
80	71%	81%	94%
85	53%	65%	84%
90	34%	44%	63%
95	17%	23%	36%

Data source: Society of Actuaries Annuity 2000 Mortality tables

Longevity data presented does not reflect mortality from birth statistics available from U.S. Census Bureau.



3 Questions



3 Questions

HARTFORDFUNDS

Our benchmark is the investor.™



1. **Who will change my light bulbs?**
2. **How will I get an ice cream cone?**
3. **Who will I have lunch with?**



3 Questions

Who will change my light bulbs?

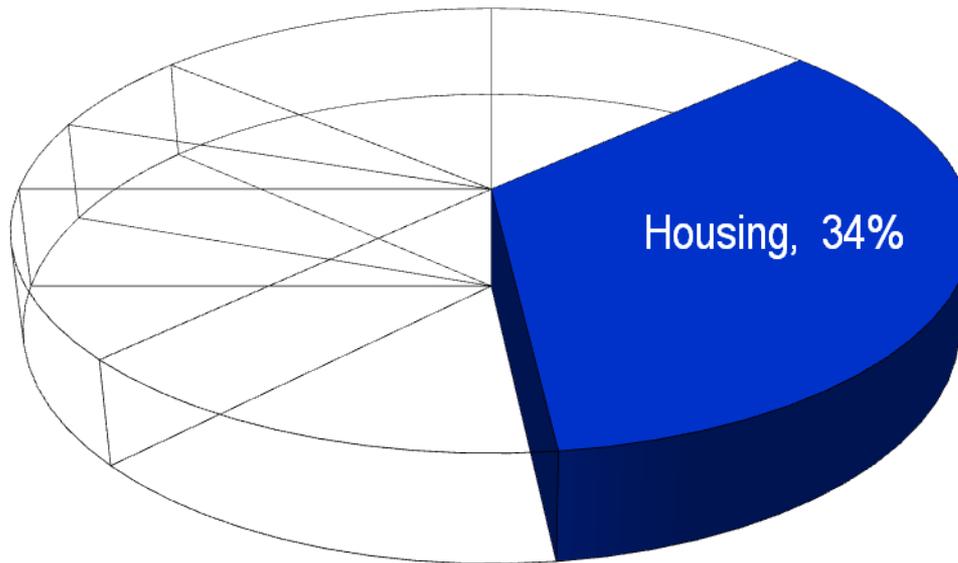




3 Questions

Largest Expense: Housing

Consumer Expenditures—65 Years and older



Avg. Income: \$43,232
Avg. Age: 74.8
Household size: 1.7

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2012

How will I age in place?



Home modifications



Home maintenance



Housekeeping



Grocery delivery



Laundry services



Top 10 Design Trends for Aging in Place

1. Level entry way
2. Live on one floor
3. Kitchen and bath improvements
4. Storage within easy reach
5. Appliances at comfortable heights
6. More drawers
7. Doors that go away
8. Lavatory designs invite an open knee space
9. Comfort- or right-height toilet seats
10. No-threshold showers



Source: <http://aginginplace.com/home-modification/test-page/>



3 Questions

- **“Village” movement**
- **Continuing care retirement community**



Beacon Hill “Village”



3 Questions

How will I get an ice cream cone?





