



Rule Comments
Proposed Rule on Mutual Fund Disclosure Forms
 (SEC File No. S7-06-04)

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JOE BECKS & ASSOCIATES, INC. - Profit Sharing Plan
Donna J. Matheney, Fudiciary

Name: _____

Please be aware that all comments we receive will become part of the public record of what we considered in this matter. Please return the comment form to the SEC representative or mail your comments to the following address:

Jonathan G. Katz, Secretary
 U.S. Securities and Exchange Commission
 450 Fifth Street, N.W.
 Washington, D.C. 20549-0609

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Comments: on Class A Share Purchase only.....& POS only:

1. First, we would like to thank the S E C for their concern & knowledge regarding these very important matters.

2. We thank the "Prospectus" is too broad & not factual...too many variables.. when it comes to "Sales Charge Reductions & Waivers".

3. We'd like to know who is really holding the funds..why can't I call Hartford & check to see if we've reached our breakpoint? Are they being held in E-Jone's name for Joe Becks & Associates, Inc.?

4. On Attachment 1 - you might need "boxes" to check under "Additional Disclosures" - example () vacations? () rewards? () gifts? () conferences?() any other perks? advise _____

5. I'm no expert, by any means, on mutual funds. I just know I felt helpless & lost when we were trying to see where all our money went to!! Your proposed changes would be just wonderful!! Thank you so much!!

More space provided on back of page.

Donna Matheney

Attachment 1 - Confirmation example for hypothetical class A share purchase

Acme Clearing, Inc.

Fees and Payments Associated with Your Investment

A. General information

Customer:	John Doe	Symbol:	
Account Number:	1234-5678	CUSIP number:	
Date of transaction:	1/1/05	Type of security:	Mutual fund
Type of transaction:	You bought	Net Asset Value (NAV):	\$18.17
No. shares bought/sold:	422.610	Price (NAV plus load):	\$18.93
Security issuer:	BBB Equity Fund	Amount paid/received:	\$8,000.00
Class (if applicable):	A	Amount of your investment/sale:	\$7,678.82

Commission/other compensation: \$0.00
 Other charges: \$0.00

Note: even if there is no commission or other charge, you may be paying for distribution through loads or asset-based fees, as described below.

B. What you pay (directly and indirectly) for purchases

Front-end sales load	\$321.18	which is equivalent to 4.18% of your investment Industry norms: Range x.xx - x.xx%; median x.xx%.
Back-end sales load	NA	
Estimated first-year asset-based sales charges	NA	
Estimated first-year asset-based service fees	\$19.20	which is equivalent to 0.25% of your investment Industry norms: Range x.xx - x.xx%; median x.xx%.

C. Amounts that your broker, AAA Introducing, Inc., will receive from the fund or its affiliates

Sales fee AAA Introducing received for your purchase:	\$300.00	which is equivalent to 3.91% of your investment Industry norms: Range x.xx - x.xx%; median x.xx%.
Revenue sharing AAA Introducing may receive in connection with your purchase:	\$30.72	which is equivalent to 0.40% of your investment Industry norms: Range x.xx - x.xx%; median x.xx%.
Portfolio brokerage commissions AAA Introducing may receive in connection with your purchase:	\$15.36	which is equivalent to 0.20% of your investment Industry norms: Range x.xx - x.xx%; median x.xx%.

Additional disclosures:

VACATIONS REWARDS GIFTS CONFERENCES ANY OTHER PERKS?

D. Payment of special compensation to personnel of your broker, AAA Introducing, Inc.

If you bought a security of a fund affiliated with AAA Introducing: Does AAA Introducing pay its personnel more to sell securities of affiliated funds?

Yes	No	NA
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

If you bought a share class with a back-end sales load: Does AAA Introducing pay its personnel more to sell this class than to sell front-end sales load share classes of the same fund?

