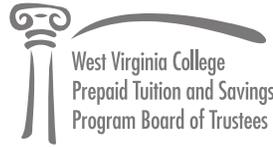




West Virginia's
State Treasurer's
Office



West Virginia College
Prepaid Tuition and Savings
Program Board of Trustees



You can get SMART529 through your payroll!

Did you know?

- You can use SMART529 savings for more than just traditional college: Vocational & Technical School, K-12 Private School tuition, graduate school, Apprenticeship programs¹, and more!
- You can use SMART529 funds in-state OR out-of-state, at any accredited institution.
- SMART529 funds are not just for tuition. Room and board, books, supplies, computers—these are all eligible expenses
- You can access funds in your account at any time—they are your investment.
- You can change the beneficiary at any time—to another child, grandchild, parent, cousin, or other family members. You can even change the beneficiary to yourself.

Convenient Ways to Save

- Choose between portfolios designed for a range of risk tolerances and time horizons
- Automatic payroll deduction (Also available through checking & savings account contributions).
- Family and friends can help save with gifting programs

Learn more or open an account by going to www.SMART529.com.
If you need further assistance, contact your local financial professional.

*Distributions are free from federal and West Virginia state tax. 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. Investment return are not guaranteed, and you could lose money by investing in the plan.

¹West Virginia state code does not provide for the inclusion of Apprenticeship Programs as a Qualified Higher Education Expense. This means under current law, earnings associated with distributions for these programs would be subject to West Virginia tax but exempt from Federal tax. Consult a tax advisor for further information.

HARTFORDFUNDS

Our benchmark is the investor.®

You should carefully consider the investment objectives, risks and 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 by calling toll-free (866) 574-3542. Please read them carefully before you invest or send money. SMART529 is distributed by Hartford Funds Distributors, LLC. Member SIPC.

SMART529 Direct is available to residents of West Virginia or to non-residents where the beneficiary is a resident of West Virginia. West Virginia (WV) provides certain tax advantages to WV taxpayers that invest in SMART529 Direct. Before investing, an investor should consider whether the investor's or designated beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in such state's 529 plan.

Taxpayers and residents of other states who are interested in exploring such tax consequences should consult with a qualified tax advisor.

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 Funds Management Company, LLC ("HFMC"), The Hartford Financial Services Group, Inc., the investment advisors for the Underlying Funds or any depository institution. Investments in SMART529 are subject to investment risks, including the loss of the principal amount invested, and may not be appropriate for all investors.

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 brochure describes SMART529 WV Direct. You can also purchase other SMART529 plans that are not described in this brochure through investment professionals nationwide, including West Virginia, in which case there will be more investment options available, but with higher costs. Please contact your investment representative for more information.

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.

All information and representations herein are as of 10/19, unless indicated otherwise.

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

CSP900 219232