Your Priorities



Educate



Recreate



Congregate

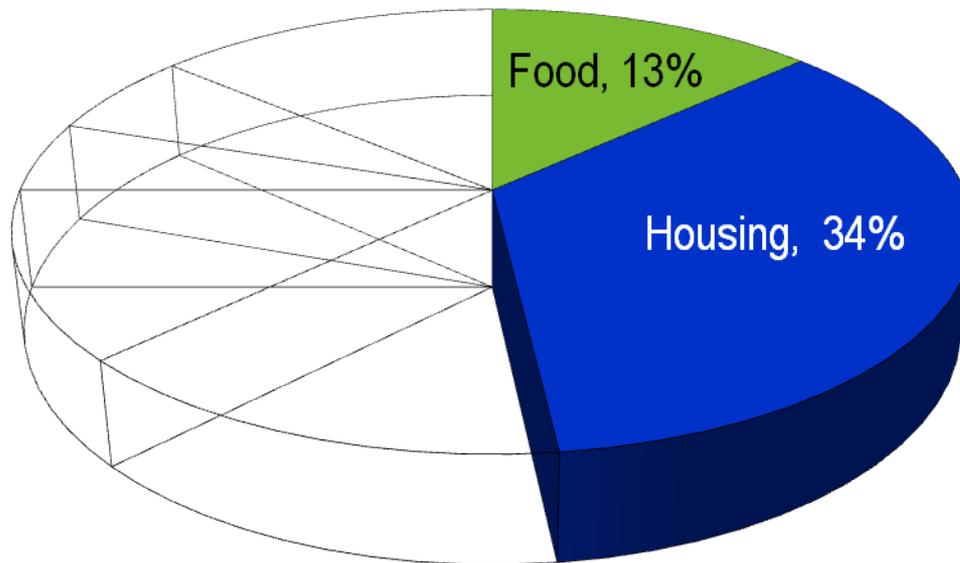


Donate



Food Expense

Consumer Expenditures—65 Years and older



Avg. Income: \$43,232
Avg. Age: 74.8
Household size: 1.7

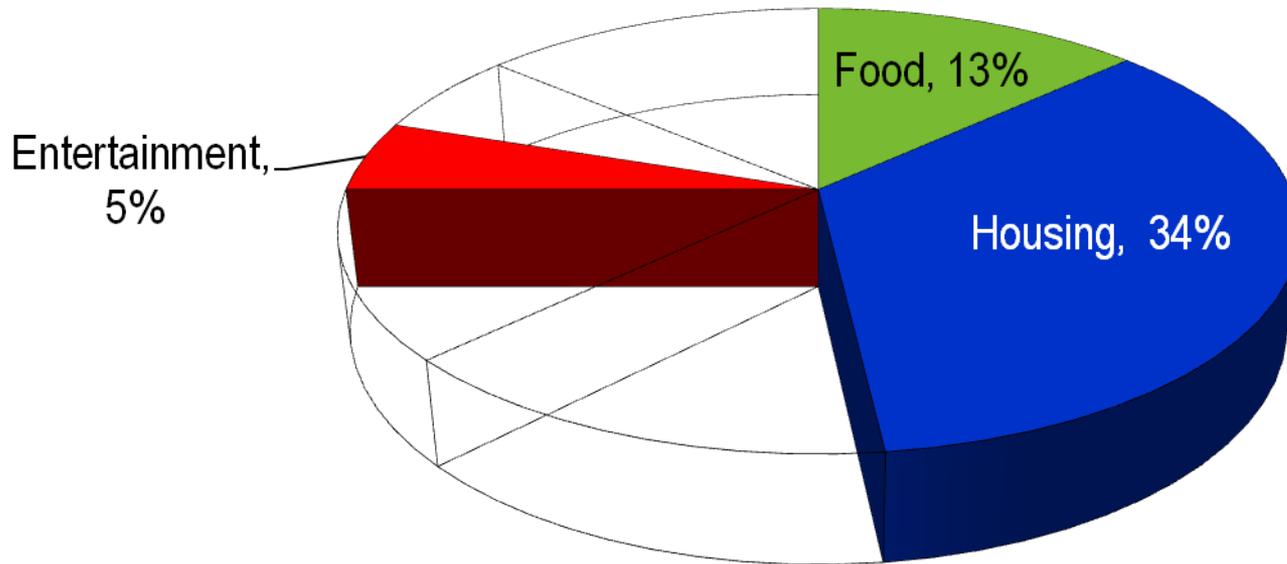
Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2012





