



What Is the Cost of NDC to Participants?

The chart below is an illustration of the annual costs for the investment options in Nevada Deferred Compensation (NDC). The costs cover all aspects of the plan administration, in addition to investment management and provider fees for each option.

Please consider the investment risk, fees and expenses carefully before investing. For additional fund information, please refer to the Fund Fact Sheet or Prospectus. For additional information, please contact the NDC office at 775.684.3397.

TOTAL EXPENSES FOR ALL FUNDS AS OF December 31, 2014

Investment Option	Total Fund Expenses	Annual Total Charges per Option When Account Balance is:				Provider
		\$1,000	\$10,000	\$25,000	\$100,000	
TARGET DATE/RISK						
Vanguard Target Retirement Income ¹	0.16%	\$1.60	\$16.00	\$40.00	\$160.00	MassMutual
Vanguard Target Retirement 2015 ¹	0.16%	\$1.60	\$16.00	\$40.00	\$160.00	MassMutual
Vanguard Target Retirement 2025 ¹	0.17%	\$1.70	\$17.00	\$42.50	\$170.00	MassMutual
Vanguard Target Retirement 2035 ¹	0.18%	\$1.80	\$18.00	\$45.00	\$180.00	MassMutual
Vanguard Target Retirement 2045 ¹	0.18%	\$1.80	\$18.00	\$45.00	\$180.00	MassMutual
Vanguard Target Retirement Income	0.35%	\$3.50	\$35.00	\$87.50	\$350.00	Voya
Vanguard Target Retirement 2015	0.35%	\$3.50	\$35.00	\$87.50	\$350.00	Voya

1. Effective March 28, 2013, the 0.15% administrative fee has been removed from the Vanguard Target Date Funds per action by the NDC committee.

Vanguard Target Retirement 2025	0.36%	\$3.60	\$36.00	\$90.00	\$360.00	Voya
Vanguard Target Retirement 2035	0.37%	\$3.70	\$37.00	\$92.50	\$370.00	Voya
Vanguard Target Retirement 2045	0.37%	\$3.70	\$37.00	\$92.50	\$370.00	Voya

Investment Option	Total Fund Expenses	Annual Total Charges per Option When Account Balance is:				Provider
		\$1,000	\$10,000	\$25,000	\$100,000	
PASSIVELY MANAGED						
Core Fixed Income						
SSgA Bond Market Index	0.08%	\$0.80	\$8.00	\$20.00	\$80.00	MassMutual
Vanguard Total Bond Index	0.26%	\$2.60	\$26.00	\$65.00	\$260.00	Voya
Large Cap Core						
Vanguard Institutional Index	0.04%	\$0.40	\$4.00	\$10.00	\$40.00	MassMutual
Vanguard Institutional Index	0.23%	\$2.30	\$23.00	\$57.50	\$230.00	Voya
International Equity						
American Beacon Int'l Equity Index	0.19%	\$1.90	\$19.00	\$47.50	\$190.00	MassMutual
Vanguard Developed Markets Index Admiral	0.29%	\$2.90	\$29.00	\$72.50	\$290.00	Voya
Small Cap Equity						
Vanguard Extended Market Index	0.12%	\$1.20	\$12.00	\$30.00	\$120.00	MassMutual
Vanguard Extended Market Index	0.31%	\$3.10	\$31.00	\$77.50	\$310.00	Voya

