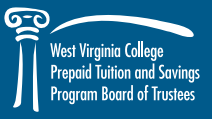
The Hartford® SMART529®

Offered by the West Virginia College Prepaid Tuition and Savings Program Board of Trustees

PERFORMANCE AS OF 2/29/12



A–Share % Average Annual Total Returns

				Excluding Sales Charge as of 2/29/12					Including Sales Charge* as of 2/29/12				Standardized Returns as of 12/31/11** Including Sales Charge*			
		Inception Date	Gross Expense Ratio†	YTD▲	1 Yr	3 Yr	5 Yr	Since Inception	1 Yr	3 Yr	5 Yr	Since Inception	1 Yr	3 Yr	5 Yr	Since Inception
Age-Based Portfolios	SMART529 Age Based Portfolio 0-8	03/01/02	1.24%	9.23	0.46	20.44	2.18	5.51	-5.06	18.19	1.03	4.91	-9.69	9.52	-0.71	4.06
	SMART529 Age Based Portfolio 9-13	03/01/02	1.20%	7.89	1.75	18.21	2.36	4.86	-3.85	16.00	1.21	4.26	-7.94	9.45	-0.23	3.53
	SMART529 Age Based Portfolio 14-15	03/01/02	1.15%	6.34	3.01	16.16	3.32	5.01	-2.66	13.99	2.16	4.41	-5.87	9.13	1.04	3.84
	SMART529 Age Based Portfolio 16-17	07/26/10	1.03%	3.31	2.43	---	---	5.80	-3.20	---	---	2.11	-4.78	---	---	0.05
	SMART529 Age Based Portfolio 18+	03/01/02	0.98%	2.24	2.87	9.19	1.31	2.81	-1.75	7.53	0.38	2.34	-2.70	5.74	0.09	2.15
Static Portfolios	SMART529 Aggressive Growth Portfolio	03/01/02	1.30%	11.45	-1.18	23.95	0.08	4.61	-6.61	21.64	-1.04	4.02	-12.13	10.54	-3.11	2.94
	SMART529 Growth Portfolio	03/01/02	1.24%	9.20	0.49	20.42	1.59	4.99	-5.04	18.17	0.45	4.40	-9.63	9.52	-1.19	3.54
	SMART529 Balanced Portfolio	03/01/02	1.20%	7.91	1.67	18.27	2.14	4.59	-3.92	16.06	0.99	4.00	-8.01	9.46	-0.44	3.27
	SMART529 Conservative Balanced Portfolio	02/28/11	1.03%	3.31	3.00	---	---	2.99	-2.67	---	---	-2.66	---	---	---	-5.78
	The Hartford SMART529 Checks and Balances Portfolio	07/10/09	1.14%	7.57	1.29	---	---	13.43	-4.28	---	---	11.03	-8.09	---	---	8.54
Individual Fund Options	The Hartford Capital Appreciation 529 Fund	02/26/02	1.20%	14.11	-6.32	22.55	-0.31	5.83	-11.48	20.26	-1.43	5.23	-19.95	8.85	-4.25	3.92
	The Hartford Dividend & Growth 529 Fund	02/26/02	1.17%	7.22	2.06	22.42	2.02	5.02	-3.55	20.14	0.87	4.43	-4.69	9.84	-0.64	3.77
	The Hartford Equity Income 529 Fund	07/10/09	1.29%	5.42	6.91	---	---	20.33	1.03	---	---	17.78	1.05	---	---	16.53
	MFS Global Equity 529 Fund	07/26/10	1.93%	11.28	1.98	---	---	12.00	-3.63	---	---	8.10	-10.31	---	---	1.21
	The Hartford Global All Asset 529 Fund	10/07/11	1.15%	8.17	---	---	---	8.60	---	---	---	2.63	---	---	---	-5.12
	The Hartford Growth Opportunities 529 Fund	10/13/06	1.26%	16.25	-0.93	23.28	2.12	3.01	-6.38	20.98	0.97	1.93	-14.41	9.01	-1.96	-0.91
	The Hartford High Yield 529 Fund	03/31/04	1.20%	4.81	4.61	20.30	6.11	6.39	-0.10	18.47	5.14	5.77	-1.20	18.46	4.77	5.26
	The Hartford Inflation Plus 529 Fund	03/31/04	1.02%	1.69	13.69	10.60	7.51	5.28	8.58	8.91	6.53	4.67	7.67	7.82	6.61	4.55
	The Hartford International Opportunities 529 Fund	07/10/09	1.34%	12.67	-5.27	---	---	14.24	-10.48	---	---	11.82	-18.49	---	---	7.34
	The Hartford MidCap 529 Fund	02/26/02	1.28%	12.93	-2.27	23.47	3.20	7.77	-7.64	21.17	2.04	7.16	-13.32	11.48	0.33	5.97
	The Hartford MidCap Value 529 Fund	03/20/08	1.40%	13.82	-1.67	31.24	---	6.73	-7.08	28.79	---	5.21	-14.19	15.10	---	1.89
	The Hartford Small Company 529 Fund	10/13/06	1.37%	14.46	1.51	27.30	2.02	3.62	-4.07	24.92	0.87	2.54	-9.93	12.67	-1.19	0.00
	The Hartford Total Return Bond 529 Fund	02/22/02	1.05%	1.59	7.09	9.21	4.58	4.81	2.27	7.55	3.62	4.33	1.42	6.84	3.61	4.24
	The Hartford Value 529 Fund	07/10/09	1.21%	9.31	1.39	---	---	17.67	-4.19	---	---	15.18	-7.73	---	---	12.14
	The SMART529 Stable Value Fund	09/13/02	0.88%	0.37	2.83	3.48	3.71	3.17	-0.25	2.44	3.08	2.83	-0.16	2.53	3.12	2.84
Closed Funds	Goldman Sachs Large Cap Value 529 Fund	06/30/03	1.67%	9.69	-4.72	18.40	-2.10	4.74	-9.96	16.19	-3.20	4.06	-13.33	6.28	-5.12	3.01
	MFS Total Return 529 Fund	06/30/03	1.28%	5.48	3.37	15.97	1.73	4.81	-2.31	13.80	0.58	4.12	-4.22	7.21	-0.24	3.55
	MFS Value 529 Fund	06/30/03	1.48%	8.53	2.16	21.23	0.33	6.35	-3.46	18.96	-0.80	5.66	-6.16	7.65	-2.31	4.76