Entertainment Expense

Consumer Expenditures—65 Years and older



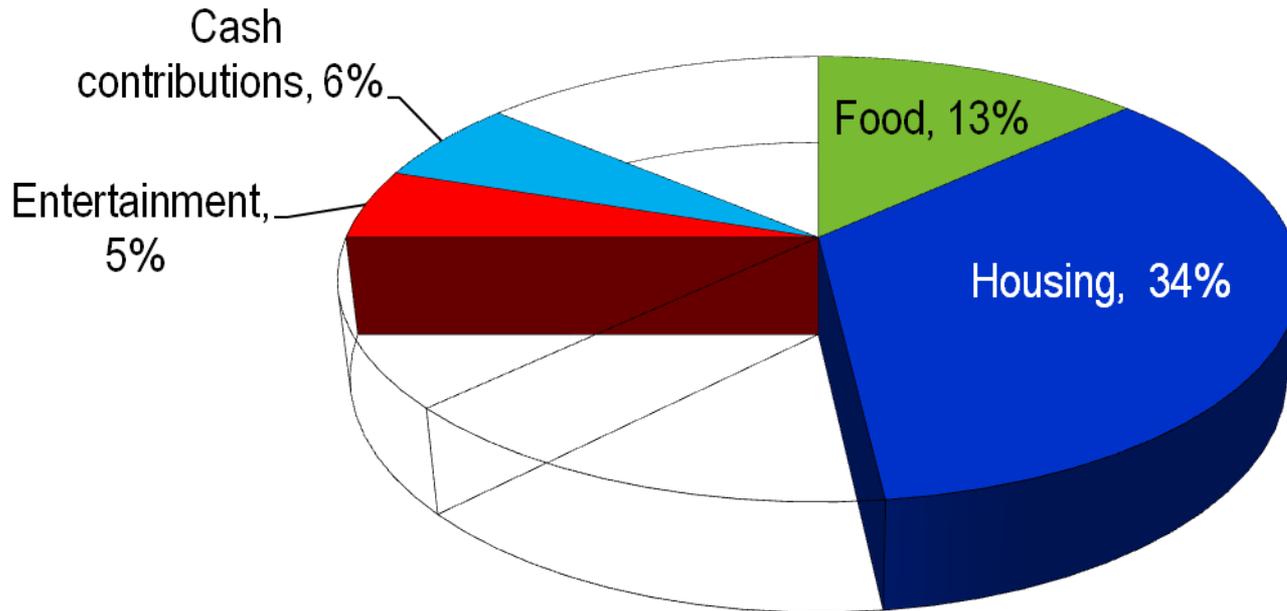
Avg. Income: \$43,232
Avg. Age: 74.8
Household size: 1.7

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2012



Cash Contribution Expense

Consumer Expenditures—65 Years and older



Avg. Income: \$43,232
Avg. Age: 74.8
Household size: 1.7

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2012



3 Questions

HARTFORDFUNDS

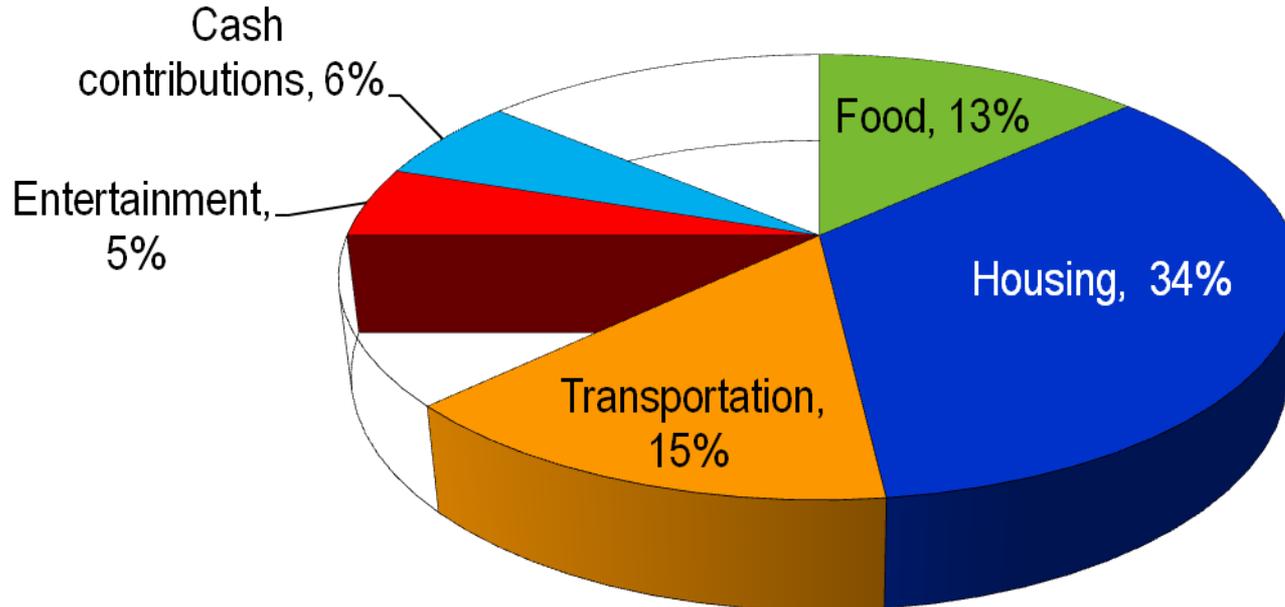
Our benchmark is the investor.™





Second Largest Expense: Transportation

Consumer Expenditures—65 Years and older



Avg. Income: \$43,232
Avg. Age: 74.8
Household size: 1.7

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2012



3 Questions

Who will I have lunch with?





