

Finance Committee Charter

The Hartford Financial Services Group, Inc.



**THE HARTFORD FINANCIAL SERVICES GROUP, INC.
FINANCE COMMITTEE CHARTER**

PURPOSE

The Finance Committee (the “Committee”) of the Board of Directors (the “Board”) of The Hartford Financial Services Group, Inc. (the “Company”) shall oversee all financial management activities of the Company and its subsidiaries and ensure that such activities are executed in a reasonable and prudent manner consistent with the Company’s business objectives and in the best interests of the Company’s shareholders, policyholders and other constituents.

RESPONSIBILITIES

Committee oversight shall include review of:

1. Capital and liquidity management, including dividend policy;
2. Investment management activities, including investment results of the Company’s pension and other benefit plans;
3. Financial risk management; and
4. Financial derivatives strategy.

The Committee may fulfill its responsibilities, in part, by promulgating guidelines and delegating authority.

MEMBERSHIP

The Committee shall be composed of three or more Directors. Committee members shall meet such other criteria as are adopted from time to time by the Board. The members of the Committee shall be appointed by the Board on the recommendation of the Nominating and Corporate Governance Committee annually, or as required upon the resignation, death, incapacity or removal of a member of the Committee. Committee members may be replaced by the Board at any time. The Committee shall have a chairman who is elected by the Board annually or upon the resignation, death, incapacity or removal of the current chairman. The position of Committee chairman shall rotate at least every three years among the members of the Committee at the time of such rotation.

MEETINGS

The Committee will meet at least twice a year either in conjunction with the regular meetings of the Board of Directors or at such other time as is necessary. The agenda of each meeting will be the responsibility of the Chief Financial Officer, with the assistance of the Corporate Secretary (with input from the Committee chairman and other members, as well as the Chief Executive Officer) and will be circulated to each Committee member along with the appropriate materials for the meeting.

One-third of the members of the Committee, but not less than two, will constitute a quorum. The act of a majority of the members present at any meeting at which a quorum is present shall be the act of the Committee. The Committee will meet at the call of its chairman or two of its members. The chairman will preside, when present, at all meetings of the Committee. The Corporate Secretary will keep a record of the Committee's meetings and the Committee chairman will report on them to the Board.

Members of the Committee may participate in a meeting of the Committee by conference call or similar communications arrangements that enable all persons participating in the meeting to hear each other. The Committee may also take action by subcommittee and written consent.