The performance percentages shown are net to the investor and represent the performance after the subtraction of all annual asset-based fees and expenses (the "Gross Expense Ratio"). Investments in SMART529 are subject to various fees, which will then reduce the value of your account as they are incurred. Please see the Offering Statement for specific details.

PAST PERFORMANCE IS NOT INDICATIVE OF FUTURE RESULTS. Current performance may be lower or higher than the performance data quoted.

The investment return and principal value of an investment will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Current performance may be higher or lower than the performance quoted. For more current performance information to the most recent month-ended, please visit Hartfordinvestor.com or call (866) 574-3542.

Performance numbers do not include the annual maintenance fees.

The annual maintenance fee is waived for account values of $25,000 or more, if enrolled in an Automatic Investment Program or for West Virginia residents.

▲ Year-to-date (YTD) performance is actual–not annualized–and is stated on a calendar year basis.

† Gross operating expenses shown are before management fee waivers or expense caps. Performance information may reflect historical or current expense waivers or reimbursements, without which, performance would have been lower. For more information on fee waivers and/or expense reimbursements, please see the expenses table in the prospectus.

* Sales charges for all investment options are 5.5% except for SMART529 Age Based Portfolio 18+, The Hartford High Yield 529 Fund, The Hartford Inflation Plus 529 Fund, and The Hartford Total Return Bond 529 Fund which are 4.5%, and The SMART529 Stable Value Fund which is 3.0%.