3 Questions

Boomers Demographics: A Different Retirement

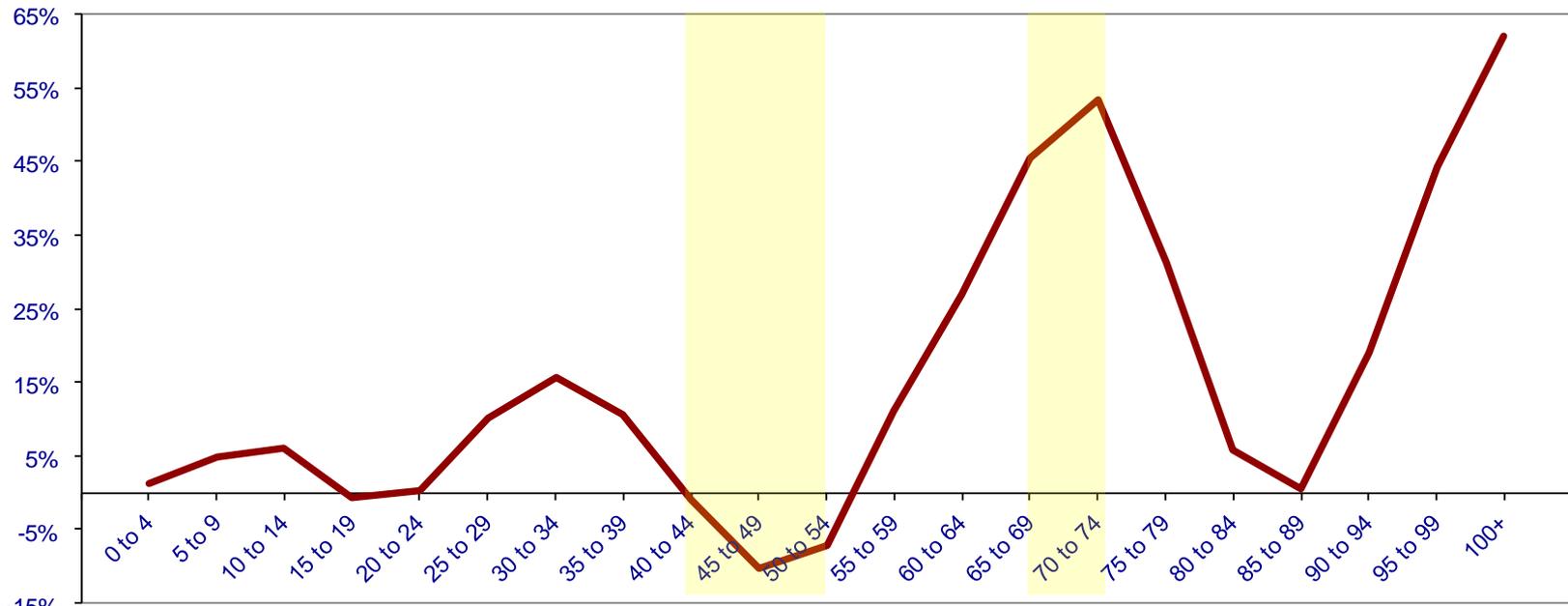
- More likely to live alone
- Have fewer children
- Live in suburban and rural locations





Fewer 40–54 Caregivers

Average Age Distribution Projections for 2010 by Five-Year Age Segment



% Growth in by Age Cohort 2010 - 2020

Source: MIT AgeLab





Maintaining Your Social Network



Women

- Quickly rebuild social networks
- Focus on friends & family
- Live longer

Men

- Social network largely centered on work or activity-based
- Network will naturally dissipate sooner due to mortality
- Self-focused



3 Questions

“A person has to have a reason to get up in the morning.” For some that means continuing to work full- or part-time, while others believe that volunteering in causes they care about brings joy and meaning.

