

Sales Charges Information

Classes of Shares

INVESTOR REQUIREMENTS

This section describes investor requirements for each class of shares offered by Hartford Funds. Each Hartford Fund (each a “Fund” and collectively, the “Funds”) may, in its sole discretion, modify or waive the eligibility requirements for purchases of any class of its shares. Each Fund offers the classes of shares listed in a Fund's prospectus and not all share classes discussed below may be available for a Fund.

Class A Shares – Class A shares are generally available for purchase by all investors other than retirement plans except as described below.

Purchases of Class A shares by certain retirement plans are permitted under the following circumstances:

- **If the plan is one of the following types of retirement plans and the plan was invested in or was offered as an investment option Class A shares at net asset value on or before June 30, 2007:** (a) an employer-sponsored retirement plan with at least 100 participants or \$500,000 in plan assets; (b) a retirement plan that buys Fund shares through a group variable funding agreement issued by Hartford Life Insurance Company; or (c) a retirement plan for which Hartford Life Insurance Company or an affiliate acts as plan administrator. These types of retirement plans may purchase Class A shares at net asset value without a sales charge; and
- If the plan is an employer-sponsored retirement plan held directly at a broker-dealer (that is, outside of a retirement plan recordkeeping platform or third party administrator). Such retirement plans may purchase Class A shares, subject to all applicable sales charges as described in a Fund's prospectus.
- If the plan was a shareholder of Advisor Class shares of a Hartford Schroders Predecessor Fund prior to the date of the reorganization of the Hartford Schroders Predecessor Fund into a Fund and received Class A shares of the Fund as a result of such reorganization and wishes to purchase additional Class A shares in the same account.

Class T Shares – Class T shares are available through certain financial intermediaries with which Hartford Funds Distributors, LLC (the “Distributor”) has an agreement to sell Class T shares of a Fund. Not all financial intermediaries make Class T shares available to their clients. Class T shares are currently not available for purchase.

Class B Shares – Effective at the close of business on September 30, 2009 (the “Close Date”), no new or additional investments are allowed in Class B shares of a Fund (including investments through any systematic investment plan). Shareholders of Class B shares as of the Close Date may continue to hold their Class B shares, exchange their Class B shares for Class B shares of another Hartford Fund (as permitted by existing exchange privileges), and redeem their Class B shares as described in a Fund's prospectus, as applicable. Reinstatement privileges with respect to Class B shares are as described

under "Reinstatement Privilege." If you have chosen to reinvest capital gains and dividends, any such capital gains or dividends on Class B shares will continue to be reinvested in Class B shares of the Fund. For Class B shares outstanding as of the Close Date, all Class B share attributes, including the 12b-1 fee, contingent deferred sales charge schedule, and conversion to Class A shares remain unchanged. Note that after 8 years, Class B shares convert to Class A shares. It is expected that all outstanding Class B shares will have converted to Class A shares on or before September 30, 2017.

Class B shareholders who wish to make additional investments in a Fund are permitted to invest in other classes of the Fund, subject to the pricing, fee schedule, and eligibility requirements of those classes. For direct (non-broker-controlled) accounts, new investments in Class B shares made after the Close Date will be redirected to Class A shares at the appropriate sales charge. Investments in Class B shares made through any systematic investment plan in effect after the Close Date will automatically be redirected to Class A shares. Shareholders wishing to make changes to their systematic investment plan may do so by accessing their account at www.hartfordfunds.com or by calling 1-888-843-7824. For broker-controlled accounts, new investments in Class B shares will not be accepted, and you should contact your financial advisor to make appropriate adjustments to any systematic investment plan in effect with respect to closed Class B shares. Please contact your financial advisor or 1-888-843-7824 with any questions.

Class C Shares – Class C shares are generally available for purchase by all investors other than retirement plans.

