Zlatkus Lizabeth H Form 4 August 03, 2010

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB APPROVAL

OMB 3235-0287 Number:

January 31, Expires: 2005

0.5

Estimated average burden hours per response...

Check this box if no longer subject to Section 16. Form 4 or Form 5

obligations

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section

may continue. 30(h) of the Investment Company Act of 1940 See Instruction

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * Zlatkus Lizabeth H			2. Issuer Name and Ticker or Trading Symbol HARTFORD FINANCIAL SERVICES GROUP INC/DE [HIG]					5. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
	FORD FINANCI GROUP -, ONE	ORD FINANCIAL (Month/Da 07/30/20 GROUP -, ONE						Director 10% Owner Sofficer (give title Other (specify below) below) Executive Vice President			
Filed(If Amendment, Date Original iled(Month/Day/Year)				6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting			
HARTFORD, CT 06155					Person						
(City)	(State)	(Zip)	Table	I - Non-D	erivative	Secur	ities Acq	uired, Disposed o	f, or Beneficial	ly Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	Executio any	med on Date, if Day/Year)	3. Transactic Code (Instr. 8)	(Instr. 3,	oispose , 4 and (A) or	d of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Restricted Stock Units								12,720.673	D		
Restricted Stock								4,600	D		
Common Stock	07/30/2010			F <u>(1)</u>	436	D	\$ 23.41	37,450.902	D		

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transactic Code (Instr. 8)	5. orNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		ate	7. Title and A Underlying S (Instr. 3 and	Securities
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Options	\$ 65.99					(2)	02/20/2014	Common Stock	13,655
Stock Options	\$ 71.27					(3)	02/19/2015	Common Stock	8,923
Stock Options	\$ 83					<u>(4)</u>	02/15/2016	Common Stock	14,689
Stock Options	\$ 93.69					<u>(5)</u>	02/27/2017	Common Stock	15,791
Stock Options	\$ 92.69					<u>(6)</u>	07/30/2017	Common Stock	3,538
Stock Options	\$ 74.88					<u>(7)</u>	02/26/2018	Common Stock	38,240
Stock Options	\$ 7.04					(8)	02/25/2019	Common Stock	179,538
Restricted Units	<u>(9)</u>					<u>(9)</u>	02/25/2012(9)	Common Stock (9)	64,546.50 (9)
Restricted Units	(10)					(10)	11/05/2012(10)	Common Stock (10)	19,396.73 (10)
Deferred Units	(11)					(11)	11/05/2011(11)	Common Stock (11)	6,080.35 (11)
Restricted Units	(12)					(12)	02/25/2013(12)	Common Stock (12)	44,549.93 (12)
Deferred Units	(11)					(11)	02/25/2012(11)	Common Stock (11)	12,062.55 (11)
Deferred Units	(13)					(13)	05/03/2012(13)	Common Stock (13)	10,113.04 (13)

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer

Zlatkus Lizabeth H THE HARTFORD FINANCIAL SERVICES GROUP -ONE HARTFORD PLAZA HARTFORD, CT 06155

Executive Vice President

Signatures

s/ Leslie Soler, POA for Laura A. Santirocco, POA for Lizabeth H. Zlatkus by Power of Attorney of Lizabeth H. Zlatkus dated February 18, 2010

08/03/2010

Other

**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) Transaction involving a disposition to the Company of equity securities in satisfaction of tax withholding obligations in connection with the vesting of Restricted Stock Units.
- (2) The option became fully exercisable as of February 18, 2007, the third anniversary of the grant date.
- (3) The option became fully exercisable as of February 17, 2008, the third anniversary of the grant date.
- (4) The option became fully exercisable on February 15, 2009, the third anniversary of the grant date.
- (5) The option became fully exercisable on February 27, 2010, the third anniversary of the grant date.
- (6) The option became fully exercisable on July 30, 2010, the third anniversary of the grant date.
- The option becomes fully exercisable upon the later of: (i) the date on which the closing stock price on the New York Stock Exchange equals or exceeds 125% of the exercise price for 10 consecutive trading days or (ii) February 26, 2011, three years from the date of the grant.
- The option becomes fully exercisable upon the later of: (i) the date on which the closing stock price on the New York Stock Exchange equals or exceeds 125% of the exercise price for 10 consecutive trading days or (ii) February 25, 2012, three years from the date of the grant. The pricing condition was met on April 22, 2009.
- Each restricted unit will be settled in cash on the expiration date for an amount equal to the company's closing stock price on the New York Stock Exchange on the expiration date.
 - Each restricted unit will be settled in cash as soon as practicable, and in any event within 90 days after November 5, 2012 (the
- (10) "Valuation Date"). The cash settlement payable per unit shall be equal the closing stock price per share of the company's common stock on the Valuation Date as reported on the New York Stock Exchange.
- Each deferred unit will be settled in cash as soon as practicable, and in any event within 90 days, after the second anniversary of the grant date for an amount equal to the company's closing stock price on the New York Stock Exchange on the settlement date. Deferred units are fully vested when credited.
- Each restricted unit will be settled in cash as soon as practicable, and in any event within 90 days after February 25, 2013 (the "Valuation Date"). The cash settlement payable per unit shall be equal the closing stock price per share of the company's common stock on the Valuation Date as reported on the New York Stock Exchange.
- One-third of the deferred unit award will be settled in cash as soon as practicable after, and in any event within 90 days after, the first, second and third anniversaries of the grant date based on the company's closing stock price on the New York Stock Exchange on the applicable anniversary date. Deferred units are fully vested when credited.

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.

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