—The Cardinal & Gray Society





Social Interaction in Older Adults

Risks of Isolation

- Loneliness and depression
- Low physical activity
- High blood pressure
- Greater risk of death

Potential health benefits

- Lower risk for cardiovascular problems, some cancers, osteoporosis, and rheumatoid arthritis
- Lower risk for Alzheimer's disease
- Lower blood pressure
- Lower risk for mental health issues

Creating a Strong Social Network

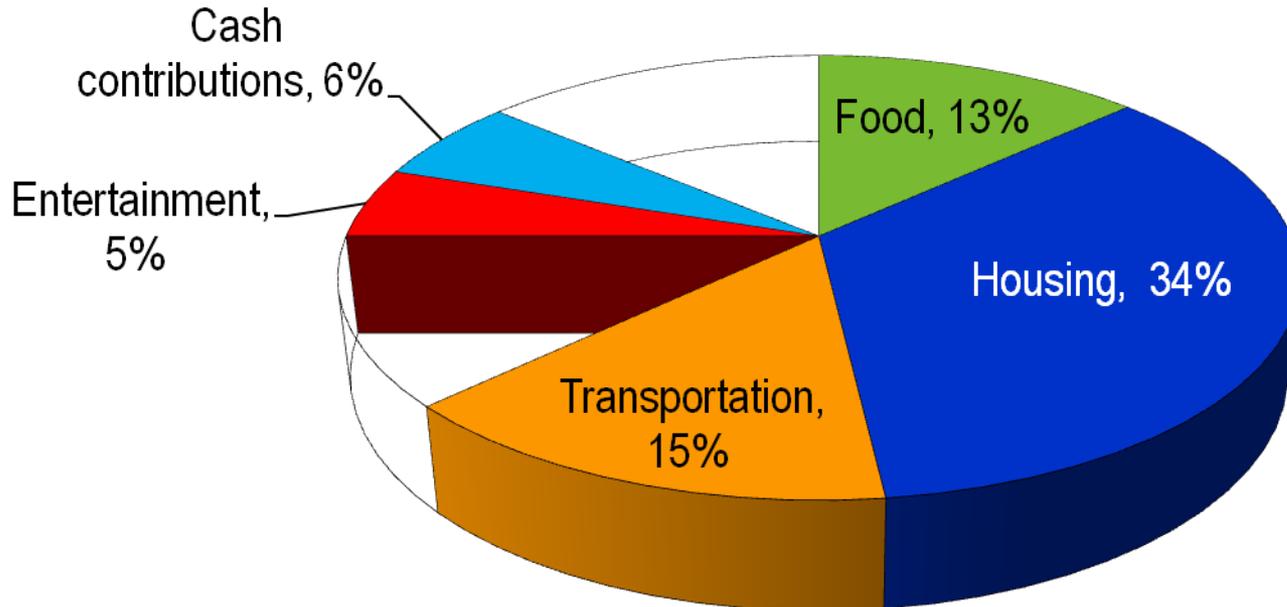
- Visit a social center & participate in activities
- Join a group focused on physical activity or a hobby you enjoy
- Enroll in a course
- Join a gym
- Remain physically active
- Integrate younger people
- Volunteer





3 Questions

Consumer Expenditures—65 Years and older



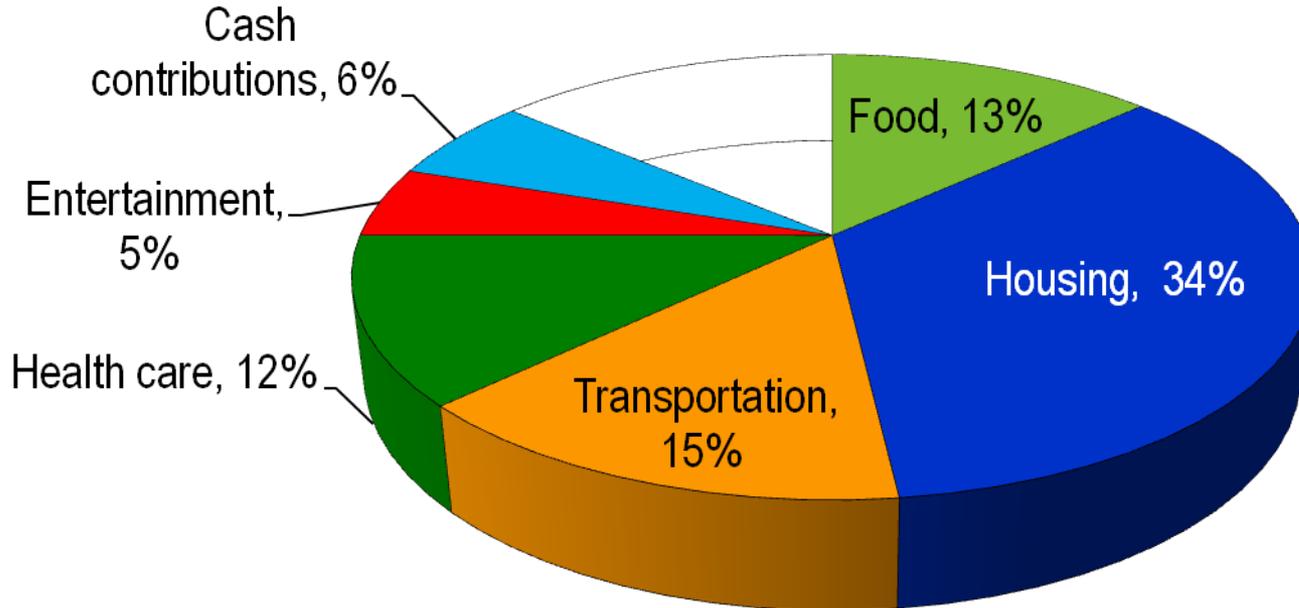
Avg. Income: \$43,232
Avg. Age: 74.8
Household size: 1.7