Class I Shares – Class I shares are offered:

- through financial intermediaries who charge such clients a fee for advisory, investment, consulting or similar services,
- through financial intermediaries that have entered into an agreement with the Funds' distributor to offer Class I shares through a no-load network or platform,
- to institutional investors, which include but are not limited to: family offices and their clients; non-profit organizations, charitable trusts, foundations and endowments; and accounts registered to bank trust departments, trust companies, registered investment advisers and investment companies, and
- to current or retired officers, directors and employees (and their family members, as defined under "Accumulation Privilege" in a Fund's prospectus) of the Funds, The Hartford Financial Services Group, Inc., the sub-advisers to the Funds, Hartford Administrative Services Company, and their affiliates.

Class I shares are not available to qualified employee benefit plans and other retirement savings plans. Class I shares have a minimum investment requirement of \$2,000 (\$5,000 for Hartford Schroders Emerging Markets Debt and Currency Fund, Hartford Emerging Markets Local Debt Fund, Hartford Schroders Emerging Markets Multi-Sector Bond Fund, Hartford Environmental Opportunities Fund, Hartford Global All-Asset Fund, Hartford Global Real Asset Fund, Hartford Long/Short Global Equity Fund, and Hartford Real Total Return Fund) for all accounts except: \$250, if establishing an AIP, with recurring monthly investments of at least \$50.

Class R3, Class R4, Class R5, and Class R6 Shares – Class R3, R4, R5, and R6 shares are available only to 401(k) plans, 457 plans, employer-sponsored 403(b) plans, profit-sharing and money purchase pension plans, defined benefit plans, and nonqualified deferred compensation plans. Class R3, R4, R5, and R6

shares generally are available only to retirement plans where plan level or omnibus accounts are held on the books of the Fund; however, each Fund reserves the right in its sole discretion to waive this requirement. Class R3, R4, R5, and R6 shares are not available to retail non-retirement accounts, Traditional and Roth Individual Retirement accounts (IRAs), Coverdell Education Savings Accounts, SEPs, SARSEPs, SIMPLE IRAs, and individual 403(b) plans. None of the Funds, the Distributor, or any affiliates of the Distributor pay any commission payments, account servicing fees, record keeping fees, 12b-1 fees, sub-transfer agent fees, administration fees or similar fees with respect to Class R6 shares to any intermediary.

Class SDR Shares – Class SDR Shares are available for purchase by eligible institutional investors, including employer sponsored retirement plans, pension plans, endowments and foundations, and eligible high net worth investors. SDR shares are also available for purchase by current or retired officers, directors and employees (and their spouses and dependents) of Schrodgers plc and its affiliates without minimum investment amounts. SDR shares are generally not available to investors who invest or hold their shares through financial intermediaries, such as clearing firms or record keepers, that expect to receive compensation from a Fund. SDR shares of the Funds are not designed to accommodate the payment of sub-transfer agency/shareholder fees to financial intermediaries. The minimum initial investment in a Fund for SDR shares is \$5,000,000 and there is no minimum for additional purchases of SDR shares of a Fund. Investors generally may meet the minimum initial investment amount by aggregating multiple accounts with common beneficial or related ownership within a Fund or across SDR shares of the Funds. Notwithstanding the preceding, there is no minimum initial investment for the following types of plans held through plan level or omnibus accounts on the books of a Fund: group employer-sponsored 401(k) plans, 457 plans, and employer sponsored 403(b) plans.

None of the Funds, the Distributor, or any affiliates of the Distributor pay any commission payments, account servicing fees, record keeping fees, 12b-1 fees, sub-transfer agent fees, administration fees or similar fees with respect to Class SDR shares to any intermediary except for a legacy arrangement with an affiliate of SIMNA (Please see “Distribution Support Provided By SFA” in a Fund's prospectus for more information).

Class Y Shares – Class Y shares are offered:

- through financial intermediaries who charge such clients a fee for advisory, investment, consulting or similar services,
- through financial intermediaries that have entered into an agreement with the Funds' distributor to offer Class Y shares through a no-load network or platform, and
- to institutional investors, which include but are not limited to: certain qualified employee benefit plans and other retirement savings plans; family offices and their clients; non-profit organizations, charitable trusts, foundations and endowments; and accounts registered to bank trust departments, trust companies, registered investment advisers and investment companies.

