

YOUR CHILD'S DREAM COULD EQUAL \$5,000 FOR COLLEGE

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**The fourth annual When I Grow Up
essay contest is underway.**



Can your child answer the question “What do you want to be when you grow up?” SMART529 is offering West Virginia children in grades K-5 a chance to win \$5,000 in a SMART529 College Savings account just for answering that question.

Over the past three years, the SMART529 When I Grow Up essay contest has awarded college savings accounts to 45 elementary school children just like yours.

Here's how it works: Kids write a short essay that begins, “When I grow up, I want to be a ...” and explains why. Teachers and parents can help children with their essays.

The entries are broken down into three grade categories and five regions*, and the essays of 15 children are selected by a panel of judges and those children are awarded \$500 in a SMART529 savings account. Their schools receive \$500, too. The names of those 15 children are then placed into a random drawing for the Grand Prize, an additional \$4,500 SMART529 account.

The deadline to submit entries is March 1, 2011. SMART529 will host a press conference in early May for all the regional winners, and at that event, the Grand Prize winner will be randomly selected from among the 15 regional winners. A few weeks later, children with winning entries will be invited to participate in a photo shoot as the 2011 SMART529 Kids.

**See official rules for a listing of grade categories and regional breakdown.*

Last year, 8-year-old Cassidy Fraley, who was a 3rd grader at Berkeley Heights Elementary, wrote an essay detailing her love for animals, “even snakes.” After winning \$5,000 in a SMART529 account, Cassidy is off to a good start on college savings for veterinarian school. And even if her dream of being a veterinarian changes, she'll have a good start on any future that involves higher education.



All Grown Up, but Teachers can Win, too!

Teachers, now you have a chance to win \$2,500 cash in your very own SMART529 contest just for telling us how you plan to use the new SMART529 lesson plans (found at www.SMART529.com/teachers) to emphasize the importance of higher education to your students.

The contest is open to all full-time West Virginia public and private school teachers grades K-5. Go to SMART529.com for eligibility requirements and details on how to enter. Good luck!

Read the enclosed rules, fill out the enclosed entry form (including a parent or legal guardian's signature) and submit your child's essay. You can also download forms on line at www.SMART529.com.

TEACHER FEATURE

RACHEL OAKS 5TH GRADE TEACHER PRATT ELEMENTARY



Rachel Oaks, a fifth grade teacher at Pratt Elementary School in Kanawha County, often tells her students they can achieve their dreams with hard work. However, the response she often gets in return is disheartening.

“It’s sad when you hear a fifth grader tell you, ‘I can’t go to college, we can’t afford it,’” said Oaks.

Last school year Oaks encouraged her students to enter the “When I Grow Up” essay contest and plans to encourage her students to enter again this year.

“Anytime you can start ahead of time saving money for college or a technical school, it’s really good,” said Oaks.

West Virginia State Treasurer John D. Perdue oversees the state’s SMART529 College Savings Program. He said teachers play a key role in promoting the importance of higher education.

“Now, more than any other time in our history, it is important that children go to college,” said Treasurer Perdue. “A child who goes to college can earn significantly more over a lifetime than if he or she did not attend college.”

Perdue said proper planning allows all students to take advantage of higher education. That’s why he is encouraged by teachers who share information about the SMART529 program with students and their parents.

Rachel Oaks with When I Grow Up Regional Winner Leigh-Anna Johnson and her family along with the State Treasurer John D. Perdue

SMART529 LESSON PLANS

A group of teachers from Fairview, WV helped the SMART529 program this past summer by creating lesson plans for grades K-5. Each can be used for two purposes: one, to encourage students to enter the When I Grow Up contest and two, to use as practice essays for the WESTEST. You can download the lesson plans at www.SMART529.com/teachers.

“Teachers have the power to break the cycle of families who think they can’t afford college. They can show students and parents how easy it is to start saving now,” said Treasurer Perdue.

“I’m doing what I love,” said Oaks, “but I needed to go to college to achieve my career dream. I’m glad I can help my students and their families learn how college savings can help achieve their own dreams.”

THEY GROW UP SO FAST!



A few years ago, it was hard to imagine your child getting dressed, packing up homework and heading off to school. Time goes by so fast, and before you know it, your child will be thinking about higher education.

But how will you afford to send your child to the college of his or her choice? Scholarships can help, but they aren't a guarantee, and they usually only cover a portion of total costs. Government-funded education grants are good if you can qualify for them, but in many cases, they are limited to the needy. Student loans may help, but they eventually have to be paid back with interest.