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2012



Health Care Expense

Consumer Expenditures—65 Years and older



Avg. Income: \$43,232
Avg. Age: 74.8
Household size: 1.7

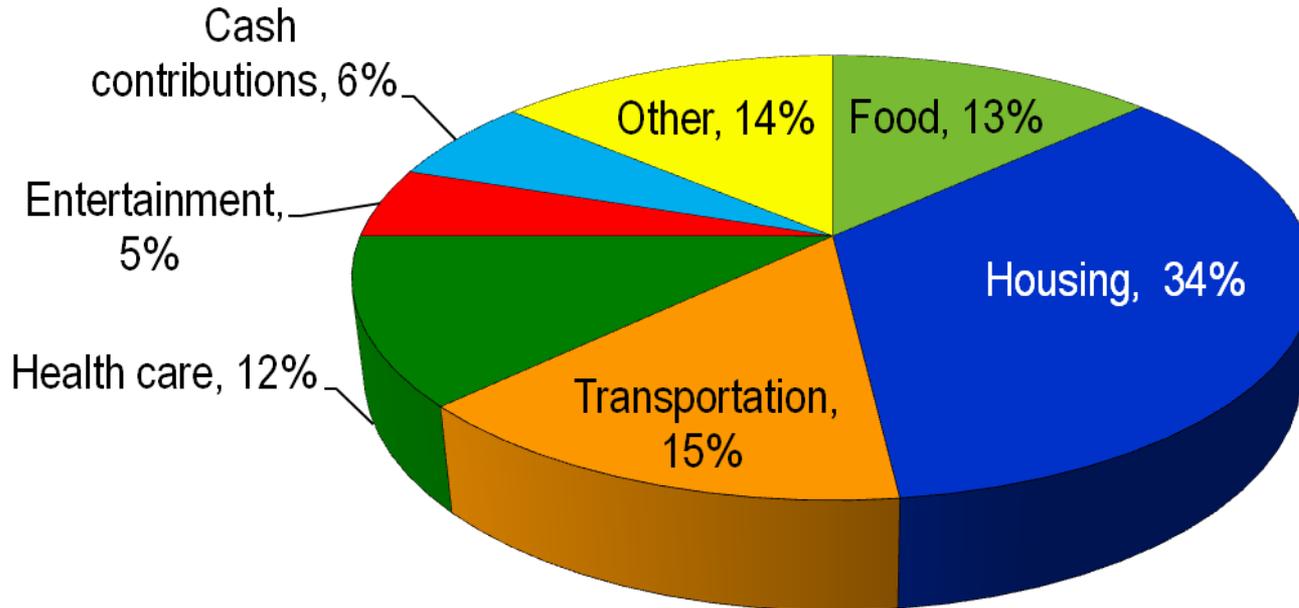
Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2012





