

HARTFORD FINANCIAL SERVICES GROUP INC/DE

Form FWP

February 29, 2008

**Free Writing Prospectus
(To the Preliminary Prospectus
Supplement dated February 28, 2008)**

**Filed Pursuant to Rule 433
Registration Statement No. 333-142044**

\$500,000,000 of 6.300% Senior Notes due March 15, 2018

FINAL TERM SHEET

February 28, 2008

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

Security: **SEC Registered Senior Unsecured Notes**

Specified Currency: **U.S. Dollars**

Principal Amount: **\$500,000,000**

Trade Date: **February 28, 2008**

Settlement Date (T+3): **March 4, 2008**

Final Maturity: **March 15, 2018**

Interest Rate: **6.300%**

Benchmark Treasury: **3.50% UST due February 18, 2018**

Benchmark Treasury Price: **98-17+**

Benchmark Treasury Yield: **3.675%**

Spread to Treasury: **+262.5 bps**

Re-offer Yield: **6.300%**

Public Offering Price: **99.997% Per Note**

Interest Payment Dates: **Semi-annually in arrears on March 15 and September 15, commencing September 15, 2008**

Day Count Convention: **30/360**

Optional Redemption: **Make whole call at T+40 bps**

Authorized Denominations: **\$2,000 and integral multiples of \$1,000 in excess thereof**

CUSIP: **456515 AU8**

Book-Running Managers: **Goldman, Sachs & Co.
J.P. Morgan Securities Inc.
Wachovia Capital Markets, 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, J.P. Morgan Securities Inc. collect at 212-834-4533 or by calling Wachovia Capital Markets, LLC toll-free at 800-326-5897.