

HARTFORD FINANCIAL SERVICES GROUP INC/DE  
Form FWP  
April 15, 2013

Free Writing Prospectus

(To the Preliminary Prospectus Supplement dated April 15, 2013)

Filed pursuant to Rule 433

Registration Statement No. 333-168532

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

**\$300,000,000**

**4.300% Senior Notes due 2043**

**FINAL TERM SHEET**

**Dated April 15, 2013**

<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>Principal Amount:</b>	\$300,000,000
<b>Expected Ratings*:</b>	Baa3 (Stable) / BBB (Stable) / BBB (Stable)
<b>Trade Date:</b>	April 15, 2013
<b>Settlement Date (T+3):</b>	April 18, 2013
<b>Maturity Date:</b>	April 15, 2043
<b>Coupon:</b>	4.300%
<b>Day Count Convention:</b>	30/360, unadjusted
<b>Yield to Maturity:</b>	4.348%
<b>Benchmark Treasury:</b>	2.750% US Treasury due November 15, 2042
<b>Benchmark Treasury Price:</b>	97-2+
<b>Benchmark Treasury Yield:</b>	2.898%
<b>Spread to Treasury:</b>	145 basis points
<b>Price to Public:</b>	99.200% of principal amount
<b>Interest Payment Dates:</b>	Semi-annually in arrears on April 15 and October 15, commencing October 15, 2013
<b>Optional Redemption:</b>	At any time in whole, or from time to time in part, 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>	\$294,975,000 (98.325% of principal amount)

**Authorized Denominations:** \$2,000 and integral multiples of \$1,000 in excess thereof  
**CUSIP/ISIN:** 416515BB9 / US416515BB93

**Joint Book-Running Managers:**

Credit Suisse Securities (USA) LLC

J.P. Morgan Securities LLC

Merrill Lynch, Pierce, Fenner & Smith

Incorporated

**Co-Managers:**

Barclays Capital Inc.

BNY Mellon Capital Markets, LLC

Citigroup Global Markets Inc.

Deutsche Bank Securities Inc.

The Williams Capital Group, L.P.

UBS Securities LLC

U.S. Bancorp Investments, Inc.

Wells Fargo Securities, LLC

**Long-term debt (on a carrying value basis) after giving effect to the Tender Offer and the offering of 4.300% Senior Notes due 2043:**

\$6.3 billion

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 Credit Suisse Securities (USA) LLC toll free at 1-800-221-1037, by calling J.P. Morgan Securities LLC collect at 1-212-834-4533, or by calling Merrill Lynch, Pierce, Fenner & Smith Incorporated toll free at 1-800-294-1322.

\* 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.