

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

Issuer:	The Hartford Financial Services Group, Inc.
Security:	SEC Registered Senior Unsecured Notes
Specified Currency:	U.S. Dollars
Expected Ratings*:	Baa3 (Stable) / BBB (Negative) / BBB- (Negative)
Size:	\$500,000,000
Trade Date:	March 18, 2010
Settlement Date (T+3):	March 23, 2010
Final Maturity:	March 30, 2020
Coupon:	5.50%
Benchmark Treasury:	3.625% US Treasury due 02/2020
Benchmark Treasury Price:	99-17
Benchmark Treasury Yield:	3.682%
Spread to Treasury:	+185 basis points
Re-offer Yield:	5.532%
Price to Public:	99.755% of principal amount
Interest Payment Dates:	Semi-annually in arrears on March 30 and September 30, commencing September 30, 2010
Day Count Convention:	30/360
Optional Redemption:	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

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

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. 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**

ANY DISCLAIMERS OR OTHER NOTICES THAT MAY APPEAR BELOW ARE NOT APPLICABLE TO THIS COMMUNICATION AND SHOULD BE DISREGARDED. SUCH DISCLAIMERS OR OTHER NOTICES WERE AUTOMATICALLY GENERATED AS A RESULT OF THIS COMMUNICATION BEING SENT VIA BLOOMBERG OR ANOTHER E-MAIL SYSTEM.