** Standardized returns are as of quarter-end.

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PERFORMANCE AS OF 2/29/12

B–Share % Average Annual Total Returns

				Excluding Sales Charge as of 2/29/12					Including Sales Charge* as of 2/29/12				Standardized Returns as of 12/31/11** Including Sales Charge*			
		Inception Date	Gross Expense Ratio†	YTD▲	1 Yr	3 Yr	5 Yr	Since Inception	1 Yr	3 Yr	5 Yr	Since Inception	1 Yr	3 Yr	5 Yr	Since Inception
Age-Based Portfolios	SMART529 Age Based Portfolio 0-8	07/01/02	1.79%	9.15	-0.06	19.81	1.63	6.42	-5.06	18.60	1.22	6.42	-9.70	9.90	-0.52	5.56
	SMART529 Age Based Portfolio 9-13	07/01/02	1.75%	7.80	1.18	17.55	1.80	5.35	-3.88	16.36	1.39	5.35	-7.95	9.81	-0.05	4.61
	SMART529 Age Based Portfolio 14-15	07/01/02	1.70%	6.25	2.49	15.54	2.76	5.19	-2.63	14.37	2.35	5.19	-5.90	9.48	1.23	4.61
	SMART529 Age Based Portfolio 16-17	07/26/10	1.58%	3.24	1.97	---	---	5.25	-3.13	---	---	2.59	-4.73	---	---	0.62
	SMART529 Age Based Portfolio 18+	07/01/02	1.53%	2.11	2.28	8.57	0.76	2.59	-2.84	7.47	0.35	2.59	-3.67	5.70	0.06	2.41
Static Portfolios	SMART529 Aggressive Growth Portfolio	07/01/02	1.85%	11.35	-1.74	23.27	-0.47	5.61	-6.66	22.02	-0.87	5.61	-12.20	10.88	-2.93	4.52
	SMART529 Growth Portfolio	07/01/02	1.79%	9.10	-0.06	19.79	1.04	5.65	-5.06	18.58	0.63	5.65	-9.64	9.88	-1.01	4.79
	SMART529 Balanced Portfolio	07/01/02	1.75%	7.80	1.07	17.60	1.58	4.87	-3.98	16.41	1.17	4.87	-8.03	9.82	-0.25	4.13
	The Hartford SMART529 Checks and Balances Portfolio	07/10/09	1.69%	7.44	0.79	---	---	12.80	-4.25	---	---	11.50	-8.03	---	---	9.09
Individual Fund Options	The Hartford Capital Appreciation 529 Fund	07/01/02	1.75%	14.04	-6.82	21.86	-0.85	7.83	-11.48	20.63	-1.25	7.83	-19.98	9.20	-4.08	6.49
	The Hartford Dividend & Growth 529 Fund	07/01/02	1.72%	7.17	1.50	21.78	1.47	6.21	-3.57	20.55	1.06	6.21	-4.74	10.19	-0.46	5.54
	The Hartford Equity Income 529 Fund	07/10/09	1.84%	5.43	6.44	---	---	19.70	1.12	---	---	18.33	1.01	---	---	17.11
	MFS Global Equity 529 Fund	07/26/10	2.48%	11.16	1.45	---	---	11.43	-3.62	---	---	8.61	-10.27	---	---	1.83
	The Hartford Growth Opportunities 529 Fund	10/13/06	1.81%	16.11	-1.47	22.61	1.56	2.45	-6.40	21.37	1.15	2.26	-14.42	9.34	-1.77	-0.56
	The Hartford High Yield 529 Fund	03/31/04	1.75%	4.74	4.05	19.65	5.55	5.86	-1.16	18.44	5.12	5.86	-2.26	18.42	4.75	5.35
	The Hartford Inflation Plus 529 Fund	03/31/04	1.57%	1.62	13.09	10.00	6.95	4.74	7.43	8.89	6.52	4.74	6.47	7.82	6.60	4.63
	The Hartford International Opportunities 529 Fund	07/10/09	1.89%	12.62	-5.75	---	---	13.64	-10.46	---	---	12.34	-18.59	---	---	7.89
	The Hartford MidCap 529 Fund	07/01/02	1.83%	12.82	-2.80	22.77	2.64	8.99	-7.66	21.53	2.23	8.99	-13.35	11.82	0.51	7.77
	The Hartford MidCap Value 529 Fund	03/20/08	1.95%	13.69	-2.23	30.80	---	6.27	-7.12	29.48	---	5.45	-14.14	15.71	---	2.17
	The Hartford Small Company 529 Fund	10/13/06	1.92%	14.44	0.95	26.61	1.41	3.01	-4.10	25.33	1.00	2.82	-10.00	12.95	-1.07	0.28
	The Hartford Total Return Bond 529 Fund	07/01/02	1.60%	1.47	6.52	8.62	4.01	4.31	1.19	7.53	3.59	4.31	0.36	6.82	3.58	4.23
	The Hartford Value 529 Fund	07/10/09	1.76%	9.23	0.87	---	---	17.00	-4.17	---	---	15.65	-7.73	---	---	12.67
	The SMART529 Stable Value Fund	09/13/02	1.43%	0.24	2.24	2.90	3.15	2.64	-2.87	1.86	2.73	2.64	-2.71	1.98	2.78	2.66
Closed Funds	Goldman Sachs Large Cap Value 529 Fund	06/30/03	2.22%	9.57	-5.23	17.73	-2.64	4.22	-9.97	16.54	-3.03	4.22	-13.36	6.59	-4.95	3.19
	MFS Total Return 529 Fund	06/30/03	1.83%	5.35	2.79	15.31	1.18	4.28	-2.35	14.14	0.77	4.28	-4.23	7.56	-0.05	3.73
	MFS Value 529 Fund	06/30/03	2.03%	8.50	1.62	20.54	-0.20	5.83	-3.46	19.32	-0.61	5.83	-6.25	7.96	-2.13	4.93

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Performance numbers do not include the annual maintenance fees.

