



SMART529 WV Direct College Savings Plan

Important changes are happening to SMART529 WV Direct College Savings Plan effective November 16, 2018

We're enhancing the SMART529 WV Direct College Savings Plan by increasing the number of Age-Based Portfolios and changing the underlying fund allocations. If you are invested in an age-based portfolio, you may be transitioned to one of the new age-based portfolios, accordingly. The allocations in the underlying funds in the static portfolios will also be changing. There are no changes to the Individual Portfolios. More information is available in the Supplement enclosed with this update. These changes will provide smoother equity step downs between age-based brackets.

Expanding Age-Based Portfolios

The SMART529 WV Direct College Savings Plan is increasing the number of age-based portfolios from five age brackets to nine. Additional age brackets will help smooth the transition, (i.e. glide path) from equities to fixed income as your beneficiary ages.

Current Age-Based Portfolios	New Age-Based Portfolios
—	0-3
0-8	4-6
—	7-9
9-13	10-11
—	12-13
14-15	14-15
16-17	16
—	17
18+	18+

SMART529 WV Direct College Savings Plan 9-Band Glide Path November 16, 2018

Underlying Funds*	0-3/ Aggressive Growth		4-6/ Growth	7-9	10-11/ Balanced			16/ Conservative		18+ Conservative Bond
	Growth	Growth			12-13	14-15	Balanced	17		
Vanguard Total Stock Market Index Fund	68.0	57.0	47.0	39.0	31.0	25.0	19.0	12.0	7.0	-
Vanguard Total International Stock Index Fund	32.0	26.0	23.0	21.0	18.0	15.0	11.0	8.0	5.0	-
Vanguard Total Bond Market II Index Fund	-	17.0	23.0	25.0	32.0	38.0	8.0	8.0	8.0	21.0
Vanguard Inflation-Protected Securities Fund	-	-	7.0	7.0	9.0	10.0	7.0	7.0	5.0	9.0
The SMART529 Stable Value Portfolio	-	-	-	8.0	10.0	12.0	55.0	65.0	75.0	70.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

*The Hartford® is a registered trademark of Hartford Fire Insurance Company.

*SMART529® is a program of the West Virginia College Prepaid Tuition and Savings Program Board of Trustees and is administered by Hartford Funds Management Company, LLC ("HFMC").

*There are no additions or deletions to the existing underlying funds.

What to Expect as November 16 Approaches

There is no action necessary on your part. The changes will take place automatically and they will NOT be considered one of your two allowable investment changes for 2018. However, if after reviewing the changes you decide you would like to make an investment change, any change you make would count toward your two allowable annual investment changes. You can change the allocation instructions for new contributions at any time with no annual restrictions.

Key Dates	Action
November 15, 2018	Beginning 4:00 p.m. ET on Thursday, November 15, 2018, account information for SMART529 WV Direct will be temporarily unavailable while we make updates to the plan. Your account information and functionality is expected to be restored by approximately 7:00 a.m. ET on Monday, November 19. We apologize for any inconvenience that this may cause.
November 16, 2018	Account assets are transferred from existing portfolios to new portfolios as outlined in the glide path table above.
November 19, 2018	The smart529.com website will be updated to reflect the changes and transactions will resume processing on a normal schedule.

We're Here to Help

Please review your account to verify that it is consistent with your goals and risk tolerance.

If you have any questions about your account, please call 866-574-3542 Monday through Thursday from 8 a.m. to 7 p.m. EST, or Friday from 8 a.m. to 6 p.m. EST, and a client service representative will be happy to assist you.

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.

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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 sub-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.

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