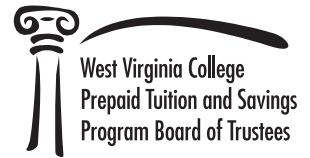


THE HARTFORD[®]
SMART529[®]

Offered by the West Virginia College Prepaid
Tuition and Savings Program Board of Trustees



THE HARTFORD[®] SMART529[®] COLLEGE SAVINGS PLAN

Offering Statement

Descriptions of The Underlying Funds

Participation Agreement

SERIES XV
September 15, 2017

Investments in The Hartford® 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 Life Insurance Company, The Hartford Financial Services Group, the investment advisors or sub-advisors for the Underlying Funds or any depository institution and are subject to investment risks, including the loss of the principal amount invested.

The Hartford SMART529 is issued by the West Virginia College Prepaid Tuition and Savings Program Board of Trustees and is administered by Hartford Life Insurance Company. "SMART529" is a registered trademark of West Virginia College Prepaid Tuition and Savings Program Board of Trustees. "The Hartford" is a registered trademark of Hartford Fire Insurance Company.

The Hartford Mutual Funds are not a subsidiary of The Hartford but are underwritten, distributed by, and advised by subsidiaries of The Hartford. Investments in The Hartford Mutual Funds are not guaranteed by The Hartford or any other entity. The Hartford Mutual Funds are underwritten and distributed by Hartford Funds Distributors, LLC.

THE HARTFORD SMART529 COLLEGE SAVINGS PLAN

offered by the
West Virginia College Prepaid Tuition and Savings Program Board of Trustees

Supplement Dated September 12, 2018

to the Series XV Offering Statement, Descriptions of The Underlying Funds, Participation Agreement Dated September 15, 2017, as Supplemented December 13, 2017, May 31, 2018 and June 15, 2018

Terms used and not defined in this supplement have the same meaning as in the Offering Statement.

(1) Update to Underlying Fund Allocations in Aged-Based Portfolios and Static Portfolios. There are multiple upcoming changes to the Underlying Funds in the Aged-Based Portfolios and Static Portfolios that are expected to occur on or about October 8, 2018:

- a. The Hartford Real Total Return Fund is expected to be liquidated on or about October 12, 2018. Accordingly, this Fund is being removed as an Underlying Fund and the assets in the Fund are being reallocated among the other Underlying Funds in the Age-Based Portfolios and Static Portfolios.
- b. The Hartford MidCap Value Fund and the Hartford Growth Opportunities Fund are being removed as Underlying Funds in the Age-Based Portfolios and Static Portfolios. However, these Funds will remain as Individual 529 Fund options.
- c. iShares Russell 1000 Large-Cap Index Fund and iShares Russell Mid-Cap Index Fund will be added as Underlying Funds in certain Age-Based Portfolios and Static Portfolios.
- d. The Hartford World Bond Fund is being added as an Underlying Fund to the Age-Based Portfolio 16, Age-Based Portfolio 17, Age-Based Portfolio 18+, and Conservative Balanced Portfolio.

Accordingly, the tables on pages 11 and 12 of the Offering Statement are replaced with the following:

The Hartford SMART529 Age-Based Portfolios									
Target Allocation of the Underlying Funds	Age-Based Portfolio 0-3	Age-Based Portfolio 4-6	Age-Based Portfolio 7-9	Age-Based Portfolio 10-11	Age-Based Portfolio 12-13	Age-Based Portfolio 14-15	Age-Based Portfolio 16	Age-Based Portfolio 17	Age-Based Portfolio 18+
Hartford Small Cap Growth	5.0%	4.0%	3.0%	2.0%	2.0%	0.00%	0.00%	0.00%	0.00%
Hartford Schroders Emerging Markets Equity	5.0%	4.0%	4.0%	4.0%	3.5%	2.0%	0.00%	0.00%	0.00%
Hartford International Small Company	6.0%	5.0%	3.5%	3.0%	2.5%	1.5%	0.00%	0.00%	0.00%
Hartford International Opportunities	18.0%	14.0%	12.0%	11.0%	9.0%	8.0%	8.0%	5.0%	2.0%
Hartford Dividend and Growth	18.0%	17.0%	14.0%	11.0%	8.0%	7.0%	5.0%	0.00%	0.00%
Hartford Core Equity	17.0%	14.0%	11.5%	10.5%	9.0%	8.0%	7.0%	6.0%	3.0%
Hartford Equity Income	15.0%	12.0%	9.5%	8.5%	7.0%	6.5%	4.0%	4.0%	4.0%
iShares Russell 1000 Large-Cap Index Fund	5.0%	4.0%	3.0%	2.0%	1.0%	0.00%	0.00%	0.00%	0.00%
iShares Russell Mid-Cap Index Fund	6.0%	5.0%	4.5%	3.5%	3.0%	2.5%	2.0%	1.0%	0.00%
Hartford Global Real Asset	5.0%	7.0%	8.5%	8.0%	8.0%	8.0%	6.0%	6.0%	4.0%
Hartford Strategic Income	0.00%	5.0%	7.0%	7.0%	9.0%	15.0%	4.0%	4.0%	5.0%
Hartford Inflation Plus	0.00%	3.0%	9.0%	9.0%	10.5%	12.0%	8.0%	8.0%	6.0%
Hartford Quality Bond	0.00%	0.00%	3.0%	4.0%	8.0%	6.0%	0.00%	0.00%	0.00%
Hartford World Bond	0.00%	6.0%	7.5%	8.5%	9.5%	11.5%	1.0%	1.0%	1.0%
The SMART529 Stable Value Portfolio	0.00%	0.00%	0.00%	8.0%	10.0%	12.0%	55.0%	65.0%	75.0%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

The Hartford SMART529 Age-Based Portfolios: Asset Class Allocation				
	% in Equity	% in Fixed Income	% in Stable Value	Total
The Hartford SMART529 Age-Based Portfolio 0-3	98%	2%	0%	100%
The Hartford SMART529 Age-Based Portfolio 4-6	84%	16%	0%	100%
The Hartford SMART529 Age-Based Portfolio 7-9	71%	29%	0%	100%
The Hartford SMART529 Age-Based Portfolio 10-11	61%	31%	8%	100%
The Hartford SMART529 Age-Based Portfolio 12-13	50%	40%	10%	100%
The Hartford SMART529 Age-Based Portfolio 14-15	41%	47%	12%	100%
The Hartford SMART529 Age-Based Portfolio 16	30%	15%	55%	100%
The Hartford SMART529 Age-Based Portfolio 17	20%	15%	65%	100%
The Hartford SMART529 Age-Based Portfolio 18+	12%	13%	75%	100%

The Hartford SMART529 Static Portfolios					
Target Allocation of the Underlying Funds	Aggressive Growth Portfolio	Growth Portfolio	Balanced Portfolio	Conservative Balanced Portfolio	Checks & Balances Portfolio
Hartford Small Cap Growth	5.0%	4.0%	2.0%	0.0%	0.0%
Hartford Schroders Emerging Markets Equity	5.0%	4.0%	4.0%	0.0%	0.0%
Hartford International Small Company	6.0%	5.0%	3.0%	0.0%	0.0%
Hartford Capital Appreciation	0.0%	0.0%	0.0%	0.0%	33.3%
Hartford International Opportunities	18.0%	14.0%	11.0%	8.0%	0.0%
Hartford Dividend and Growth	18.0%	17.0%	11.0%	5.0%	33.3%
Hartford Core Equity	17.0%	14.0%	10.5%	7.0%	0.0%
Hartford Equity Income	15.0%	12.0%	8.5%	4.0%	0.0%
iShares Russell 1000 Large-Cap Index Fund	5.0%	4.0%	2.0%	0.0%	0.0%
iShares Russell Mid-Cap Index Fund	6.0%	5.0%	3.5%	2.0%	0.0%
Hartford Global Real Asset	5.0%	7.0%	8.0%	6.0%	0.0%
Hartford Strategic Income	0.0%	5.0%	7.0%	4.0%	0.0%
Hartford Inflation Plus	0.0%	3.0%	9.0%	8.0%	0.0%
Hartford Total Return Bond	0.0%	0.0%	0.0%	0.0%	33.3%
Hartford Quality Bond	0.0%	0.0%	4.0%	0.0%	0.0%
Hartford World Bond	0.0%	6.0%	8.5%	1.0%	0.0%
The SMART529 Stable Value Portfolio	0.0%	0.0%	8.0%	55.0%	0.0%
Total	100%	100%	100%	100%	100%

The Hartford SMART529 Static Portfolios: Asset Class Allocation				
	% in Equity	% in Fixed Income	% in Stable Value	Total
The Hartford SMART529 Aggressive Growth Portfolio	98%	2%	0%	100%
The Hartford SMART529 Growth Portfolio	84%	16%	0%	100%
The Hartford SMART529 Balanced Portfolio	61%	31%	8%	100%
The Hartford SMART529 Conservative Balanced Portfolio	30%	15%	55%	100%
The Hartford SMART529 Checks & Balances Portfolio	67%	33%	0%	100%

(2) **Updated fee tables.** Effective on or about October 8, 2018, the fees for the Aged-Based Portfolios and Static Portfolios will be updated to reflect the Underlying Fund allocations described above. Accordingly, the charts on pages 31 through 37 of the Offering Statement are replaced with the below charts upon the changes described above. Footnotes to the following charts are located on pages 6-7 below.

Class A

If you choose the Class A Fee Structure, an Up-Front Sales Charge may be deducted each time a contribution is made to your Account, as discussed further below. You will also indirectly bear Underlying Fund Expenses and directly pay Annual Asset-Based Fees, which are deducted from your Account daily. You may also pay the Annual Maintenance Fee.

Fee Structure Class A							
Investment Options	Annual Asset-Based Fees					Additional Investor Expenses	
	Estimated Underlying Fund Expenses ¹	Program Manager Fee	State Fee	Annual Distribution Fee	Total Annual Asset-Based Fees ²	Maximum Up-Front Sales Charge ³	Annual Maintenance Fee
The Hartford SMART529 Age-Based Portfolio 0-3	0.63%	0.10%	0.07%	0.25%	1.05%	2.50%	\$25.00
The Hartford SMART529 Age-Based Portfolio 4-6	0.63%	0.10%	0.07%	0.25%	1.05%	2.50%	\$25.00
The Hartford SMART529 Age-Based Portfolio 7-9	0.63%	0.10%	0.07%	0.25%	1.05%	2.50%	\$25.00
The Hartford SMART529 Age-Based Portfolio 10-11	0.60%	0.10%	0.07%	0.25%	1.02%	2.50%	\$25.00
The Hartford SMART529 Age-Based Portfolio 12-13	0.58%	0.10%	0.07%	0.25%	1.00%	2.50%	\$25.00
The Hartford SMART529 Age-Based Portfolio 14-15	0.57%	0.10%	0.07%	0.25%	0.99%	2.50%	\$25.00
The Hartford SMART529 Age-Based Portfolio 16	0.36%	0.10%	0.07%	0.25%	0.78%	2.50%	\$25.00
The Hartford SMART529 Age-Based Portfolio 17	0.31%	0.10%	0.07%	0.25%	0.73%	2.50%	\$25.00
The Hartford SMART529 Age-Based Portfolio 18+	0.27%	0.10%	0.07%	0.25%	0.69%	2.50%	\$25.00
The Hartford SMART529 Aggressive Growth Portfolio	0.63%	0.10%	0.07%	0.25%	1.05%	2.50%	\$25.00
The Hartford SMART529 Growth Portfolio	0.63%	0.10%	0.07%	0.25%	1.05%	2.50%	\$25.00
The Hartford SMART529 Balanced Portfolio	0.60%	0.10%	0.07%	0.25%	1.02%	2.50%	\$25.00
The Hartford SMART529 Conservative Balanced Portfolio	0.36%	0.10%	0.07%	0.25%	0.78%	2.50%	\$25.00
The Hartford SMART529 Checks and Balances Portfolio	0.61%	0.10%	0.07%	0.25%	1.03%	2.50%	\$25.00
The Hartford Small Company 529 Fund	0.91%	0.10%	0.07%	0.25%	1.33%	2.50%	\$25.00
The Hartford MidCap Value 529 Fund	0.80%	0.10%	0.07%	0.25%	1.22%	2.50%	\$25.00
The Hartford Growth Opportunities 529 Fund	0.76%	0.10%	0.07%	0.25%	1.18%	2.50%	\$25.00
The Hartford MidCap 529 Fund	0.75%	0.10%	0.07%	0.25%	1.17%	2.50%	\$25.00
The Hartford International Opportunities 529 Fund	0.72%	0.10%	0.07%	0.25%	1.14%	2.50%	\$25.00
MFS Global Equity 529 Fund	0.92%	0.10%	0.07%	0.25%	1.34%	2.50%	\$25.00
The Hartford Dividend and Growth 529 Fund	0.65%	0.10%	0.07%	0.25%	1.07%	2.50%	\$25.00
The Hartford Equity Income 529 Fund	0.66%	0.10%	0.07%	0.25%	1.08%	2.50%	\$25.00
The Hartford Global All Asset 529 Fund	0.74%	0.10%	0.07%	0.25%	1.16%	2.50%	\$25.00
The Hartford Balanced Income 529 Fund	0.61%	0.10%	0.07%	0.25%	1.03%	2.50%	\$25.00
The Hartford High Yield 529 Fund	0.71%	0.10%	0.07%	0.25%	1.13%	2.50%	\$25.00
The Hartford Inflation Plus 529 Fund	0.56%	0.10%	0.07%	0.25%	0.98%	2.50%	\$25.00
The Hartford Total Return Bond 529 Fund	0.46%	0.10%	0.07%	0.25%	0.88%	2.50%	\$25.00
The SMART529 Stable Value Fund	0.14%	0.10%	0.05%	0.25%	0.54%	2.00%	\$25.00

Class B

If you are currently invested in Class B, a CDSC may be imposed on withdrawals, as discussed further below. You will also indirectly bear Underlying Fund Expenses and directly pay Annual Asset-Based Fees, which are deducted from your Account daily. You may also pay the Annual Maintenance Fee. **Effective March 6, 2017, no new contributions may be directed to the Class B Fee Structure.**

Fee Structure Class B							
Investment Options	Annual Asset-Based Fees					Additional Investor Expenses	
	Estimated Underlying Fund Expenses ¹	Program Manager Fee	State Fee	Annual Distribution Fee	Total Annual Asset-Based Fees ²	Maximum Deferred Sales Charge ³	Annual Maintenance Fee
The Hartford SMART529 Age-Based Portfolio 0-3	0.63%	0.10%	0.07%	0.80%	1.60%	5.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 4-6	0.63%	0.10%	0.07%	0.80%	1.60%	5.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 7-9	0.63%	0.10%	0.07%	0.80%	1.60%	5.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 10-11	0.60%	0.10%	0.07%	0.80%	1.57%	5.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 12-13	0.58%	0.10%	0.07%	0.80%	1.55%	5.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 14-15	0.57%	0.10%	0.07%	0.80%	1.54%	5.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 16	0.36%	0.10%	0.07%	0.80%	1.33%	5.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 17	0.31%	0.10%	0.07%	0.80%	1.28%	5.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 18+	0.27%	0.10%	0.07%	0.80%	1.24%	5.00%	\$25.00
The Hartford SMART529 Aggressive Growth Portfolio	0.63%	0.10%	0.07%	0.80%	1.60%	5.00%	\$25.00
The Hartford SMART529 Growth Portfolio	0.63%	0.10%	0.07%	0.80%	1.60%	5.00%	\$25.00
The Hartford SMART529 Balanced Portfolio	0.60%	0.10%	0.07%	0.80%	1.57%	5.00%	\$25.00
The Hartford SMART529 Conservative Balanced Portfolio	0.36%	0.10%	0.07%	0.80%	1.33%	5.00%	\$25.00
The Hartford SMART529 Checks and Balances Portfolio	0.61%	0.10%	0.07%	0.80%	1.58%	5.00%	\$25.00
The Hartford Small Company 529 Fund	0.91%	0.10%	0.07%	0.80%	1.88%	5.00%	\$25.00
The Hartford MidCap Value 529 Fund	0.80%	0.10%	0.07%	0.80%	1.77%	5.00%	\$25.00
The Hartford Growth Opportunities 529 Fund	0.76%	0.10%	0.07%	0.80%	1.73%	5.00%	\$25.00
The Hartford MidCap 529 Fund	0.75%	0.10%	0.07%	0.80%	1.72%	5.00%	\$25.00
The Hartford International Opportunities 529 Fund	0.72%	0.10%	0.07%	0.80%	1.69%	5.00%	\$25.00
MFS Global Equity 529 Fund	0.92%	0.10%	0.07%	0.80%	1.89%	5.00%	\$25.00
The Hartford Dividend and Growth 529 Fund	0.65%	0.10%	0.07%	0.80%	1.62%	5.00%	\$25.00
The Hartford Equity Income 529 Fund	0.66%	0.10%	0.07%	0.80%	1.63%	5.00%	\$25.00
The Hartford Global All Asset 529 Fund	0.74%	0.10%	0.07%	0.80%	1.71%	5.00%	\$25.00
The Hartford Balanced Income 529 Fund	0.61%	0.10%	0.07%	0.80%	1.58%	5.00%	\$25.00
The Hartford High Yield 529 Fund	0.71%	0.10%	0.07%	0.80%	1.68%	5.00%	\$25.00
The Hartford Inflation Plus 529 Fund	0.56%	0.10%	0.07%	0.80%	1.53%	5.00%	\$25.00
The Hartford Total Return Bond 529 Fund	0.46%	0.10%	0.07%	0.80%	1.43%	5.00%	\$25.00
The SMART529 Stable Value Fund	0.14%	0.10%	0.05%	0.80%	1.09%	5.00%	\$25.00

Class C

If you choose the Class C Fee Structure, a CDSC may be imposed on withdrawals, as discussed further below. You will also indirectly bear Underlying Fund Expenses and directly pay Annual Asset-Based Fees, which are deducted from your Account daily. You may also pay the Annual Maintenance Fee.

Fee Structure Class C							
Investment Options	Annual Asset-Based Fees					Additional Investor Expenses	
	Estimated Underlying Fund Expenses ¹	Program Manager Fee	State Fee	Annual Distribution Fee	Total Annual Asset-Based Fees ²	Maximum Deferred Sales Charge ³	Annual Maintenance Fee
The Hartford SMART529 Age-Based Portfolio 0-3	0.63%	0.10%	0.07%	0.99%	1.79%	1.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 4-6	0.63%	0.10%	0.07%	0.99%	1.79%	1.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 7-9	0.63%	0.10%	0.07%	0.99%	1.79%	1.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 10-11	0.60%	0.10%	0.07%	0.99%	1.76%	1.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 12-13	0.58%	0.10%	0.07%	0.99%	1.74%	1.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 14-15	0.57%	0.10%	0.07%	0.99%	1.73%	1.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 16	0.36%	0.10%	0.07%	0.99%	1.52%	1.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 17	0.31%	0.10%	0.07%	0.99%	1.47%	1.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 18+	0.27%	0.10%	0.07%	0.99%	1.43%	1.00%	\$25.00
The Hartford SMART529 Aggressive Growth Portfolio	0.63%	0.10%	0.07%	0.99%	1.79%	1.00%	\$25.00
The Hartford SMART529 Growth Portfolio	0.63%	0.10%	0.07%	0.99%	1.79%	1.00%	\$25.00
The Hartford SMART529 Balanced Portfolio	0.60%	0.10%	0.07%	0.99%	1.76%	1.00%	\$25.00
The Hartford SMART529 Conservative Balanced Portfolio	0.36%	0.10%	0.07%	0.99%	1.52%	1.00%	\$25.00
The Hartford SMART529 Checks and Balances Portfolio	0.61%	0.10%	0.07%	0.99%	1.77%	1.00%	\$25.00
The Hartford Small Company 529 Fund	0.91%	0.10%	0.07%	0.99%	2.07%	1.00%	\$25.00
The Hartford MidCap Value 529 Fund	0.80%	0.10%	0.07%	0.99%	1.96%	1.00%	\$25.00
The Hartford Growth Opportunities 529 Fund	0.76%	0.10%	0.07%	0.99%	1.92%	1.00%	\$25.00
The Hartford MidCap 529 Fund	0.75%	0.10%	0.07%	0.99%	1.91%	1.00%	\$25.00
The Hartford International Opportunities 529 Fund	0.72%	0.10%	0.07%	0.99%	1.88%	1.00%	\$25.00
MFS Global Equity 529 Fund	0.92%	0.10%	0.07%	0.99%	2.08%	1.00%	\$25.00
The Hartford Dividend and Growth 529 Fund	0.65%	0.10%	0.07%	0.99%	1.81%	1.00%	\$25.00
The Hartford Equity Income 529 Fund	0.66%	0.10%	0.07%	0.99%	1.82%	1.00%	\$25.00
The Hartford Global All Asset 529 Fund	0.74%	0.10%	0.07%	0.99%	1.90%	1.00%	\$25.00
The Hartford Balanced Income 529 Fund	0.61%	0.10%	0.07%	0.99%	1.77%	1.00%	\$25.00
The Hartford High Yield 529 Fund	0.71%	0.10%	0.07%	0.99%	1.87%	1.00%	\$25.00
The Hartford Inflation Plus 529 Fund	0.56%	0.10%	0.07%	0.99%	1.72%	1.00%	\$25.00
The Hartford Total Return Bond 529 Fund	0.46%	0.10%	0.07%	0.99%	1.62%	1.00%	\$25.00
The SMART529 Stable Value Fund	0.14%	0.10%	0.05%	0.99%	1.28%	1.00%	\$25.00

Class E

If you choose the Class E Fee Structure, neither an Up-Front Sales Charge nor a CDSC applies. You will not pay the Annual Maintenance Fee. You will indirectly bear Underlying Fund Expenses and directly pay Annual Asset-Based Fees, which are deducted from your Account daily. You will not be charged an Annual Distribution Fee. Only certain groups as specified in the Offering Statement on page 36 may purchase Class E.

Fee Structure Class E							
Investment Options	Annual Asset-Based Fees					Additional Investor Expenses	
	Estimated Underlying Fund Expenses ¹	Program Manager Fee	State Fee	Annual Distribution Fee	Total Annual Asset-Based Fees ²	Maximum Sales Charge ³	Annual Maintenance Fee
The Hartford SMART529 Age-Based Portfolio 0-3	0.63%	0.10%	0.07%	0.00%	0.80%	0.00%	\$0.00
The Hartford SMART529 Age-Based Portfolio 4-6	0.63%	0.10%	0.07%	0.00%	0.80%	0.00%	\$0.00
The Hartford SMART529 Age-Based Portfolio 7-9	0.63%	0.10%	0.07%	0.00%	0.80%	0.00%	\$0.00
The Hartford SMART529 Age-Based Portfolio 10-11	0.60%	0.10%	0.07%	0.00%	0.77%	0.00%	\$0.00
The Hartford SMART529 Age-Based Portfolio 12-13	0.58%	0.10%	0.07%	0.00%	0.75%	0.00%	\$0.00
The Hartford SMART529 Age-Based Portfolio 14-15	0.57%	0.10%	0.07%	0.00%	0.74%	0.00%	\$0.00
The Hartford SMART529 Age-Based Portfolio 16	0.36%	0.10%	0.07%	0.00%	0.53%	0.00%	\$0.00
The Hartford SMART529 Age-Based Portfolio 17	0.31%	0.10%	0.07%	0.00%	0.48%	0.00%	\$0.00
The Hartford SMART529 Age-Based Portfolio 18+	0.27%	0.10%	0.07%	0.00%	0.44%	0.00%	\$0.00
The Hartford SMART529 Aggressive Growth Portfolio	0.63%	0.10%	0.07%	0.00%	0.80%	0.00%	\$0.00
The Hartford SMART529 Growth Portfolio	0.63%	0.10%	0.07%	0.00%	0.80%	0.00%	\$0.00
The Hartford SMART529 Balanced Portfolio	0.60%	0.10%	0.07%	0.00%	0.77%	0.00%	\$0.00
The Hartford SMART529 Conservative Balanced Portfolio	0.36%	0.10%	0.07%	0.00%	0.53%	0.00%	\$0.00
The Hartford SMART529 Checks and Balances Portfolio	0.61%	0.10%	0.07%	0.00%	0.78%	0.00%	\$0.00
The Hartford Small Company 529 Fund	0.91%	0.10%	0.07%	0.00%	1.08%	0.00%	\$0.00
The Hartford MidCap Value 529 Fund	0.80%	0.10%	0.07%	0.00%	0.97%	0.00%	\$0.00
The Hartford Growth Opportunities 529 Fund	0.76%	0.10%	0.07%	0.00%	0.93%	0.00%	\$0.00
The Hartford MidCap 529 Fund	0.75%	0.10%	0.07%	0.00%	0.92%	0.00%	\$0.00
The Hartford International Opportunities 529 Fund	0.72%	0.10%	0.07%	0.00%	0.89%	0.00%	\$0.00
MFS Global Equity 529 Fund	0.92%	0.10%	0.07%	0.00%	1.09%	0.00%	\$0.00
The Hartford Dividend and Growth 529 Fund	0.65%	0.10%	0.07%	0.00%	0.82%	0.00%	\$0.00
The Hartford Equity Income 529 Fund	0.66%	0.10%	0.07%	0.00%	0.83%	0.00%	\$0.00
The Hartford Global All Asset 529 Fund	0.74%	0.10%	0.07%	0.00%	0.91%	0.00%	\$0.00
The Hartford Balanced Income 529 Fund	0.61%	0.10%	0.07%	0.00%	0.78%	0.00%	\$0.00
The Hartford High Yield 529 Fund	0.71%	0.10%	0.07%	0.00%	0.88%	0.00%	\$0.00
The Hartford Inflation Plus 529 Fund	0.56%	0.10%	0.07%	0.00%	0.73%	0.00%	\$0.00
The Hartford Total Return Bond 529 Fund	0.46%	0.10%	0.07%	0.00%	0.63%	0.00%	\$0.00
The SMART529 Stable Value Fund	0.14%	0.10%	0.05%	0.00%	0.29%	0.00%	\$0.00

FOOTNOTES TO CHARTS ON PAGE 2 THROUGH PAGE 7 ARE BELOW.