The annual maintenance fee is waived for account values of $25,000 or more, if enrolled in an Automatic Investment Program or for West Virginia residents.

* Performance results are historical and reflect the deduction of the contingent deferred sales charge (CDSC) for Class B Shares in years one through six of 5%, 4%, 3%, 3%, 2%, and 1% respectively.

** Standardized returns are as of quarter-end.

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Effective February 28, 2011, The Hartford SMART 529 Fee Structure Class B will no longer be available for new enrollments. Enrollments received beginning February 28, 2011 with contributions directed to the B Share class will be considered not in good order until an alternative, eligible share class is selected.

Existing account owners are not affected by this change. Participants with accounts established prior to February 28, 2011 will continue to be able to direct contributions to Class B.

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PERFORMANCE AS OF 2/29/12

C–Share % Average Annual Total Returns

				Excluding Sales Charge as of 2/29/12				Including Sales Charge* as of 2/29/12				Standardized Returns as of 12/31/11** Including Sales Charge*			
	Inception Date	Gross Expense Ratio†	YTD▲	1 Yr	3 Yr	5 Yr	Since Inception	1 Yr	3 Yr	5 Yr	Since Inception	1 Yr	3 Yr	5 Yr	Since Inception
Age-Based Portfolios															
SMART529 Age Based Portfolio 0-8	03/01/02	1.98%	9.10	-0.24	19.55	1.44	4.82	-1.24	19.55	1.44	4.82	-6.09	10.81	-0.31	3.98
SMART529 Age Based Portfolio 9-13	03/01/02	1.94%	7.71	1.00	17.34	1.62	4.16	-0.01	17.34	1.62	4.16	-4.25	10.76	0.18	3.44
SMART529 Age Based Portfolio 14-15	03/01/02	1.89%	6.22	2.26	15.30	2.55	4.30	1.24	15.30	2.55	4.30	-2.15	10.39	1.43	3.73
SMART529 Age Based Portfolio 16-17	07/26/10	1.77%	3.24	1.79	---	---	5.07	0.77	---	---	5.07	-0.91	---	---	3.33
SMART529 Age Based Portfolio 18+	03/01/02	1.72%	2.06	2.15	8.41	0.58	2.11	1.13	8.41	0.58	2.11	0.24	6.62	0.30	1.94
Static Portfolios															
SMART529 Aggressive Growth Portfolio	03/01/02	2.04%	11.31	-1.90	23.05	-0.65	3.93	-2.88	23.05	-0.65	3.93	-8.62	11.83	-2.72	2.87
SMART529 Growth Portfolio	03/01/02	1.98%	9.11	-0.19	19.56	0.86	4.31	-1.19	19.56	0.86	4.31	-6.04	10.76	-0.79	3.46
SMART529 Balanced Portfolio	03/01/02	1.94%	7.79	0.95	17.39	1.39	3.89	-0.05	17.39	1.39	3.89	-4.34	10.70	-0.05	3.17
SMART529 Conservative Balanced Portfolio	02/28/11	1.77%	3.13	2.20	---	---	2.19	1.18	---	---	2.19	---	---	---	-1.89
The Hartford SMART529 Checks and Balances Portfolio	07/10/09	1.88%	7.49	0.64	---	---	12.61	-0.36	---	---	12.61	-4.37	---	---	10.23
Individual Fund Options															
The Hartford Capital Appreciation 529 Fund	02/26/02	1.94%	14.00	-7.03	21.61	-1.04	5.15	-7.96	21.61	-1.04	5.15	-16.78	10.08	-3.88	3.85
The Hartford Dividend & Growth 529 Fund	02/26/02	1.91%	7.08	1.33	21.54	1.27	4.33	0.31	21.54	1.27	4.33	-0.93	11.09	-0.24	3.68
The Hartford Equity Income 529 Fund	07/10/09	2.03%	5.35	6.18	---	---	19.45	5.12	---	---	19.45	5.08	---	---	18.33
MFS Global Equity 529 Fund	07/26/10	2.67%	11.09	1.17	---	---	11.15	0.15	---	---	11.15	-6.65	---	---	4.52
The Hartford Global All Asset 529 Fund	10/07/11	1.90%	7.98	---	---	---	8.30	---	---	---	7.22	---	---	---	-0.70
