Encourage your child to dream big and tell us about their goals for a chance to win up to $5,000 towards college.

West Virginia children in grades K-5 can enter to win $5,000 in a SMART529 education savings account by writing about their future plans. It’s fun and easy to participate! The answer to the simple question “What do you want to be when you grow up?” could earn your child $5,000 toward college savings, creating a great head start on the education necessary to achieve those dreams.

Here’s how it works:

Your child writes a short essay that begins with “When I grow up, I want to be ...”. They then tell why they chose that career. Parents and teachers can help children with their essays. The entries are broken down into three grade categories and five regions.* The essays of 15 children are selected by a panel of judges, and those children will be awarded a $500 SMART529 college savings account. The winners’ school or homeschool association will also receive a $500 cash prize.

The deadline to submit entries is February 28, 2020. Winners will be honored at a press conference later in the year, and a grand prize winner will be randomly selected from the 15 regional winners. That grand prize winner will win an additional $4,500 in his or her SMART529 college savings account. Winners will also be invited to participate in a photo shoot to represent the 2020 SMART529 campaign.

Meet Jaylynn — Future Biologist

The 2019 When I Grow Up grand prize winner was a second grader from East Hardy Early Middle School in Hardy County. She dreams of being a biologist just like George Washington Carver one day. Thanks to winning the big prize, she now has $5,000 to go toward her education expenses.

*Official entry form and rules for the When I Grow Up contest are inside and can be found online at www.smart529.com

Jaylynn
2019 When I Grow Up essay contest winner
WHAT IS SMART529?

SMART529 is West Virginia’s Education Savings Solution and provides an opportunity for West Virginians to save for their education goals. A program of the West Virginia State Treasurer's Office and administered by Hartford Funds Management Company, LLC (“HFMC”) use of SMART529 savings is not limited to universities but also may be used to finance higher education at vocational and technical schools, culinary schools, community colleges and many others. SMART529 savings can also be used for other qualified higher education expenses such as related supplies and room and board. Additionally, as a result of the tax bill signed in December 2017, K-12 tuition expenses up to $10,000 per year are also considered qualified expenses for federal tax purposes.

Earnings on SMART529 investments accumulate federal income tax free, and distributions are tax exempt as long as they are applied toward qualified higher education expenses such as tuition and room and board.* In addition, West Virginia provides its residents with state income tax benefits: for West Virginia Personal Income Tax purposes, your Federal Adjusted Gross Income may be reduced by the amounts contributed to the program each year (must be recaptured for non-qualified distributions). Investment returns are not guaranteed, and you could lose money by investing in the plan.

SMART529 offers a variety of investment strategy options designed to meet a range of needs and college attendance timelines. Investors may open SMART529 accounts directly or through financial investment advisors.

*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.

Start Saving Now!

Starting now can mean more savings later.

We all know that higher education is a great investment and can mean a better life for your child. Looking at the cost of college or a technical school today can be a little intimidating, but it doesn’t have to be.

Visit SMART529.com and use the College Savings Calculator to see how much college will cost your family. The calculator can assess real or average costs for each child. You can then generate a savings plan to help get your family ready for the future.

FOUR WAYS YOU CAN GET STARTED

> Call 1-866-574-3542
> See your local financial investment professional
> Visit SMART529.com to open an account
> Purchase a gift card at SMART529.com/gift
CONTEST ENTRY FORM

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 Birthday: __/__/______ Child’s Grade (as of September 1, 2019): ______

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. 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 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, 2019. 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 (named below), Hartford Funds Management Company, LLC (“Hartford Funds”), the West Virginia State Treasurer’s Office, The Manahan Group, or Sponsor’s 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 February 28, 2020. 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 their own answers, while parents or legal guardians of younger children may write answers on their behalf. The essays 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 February 28, 2020.

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 $500 school prize will be awarded to the home school association of the parent/guardian’s choice. Prizes are non-transferable and no prize substitutions or cash redemptions are allowed except by Sponsor, in its sole discretion. The prize will be announced no later than September 30, 2020. 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 savings account by December 31, 2020, 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 SMART529 Program, The West Virginia College Prepaid Tuition and Savings Program Board of Trustees, WV State Treasurer’s Office, 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 Funds, 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 and
hometown.

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 Counties
Region II – Charleston/Huntington Counties
Region III – Clarksburg/Weston Counties
Region IV – Martinsburg Counties
Region V – Wheeling Counties

For a listing of counties 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 on or before September 30,
2020.

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 (i.e. websites, Facebook, Twitter and YouTube) 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 September 1,
2020. After the Grand Prize drawing, 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 SMART529 account, contributions to
and/or withdrawals from the SMART529 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 Hartford Funds, 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.
No purchase necessary to participate or win. Offer void if prohibited by law. Contest entrants must be legal residents of West Virginia. Employees of Hartford Funds 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 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.

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, 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.

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 Funds. “The Hartford” is The Hartford Financial Services Group, Inc. and its subsidiaries.