¹For all portfolios other than the SMART529 Stable Value Fund, the Estimated Annual Underlying Fund Expenses are based on the registered mutual funds' most recent prospectus as of the date of this Supplement. The Estimated Underlying Fund Expenses also reflect fee waivers and/or expense reimbursements of the Underlying Funds, if applicable. For the SMART529 Stable Value Fund, the fee includes the investment management related expense of the SMART529 Stable Value Portfolio and other fees, but does not include wrap fees.

²The Total Annual Asset-Based Fees is the sum of the Annual Estimated Underlying Fund Expenses, Program Manager Fee, State Fee and Annual Distribution Fee but does not include sales charges or the annual account maintenance fees. For an illustration of the total investment cost of \$10,000 investment over 1-, 3-, 5-, 10- year periods, please see the chart directly below titled "Expense Examples."

³Class A has a maximum up-front sales charge of 2.50%. Class B has a maximum deferred sales charge of 5.00%. Class B converts to Class A after eight years. Class C has a maximum deferred sales charge of 1.00%. Class C converts to Class A after four years. Class E shares do not have a sales charge.

(3) Updated Expense Examples. Effective on or about October 8, 2018, the expense examples for the Aged-Based Portfolios and Static Portfolios will be updated to reflect the updated Underlying Fund allocations described above. The table on pages 38 through 42 is replaced with the table below.

The following table compares the approximate cost of investing in the different Fee Structures within The Hartford SMART529 over different periods of time. Your actual cost may be higher or lower. The table is based on the following assumptions:

A \$10,000 investment invested for the time periods shown A 5% annually compounded rate of return on the net amount invested throughout the period (please note that The SMART529 Stable Value Fund is not likely to achieve this level of return). All units are redeemed at the end of the period shown for Qualified Higher Education Expenses (the table does not consider the impact of any potential state or federal taxes on the redemption). Total Underlying Fund Expenses and Annual Asset-Based Fees remain the same as those shown in the Fee Structure tables above. Expenses for each Investment Option include the entire Annual Maintenance Fee of \$25, which is not applicable if you meet one of the exceptions listed under the “Annual Maintenance Fee” section on page 30 of the Offering Statement. The investor pays the applicable maximum Up-Front Sales Charge (without regard to possible breakpoints) in the Class A Fee Structure and any CDSCs applicable to units invested for the applicable periods in the Class B and C Fee Structures. In the case of the ten-year investment period, the annual costs shown for the Class B Fee Structure assume units are converted to the Class A Fee Structure after 8 years. In the case of the five-year and ten-year investment period, the annual costs shown for the Class C Structure assumes units are converted to Class A Fee Structure after 4 years.

Portfolio / Class	Number of Years You Own Your Shares			
	1 Year	3 Years	5 Years	10 Years
The Hartford SMART529 Age-Based Portfolio 0-3				
Class A (with or without redemption)	\$379	\$650	\$939	\$1,748
Class B (redemption at end of period)	\$687	\$879	\$1,194	\$2,002
Class B (no redemption)	\$187	\$579	\$994	\$2,002
Class C (redemption at end of period)	\$307	\$638	\$1,008	\$1,815
Class C (no redemption)	\$207	\$638	\$1,008	\$1,815
Class E (with or without redemption)	\$81	\$255	\$443	\$987
The Hartford SMART529 Age-Based Portfolio 4-6				
Class A (with or without redemption)	\$380	\$652	\$942	\$1,755
Class B (redemption at end of period)	\$688	\$881	\$1,198	\$2,009
Class B (no redemption)	\$188	\$581	\$998	\$2,009
Class C (redemption at end of period)	\$307	\$640	\$1,012	\$1,823
Class C (no redemption)	\$207	\$640	\$1,012	\$1,823
Class E (with or without redemption)	\$82	\$257	\$446	\$995
The Hartford SMART529 Age-Based Portfolio 7-9				
Class A (with or without redemption)	\$380	\$651	\$941	\$1,752
Class B (redemption at end of period)	\$688	\$880	\$1,197	\$2,006
Class B (no redemption)	\$188	\$580	\$997	\$2,006
Class C (redemption at end of period)	\$307	\$639	\$1,011	\$1,820
Class C (no redemption)	\$207	\$639	\$1,011	\$1,820
Class E (with or without redemption)	\$82	\$256	\$445	\$992
The Hartford SMART529 Age-Based Portfolio 10-11				
Class A (with or without redemption)	\$376	\$641	\$923	\$1,713
Class B (redemption at end of period)	\$684	\$870	\$1,179	\$1,968
Class B (no redemption)	\$184	\$570	\$979	\$1,968
Class C (redemption at end of period)	\$304	\$628	\$993	\$1,781
Class C (no redemption)	\$204	\$628	\$993	\$1,781
Class E (with or without redemption)	\$78	\$245	\$426	\$951
The Hartford SMART529 Age-Based Portfolio 12-13				
Class A (with or without redemption)	\$375	\$636	\$915	\$1,697
Class B (redemption at end of period)	\$683	\$865	\$1,171	\$1,952
Class B (no redemption)	\$183	\$565	\$971	\$1,952
Class C (redemption at end of period)	\$302	\$624	\$985	\$1,765
Class C (no redemption)	\$202	\$624	\$985	\$1,765
Class E (with or without redemption)	\$77	\$241	\$418	\$933
The Hartford SMART529 Age-Based Portfolio 14-15				
Class A (with or without redemption)	\$373	\$632	\$908	\$1,683
Class B (redemption at end of period)	\$682	\$861	\$1,164	\$1,938
Class B (no redemption)	\$182	\$561	\$964	\$1,938
Class C (redemption at end of period)	\$301	\$620	\$978	\$1,750
Class C (no redemption)	\$201	\$620	\$978	\$1,750

Portfolio / Class	Number of Years You Own Your Shares			
	1 Year	3 Years	5 Years	10 Years
Class E (with or without redemption)	\$76	\$236	\$411	\$918
The Hartford SMART529 Age-Based Portfolio 16				
Class A (with or without redemption)	\$352	\$566	\$795	\$1,436
Class B (redemption at end of period)	\$660	\$795	\$1,051	\$1,696
Class B (no redemption)	\$160	\$495	\$851	\$1,696
Class C (redemption at end of period)	\$279	\$554	\$865	\$1,505
Class C (no redemption)	\$179	\$554	\$865	\$1,505
Class E (with or without redemption)	\$54	\$168	\$293	\$659
The Hartford SMART529 Age-Based Portfolio 17				
Class A (with or without redemption)	\$348	\$552	\$771	\$1,383
Class B (redemption at end of period)	\$655	\$781	\$1,027	\$1,644
Class B (no redemption)	\$155	\$481	\$827	\$1,644
Class C (redemption at end of period)	\$275	\$540	\$841	\$1,452
Class C (no redemption)	\$175	\$540	\$841	\$1,452
Class E (with or without redemption)	\$49	\$154	\$268	\$603
The Hartford SMART529 Age-Based Portfolio 18+				
Class A (with or without redemption)	\$343	\$539	\$747	\$1,331
Class B (redemption at end of period)	\$651	\$767	\$1,003	\$1,593
Class B (no redemption)	\$151	\$467	\$803	\$1,593
Class C (redemption at end of period)	\$270	\$526	\$818	\$1,401
Class C (no redemption)	\$170	\$526	\$818	\$1,401
Class E (with or without redemption)	\$45	\$140	\$244	\$549
The Hartford SMART529 Aggressive Growth Portfolio				
Class A (with or without redemption)	\$379	\$650	\$939	\$1,748
Class B (redemption at end of period)	\$687	\$879	\$1,194	\$2,002
Class B (no redemption)	\$187	\$579	\$994	\$2,002
Class C (redemption at end of period)	\$307	\$638	\$1,008	\$1,815
Class C (no redemption)	\$207	\$638	\$1,008	\$1,815
Class E (with or without redemption)	\$81	\$255	\$443	\$987
The Hartford SMART529 Growth Portfolio				
Class A (with or without redemption)	\$380	\$652	\$942	\$1,755
Class B (redemption at end of period)	\$688	\$881	\$1,198	\$2,009
Class B (no redemption)	\$188	\$581	\$998	\$2,009
Class C (redemption at end of period)	\$307	\$640	\$1,012	\$1,823
Class C (no redemption)	\$207	\$640	\$1,012	\$1,823
Class E (with or without redemption)	\$82	\$257	\$446	\$995
The Hartford SMART529 Balanced Portfolio				
Class A (with or without redemption)	\$376	\$641	\$923	\$1,713
Class B (redemption at end of period)	\$684	\$870	\$1,179	\$1,968
Class B (no redemption)	\$184	\$570	\$979	\$1,968
Class C (redemption at end of period)	\$304	\$628	\$993	\$1,781
Class C (no redemption)	\$204	\$628	\$993	\$1,781
Class E (with or without redemption)	\$78	\$245	\$426	\$951
The Hartford SMART529 Conservative Balanced Portfolio				
Class A (with or without redemption)	\$352	\$566	\$795	\$1,436
Class B (redemption at end of period)	\$660	\$795	\$1,051	\$1,696
Class B (no redemption)	\$160	\$495	\$851	\$1,696
Class C (redemption at end of period)	\$279	\$554	\$865	\$1,505
Class C (no redemption)	\$179	\$554	\$865	\$1,505
Class E (with or without redemption)	\$54	\$168	\$293	\$659
The Hartford SMART529 Checks & Balances Portfolio				
Class A (with or without redemption)	\$377	\$645	\$929	\$1,728
Class B (redemption at end of period)	\$686	\$874	\$1,185	\$1,982
Class B (no redemption)	\$186	\$574	\$985	\$1,982
Class C (redemption at end of period)	\$305	\$632	\$999	\$1,796
Class C (no redemption)	\$205	\$632	\$999	\$1,796
Class E (with or without redemption)	\$80	\$249	\$433	\$966
Hartford Small Company 529 Fund				
Class A (with or without redemption)	\$407	\$736	\$1,086	\$2,061
Class B (redemption at end of period)	\$716	\$966	\$1,341	\$2,310
Class B (no redemption)	\$216	\$666	\$1,141	\$2,310

Portfolio / Class	Number of Years You Own Your Shares			
	1 Year	3 Years	5 Years	10 Years
Class C (redemption at end of period)	\$335	\$724	\$1,155	\$2,128
Class C (no redemption)	\$235	\$724	\$1,155	\$2,128
Class E (with or without redemption)	\$110	\$343	\$595	\$1,317
Hartford MidCap Value 529 Fund				
Class A (with or without redemption)	\$396	\$703	\$1,029	\$1,940
Class B (redemption at end of period)	\$705	\$932	\$1,284	\$2,191
Class B (no redemption)	\$205	\$632	\$1,084	\$2,191
Class C (redemption at end of period)	\$324	\$690	\$1,098	\$2,007
Class C (no redemption)	\$224	\$690	\$1,098	\$2,007
Class E (with or without redemption)	\$99	\$309	\$536	\$1,190
Hartford Growth Opportunities 529 Fund				
Class A (with or without redemption)	\$392	\$690	\$1,008	\$1,896
Class B (redemption at end of period)	\$701	\$920	\$1,264	\$2,147
Class B (no redemption)	\$201	\$620	\$1,064	\$2,147
Class C (redemption at end of period)	\$320	\$678	\$1,077	\$1,963
Class C (no redemption)	\$220	\$678	\$1,077	\$1,963
Class E (with or without redemption)	\$95	\$296	\$515	\$1,143
Hartford MidCap 529 Fund				
Class A (with or without redemption)	\$391	\$687	\$1,003	\$1,885
Class B (redemption at end of period)	\$700	\$917	\$1,258	\$2,136
Class B (no redemption)	\$200	\$617	\$1,058	\$2,136
Class C (redemption at end of period)	\$319	\$675	\$1,072	\$1,952
Class C (no redemption)	\$219	\$675	\$1,072	\$1,952
Class E (with or without redemption)	\$94	\$293	\$509	\$1,131
Hartford International Opportunities 529 Fund				
Class A (with or without redemption)	\$388	\$678	\$987	\$1,851
Class B (redemption at end of period)	\$697	\$908	\$1,243	\$2,104
Class B (no redemption)	\$197	\$608	\$1,043	\$2,104
Class C (redemption at end of period)	\$316	\$666	\$1,057	\$1,919
Class C (no redemption)	\$216	\$666	\$1,057	\$1,919
Class E (with or without redemption)	\$91	\$284	\$493	\$1,096
MFS Global Equity 529 Fund				
Class A (with or without redemption)	\$408	\$739	\$1,091	\$2,072
Class B (redemption at end of period)	\$717	\$969	\$1,346	\$2,320
Class B (no redemption)	\$217	\$669	\$1,146	\$2,320
Class C (redemption at end of period)	\$336	\$727	\$1,160	\$2,139
Class C (no redemption)	\$236	\$727	\$1,160	\$2,139
Class E (with or without redemption)	\$111	\$347	\$601	\$1,329
Hartford Dividend and Growth 529 Fund				
Class A (with or without redemption)	\$381	\$657	\$950	\$1,773
Class B (redemption at end of period)	\$690	\$886	\$1,206	\$2,027
Class B (no redemption)	\$190	\$586	\$1,006	\$2,027
Class C (redemption at end of period)	\$309	\$644	\$1,020	\$1,841
Class C (no redemption)	\$209	\$644	\$1,020	\$1,841
Class E (with or without redemption)	\$84	\$262	\$455	\$1,014
Hartford Equity Income 529 Fund				
Class A (with or without redemption)	\$382	\$660	\$956	\$1,784
Class B (redemption at end of period)	\$691	\$889	\$1,212	\$2,038
Class B (no redemption)	\$191	\$589	\$1,012	\$2,038
Class C (redemption at end of period)	\$310	\$648	\$1,025	\$1,852
Class C (no redemption)	\$210	\$648	\$1,025	\$1,852
Class E (with or without redemption)	\$85	\$265	\$460	\$1,025
Hartford Global All Asset 529 Fund				
Class A (with or without redemption)	\$390	\$684	\$997	\$1,874
Class B (redemption at end of period)	\$699	\$914	\$1,253	\$2,125
Class B (no redemption)	\$199	\$614	\$1,053	\$2,125
Class C (redemption at end of period)	\$318	\$672	\$1,067	\$1,941
Class C (no redemption)	\$218	\$672	\$1,067	\$1,941
Class E (with or without redemption)	\$93	\$290	\$504	\$1,120
Hartford Balanced Income 529 Fund				
Class A (with or without redemption)	\$377	\$645	\$929	\$1,728

Portfolio / Class	Number of Years You Own Your Shares			
	1 Year	3 Years	5 Years	10 Years
Class B (redemption at end of period)	\$686	\$874	\$1,185	\$1,982
Class B (no redemption)	\$186	\$574	\$985	\$1,982
Class C (redemption at end of period)	\$305	\$632	\$999	\$1,796
Class C (no redemption)	\$205	\$632	\$999	\$1,796
Class E (with or without redemption)	\$80	\$249	\$433	\$966
Hartford High Yield 529 Fund				
Class A (with or without redemption)	\$387	\$675	\$982	\$1,840
Class B (redemption at end of period)	\$696	\$905	\$1,238	\$2,093
Class B (no redemption)	\$196	\$605	\$1,038	\$2,093
Class C (redemption at end of period)	\$315	\$663	\$1,051	\$1,908
Class C (no redemption)	\$215	\$663	\$1,051	\$1,908
Class E (with or without redemption)	\$90	\$281	\$488	\$1,084
Hartford Inflation Plus 529 Fund				
Class A (with or without redemption)	\$372	\$629	\$903	\$1,671
Class B (redemption at end of period)	\$681	\$858	\$1,159	\$1,927
Class B (no redemption)	\$181	\$558	\$959	\$1,927
Class C (redemption at end of period)	\$300	\$617	\$973	\$1,739
Class C (no redemption)	\$200	\$617	\$973	\$1,739
Class E (with or without redemption)	\$75	\$233	\$406	\$906
Hartford Total Return Bond 529 Fund				
Class A (with or without redemption)	\$363	\$599	\$850	\$1,557
Class B (redemption at end of period)	\$671	\$827	\$1,107	\$1,815
Class B (no redemption)	\$171	\$527	\$907	\$1,815
Class C (redemption at end of period)	\$290	\$586	\$921	\$1,626
Class C (no redemption)	\$190	\$586	\$921	\$1,626
Class E (with or without redemption)	\$64	\$202	\$351	\$786
The SMART529 Stable Value Fund				
Class A (with or without redemption)	\$279	\$445	\$621	\$1,114
Class B (redemption at end of period)	\$636	\$722	\$926	\$1,425
Class B (no redemption)	\$136	\$422	\$726	\$1,425
Class C (redemption at end of period)	\$255	\$481	\$740	\$1,230
Class C (no redemption)	\$155	\$481	\$740	\$1,230
Class E (with or without redemption)	\$30	\$93	\$163	\$368

(4) Additional Strategy and Risk disclosure.

- a. The following principal risks are added to the “Descriptions of Risks of the Investment Options” section of the Offering Statement on page 20:

A description of the principal risks for iShares Russell 1000 Large-Cap Index Fund and iShares Russell Mid-Cap Index Fund (together, “iShares Funds”) as disclosed in the iShares Funds’ most recent summary prospectuses as of August 1, 2018, are shown below. The table on pages 12 and 13 below shows which Age-Based Portfolio(s) and Static Portfolio(s) the following risks are added to.

Asset Class Risk — Securities and other assets in the Underlying Index or in the Fund’s portfolio may underperform in comparison to the general financial markets, a particular financial market or other asset classes.

Concentration Risk — The Fund reserves the right to concentrate its investments (i.e., invest 25% or more of its total assets in securities of issuers in a particular industry) to approximately the same extent that the Underlying Index concentrates in a particular industry. To the extent the Fund concentrates in a particular industry, it may be more susceptible to economic conditions and risks affecting that industry.

Consumer Discretionary Sector Risk — The consumer discretionary sector may be affected by changes in domestic and international economies, exchange and interest rates, competition, consumers’ disposable income, consumer preferences, social trends and marketing campaigns.

Equity Securities Risk — Stock markets are volatile. The price of equity securities fluctuates based on changes in a company’s financial condition and overall market and economic conditions.

Financials Sector Risk — Performance of companies in the financials sector may be adversely impacted by many factors, including, among others, changes in government regulations, economic conditions, and interest rates, credit rating downgrades, and decreased liquidity in credit markets. The impact of more stringent capital requirements and recent or future regulation on any individual financial company or on the financials sector as a whole cannot be predicted. In recent years, cyber attacks and technology malfunctions and failures have become increasingly frequent in this sector and have caused significant losses to companies in this sector, which may negatively impact the Fund.

Futures Risk — The Fund's use of futures may reduce the Fund's returns. In these transactions, the Fund is subject to liquidity risk and correlation risk (i.e., that fluctuations in a future's value may not correlate with the change in market value of the instruments held by the Fund).

Index Fund Risk — An index fund has operating and other expenses while an index does not. As a result, while the Fund will attempt to track the Russell 1000 as closely as possible, it will tend to underperform the index to some degree over time. If an index fund is properly correlated to its stated index, the fund will perform poorly when the index performs poorly.

Index-Related Risk — There is no guarantee that the Fund's investment results will have a high degree of correlation to those of the Underlying Index or that the Fund will achieve its investment objective. Market disruptions and regulatory restrictions could have an adverse effect on the Fund's ability to adjust its exposure to the required levels in order to track the Underlying Index. Errors in index data, index computations or the construction of the Underlying Index in accordance with its methodology may occur from time to time and may not be identified and corrected by the index provider for a period of time or at all, which may have an adverse impact on the Fund and its shareholders.

Issuer Risk — Fund performance depends on the performance of individual securities to which the Fund has exposure. Changes in the financial condition or credit rating of an issuer of those securities may cause the value of the securities to decline.

Management Risk — As the Fund may not fully replicate the Underlying Index, it is subject to the risk that BlackRock's investment strategy may not produce the intended results.

Market Risk and Selection Risk — Market risk is the risk that one or more markets in which the Fund invests will go down in value, including the possibility that the markets will go down sharply and unpredictably. Selection risk is the risk that the securities selected by Fund management will underperform the markets, the relevant indices or the securities selected by other funds with similar investment objectives and investment strategies. This means you may lose money.

Mid Cap Securities Risk — The securities of mid cap companies generally trade in lower volumes and are generally subject to greater and less predictable price changes than the securities of larger capitalization companies.

Producer Durables Industry Group Risk — The producer durables industry group includes companies involved in the design, manufacture or distribution of industrial durables such as electrical equipment and components, industrial products, and housing and telecommunications equipment. These companies may be affected by changes in domestic and international economies and politics, consolidation, excess capacity, and consumer demands, spending, tastes and preferences.

Securities Lending Risk — Securities lending involves the risk that the borrower may fail to return the securities in a timely manner or at all. As a result, the Fund may lose money and there may be a delay in recovering the loaned securities. The Fund could also lose money if it does not recover the securities and/or the value of the collateral falls, including the value of investments made with cash collateral. These events could trigger adverse tax consequences for the Fund.

Tracking Error Risk — Tracking error is the divergence of the Fund's performance from that of the Underlying Index. Tracking error may occur because of differences between the securities and other instruments held in the Fund's portfolio and those included in the Underlying Index, pricing differences, differences in transaction costs, the Fund's holding of uninvested cash, differences in timing of the accrual of or the valuation of dividends or interest, tax gains or losses, changes to the Underlying Index or the costs to the Fund of complying with various new or existing regulatory requirements. This risk may be heightened during times of increased market volatility or other unusual market conditions. Tracking error also may result because the Fund incurs fees and expenses, while the Underlying Index does not.

- b. The charts showing the principal risks for the Age-Based Portfolios and Static Portfolios on pages 21 to 23 of the Offering Statement are deleted in their entirety and replaced with the below chart, which has been updated to reflect the changes referenced at the top of page one of this Supplement:

	Age-Based Portfolio 0-3 / Aggressive Growth Portfolio	Age-Based Portfolio 4-6 / Growth Portfolio	Age-Based Portfolio 7-9	Age-Based Portfolio 10-11 / Balanced Portfolio	Age-Based Portfolio 12-13	Age-Based Portfolio 14-15	Age-Based Portfolio 16 / Conservative Balanced Portfolio	Age-Based Portfolio 17	Age-Based Portfolio 18+	Checks & Balances Portfolio
Active Trading Risk	x	x	x	x	x	x	x	x	x	x
Asset Allocation Risk	x	x	x	x	x	x	x	x	x	x
Asset Class Risk	x	x	x	x	x	x	x	x		
Call Risk			x	x	x	x	x	x	x	x
Commodities Related Investment Risk	x	x	x	x	x	x	x	x	x	
Concentration Risk	x	x	x	x	x	x	x	x		
Consumer Discretionary Sector Risk	x	x	x	x	x	x	x	x		
Credit Risk	x	x	x	x	x	x	x	x	x	x
Crediting Rate Risk				x	x	x	x	x	x	
Currency Risk	x	x	x	x	x	x	x	x	x	x
Depository Receipts Risk	x	x	x	x	x	x				
Derivatives Risk	x	x	x	x	x	x	x	x	x	x
Dividend Paying Security Investment Risk	x	x	x	x	x	x	x	x	x	x
Dollar Rolls Risk			x	x	x	x				
Emerging Markets Risk	x	x	x	x	x	x	x	x	x	x
Equity Linked Notes (ELN) Risk	x	x	x	x	x	x				
Equity Risk	x	x	x	x	x	x	x	x	x	x
Equity Securities Risk	x	x	x	x	x	x	x	x		
Event Risk				x	x	x	x	x	x	x
Financials Sector Risk	x	x	x	x	x	x	x	x		
Foreign Investments Risk	x	x	x	x	x	x	x	x	x	x
Forward Currency Contracts Risk		x	x	x	x	x	x	x	x	x
Futures and Options Risks		x	x	x	x	x	x	x	x	x
Futures Risk	x	x	x	x	x					
Growth Investing Style Risk	x	x	x	x	x	x			x	
High Yield Investments Risk		x	x	x	x	x	x	x	x	x
Index Fund Risk	x	x	x	x	x	x	x	x		
Index-Related Risk	x	x	x	x	x	x	x	x		
Inflation-Protected Securities Risk		x	x	x	x	x	x	x	x	
Interest Rate Risk	x	x	x	x	x	x	x	x	x	x
Investment Strategy Risk	x	x	x	x	x	x	x	x	x	x
Issuer Risk	x	x	x	x	x	x	x	x		
Large Shareholder Transaction Risk	x	x	x	x	x	x				
Leverage Risk	x	x	x	x	x	x	x	x	x	x
Liquidity Risk	x	x	x	x	x	x	x	x	x	x
Loans and Loan Participations Risk		x	x	x	x	x	x	x	x	
Management Risk	x	x	x	x	x	x	x	x		
Market Risk	x	x	x	x	x	x	x	x	x	x
Market Risk and Selection Risk	x	x	x	x	x	x	x	x		
Mid Cap and Small Cap Securities Risk	x	x	x	x	x	x				
Mid Cap Securities Risk	x	x	x	x	x	x	x	x	x	x
Mortgage-and Asset-Backed Securities Risk		x	x	x	x	x	x	x	x	x
Natural Resources Industry Concentration Risk	x	x	x	x	x	x	x	x	x	
Non-Diversification Risk		x	x	x	x	x	x	x	x	
Producer Durables Industry Group Risk	x	x	x	x	x	x	x	x		
Quantitative Investing Risk	x	x	x	x	x	x	x	x	x	
Real Estate Related Risks			x	x	x	x				
Regional/Country Focus Risk	x	x	x	x	x	x				
Repurchase and Reverse Repurchase Agreements Risks			x	x	x	x				

	Age-Based Portfolio 0-3 / Aggressive Growth Portfolio	Age-Based Portfolio 4-6 / Growth Portfolio	Age-Based Portfolio 7-9	Age-Based Portfolio 10-11 / Balanced Portfolio	Age-Based Portfolio 12-13	Age-Based Portfolio 14-15	Age-Based Portfolio 16 / Conservative Balanced Portfolio	Age-Based Portfolio 17	Age-Based Portfolio 18+	Checks & Balances Portfolio
Rule 144A Securities Risk		x	x	x	x	x	x	x	x	x
Sector Risk	x	x	x	x	x	x	x	x	x	
Securities Lending Risk	x	x	x	x	x					
Small Cap Securities Risk	x	x	x	x	x	x				
Sovereign Debt Risk		x	x	x	x	x	x	x	x	
Structured Securities Risk		x	x	x	x	x	x	x	x	
Subsidiary Risk	x	x	x	x	x	x	x	x	x	
Swaps Risk		x	x	x	x	x	x	x	x	x
To Be Announced (TBA) Transactions Risk		x	x	x	x	x	x	x	x	x
Tracking Error Risk	x	x	x	x	x					
U.S. Government Securities Risk		x	x	x	x	x	x	x	x	x
Value Investing Style Risk	x	x	x	x	x	x	x	x	x	
Volatility Risk	x	x	x	x	x	x	x	x	x	
Wrap Contract Risk				x	x	x	x	x	x	
Yield Risk				x	x	x	x	x	x	

- c. The following descriptions are added to “Part Two-Description of The Underlying Funds” on page 59 of the Offering Statement under a new heading titled “Index Funds”.

iShares Russell 1000 Large-Cap Index Fund

Investment Objective: The investment objective of iShares Russell 1000 Large-Cap Index Fund (formerly known as BlackRock Large Cap Index Fund) (“Large-Cap Index Fund” or the “Fund”), a series of BlackRock Funds III (the “Trust”), is to match the performance of the Russell 1000® Index (the “Russell 1000” or the “Underlying Index”) as closely as possible before the deduction of Fund expenses.

