

HARTFORD FINANCIAL SERVICES GROUP INC/DE

Form FWP

March 19, 2010

Free Writing Prospectus

(To the Preliminary Prospectus

Supplement dated March 18, 2010)

Filed pursuant to Rule 433

Registration Statement No. 333-142044

**The Hartford Financial Services Group, Inc.**

**\$500,000,000**

**5.50% Senior Notes due March 30, 2020**

**FINAL TERM SHEET Dated March 18, 2010**

<b>Issuer:</b>	The Hartford Financial Services Group, Inc.
<b>Security:</b>	SEC Registered Senior Unsecured Notes
<b>Specified Currency:</b>	U.S. Dollars
<b>Expected Ratings*:</b>	Baa3 (Stable) / BBB (Negative) / BBB- (Negative)
<b>Size:</b>	\$500,000,000
<b>Trade Date:</b>	March 18, 2010
<b>Settlement Date (T+3):</b>	March 23, 2010
<b>Final Maturity:</b>	March 30, 2020
<b>Coupon:</b>	5.50%
<b>Benchmark Treasury:</b>	3.625% US Treasury due 02/2020
<b>Benchmark Treasury Price:</b>	99-17
<b>Benchmark Treasury Yield:</b>	3.682%
<b>Spread to Treasury:</b>	+185 basis points
<b>Re-offer Yield:</b>	5.532%
<b>Price to Public:</b>	99.755% of principal amount
<b>Interest Payment Dates:</b>	Semi-annually in arrears on March 30 and September 30, commencing September 30, 2010
<b>Day Count Convention:</b>	30/360
<b>Optional Redemption:</b>	At any time in full or in part on one or more occasions, make-whole call at a discount rate of Treasury plus 25 basis points or, if greater, 100% of the principal amount of notes to be redeemed, in each case plus accrued and unpaid interest to the date of redemption

<b>Proceeds (after underwriting discount and before expenses) to issuer:</b>	\$495,525,000 (99.105% of principal amount)
<b>Authorized Denominations:</b>	\$2,000 and integral multiples of \$1,000 in excess thereof
<b>CUSIP/ISIN:</b>	416515 AZ7 / US416515AZ70
<b>Book-Running Managers:</b>	Goldman, Sachs & Co. J.P. Morgan Securities Inc. Citigroup Global Markets Inc. Credit Suisse Securities (USA) LLC Wells Fargo Securities, LLC

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**The issuer has filed a registration statement (including a prospectus) with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus in that registration statement and other documents the issuer has filed with the SEC for more complete information about the issuer and this offering. You may get these documents for free by visiting EDGAR on the SEC Web site at [www.sec.gov](http://www.sec.gov). Alternatively, the issuer, any underwriter or any dealer participating in the offering will arrange to send you the prospectus if you request it by calling Goldman, Sachs & Co., toll-free at 866-471-2526, or by calling J.P. Morgan Securities Inc. at 212-834-4533**

**\* The security ratings above are not a recommendation to buy, sell or hold the securities offered hereby. The ratings are subject to revision or withdrawal at any time by Moody's S&P, and Fitch. Each of the security ratings above should be evaluated independently of any other security rating**

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