

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.

1">8. Price of Derivative Security

(Instr. 5)9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s)

(Instr. 4)10. Ownership Form of Derivative Security: Direct (D) or Indirect (I)

(Instr. 4)11. Nature of Indirect Beneficial Ownership

(Instr. 4)CodeV(A)(D)Date ExercisableExpiration DateTitleAmount or Number of Shares Stock Options (right to buy) \$

23.6803/15/2006 A 10,557 (1)03/15/2016 Common Stock, par value \$0.01 per share 10,557 \$ 0 10,557 D

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
NIEKAMP CYNTHIA C/O BORGWARNER, INC. 2850 HAMLIN ROAD AUBURN HILLS, MI 48326		X		

Signatures

/s/ Cynthia A.
Niekamp

03/17/2006

**Signature of Reporting
Person

Date

Explanation of Responses:

* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

(1) These options vest in three equal annual installments beginning March 15, 2007.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.