SMART529®

WHEN I GROW UP

20TH ANNIVERSARY

2026-2027 ESSAY CONTEST

K-5 Students enter by December 11, 2026.

Entries must be submitted to:

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

Electronic entries may be submitted at **SMART529.com/StudentEntry**

Parent/Legal Guardian: _____

Mailing Address: _____

City: _____, WV Zip Code: _____

Phone Number: _____ E-mail Address: _____

Child's Name: _____

Child's Birthdate: _____ Child's Grade (as of Sept 1, 2026): _____

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 _____ **Date:** _____

When I grow up, I want to be a/an _____

(answers must be 200 words or less). Attach a separate sheet if necessary. **Remove 2nd page before mailing.**

Your child could win

$5,000

from

SMART529®
West Virginia's Education Savings Solution

When I Grow Up award winners will each receive a $500 SMART529 education savings account, and one lucky winner will be selected to receive the $4,500 grand prize!

***The deadline to enter is December 11, 2026. Official rules for the When I Grow Up contest are included and can be found online at SMART529.com.**

Teachers: Enter to Win

$2,500!

Enter to win $2,500 at **SMART529.com/TeacherEntry**

Don't forget, you can do this as a class project and submit your students' applications together!

SMART529 WHEN I GROW UP ESSAY CONTEST OFFICIAL RULES

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 WV 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 who invest in SMART529 WV 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 and Jumpstart Savings Programs, the West Virginia State Treasurer's Office, Hartford Funds, The Hartford Insurance Group, Inc., the investment sub-advisers 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 Board of Trustees of the West Virginia College and Jumpstart Savings Programs and is administered by Hartford Funds. "The Hartford" is The Hartford Insurance Group, Inc. and its subsidiaries.

A PROGRAM OF THE
WEST VIRGINIA STATE
TREASURER'S OFFICE

The Board of Trustees of the West Virginia College and Jumpstart Savings Programs

HARTFORD FUNDS
Our benchmark is the investor®

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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, 2026 in a public, private, or home school, or individualized instruction plan. 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, 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 or submit a secure electronic entry form at SMART529.com/studententry. Entries must be postmarked or time stamped by 11:59 pm ET December 11, 2026.

Only the person entering the contest is eligible to win. No substitutes. Only one entry per student 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, birthday, 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 200 words or less. For a child to be eligible for contest entry, the following criterion must be satisfied: the child and one or both of his/her parents, or his/her legal guardian, must be a resident of WV on September 1, 2026; the child must be enrolled in Kindergarten through 5th grade as of September 1, 2026 in a public, private, or home school or individualized instructional plan; the child's parent or legal guardian must submit the completed entry on the child's behalf. Entrants may submit a drawing in addition to their essays. Completed entry forms must be submitted to "When I Grow Up", PO Box 1228, Charleston, WV 25324-1228 or a secure electronic entry form submitted at SMART529.com/studententry. Entries must be postmarked or time stamped by 11:59 pm ET December 11, 2026.

Prize: Contest prizes for entrants are a $500 SMART529 education savings account for each of the 15 regional winners and an additional $4,500 placed in the SMART529 education savings account for the grand prize winner. In addition, each regional winner's school that qualifies will receive a $500 cash award. To qualify, the school must be a public, private, or home school or individualized instructional plan located in West Virginia. If a winner is home-schooled or has an individualized instructional plan, the $500 school prize will be awarded to the home school association of the parent/guardian's choice. Individuals are not eligible to receive the $500 cash 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 by the end of the school year. Amounts awarded may not be withdrawn from the SMART529 account for a minimum of two years from date of deposit and should be used for qualified educational expenses. If the prize is used for non-qualified educational expenses, the withdrawal will be subject to certain taxes. Please review a SMART529 offering statement for more information. The parent or legal guardian who submitted the contest entry will own the SMART529 account or give permission in writing to place winnings in another individual's SMART529 account. The winning student must be the account beneficiary in all circumstances. Since the SMART529 education 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

Sponsor: The sponsor of this Contest is the SMART529 Program, the Board of Trustees of the West Virginia College and Jumpstart Savings Programs, West Virginia State Treasurer's Office, 1900 Kanawha Boulevard East, Charleston, WV, 25305 (together, the "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.

SMART529 WHEN I GROW UP ESSAY CONTEST OFFICIAL RULES

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 and last name and hometown.

Winner Selection: The regional winners will be selected from five regions by a panel of judges. Judges will make their selections from fully completed entry forms submitted. 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 area
Region II – Charleston/Huntington area
Region III – Clarksburg/Weston area
Region IV – Martinsburg area
Region V – Wheeling area

For a listing of counties in each region, call 1-866-574-3542 to have a copy mailed to you. Grand prize winner will be randomly drawn from the names of the regional winners by the end of the school year at the live When I Grow Up event. Eligible entries for the grand prize drawing will be determined from the regional winners present at the event and only the names of those present will be entered into the grand prize drawing. Failure to be present at the event will remove the regional winner's name from the grand prize drawing.

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 winners' school principals will be notified by phone or in writing before the end of the school year. Following the grand prize announcement, the grand prize winner's parent/guardian will receive an email 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 and/or the West Virginia State Treasurer's Office) with regard to this Promotion are final and binding in all respects. 1099 forms may be issued to the account owner for prizes over $2,000.