The Hartford Growth Opportunities 529 Fund	10/13/06	2.00%	16.17	-1.66	22.41	1.38	2.26	-2.64	22.41	1.38	2.26	-10.99	10.23	-1.57	-0.56
The Hartford High Yield 529 Fund	03/31/04	1.94%	4.75	3.83	19.40	5.34	5.64	2.79	19.40	5.34	5.64	1.62	19.40	4.96	5.13
The Hartford Inflation Plus 529 Fund	03/31/04	1.76%	1.50	12.78	9.78	6.74	4.54	11.65	9.78	6.74	4.54	10.79	8.73	6.84	4.44
The Hartford International Opportunities 529 Fund	07/10/09	2.08%	12.46	-6.04	---	---	13.39	-6.98	---	---	13.39	-15.28	---	---	9.02
The Hartford MidCap 529 Fund	02/26/02	2.02%	12.81	-2.99	22.55	2.45	7.07	-3.96	22.55	2.45	7.07	-9.87	12.74	0.73	5.89
The Hartford MidCap Value 529 Fund	03/20/08	2.14%	13.68	-2.40	30.68	---	6.10	-3.37	30.68	---	6.10	-10.65	16.70	---	2.82
The Hartford Small Company 529 Fund	10/13/06	2.11%	14.36	0.78	26.39	1.25	2.85	-0.23	26.39	1.25	2.85	-6.34	13.97	-0.82	0.32
The Hartford Total Return Bond 529 Fund	02/22/02	1.79%	1.50	6.26	8.40	3.81	4.08	5.20	8.40	3.81	4.08	4.32	7.69	3.80	3.99
The Hartford Value 529 Fund	07/10/09	1.95%	9.20	0.66	---	---	16.78	-0.35	---	---	16.78	-4.09	---	---	13.85
The SMART529 Stable Value Fund	09/13/02	1.62%	0.24	2.03	2.71	2.95	2.45	1.01	2.71	2.95	2.45	1.10	2.81	3.00	2.46
Closed Funds															
Goldman Sachs Large Cap Value 529 Fund	06/30/03	2.41%	9.56	-5.43	17.55	-2.81	4.04	-6.38	17.55	-2.81	4.04	-9.83	7.50	-4.73	3.01
MFS Total Return 529 Fund	06/30/03	2.02%	5.28	2.61	15.10	0.99	4.09	1.58	15.10	0.99	4.09	-0.33	8.47	0.17	3.54
MFS Value 529 Fund	06/30/03	2.22%	8.36	1.39	20.30	-0.41	5.63	0.37	20.30	-0.41	5.63	-2.38	8.88	-1.92	4.74

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The Funds listed have certain associated risks. For more information about these risks, and to learn about each Fund's investment objective, charges, and expenses, please see the Fund's prospectus or summary prospectus.

If you reside in, or have taxable income in, a state other than West Virginia, you should consider whether your state has a qualified tuition program that offers favorable state income tax or other benefits exclusive to your state's program that are not available under The Hartford®SMART529®program. Taxpayers and residents of other states who are interested in exploring such tax consequences should consult with a qualified tax advisor.

Each of the Individual Fund Options purchases shares of an underlying mutual fund, as set forth in the Offering Statement. The SMART529 Stable Value Fund is a separately managed investment portfolio that earns a composite rate of return. The Age-Based and Static Portfolios purchase a combination of underlying mutual Funds and/or the SMART529 Stable Value Portfolio, as set forth in the Offering Statement.

You should carefully consider the investment objectives, risks, charges, and expenses of The Hartford® SMART529® and its Underlying Funds before investing. This and other information can be found in the Offering Statement for The Hartford® SMART529® and the prospectuses or other disclosure documents for the Underlying Funds, which can be obtained from your investment representative or by calling 866-574-3542. Please read them carefully before you invest or send money. The Hartford® SMART529® is distributed by Hartford Securities Distribution Company, Inc. Member SIPC.

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