What's a parent to do?

THREE WAYS YOU CAN GET STARTED

- > Call 877-767-8529
- > Visit SMART529.com
- > See your local financial investment professional



THINK AHEAD.

Starting a SMART529 Savings Plan early in your child's life can make a big difference down the road. And right now is a great time to start because starting now and saving regularly means time can work to your advantage. You don't have to break the bank now in order to get started—it takes only \$50 to open an account.

Learn more at www.SMART529.com or by talking to a financial investment professional.



MORE WAYS TO SAVE!

SMART529 is now offering more ways to save and make saving easier for West Virginia families.



Upromise®: Earn more for college with everyday purchases when you link your Upromise and SMART529 accounts.



Ugift®: Invite family and friends to give money toward a college education.



Payroll Direct Deposit: Deposit right from your paycheck into your SMART529 account. Employers must support this feature.



Automatic Investment Program: Choose to designate an annual increase in your regular contributions.

Learn more at www.SMART529.com.

*Upromise is an optional service offered by Upromise, Inc., is separate from SMART529, and is not affiliated with the State of West Virginia, or Hartford Life Insurance Company. Terms and conditions apply to the Upromise service. Participating companies, contribution levels and conditions subject to change without notice. Transfers subject to a \$15.00 minimum, Upromise is affiliated with Upromise, Inc. Upromise and Ugift are registered service marks of Upromise, Inc.



A Note from State Treasurer John Perdue

State Treasurer John D. Perdue helps Maxwell Hill Elementary students shop for Upromise items at Kroger. The students learned how to help their parents earn college savings on everyday items they already buy.

Many of us have heard the often-quoted African proverb, “It takes a village to raise a child.” I strongly believe it does take an entire community to teach and nurture our children. It is the responsibility of every adult to pass on the lessons of life, one of which is the importance of saving for higher education.

The SMART529 savings program helps thousands of West Virginians build a family reserve for higher education. The benefits of putting money aside for those expenses far outweigh the immediate costs.

This year, I encourage you to tell your neighbors, coworkers and family members about the SMART529 program. Explain how it only takes \$50 to open an account. Inform them about the state tax advantages and federal tax benefits. Mention the new partnership between West Virginia’s SMART529 and the Upromise rewards programs. Or, better yet, give the gift of higher education, and contribute to a SMART529 account on behalf of your children.



John D. Perdue



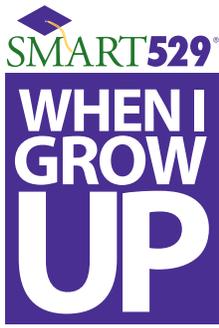
SMART529 for West Virginia

A 529 plan is a tax-advantaged savings plan designed to encourage families to save for college. Earnings on 529 investments accumulate tax-free, and distributions are tax-exempt as long as they are applied toward eligible education expenses such as tuition and room and board.

529 plans are named for the section of the federal tax

code that governs them. They are most often sponsored by individual states and managed by a mutual fund or other financial services company. The investments underlying a 529 plan typically consist of mutual funds.





CONTEST ENTRY FORM

Entries must be postmarked by 11:59 pm March 1, 2011

Entries must be mailed to:

SMART529 "When I Grow Up" Essay Contest
P.O. Box 1228 • Charleston, WV 25324-1228

Parent/Legal Guardian: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone Number: _____

E-mail Address: _____

Child's Name: _____

Child's Age: _____ Child's Grade (as of September 1, 2010): _____

School: _____

County: _____

Parent/Legal Guardian Signature (required): By entering I acknowledge that I have read the Official Rules, fully understand its terms and sign here freely and voluntarily without inducement. By signing here, I consent to my child's participation in the contest in recognition of and in compliance with the Official Rules.

X _____

When I grow up, I want to be a/an _____ because....
(answers must be 100 words or less). Entrants may submit a drawing in addition to their essays.

(Please attach a separate sheet if necessary)

No purchase necessary. Offer void if prohibited by law. Entrants must be a legal resident of West Virginia. Employees of The Hartford and the West Virginia State Treasurer's Office are not eligible to win.

Information collected will be used by SMART529 and/or our agents to provide you with information about the products we offer. We DO NOT share your name, contact information (including e-mail, telephone and physical address) or other information with other companies. To opt out of receiving further information, contact us by e-mail at customerservice@SMART529.com or write us at PO Box 1228 • Charleston, WV 25324-1228.

