

HARTFORD FINANCIAL SERVICES GROUP INC/DE

Form FWP

March 07, 2007

**Free Writing Prospectus  
(To the Preliminary Prospectus  
Supplement dated March 6, 2007)**

**Filed Pursuant to Rule 433  
Registration Statement No. 333-108067**

**\$500,000,000 of 5.375% Senior Notes due March 15, 2017  
FINAL TERM SHEET  
March 6, 2007**

|                           |   |
|---------------------------|---|
| Issuer:                   | <b>The Hartford Financial Services Group, Inc.</b>  |
| Security:                 | <b>SEC Registered Senior Unsecured Notes</b>  |
| Specified Currency:       | <b>U.S. Dollars</b>   |
| Principal Amount:         | <b>\$500,000,000</b>  |
| Trade Date:               | <b>March 6, 2007</b>  |
| Settlement Date (T+3):    | <b>March 9, 2007</b>  |
| Final Maturity:           | <b>March 15, 2017</b>   |
| Interest Rate:            | <b>5.375%</b>   |
| Benchmark Treasury:       | <b>4.625% UST due February 15, 2017</b>   |
| Benchmark Treasury Price: | <b>100-24</b>   |
| Benchmark Treasury Yield: | <b>4.53%</b>  |
| Spread to Treasury:       | <b>+88 bps</b>  |
| Public Offering Price:    | <b>99.731% Per Note</b>   |
| Interest Payment Dates:   | <b>Semi-annually in arrears on March 15 and September 15,<br/>commencing September 15, 2007</b> |
| Day Count Convention:     | <b>30/360</b>   |
| Optional Redemption:      | <b>Make whole call at T+ 15 bps</b>   |
| Authorized Denominations: | <b>\$2,000 and integral multiples of \$1,000 in excess thereof</b>                              |
| CUSIP:                    | <b>416515AT1</b>  |
| Book-Running Managers:    | <b>Citigroup Global Markets Inc.<br/>J.P. Morgan Securities Inc.</b>                            |

**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 Citigroup Global Markets Inc. toll-free 877-858-5407 or by calling J.P. Morgan Securities Inc. collect at 212-834-4533.**