Yes	No	NA
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

E. Breakpoint discount information

Many mutual fund companies offer sales load discounts to customers that have invested over a certain dollar amount. These discounts may be calculated based on your current purchase or on your aggregate holdings, and may also include the holdings of your family or household members. To ensure that you are obtaining all available discounts, you should talk with your broker or financial advisor, or check the fund's prospectus or website. According to the fund's prospectus, the amount you invested (together with any holdings of which we are aware) entitles you to a sales load of 4.17%. You were charged a sales load of 4.18%, which may vary from the sales load disclosed in the prospectus due to rounding to the nearest penny in the transaction.

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Attachment 4 - Point of sale example for hypothetical class A share purchase

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GENERAL CONTRACTOR**

AAA Introducing, Inc.

Name	John Doe
Account number	1234-5678
Date	1/1/05
Security under consideration	BBB Equity Fund
Class	A
Amount of contemplated transaction	\$8,000.00

Sales load and what we will be paid up front

Front-end sales load	\$321.18
Back-end sales load - maximum first year	NA
Amount of sales fee we will receive from the fund	\$300.00
Estimated first year asset-based distribution or service fees that we will receive from the fund	\$19.20

Potential conflicts of interest

Do the fund or its affiliates pay us brokerage commissions for buying or selling fund assets, such as stocks and bonds?	Yes
Do the fund's affiliates make additional payments to us, such as revenue sharing?	Yes

*Amount

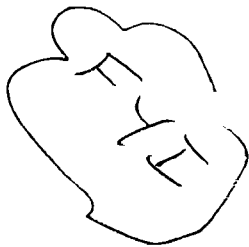
What kind*

Special compensation for our personnel - potential conflicts of interest

If this is a "proprietary" security issued by an affiliate, would we pay more to our personnel for selling it to you?	No
If this security carries a back-end sales load, would we pay more to our personnel for selling it to you?	NA

ASK BEFORE YOU BUY! This document contains information that your broker-dealer is required to provide you about potential transactions in certain investments, such as mutual funds, variable annuities or "529 plans." It tells you about the investment's sales-related costs, and about the incentives your broker-dealer and its personnel have to sell you this investment. **YOU HAVE A RIGHT TO CONSIDER THE COSTS OF THE INVESTMENT AND YOUR BROKER-DEALER'S INCENTIVES BEFORE YOU DECIDE WHETHER TO MAKE THE INVESTMENT.**

SOME THINGS TO KNOW ABOUT LOADS: Sometimes shares that do not have a front-end load have high fees -- which makes them more expensive for the long-term investor. Also, many mutual fund companies offer sales load discounts to investors over a certain level. Sometimes family or household holdings can count toward these discounts. To find out more, talk with your broker or financial adviser, or check the fund's prospectus or website.



ABOUT Y

Choosing a Share Class

Each share class has its own cost structure, allowing you to choose the one that best meets your needs. Your financial representative can help you decide. For actual past expenses of each share class, see the fund-by-fund information earlier in this prospectus.

Each class has adopted a Rule 12b-1 plan which allows the class to pay distribution 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.

Generally, purchase requests for Class B shares in excess of \$500,000 or Class C shares in excess of \$1,000,000 will be processed as purchases of Class A shares.

Class A

- Front-end sales charges, as described at right.
- Distribution and service (12b-1) fees of 0.95% (currently 0.30% due to waiver by the distributor).

Class B

- No front-end sales charge; all your money goes to work for you right away.
- Distribution and service (12b-1) fees of 1.00%.
- A deferred sales charge, as described on the following page.
- Automatic conversion to Class A shares after eight years, thus reducing future annual expenses.

Class C

- 1% front-end sales charge.
- Distribution and service (12b-1) fees of 1.00%.
- A 1.00% contingent deferred sales charge on shares sold within one year of purchase.
- 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 sales charges and commissions paid to dealers for the funds are listed below. The offering price includes the front end sales load.