Class Y shares have an investment minimum of \$250,000, which is waived when the shares are purchased through omnibus accounts (or similar types of accounts). The investment minimum for Class Y shares does not apply to qualified employee benefit plans and other retirement savings plans.

Class F Shares – Class F shares are generally only available through financial intermediaries that have entered into an appropriate agreement to sell Class F shares of a Fund. However, purchases by affiliated investment companies, purchases by 529 plans or purchases of \$1,000,000 or more of Class F shares may be made directly through the Funds’ transfer agent. Class F shares are not available to retirement plans. Class F shares do not have a minimum initial investment requirement when the shares are purchased through omnibus accounts (or similar types of accounts). All other eligible investors must meet the minimum initial investment requirement of at least \$1,000,000 in Class F shares of a Fund, except for affiliated investment companies and 529 plans. None of the Funds, the Distributor, or any affiliates of the Distributor pay any commission payments, account servicing fees, record keeping fees, 12b-1 fees, sub-transfer agent fees, administration fees or similar fees with respect to Class F shares to any intermediary. Each Fund reserves the right in its sole discretion to waive the minimum initial investment requirement.

CHOOSING A SHARE CLASS

Each share class has its own cost structure, allowing you to choose the one that best meets your needs. Please see the applicable prospectus for more information. When you choose your class of shares, you should consider a number of factors, including the size of your investment and how long you plan to hold your shares, the expenses borne by each class, any front-end sales charge or contingent deferred sales charge (CDSC) applicable to a class and whether you qualify for any reduction or waiver of sales charges, and the availability of the share class for purchase by you. Certain classes have higher expenses than other classes, which may lower the return on your investment when compared to a less expensive class. The Funds, the Funds’ transfer agent, and the Distributor do not provide investment advice. Please contact your financial intermediary to determine which share class may be appropriate for you.

In making your decision regarding which share class may be best for you to invest in, please keep in mind that your financial intermediary or plan administrator may receive different compensation depending on the share class you buy and different share classes may offer you different services. You should consult with your financial intermediary about the comparative pricing and features of each share class, the services available for shareholders in each share class, the compensation that your financial intermediary will receive in connection with each share class and other factors that may affect your decision about the best share class to buy.

Class R3, Class R4, and Class R5 pay an administrative services fee for third party recordkeeping services. Each class, except Class I, Class R5, Class R6, Class SDR, Class Y, and Class F has adopted a Rule 12b-1 plan that allows that class to pay distribution and service fees for the sale and distribution of its shares and for providing services to shareholders. Because these fees are paid out of a Fund’s assets on an ongoing basis, over time these fees will increase the cost of your investment and may cost you more than paying other types of sales charges.

	FRONT-END SALES CHARGE	DEFERRED SALES CHARGE (LOAD)	DISTRIBUTION AND SERVICE (12B-1) FEES ⁽¹⁾	ADMINISTRATIVE SERVICES FEE ⁽¹⁾
CLASS A	Described under the subheading "How Sales Charges are Calculated"	Described under the subheading "How Sales Charges are Calculated"	0.25%	None
CLASS T*	Described under the subheading "How Sales Charges are Calculated"	None	0.25%	None
CLASS B ⁽²⁾	None	Described under the subheading "How Sales Charges are Calculated"	1.00%	None
CLASS C ⁽³⁾	None	1.00% on shares sold within one year of purchase	1.00%	None
CLASS I	None	None	None	None
CLASS R3	None	None	0.50%	0.20%
CLASS R4	None	None	0.25%	0.15%
CLASS R5	None	None	None	0.10%
CLASS R6	None	None	None	None
CLASS SDR	None	None	None	None
CLASS Y	None	None	None	None
CLASS F	None	None	None	None

*Class T shares are currently not available for purchase.

(1) As a percentage of the Fund's average net assets.

(2) Automatic conversion to Class A shares after eight years, thus reducing future annual expenses. It is expected that all outstanding Class B shares will have converted to Class A shares on or before September 30, 2017.

(3) No automatic conversion to Class A shares, so annual expenses continue at the Class C level throughout the life of your investment.