Principal Investment Strategies: The Large-Cap Index Fund employs a “passive” management approach, attempting to invest in a portfolio of assets whose performance is expected to match approximately the performance of the Russell 1000. The Fund will be substantially invested in equity securities in the Russell 1000, and will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in the Russell 1000. Equity securities include common stock, preferred stock, securities convertible into common stock and securities or other instruments whose price is linked to the value of common stock.

The Fund will invest in the common stocks represented in the Russell 1000 in roughly the same proportions as their weightings in the Russell 1000. As of April 17, 2018, the companies in the Russell 1000 have a market capitalization ranging from \$350 million to \$903 billion. The Fund may also engage in futures transactions. At times, the Fund may not invest in all of the common stocks in the Russell 1000, or in the same weightings as in the Russell 1000. At those times, the Fund chooses investments so that the market capitalizations, industry weightings and other fundamental characteristics of the stocks chosen are similar to the Russell 1000 as a whole. The Fund may lend securities with a value up to 33 1/3% of its total assets to financial institutions that provide cash or securities issued or guaranteed by the U.S. Government as collateral. The Fund will concentrate its investments (i.e., hold 25% or more of its total assets) in a particular industry or group of industries to approximately the same extent that the Russell 1000 is concentrated.

The Fund is a “feeder” fund that invests all of its assets in the Master Portfolio, which has the same investment objective and strategies as the Fund. All investments are made at the Master Portfolio level. This structure is sometimes called a “master/feeder” structure. The Fund’s investment results will correspond directly to the investment results of the Master Portfolio. For simplicity, this prospectus uses the name of the Fund or the term “Fund” (as applicable) to include the Master Portfolio.

Principal Risks: Concentration Risk, Equity Securities Risk, Futures Risk, Index Fund Risk, Index-Related Risk, Market Risk and Selection Risk, Mid Cap Securities Risk, Securities Lending Risk and Tracking Error Risk.

iShares Russell Mid-Cap Index Fund

Investment Objective: The investment objective of iShares Russell Mid-Cap Index Fund (formerly known as BlackRock Midcap Index Fund) (the “Fund”), a series of BlackRock FundsSM (the “Trust”), is to seek to track the investment results of an index composed of mid-capitalization U.S. equities.

Principal Investment Strategies: The Fund seeks to track the investment results of the Russell Midcap® Index (the “Underlying Index”), which measures the performance of the mid-capitalization sector of the U.S. equity market. The Underlying Index is a float-adjusted, capitalization-weighted index of the 800 smallest issuers in the Russell 1000® Index. The Underlying Index includes equity securities issued by issuers with a median market cap of \$14.4 billion as of October 31, 2017. Components primarily include financial services, consumer discretionary and producer durables companies, and may change over time.

BlackRock uses a representative sampling indexing strategy to manage the Fund. “Representative sampling” is an indexing strategy that involves investing in a representative sample of securities that collectively has an investment profile similar to that of the Underlying Index. The securities selected are expected to have, in the aggregate, investment characteristics (based on factors such as market capitalization and industry weightings), fundamental characteristics (such as return variability and yield) and liquidity measures similar to those of the Underlying Index. The Fund may or may not hold all of the securities in the Underlying Index.

The Fund generally invests at least 90% of its assets, plus the amount of any borrowing for investment purposes, in securities of the Underlying Index.

Principal Risks: Asset Class Risk, Concentration Risk, Consumer Discretionary Sector Risk, Equity Securities Risk, Financials Sector Risk, Index Fund Risk, Index-Related Risk, Issuer Risk, Management Risk, Market Risk and Selection Risk, Mid Cap Securities Risk and Producer Durables Industry Group Risk.

For additional information on the principal strategies and principal risks of the iShares Russell 1000 Large-Cap Index Fund and iShares Russell Mid-Cap Index Fund, please go to the funds’ website at www.blackrock.com.

(5) Addition to Managers of the Underlying Fund section. The following is added to Managers of the Underlying Funds section on page 15 of the Offering Statement.

BlackRock Advisors, LLC (“BlackRock”), the iShares Russell Mid-Cap Index Fund’s investment adviser, manages the Fund’s investments and its business operations subject to the oversight of the Board. While BlackRock is ultimately responsible for the management of the Fund, it is able to draw upon the trading, research and expertise of its asset management affiliates for portfolio decisions and management with respect to certain portfolio securities. BlackRock is an indirect, wholly-owned subsidiary of BlackRock, Inc. BlackRock, a registered investment adviser, was organized in 1994 to perform advisory services for investment companies.

The iShares Russell 1000 Large-Cap Index Fund is a “feeder” fund that invests all of its assets in an applicable Master Portfolio, which has the same investment objective, strategies and policies as the Fund. BlackRock Fund Advisors (“BFA”), a registered investment adviser, serves as investment adviser to the Master Portfolio. BFA manages the investment of the Master Portfolio’s assets and provides the Master Portfolio with investment guidance and policy direction in connection with daily portfolio management, subject to the supervision of MIP’s Board of Trustees. BFA is located at 400 Howard Street, San Francisco, CA 94105. BFA is an indirect wholly-owned subsidiary of BlackRock, Inc.

As of June 30, 2018, BlackRock, BFA and its affiliates had approximately \$6.317 trillion in investment company and other portfolio assets under management.

This supplement should be retained with the Offering Statement for future reference.

**THE HARTFORD SMART529
COLLEGE SAVINGS PLAN**
offered by the
West Virginia College Prepaid Tuition and Savings Program Board of Trustees

Supplement Dated June 15, 2018

to the Series XV Offering Statement, Descriptions of The Underlying Funds, Participation Agreement Dated September 15, 2017, as Supplemented December 13, 2017 and May 31, 2018

Terms used and not defined in this supplement have the same meaning as in the Offering Statement.

Increase in Current Maximum Account Limit. Effective August 1, 2018, the maximum account balance limit is increased from \$265,620 to \$400,000 for all accounts in the Program for a Designated Beneficiary. Accordingly, effective August 1, 2018, all references to the maximum account limit in the Offering Statement and Participation Agreement are replaced with \$400,000.

This supplement should be retained with the Offering Statement for future reference.

THE HARTFORD SMART529 COLLEGE SAVINGS PLAN

offered by the
West Virginia College Prepaid Tuition and Savings Program Board of Trustees

Supplement Dated May 31, 2018

to the Series XV Offering Statement, Descriptions of The Underlying Funds, Participation Agreement Dated September 15, 2017, as Supplemented December 13, 2017

Terms used and not defined in this supplement have the same meaning as in the Offering Statement.

Program Manager Update. Effective May 31, 2018, Hartford Funds Management Company, LLC (“HFMC”) assumes the role of Program Manager. Accordingly, all references to Hartford Life in the Offering Statement and Participation Agreement are replaced with HFMC.

Federal Law Update. Major tax changes approved by Congress in the Tax Cuts and Jobs Act became law on December 22, 2017. The following is an overview of those changes applicable to the qualified tuition programs (“529 Plans”) as defined under Section 529 of the United States Internal Revenue Code (the “Code”).

- **Expanded Definition of Qualified Higher Education Expenses.** Effective for distributions made after December 31, 2017, the definition of “qualified higher education expenses” under Section 529 of the Code is expanded to include expenses for tuition in connection with enrollment or attendance at an elementary or secondary public, private or religious school (together, “K-12 Expenses”). The amount of cash contributions from all qualified tuition programs with respect to any Beneficiary shall, in the aggregate, not exceed \$10,000 in expenses for tuition incurred during any taxable year. As such, earnings on distributions from 529 Plan accounts that do not exceed \$10,000 per tax year per beneficiary and used for K-12 Expenses will generally be free of federal income tax.

Only the federal tax treatment for qualified distributions was changed by the federal tax law. The state income tax treatment of withdrawals for K-12 Expenses from your 529 Plan will be determined by your state of residence. You should consult with your tax advisor regarding your individual situation.

- **Rollovers from SMART529 Plan to ABLE accounts.** Effective for periods prior to January 1, 2026, you may direct a transfer of money from your Account to an ABLE account for the same Beneficiary, or another beneficiary who is a member of the family of the Beneficiary, federal income tax free, but subject to the ABLE contribution limits. Alternatively, you may make a withdrawal from your Account and re-deposit the withdrawn balance within 60 days into an ABLE account subject to the limitations described in the immediately preceding sentence. You should consult with your tax advisor regarding your individual situation, including whether a rollover to an ABLE account would result in the recapture of your state income tax deduction previously claimed.
- **Important Information Regarding 529 Investment Options.** Certain investment options may be less suitable for short-term investment goals such as K-12 Expenses. For example, Age-Based Options are designed to take into account a Beneficiary’s age and the number of years before the

Beneficiary is expected to attend higher education and are not designed for K-12 Expenses. An Account Owner should consult with their own financial advisor for advice and assistance before making any investment decision.

The information above is not intended to provide investment, tax, accounting or legal advice.

Decrease in The SMART529 Stable Value Fund fee. Effective May 31, 2018, the estimated underlying fund expenses for the SMART529 Stable Value Fund is reduced from 0.34% to 0.14%. More recent Estimated Underlying Fund Expenses has also been added to the charts below. Accordingly, the charts on pages 31 through 37 of the Offering Statement are replaced with the below charts. Footnotes to the following charts are located on page 7 below.

Class A

If you choose the Class A Fee Structure, an Up-Front Sales Charge may be deducted each time a contribution is made to your Account, as discussed further below. You will also indirectly bear Underlying Fund Expenses and directly pay Annual Asset-Based Fees, which are deducted from your Account daily. You may also pay the Annual Maintenance Fee.

Fee Structure Class A							
Investment Options	Annual Asset-Based Fees					Additional Investor Expenses	
	Estimated Underlying Fund Expenses ¹	Program Manager Fee	State Fee	Annual Distribution Fee	Total Annual Asset-Based Fees ²	Maximum Up-Front Sales Charge ³	Annual Maintenance Fee
The Hartford SMART529 Age-Based Portfolio 0-3	0.70%	0.10%	0.07%	0.25%	1.12%	2.50%	\$25.00
The Hartford SMART529 Age-Based Portfolio 4-6	0.72%	0.10%	0.07%	0.25%	1.14%	2.50%	\$25.00
The Hartford SMART529 Age-Based Portfolio 7-9	0.71%	0.10%	0.07%	0.25%	1.13%	2.50%	\$25.00
The Hartford SMART529 Age-Based Portfolio 10-11	0.66%	0.10%	0.07%	0.25%	1.08%	2.50%	\$25.00
The Hartford SMART529 Age-Based Portfolio 12-13	0.64%	0.10%	0.07%	0.25%	1.06%	2.50%	\$25.00
The Hartford SMART529 Age-Based Portfolio 14-15	0.62%	0.10%	0.07%	0.25%	1.04%	2.50%	\$25.00
The Hartford SMART529 Age-Based Portfolio 16	0.39%	0.10%	0.07%	0.25%	0.81%	2.50%	\$25.00
The Hartford SMART529 Age-Based Portfolio 17	0.34%	0.10%	0.07%	0.25%	0.76%	2.50%	\$25.00
The Hartford SMART529 Age-Based Portfolio 18+	0.28%	0.10%	0.07%	0.25%	0.70%	2.50%	\$25.00
The Hartford SMART529 Aggressive Growth Portfolio	0.70%	0.10%	0.07%	0.25%	1.12%	2.50%	\$25.00
The Hartford SMART529 Growth Portfolio	0.72%	0.10%	0.07%	0.25%	1.14%	2.50%	\$25.00
The Hartford SMART529 Balanced Portfolio	0.66%	0.10%	0.07%	0.25%	1.08%	2.50%	\$25.00
The Hartford SMART529 Conservative Balanced Portfolio	0.39%	0.10%	0.07%	0.25%	0.81%	2.50%	\$25.00
The Hartford SMART529 Checks and Balances Portfolio	0.61%	0.10%	0.07%	0.25%	1.03%	2.50%	\$25.00

Fee Structure Class A							
Investment Options	Annual Asset-Based Fees					Additional Investor Expenses	
	Estimated Underlying Fund Expenses ¹	Program Manager Fee	State Fee	Annual Distribution Fee	Total Annual Asset-Based Fees ²	Maximum Up-Front Sales Charge ³	Annual Maintenance Fee
The Hartford Small Company 529 Fund	0.91%	0.10%	0.07%	0.25%	1.33%	2.50%	\$25.00
The Hartford MidCap Value 529 Fund	0.80%	0.10%	0.07%	0.25%	1.22%	2.50%	\$25.00
The Hartford Growth Opportunities 529 Fund	0.76%	0.10%	0.07%	0.25%	1.18%	2.50%	\$25.00
The Hartford MidCap 529 Fund	0.75%	0.10%	0.07%	0.25%	1.17%	2.50%	\$25.00
The Hartford International Opportunities 529 Fund	0.72%	0.10%	0.07%	0.25%	1.14%	2.50%	\$25.00
MFS Global Equity 529 Fund	0.92%	0.10%	0.07%	0.25%	1.34%	2.50%	\$25.00
The Hartford Dividend and Growth 529 Fund	0.65%	0.10%	0.07%	0.25%	1.07%	2.50%	\$25.00
The Hartford Equity Income 529 Fund	0.66%	0.10%	0.07%	0.25%	1.08%	2.50%	\$25.00
The Hartford Global All Asset 529 Fund	0.74%	0.10%	0.07%	0.25%	1.16%	2.50%	\$25.00
The Hartford Balanced Income 529 Fund	0.61%	0.10%	0.07%	0.25%	1.03%	2.50%	\$25.00
The Hartford High Yield 529 Fund	0.71%	0.10%	0.07%	0.25%	1.13%	2.50%	\$25.00
The Hartford Inflation Plus 529 Fund	0.56%	0.10%	0.07%	0.25%	0.98%	2.50%	\$25.00
The Hartford Total Return Bond 529 Fund	0.46%	0.10%	0.07%	0.25%	0.88%	2.50%	\$25.00
The SMART529 Stable Value Fund	0.14%	0.10%	0.05%	0.25%	0.54%	2.00%	\$25.00

Class B

If you are currently invested in Class B, a CDSC may be imposed on withdrawals, as discussed further below. You will also indirectly bear Underlying Fund Expenses and directly pay Annual Asset-Based Fees, which are deducted from your Account daily. You may also pay the Annual Maintenance Fee. **Effective March 6, 2017, no new contributions may be directed to the Class B Fee Structure.**

Fee Structure Class B							
Investment Options	Annual Asset-Based Fees					Additional Investor Expenses	
	Estimated Underlying Fund Expenses ¹	Program Manager Fee	State Fee	Annual Distribution Fee	Total Annual Asset-Based Fees ²	Maximum Deferred Sales Charge ³	Annual Maintenance Fee
The Hartford SMART529 Age-Based Portfolio 0-3	0.70%	0.10%	0.07%	0.80%	1.67%	5.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 4-6	0.72%	0.10%	0.07%	0.80%	1.69%	5.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 7-9	0.71%	0.10%	0.07%	0.80%	1.68%	5.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 10-11	0.66%	0.10%	0.07%	0.80%	1.63%	5.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 12-13	0.64%	0.10%	0.07%	0.80%	1.61%	5.00%	\$25.00

Fee Structure Class B							
Investment Options	Annual Asset-Based Fees					Additional Investor Expenses	
	Estimated Underlying Fund Expenses ¹	Program Manager Fee	State Fee	Annual Distribution Fee	Total Annual Asset-Based Fees ²	Maximum Deferred Sales Charge ³	Annual Maintenance Fee
The Hartford SMART529 Age-Based Portfolio 14-15	0.62%	0.10%	0.07%	0.80%	1.59%	5.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 16	0.39%	0.10%	0.07%	0.80%	1.36%	5.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 17	0.34%	0.10%	0.07%	0.80%	1.31%	5.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 18+	0.28%	0.10%	0.07%	0.80%	1.25%	5.00%	\$25.00
The Hartford SMART529 Aggressive Growth Portfolio	0.70%	0.10%	0.07%	0.80%	1.67%	5.00%	\$25.00
The Hartford SMART529 Growth Portfolio	0.72%	0.10%	0.07%	0.80%	1.69%	5.00%	\$25.00
The Hartford SMART529 Balanced Portfolio	0.66%	0.10%	0.07%	0.80%	1.63%	5.00%	\$25.00
The Hartford SMART529 Conservative Balanced Portfolio	0.39%	0.10%	0.07%	0.80%	1.36%	5.00%	\$25.00
The Hartford SMART529 Checks and Balances Portfolio	0.61%	0.10%	0.07%	0.80%	1.58%	5.00%	\$25.00
The Hartford Small Company 529 Fund	0.91%	0.10%	0.07%	0.80%	1.88%	5.00%	\$25.00
The Hartford MidCap Value 529 Fund	0.80%	0.10%	0.07%	0.80%	1.77%	5.00%	\$25.00
The Hartford Growth Opportunities 529 Fund	0.76%	0.10%	0.07%	0.80%	1.73%	5.00%	\$25.00
The Hartford MidCap 529 Fund	0.75%	0.10%	0.07%	0.80%	1.72%	5.00%	\$25.00
The Hartford International Opportunities 529 Fund	0.72%	0.10%	0.07%	0.80%	1.69%	5.00%	\$25.00
MFS Global Equity 529 Fund	0.92%	0.10%	0.07%	0.80%	1.89%	5.00%	\$25.00
The Hartford Dividend and Growth 529 Fund	0.65%	0.10%	0.07%	0.80%	1.62%	5.00%	\$25.00
The Hartford Equity Income 529 Fund	0.66%	0.10%	0.07%	0.80%	1.63%	5.00%	\$25.00
The Hartford Global All Asset 529 Fund	0.74%	0.10%	0.07%	0.80%	1.71%	5.00%	\$25.00
The Hartford Balanced Income 529 Fund	0.61%	0.10%	0.07%	0.80%	1.58%	5.00%	\$25.00
The Hartford High Yield 529 Fund	0.71%	0.10%	0.07%	0.80%	1.68%	5.00%	\$25.00
The Hartford Inflation Plus 529 Fund	0.56%	0.10%	0.07%	0.80%	1.53%	5.00%	\$25.00
The Hartford Total Return Bond 529 Fund	0.46%	0.10%	0.07%	0.80%	1.43%	5.00%	\$25.00
The SMART529 Stable Value Fund	0.14%	0.10%	0.05%	0.80%	1.09%	5.00%	\$25.00

Class C

If you choose the Class C Fee Structure, a CDSC may be imposed on withdrawals, as discussed further below. You will also indirectly bear Underlying Fund Expenses and directly pay Annual Asset-Based Fees, which are deducted from your Account daily. You may also pay the Annual Maintenance Fee.

Fee Structure Class C							
Investment Options	Annual Asset-Based Fees					Additional Investor Expenses	
	Estimated Underlying Fund Expenses ¹	Program Manager Fee	State Fee	Annual Distribution Fee	Total Annual Asset-Based Fees ²	Maximum Deferred Sales Charge ³	Annual Maintenance Fee
The Hartford SMART529 Age-Based Portfolio 0-3	0.70%	0.10%	0.07%	0.99%	1.86%	1.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 4-6	0.72%	0.10%	0.07%	0.99%	1.88%	1.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 7-9	0.71%	0.10%	0.07%	0.99%	1.87%	1.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 10-11	0.66%	0.10%	0.07%	0.99%	1.82%	1.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 12-13	0.64%	0.10%	0.07%	0.99%	1.80%	1.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 14-15	0.62%	0.10%	0.07%	0.99%	1.78%	1.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 16	0.39%	0.10%	0.07%	0.99%	1.55%	1.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 17	0.34%	0.10%	0.07%	0.99%	1.50%	1.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 18+	0.28%	0.10%	0.07%	0.99%	1.44%	1.00%	\$25.00
The Hartford SMART529 Aggressive Growth Portfolio	0.70%	0.10%	0.07%	0.99%	1.86%	1.00%	\$25.00
The Hartford SMART529 Growth Portfolio	0.72%	0.10%	0.07%	0.99%	1.88%	1.00%	\$25.00
The Hartford SMART529 Balanced Portfolio	0.66%	0.10%	0.07%	0.99%	1.82%	1.00%	\$25.00
The Hartford SMART529 Conservative Balanced Portfolio	0.39%	0.10%	0.07%	0.99%	1.55%	1.00%	\$25.00
The Hartford SMART529 Checks and Balances Portfolio	0.61%	0.10%	0.07%	0.99%	1.77%	1.00%	\$25.00
The Hartford Small Company 529 Fund	0.91%	0.10%	0.07%	0.99%	2.07%	1.00%	\$25.00
The Hartford MidCap Value 529 Fund	0.80%	0.10%	0.07%	0.99%	1.96%	1.00%	\$25.00
The Hartford Growth Opportunities 529 Fund	0.76%	0.10%	0.07%	0.99%	1.92%	1.00%	\$25.00
The Hartford MidCap 529 Fund	0.75%	0.10%	0.07%	0.99%	1.91%	1.00%	\$25.00
The Hartford International Opportunities 529 Fund	0.72%	0.10%	0.07%	0.99%	1.88%	1.00%	\$25.00
MFS Global Equity 529 Fund	0.92%	0.10%	0.07%	0.99%	2.08%	1.00%	\$25.00
The Hartford Dividend and Growth 529 Fund	0.65%	0.10%	0.07%	0.99%	1.81%	1.00%	\$25.00
The Hartford Equity Income 529 Fund	0.66%	0.10%	0.07%	0.99%	1.82%	1.00%	\$25.00
The Hartford Global All Asset 529 Fund	0.74%	0.10%	0.07%	0.99%	1.90%	1.00%	\$25.00
The Hartford Balanced Income 529 Fund	0.61%	0.10%	0.07%	0.99%	1.77%	1.00%	\$25.00
The Hartford High Yield 529 Fund	0.71%	0.10%	0.07%	0.99%	1.87%	1.00%	\$25.00
The Hartford Inflation Plus 529 Fund	0.56%	0.10%	0.07%	0.99%	1.72%	1.00%	\$25.00
The Hartford Total Return Bond 529 Fund	0.46%	0.10%	0.07%	0.99%	1.62%	1.00%	\$25.00

Fee Structure Class C							
Investment Options	Annual Asset-Based Fees					Additional Investor Expenses	
	Estimated Underlying Fund Expenses ¹	Program Manager Fee	State Fee	Annual Distribution Fee	Total Annual Asset-Based Fees ²	Maximum Deferred Sales Charge ³	Annual Maintenance Fee
The SMART529 Stable Value Fund	0.14%	0.10%	0.05%	0.99%	1.28%	1.00%	\$25.00

Class E

If you choose the Class E Fee Structure, neither an Up-Front Sales Charge nor a CDSC applies. You will not pay the Annual Maintenance Fee. You will indirectly bear Underlying Fund Expenses and directly pay Annual Asset-Based Fees, which are deducted from your Account daily. You will not be charged an Annual Distribution Fee. Only certain groups as specified in the Offering Statement on page 36 may purchase Class E.

