

Have you heard the news?

Wayne County's 457 Deferred Compensation Program is changing and The Hartford is inviting you to attend a free informational seminar.

To help supplement your traditional retirement pension benefits, you have had the option of participating in your employer's 457 Deferred Compensation program.

The Retirement Board voted to make changes to the program, including:

1. Two current plans will no longer be offered;
2. The Hartford Plan will continue to be offered and welcomes transfers from the terminating plans;
3. Additional 457 Deferred Compensation providers will be offered.

The Wayne County 457 deferred compensation program allows for transfers to other approved providers. Learn more about your options with The Hartford.

If you're already enrolled in any deferred compensation plan, come learn how The Hartford plan can benefit you; you may be overdue for an account review.

If you're not in deferred compensation, you probably should be, it's more affordable than you think! Deferred compensation allows you to save pre-tax dollars for retirement through convenient payroll deduction. You can contribute as little as \$10 a pay check or as much as \$16,500 in 2009 (more if you are eligible for one of the catch-up provisions) and pay no current federal or state income tax. Come learn about this popular and important benefit!

To fully explain these changes, **Mark Mitchell** from Retirement Plan Advisors, who services The Hartford is hosting informational meetings. To become a better informed investor and learn more about your options with The Hartford, please plan on attending one of these meetings.

WHEN: Thursday, October 1, 2009 at 9 a.m., 11 a.m., 1:30 p.m. & 4:30 p.m.

WHERE: Atheneum Hotel, 1000 Brush St., Detroit, MI (Refreshments will be served.)

If you are unable to attend a scheduled meeting, please contact Mark Mitchell directly at 734-421-2212 or mmitchell@retirementplanadvisors.com

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The Deferred Compensation Program is funded by group variable annuity contracts (HVL-11002 and HFL-21002 series). All contracts are issued by Hartford Life Insurance Company (Simsbury, Ct). HVL 11002 and HVL-21002 series are underwritten and distributed by Hartford Securities Distribution Company, Inc.

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