



A 529 program offered nationally

SMART529 is a college savings plan offered by the Board of Trustees of the West Virginia College and Jumpstart Savings Programs and administered by Hartford Funds Management Company, LLC ("HFMC").

The SMART529 Select College Savings Plan

SMART529 Select is a qualified tuition plan (as defined under Section 529 of the Internal Revenue Code) that provides a flexible and easy way to save for college.

The Benefits:

- Federal and state tax benefits¹
- Withdrawals for qualified higher education expenses are free from federal income taxes^{2,3}
- Scholarship compatible
- Access to money management offered by nationally recognized investment firm, Dimensional Fund Advisors (“Dimensional”)

To view all of the plan advantages visit the plan details section of SMART529select.com.

The Dimensional Difference*



Applying Insights from Financial Science

Dimensional's investment philosophy is grounded in economic theory and backed by decades of empirical research. The firm's internal research team works closely with leading financial economists to better understand the drivers of potential returns and apply the insights in cost-effective strategies.

Dimensional believes in the power of markets. Rather than attempting to predict the future or outguess other investors, Dimensional draws information about potential returns from the market itself—leveraging the collective knowledge of millions of buyers and sellers who are trading each day.

This approach frees Dimensional to determine what research can be useful to investors and apply those insights in real portfolios.

Investment Principals

DIVERSIFICATION: Holding many securities from around the globe reduces the risk that any one stock or market will substantially impact performance. Diversification does not ensure a profit or protect against a loss in a declining market.

DIMENSIONS: Stocks are riskier than most bonds, but not all stocks are equally risky. Small-company stocks (“small-caps”) are riskier than large-company stocks, and low-priced “value” stocks are riskier than “growth” stocks. Higher exposure to riskier small-cap and value stocks may add potential rewards in the long run.

STOCKS

Size: Small vs. large companies

Relative Price⁴: Value vs. growth companies

Profitability⁵: High vs. low profitability companies

BONDS

Duration: Sensitivity to interest rates

Credit: Credit quality of issuer

Currency: Currency of issuance

Dimensional vs. Traditional Managers

Dimensional has a different view of markets. Rather than searching for “mispriced” securities, the firm accepts market pricing as fair and applies a systematic, repeatable process that integrates research insights with advanced portfolio design, management, and trading, while managing the daily tradeoffs that arise when implementing strategies. Since its founding in 1981, Dimensional has applied this process to add value beyond what traditional managers and benchmarks can achieve.

DIMENSIONAL INVESTING:

- Draws insights from empirical research.
- Targets areas of the market with higher potential returns.
- Adds value through implementation.
- Manages turnover, costs, and other tradeoffs..

TRADITIONAL MONEY MANAGERS:

Stock Picking/Quantitative Management

- Relies on prediction and/or backtested simulations.
- Searches for pricing mistakes or tries to time markets.
- Employs speculative trading that leads to higher turnover, costs, and taxes.

Index Management

- Allows a benchmark to dictate investment strategy.
- Focuses on matching the returns of an index.
- Accepts portfolio management and trading constraints that can add to costs.

¹ State tax income and other benefits vary per state. Consult with your financial and tax advisor for advice.

² See the plan Offering Statement for more information about qualified expenses.

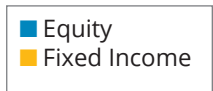
³ Non-qualified withdrawals are taxable as ordinary income to the extent of earnings and may also be subject to a 10% federal income tax penalty. Such withdrawals may have state income tax implications.

⁴ Relative price as measured by the price-to-book ratio; value stocks are those with lower price-to-book ratios.

⁵ A company's operating income before depreciation and amortization minus interest expense scaled by book equity.

SMART529 Select Investment Options

SMART529 Select offers a variety of investment portfolios tailored to individual investor's savings needs, including nine age-based portfolios and ten static portfolios, all managed by Dimensional Fund Advisors. The portfolios provide different mixes of equity and fixed-income securities so that you can choose what works best given your preferences and unique circumstances. Investment returns are not guaranteed, and you could lose money by investing in the Plan.

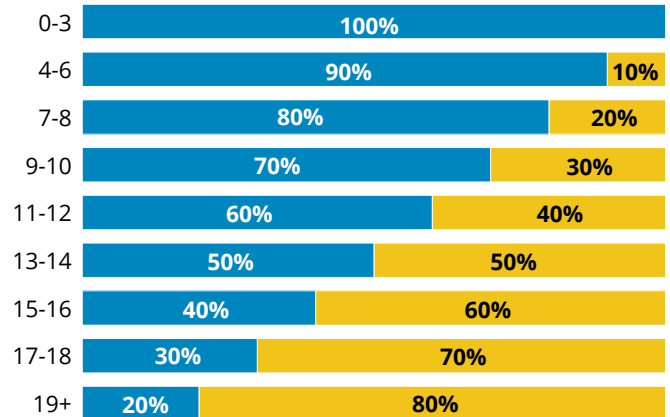


1 Age-Based Portfolios

As their name suggests, Age-Based Portfolios are tailored to your child's specific age. Over time, your investment is automatically transferred to more conservative asset allocations as your child nears college age. The portfolios are automatically rebalanced each quarter.

