

Universal Corporation Finance Committee Charter

The Finance Committee (the "Committee") is appointed by the Board of Directors (the "Board") to assist the Board in control of the Company's financial policies and resources.

The Committee shall have the power to review and approve significant financial policies and transactions, as well as the financial structure of the Company. The Committee may request that any officer or employee of the company or the company's outside counsel attend a meeting of the Committee or meet with any members of, or consultants to, the Committee. The Committee shall have and exercise all of the powers of the Board of Directors in such financial matters when the Board of Directors is not in session.

The Committee shall comprise three or more directors as determined by the Board. The members of the Committee shall be selected annually by the Board at its annual organizational meeting and serve until their successors shall be duly elected and qualified. Unless the Board elects a Chairman, the members of the Committee may designate a Chairman by majority vote of the full Committee membership. The Chief Executive Officer shall be a member of the Committee.

The Committee shall meet at least once each year, or more frequently as circumstances dictate.

The Committee shall make recommendations and reports to the Board as necessary.

The Committee shall:

- Review and approve the Company's strategy for obtaining financial resources;
- Review and approve the Company's capital structure;
- Review and approve significant financial policies and transactions;
- Recommend to the Board the issuance of securities;
- At least annually, conduct a review of the status of the Company's financial resources, and recommend to the Board the dividend for the ensuing year;