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

West Virginia provides its residents with tax advantages for investing in SMART529. 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 SMART529 program.

Investments in SMART529 are not guaranteed or insured by the State of West Virginia, the Board of Trustees of the West Virginia College Prepaid Tuition and Savings Program, the West Virginia State Treasurer's Office, Hartford Life Insurance Company, The Hartford Financial Services Group, Inc., the investment sub-advisors for the Underlying Funds or any depository institution and are subject to investment risks, including the loss of the principal amount invested, and may not be appropriate for all investors.

Non-qualified withdrawals are taxable as ordinary income to the extent of earnings and may also be subject to a 10% federal income tax penalty. Such withdrawals may have state income tax implications.

Investments in SMART529 are subject to certain charges, which will reduce the value of your Account as they are incurred. Please see the Offering Statement for details of charges or fees that apply to the specific SMART529 savings plan.

This information is written in connection with the promotion or marketing of the matter(s) addressed in this material. The information cannot be used or relied upon for the purpose of avoiding IRS penalties. These materials are not intended to provide tax, accounting or legal advice. As with all matters of a tax or legal nature, you should consult your own tax or legal counsel for advice.

SMART529 is offered by the West Virginia College Prepaid Tuition and Savings Program Board of Trustees and is administered by Hartford Life Insurance Company.

"The Hartford" is The Hartford Financial Services Group, Inc. and its subsidiaries.



Office of
State Treasurer
John Perdue



SMART529 is a program of the West Virginia College Prepaid Tuition and Savings Program Board of Trustees and is administered by Hartford Life Insurance Company.



HART 3278

SMART529 “When I Grow Up” Essay Contest Official Rules

No purchase necessary to participate or win. Offer void if prohibited or restricted by law. A purchase will not improve your chances of winning.

Eligibility: Entrants must be a West Virginia parent or legal guardian entering the SMART529 “When I Grow Up” Essay Contest (Contest) on behalf of a child enrolled in Kindergarten through 5th grade as of September 1, 2010. Child and parent or legal guardian must be a legal resident of West Virginia.

Commercial enterprises, business entities and individuals employed by or affiliated with the Sponsor, Hartford Life Insurance Company, the West Virginia State Treasurer’s Office, The Manahan Group, or Sponsor’s employees, officers and directors, Sponsor’s advertising, promotion and fulfillment agencies, legal advisors, and the immediate family members (parents or spouse) and persons living in the same household of such persons (whether related or not), are not eligible to participate in the Contest.

How to enter: Entrants must complete an official entry form and submit the form to “When I Grow Up,” PO Box 1228, Charleston, WV 25324-1228. Entries must be postmarked by 11:59 pm ET March 1, 2011.

Only the person entering the contest is eligible to win. No substitutes. Only one entry per person and only one person is allowed on the entry form. Past winners of the SMART529 “When I Grow Up” Contest are not eligible to win.

Parents or legal guardians may go to SMART529.com to download an entry form, or call 1-866-574-3542 and request that an entry form be sent to you. The entry form must be completed with parent or legal guardian’s name, address, phone number, e-mail address, and signature. The form must also include child’s name, age, grade and school along with the answer to the statement, “When I grow up I want to be a/an _____ because...” Older children may write in their own answers, while parents or legal guardians of younger children may write answers on their behalf. Replies to this statement must be completed in 100 words or less. Entrants may submit a drawing in addition to their essays. Completed entry forms must be mailed to When I Grow Up, PO Box 1228, Charleston, WV 25324-1228 and postmarked by 11:59 pm ET March 1, 2011.

Prize: Contest prizes for entrants are a \$500 SMART529 college savings account for each of the 15 regional winners and an additional \$4,500 placed in the SMART529 college savings account for the grand prize winner. In addition, each regional winner’s school receives a \$500 cash award. If winner is home schooled, the West Virginia Home Educators Association (WVHEA) will receive the school award. Prizes are non-transferable and no prize substitutions or cash redemptions are allowed except by Sponsor, in its sole discretion. The prize will be awarded no later than May 4, 2011. Amounts awarded may not be withdrawn from the SMART529 account for a minimum of two years from date of deposit. The parent or legal guardian will own the SMART529 account and the winning child will be the account beneficiary. Since the SMART529 college savings account is an investment account with certain tax benefits, the parent or legal guardian must provide their signature, federal tax identification number, and the child’s federal tax identification number. For more information, see plan details and disclaimers at www.SMART529.com or by calling (866) 574-3542. Allow 30 days after an entrant’s prize acceptance for the SMART529 college savings account to be created and the prize deposited. If the winner does not complete and return the paperwork required to open a SMART529 college savings account within 90 days of the winner notification, the prize will not be awarded and is forfeited. The account owner must select the investment option(s) in which award will be placed.