HOW SALES CHARGES ARE CALCULATED

Class A Shares. Class A shares pay sales charges and commissions to dealers for each Fund as follows. The offering price includes the front-end sales charge.

Funds other than Hartford Emerging Markets Local Debt Fund, Hartford Floating Rate Fund, Hartford Floating Rate High Income Fund, Hartford High Yield Fund, Hartford Inflation Plus Fund, Hartford Multi-Asset Income Fund, Hartford Municipal Income Fund, Hartford Municipal Opportunities Fund, Hartford Municipal Real Return Fund, Hartford Municipal Short Duration Fund, Hartford Quality Bond Fund, Hartford Short Duration Fund, Hartford Strategic Income Fund, Hartford Total Return Bond Fund,

Hartford Unconstrained Bond Fund, Hartford World Bond Fund, Hartford Schroders Emerging Markets Debt and Currency Fund, Hartford Schroders Tax- Aware Bond Fund, Hartford Schroders Emerging Markets Multi-Sector Bond Fund, Hartford Schroders Global Strategic Bond Fund and Hartford Schroders Income Builder Fund.

YOUR INVESTMENT	FRONT-END SALES CHARGE AS A % OF OFFERING PRICE	FRONT-END SALES CHARGE AS A % OF NET INVESTMENT	DEALER COMMISSION AS A % OF OFFERING PRICE
Less than \$50,000	5.50%	5.82%	4.75%
\$50,000 - \$99,999	4.50%	4.71%	4.00%
\$100,000 - \$249,999	3.50%	3.63%	3.00%
\$250,000 - \$499,999	2.50%	2.56%	2.00%
\$500,000 - \$999,999	2.00%	2.04%	1.75%
\$1 million or more ⁽¹⁾	0%	0%	0%

Hartford Emerging Markets Local Debt Fund, Hartford High Yield Fund, Hartford Inflation Plus Fund, Hartford Multi-Asset Income Fund, Hartford Municipal Income Fund, Hartford Municipal Opportunities Fund, Hartford Municipal Real Return Fund, Hartford Municipal Short Duration Fund, Hartford Quality Bond Fund, Hartford Strategic Income Fund, Hartford Total Return Bond Fund, Hartford Unconstrained Bond Fund, Hartford World Bond Fund, Hartford Schroders Emerging Markets Debt and Currency Fund, Hartford Schroders Tax- Aware Bond Fund, Hartford Schroders Emerging Markets Multi-Sector Bond Fund, Hartford Schroders Global Strategic Bond Fund and Hartford Schroders Income Builder Fund.

YOUR INVESTMENT	FRONT-END SALES CHARGE AS A % OF OFFERING PRICE	FRONT-END SALES CHARGE AS A % OF NET INVESTMENT	DEALER COMMISSION AS A % OF OFFERING PRICE
Less than \$50,000	4.50%	4.71%	3.75%
\$50,000 - \$99,999	4.00%	4.17%	3.50%
\$100,000 - \$249,999	3.50%	3.63%	3.00%
\$250,000 - \$499,999	2.50%	2.56%	2.00%
\$500,000 - \$999,999	2.00%	2.04%	1.75%
\$1 million or more ⁽¹⁾	0%	0%	0%

Hartford Floating Rate Fund and Hartford Floating Rate High Income Fund

YOUR INVESTMENT	FRONT-END SALES CHARGE AS A % OF OFFERING PRICE	FRONT-END SALES CHARGE AS A % OF NET INVESTMENT	DEALER COMMISSION AS A % OF OFFERING PRICE
Less than \$50,000	3.00%	3.09%	2.50%
\$50,000 - \$99,999	2.50%	2.56%	2.00%
\$100,000 - \$249,999	2.25%	2.30%	1.75%
\$250,000 - \$499,999	1.75%	1.78%	1.25%
\$500,000 - \$999,999	1.25%	1.27%	1.00%
\$1 million or more ⁽¹⁾	0%	0%	0%

