FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT	OF CHANGES	S IN BENEF	ICIAL OW	NERSHIP

OMB APPROVAL							
OMB Number:	3235-0287						
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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

	nd Address of S RICHA	Reporting Person*				r Name and ED TE					P /DE/			tionship of F all applicab Director		Person	(s) to Issuer 10% Owr	ner
(Last) ONE FIN	(F NANCIAL 1	(First) (Middle)			3. Date of Earliest Transaction (Month/Day/Year) 04/29/2013									Officer (gi below)	ive title		Other (sp below)	ecify
(Street) HARTFO		CT State)	06101 (Zip)	_	4. If Amendment, Date of Original Filed (Month/Day/Year)						6. Indiv	6. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person						
	Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned																	
1. Title of Security (Instr. 3) 2. Trans Date (Month/			ate	2A. Deemed Execution Date, if any (Month/Day/Yea		, Transaction Disposed Code (Instr.		ities Acquired (A) or d Of (D) (Instr. 3, 4 and 5			5. Amount Securities Beneficially Following	For y Owned (D)	6. Own Form: (D) or I (I) (Inst	Direct Ir ndirect B r. 4) C	7. Nature of Indirect Beneficial Ownership			
							Code V Amo		Amount	(A) (D)	or	Price	Reported Transaction(s) (Instr. 3 and 4)				(Instr. 4)	
	Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)																	
Derivative Conversion Date Executive Security or Exercise (Month/Day/Year) if any		3A. Deemed Execution Date, if any (Month/Day/Year)	e, Transaction Code (Instr. 8)		Derivative		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amoun Securities Underlyi Derivative Security (Instr. 3 and 4)		erlying	8. Price of Derivative Security (Instr. 5)	9. Number derivative Securities Beneficial Owned Followin Reported	ative rities ficially ed wing rted	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)		
				Code	v	(A)	(D)	Date Exercisab		xpiration ate	Title		ount or ober of res		Transaction(s) (Instr. 4)			
Phantom Stock Unit	(1)	04/29/2013		A		1,899.1487		(1)		(1)	Common Stock	1,8	99.1487	\$91.62	19,901.	1912	D	

Explanation of Responses:

1. Consists of Phantom Stock Units acquired by the reporting person as his/her annual award of deferred stock units for services as a non-employee director. Upon termination of service on the Board of Directors, all such Phantom Stock Units settle in shares of UTC Common Stock.

/s/ Charles F. Hildebrand as 05/01/2013 Attorney-in-Fact

** Signature of Reporting Person Date

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

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

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

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 Number.

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