Year Investment	Front-End Sales Charge	Contingent Deferred Sales Charge (CDSC)	Percentage of Offering Price
\$50,000 — \$99,999	4.50%	4.71%	4.00%
\$100,000 — \$199,999	4.00%	4.21%	3.50%
\$250,000 — \$499,999	2.50%	2.56%	2.00%
\$500,000 — \$999,999	0%	0%	0%
\$1 million or more (1)	0%	0%	0%

- (1) Investments of \$1 million or more in Class A shares may be made with no front-end sales charge. However, there is a contingent deferred sales charge (CDSC) of 1% on any shares sold within 18 months of purchase. 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 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 distributions. To keep your CDSC as low as possible, 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.

The distributor may pay up to the entire amount of the sales commission to particular broker-dealers. The distributor may pay dealers of record commissions on purchases over \$1 million an amount of up to 1.0% of the first \$4 million, plus 0.50% of the next \$6 million, plus 0.25% of share purchases over \$10 million. This commission schedule may also apply to certain sales of Class A shares made to investors which qualify under any of the last four categories listed under "Waivers for Certain Investors".

Class B shares are offered at their net asset value per share, without any initial sales charge. However, you may be charged a contingent deferred sales charge (CDSC) on shares you sell within a certain time after you bought them, as described in the tables below. There is no CDSC on shares acquired through reinvestment of dividends. The CDSC is based on the original purchase cost or the current market value of

the shares being sold, whichever is less. The CDSCs are as follows:

Years after Purchase	CDSC
1st year	4.00%
2nd year	4.00%
3rd year	3.00%
4th year	3.00%
5th year	2.00%
6th year	1.00%

Class C sales charges for all funds, regardless of the amount that is being purchased are as follows:

Front-End Sales Charge	CDSC
1.00%	1.01%
1.00%	1.00%

Years after Purchase	CDSC
After 1 year	None

For purposes of Class B and Class C CDSCs, 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 the fund redeems shares in the following order: (1) shares representing an increase over the original purchase cost, (2) shares acquired through reinvestment of dividends and capital gains distributions, (3) Class B shares held for over 6 years or Class C shares held over 1 year, and (4) Class B shares held the longest during the six-year period.

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

Sales Charge Reductions and Waivers

Reducing your Class A sales charges There are several ways you can combine multiple purchases of Class A shares of the funds to take advantage of the breakpoints in the sales charge schedule. The first three ways can be combined in any manner:

- **Accumulation Privilege** — lets you add the value of any shares of the funds you or members of your family already own to the amount of your next Class A investment for purposes of calculating the sales charge. In addition, if you are a natural person who owns certain annuities or variable life insurance products that are issued by affiliates of The Hartford,

the current account value of your contract or policy will be included. The eligible annuity and life insurance products are discussed in the funds' Statement of Additional Information. Participants in retirement plans receive breakpoints at the plan level. You must notify your broker, and your broker must notify the funds, that you are eligible for this privilege each time you make a purchase.

- **Letter of Intention** — 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.

- **Combination Privilege** — lets you combine Class A shares of multiple funds for purposes of calculating the sales charge.

CDSC Waivers As long as the transfer agent is notified at the time you sell, the CDSC for each 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,
- because of shareholder death or disability,
- because of the death or disability of the grantor of a living trust,
- under reorganization, liquidation, merger or acquisition transactions involving other investment companies,
- for retirement plans under the following circumstances:

- (1) to return excess contributions,
- (2) hardship withdrawals as defined in the plan,
- (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.

Reinstatement Privilege If you sell shares of a fund, you may reinvest some or all of the proceeds in the same share class of any fund within 180 days without a sales charge, as long as the transfer agent is notified before you invest. If you paid a CDSC when you sold your shares, you will be credited with the amount of the CDSC. All accounts involved must have the same registration.

Waivers for Certain Investors Class A shares may be offered without front-end sales charges to the following individuals and institutions:

- selling brokers and their employees and sales representatives.

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