Hartford Short Duration Fund

YOUR INVESTMENT	FRONT-END SALES CHARGE AS A % OF OFFERING PRICE	FRONT-END SALES CHARGE AS A % OF NET INVESTMENT	DEALER COMMISSION AS A % OF OFFERING PRICE
Less than \$250,000	2.00%	2.04%	1.50%
\$250,000 - \$499,999	1.50%	1.52%	1.00%
\$500,000 or more ⁽²⁾	0%	0%	See below

(1) Investments of \$1 million or more in Class A shares may be made with no front-end sales charge. However, if you qualify to purchase your Class A shares without any sales charge and you redeem those shares within 18 months of the purchase, you may pay a contingent deferred sales charge (CDSC) of 1.00% on any Class A shares sold. For purposes of this CDSC, all purchases made during a calendar month are counted as having been made on the first day of that month. The amount of any CDSC is based on the lesser of the original purchase cost or the current market value of the shares being sold and is not charged on shares you acquired by reinvesting your dividends and capital gains distributions. Each time you place a request to sell shares, we will first sell any shares in your account that are not subject to a CDSC. This CDSC will not apply where the selling broker dealer was not paid a commission.

(2) Investments of \$500,000 or more in Class A shares may be made with no front-end sales charge. However, if you qualify to purchase your Class A shares without any sales charge and you redeem those shares within 18 months of the purchase, you may pay a CDSC of 1.00% on any Class A shares sold. For purposes of this CDSC, all purchases made during a calendar month are counted as having been made on the first day of that month. The amount of any CDSC is based on the lesser of the original purchase cost or the current market value of the shares being sold and is not charged on shares you acquired by reinvesting your dividends and capital gains distributions. Each time you place a request to sell shares we will first sell any shares in your account that are not subject to a CDSC. This CDSC will not apply where the selling broker dealer was not paid a commission.

In order to determine the dollar amount of the sales charges you pay, we multiply the applicable percentage by the dollar amount of your desired investment. The total dollar amount of the sales charge is rounded to two decimal places using standard rounding criteria and is included in the public offering price of a Fund. Your total purchase amount is then divided by the Fund's per share public offering price to determine the number of shares you receive in the Fund. This number is rounded to three decimal places using standard rounding criteria. Because of this rounding, the front-end sales charge you pay, when expressed as a percentage of the offering price, may be higher or lower than the amount stated in a Fund's fee table (as illustrated in the table above).

For example, you want to invest \$100.00 in Class A shares of a Fund. Assume the shares have a public offering price of \$15.72 (includes front-end sales charge), a total net asset value of \$14.86, and a front-end sales charge of 5.5%. The total dollar amount of the sales charge would be \$5.48; the total net asset value of the shares purchased would be \$94.52; and the total number of shares purchased would

equal 6.361 shares. Therefore, the calculated sales charge rate is 5.48% (sales charge paid divided by the net investment). *Please note that this example is a hypothetical and is not intended to represent the value of any Hartford Fund.*

The Distributor may pay up to the entire amount of the sales commission to particular broker-dealers. With respect to all Funds except Hartford Floating Rate Fund, Hartford Floating Rate High Income Fund, Hartford High Yield Fund, and Hartford Short Duration Fund, the distributor may pay dealers of record commissions on purchases of over \$1 million in an amount of up to 1.00% on the first \$10 million, 0.50% of the next \$30 million, and 0.25% of share purchases over \$40 million.

For Hartford Floating Rate Fund, Hartford Floating Rate High Income Fund, Hartford High Yield Fund, and Hartford Short Duration Fund, the Distributor may pay dealers of record commissions on purchases of over \$1 million (\$500,000 or more for Hartford Short Duration Fund) in an amount up to 1.00% on the first \$4 million, 0.50% of the next \$6 million, and 0.25% of share purchases over \$10 million. These commission schedules may also apply to certain sales of Class A shares made to investors that qualify under some of the categories listed under “Front-End Sales Charge Waivers for Class A Shares” in a Fund’s prospectus.

Retirement plans that owned or were offered Class A shares on or before June 30, 2007 are not subject to the Class A shares’ commission schedule and 1.00% CDSC.

