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HARTFORD FINANCIAL SERVICES GROUP INC/DE

Form 4

Common

Stock

08/08/2005

August 09, 2005

FORM	П Д							OMB AP	PROVAL	
	UNITED	STATES	SECURITIES Washington			NGE CO	MMISSION	OMB Number:	3235-0287	
Check the if no lon subject to Section Form 4 of Form 5 obligation may con See Instra 1(b).	BENEFICIAL OWNERSHIP OF RITIES ne Securities Exchange Act of 1934, Iding Company Act of 1935 or Section to Company Act of 1940				Expires: January 31, 2005 Estimated average burden hours per response 0.5					
(Print or Type	Responses)									
1. Name and Address of Reporting Person * ZNAMIEROWSKI DAVID M							Relationship of Reporting Person(s) to ssuer (Check all applicable)			
	(First) (I	IAL	3. Date of Earliest (Month/Day/Year) 08/08/2005	Fransaction			Director _X Officer (give t clow) Executiv		Owner r (specify nt	
HARTFOR	(Street) D, CT 06115		4. If Amendment, I Filed(Month/Day/Ye	_	1	A; _2; —	Individual or Joi pplicable Line) K_ Form filed by Mo _ Form filed by Mo erson	ne Reporting Per	son	
(City)	(State)	(Zip)	Table I. Non	Dominiotino	Comm			on Donoficiall	v Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	•	ed 3. Date, if Transact Code	4. Securition Dispos (Instr. 3,	ies Ac	equired (A)	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			Code	Timount	(D)	Titee	5,186.7632	D		
Restricted Stock							14,000	D		
Common Stock	08/08/2005		M <u>(1)</u>	95,740	A	\$ 45.1271	102,283	D		

S(1)

95,740 D

76.8656 6,543

D

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

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

SEC 1474 (9-02)

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. Transactio Code (Instr. 8)	5. Number of onDerivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8 1 9 (
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Stock Option	\$ 59.0917					(2)	02/20/2009	Common Stock	7,911	
Stock Option	\$ 39.3041	08/08/2005		M(1)	11,782	(3)	02/18/2010	Common Stock	11,782	
Stock Option	\$ 47.642	08/08/2005		M(1)	9,869	<u>(4)</u>	02/21/2008	Common Stock	9,869	
Stock Option	\$ 44.5221	08/08/2005		M(1)	3,487	(5)	10/16/2008	Common Stock	3,487	
Stock Option	\$ 56.375					<u>(6)</u>	07/21/2010	Common Stock	12,375	
Stock Option	\$ 62.07	08/08/2005		M(1)	24,031	<u>(7)</u>	02/23/2011	Common Stock	24,031	
Stock Option	\$ 65.85					(8)	02/23/2012	Common Stock	44,790	
Stock Option	\$ 37.37	08/08/2005		M <u>(1)</u>	46,571	<u>(9)</u>	02/22/2013	Common Stock	46,571	
Stock Option	\$ 65.99					(10)	02/20/2014	Common Stock	25,034	
Stock Option	\$ 71.27					(11)	02/19/2015	Common Stock	15,891	

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other

Reporting Owners 2

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ZNAMIEROWSKI DAVID M THE HARTFORD FINANCIAL SERVICES GROUP HARTFORD PLAZA HARTFORD, CT 06115

Executive Vice President

Signatures

/s/ Steven L. Bray, POA for David M. Znamierowski by Power of Attorney of David M. Znamierowski dated February 19, 2004.

08/09/2005

**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 effected pursuant to a pre-planned trading plan entered into in accordance with Rule 10b5-1 of the Securities Exchange Act of 1934.
- (2) The option became fully exercisable as of February 18, 2002, the third anniversary of the grant.
- (3) The option became fully exercisable as of February 16, 2003, the third anniversary of the grant.
- (4) The option became fully exercisable as of February 19, 2001, the third anniversary of the grant.
- (5) The option became fully exercisable as of October 14, 2001, the third anniversary of the grant.
- On July 19, 2000, the reporting person was granted an option to purchase shares of common stock. The option cumulatively vests in four equal installments, subject to the Issuer?s satisfaction of certain performance criteria each year. The performance criteria for 2000, 2001 and 2002 were met, resulting in vesting of the option as to 12,375 shares, which shall be exercisable commencing March 1, 2004.
- (7) The option became fully exercisable as of July 27, 2005, following the achievement of the following criteria: the closing price of the Issuer?s Common Stock on the New York Stock Exchange reached 125% of the grant price for at least 10 consecutive trading days.
- The option becomes fully exercisable upon the earlier of: (i) February 21, 2009 (seven years from the grant date) and (ii) the closing price of the Issuer?s Common Stock on the New York Stock Exchange reaches 125% of the grant price for at least 10 consecutive trading days.
- (9) The option became fully exercisable as of June 18, 2003, following the achievement of the following criteria: the closing price of the Issuer's Common Stock on the New York Stock Exchange reached 125% of the grant price for at least 10 consecutive trading days.
- One-third of the option became exercisable on February 18, 2005, an additional one-third of the option will become exercisable on (10) February 18, 2006 and the remaining one-third of the option will become exercisable on February 18, 2007, the third anniversary of the grant date.
- The option becomes fully exercisable upon the later of: (i) the closing price of the Issuer's Common Stock on the New York Stock

 (11) Exchange reaches 125% of the grant price for at least 10 consecutive trading days and (ii) February 17, 2008 (three years from the grant data)

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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