



## The Hartford Introduces Dr. Robert Froehlich As Senior Managing Director

***Highly regarded market expert will draw on his thirty years of insight and experience to educate clients and help grow the firm's investment business.***

SIMSBURY, Conn., Sep 25, 2009 (BUSINESS WIRE) -- The Hartford Financial Services Group, Inc., (NYSE: HIG) today announced that Dr. Robert Froehlich, known to many as "Dr. Bob," has joined the company as a senior managing director. Froehlich will provide his insight and observations on the markets and economy to financial advisors and individual investors through investment commentary, public appearances and customer engagement. He will also help shape the firm's retail investment approach, value proposition and product offering as part of Hartford Life's investment oversight and strategy committee and as an officer of The Hartford Mutual Funds.

"Bob Froehlich is very adept at helping individual investors understand the financial markets and economy to better develop a personal framework for long-term investing," said Robert Arena, president of The Hartford Mutual Funds. "He joins our organization at an important time. Recent research among consumers has shown us that Americans are confused and unsure about the market, with nearly 50 percent less confident about their financial picture and 41 percent less confident about the market versus just a year ago. With Americans struggling to set a direction for their personal investments, Dr. Bob will provide a critical voice to financial advisors and individual investors on the markets and the economy. And with The Hartford's investment and retirement organization poised for a new era of growth, he will help us accelerate our position in the marketplace."

Most recently the retired Vice Chairman of Deutsche Asset Management, Froehlich brings over thirty years of Wall Street and Main Street experience to his new role at The Hartford. He began his career in the public sector, as chief financial officer for a utility and, as city manager for Beavercreek, was one of the youngest city managers ever in the state of Ohio. Then he transitioned to the private sector, joining Ernst & Whinney as an economic, financial and investment consultant. From Ernst & Whinney, Froehlich joined Van Kampen Merritt as director of research and later became the firm's first chief investment strategist. After Van Kampen, he joined Kemper Funds which became Scudder Funds and is now part of DWS Investments, the asset management arm of Deutsche Bank. Froehlich has a bachelor's degree in history and a master's degree in public administration from the University of Dayton, a master's degree in management from Central Michigan University and a doctorate in public policy from California Coast University.

Highly regarded as an investment expert, Dr. Bob has delivered speeches on investing in 107 different countries, as well as all 50 United States. His primary areas of expertise include U.S. and global economics, global currency and financial markets, public policy and politics and U.S. and global demographic trends. In his high profile career, he has built a strong following in the mutual fund industry and has been a regular on financial programs such as *CNBC*, *Fox News*, *Bloomberg TV* and *CNN*. He has been often quoted in *The Wall Street Journal*, *The New York Times* and *Barron's*. Having started his Wall Street career as an investment analyst, he is also a prolific researcher, writer and best-selling author, having written four books on investing.

"I am incredibly excited to be joining The Hartford to help drive the future growth of the company," said Dr. Froehlich. "I am anxious to get to know the organization and work with our clients around the country."

### **Meet Dr. Bob**

The Hartford is planning a special conference call with Dr. Bob for the news media on Friday, October 9<sup>th</sup> at 11AM eastern time. Reporters are encouraged to meet Dr. Bob, hear his current views on the markets and the economy, and ask questions in an interactive session. Those reporters interested in attending this session should contact The Hartford's media relations team.

### **About The Hartford Mutual Funds**

The Hartford Mutual Funds, established in 1996, is one of the fastest growing mutual fund families. The mutual funds offer a wide array of both broad-mandate and style-focused equity and fixed-income investment options. The Hartford Mutual Funds draw on the investment strength, experience and expertise of Wellington Management, LLP, and Hartford Investment Management Co. These two organizations bring their decades of market experience, in-house investment capabilities, rigorous research and time-tested investment process to bear in managing the funds to help The Hartford Mutual Fund investors meet

their long-term financial goals. Total retail mutual fund assets under management were \$37.7 billion as of June 30, 2009. For more information on The Hartford Mutual Funds, including current holdings, you can visit [www.hartfordinvestor.com](http://www.hartfordinvestor.com).

## About The Hartford

Celebrating nearly 200 years, The Hartford (NYSE: HIG) is an insurance-based financial services company that serves households, businesses and employees by helping to protect their assets and income from risks, and by managing wealth and retirement needs. A Fortune 500 company, The Hartford is recognized widely for its service expertise and as one of the world's most ethical companies. More information on the company and its financial performance is available at [www.thehartford.com](http://www.thehartford.com).

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The Hartford survey, which was conducted via the Internet by Zoomerang in June 2009, interviewed 530 individual investors over the age of 30 who work with financial advisors. Fifty-one percent of those surveyed are retired, 32 percent work full-time, 12 percent work part-time and five percent do not currently work.

Some of the statements in this release may be considered forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. We caution investors that these forward-looking statements are not guarantees of future performance, and actual results may differ materially. Investors should consider the important risks and uncertainties that may cause actual results to differ. These important risks and uncertainties include those discussed in our Quarterly Reports on Form 10-Q, our 2008 Annual Report on Form 10-K and the other filings we make with the Securities and Exchange Commission. We assume no obligation to update this release, which speaks as of the date issued.

**You should carefully consider investment objectives, risks, charges, and expenses of The Hartford Mutual Funds before investing. This and other information can be found in the Fund's prospectus which can be obtained by calling 888-843-7824 or by visiting [www.hartfordmutualfunds.com](http://www.hartfordmutualfunds.com). You should read it carefully before you invest or send money.**

The Hartford Mutual Funds are underwritten and distributed by Hartford Investment Financial Services, LLC and Hartford Securities Distribution Company, Inc.

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SOURCE: The Hartford Financial Services Group, Inc.

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