Class T Shares. Class T shares pay sales charges and commissions to dealers for each Fund as follows. The offering price includes the front-end sales charge.

YOUR INVESTMENT	FRONT-END SALES CHARGE AS A % OF OFFERING PRICE	FRONT-END SALES CHARGE AS A % OF NET INVESTMENT	DEALER COMMISSION AS A % OF OFFERING PRICE
Less than \$250,000	2.50%	2.56%	2.50%
\$250,000 - \$499,999	2.00%	2.04%	2.00%
\$500,000 - \$999,999	1.50%	1.52%	1.50%
\$1 million or more	1.00%	1.01%	1.00%

In order to determine the dollar amount of the sales charges you pay, we multiply the applicable percentage by the dollar amount of your desired investment. The total dollar amount of the sales charge is rounded to two decimal places using standard rounding criteria and is included in the public offering price of a Fund. Your total purchase amount is then divided by the Fund’s per share public offering price to determine the number of shares you receive in the Fund. This number is rounded to three decimal places using standard rounding criteria. Because of this rounding, the front-end sales charge you pay, when expressed as a percentage of the offering price, may be higher or lower than the amount stated in a Fund’s fee table (as illustrated in the table above).

Class B Shares. Because Class B shares were closed to new investments effective September 30, 2009, any outstanding Class B shares are no longer subject to a deferred sales charge.

Class C Shares. Class C deferred sales charges are listed below. No CDSC is charged on shares acquired through reinvestment of dividends and capital gains distributions. The CDSC is based on the original purchase cost or the current market value of the shares being sold, whichever is less. A front-end sales charge is not assessed on Class C shares.

YEARS AFTER PURCHASE	CDSC
1st year	1.00%
After 1 year	None

For purposes of the Class C CDSC, all purchases made during a calendar month are counted as having been made on the first day of that month. To determine whether a CDSC applies and the amount of such CDSC, the Funds redeem shares in the following order: (1) shares acquired through reinvestment of dividends and capital gains distributions and (2) Class C shares held over 1 year. Please note that for purposes of the expense examples and performance returns (for all Funds except Hartford Environmental Opportunities Fund and Hartford Global Impact Fund) shown in each Fund's prospectus, the figures include the effect of Class C CDSC as if it had been incurred prior to the expiration of the applicable period.

When you request a redemption, the amount withdrawn from your account will equal the specified dollar amount of the redemption request plus the dollar amount of any applicable CDSC. If you do not want any additional amount withdrawn from your account to cover the CDSC due, please indicate that the applicable CDSC should be withdrawn from the total distribution amount requested.

Proceeds from the CDSC are paid to the Distributor and are used in whole or in part by the Distributor to defray its expenses related to providing distribution-related services to a Fund in connection with the sale of the Class A and Class C shares, such as the payment of compensation to select selling brokers for selling these classes of shares. The combination of the CDSC and the distribution and service fees facilitates the ability of each Fund to sell the Class C shares without a front-end sales charge being deducted, and to sell Class A shares with the maximum applicable sales charge at the time of the purchase.

Although the Funds do not charge a transaction fee, you may be charged a fee by financial intermediaries for the purchase or sale of a Fund's shares through that broker or financial intermediary. This transaction fee is separate from any sales charge that a Fund may apply.

Sales Charge Reductions and Waivers for Class A and Class C Shares.

Reducing Your Class A Sales Charges - There are several ways you can combine multiple purchases of shares of the Funds to take advantage of the breakpoints in the Class A shares' sales charge schedule. Please note that you or your financial intermediary must notify the Funds' transfer agent that you are eligible for these breakpoints every time you have a qualifying transaction. If you do not let your financial intermediary or the Funds' transfer agent know that you are eligible for a breakpoint reduction, you may not receive the sales charge breakpoints to which you are otherwise entitled. The

availability of these sales load waivers and/or discounts may depend on the particular financial intermediary or type of account through which you purchase or hold Fund shares. Please contact your financial intermediary for more information on the intermediary's policies and procedures applicable to such waivers and/or discounts. In addition, any intermediary specific sales load waivers and/or discounts are reproduced in Appendix A to a prospectus based on information provided by the financial intermediaries.