Fee Structure Class E							
Investment Options	Annual Asset-Based Fees					Additional Investor Expenses	
	Estimated Underlying Fund Expenses ¹	Program Manager Fee	State Fee	Annual Distribution Fee	Total Annual Asset-Based Fees ²	Maximum Sales Charge ³	Annual Maintenance Fee
The Hartford SMART529 Age-Based Portfolio 0-3	0.70%	0.10%	0.07%	0.00%	0.87%	0.00%	\$0.00
The Hartford SMART529 Age-Based Portfolio 4-6	0.72%	0.10%	0.07%	0.00%	0.89%	0.00%	\$0.00
The Hartford SMART529 Age-Based Portfolio 7-9	0.71%	0.10%	0.07%	0.00%	0.88%	0.00%	\$0.00
The Hartford SMART529 Age-Based Portfolio 10-11	0.66%	0.10%	0.07%	0.00%	0.83%	0.00%	\$0.00
The Hartford SMART529 Age-Based Portfolio 12-13	0.64%	0.10%	0.07%	0.00%	0.81%	0.00%	\$0.00
The Hartford SMART529 Age-Based Portfolio 14-15	0.62%	0.10%	0.07%	0.00%	0.79%	0.00%	\$0.00
The Hartford SMART529 Age-Based Portfolio 16	0.39%	0.10%	0.07%	0.00%	0.56%	0.00%	\$0.00
The Hartford SMART529 Age-Based Portfolio 17	0.34%	0.10%	0.07%	0.00%	0.51%	0.00%	\$0.00
The Hartford SMART529 Age-Based Portfolio 18+	0.28%	0.10%	0.07%	0.00%	0.45%	0.00%	\$0.00
The Hartford SMART529 Aggressive Growth Portfolio	0.70%	0.10%	0.07%	0.00%	0.87%	0.00%	\$0.00
The Hartford SMART529 Growth Portfolio	0.72%	0.10%	0.07%	0.00%	0.89%	0.00%	\$0.00
The Hartford SMART529 Balanced Portfolio	0.66%	0.10%	0.07%	0.00%	0.83%	0.00%	\$0.00
The Hartford SMART529 Conservative Balanced Portfolio	0.39%	0.10%	0.07%	0.00%	0.56%	0.00%	\$0.00
The Hartford SMART529 Checks and Balances Portfolio	0.61%	0.10%	0.07%	0.00%	0.78%	0.00%	\$0.00
The Hartford Small Company 529 Fund	0.91%	0.10%	0.07%	0.00%	1.08%	0.00%	\$0.00
The Hartford MidCap Value 529 Fund	0.80%	0.10%	0.07%	0.00%	0.97%	0.00%	\$0.00

Fee Structure Class E							
Investment Options	Annual Asset-Based Fees					Additional Investor Expenses	
	Estimated Underlying Fund Expenses ¹	Program Manager Fee	State Fee	Annual Distribution Fee	Total Annual Asset-Based Fees ²	Maximum Sales Charge ³	Annual Maintenance Fee
The Hartford Growth Opportunities 529 Fund	0.76%	0.10%	0.07%	0.00%	0.93%	0.00%	\$0.00
The Hartford MidCap 529 Fund	0.75%	0.10%	0.07%	0.00%	0.92%	0.00%	\$0.00
The Hartford International Opportunities 529 Fund	0.72%	0.10%	0.07%	0.00%	0.89%	0.00%	\$0.00
MFS Global Equity 529 Fund	0.92%	0.10%	0.07%	0.00%	1.09%	0.00%	\$0.00
The Hartford Dividend and Growth 529 Fund	0.65%	0.10%	0.07%	0.00%	0.82%	0.00%	\$0.00
The Hartford Equity Income 529 Fund	0.66%	0.10%	0.07%	0.00%	0.83%	0.00%	\$0.00
The Hartford Global All Asset 529 Fund	0.74%	0.10%	0.07%	0.00%	0.91%	0.00%	\$0.00
The Hartford Balanced Income 529 Fund	0.61%	0.10%	0.07%	0.00%	0.78%	0.00%	\$0.00
The Hartford High Yield 529 Fund	0.71%	0.10%	0.07%	0.00%	0.88%	0.00%	\$0.00
The Hartford Inflation Plus 529 Fund	0.56%	0.10%	0.07%	0.00%	0.73%	0.00%	\$0.00
The Hartford Total Return Bond 529 Fund	0.46%	0.10%	0.07%	0.00%	0.63%	0.00%	\$0.00
The SMART529 Stable Value Fund	0.14%	0.10%	0.05%	0.00%	0.29%	0.00%	\$0.00

FOOTNOTES TO CHARTS ON PAGE 2 THROUGH PAGE 7 ARE BELOW.

¹For all portfolios other than the SMART529 Stable Value Fund, the Estimated Annual Underlying Fund Expenses are based on the registered mutual funds' most recent prospectus as of the date of this Supplement. The Estimated Underlying Fund Expenses also reflect fee waivers and/or expense reimbursements of the Underlying Funds, if applicable. For the SMART529 Stable Value Fund, the fee includes the investment management related expense of the SMART529 Stable Value Portfolio, but does not include wrap fees.

² The Total Annual Asset-Based Fees is the sum of the Annual Estimated Underlying Fund Expenses, Program Manager Fee, State Fee and Annual Distribution Fee but does not include sales charges or the annual account maintenance fees. For an illustration of the total investment cost of \$10,000 investment over 1-, 3-, 5-, 10- year periods, please see the chart directly below titled "Expense Examples".

³ Class A has a maximum up-front sales charge of 2.50%. Class B has a maximum deferred sales charge of 5.00%. Class B converts to Class A after eight years. Class C has a maximum deferred sales charge of 1.00%. Class C converts to Class A after four years. Class E shares do not have a sales charge.

Expense Examples

The table on pages 38 through 42 is replaced with the table below.

The following table compares the approximate cost of investing in the different Fee Structures within The Hartford SMART529 over different periods of time. Your actual cost may be higher or lower. The table is based on the following assumptions:

A \$10,000 investment invested for the time periods shown A 5% annually compounded rate of return on the net amount invested throughout the period (please note that The SMART529 Stable Value Fund is not likely to achieve this level of return). All units are redeemed at the end of the period shown for Qualified Higher Education Expenses (the table does not consider the impact of any potential state or federal taxes on the redemption). Total

Underlying Fund Expenses and Annual Asset-Based Fees remain the same as those shown in the Fee Structure tables above. Expenses for each Investment Option include the entire Annual Maintenance Fee of \$25, which is not applicable if you meet one of the exceptions listed under the “Annual Maintenance Fee” section above. The investor pays the applicable maximum Up-Front Sales Charge (without regard to possible breakpoints) in the Class A Fee Structure and any CDSCs applicable to units invested for the applicable periods in the Class B and C Fee Structures. In the case of the ten-year investment period, the annual costs shown for the Class B Fee Structure assume units are converted to the Class A Fee Structure after 8 years. In the case of the five-year and ten-year investment period, the annual costs shown for the Class C Structure assumes units are converted to Class A Fee Structure after 4 years.

Portfolio / Class	Number of Years You Own Your Shares			
	1 Year	3 Years	5 Years	10 Years
The Hartford SMART529 Age-Based Portfolio 0-3				
Class A (with or without redemption)	\$386	\$672	\$976	\$1,829
Class B (redemption at end of period)	\$695	\$901	\$1,232	\$2,081
Class B (no redemption)	\$195	\$601	\$1,032	\$2,081
Class C (redemption at end of period)	\$314	\$660	\$1,046	\$1,896
Class C (no redemption)	\$214	\$660	\$1,046	\$1,896
Class E (with or without redemption)	\$89	\$277	\$482	\$1,072
The Hartford SMART529 Age-Based Portfolio 4-6				
Class A (with or without redemption)	\$388	\$678	\$987	\$1,852
Class B (redemption at end of period)	\$697	\$908	\$1,243	\$2,104
Class B (no redemption)	\$197	\$608	\$1,043	\$2,104
Class C (redemption at end of period)	\$316	\$666	\$1,057	\$1,919
Class C (no redemption)	\$216	\$666	\$1,057	\$1,919
Class E (with or without redemption)	\$91	\$284	\$493	\$1,096
The Hartford SMART529 Age-Based Portfolio 7-9				
Class A (with or without redemption)	\$387	\$674	\$980	\$1,837
Class B (redemption at end of period)	\$696	\$904	\$1,236	\$2,090
Class B (no redemption)	\$196	\$604	\$1,036	\$2,090
Class C (redemption at end of period)	\$315	\$662	\$1,050	\$1,905
Class C (no redemption)	\$215	\$662	\$1,050	\$1,905
Class E (with or without redemption)	\$90	\$280	\$486	\$1,081
The Hartford SMART529 Age-Based Portfolio 10-11				
Class A (with or without redemption)	\$382	\$660	\$955	\$1,783
Class B (redemption at end of period)	\$691	\$889	\$1,211	\$2,037
Class B (no redemption)	\$191	\$589	\$1,011	\$2,037
Class C (redemption at end of period)	\$310	\$647	\$1,025	\$1,851
Class C (no redemption)	\$210	\$647	\$1,025	\$1,851
Class E (with or without redemption)	\$85	\$265	\$460	\$1,024
The Hartford SMART529 Age-Based Portfolio 12-13				

Portfolio / Class	Number of Years You Own Your Shares			
	1 Year	3 Years	5 Years	10 Years
Class A (with or without redemption)	\$380	\$653	\$944	\$1,759
Class B (redemption at end of period)	\$689	\$882	\$1,200	\$2,013
Class B (no redemption)	\$189	\$582	\$1,000	\$2,013
Class C (redemption at end of period)	\$308	\$641	\$1,014	\$1,827
Class C (no redemption)	\$208	\$641	\$1,014	\$1,827
Class E (with or without redemption)	\$82	\$258	\$448	\$999
The Hartford SMART529 Age-Based Portfolio 14-15				
Class A (with or without redemption)	\$378	\$647	\$933	\$1,735
Class B (redemption at end of period)	\$686	\$876	\$1,189	\$1,990
Class B (no redemption)	\$186	\$576	\$989	\$1,990
Class C (redemption at end of period)	\$306	\$634	\$1,003	\$1,803
Class C (no redemption)	\$206	\$634	\$1,003	\$1,803
Class E (with or without redemption)	\$80	\$251	\$437	\$974
The Hartford SMART529 Age-Based Portfolio 16				
Class A (with or without redemption)	\$355	\$577	\$812	\$1,475
Class B (redemption at end of period)	\$663	\$805	\$1,069	\$1,734
Class B (no redemption)	\$163	\$505	\$869	\$1,734
Class C (redemption at end of period)	\$283	\$564	\$883	\$1,543
Class C (no redemption)	\$183	\$564	\$883	\$1,543
Class E (with or without redemption)	\$57	\$179	\$312	\$699
The Hartford SMART529 Age-Based Portfolio 17				
Class A (with or without redemption)	\$350	\$561	\$785	\$1,414
Class B (redemption at end of period)	\$658	\$789	\$1,041	\$1,674
Class B (no redemption)	\$158	\$489	\$841	\$1,674
Class C (redemption at end of period)	\$277	\$548	\$855	\$1,483
Class C (no redemption)	\$177	\$548	\$855	\$1,483
Class E (with or without redemption)	\$52	\$162	\$283	\$636
The Hartford SMART529 Age-Based Portfolio 18+				
Class A (with or without redemption)	\$345	\$543	\$755	\$1,349
Class B (redemption at end of period)	\$652	\$772	\$1,011	\$1,610
Class B (no redemption)	\$152	\$472	\$811	\$1,610
Class C (redemption at end of period)	\$272	\$531	\$826	\$1,418
Class C (no redemption)	\$172	\$531	\$826	\$1,418
Class E (with or without redemption)	\$46	\$144	\$252	\$567
The Hartford SMART529 Aggressive Growth Portfolio				
Class A (with or without redemption)	\$386	\$672	\$976	\$1,829

Portfolio / Class	Number of Years You Own Your Shares			
	1 Year	3 Years	5 Years	10 Years
Class B (redemption at end of period)	\$695	\$901	\$1,232	\$2,081
Class B (no redemption)	\$195	\$601	\$1,032	\$2,081
Class C (redemption at end of period)	\$314	\$660	\$1,046	\$1,896
Class C (no redemption)	\$214	\$660	\$1,046	\$1,896
Class E (with or without redemption)	\$89	\$277	\$482	\$1,072
The Hartford SMART529 Growth Portfolio				
Class A (with or without redemption)	\$388	\$678	\$987	\$1,852
Class B (redemption at end of period)	\$697	\$908	\$1,243	\$2,104
Class B (no redemption)	\$197	\$608	\$1,043	\$2,104
Class C (redemption at end of period)	\$316	\$666	\$1,057	\$1,919
Class C (no redemption)	\$216	\$666	\$1,057	\$1,919
Class E (with or without redemption)	\$91	\$284	\$493	\$1,096
The Hartford SMART529 Balanced Portfolio				
Class A (with or without redemption)	\$382	\$660	\$955	\$1,783
Class B (redemption at end of period)	\$691	\$889	\$1,211	\$2,037
Class B (no redemption)	\$191	\$589	\$1,011	\$2,037
Class C (redemption at end of period)	\$310	\$647	\$1,025	\$1,851
Class C (no redemption)	\$210	\$647	\$1,025	\$1,851
Class E (with or without redemption)	\$85	\$265	\$460	\$1,024
The Hartford SMART529 Conservative Balanced Portfolio				
Class A (with or without redemption)	\$355	\$577	\$812	\$1,475
Class B (redemption at end of period)	\$663	\$805	\$1,069	\$1,734
Class B (no redemption)	\$163	\$505	\$869	\$1,734
Class C (redemption at end of period)	\$283	\$564	\$883	\$1,543
Class C (no redemption)	\$183	\$564	\$883	\$1,543
Class E (with or without redemption)	\$57	\$179	\$312	\$699
The Hartford SMART529 Checks & Balances Portfolio				
Class A (with or without redemption)	\$377	\$645	\$929	\$1,728
Class B (redemption at end of period)	\$686	\$874	\$1,185	\$1,982
Class B (no redemption)	\$186	\$574	\$985	\$1,982
Class C (redemption at end of period)	\$305	\$632	\$999	\$1,796
Class C (no redemption)	\$205	\$632	\$999	\$1,796
Class E (with or without redemption)	\$80	\$249	\$433	\$966
Hartford Small Company 529 Fund				
Class A (with or without redemption)	\$407	\$736	\$1,086	\$2,061
Class B (redemption at end of period)	\$716	\$966	\$1,341	\$2,310
Class B (no redemption)	\$216	\$666	\$1,141	\$2,310

Portfolio / Class	Number of Years You Own Your Shares			
	1 Year	3 Years	5 Years	10 Years
Class C (redemption at end of period)	\$335	\$724	\$1,155	\$2,128
Class C (no redemption)	\$235	\$724	\$1,155	\$2,128
Class E (with or without redemption)	\$110	\$343	\$595	\$1,317
Hartford MidCap Value 529 Fund				
Class A (with or without redemption)	\$396	\$703	\$1,029	\$1,940
Class B (redemption at end of period)	\$705	\$932	\$1,284	\$2,191
Class B (no redemption)	\$205	\$632	\$1,084	\$2,191
Class C (redemption at end of period)	\$324	\$690	\$1,098	\$2,007
Class C (no redemption)	\$224	\$690	\$1,098	\$2,007
Class E (with or without redemption)	\$99	\$309	\$536	\$1,190
Hartford Growth Opportunities 529 Fund				
Class A (with or without redemption)	\$392	\$690	\$1,008	\$1,896
Class B (redemption at end of period)	\$701	\$920	\$1,264	\$2,147
Class B (no redemption)	\$201	\$620	\$1,064	\$2,147
Class C (redemption at end of period)	\$320	\$678	\$1,077	\$1,963
Class C (no redemption)	\$220	\$678	\$1,077	\$1,963
Class E (with or without redemption)	\$95	\$296	\$515	\$1,143
Hartford MidCap 529 Fund				
Class A (with or without redemption)	\$391	\$687	\$1,003	\$1,885
Class B (redemption at end of period)	\$700	\$917	\$1,258	\$2,136
Class B (no redemption)	\$200	\$617	\$1,058	\$2,136
Class C (redemption at end of period)	\$319	\$675	\$1,072	\$1,952
Class C (no redemption)	\$219	\$675	\$1,072	\$1,952
Class E (with or without redemption)	\$94	\$293	\$509	\$1,131
Hartford International Opportunities 529 Fund				
Class A (with or without redemption)	\$388	\$678	\$987	\$1,851
Class B (redemption at end of period)	\$697	\$908	\$1,243	\$2,104
Class B (no redemption)	\$197	\$608	\$1,043	\$2,104
Class C (redemption at end of period)	\$316	\$666	\$1,057	\$1,919
Class C (no redemption)	\$216	\$666	\$1,057	\$1,919
Class E (with or without redemption)	\$91	\$284	\$493	\$1,096
MFS Global Equity 529 Fund				
Class A (with or without redemption)	\$408	\$739	\$1,091	\$2,072
Class B (redemption at end of period)	\$717	\$969	\$1,346	\$2,320
Class B (no redemption)	\$217	\$669	\$1,146	\$2,320
Class C (redemption at end of period)	\$336	\$727	\$1,160	\$2,139
Class C (no redemption)	\$236	\$727	\$1,160	\$2,139
Class E (with or without redemption)	\$111	\$347	\$601	\$1,329

Portfolio / Class	Number of Years You Own Your Shares			
	1 Year	3 Years	5 Years	10 Years
Hartford Dividend and Growth 529 Fund				
Class A (with or without redemption)	\$381	\$657	\$950	\$1,773
Class B (redemption at end of period)	\$690	\$886	\$1,206	\$2,027
Class B (no redemption)	\$190	\$586	\$1,006	\$2,027
Class C (redemption at end of period)	\$309	\$644	\$1,020	\$1,841
Class C (no redemption)	\$209	\$644	\$1,020	\$1,841
Class E (with or without redemption)	\$84	\$262	\$455	\$1,014
Hartford Equity Income 529 Fund				
Class A (with or without redemption)	\$382	\$660	\$956	\$1,784
Class B (redemption at end of period)	\$691	\$889	\$1,212	\$2,038
Class B (no redemption)	\$191	\$589	\$1,012	\$2,038
Class C (redemption at end of period)	\$310	\$648	\$1,025	\$1,852
Class C (no redemption)	\$210	\$648	\$1,025	\$1,852
Class E (with or without redemption)	\$85	\$265	\$460	\$1,025
Hartford Global All Asset 529 Fund				
Class A (with or without redemption)	\$390	\$684	\$997	\$1,874
Class B (redemption at end of period)	\$699	\$914	\$1,253	\$2,125
Class B (no redemption)	\$199	\$614	\$1,053	\$2,125
Class C (redemption at end of period)	\$318	\$672	\$1,067	\$1,941
Class C (no redemption)	\$218	\$672	\$1,067	\$1,941
Class E (with or without redemption)	\$93	\$290	\$504	\$1,120
Hartford Balanced Income 529 Fund				
Class A (with or without redemption)	\$377	\$645	\$929	\$1,728
Class B (redemption at end of period)	\$686	\$874	\$1,185	\$1,982
Class B (no redemption)	\$186	\$574	\$985	\$1,982
Class C (redemption at end of period)	\$305	\$632	\$999	\$1,796
Class C (no redemption)	\$205	\$632	\$999	\$1,796
Class E (with or without redemption)	\$80	\$249	\$433	\$966
Hartford High Yield 529 Fund				
Class A (with or without redemption)	\$387	\$675	\$982	\$1,840
Class B (redemption at end of period)	\$696	\$905	\$1,238	\$2,093
Class B (no redemption)	\$196	\$605	\$1,038	\$2,093
Class C (redemption at end of period)	\$315	\$663	\$1,051	\$1,908
Class C (no redemption)	\$215	\$663	\$1,051	\$1,908
Class E (with or without redemption)	\$90	\$281	\$488	\$1,084
Hartford Inflation Plus 529 Fund				
Class A (with or without redemption)	\$372	\$629	\$903	\$1,671
Class B (redemption at end of period)	\$681	\$858	\$1,159	\$1,927

Portfolio / Class	Number of Years You Own Your Shares			
	1 Year	3 Years	5 Years	10 Years
Class B (no redemption)	\$181	\$558	\$959	\$1,927
Class C (redemption at end of period)	\$300	\$617	\$973	\$1,739
Class C (no redemption)	\$200	\$617	\$973	\$1,739
Class E (with or without redemption)	\$75	\$233	\$406	\$906
Hartford Total Return Bond 529 Fund				
Class A (with or without redemption)	\$363	\$599	\$850	\$1,557
Class B (redemption at end of period)	\$671	\$827	\$1,107	\$1,815
Class B (no redemption)	\$171	\$527	\$907	\$1,815
Class C (redemption at end of period)	\$290	\$586	\$921	\$1,626
Class C (no redemption)	\$190	\$586	\$921	\$1,626
Class E (with or without redemption)	\$64	\$202	\$351	\$786
The SMART529 Stable Value Fund				
Class A (with or without redemption)	\$279	\$445	\$621	\$1,114
Class B (redemption at end of period)	\$636	\$722	\$926	\$1,425
Class B (no redemption)	\$136	\$422	\$726	\$1,425
Class C (redemption at end of period)	\$255	\$481	\$740	\$1,230
Class C (no redemption)	\$155	\$481	\$740	\$1,230
Class E (with or without redemption)	\$30	\$93	\$163	\$368

Addition to Making Contributions – by Check paragraph on page 7. All of your purchases must be made in U.S. dollars and checks must be drawn on U.S. banks and made payable to SMART529.

This supplement should be retained with the Offering Statement for future reference.

THE HARTFORD SMART529 COLLEGE SAVINGS PLAN

offered by the
West Virginia College Prepaid Tuition and Savings Program Board of Trustees

Supplement Dated December 13, 2017

to the Series XV Offering Statement, Description of Underlying Funds, Participation Agreement Dated September 15, 2017

Terms used and not defined in this supplement have the same meaning as in the Offering Statement.

1. The plan's out-of-state disclosure in paragraphs on pages 1, 4 and 44 have been revised to reflect amendments to Municipal Securities Rulemaking Board (MSRB) Rule G-21(e).

The revised sentence is in bold below:

State Tax and Other Benefits

The West Virginia 529 Program is a qualified tuition program available to a resident of any state. West Virginia offers special state tax and other benefits for West Virginia taxpayers that invest in The Hartford SMART529. For purposes of this Offering Statement only, a West Virginia resident means any Account Owner or Designated Beneficiary who, at the time The Hartford SMART529 is opened, has a West Virginia mailing address or is a West Virginia resident on active duty in the United States armed forces. **If you reside in or have taxable income in a state other than West Virginia, before investing, you should consider whether the Account Owner'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 qualified tuition program.** Taxpayers and residents of other states who are interested in exploring such tax consequences should consult with a qualified tax advisor.

2. The charts on page 32 have been revised to correct the contribution value for the first break-point and add a new footnote. The charts are replaced with the following:

The following chart reflects the Class A Fee Up-Front Sales Structure:

Class A Up-Front Sales Charge* for Contributions Allocated to Any Investment Option (except for contributions allocated to The SMART529 Stable Value Fund):

Contribution and Value of Your Accounts⁽¹⁾	Sales Charge as a Percentage of Contribution	Dealer Concession
Less than \$249,999.99	2.50%	2.50%
\$250,000 - \$499,999.99	2.00%	2.00%
\$500,000 - \$999,999.99	1.50%	1.50%
\$1 million or more ⁽²⁾	0%	1.00%

Class A Up-Front Sales Charge* for Contributions Allocated to The SMART529 Stable Value Fund:

Contribution and Value of Your Accounts⁽¹⁾	Sales Charge as a Percentage of Contribution	Dealer Concession
Less than \$249,999.99	2.00%	2.00%
\$250,000 - \$499,999.99	1.50%	1.50%
\$500,000 - \$999,999.99	1.00%	1.00%
\$1 million or more ⁽²⁾	0%	0.50%

* If your contribution is a rollover from another 529 Plan and is eligible for the waiver of Class A Up-Front Sales Charges as provided in the Section "Making Contributions" on pages 8 and 9, your broker-dealer will receive an Up-Front Commission of 1.00%.

- (1) Federal law requires that a limit be placed on contributions to this Account along with any other 529 accounts maintained by West Virginia, including the West Virginia Prepaid Tuition Plan that may be established for the same Designated Beneficiary. Currently, no contributions are permitted if the total of all account balances for the same Designated Beneficiary equal or exceed \$265,620.
- (2) Contributions of \$1 million or more (for example, in the event an Account Owner has multiple Accounts for different Designated Beneficiaries) may be made with no Up-Front Sales Charge. However, there is a deferred sales charge of 1% on any distributions made within 18 months of the contribution. For purposes of calculating this deferred sales charge, all contributions made during a calendar month are counted as having been made on the first day of that month. The deferred sales charge is based on the lesser of the initial contribution or the amount distributed. To keep your deferred sales charge as low as possible, each time you request a distribution, we will first distribute amounts in your Accounts that are not subject to a deferred sales charge.

3. Certain sections of the Offering Statement are updated for 2018 IRS changes.

The IRS announced the following updates for 2018. These changes apply to next year's earnings which would be reported on the tax return you file in 2019.

- (1) The federal estate tax exclusion amount is increased from \$5.49 million to \$5.6 million beginning in 2018. Accordingly, effective January 1, 2018, all references in the Offering Statement to the federal estate tax exemption on pages 5, 45 and 49 will be changed from \$5,490,000 to \$5,600,000 for each contributor effective January 1, 2018.
- (2) The annual gift tax exclusion will be \$15,000 (\$30,000 for married couples) beginning January 1, 2018, up from the current amount of \$14,000 (\$28,000 for married couples). Accordingly, effective January 1, 2018, all references in the Offering Statement to the federal estate tax exemption on pages 45 and 49 will be changed from \$14,000 and (\$28,000 for married contributors electing to split gifts) to \$15,000 and (\$30,000 for married contributors electing to split gifts).

This information is not intended to provide tax, accounting or legal advice. Please consult with your own tax advisor.

This supplement should be retained with the Offering Statement for future reference.

PRIVACY AND SECURITY POLICY
OF THE WEST VIRGINIA COLLEGE PREPAID TUITION
AND SAVINGS PROGRAM BOARD OF TRUSTEES



Keeping information about you private and secure is very important to the West Virginia College Prepaid Tuition and Savings Program Board of Trustees. This Policy is to help you understand the information we receive and what we do with it.

The West Virginia College Prepaid Tuition and Savings Program Board of Trustees, our staff, our Program Manager and our website, www.SMART529.com, offer you access to information about the Program. You may contact us without providing any information. However, you may request that we provide services that will require us to obtain information from you.

Personally Identifying Information is information that allows someone to identify or contact you. The only Personally Identifying Information we collect is what you choose to provide to us when you contact us in-person, by telephone, by mail or through our website. We hold all Personally Identifying Information in the strictest of confidence, and will not release, provide, rent, sell or trade Personally Identifying Information to another person or entity, unless required by law.

As various matters affect this Policy, such as technological advances and changes in the law, we must reserve the right to alter, amend or modify this Policy at any time and without prior notice. However, we will always do our very best to protect your Personally Identifying Information in accordance with industry standards of security and confidentiality. More importantly, we will never attempt to collect personal information from children.