The asset allocation shown in the table may vary from time to time.

Age-Based Portfolio Allocations

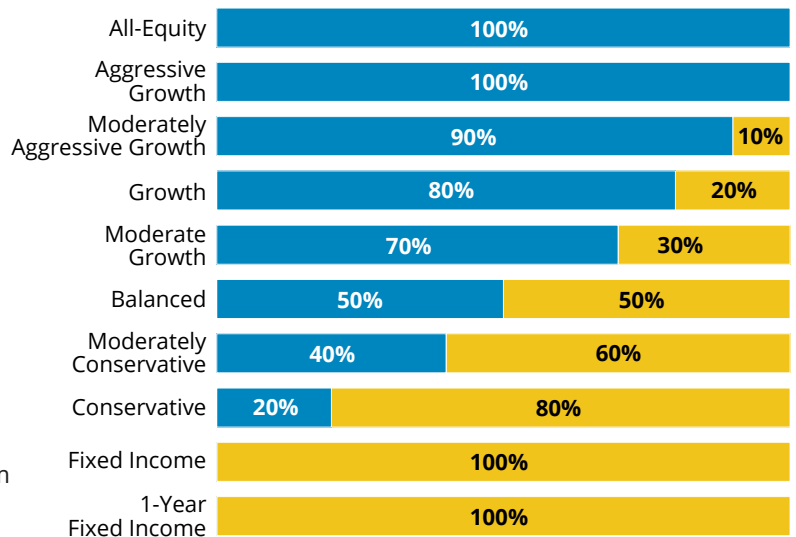


2 Static Portfolios

SMART529 Select offers ten preset Static Portfolios ranging from an aggressive growth selection to more conservative choices. You may select one or more of the Static Portfolios to create customized allocations. Tax-free transfers between the portfolios are allowed twice per calendar year.

The asset allocation shown in the table may vary from time to time.

Static Portfolio Allocations



SMART529 Select's Age-Based Portfolios and Static Portfolios are comprised of a combination of the following funds managed by Dimensional Fund Advisors:*

- Emerging Markets Core Equity Portfolio
- DFA Global Real Estate Securities Portfolio
- DFA Short-Term Extended Quality Portfolio
- DFA Investment Grade Portfolio
- DFA Five-Year Global Fixed Income Portfolio
- DFA One-Year Fixed Income Portfolio
- DFA Short Duration Real Return Portfolio
- DFA Inflation-Protected Securities Portfolio
- U.S. Core Equity 2 Portfolio
- International Core Equity Portfolio

*For information on the percentage allocated by an Age-Based Portfolio or Static Portfolio to the funds, please see the most recent offering statement.

How to Enroll

Enroll Online—It's Easy and Fast!

- After reading the Offering Statement, you may open an account electronically through the program website at www.SMART529select.com.
- Look for "Open Account" on the home page menu bar. Complete instructions are provided on how to open an account.
- Payment may be received in a number of ways, including Electronic Funds Transfer, Payroll Direct Deposit or Automatic Investment Plan; or print a copy of the "Make A Contribution" page that contains your new account information and mail this with your initial contribution.

Enrollment Information:

Regardless of how you choose to enroll, please be aware of the following information:

- The Account Owner may be an Individual, Trust or Business Entity. For Trusts or Business Entities, the paper Account Application Form must be completed and mailed.
- Naming a Successor Account Owner is not required but recommended. See the Offering Statement for more information.
- Social Security numbers are required by federal law for the Account Owner, Successor Owner and Account Beneficiary.
- If you are transferring assets from an existing 529 plan, Coverdell Educations Savings account (Education IRA), UTMA/UGMA or Series EE U.S. Savings Bond, please complete the SMART529 Incoming Transfer/Rollover Form. Accounts opened with UTMA/UGMA funds may not accept additional, regular contributions. A second account must be opened for regular funding.

Questions?

Visit SMART529Select.com

Call us toll-free: 1-866-574-3542

HOURS:

Monday - Thursday:
8:00 a.m. - 7:00 p.m.

Friday: 8:00 a.m. - 6:00 p.m. EST

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SMART529 Select is available to all investors. West Virginia (WV) provides certain tax advantages to WV taxpayers that invest in SMART529 Select. 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, HFMC, The Hartford Financial Services 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.

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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, including privacy notices, and the prospectuses or other disclosure documents for the Underlying Funds, which can be obtained by calling (866) 574-3542. Please read them carefully before you invest or send money. SMART529 is distributed by Hartford Funds Distributors, LLC. Member SIPC.

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