- **Accumulation Privilege** – Permits any qualifying investor to purchase Class A shares of any Hartford Fund (other than series of Hartford Series Fund, Inc. and Hartford HLS Series Fund II, Inc. (“Hartford HLS Funds”)) and 529 college savings plan accounts administered by The Hartford at the offering price that applies to the total of: (a) the dollar amount then being purchased plus (b) an amount equal to the then-current, as of the business day immediately prior to such purchases, net asset value of the purchaser’s holdings of all shares (other than Class T, Class R3, Class R4, Class R5, Class R6, and Hartford HLS Funds) and 529 college savings plan accounts administered by The Hartford. For purposes of this privilege, a qualifying investor may include all shares owned by family members which — for accounts opened on or after August 16, 2004,—means the owner’s spouse (or legal equivalent recognized under state law) and any children under 21. For accounts opened before August 16, 2004, family members means an owner’s spouse (or legal equivalent recognized under state law), parent, grandparent, child, grandchild, brother, sister, step-family members, and in-laws. Employer-sponsored retirement plans or certain tax qualified retirements accounts may also receive these breakpoints as long as the Funds' transfer agent or the financial intermediary is notified at the time of purchase. The Accumulation Privilege may be amended or terminated at any time as to subsequent purchases.
- **Letter Of Intent** – Lets you purchase Class A shares of a Fund over a 13-month period and receive the same sales charge as if all shares had been purchased at once. Any person may use a Letter of Intent (“LOI”) to qualify for a reduced sales charge on purchases of Class A shares. *Please note:* (i) Retirement plans that receive breakpoints at the plan level do not qualify for the LOI privilege and (ii) Class A shares acquired through the reinvestment of distributions do not constitute purchases for purposes of the LOI. A Class A shareholder may include, as an accumulation credit towards the completion of an LOI, the value of all shares of all funds of The Hartford Mutual Funds, Inc., The Hartford Mutual Funds II, Inc. and 529 college savings plan accounts administered by The Hartford owned by the shareholder as described above under “Accumulation Privilege.” Such value is determined based on the public offering price on the date of the LOI. During the term of a LOI, the Funds' transfer agent will hold shares in escrow to secure payment of the higher sales charge applicable for shares actually purchased if you do not purchase the amount indicated on the LOI. Dividends and capital gains will be paid on all escrowed shares and these shares will be released when the amount indicated on the LOI has been purchased. A LOI does not obligate you to buy or a Fund to sell the indicated amount of the LOI. If a Class A shareholder exceeds the amount specified in the LOI and reaches an amount that would qualify for a further quantity discount, the applicable breakpoints in the Class A shares’ sales charge schedule will be applied to such additional Class A share purchases. Any resulting difference in offering price will be used to purchase additional Class A shares for

the shareholder's account at the applicable offering price. If the Class A shareholder does not purchase the amount specified in the LOI within 30 days after a written request by the Funds' transfer agent, the Funds' transfer agent will redeem an appropriate number of escrowed shares for an amount equal to the difference between the sales charge paid and the sales charge that would have been paid had the aggregate purchases been made at a single time. This redemption may be treated and reported as a taxable transaction to you, as discussed in the "Fund Distributions and Tax Matters" section of each Fund's prospectus. Purchases based on a LOI may include holdings as described above under "Accumulation Privilege." Additional information about the terms of the LOI is available from your financial intermediary or from the Funds' transfer agent at 1-888-843-7824.