We value your interest in the West Virginia College Prepaid Tuition and Savings Program and SMART529. If you have any questions or need additional information, please contact the Board of Trustees at the West Virginia State Treasurer's Office, 1900 Kanawha Boulevard, East, Charleston, WV 25305 or at 304.558.5000.

**Privacy Policy and Practices of
The Hartford Financial Services Group, Inc.,
and its Affiliates***
(herein called “we, our, and us”)

This Privacy Policy applies to our United States Operations

We value your trust. We are committed to the responsible:

- a) management;
- b) use; and
- c) protection;

of **Personal Information**.

This notice describes how we collect, disclose, and protect **Personal Information**. We collect Personal Information to:

- a) service your **Transactions** with us; and
- b) support our business functions.

We may obtain Personal Information from:

- a) **You**;
- b) your **Transactions** with us; and
- c) third parties such as a consumer-reporting agency.

Based on the type of product or service **You** apply for or get from us, **Personal Information** such as:

- a) your name;
- b) your address;
- c) your income;
- d) your payment; or
- e) your credit history;

may be gathered from sources such as applications, Transactions, and consumer reports.

To serve **You** and service our business, we may share certain **Personal Information**.

We will share Personal Information, only as allowed by law, with affiliates such as:

- a) our insurance companies;
- b) our employee agents;
- c) our brokerage firms; and
- d) our administrators.

As allowed by law, we may share **Personal Financial Information** with our affiliates to:

- a) market our products; or
- b) market our services;

to **You** without providing **You** with an option to prevent these disclosures.

We may also share **Personal Information**, only as allowed by law, with unaffiliated third parties including:

- a) independent agents;
- b) brokerage firms;
- c) insurance companies;
- d) administrators; and
- e) service providers;

who help us serve **You** and service our business.

When allowed by law, we may share certain **Personal Financial Information** with other unaffiliated third parties who assist us by performing services or functions such as:

- a) taking surveys;
- b) marketing our products or services; or
- c) offering financial products or services under a joint agreement between us and one or more financial institutions.

We, and third parties we partner with, may track some of the pages **You** visit through the use of:

- a) cookies;
- b) pixel tagging; or
- c) other technologies;

and currently do not process or comply with any web browser’s “do not track” signal or other similar mechanism that indicates a request to disable online tracking of individual users who visit our websites or use our services.

For more information, please see our [Online Privacy Policy](#) which governs information we collect on our websites.

We will not sell or share your **Personal Financial Information** with anyone for purposes unrelated to our business functions without offering **You** the opportunity to:

- a) “opt-out;” or
 - b) “opt-in;”
- as required by law.

We only disclose **Personal Health Information** with:

- a) your proper written authorization; or
- b) as otherwise allowed or required by law.

Our employees have access to **Personal Information** in the course of doing their jobs, such as:

- a) underwriting policies;
- b) paying claims;
- c) developing new products; or
- d) advising customers of our products and services.

We use manual and electronic security procedures to maintain:

- a) the confidentiality; and
- b) the integrity of;

Personal Information that we have. We use these procedures to guard against unauthorized access.

Some techniques we use to protect **Personal Information** include:

- a) secured files;
- b) user authentication;
- c) encryption;
- d) firewall technology; and
- e) the use of detection software.

We are responsible for and must:

- a) identify information to be protected;
- b) provide an adequate level of protection for that data;
- c) grant access to protected data only to those people who must use it in the performance of their job-related duties.

Employees who violate our privacy policies and procedures may be subject to discipline, which may include termination of their employment with us.

We will continue to follow our Privacy Policy regarding **Personal Information** even when a business relationship no longer exists between us.

As used in this Privacy Notice:

Application means your request for our product or service.

Personal Financial Information means financial information such as:

- a) credit history;
- b) income;
- c) financial benefits; or
- d) policy or claim information.

Personal Financial Information may include Social Security Numbers, Driver’s license numbers, or other government-issued identification numbers, or credit, debit card, or bank account numbers.

Personal Health Information means health information such as:

- a) your medical records; or
- b) information about your illness, disability or injury.

Personal Information means information that identifies **You** personally and is not otherwise available to the public. It includes:

- a) **Personal Financial Information**; and
- b) **Personal Health Information**.

Transaction means your business dealings with us, such as:

- a) your **Application**;
- b) your request for us to pay a claim; and
- c) your request for us to take an action on your account.

You means an individual who has given us **Personal Information** in conjunction with:

a) asking about;

b) applying for; or

c) obtaining;

a financial product or service from us if the product or service is used mainly for personal, family, or household purposes.

This Customer Privacy Notice is being provided on behalf of The Hartford Financial Services Group, Inc. and its affiliates, to the extent required by the Gramm-Leach-Bliley Act and implementing regulations:

1stAGChoice, Inc.; Access CoverageCorp, Inc.; Access CoverageCorp Technologies, Inc.; American Maturity Life Insurance Company; Archway 60 R, LLC; Business Management Group, Inc.; DMS R, LLC; First State Insurance Company; Fountain Investors I LLC; Fountain Investors II LLC; Fountain Investors III LLC; Fountain Investors IV LLC; FP R, LLC (Delaware); FTC Resolution Company LLC; Hart Re Group L.L.C.; Hartford Accident and Indemnity Company; Hartford Administrative Services Company; Hartford Casualty General Agency, Inc.; Hartford Casualty Insurance Company; Hartford Financial Services, LLC; Hartford Fire General Agency, Inc.; Hartford Fire Insurance Company; Hartford Funds Distributors, LLC; Hartford Funds Management Company, LLC; Hartford Funds Management Group, Inc.; Hartford Group Benefits Holding Company; Hartford Holdings, Inc.; Hartford HLS Series Fund II, Inc.; Hartford Insurance Company of Illinois; Hartford Insurance Company of the Midwest; Hartford Insurance Company of the Southeast; Hartford Integrated Technologies, Inc.; Hartford International Life Reassurance Corporation; Hartford Investment Management Company; Hartford Life and Accident Insurance Company; Hartford Life and Annuity Insurance Company; Hartford Life Insurance Company; Hartford Life, Inc.; Hartford Life International Holding Company; Hartford Life Private Placement, LLC; Hartford Lloyd's Corporation; Hartford Lloyd's Insurance Company; Hartford of Texas General Agency, Inc.; Hartford Residual Market, L.C.C.; Hartford Securities Distribution Company, Inc.; Hartford Series Fund, Inc.; Hartford Specialty Insurance Services of Texas, LLC; Hartford Strategic Investments, LLC; Hartford Underwriters General Agency, Inc.; Hartford Underwriters Insurance Company; Hartford-Comprehensive Employee Benefit Service Company; HDC R, LLC . Heritage Holdings, Inc.; HIMCO Distribution Services Company; HIMCO Variable Insurance Trust; HLA LLC; HL Investment Advisors, LLC; Horizon Management Group, LLC; HRA Brokerage Services, Inc.; Lanidex Class B, LLC; Lanidex R, LLC (Delaware); Lattice Strategies LLC; Maxum Casualty Insurance Company; Maxum Indemnity Company; Maxum Specialty Services Corporation; MPC Resolution Company LLC; New England Insurance Company; New England Reinsurance Corporation; Northern Homelands Company; Nutmeg Insurance Agency, Inc.; Nutmeg Insurance Company; Pacific Insurance Company, Limited;; Property and Casualty Insurance Company of Hartford; Revere R, LLC; RVR R, LLC; Sentinel Insurance Company, Ltd.; Trumbull Flood Management, L.L.C.; Trumbull Insurance Company; Twin City Fire Insurance Company.

Revised March 2017

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PART ONE

THE HARTFORD® SMART529®

offered by the West Virginia College
Prepaid Tuition and Savings Program Board of
Trustees

COLLEGE SAVINGS PLAN

OFFERING STATEMENT

The **SMART529 College Savings Program** is a qualified tuition program offered by the West Virginia College Prepaid Tuition and Savings Program Board of Trustees (“Board of Trustees”), which is an entity of the State of West Virginia. While the West Virginia College Prepaid Tuition and Savings Program (the “West Virginia 529 Program” or “Program”) encompasses multiple components and options, **only The Hartford SMART529 plan (“The Hartford SMART529” or the “Plan”) is described in this Offering Statement. The other plans in the Program may offer different investment options and may charge different fees, structures and investment options. Certain plans are available directly from the Program without the use of an investment professional. Plans available directly from the Program typically have no sales charge or distribution fees. You can find more information about these other plans by calling 866-574-3542 or going to www.SMART529.com.**

Congress created this type of tax-advantaged program in 1996 in Section 529 of the Internal Revenue Code (the “Code”). Sometimes called a “529 Plan,” **The Hartford SMART529** offers the advantages of income tax-free growth and withdrawals, provided the amounts distributed are used for the payment of education expenses expressly defined as Qualified Higher Education Expenses in Section 529 of the Code (“Qualified Higher Education Expenses”) while attending colleges or other learning programs that are eligible under Section 529 of the Code (“Eligible Educational Institution”).

Important Points for Your Consideration

Please Retain this Offering Statement

This Offering Statement contains information about The Hartford SMART529. It describes the risks associated with, and the terms and conditions of, investing in The Hartford SMART529. It should be read carefully and retained for your future reference. The information contained in this Offering Statement is

authorized by the Board of Trustees of the West Virginia College Prepaid Tuition and Savings Program. The Board of Trustees of the West Virginia Prepaid Tuition and Savings Program may from time to time make changes to the investment options available within The Hartford SMART529. **There are many ways to save for higher education expenses; The Hartford SMART529 is just one of those ways. It may not be appropriate for all investors’ needs. Investing is an important decision. Please read this Offering Statement in its entirety before making an investment decision. If you do not understand the terms, conditions, risks and limitations stated in this Offering Statement, or if you are not comfortable making your own investment decisions, you should seek investor education or advice from a qualified financial planning professional before opening an account or sending money. Account owners should periodically assess, and if appropriate, adjust their investment choices with their time horizon, risk tolerance and investment objectives in mind.**

Investments Are Not Guaranteed or Insured

Investments in The Hartford SMART529 offered by the Board of Trustees are not guaranteed or insured by the State of West Virginia, the Board of Trustees, the West Virginia State Treasurer’s Office, Hartford Life Insurance Company (“Hartford Life” or the “Program Manager”), The Hartford Financial Services Group Inc. (“The Hartford”), the investment advisers or sub-advisers for the Underlying Funds, or any depository institution and are subject to investment risks, including the loss of the principal amount invested.

State Tax and Other Benefits

The West Virginia 529 Program is a qualified tuition program available to a resident of any state. West Virginia offers special state tax and other benefits for West Virginia taxpayers that invest in The Hartford SMART529. For purposes of this Offering Statement only, a West Virginia resident means any Account Owner or Designated Beneficiary who, at the time The Hartford SMART529 is opened, has a West Virginia mailing address or is a West Virginia resident on active duty in the United States armed forces. **If you reside in or have taxable income in a state other than West Virginia, before investing in The Hartford SMART529, you should compare other qualified tuition programs, including those that may be offered by the state in which you or your beneficiaries reside and any state tax or other advantages they may provide.**

Tax Disclaimer

Section 529 Qualified Tuition Programs, such as the West Virginia 529 Program, are intended to be used only to save for Qualified Higher Education Expenses. These

529 Plans are not intended to be used, nor should they be used, by any taxpayer for the purpose of evading federal or state taxes or tax penalties. Taxpayers may wish to seek advice from an independent tax adviser based on their own particular circumstances.

“The Hartford” is a registered trademark of Hartford Fire Insurance Company. SMART529® is a registered trademark of the Board of Trustees.

Summary of Key Features

The Hartford SMART529 is designed to be flexible and provide a wide range of Investment Options that help you customize your investment. The Hartford SMART529 offers some of the most up-to-date features available for college savings plans. Below is a summary of some of the key features:

Feature	Description	Additional Information
State Administrator	The West Virginia College Prepaid Tuition and Savings Program Board of Trustees administers and issues the Program.	<i>Program Administration, page 3</i>
Program Manager	Hartford Life Insurance Company serves as the program manager pursuant to an agreement with the Board of Trustees that runs through June of 2018, unless renewed.	<i>Program Administration, page 3</i>
Eligible Account Owner	To be eligible to open an account in The Hartford SMART529 program (“Account” or “SMART529 Account”), Account Owners must be U.S. citizens or resident aliens, and if a minor is an Account Owner, an adult must act on that minor’s behalf until he or she reaches the age of majority. Certain types of entities with a valid taxpayer identification number may also open an Account (additional restrictions may apply to such Accounts).	<i>Opening an Account, page 4</i>
Account Owner Control	The Account Owner generally retains control of the Account even after the Designated Beneficiary reaches the age of majority.	<i>Opening an Account, page 4</i>
Eligible Beneficiary	Any U.S. citizen or resident alien with a valid Social Security number or taxpayer identification number may be a Designated Beneficiary. There is no age restriction on the Designated Beneficiary.	<i>Opening an Account, page 4</i>
The SMART529 Bright Babies Program	Effective August 1, 2015, if your Designated Beneficiary is a West Virginia resident and was born on or after January 1, 2015 (or if your Designated Beneficiary was adopted on or after January 1, 2015) and your Account is opened within one year of your Designated Beneficiary’s birth (or adoption), your Account may be eligible to receive an incentive contribution from the SMART529 Bright Babies Program.	<i>The SMART529 Bright Babies Program, page 5</i>
Minimum Contribution	If the Account Owner and Designated Beneficiary are not West Virginia residents, an Account may be opened by check with an initial investment of \$250 per Account (or \$25 if opened through the Automatic Investment Program), and subsequent investments must be at least \$25 per Account. If the Account Owner or Designated Beneficiary is a West Virginia resident, an Account may be opened by check with an initial investment of \$50 per Account (or \$15 if opened through the Automatic Investment Program), and there are no minimum requirements for subsequent investments.	<i>Making Contributions, page 7</i>
Current Maximum Account Limit	The maximum account balance limit is currently \$265,620 for all accounts in the Program for a Designated Beneficiary.	<i>Making Contributions, Page 7</i>
Fee Structures	Each Account Owner bears certain direct ongoing fees that will vary with the Fee Structure that the Account Owner chooses. For each Investment Option, you must select one of four Fee Structures: Class A, Class B, Class C, or Class E. Effective March 6, 2017, no contributions may be directed to the Class B Fee Structure. The Class E Fee Structure is available to only certain Account Owners.	<i>Class Fee Structures, page 31</i>
Qualified Distributions	Qualified Distributions are withdrawals from an Account used to pay for the Qualified Higher Education Expenses of the Designated Beneficiary at an Eligible Educational Institution. These withdrawals are federal income tax-free.	<i>Withdrawing Money From The Hartford SMART529 Account, page 42</i>
Qualified Higher Education Expenses	Qualified Higher Education Expenses generally include the costs of tuition, fees, books, supplies, computers, hardware, certain software, internet access and related services, and certain room and board expenses required for enrollment or attendance at most accredited universities and colleges, and many vocational programs and trade schools, in the United States and certain educational institutions located outside the United States.	<i>Withdrawing Money From The Hartford SMART529 Account, page 42</i>

Feature	Description	Additional Information
Investment Options	The Plan offers age-based portfolios tailored to the length of time until the Designated Beneficiary reaches college age, static portfolios that allow investing in fixed allocations of underlying investments and individual fund options that invest directly into underlying mutual funds.	<i>Investment Options</i> , page 9-12. For information about performance, see <i>Past Performance</i> , page 26
Changing Investment Strategy for Amounts Previously Contributed	Once you have contributed to your Account and selected an Investment Option in which to invest your contribution, you may move these amounts to a different Investment Option only twice per calendar year, or if you change the Designated Beneficiary on your Account to a Member of the Family of the previous Designated Beneficiary.	<i>Investment Options</i> page 9
Federal Tax Benefits	<ul style="list-style-type: none"> Earnings accrue free of federal income tax. Qualified Distributions are not subject to federal income tax or the Additional Tax. No federal gift tax on contributions of up to \$70,000 (single filer) and \$140,000 (married couple electing to split gifts) if prorated over 5 years. Contributions are generally considered completed gifts to the Designated Beneficiary for federal gift and estate tax purposes. 	<i>Federal Tax Treatment</i> , page 44
West Virginia Tax Benefits	If you are a West Virginia taxpayer, you may deduct all of the year's contributions to The Hartford SMART529 from your federal adjusted gross income on your West Virginia personal income tax return, and Qualified Distributions are free of any West Virginia Personal Income Tax. The West Virginia state deduction is subject to recapture for Non-Qualified Distributions.	<i>State Tax Treatment</i> , page 44
Fees	Certain direct fees will be charged against the assets of your Account and will reduce the value of your Account as they are incurred. These fees provide for the costs associated with the offering, management and administration of Accounts and help cover the Board of Trustees' expenses related to the Program.	<i>Fees, Charges and Expenses</i> , page 29
Risks of Investing in the Plan	<ul style="list-style-type: none"> Assets in an Account are not guaranteed or insured. The value of your Account may decrease. You could lose money, including amounts you contributed. Federal or State tax law changes could negatively affect the Plan. Fees could increase. The Board of Trustees may terminate, add or merge Investment Portfolios, change the investments in which an Investment Portfolio invests, or change allocations to those investments. Contributions to an Account may adversely affect the Designated Beneficiary's eligibility for financial aid or other benefits. 	<i>Important Points for Your Consideration</i> , page 1; <i>Description of Risks of the Investment Options</i> , pages 15-25; <i>Important Information</i> , page 46
Restrictions	Section 529 or The Hartford SMART529 imposes certain restrictions on transfers among investment options, withdrawals and contributions.	<i>Opening an Account</i> , page 4; <i>Making Contributions</i> , page 7; <i>Investment Options</i> , page 9; <i>Withdrawing Money From The Hartford SMART529 Account</i> , page 42

Program Administration

The West Virginia Legislature enacted the West Virginia College Prepaid Tuition and Savings Program Act on April 12, 2001 to allow the offering of both college savings and prepaid tuition plans under Section 529 of the Code. The Program is administered by the Board of Trustees. The Board of Trustees consists of nine voting members, namely, the West Virginia State Treasurer (the "Treasurer"), the Secretary of Education and the Arts, one representative of the state's public four-year universities and colleges, one representative of the state's public community and technical colleges, and five members appointed by the Governor of West Virginia.

The Treasurer is the chairman and presiding officer of the Board of Trustees.

The Board of Trustees has established The Hartford SMART529 as a savings plan in its associated West Virginia Savings Plan Trust (the "Trust"). Money you invest in The Hartford SMART529 will be deposited in the Trust. Each year, the Board of Trustees or its designee will prepare an annual financial statement for the Program, including the Trust, and have it audited by a certified public accounting firm. Please visit www.SMART529.com or call a SMART529 customer service representative toll-free at 866-574-3542 for a copy of the Program's most recent audited annual financial statement.

Through a competitive bidding process, the Board of Trustees originally selected Hartford Life to perform many aspects of administering the Program. The Hartford Financial Services Group, Inc. (“The Hartford”), Hartford Life’s parent company, has provided insurance and other financial management services for its clients since 1810.

Hartford Life, or an affiliate, will provide the services described in this Offering Statement according to the terms and conditions of an agreement between Hartford Life and the Board of Trustees executed in February of 2002 and later amended (the “Hartford Management Agreement”). The Hartford Management Agreement has been extended to June of 2018. The Board of Trustees and Hartford Life may from time to time agree to further extend the term of the Hartford Management Agreement, and each has the right to terminate the Hartford Management Agreement prior to its expiration date under certain circumstances. If the Hartford Management Agreement were terminated, the Board of Trustees could continue to provide The Hartford SMART529 on its own or through other third party administrators. Termination of the Hartford Management Agreement would not terminate the operation of the Program.

Hartford Life has entered into an agreement with Ascensus College Savings Recordkeeping Services, LLC (“Ascensus”) to provide certain administrative services for the Program. State Street Bank and Trust Company also provides certain services for the Plan.

Other college savings plans are offered under the Program that are not described in this Offering Statement, including some savings plans sold directly from the SMART529 program. If you are interested in learning about these other plans, call a SMART529 customer service representative toll-free at 866-574-3542 or visit www.SMART529.com to obtain additional information.

Opening an Account

To open an Account, you must complete an application, and name an Account Owner and Designated Beneficiary. At this time, unless you are enrolling in the automatic investment program, an initial contribution is required as described more in the subsequent section entitled “Making Contributions.”

Account Owner

Anyone who is a U.S. citizen or resident alien can open a SMART529 Account and be an Account Owner. You don’t have to live in West Virginia to participate in The Hartford SMART529. The Hartford SMART529 has no age or income requirements. However, if a minor is going to be the Account Owner, he or she must have an adult willing to act as Account Owner (“Qualified Adult”) until the minor reaches the age of majority and becomes the Account Owner. The Account Owner and

any other individual may make contributions to the SMART529 Account.

If you reside in or have taxable income in a state other than West Virginia, you should consider whether your state has a qualified tuition program that offers favorable state income tax or if other benefits are available to your state’s program that are not available to you under The Hartford SMART529. Taxpayers and residents of other states who are interested in exploring such tax consequences should consult with a qualified tax advisor.

The Hartford SMART529 is also available to state and local governments, government agencies and not-for-profit organizations to help fund scholarship programs. Businesses can also open Accounts to help their employees pay for a college education.

As Account Owner, you can make contributions, take withdrawals and change Investment Option allocations in accordance with the participation agreement. However, you cannot borrow money from your Account and the Account cannot be used as collateral for a loan.

You can change the Account Owner at any time by transferring ownership of the Account to another eligible Account Owner (“Successor Account Owner”). If the change is due to divorce, the Account Owner will be changed based on the instructions contained in the final divorce decree. If the Account Owner dies, ownership of the Account will be changed when we receive a certified copy of the death certificate. Depending on how your Account is set up, one of the following will apply: if there is a Successor Account Owner designated in writing, then the Successor Account Owner becomes the Account Owner; if there is no Successor Account Owner, then the Designated Beneficiary will become the Account Owner. If the Designated Beneficiary is a minor, a Qualified Adult must be named for the Account. (See the definition of “Qualified Adult” in “PART THREE PARTICIPATION AGREEMENT”). Since a change of Account Owner could have adverse tax consequences, you may want to consult with a qualified tax advisor.

Unless otherwise authorized, The Hartford SMART529 limits access to information on any Account to the Account Owner. The Account Owner may designate an individual who will be authorized to access information or perform certain transactions on the Account. The Account Owner may withdraw or change this authorization by contacting The Hartford SMART529 in writing.

Designated Beneficiary

As Account Owner, you also name the person on whose behalf the payments from the Account will be made, called the “Designated Beneficiary.” The Designated Beneficiary can be anyone who is a U.S. citizen or a resident alien and can be any age. You can even name yourself as the Designated Beneficiary. Among other

information, we will require a valid Social Security number for the Designated Beneficiary when you open an Account.

After you open an Account, you may change your Designated Beneficiary to a “Member of the Family” of the former Beneficiary without adverse tax consequences. Otherwise, the change may be subject to the tax consequences discussed below. You should consult with a qualified advisor regarding the possible tax and legal consequences of changing the Designated Beneficiary on your Account.

The following family members of the existing Designated Beneficiary are considered a “Member of the Family”:

- ▶ son, daughter, or descendant of either;
- ▶ brother, sister, stepbrother or stepsister;
- ▶ stepfather or stepmother;
- ▶ father, mother or ancestor of either;
- ▶ son or daughter of a brother or sister;
- ▶ brother or sister of father or mother;
- ▶ son-in-law, daughter-in-law, father-in-law, mother-in-law, sister-in-law or brother-in-law;
- ▶ spouse or spouse of any family member listed above; or
- ▶ first cousin.

For this purpose, a son or daughter includes a legally adopted son or daughter and a step-son or step-daughter, and a brother or sister includes a half-brother or half-sister.

If you name someone other than a Member of the Family of the prior Designated Beneficiary as the new Designated Beneficiary, the transaction will be handled as a Non-Qualified Distribution and you may be subject to income tax, including an additional 10% federal income tax (“Additional Tax”) on the earnings portion of the distribution. A change of Designated Beneficiary or a rollover to the Account of a new Designated Beneficiary potentially will be subject to federal gift tax if the new Designated Beneficiary is in a younger generation than the generation of the Designated Beneficiary being replaced or is not a Member of the Family of the prior Designated Beneficiary. In addition, if the new Designated Beneficiary is in a generation two or more generations younger than the generation of the Designated Beneficiary, the transfer may be subject to the generation-skipping transfer tax. Each taxpayer has a \$5,000,000 generation-skipping transfer tax exemption which may be allocated during the life or at death. This generation-skipping transfer tax exemption is adjusted for inflation and is currently \$5,490,000. Under the proposed Section 529 regulations, these taxes would be imposed on the Designated Beneficiary being replaced. Please check with a qualified tax advisor.

Please contact the Program Manager for any instructions or forms needed to change the Designated Beneficiary, the Account Owner or to name a Successor Account Owner. You can also get this information by visiting the College Savings pages of our website, www.hartfordfunds.com.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT. In order to fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an Account, you will be asked to provide your name, address, date of birth, and other information that identifies you such as a Social Security number or a tax identification number. You may also be asked to provide a copy of your driver’s license or other identifying documents.

The SMART529 Matching Grant Program

Up and until August 31, 2015, the SMART529 Matching Grant Program (the “Matching Grant”) was made available to certain Account Owners. As of August 31, 2015, the Matching Grant was discontinued. Certain information about the Matching Grant is presented below for those Account Owners were participating in the Matching Grant prior to August 31, 2015.

Use of Matching Grant Proceeds

The Matching Grant account is linked to your Account and is governed by the terms and conditions of this Offering Statement and Participation Agreement, as amended from time to time. The Program retains ownership of the proceeds in the Matching Grant account until you submit a request in good order for a Qualified Distribution. Matching Grant proceeds cannot be used for Non-Qualified Distributions.

You may request a Qualified Distribution online at www.SMART529.com or by mailing a Distribution Request Form to SMART529. If you have been awarded a Matching Grant, any request for a Qualified Distribution to be paid to an Eligible Educational Institution will be taken proportionately from your Account and the related Matching Grant account at the time the Qualified Distribution is requested.

