POWER OF ATTORNEY

NOTICE IS HEREBY GIVEN THAT Richard G. Costello, Vice President and Corporate Secretary of The Hartford Financial Services Group, Inc., a Delaware corporation (the "Corporation"), does hereby appoint Louis Giaccardo and Maureen Cullen attorneys-in-fact for the Corporation and each of the entities shown on the list appended hereto, all of which are wholly owned direct or indirect subsidiaries of the Corporation (the "Subsidiary Entities"), to act for the Corporation and for the Subsidiary Entities and in the name of the Corporation and of the Subsidiary Entities for the limited purposes authorized herein.

The Corporation and the Subsidiary Entities, having taken all necessary steps to authorize the changes described herein and the establishment of this Power of Attorney, hereby grant their attorneys-in-fact the power to execute the documents necessary to change the Corporation's and the Subsidiary Entities' registered agent and registered office, or the agent and office of similar import, in any jurisdiction within the United States.

In the execution of any documents necessary for the purposes set forth herein, Louis Giaccardo shall exercise the power of Vice President and Maureen Cullen shall exercise the power of Secretary.

This Power of Attorney expires upon the completion and filing of the documents necessary to effect the changes in registered agent and registered office addresses contemplated herein, or when revoked by Richard G. Costello, whichever shall occur first.

IN WITNESS WHEREOF, the undersigned has executed this Power of Attorney on this day of February, 2005.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

Name: Richard G. Costello

Title: Vice President and Corporate Secretary

Subscribed and sworn to before me this 1 day of February, 2005.

Caroline J. Barrante

Notary Public

CAROLINE J. BARRANTE
NOTARY PUBLIC
NY COMMISSION EXPIRES 5/31/07

NAME OF ENTITY

HARTFORD-COMPREHENSIVE EMPLOYEE BENEFIT SERVICE COMPANY HARTFORD EQUITY SALES COMPANY, INC.

HARTFORD LIFE PRIVATE PLACEMENT, LLC

HARTFORD SPECIALTY COMPANY

NUTMEG INSURANCE AGENCY, INC.

PLANCO FINANCIAL SERVICES, INC.

SPECIALTY RISK SERVICES, LLC