Front-End Sales Charge Waivers for Class A Shares - In order to receive the sales charge reductions or waivers discussed below, you must notify the Funds' transfer agent of the reduction or waiver request when you place your purchase order. The Funds' transfer agent may require evidence of your qualification for such reductions or waivers. Additional information about the sales charge reductions or waivers can be obtained from the Funds' transfer agent. The Class A shares front-end sales charge may be reduced or waived for the following individuals and institutions:

- Selling broker-dealers and their employees and sales representatives (and their family members, as defined above under the "Accumulation Privilege" section) provided, however, that only those employees of such broker-dealers who, as a part of their usual duties, provide services related to transactions in Fund shares shall qualify,
- Financial representatives using Fund shares in fee-based investment products under a signed agreement with the Funds,
- Current or retired officers, directors and employees (and their family members, as defined above under the "Accumulation Privilege" section) of the Funds, The Hartford, the sub-advisers to Hartford Funds, Hartford Administrative Services Company, and their affiliates. Such individuals may also purchase Class I shares at net asset value,
- Welfare benefit plans investing in Fund shares through group variable funding agreements issued by Hartford Life Insurance Company,
- If the plan is one of the following types of retirement plans and the plan was invested in or was offered as an investment option Class A shares at net asset value on or before June 30, 2007: (a) an employer-sponsored retirement plan with at least 100 participants or \$500,000 in plan assets; (b) a retirement plan that buys Fund shares through a group variable funding agreement issued by Hartford Life Insurance Company; or (c) a retirement plan for which Hartford Life Insurance Company or an affiliate acts as plan administrator,
- College savings programs that are qualified state tuition programs under Section 529 of the Internal Revenue Code,
- Investors purchasing through a financial intermediary that has entered into an agreement with the distributor to offer shares to self-directed investment brokerage accounts that may or may not charge a transaction fee to customers,
- Purchases by investors maintaining a brokerage account with a registered broker-dealer that has entered into an agreement with the distributor to offer Class A shares through a load-waived network or platform, which may or may not charge transaction fees, and

- Investors who held Advisor class shares of a Hartford Schroders Predecessor Fund prior to the date of the reorganization of the Hartford Schroders Predecessor Fund into a Fund and received Class A shares of the Fund as a result of such reorganization and who wish to purchase additional Class A shares in the same account. If a shareholder holds shares through a financial intermediary, it is the shareholder's responsibility to inform the shareholder's financial intermediary of any relationship or other facts qualifying the shareholder for a sales charge reduction or waiver.

CDSC Waivers - As long as the Funds' transfer agent is notified at the time you sell, the CDSC for each applicable share class will generally be waived in the following cases:

- To make Systematic Withdrawal Plan payments that are limited annually to no more than 12% of the value of the account at the time the plan is initiated or updated
- For death or disability
- Under reorganization, liquidation, merger, or acquisition transactions involving other investment companies
- Under the following circumstances, for employer-sponsored retirement plans or tax qualified retirement accounts:
 - (1) To return excess contributions,
 - (2) Hardship withdrawals as defined in employer-sponsored retirement plans,
 - (3) Under a Qualified Domestic Relations Order as defined in the Internal Revenue Code,
 - (4) To meet minimum distribution requirements under the Internal Revenue Code,
 - (5) To make "substantially equal payments" as described in Section 72(t) of the Internal Revenue Code, and
 - (6) After separation from service.
- For Class A shares only, to investors who held Advisor class shares of a Hartford Schroders Predecessor Fund prior to the date of the reorganization of the Hartford Schroders Predecessor Fund into a Fund and received Class A shares of the Fund as a result of such reorganization.
- For Class C shares only for withdrawals made pursuant to loans taken from qualified retirement plans. Loans are defined by the retirement plan's administrator at the time of the withdrawal.

REINSTATEMENT PRIVILEGE

If you sell shares of a Fund, you may reinvest some or all of the proceeds in shares of that Fund or any other Hartford Fund within 90 days without a sales charge, as long as the Funds' transfer agent is notified before you reinvest; except that, certain qualified plans may only reinvest as a rollover within 60 days of selling shares of a Fund. In this case, once the 60 day rollover period has ended, such qualified plans may reinvest only those amounts that do not exceed the maximum qualified plan contribution amount for their account in that given tax year. If you sold Class A or C shares, you must reinvest in shares of the same class to take advantage of the reinstatement privilege. If you paid a CDSC when you sold your Class A or Class C shares, you will be credited with the amount of that CDSC. If you sold Class B shares, you must reinvest in Class A shares. All accounts involved must have the same registration. There is no reinstatement privilege available for Class T shares.