Sponsor: The sponsor of this Contest is the SMART529 Program, The West Virginia College Prepaid Tuition and Savings Program, 1900 Kanawha Boulevard East, Charleston, WV, 25305 (together with its affiliates and subsidiaries, “Sponsor”). Sponsor reserves the right to change, alter, or amend these Official Rules or to alter, modify, or terminate the Contest, as necessary in its sole discretion, to ensure the fair administration of the Contest or to comply with applicable law.

General Terms and Conditions: Entry and participation in the SMART529 “When I Grow Up” Essay Contest constitutes an entrant’s full and unconditional agreement to and acceptance of these Official Rules. By participating in this Contest, entrants agree that the Sponsor, Hartford Life Insurance Company, its shareholders, agents and representatives; advertising, promotion, and fulfillment agencies; and legal and other advisors are not responsible or liable for, and shall

be released and held harmless from: i.) cancellation or disruption of the Contest; ii.) any printing of typographical errors in any materials associated with the Contest; and iii.) any and all losses, damages, rights, claims, and actions of any kind in connection with or resulting from participation in the Contest, acceptance, possession, or use/misuse of any prize, including without limitation, personal injury, death, and property damage, and claims based on publicity rights, defamation, or invasion of privacy. Unlawful, unintelligible, illegible, obscene, indecent or incomplete entries will be disqualified. The Sponsor reserves the right to scrutinize all entries for these requirements prior to entry in the Contest.

All entries become Sponsor's sole property and may be included in promotional materials using the child's first name.

Winner Selection: The regional winners will be selected from five regions by a panel of judges. Judges will make their selection from fully completed entry forms. Entries will be judged on creativity and originality of content. All judges' decisions will be final. The entrants chosen by the judges will be deemed the official winners providing they meet the following requirements: 1.) Submit a completed official entry form; 2.) Meet all eligibility requirements stated in these Official Rules.

If these conditions are not met, the prize will not be awarded. All federal, state and local laws and regulations apply. If the Sponsor is unable, after making a reasonable effort, to contact the winner, that winner will forfeit the prize and no prize will be awarded to that winner.

Each of the 5 regions will have one winner from each of three grade levels: Kindergarten – 1st; 2nd – 3rd; and 4th – 5th. The regional breakdown is as follows:

Region I – Beckley/Bluefield Regions

Region II – Charleston/Huntington Regions

Region III – Clarksburg/Weston Regions

Region IV – Martinsburg Regions

Region V – Wheeling Regions

For a listing of cities in each region, please go to www.SMART529.com or call 1-866-574-3542 to have a copy mailed to you. Grand prize winner will be randomly drawn from the names of the fifteen regional winners at a press conference held in May 2011.

By accepting a prize, the regional winners and grand prize winner agree to allow the Sponsor to use child's name, likeness, contest entry, biographical data, statements and any other related information for advertising and publicity purposes, including online announcements, without additional compensation, unless prohibited by law.

Odds of Winning: The odds of winning depend on the total number of entries received.

Notification of Winner: The winners and the winner's school principals will be notified by letter no later than April 4, 2011. Winner will be invited to attend a press conference held in May 2011. If the winner is unable to attend the press conference the paperwork will be mailed the next business day to the winner with instructions on how to open a SMART529 account.

ALL FEDERAL, STATE AND/OR LOCAL TAXES ARE THE RESPONSIBILITY OF THE WINNER. Winners should consult with his or her tax advisor about tax implications, if any, of the 529 account, contributions to and/or withdrawals from the 529 account. The Sponsor is not responsible for any selection procedures, notifications or other communications that are late, lost, stolen, misdirected, non-deliverable or illegible due to any reason whatsoever. All decisions of the judges (officials representing The Hartford, The Manahan Group and/or the West Virginia State Treasurer's Office) with regard to this Promotion are final and binding in all respects. 1099 forms are issued to the account owner for prizes over \$600.