Note: Payments from the Matching Grant account can ONLY be made to Eligible Educational Institutions.

In the event you have been awarded a Matching Grant and request a Qualified Distribution to be made payable to a party other than to an Eligible Educational Institution, the Qualified Distribution will be withdrawn only from your SMART529 Account and no amount will be withdrawn from the Matching Grant account.

In the event that you request a Qualified Distribution amount that will cause the balance of your Matching Grant account to fall below \$10, the total account balance of your Matching Grant account will be withdrawn to bring your Matching Grant account balance to \$0 and the remaining amount of the requested Qualified Distribution will be taken from your SMART529 Account.

Under certain circumstances, Matching Grant funds and any earnings in the Matching Grant account may be fully or partially forfeited. These circumstances include:

- ▶ You rollover funds from your SMART529 Account to another state's 529 Plan;
- ▶ Change of a Designated Beneficiary with another Designated Beneficiary who has previously received a Matching Grant, or was not listed as a dependent on your most recent West Virginia state income tax return(s);
- ▶ The Designated Beneficiary dies or becomes disabled and cannot attend school, unless you change the Designated Beneficiary to a Member of the Family;
- ▶ You take Non-Qualified Distributions from your Account; and
- ▶ Your SMART529 Account is closed and the Matching Grant is not used within 12 months of such closure for a Qualified Distribution to an Eligible Educational Institution.

Matching Grant proceeds may also be forfeited if you provided false information on the SMART529 Enrollment Form or on a Matching Grant Application.

Tax Considerations

The Matching Grant program is designed so that the Matching Grant monies and any earnings used for certain Qualified Higher Education Expenses should not be subject to federal or West Virginia state income tax. It is possible that future changes in law may cause Matching Grant proceeds to be taxable, or that the Internal Revenue Service may, contrary to our view, take the position that the Matching Grant proceeds are taxable in the year a Matching Grant is awarded or distributed. You should consult your tax advisor for more information.

Use of Personal Information

The information provided on the Matching Grant Application is personal information.

Personal information provided or reviewed in connection with the Matching Grant Application may have included Social Security numbers, taxpayer identification numbers and West Virginia state income tax return information.

The Program Manager will use or review the information according to state law to determine eligibility for a

Matching Grant. Your Social Security number or taxpayer identification number is required to verify your identity as the Account Owner and is used as an identifier for the Matching Grant account to ensure all necessary data is accurately recorded. Social Security number(s) or taxpayer identification number(s) are also used for federal and state tax administration purposes.

Personal information cannot be disclosed to third parties without your informed consent or the consent of the person to whom it pertains, unless otherwise required by state or federal law or legal process.

Matching Grant Annual Account Fees Waivers

Matching Grant accounts will not be subject to the \$25 annual account fee as this fee has been waived for West Virginia residents. Your Matching Grant account will be subject to regular account fees that otherwise apply to your Account and certain other charges, which will reduce the value of your Account as they are incurred.

Additional Information about the Matching Grant Account

Investments in your Matching Grant account will be invested in the same Investment Options you have chosen for your Account and are therefore subject to investment risk, including the loss of the principal amount invested. Other risks to consider are the potential of changes to state and federal tax laws, changes to programmatic fees and the possibility that amounts invested could affect a Designated Beneficiary's eligibility for financial aid. There are additional risks specific to each Investment Option and Underlying Funds.

The SMART529 Bright Babies Program

The SMART529 Bright Babies Program is available to certain Account Owners and certain Designated Beneficiaries to promote college education savings by providing an incentive contribution.

Eligibility Requirements

To qualify for the SMART529 Bright Babies Program, your Account must meet the following eligibility requirements:

Age of the Designated Beneficiary: The Designated Beneficiary must have been born on or after January 1, 2015 (or if your Designated Beneficiary was legally adopted, the adoption must have been finalized on or after January 1, 2015).

Residency: The Designated Beneficiary must be a West Virginia resident.

Family Income: There are no income requirements associated with the SMART529 Bright Babies Program.

Account Opening: In order to be eligible to participate in the SMART529 Bright Babies Program, you must open your Account within one year of the Designated Beneficiary's birth (or adoption date).

Only One Incentive Contribution per Designated Beneficiary: If your Designated Beneficiary has received a SMART529 Bright Babies Program incentive contribution in another account in the SMART529 College Savings Program, your Account is not eligible to participate in the SMART529 Bright Babies Program.

Incentive Amount

If your Account is eligible to participate in the SMART529 Bright Babies Program, a one-time incentive contribution of \$100 will be deposited by the West Virginia SMART529 Bright Babies fund into your Account within approximately 90 days of the receipt and approval of your Application that includes the appropriate box selected for the SMART529 Bright Babies Program. The SMART529 Bright Babies Program incentive amount can be changed at any time.

How to Apply

If you believe your Account is eligible to participate in the SMART529 Bright Babies Program, please mark the appropriate box to select the SMART529 Bright Babies Program on the Application. If your SMART529 Bright Babies Program selection on the Application is rejected for any reason, you will be notified.

Additional Information about the SMART529 Bright Babies Program

Any incentive contribution deposited into your Account will be invested in the same investment options you have chosen for your Account and are therefore subject to investment risk, including the loss of the principal amount invested.

The SMART529 Bright Babies Program can be changed or discontinued at any time.

Tax Considerations

You should consult with a qualified tax advisor regarding the tax treatment of any incentive contribution received through the SMART529 Bright Babies Program.

Making Contributions

You may contribute to your Account as often as you would like. Other individuals also may make contributions to your Account. However, federal income tax laws require

that a limit be placed on the total amount that can be contributed for the benefit of a Designated Beneficiary. Currently, the total market value limit for any amounts invested for the same Designated Beneficiary in The West Virginia 529 Program, including amounts in The Hartford SMART529, is \$265,620.

You can make contributions to your Account using any of the following methods:

- ▶ **Check** — If the Account Owner and Designated Beneficiary are not West Virginia residents, an Account may be opened by check with an initial investment of \$250 per Account, and subsequent investments must be at least \$25 per Account. If the Account Owner or Designated Beneficiary is a West Virginia resident, an Account may be opened by check with an initial investment of \$50 per Account, and there are no minimum requirements for subsequent investments. Make your checks payable to SMART529. Confirmations will be sent for contributions made by check.
- ▶ **Electronic Transfers through Automated Clearing House (“ACH”) Program** — You can initiate a purchase for \$25 per Account between your bank account and SMART529 Account using the ACH network.
- ▶ **Automatic Investment Program** — You can contribute to your Account on a regular basis through automatic investments from your savings or checking account. If you elect the Automatic Investment Program (“AIP”) when you open your Account and no initial contribution is made at that time, the first contribution under AIP must be received within 30 days of the date you opened the Account. These automatic investments will be confirmed on your Account's quarterly statement. The minimum initial contribution per Account must be at least \$25 per month if the Account Owner and the Designated Beneficiary are not residents of West Virginia, and subsequent investments must be at least \$25 per Account. The minimum initial contribution per Account must be at least \$15 per month if the Account Owner or the Designated Beneficiary is a resident of West Virginia, and there are no minimum requirements for subsequent investments. You may also increase your AIP contribution automatically on an annual basis. Please provide specific instructions on your Account Application and enclose a preprinted voided check. You should allow up to 45 days for the first automatic contribution to occur. If you would like to change the amount of your automatic investment or to start automatic investing if your Account is already open, please call a SMART529 customer service representative toll-free at 866-574-3542 for appropriate forms or visit the College Savings pages of our website, www.hartfordfunds.com. If you sign up for the AIP and elect to contribute \$25 or more

each month for at least twelve consecutive months, or at least \$300 annually, the Annual Maintenance Fee of \$25 (discussed below) will be waived.

A plan of regular investment cannot assure a profit or protect against a loss in a declining market.

Account minimums, based on the state residency of the Account Owner or Designated Beneficiary as provided above, are shown in the following table:

State of Residency	WV	Non-WV
Minimum initial investment	\$50 \$15 if AIP is selected	\$250 \$25 if AIP is selected
Minimum subsequent investment	None	\$25

► **Upromise Rewards Service** — Account Owners may contribute to their SMART529 Account by participating in the Upromise Rewards service, a service that allows members to receive as a 529 contribution a percentage of their qualified spending with hundreds of America’s leading companies. Once Account Owners enroll in The Hartford SMART529, Account Owners may link their Upromise Rewards service account and their SMART529 Accounts so that all or a portion of their rewards may be automatically transferred to their SMART529 Accounts on a periodic basis, subject to a \$15 minimum transfer requirement.

The Upromise Rewards service is offered by Upromise, Inc., which is not affiliated with Ascensus. This Offering Statement is not intended to provide information concerning the Upromise Rewards service. The Upromise Rewards services is administered in accordance with the terms and procedures set forth in the Upromise Member Agreement (as may be amended from time to time). More information about the rewards service is available at www.upromise.com.

Upromise Rewards service is an optional service offered by Upromise, Inc. The service is separate from The Hartford SMART529 and is not affiliated with the State of West Virginia or Hartford Life or Ascensus. Specific terms and conditions apply. Participating companies, contribution levels, terms and conditions, are subject to change without notice. Consult your tax advisor regarding any potential tax implications arising from the Upromise Rewards service.

► **Systematic Exchange Program** — The Systematic Exchange Program allows you to regularly transfer a minimum of \$50 per Account on a monthly basis. The establishment of the Systematic Exchange Program on an existing Account or starting, stopping or modifying the Systematic Exchange Program (including changes to the date, frequency

or amount of the reallocation) will be considered the one allowable investment change for that Designated Beneficiary for the calendar year.

► **Rolling over an account from another 529 Plan** — You may be able to roll over the value of your account that is currently in another 529 Plan to your SMART529 Account. You must complete an Incoming Transfer/Rollover Request Form. You must also provide an account statement or Form 1099-Q issued by the financial institution that redeemed the other 529 Plan account that shows the earnings portion of the redemption of the account. If you do not have a SMART529 Account already established for the Designated Beneficiary, you must complete an Application.

Any otherwise applicable Up-Front Sales Charge will be waived for eligible rollovers initiated from another qualified tuition program 529 Plan into The Hartford SMART529 Class A Fee Structure. This Class A Up-Front Sales Charge waiver is only available through certain brokers-dealers. Check with your investment professional to see if you are eligible for the waiver before initiating a rollover. Eligibility for the waiver is limited to rollover assets received directly from another 529 Plan.

If rolling over from an in-state to an out-of-state 529 plan, some states may require the recapture of prior state tax deductions. You must also consider possible withdrawal charges by your existing 529 Plan, market value adjustments and differences in ongoing investment fees. As with all matters of a tax or legal nature, you should consult your own tax or legal counsel for advice.

The Program Manager reserves the right to modify or terminate the Up-Front Sales Charge waiver for eligible rollovers at any time.

For any such rollover contributions, a 1% deferred sales charge may apply if a redemption from the account occurs within 18 months of the rollover. All subsequent contributions will be subject to the Class A Up-Front Sales Charge and the deferred sales charge schedule.

In most cases, there will be no federal income taxes due if the following conditions are met:

- ✓ The rollover occurs within 60 days of distribution from the other 529 Plan;
- ✓ You keep the same beneficiary or name a Member of the Family of the other qualified tuition program’s beneficiary as the Designated Beneficiary for the SMART529 Account. In order for federal gift and generation-skipping taxes not to apply to a rollover to the account of a new Designated Beneficiary, the new Designated Beneficiary must be a Member of the Family of the beneficiary of the other 529 Plan and be of the same (or higher) generation as the beneficiary of the other 529 Plan; and

- ✓ You do not make a rollover for the benefit of the same Designated Beneficiary within twelve months from the date of a previous rollover to a 529 account for the benefit of the Designated Beneficiary.

Other rollovers may be subject to income tax, including the Additional Tax. The check provided to the Program must be payable to SMART529 and must include both the name of the Account Owner and the name of the Designated Beneficiary. A rollover contribution must be accompanied by a basis and earnings statement from the distributing plan that shows the earnings portion of the contribution. If such a statement is not provided, the entire amount of your contribution will be treated as earnings.

If you are rolling over an account from another SMART529 plan to The Hartford SMART529 Class A Fee Structure, we will waive the incoming Class A sales charges. Account Owners whose accounts are subject to deferred sales charges under the Class B or Class C Fee Structure will be charged the applicable deferred sales charge when rolling their account over to another SMART529 plan.

▶ **Rolling over qualified United States Savings Bonds** — You may roll over (transfer) the redemption of certain qualified United States Savings Bonds as described in Section 135 of the Code (“United States Savings Bonds”) to your SMART529 Account. You must complete an Incoming Transfer/Rollover Request Form. You must also provide an account statement or Form 1099-INT issued by the financial institution that redeemed the United States Savings Bonds that shows the interest from the redemption of the United States Savings Bonds, otherwise the entire amount of the contribution will be treated as earnings.

▶ **Rolling over a Coverdell Education Savings Account (formerly known as Education IRA)** — You may roll over (transfer) the redemption of part or all of your existing Coverdell Education Savings Account and invest it as a contribution to your SMART529 Account. You must complete an Incoming Transfer/Rollover Request Form. You must also provide an account statement or Form 1099-Q issued by the financial institution that redeemed the account that shows the earnings portion of the redemption of the account, otherwise the entire amount of the contribution will be treated as earnings.

You should consult your tax advisor regarding the tax implications of liquidating any investment to make a contribution to your SMART529 Account.

Your initial contribution will be invested within approximately two business days of our receipt of a properly completed application and the contribution. If we receive your subsequent contribution before the close of the New York Stock Exchange (“NYSE”), it will be invested on that same day. If we receive your subsequent contribution after the close of the NYSE (generally 4:00

p.m. Eastern Standard Time,) it will be invested on the next day of trading on the NYSE. If we receive your subsequent contribution on a day that the NYSE is not open for trading, the amount will be invested on the next day of trading. For purposes of this section, “receipt” means receipt of the application and/or contribution, in good order, at the offices of Ascensus, the administrative services provider for The Hartford SMART529.

Contributions will be credited to your Account only if the documentation received from you is complete and in good order. If the documentation accompanying the contribution is incomplete when received, we will hold the money for up to five business days while we try to obtain complete information. If we cannot obtain the information within five business days, we will either return the contribution and explain why the contribution could not be processed or keep the contribution if you authorize us to keep it until you provide the necessary information.

Confirmations. You will receive confirmations for any activity in the Account, except for AIP transactions, systematic exchanges, Account assets that are automatically moved to a more conservative Age-Based Option as a Beneficiary ages, automatic transfers of Class C units to Class A units and transfers from a Upromise service account to the Account, all of which will be confirmed only on a quarterly basis on your quarterly account statements.

Purchases through Authorized Financial Intermediary. If you invest in The Hartford SMART529 through a financial intermediary and/or broker dealer (an “Authorized Financial Intermediary”), the Authorized Financial Intermediary may maintain your Account directly. If this is the case, the Authorized Financial Intermediary will perform certain recordkeeping and transaction processing for your investment in The Hartford SMART529. Also, certain Authorized Financial Intermediaries may have their own policies that impact the application of the requirements, fees, policies and programs discussed in this Offering Statement, including minimum initial investments, rollover and account cancellation charges, and the Upromise Rewards Program. If you have any questions about this, please contact your Authorized Financial Intermediary directly.

Investment Options

Allocation of Future Contributions

At the time of enrollment, you must select an allocation of your contributions. This selection will serve as the standing investment allocation for your future contributions (“Standing Allocation”). We will invest all subsequent contributions according to the Standing Allocation, unless you provide us with a different Standing Allocation and that subsequent choice of investments

among different Investment Options is permissible at the time. You can reallocate the assets in your Account to different Investment Options only twice per calendar year or at any time if you are changing the Designated Beneficiary for your Account to a Member of the Family of the previous Designated Beneficiary.

You may view or change your Standing Allocation at any time at our website, www.hartfordfunds.com, by submitting the appropriate form by mail, or by calling 866-574-3542.

Your contribution purchases interests or “shares” of these Investment Options that are municipal fund securities. All the Investment Options, except The SMART529 Stable Value Fund and the MFS Global Equity Fund, purchase Class F shares of underlying Hartford mutual funds. The SMART529 Stable Value Fund is a separately managed investment portfolio. The performance of each Investment Option depends on the performance of the underlying investments. Collectively, the underlying mutual funds, The SMART529 Stable Value Fund and their respective underlying investments are called the “Underlying Funds.” The value of each Investment Option will vary from day to day due to fluctuations in the value of the Underlying Funds. Because of this, your Account may be worth more or less than the amount of your contributions.

The Investment Options are not mutual funds and have not been registered with the U.S. Securities and Exchange Commission or with any state securities commissions. They are exempt from registration because they are obligations issued by a public instrumentality of a state. You may request prospectuses for the Underlying Funds held by the Investment Options by calling a SMART529 customer service representative toll-free at 866-574-3542.

Hartford Funds Distributors LLC (“HFD”), an indirect subsidiary of The Hartford and a registered broker-dealer, distributes interests or shares in The Hartford SMART529. HFD may enter into selling agreements with other broker-dealers to distribute shares of The Hartford SMART529.

The Hartford SMART529 offers several different Investment Options to allow you to choose how best to meet your financial objectives and risk tolerance. You should consult your investment professional if you are uncertain which Investment Options might be right for your situation. Before you decide which of the Investment Options are the best investments for your needs, you should read the “Description of The Underlying Funds” in Part Two, which includes the objective and principal strategies of the Underlying Funds, and, as stated above, you may call a SMART529 customer service representative at 866-574-3542 for an Underlying Fund prospectus or disclosure document. The Underlying Fund prospectus or disclosure document will have more complete information about these Underlying Funds.

Other than selecting the Investment Options desired for your Account, you will have no authority to direct the investments made by the Program. Account Owners do not purchase and have no interest in shares of the Underlying Funds. Account Owners have no voting rights in either the municipal fund security or the Underlying Funds. The Board of Trustees monitors the Underlying Funds for investment performance and cost criteria and may, at any time, without prior notice to Account Owners, change, remove, merge, liquidate or close, as applicable, Investment Options, the Underlying Funds, or the allocation of assets among the Underlying Funds. New Investment Options may be added from time to time. Account Owners have no right to consent or object to such changes or any rights or legal interest in any investment made with contributions received for The Hartford SMART529.

The Investment Options currently being offered may be changed from time to time or be removed from The Hartford SMART529. You currently may select from one or more of the following:

Age-Based Portfolios

In the Investment Options called “Age-Based Portfolios,” your contributions and any earnings on those contributions are allocated among a combination of the Underlying Funds according to the investment guidelines designed by the Board of Trustees of the Trust. Each Investment Portfolio holds a percentage of the Underlying Funds based on the age of the Designated Beneficiary. The younger the Designated Beneficiary, the more equity-based Underlying Funds will be purchased. The older the Designated Beneficiary, the more fixed income and stable value Underlying Funds will be used. Please note that if you are selecting an Age-Based Portfolio, you may only select the one which corresponds with the Designated Beneficiary’s age. Effective September 15, 2017, the Age-Based Portfolios consist of the following options:

Portfolio*	Age of the Designated Beneficiary
The Hartford SMART529 Age-Based Portfolio 0–3	0–3 years of age
The Hartford SMART529 Age-Based Portfolio 4–6	4–6 years of age
The Hartford SMART529 Age-Based Portfolio 7–9	7–9 years of age
The Hartford SMART529 Age-Based Portfolio 10–11	10–11 years of age
The Hartford SMART529 Age-Based Portfolio 12–13	12–13 years of age
The Hartford SMART529 Age-Based Portfolio 14–15	14–15 years of age
The Hartford SMART529 Age-Based Portfolio 16	16 years of age
The Hartford SMART529 Age-Based Portfolio 17	17 years of age
The Hartford SMART529 Age-Based Portfolio 18+	18+ years of age

If you elect to invest your contributions in an Age-Based Portfolio, your Account will be invested in that particular age corresponding to the Designated Beneficiary's age until the Designated Beneficiary reaches the age available for the next Age-Based Portfolio. Within forty-five days of the Designated Beneficiary reaching the age of that Portfolio, your Account value will be automatically invested in the next Age-Based Portfolio unless you give us different instructions. Please note that you may change the existing allocation of the Account only twice per calendar year.

Below are the targeted allocations of each Underlying Fund for The Hartford SMART529 Age-Based Portfolios Investment Options.

Target Allocations of the Underlying Funds	The Hartford SMART529 Age-Based Portfolios								
	0-3	4-6	7-9	10-11	12-13	14-15	16	17	18+
Hartford Small Cap Growth	5.0%	4.0%	3.0%	2.0%	2.0%	0.0%	0.0%	0.0%	0.0%
Hartford Schroders Emerging Markets Equity	5.0%	4.0%	4.0%	4.0%	3.5%	2.0%	0.0%	0.0%	0.0%
Hartford MidCap Value	6.0%	5.0%	5.0%	4.0%	3.0%	3.0%	2.0%	1.0%	0.0%
Hartford International Small Company	6.0%	5.0%	3.0%	2.0%	2.0%	1.0%	0.0%	0.0%	0.0%
Hartford Growth Opportunities	5.0%	4.0%	3.0%	2.0%	1.5%	1.0%	0.0%	0.0%	0.0%
Hartford International Opportunities	18.0%	14.0%	12.0%	11.0%	9.0%	8.0%	8.0%	5.0%	2.0%
Hartford Dividend and Growth	18.0%	17.0%	14.0%	11.0%	8.0%	7.0%	5.0%	0.0%	0.0%
Hartford Core Equity	17.0%	13.0%	11.0%	10.0%	8.0%	7.0%	6.0%	5.0%	2.0%
Hartford Equity Income	15.0%	12.0%	9.0%	8.0%	6.5%	5.0%	4.0%	4.0%	4.0%
Hartford Global Real Asset	5.0%	5.0%	7.0%	7.0%	7.0%	7.0%	6.0%	6.0%	4.0%
Hartford Strategic Income	0.0%	5.0%	7.0%	7.0%	9.0%	15.0%	4.0%	4.0%	5.0%
Hartford Real Total Return	0.0%	7.0%	7.0%	7.0%	7.0%	7.0%	4.0%	4.0%	3.0%
Hartford Inflation Plus	0.0%	0.0%	6.0%	6.0%	7.5%	9.0%	6.0%	6.0%	5.0%
Hartford Quality Bond	0.0%	0.0%	3.0%	4.0%	8.0%	6.0%	0.0%	0.0%	0.0%
Hartford World Bond	0.0%	5.0%	6.0%	7.0%	8.0%	10.0%	0.0%	0.0%	0.0%
The SMART529 Stable Value Portfolio	0.0%	0.0%	0.0%	8.0%	10.0%	12.0%	55.0%	65.0%	75.0%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

The Hartford SMART529 Age-Based Portfolios may be periodically rebalanced to maintain the target percentages shown above. The Age-Based Portfolios that have a longer time horizon are more heavily invested in equities.

In addition, the asset classes for the Age-Based Portfolios are estimated to be as follows:

Asset Class Breakout of Age-Based Portfolios*				
	% in Equity	% in Bonds	% in Stable Value	Total
The Hartford SMART529 Age-Based Portfolio 0-3	98%	2%	0%	100%
The Hartford SMART529 Age-Based Portfolio 4-6	84%	16%	0%	100%
The Hartford SMART529 Age-Based Portfolio 7-9	71%	29%	0%	100%
The Hartford SMART529 Age-Based Portfolio 10-11	61%	31%	8%	100%
The Hartford SMART529 Age-Based Portfolio 12-13	51%	39%	10%	100%
The Hartford SMART529 Age-Based Portfolio 14-15	41%	47%	12%	100%
The Hartford SMART529 Age-Based Portfolio 16	30%	15%	55%	100%
The Hartford SMART529 Age-Based Portfolio 17	20%	15%	65%	100%
The Hartford SMART529 Age-Based Portfolio 18+	12%	13%	75%	100%

* The asset class breakout that is shown is an estimate that is subject to change as a result of the changes in the holdings of the underlying funds in the Age-Based Portfolios.

Static Portfolios

The Hartford SMART529 Aggressive Growth, Growth, Balanced and Conservative Balanced Portfolios are risk based Investment Options using a combination of Underlying Funds that are based on the risk and return potential of each Investment Option. The main difference between each Static Portfolio is the allocation between the equity and fixed income Underlying Funds. The classification of Static Portfolios is not intended to be a precise indicator of future risk or return levels. The degree of risk can vary significantly. **Unlike the**

Age-Based Portfolios, each of the Static Portfolios is designed to have a relatively constant risk level and does not adjust its risk level as the Designated Beneficiary approaches college age.

The Hartford SMART529 Aggressive Growth Portfolio — This Portfolio might be selected by those investing for young children or those who are willing to take more risk for the potential for higher returns. The Aggressive Growth Portfolio also does not generally provide investment exposure to Underlying Funds invested primarily in fixed income instruments.

The Hartford SMART529 Growth Portfolio — This Portfolio might be selected by those who want a high degree of growth potential, but with less risk than an all-equity Investment Option.

The Hartford SMART529 Balanced Portfolio — This Portfolio might be selected by those with a shorter time horizon or who are only willing to take moderate investment risk.

The Hartford SMART529 Conservative Balanced Portfolio — This Portfolio might be selected by those with a shorter

time horizon or who want less risk in return for less volatile returns. This Portfolio is more heavily weighted in Underlying Funds that invest in fixed income instruments rather than equities.

The Hartford SMART529 Checks & Balances Portfolio — This Portfolio might be selected by those who are looking for a diversified approach to achieving their long-term goals. The Hartford SMART529 Checks and Balances Portfolio incorporates a multi-cap fund, a large-cap value fund and a fixed-income fund.

Below are the targeted allocations of each Underlying Fund for The Hartford SMART529 Static Portfolios Investment Options that are effective September 15, 2017.