Investment Option	Total Fund Expenses	Annual Total Charges Per Option When Account Balance is:				Provider
		\$1,000	\$10,000	\$25,000	\$100,000	
ACTIVELY MANAGED						
Stability of Principal						
Hartford General Account	*					
ING Stable Value	0.75%	\$7.50	\$75.00	\$187.50	\$750.00	Voya
Balanced						
Invesco Equity and Income	0.40%	\$4.00	\$40.00	\$100.00	\$400.00	MassMutual
ING T Rowe Capital Appreciation	0.65%	\$6.50	\$65.00	\$162.50	\$650.00	Voya
Large Cap Value						
American Beacon Lrg. Cap Value	0.59%	\$5.90	\$59.00	\$147.50	\$590.00	MassMutual
Allianz NFJ Dividend Value	0.70%	\$7.00	\$70.00	\$175.00	\$700.00	Voya
Large Cap Core						
Victory Diversified Stock I	0.82%	\$8.20	\$82.00	\$205.00	\$820.00	MassMutual
Large Cap Growth						
T Rowe Price Growth Stock	0.69%	\$6.90	\$69.00	\$172.50	\$690.00	MassMutual
American Funds Growth Fund of America	0.98%	\$9.80	\$98.00	\$245.00	\$980.00	Voya
Fidelity Contrafund	0.67%	\$6.70	\$67.00	\$167.50	\$670.00	Voya
International Equity						
Dodge & Cox Intl Stock	0.64%	\$6.40	\$64.00	\$160.00	\$640.00	Voya
Small/Mid Cap Equity						
Hartford Mid Cap HLS IA	0.71%	\$7.10	\$71.00	\$177.50	\$710.00	MassMutual
Hartford Mid Cap HLS IA	0.96%	\$9.60	\$96.00	\$240.00	\$960.00	Voya
Munder Mid Cap Core Growth Y	0.95%	\$9.50	\$95.00	\$237.50	\$950.00	MassMutual
Columbia Acorn	1.08%	\$10.80	\$108.00	\$270.00	\$1,080.00	Voya
Oppenheimer Main Street Small –Mid Cap Y	0.86%	\$8.60	\$86.00	\$215.00	\$860.00	MassMutual
Keeley Small Cap Value	1.37%	\$13.70	\$137.00	\$342.50	\$1,370.00	Voya
Hartford Small Company	0.71%	\$7.10	\$71.00	\$177.50	\$710.00	MassMutual
Baron Growth	1.30%	\$13.00	\$130.00	\$325.00	\$1,300.00	Voya

****“Spread” on the Hartford Fixed Account Investment Option:** The Fixed Account Investment Option is part of our insurance company general account. Our general account contains Hartford Life Insurance Company’s general corporate assets (excluding separate accounts). Your Contract provides for a guarantee of principal and credited interest with respect to the plan’s Contract value in the Fixed Account. Contributions to the Fixed Account are credited with a guaranteed rate of interest that we declare in advance. We may change the rate of interest from time to time, subject to a guaranteed minimum rate of interest for the life of the Contract. The “spread” is the difference between the rate of interest we agree to credit on Contract values in the Hartford Fixed Account and what we earn on our investments that we make in our general account. If we earn more than the rate of interest that we agree to credit on Fixed Account Contract values, we make a profit. If we earn less than the rate of interest that we agree to credit on Fixed Account Contract values, we bear the loss. Plan sponsors and plan participants have no ownership interest in the assets of the Fixed Account, and we assume substantial investment risk for amounts invested in the Fixed Account. Unlike a Fund, plan sponsors do not see an “expense ratio” because we bear the expenses of the Fixed Account. All guarantees are subject to the claims paying ability of the issuer of the Contract (Hartford Life Insurance Company). All assets of our general account are available to meet our contractual guarantees and general obligations.”

Investment Option	Total Fund Expenses	Annual Total Charges Per Option When Account Balance is:				Provider
		\$1,000	\$10,000	\$25,000	\$100,000	
ACTIVELY MANAGED (cont'd)						
Small/Mid Cap Equity						
Lord Abbott Value Opportunities	0.93%	\$9.30	\$93.00	\$232.50	\$930.00	MassMutual
Lord Abbott Value Opportunities	0.96%	\$9.60	\$96.00	\$240.00	\$960.00	Voya

SPECIALTY						
Socially Responsible						
Neuberger Berman Socially Responsive	0.69%	\$6.90	\$69.00	\$172.50	\$690.00	MassMutual
Parnassus Equity Income	0.87%	\$8.70	\$87.00	\$217.50	\$870.00	Voya
Global Equity						
Mutual Global Discovery Z	.98%	\$9.80	\$98.00	\$245.00	\$980.00	MassMutual
American Funds Capital World Growth & Income	1.09%	\$10.90	\$109.00	\$272.50	\$1,090.00	Voya