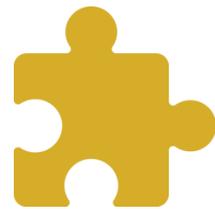
Other Expenses

Consumer Expenditures—65 Years and older



Avg. Income: \$43,232
Avg. Age: 74.8
Household size: 1.7

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2012



Intentional Investing



Intentional Investing

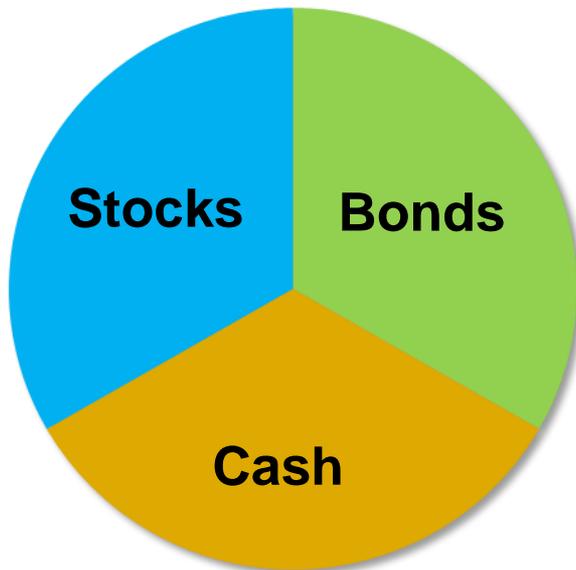
HARTFORDFUNDS

Our benchmark is the investor.™

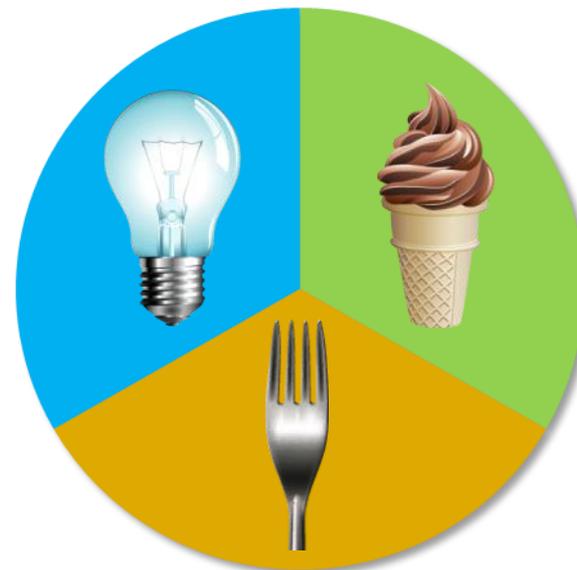




Quantity

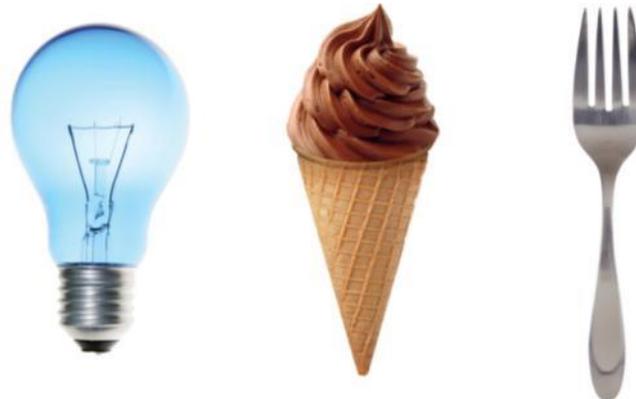


Quality



“Effective planning must be about more than financial security. The new face of retirement planning must go beyond money, and adopt an integrated and holistic approach to helping people prepare to live longer and well.”

—Dr. Joe Coughlin, MIT AgeLab





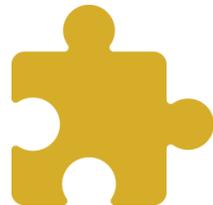
Personal Agenda

Volume, Velocity & Complexity



3 Questions

Light bulbs, Ice Cream, Lunch



Intentional Investing

Quality over Quantity



Worksheet



White paper

1. Complete the “3 Questions” worksheet
2. Review the white paper
3. Make an appointment with your advisor

All investments are subject to risk, including the possible loss of principal.

Investors should carefully consider the investment objectives, risks, charges, and expenses of Hartford Funds before investing. This and other information can be found in the prospectus and summary prospectus, which can be obtained by calling 888-843-7824 (retail) or 877-836-5854 (institutional). Investors should read them carefully before they invest.

The MIT AgeLab is not an affiliate or subsidiary of Hartford Funds.

Hartford Funds are underwritten and distributed by Hartford Funds Distributors, LLC.

All information and representations herein are as of 3/15, unless otherwise noted.

SEM_QOL 114714-2 3/15