Target Allocations of the Underlying Funds	The Hartford SMART529 Static Portfolios				
	Aggressive Growth	Growth	Balanced	Conservative Balanced	Checks & Balances
Hartford Small Cap Growth	5.0%	4.0%	2.0%	0.0%	0.0%
Hartford Schroders Emerging Markets Equity	5.0%	4.0%	4.0%	0.0%	0.0%
Hartford MidCap Value	6.0%	5.0%	4.0%	2.0%	0.0%
Hartford International Small Company	6.0%	5.0%	2.0%	0.0%	0.0%
Hartford Growth Opportunities	5.0%	4.0%	2.0%	0.0%	0.0%
Hartford Capital Appreciation	0.0%	0.0%	0.0%	0.0%	33.3%
Hartford International Opportunities	18.0%	14.0%	11.0%	8.0%	0.0%
Hartford Dividend and Growth	18.0%	17.0%	11.0%	5.0%	33.3%
Hartford Core Equity	17.0%	13.0%	10.0%	6.0%	0.0%
Hartford Equity Income	15.0%	12.0%	8.0%	4.0%	0.0%
Hartford Global Real Asset	5.0%	5.0%	7.0%	6.0%	0.0%
Hartford Strategic Income	0.0%	5.0%	7.0%	4.0%	0.0%
Hartford Real Total Return	0.0%	7.0%	7.0%	4.0%	0.0%
Hartford Inflation Plus	0.0%	0.0%	6.0%	6.0%	0.0%
Hartford Total Return Bond	0.0%	0.0%	0.0%	0.0%	33.3%
Hartford Quality Bond	0.0%	0.0%	4.0%	0.0%	0.0%
Hartford World Bond	0.0%	5.0%	7.0%	0.0%	0.0%
The SMART529 Stable Value Portfolio	0.0%	0.0%	8.0%	55.0%	0.0%
Total	100%	100%	100%	100%	100%

The Hartford SMART529 Static Portfolios may be periodically rebalanced to maintain the target percentages shown above.

In addition, the asset classes for the Static Portfolios are estimated to be as follows:

	Asset Class Breakout of Static Portfolios*			
	% in Equity	% in Bonds	% in Stable Value	Total
The Hartford SMART529 Aggressive Growth Portfolio	98%	2%	0%	100%
The Hartford SMART529 Growth Portfolio	84%	16%	0%	100%
The Hartford SMART529 Balanced Portfolio	61%	31%	8%	100%
The Hartford SMART529 Conservative Balanced Portfolio	30%	15%	55%	100%
The Hartford SMART529 Checks & Balances Portfolio	67%	33%	0%	100%

* The asset class breakout that is shown in the table above is an estimate that is subject to change as a result of the changes in the holdings of the underlying funds.

Individual Fund Options

You may also invest your contributions in Investment Options that invest all Account values in one of the following Underlying Funds (called the Individual Fund Options).

Individual Fund Option	Underlying Fund
The Hartford Small Company 529 Fund	The Hartford Small Company Fund
The Hartford MidCap Value 529 Fund	The Hartford MidCap Value Fund
The Hartford Growth Opportunities 529 Fund	The Hartford Growth Opportunities Fund
The Hartford MidCap 529 Fund	The Hartford MidCap Fund
The Hartford International Opportunities 529 Fund	The Hartford International Opportunities Fund
MFS Global Equity 529 Fund	MFS Global Equity Fund
The Hartford Dividend and Growth 529 Fund	The Hartford Dividend and Growth Fund
The Hartford Equity Income 529 Fund	The Hartford Equity Income Fund
The Hartford Global All Asset 529 Fund	The Hartford Global All-Asset Fund
The Hartford Balanced Income 529 Fund	The Hartford Balanced Income Fund
The Hartford High Yield 529 Fund	The Hartford High Yield Fund
The Hartford Inflation Plus 529 Fund	The Hartford Inflation Plus Fund
The Hartford Total Return Bond 529 Fund	The Hartford Total Return Bond Fund
The SMART529 Stable Value Fund	The SMART529 Stable Value Portfolio*

* Separate Account

Customized Portfolio Option

Account Owners have the option to create a Customized Portfolio from the Investment Options listed above. This option is designed to offer Account Owners the ability to design a Customized Portfolio that will remain consistent with their predetermined investment objectives over time. The participant's chosen asset allocation will be a self-selected Customized Portfolio. The portfolio will periodically be rebalanced on a quarterly basis in accordance with the participant's target allocations on file.

In order to participate, the Account Owner must adhere to the following requirements:

- ▶ Select two or more Investment Options from The Hartford SMART529's Investment Options.
 - ✓ You may choose to combine the Age-Based and Static Portfolio Investment Options along with any of the Individual Fund Options listed above.
- ▶ Choose a target allocation to each one of your Investment Options, totaling 100%.
- ▶ Electing this option at the time of enrollment will not count as one of your two per calendar year allowable investment changes.
 - ✓ Adding, stopping or restarting the Customized Portfolio option at any other time, will count as one of your two per calendar year allowable investment changes.
 - ✓ Changes to the underlying fund selections within your Customized Portfolio will also count as one of your two per calendar year allowable investment changes. These changes would

include adjusting the percentage assigned to each investment option.

- ✓ Once you have used your two investment changes in a calendar year, you will not be entitled to make any further investment changes until the following calendar year, other than when if you change the Designated Beneficiary to a Member of the Family of the previous Designated Beneficiary.
- ▶ On a quarterly basis, the Investment Options within your Customized Portfolio will automatically rebalance back to your most recent target allocations on file.
 - ✓ You cannot opt out of the quarterly rebalancing process without it counting as one of your two allowed annual investment changes.
 - ✓ The automatic rebalance will occur on or about the tenth calendar day following the last day of each quarter end.
 - ✓ These automatic rebalances will be confirmed on your Account's quarterly statement.
- ▶ Future contributions will automatically be invested in line with the most recent target allocations that are on file for your Customized Portfolio.
 - ✓ You may direct contributions into an Investment Option that is different from that which is on file. However, your Account will automatically rebalance in line with your target allocations at the time the next quarterly rebalancing is affected.

Managers of the Underlying Funds — Each of the Underlying Funds, with the exception of The SMART529 Stable Value Portfolio and the MFS Global Equity Fund, is managed by Hartford Funds Management Company, LLC (“HFMC”), which is an indirect subsidiary of The Hartford, a Connecticut-based financial services company. Excluding affiliated funds of funds, as of June 30, 2017, HFMC had approximately \$107.6 billion (or approximately \$91.7 billion additionally excluding certain annuity products) in discretionary and non-discretionary assets under assets under management. HFMC supervises the investment activities of the investment sub-advisers below.

The Investment Manager relies on an exemptive order from the U.S. Securities and Exchange Commission (“SEC”) for each Hartford Mutual Fund under which it uses a “Manager of Managers” structure. The Investment Manager has responsibility, subject to oversight by the respective Board of Directors, to oversee the sub-adviser and recommend its hiring, termination and replacement. The exemptive order permits the Investment Manager to appoint a sub-adviser not affiliated with the Investment Manager with the approval of the respective Board of Directors and without obtaining approval from the respective fund’s shareholders (the “Order”). Within 90 days after hiring any new sub-adviser, the respective fund’s shareholders will receive information about any new sub-advisory relationship.

In addition, the Investment Manager and the funds have applied for a new exemptive order from the SEC (the “New Order”), which would expand the relief provided under the Order and would permit the Investment Manager, on behalf of a fund and subject to the approval of the Board of Directors, to hire or terminate, and to modify any existing or future sub-advisory agreement with sub-advisers that are not affiliated with the Investment Manager (the “Current Relief”) as well as sub-advisers that are indirect or direct, wholly-owned subsidiaries of the Investment Manager or of another company that, indirectly or directly wholly owns the Investment Manager (the “Expanded Relief”). As with the Order, the New Order would require the respective fund’s shareholders to receive information about any new sub-advisory relationship within 90 days after hiring any new sub-adviser. There can be no guarantee that the SEC will grant the New Order. Shareholders of certain funds have not approved the Expanded Relief.

Wellington Management Company LLP (“Wellington Management”) is the investment sub-adviser to the following Underlying Funds: The Hartford International Small Company Fund, The Hartford Small Cap Growth Fund, The Hartford MidCap Value Fund, The Hartford International Opportunities Fund, The Hartford Small Company Fund, The Hartford Capital Appreciation Fund, The Hartford MidCap Fund, The Hartford Growth Opportunities Fund, The Hartford Dividend

and Growth Fund, The Hartford Global Real Asset Fund, The Hartford Equity Income Fund, The Hartford Global All-Asset Fund, The Hartford Balanced Income Fund, The Hartford High Yield Fund, The Hartford Inflation Plus Fund, The Hartford Strategic Income Fund, The Hartford Total Return Bond Fund, The Hartford World Bond Fund, Hartford Core Equity Fund, Hartford Real Total Return Fund and The Hartford Quality Bond Fund.

Wellington Management is a professional investment counseling firm which provides investment services to investment companies, employee benefit plans, endowments, foundations, and other institutions. Wellington Management and its predecessor organizations have provided investment advisory services for over 80 years. Wellington Management is owned by the partners of Wellington Management Group LLP, a Massachusetts limited liability partnership. As of June 30, 2017, Wellington Management had investment management authority with respect to approximately \$1,021 billion in assets.

Schroder Investment Management North America Inc. (“SIMNA”) is the investment sub-adviser for The Hartford Schroders Emerging Markets Equity Fund, and Schroder Investment Management North America Limited serves as the secondary sub-adviser. SIMNA (itself and its predecessors) has been an investment manager since 1962, and also serves as investment adviser to other mutual funds and a broad range of institutional investors. Schroders plc, SIMNA’s ultimate parent, is a global asset management company with approximately \$528.5 billion under management as of June 30, 2017.

The SMART529 Stable Value Portfolio is managed by Invesco Advisers, Inc. (“Invesco”). Invesco is a registered investment adviser headquartered in Atlanta, Georgia, with its stable value management office in Louisville, Kentucky. Invesco is a unit of the Invesco Ltd. global investment management organization. As of March 31, 2017, Invesco Ltd. manages over \$834 billion in assets (foreign and domestic) for corporate, public and jointly trustee retirement plans, foundations, endowments, 529 plans, and a host of other institutional and individual clients.

Invesco’s Fixed Income group manages over \$276 billion in fixed income and cash investments for institutions and individuals world-wide, as of March 31, 2017. The Invesco stable value group was established in 1985 and had approximately \$55.1 billion in stable value assets under management, as of March 31, 2017, and is an industry leader in managing stable value funds for retirement, 529 and other plans. The SMART529 Stable Value Portfolio is not publicly traded.

Massachusetts Financial Services Company (referred to as MFS or the adviser) is the investment adviser for the MFS Global Equity Fund. MFS is America’s oldest mutual fund organization. MFS and its predecessor

organizations have a history of money management dating from 1924 and the founding of the first mutual fund, Massachusetts Investors Trust. Net assets under the management of the MFS organization were approximately \$425 billion as of December 31, 2016. MFS is located at 111 Huntington Avenue, Boston, Massachusetts. MFS is responsible for managing the MFS Global Equity Fund's investments, executing transactions and providing related administrative services and facilities under an Investment Advisory Agreement between the MFS Global Equity Fund and MFS.

Description of Risks of the Investment Options

The Age-Based and Static Portfolios are constructed by selecting varying allocations to the Underlying Funds in the pursuit of different investment goals. By allocating across a variety of Underlying Funds, most of the Investment Options seek to achieve some of the benefits produced by diversification among asset classes. Although diversification may help reduce overall risk, the Portfolios are still exposed to certain primary risks described below. There are also risks associated with investing in individual fund options as described below.

PRINCIPAL RISKS. The principal risks of the Underlying Funds (also referred to herein as "Fund(s)") are described below. When you take a withdrawal, the value of your Account may be worth more or less than the total value of your contributions. An investment in the Plan is not a bank deposit and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. For more information regarding risks and investment matters please see "Additional Information Regarding Investment Strategies and Risks" in the Underlying Fund's prospectuses.

Active Trading Risk — Active trading could increase the fund's transaction costs and may increase your tax liability as compared to a fund with less active trading policies. These effects may adversely affect Fund performance.

Asset Allocation Risk — The risk that if the fund's strategy for allocating assets among different asset classes and/or different portfolio management teams does not work as intended, the fund may not achieve its objective or may underperform other funds with similar investment strategies. The investment styles employed by the portfolio managers may not be complementary, which could adversely affect the performance of the fund.

Call Risk — Call risk is the risk that an issuer, especially during a period of falling interest rates, may redeem a security by repaying it early, which may reduce the fund's income if the proceeds are reinvested at lower interest rates.

Commodities Related Investments Risk — Exposure to the commodities markets may subject the Fund to greater

volatility than investments in traditional securities. The commodities markets have experienced periods of extreme volatility, which may cause rapid and substantial changes in the value of the Fund's holdings. The value of commodity related securities and commodity-linked derivative investments may be affected by changes in overall market movements, commodity index volatility, changes in interest rates, lack of liquidity, or factors affecting a particular industry or commodity, such as drought, floods, weather, live-stock disease, embargoes, tariffs and international economic, political, regulatory and market developments, as well as the participation in the commodities markets of speculators.

Credit Risk — Credit risk is the risk that the issuer of a security or other instrument will not be able to make principal and interest payments when due. Changes in an issuer's financial strength, credit rating or the market's perception of an issuer's creditworthiness may also affect the value of a fund's investment in that issuer. The degree of credit risk depends on both the financial condition of the issuer and the terms of the obligation.

With respect to the Stable Value Portfolio only, wrap contracts do not cover defaults by issuers of fixed income securities held in the stable value portfolio. Substantial defaults could cause the Stable Value Portfolio's crediting rate to fall below zero, and plan participants who withdraw their investments from the stable value portfolio at that time may not receive back the full principal amount contributed.

Crediting Rate Risk — With respect to the Stable Value Portfolio, the portfolio's crediting rates will generally lag market interest rates. Wrap contract crediting rates may be affected, positively or negatively, if a large number of participants request redemptions from the portfolio.

Currency Risk — The risk that the value of the fund's investments in foreign securities or currencies will be affected by the value of the applicable currency relative to the U.S. dollar. When the fund sells a foreign currency or foreign currency denominated security, its value may be worth less in U.S. dollars even if the investment increases in value in its local market. U.S. dollar-denominated securities of foreign issuers may also be affected by currency risk, as the revenue earned by issuers of these securities may also be affected by changes in the issuer's local currency.

Depository Receipts Risk — The fund may invest in securities of foreign issuers in the form of depository receipts or other securities that are convertible into securities of foreign issuers, including depository receipts that are not sponsored by a financial institution ("Un-sponsored Depository Receipts"). Depository receipts are generally subject to the same risks as the foreign securities that they evidence or into which they may be converted. Un-sponsored Depository Receipts

are also subject to the risk that there may be less information available regarding their issuers and there may not be a correlation between such information and the market value of the depositary receipts.

Derivatives Risk — Derivatives are instruments whose value depends on, or is derived from, the value of an underlying asset, reference rate or index. Derivatives may be riskier than other types of investments because they may be more sensitive to changes in economic or market conditions than other types of investments and could result in losses that significantly exceed the Fund's original investment. Successful use of derivative instruments by the Fund depends on the sub-adviser's judgment with respect to a number of factors and the Fund's performance could be worse and/or more volatile than if it had not used these instruments. In addition, the fluctuations in the value of derivatives may not correlate perfectly with the value of any portfolio assets being hedged, the performance of the asset class to which the sub-adviser seeks exposure, or the overall securities markets.

Dividend Paying Security Investment Risk — Income provided by the Fund may be affected by changes in the dividend policies of the companies in which the Fund invests and the capital resources available for such payments at such companies. Issuers that have paid regular dividends or distributions to shareholders may not continue to do so at the same level or at all in the future. Dividend paying securities can fall out of favor with the market, causing the Fund during such periods to underperform funds that do not focus on dividends. The Fund's focus on dividend paying investments may cause the Fund's share price and total return to fluctuate more than those of funds that do not focus their investments on such investments.

Dollar Rolls Risk — The Fund may enter into dollar rolls in which the Fund will sell securities for delivery in the current month and simultaneously contract to repurchase substantially similar (the same type and coupon) securities on a specified future date to the same party. Dollar rolls involve the risk that the market value of the securities that the Fund is committed to buy may decline below the price of the securities the Fund has sold or that the counterparty may be unable to fulfill its obligations. These transactions may involve leverage.

Emerging Markets Risk — The risks related to investing in foreign securities are generally greater with respect to investments in companies that conduct their principal business activities in emerging markets or whose securities are traded principally on exchanges in emerging markets. The risks of investing in emerging markets include risks of illiquidity, increased price volatility, smaller market capitalizations, less government regulation, less extensive and less frequent accounting, financial and other reporting requirements, significant delays in settlement of trades, risk of loss resulting from problems in share registration and custody and

substantial economic and political disruptions. Frontier markets are those emerging markets that are considered to be among the smallest, least mature and least liquid, and as a result, the risks of investing in emerging markets are magnified in frontier markets.

Equity Linked Notes (ELN) Risk — Investments in ELNs often have risks similar to their underlying securities, which could include management risk, market risk and, as applicable, foreign securities and currency risks. In addition, since ELNs are in note form, ELNs are also subject to certain debt securities risks, such as interest rate and credit risk. Should the prices of the underlying securities move in an unexpected manner, a Fund may not achieve the anticipated benefits of an investment in an ELN, and may realize losses, which could be significant and could include the Fund's entire principal investment. An investment in an ELN is also subject to counterparty risk, which is the risk that the issuer of the ELN will default or become bankrupt and a Fund will have difficulty being repaid, or fail to be repaid, the principal amount of, or income from, its investment. Investments in ELNs are also subject to liquidity risk, which may make ELNs difficult to sell and value. In addition, ELNs may exhibit price behavior that does not correlate with the underlying securities or a fixed income investment.

Equity Risk — The risk that the price of equity or equity related securities may decline due to changes in a company's financial condition and overall market and economic conditions. The risk that the price of equity or equity related securities may decline due to changes in a company's financial condition and overall market and economic conditions. Securities purchased in IPOs have no trading history, limited issuer information and potentially increased volatility.

Event Risk — Event risk is the risk that corporate issuers may undergo restructurings, such as mergers, leveraged buyouts, takeovers, or similar events financed by increased debt. As a result of the added debt, the credit quality and market value of a company's bonds and/or other debt securities may decline significantly.

With respect to the Stable Value Portfolio, event risk is the risk that a corporate bond issuer may undergo restructurings, such as mergers, leveraged buyouts, takeovers, or similar events financed by increased debt, which may result in substantial adverse changes to the issuer's financial health and prospects, including added debt and a decline in the credit quality and market value of the issuer's bonds and/or other securities. This risk may also be triggered by other events, such as regulatory investigation of possible wrongdoing, product recall, and the departure of a key member of an issuer's corporate management team. Event risk is hard to anticipate and may have a negative impact on bondholders.

Foreign Investments Risk — Investments in foreign securities may be riskier than investments in U.S. securities. Differences between the U.S. and foreign regulatory regimes and securities markets, including the less stringent investor protection and disclosure standards of some foreign markets, as well as political and economic developments in foreign countries and regions, may affect the value of the Fund's investments in foreign securities. Changes in currency exchange rates may also adversely affect the Fund's foreign investments. Certain European countries in which the Fund may invest have recently experienced significant volatility in financial markets and may continue to do so in the future. The impact of the United Kingdom's intended departure from the European Union, commonly known as "Brexit," and the potential departure of one or more other countries from the European Union may have significant political and financial consequences for global markets. This may adversely impact Fund performance.

Forward Currency Contracts Risk — A forward currency contract is an agreement between two parties to buy and sell a currency at a set price on a future date. The market value of a forward currency contract fluctuates with changes in foreign currency exchange rates. While forward foreign currency exchange contracts do not eliminate fluctuations in the value of foreign securities, they do allow the Fund to establish a fixed rate of exchange for a future point in time. Use of such contracts, therefore, can have the effect of reducing returns and minimizing opportunities for gain. The Fund could also lose money when the contract is settled. Gains from foreign currency contracts are typically taxable as ordinary income and may significantly increase an investor's tax liability.

Futures and Options Risks — Futures and options may be more volatile than direct investments in the securities underlying the futures and options, may not correlate perfectly to the underlying securities, may involve additional costs, and may be illiquid. Futures and options also may involve the use of leverage as the Fund may make a small initial investment relative to the risk assumed, which could result in losses greater than if futures or options had not been used. Futures and options are also subject to the risk that the other party to the transaction may default on its obligation.

Growth Investing Style Risk — If the sub-adviser incorrectly assesses a company's prospects for growth or how other investors will value the company's growth, then the price of the company's stock may decrease, or may not increase to the level anticipated by the sub-adviser. In addition, growth stocks may be more volatile than other stocks because they are more sensitive to investors' perceptions of the issuing company's growth potential. Also, the growth investing style may over time go in and out of favor. At times when the investing style used by the Fund is out of favor, the Fund may underperform other equity funds that use different investing styles.

High Yield Investments Risk — High yield investments rated below investment grade (also referred to as "junk bonds") are considered to be speculative and are subject to heightened credit risk, which may make the Fund more sensitive to adverse developments in the U.S. and abroad. Lower rated debt securities generally involve greater risk of default or price changes due to changes in the issuer's creditworthiness than higher rated debt securities. The market prices of these securities may fluctuate more than higher quality securities and may decline significantly in periods of general economic difficulty. There may be little trading in the secondary market for particular debt securities, which may make them more difficult to value or sell.

Inflation-Protected Securities Risk — The value of inflation-protected securities generally fluctuates in response to changes in real interest rates (stated interest rates adjusted to factor in inflation). In general, the price of an inflation-protected debt security can decrease when real interest rates increase, and can increase when real interest rates decrease. Interest payments on inflation-protected debt securities will fluctuate as the principal and/or interest is adjusted for inflation and can be unpredictable. The market for inflation-protected securities may be less developed or liquid, and more volatile, than certain other securities markets.

Interest Rate Risk — The risk that your investment may go down in value when interest rates rise, because when interest rates rise, the prices of bonds and fixed rate loans fall. A wide variety of factors can cause interest rates to rise, including central bank monetary policies and inflation rates. Generally, the longer the maturity of a bond or fixed rate loan, the more sensitive it is to this risk. Falling interest rates also create the potential for a decline in the Fund's income. These risks are greater during periods of rising inflation. Volatility in interest rates and in fixed income markets may increase the risk that the Fund's investment in fixed income securities will go down in value. Risks associated with rising interest rates are currently heightened because interest rates in the U.S. are at, or near, historic lows.

Investment Strategy Risk — The risk that, if the Fund's investment strategy does not perform as expected, the Fund could underperform its peers or lose money. There is no guarantee that the Fund's investment objective will be achieved.

Large Shareholder Transaction Risk — The Fund may experience adverse effects when certain large shareholders purchase or redeem large amounts of shares of the Fund. Such large shareholder redemptions may cause the Fund to sell portfolio securities at times when it would not otherwise do so, which may negatively impact the Fund's net asset value ("NAV") and liquidity. Similarly, large Fund share purchases may adversely affect a Fund's performance to the extent that the Fund is delayed in investing new cash and is required to maintain a larger cash position than it ordinarily would.

These transactions may also accelerate the realization of taxable income to shareholders if such sales of investments resulted in gains, and may also increase transaction costs.

Leverage Risk — Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. Leverage may also cause the Fund to be more volatile than if it had not been leveraged. The use of leverage may cause the Fund to liquidate portfolio positions to satisfy its obligations or to meet asset segregation requirements when it may not be advantageous to do so.

Liquidity Risk — The risk that the market for a particular investment or type of investment is or becomes relatively illiquid, making it difficult for the Fund to sell that investment at an advantageous time or price. Illiquidity may be due to events relating to the issuer of the securities, market events, rising interest rates, economic conditions or investor perceptions. Illiquid securities may be difficult to value and their value may be lower than the market price of comparable liquid securities, which would negatively affect the Fund's performance.

Loans and Loan Participations Risk — Loans and loan participations, including floating rate loans, are subject to credit risk, including the risk of nonpayment of principal or interest. Also, substantial increases in interest rates may cause an increase in loan defaults. Although the loans the Fund holds may be fully collateralized at the time of acquisition, the collateral may decline in value, be relatively illiquid, or lose all or substantially all of its value subsequent to investment. In addition, in the event an issuer becomes insolvent, a loan could be subject to settlement risks or administrative disruptions that could adversely affect the Fund's investment. It may also be difficult to obtain reliable information about a loan or loan participation.

Market Risk — Market risk is the risk that one or more markets in which the Fund invests will go down in value, including the possibility that the markets will go down sharply and unpredictably. Securities may decline in value due to the activities and financial prospects of individual companies or to general market and economic movements and trends, including adverse changes to credit markets.

Mid Cap and Small Cap Securities Risk — Investments in small capitalization and mid capitalization companies involve greater risks than investments in larger, more established companies. Many of these companies are young and have limited operating or business history. These securities may be subject to more abrupt or erratic price movements and may lack sufficient market liquidity, and these issuers often face greater business risks, including the risk of bankruptcy.

Mid Cap Securities Risk — The securities of mid cap companies generally trade in lower volumes and are

generally subject to greater and less predictable price changes than the securities of larger capitalization companies.

Mortgage- and Asset-Backed Securities Risk — Mortgage- and asset-backed securities represent interests in "pools" of mortgages or other assets, including consumer loans or receivables held in trust. Mortgage-backed securities are subject to credit risk, interest rate risk, "prepayment risk" (the risk that borrowers will repay a loan more quickly in periods of falling interest rates) and "extension risk" (the risk that borrowers will repay a loan more slowly in periods of rising interest rates). If the Fund invests in mortgage-backed or asset-backed securities that are subordinated to other interests in the same mortgage pool, the Fund may only receive payments after the pool's obligations to other investors have been satisfied. An unexpectedly high rate of defaults on the mortgages held by a mortgage pool may limit substantially the pool's ability to make payments of principal or interest to the Fund, reducing the values of those securities or in some cases rendering them worthless. The risk of such defaults is generally higher in the case of mortgage pools that include so-called "subprime" mortgages.

Natural Resources Industry Concentration Risk — The Hartford Global Real Asset Fund's investments will be focused in the natural resources industry. The natural resources industry can be significantly affected by events relating to international political and economic developments, energy conservation, the success of exploration projects, commodity prices, and taxes and other governmental regulations. Concentration in the natural resources industry may pose greater liquidity risk and increases the risk of loss should adverse economic developments occur in that industry. The securities of companies in the natural resources industry may experience more price volatility than securities of companies in other industries.

Non-Diversification Risk — Certain funds may be non-diversified, which means it is permitted to invest a greater portion of its assets in a smaller number of issuers than a "diversified" fund. For this reason the Fund may be more exposed to the risks associated with and developments affecting an individual issuer than a fund that invests more widely. The Fund may also be subject to greater market fluctuation and price volatility than a more broadly diversified fund.

Quantitative Investing Risk — The value of securities or other investments selected using quantitative analysis can perform differently from the market as a whole or from their expected performance. This may be as a result of the factors used in building the quantitative analytical framework, the weights placed on each factor, the accuracy of historical data supplied by third parties, and changing sources of market returns.

Real Estate Related Securities Risks — In addition to general market risk, the main risk of real estate related securities is that the value of the underlying real estate may go down due, among other factors, to the strength of the general and local economies, the amount of new construction in a particular area, the laws and regulations affecting real estate and the costs of owning, maintaining and improving real estate. The availability of mortgages and changes in interest rates may also affect real estate values. The real estate industry is particularly sensitive to economic downturns. If the Fund's real estate related investments are concentrated in one geographic area or in one property type, the Fund will be particularly subject to the risks associated with that area or property type.

Regional/Country Focus Risk — To the extent that a Fund focuses its investments in a particular geographic region or country, the Fund may be subject to increased currency, political, regulatory and other risks. As a result, such Fund may be subject to greater price volatility and risk of loss than a fund holding more geographically diverse investments.

Repurchase and Reverse Repurchase Agreements Risk — Repurchase and reverse repurchase agreements involve the purchase or sale, respectively, of securities held by the Fund with an agreement to resell or repurchase the securities at an agreed-upon price, date and interest payment. Repurchase and reverse repurchase transactions are subject to credit risk and the risk that the counterparty will not fulfill its obligations under the agreement. In addition, repurchase agreements carry the risk that the market value of the securities purchased may increase above the resell value, which means the Fund would be required to sell the securities back at a price below what they are worth. In a reverse repurchase transaction, the Fund may lose money if the market value of the securities decline below the repurchase price the Fund is required to pay.

Rule 144A Securities Risk — Rule 144A investments are subject to certain additional risks compared to publicly traded securities. If there are not enough qualified buyers interested in purchasing Rule 144A securities when the Fund wishes to sell such securities, the Fund may be unable to dispose of such securities promptly or at reasonable prices. For this reason, although Rule 144A securities are generally considered to be liquid, the Fund's holdings in Rule 144A securities may adversely affect the Fund's overall liquidity if qualified buyers become uninterested in buying them at a particular time. Issuers of Rule 144A securities are required to furnish information to potential investors upon request. However, the required disclosure is much less extensive than that required of public companies and is not publicly available. Further, issuers of Rule 144A securities can require recipients of the information (such as the Fund) to agree contractually to keep the information confidential, which could also adversely affect the Fund's ability to dispose of a security.

Sector Risk — To the extent the Fund invests more heavily in particular sectors, its performance will be especially sensitive to developments that significantly affect those sectors. Individual sectors may be more volatile, and may perform differently, than the broader market.

Small Cap Securities Risk — Investments in small capitalization companies involve greater risks than investments in larger, more established companies. Many of these companies are young and have limited operating or business history. These securities may be subject to more abrupt or erratic price movements and may lack sufficient market liquidity, and these issuers often face greater business risks, including the risk of bankruptcy.

Sovereign Debt Risk — Investments in sovereign debt are subject to the risk that the issuer of the non-U.S. sovereign debt or the governmental authorities that control the repayment of the debt may be unable or unwilling to repay the principal or interest when due. This may result from political or social factors, the general economic environment of a country or economic region, levels of foreign debt or foreign currency exchange rates.

Structured Securities Risk — Structured securities are subject to credit risk. The Fund may invest in structured securities that are subordinated to the right of payment of another class. Such subordinated structured securities typically have greater risks of non-payment and loss than unsubordinated structured securities. Structured securities are typically sold in private placement transactions and typically have no active trading market, which may make them difficult to value and sell. The Fund's investment in such securities may be limited by certain investment restrictions contained in the Investment Company Act of 1940, as amended (the "1940 Act").

Subsidiary Risk — Certain Funds may invest in the shares of a wholly owned and controlled subsidiary organized in the Cayman Islands that invests primarily in commodity-related instruments (each, a "Subsidiary"). By investing in the Subsidiary, the Fund is indirectly exposed to the risks associated with the Subsidiary's investments. The Subsidiary is not registered under the Investment Company Act of 1940, as amended (the "1940 Act") and is not subject to all of the investor protections of the 1940 Act. Changes in the laws of the United States and/or the Cayman Islands could result in the inability of the Fund and/or the Subsidiary to operate as described in the Fund's Prospectus and the Statement of Additional Information and could adversely affect the Fund.

Swaps Risk — A swap is a two-party contract that generally obligates the parties to exchange payments based on a specified reference security, basket of securities, security index or index component. Swaps can involve greater risks than direct investment in securities because swaps may be leveraged and are subject to counterparty

risk (e.g., the risk of a counterparty defaulting on the obligation or bankruptcy), credit risk and pricing risk (i.e., swaps may be difficult to value). Certain swaps may also be considered illiquid. It may not be possible for the funds to liquidate a swap position at an advantageous time or price, which may result in significant losses.

To Be Announced (TBA) Transactions Risk — TBA investments include when-issued and delayed delivery securities and forward commitments. TBA transactions involve the risk that the security the Fund buys will lose value prior to its delivery. The Fund is subject to this risk whether or not the Fund takes delivery of the securities on the settlement date for a transaction. There also is the risk that the security will not be issued or that the other party to the transaction will not meet its obligation. If this occurs, the Fund loses both the investment opportunity for the assets it set aside to pay for the security and any gain in the security's price. The Fund may also take a short position in a TBA investment when it owns or has the right to obtain, at no added cost, identical securities. If the Fund takes such a short position, it may reduce the risk of a loss if the price of the securities declines in the future, but will lose the opportunity to profit if the price rises.

U.S. Government Securities Risk — Treasury obligations may differ in their interest rates, maturities, times of issuance and other characteristics. Securities backed by the U.S. Treasury or the full faith and credit of the United States are guaranteed only as to the timely payment of interest and principal when held to maturity. Accordingly, the current market values for these securities will fluctuate with changes in interest rates. Obligations of U.S. Government agencies and authorities are supported by varying degrees of credit but generally are not backed by the full faith and credit of the U.S. Government. No assurance can be given that the U.S. Government will provide financial support to its agencies and authorities if it is not obligated by law to do so. In addition, the value of U.S. Government securities may be affected by changes in the credit rating of the U.S. Government. U.S. Government securities are also subject to the risk that the U.S. Treasury will be unable to meet its payment obligations.

Value Investing Style Risk — Using a value investing style to select investments involves special risks,

particularly if it is used as part of a “contrarian” approach to evaluating issuers. Overlooked or otherwise undervalued securities entail a significant risk of never attaining their potential value. Also, the value investing style may over time go in and out of favor. At times when the value investing style is out of favor, the Fund may underperform other equity funds that use different investing styles.

Volatility Risk — Share price, yield and total return may fluctuate more than with funds that use a different investment strategy.

Wrap Contract Risks — With respect to the Stable Value Portfolio, wrap contracts involve the risks that (i) default by the wrap contract issuer, with the potential result of loss of principal should market value of securities backing the contract be less than the book value of the contract; (ii) costs incurred to buy the wrap contracts reduces the Fund's return; (iii) a terminated wrap contract may be replaced with a contract with less favorable terms or higher costs; (v) poor market value performance of underlying securities may lead a wrap issuer to exercise its right to terminate the contract or direct the management of the Fund's investments, potentially reducing the Fund's performance; (vi) use of a small number of wrap issuers concentrates exposure to the companies; (vii) a wrap contract could terminate, resulting in the loss of book value coverage; and (viii) certain employer events, including, but not limited to, bankruptcy or early retirement incentives or layoffs, may result in withdrawals or exchanges being made at a market value lower than book value.

Yield Risk — With respect to the Stable Value Portfolio, there can be no guarantee that the fund will achieve or maintain any particular level of yield. The fund's yield (or the return on the capital the fund invests in a bond) will vary as the bond securities in the fund's portfolio mature or are sold and the proceeds are reinvested in other securities. When interest rates are very low, the fund's expenses could absorb all or a portion of the fund's income and yield. Additionally, inflation may outpace and diminish the fund's investment returns over time.

The following chart lists the risks that affect each Investment Option. Each Investment Option is affected by the listed risk factors to varying degrees.

Age-Based Portfolios	Static Portfolios	Principal Risks	
The Hartford SMART529 Age-Based 0-3 Portfolio	The Hartford SMART529 Aggressive Growth Portfolio	<ul style="list-style-type: none"> • Active Trading Risk • Asset Allocation Risk • Commodities Related Investment Risk • Credit Risk • Currency Risk • Depositary Receipts Risk • Derivatives Risk • Dividend Paying Security Investment Risk • Emerging Markets Risk • Equity Linked Notes (ELN) Risk • Equity Risk • Foreign Investments Risk • Growth Investing Style Risk • Inflation-Protected Securities Risk • Interest Rate Risk • Investment Strategy Risk 	<ul style="list-style-type: none"> • Large Shareholder Transaction Risk • Leverage Risk • Liquidity Risk • Market Risk • Mid Cap and Small Cap Securities Risk • Mid Cap Securities Risk • Natural Resources Industry Concentration Risk • Quantitative Investing Risk • Regional/Country Focus Risk • Sector Risk • Small Cap Securities Risk • Subsidiary Risk • Value Investing Style Risk • Volatility Risk
The Hartford SMART529 Age-Based 4-6 Portfolio	The Hartford SMART529 Growth Portfolio	<ul style="list-style-type: none"> • Active Trading Risk • Asset Allocation Risk • Call Risk • Commodities Related Investment Risk • Credit Risk • Currency Risk • Depositary Receipts Risk • Derivatives Risk • Dividend Paying Security Investment Risk • Emerging Markets Risk • Equity Linked Notes (ELN) Risk • Equity Risk • Foreign Investments Risk • Forward Currency Contracts Risk • Futures and Options Risks • Growth Investing Style Risk • High Yield Investments Risk • Inflation-Protected Securities Risk • Interest Rate Risk • Investment Strategy Risk • Large Shareholder Transaction Risk • Leverage Risk • Loans and Loan Participations Risk • Liquidity Risk 	<ul style="list-style-type: none"> • Market Risk • Mid Cap and Small Cap Securities Risk • Mid Cap Securities Risk • Mortgage-and Asset-Backed Securities Risk • Natural Resources Industry Concentration Risk • Non-Diversification Risk • Quantitative Investing Risk • Regional/Country Focus Risk • Rule 144A Securities Risk • Sector Risk • Small Cap Securities Risk • Structured Securities Risk • Sovereign Debt Risk • Subsidiary Risk • Swaps Risk • To Be Announced (TBA) Transactions Risk • U.S. Government Securities Risk • Value Investing Style Risk • Volatility Risk
The Hartford SMART529 Age-Based 7-9 Portfolio		<ul style="list-style-type: none"> • Active Trading Risk • Asset Allocation Risk • Call Risk • Commodities Related Investment Risk • Credit Risk • Currency Risk • Depositary Receipts Risk • Derivative Risk • Dividend Paying Security Investment Risk • Dollar Rolls Risk • Emerging Markets Risk • Equity Linked Notes (ELN) Risk • Equity Risk • Foreign Investments Risk • Forward Currency Contracts Risk • Futures and Options Risks • Growth Investing Style Risk • High Yield Investments Risk • Inflation-Protected Securities Risk • Interest Rate Risk • Investment Strategy Risk • Large Shareholder Transaction Risk • Leverage Risk • Market Risk 	<ul style="list-style-type: none"> • Liquidity Risk • Loans and Loan Participations Risk • Mid Cap and Small Cap Securities Risk • Mid Cap Securities Risk • Mortgage-and Asset-Backed Securities Risk • Natural Resources Industry Concentration Risk • Non-Diversification Risk • Quantitative Investing Risk • Real Estate Related Risks • Regional/Country Focus Risk • Repurchase and Reverse Repurchase Agreements Risks • Rule 144A Securities Risk • Sector Risk • Small Cap Securities Risk • Sovereign Debt Risk • Structured Securities Risk • Subsidiary Risk • Swaps Risk • To Be Announced (TBA) Transactions Risk • U.S. Government Securities Risk • Value Investing Style Risk • Volatility Risk

Age-Based Portfolios	Static Portfolios	Principal Risks
The Hartford SMART529 Age-Based 10-11 Portfolio	The Hartford SMART529 Balanced Portfolio	<ul style="list-style-type: none"> • Active Trading Risk • Asset Allocation Risk • Call Risk • Commodities Related Investment Risk • Credit Risk • Crediting Rate Risk • Currency Risk • Depositary Receipts Risk • Derivative Risk • Dividend Paying Security Investment Risk • Dollar Rolls Risk • Emerging Markets Risk • Equity Linked Notes (ELN) Risk • Equity Risk • Event Risk • Foreign Investments Risk • Forward Currency Contracts Risk • Futures and Options Risks • Growth Investing Style Risk • High Yield Investments Risk • Inflation-Protected Securities Risk • Interest Rate Risk • Investment Strategy Risk • Large Shareholder Transaction Risk • Leverage Risk • Liquidity Risk • Loan and Loan Participations Risk
The Hartford SMART529 Age-Based 12-13 Portfolio		<ul style="list-style-type: none"> • Active Trading Risk • Asset Allocation Risk • Call Risk • Commodities Related Investment Risk • Credit Risk • Crediting Rate Risk • Currency Risk • Depositary Receipts Risk • Derivative Risk • Dividend Paying Security Investment Risk • Dollar Rolls Risk • Emerging Markets Risk • Equity Linked Notes (ELN) Risk • Equity Risk • Event Risk • Foreign Investments Risk • Forward Currency Contracts Risk • Futures and Options Risks • Growth Investing Style Risk • High Yield Investments Risk • Inflation-Protected Securities Risk • Interest Rate Risk • Investment Strategy Risk • Large Shareholder Transaction Risk • Leverage Risk • Liquidity Risk • Loans and Loan Participations Risk • Market Risk • Mid Cap and Small Cap Securities Risk • Mid Cap Securities Risk • Mortgage- and Asset-Backed Securities Risk • Natural Resources Industry Concentration Risk • Non-Diversification Risk • Quantitative Investing Risk • Real Estate Related Risks • Regional/Country Focus Risk • Repurchase and Reverse Repurchase Agreements Risks • Rule 144A Securities Risk • Sector Risk • Small Cap Securities Risk • Sovereign Debt Risk • Structured Securities Risk • Subsidiary Risk • Swaps Risk • To Be Announced (TBA) Transactions Risk • U.S. Government Securities Risk • Value Investing Style Risk • Volatility Risk • Wrap Contract Risk • Yield Risk

Age-Based Portfolios	Static Portfolios	Principal Risks	
The Hartford SMART529 Age-Based 14-15 Portfolio		<ul style="list-style-type: none"> • Active Trading Risk • Asset Allocation Risk • Call Risk • Commodities Related Investment Risk • Credit Risk • Crediting Rate Risk • Currency Risk • Depositary Receipts Risk • Derivative Risk • Dividend Paying Security Investment Risk • Dollar Rolls Risk • Emerging Markets Risk • Equity Linked Notes (ELN) Risk • Equity Risk • Event Risk • Foreign Investments Risk • Forward Currency Contracts Risk • Futures and Options Risks • Growth Investing Style Risk • High Yield Investments Risk • Inflation-Protected Securities Risk • Interest Rate Risk • Investment Strategy Risk • Large Shareholder Transaction Risk • Leverage Risk • Liquidity Risk 	<ul style="list-style-type: none"> • Loans and Loan Participations Risk • Market Risk • Mid Cap and Small Cap Securities Risk • Mid Cap Securities Risk • Mortgage- and Asset-Backed Securities Risk • Natural Resources Industry Concentration Risk • Non-Diversification Risk • Quantitative Investing Risk • Real Estate Related Risks • Regional/Country Focus Risk • Repurchase and Reverse Repurchase Agreements Risks • Rule 144A Securities Risk • Sector Risk • Small Cap Securities Risk • Sovereign Debt Risk • Structured Securities Risk • Subsidiary Risk • Swaps Risk • To Be Announced (TBA) Transactions Risk • U.S. Government Securities Risk • Value Investing Style Risk • Volatility Risk • Wrap Contract Risk • Yield Risk
The Hartford SMART529 Age-Based 16 Portfolio	The Hartford SMART529 Conservative Balanced Portfolio	<ul style="list-style-type: none"> • Active Trading Risk • Asset Allocation Risk • Call Risk • Commodities Related Investment Risk • Credit Risk • Crediting Rate Risk • Currency Risk • Derivatives Risk • Dividend Paying Security Investment Risk • Emerging Markets Risk • Equity Risk • Event Risk • Foreign Investments Risk • Forward Currency Contracts Risk • Futures and Options Risks • High Yield Investments Risk • Inflation-Protected Securities Risk • Interest Rate Risk • Investment Strategy Risk • Leverage Risk 	<ul style="list-style-type: none"> • Liquidity Risk • Loans and Loan Participations Risk • Market Risk • Mid Cap Securities Risk • Mortgage- and Asset-Backed Securities Risk • Natural Resources Industry Concentration Risk • Quantitative Investing Risk • Rule 144A Securities Risk • Sector Risk • Sovereign Debt Risk • Structured Securities Risk • Subsidiary Risk • Swaps Risk • To Be Announced (TBA) Transactions Risk • U.S. Government Securities Risk • Value Investing Style Risk • Volatility Risk • Wrap Contract Risk • Yield Risk
The Hartford SMART529 Age-Based 17 Portfolio		<ul style="list-style-type: none"> • Active Trading Risk • Asset Allocation Risk • Call Risk • Commodities Related Investment Risk • Credit Risk • Crediting Rate Risk • Currency Risk • Derivatives Risk • Dividend Paying Security Investment Risk • Emerging Markets Risk • Equity Risk • Event Risk • Foreign Investments Risk • Forward Currency Contracts Risk • Futures and Options Risks • High Yield Investments Risk • Inflation-Protected Securities Risk • Interest Rate Risk • Investment Strategy Risk • Leverage Risk 	<ul style="list-style-type: none"> • Liquidity Risk • Loans and Loan Participations Risk • Market Risk • Mid Cap Securities Risk • Mortgage- and Asset-Backed Securities Risk • Natural Resources Industry Concentration Risk • Quantitative Investing Risk • Rule 144A Securities Risk • Sector Risk • Sovereign Debt Risk • Structured Securities Risk • Subsidiary Risk • Swaps Risk • To Be Announced (TBA) Transactions Risk • U.S. Government Securities Risk • Value Investing Style Risk • Volatility Risk • Wrap Contract Risk • Yield Risk

Age-Based Portfolios	Static Portfolios	Principal Risks
The Hartford SMART529 Age-Based 18+ Portfolio	<ul style="list-style-type: none"> • Active Trading Risk • Asset Allocation Risk • Call Risk • Commodities Related Investment Risk • Credit Risk • Crediting Rate Risk • Currency Risk • Derivatives Risk • Dividend Paying Security Investment Risk • Emerging Markets Risk • Equity Risk • Event Risk • Foreign Investments Risk • Forward Currency Contracts Risk • Futures and Options Risks • Growth Investing Style Risk • High Yield Investments Risk • Inflation-Protected Securities Risk • Interest Rate Risk • Investment Strategy Risk • Leverage Risk 	<ul style="list-style-type: none"> • Liquidity Risk • Loans and Loan Participations Risk • Market Risk • Mid Cap Securities Risk • Mortgage- and Asset-Backed Securities Risk • Natural Resources Industry Concentration Risk • Quantitative Investing Risk • Rule 144A Securities Risk • Sector Risk • Sovereign Debt Risk • Structured Securities Risk • Subsidiary Risk • Swaps Risk • To Be Announced (TBA) Transactions Risk • U.S. Government Securities Risk • Value Investing Style Risk • Volatility Risk • Wrap Contract Risk • Yield Risk
	The Hartford SMART529 Checks and Balances Portfolio	<ul style="list-style-type: none"> • High Yield Investments Risk • Interest Rate Risk • Investment Strategy Risk • Leverage Risk • Liquidity Risk • Market Risk • Mid Cap Securities Risk • Mortgage- and Asset-Backed Securities Risk • Rule 144A Securities Risk • Swaps Risk • To Be Announced (TBA) Transactions Risk • U.S. Government Securities Risk
Individual Fund Options		Principal Risks
The Hartford Small Company 529 Fund	<ul style="list-style-type: none"> • Active Trading Risk • Asset Allocation Risk • Currency Risk • Equity Risk • Foreign Investments Risk • Growth Investing Style Risk 	<ul style="list-style-type: none"> • Investment Strategy Risk • Market Risk • Sector Risk • Small Cap Securities Risk • Volatility Risk
The Hartford MidCap Value 529 Fund	<ul style="list-style-type: none"> • Currency Risk • Equity Risk • Foreign Investments Risk • Investment Strategy Risk 	<ul style="list-style-type: none"> • Market Risk • Mid Cap Securities Risk • Sector Risk • Value Investing Style Risk
The Hartford Growth Opportunities 529 Fund	<ul style="list-style-type: none"> • Active Trading Risk • Currency Risk • Equity Risk • Foreign Investments Risk • Growth Investing Style Risk 	<ul style="list-style-type: none"> • Investment Strategy Risk • Market Risk • Mid Cap Securities Risk • Sector Risk
The Hartford MidCap 529 Fund	<ul style="list-style-type: none"> • Currency Risk • Equity Risk • Foreign Investments Risk • Investment Strategy Risk 	<ul style="list-style-type: none"> • Market Risk • Mid Cap Securities Risk • Sector Risk
The Hartford International Opportunities 529 Fund	<ul style="list-style-type: none"> • Active Trading Risk • Currency Risk • Emerging Markets Risk • Equity Risk • Foreign Investments Risk 	<ul style="list-style-type: none"> • Investment Strategy Risk • Market Risk • Mid Cap Securities Risk • Sector Risk
MFS Global Equity 529 Fund	<ul style="list-style-type: none"> • Equity Market/Company Risk • Currency Risk • Emerging Markets Risk • Foreign Risk 	<ul style="list-style-type: none"> • Geographic Focus Risk • Industry and Sector Focus Risk • Investment Selection Risk • Liquidity Risk

Individual Fund Options	Principal Risks	
The Hartford Dividend and Growth 529 Fund	<ul style="list-style-type: none"> • Currency Risk • Dividend Paying Security Investment Risk • Equity Risk 	<ul style="list-style-type: none"> • Foreign Investments Risk • Investment Strategy Risk • Market Risk
The Hartford Equity Income 529 Fund	<ul style="list-style-type: none"> • Currency Risk • Dividend Paying Security Investment Risk • Equity Risk 	<ul style="list-style-type: none"> • Foreign Investments Risk • Investment Strategy Risk • Market Risk • Value Investing Style Risk
The Hartford Global All-Asset 529 Fund	<ul style="list-style-type: none"> • Asset Allocation Risk • Call Risk • Commodities Related Investment Risk • Credit Risk • Currency Risk • Equity Risk • Derivatives Risk • Emerging Markets Risk • Foreign Investments Risk 	<ul style="list-style-type: none"> • Futures and Options Risks • High Yield Investments Risk • Interest Rate Risk • Investment Strategy Risk • Leverage Risk • Market Risk • Subsidiary Risk • Swaps Risk
The Hartford Balanced Income 529 Fund	<ul style="list-style-type: none"> • Asset Allocation Risk • Credit Risk • Currency Risk • Dividend Paying Security Investment Risk • Equity Risk 	<ul style="list-style-type: none"> • Foreign Investments Risk • Interest Rate Risk • Investment Strategy Risk • Market Risk • Value Investing Style Risk
The Hartford High Yield 529 Fund	<ul style="list-style-type: none"> • Call Risk • Credit Risk • Derivatives Risk • Emerging Markets Risk • Event Risk • Foreign Investments Risk • High Yield Investments Risk 	<ul style="list-style-type: none"> • Interest Rate Risk • Investment Strategy Risk • Leverage Risk • Liquidity Risk • Market Risk • Rule 144A Securities Risk • Volatility Risk
The Hartford Inflation Plus 529 Fund	<ul style="list-style-type: none"> • Active Trading Risk • Asset Allocation Risk • Credit Risk • Currency Risk • Derivatives Risk • Foreign Investments Risk • Inflation-Protected Securities Risk • Interest Rate Risk 	<ul style="list-style-type: none"> • Investment Strategy Risk • Leverage Risk • Market Risk • Mortgage- and Asset-Backed Securities Risk • Sovereign Debt Risk • U.S. Government Securities Risk
The Hartford Total Return Bond 529 Fund	<ul style="list-style-type: none"> • Active Trading Risk • Asset Allocation Risk • Call Risk • Credit Risk • Currency Risk • Derivatives Risk • Emerging Markets Risk • Event Risk • Foreign Investments Risk • Forward Currency Contracts Risk • Futures and Options Risk • High Yield Investments Risk 	<ul style="list-style-type: none"> • Interest Rate Risk • Investment Strategy Risk • Leverage Risk • Liquidity Risk • Market Risk • Mortgage- and Asset-Backed Securities Risk • Rule 144A Securities Risk • Swaps Risk • To Be Announced (TBA) Transactions Risk • U.S. Government Securities Risk
The Hartford SMART529 Stable Value Portfolio	<ul style="list-style-type: none"> • Active Trading Risk • Call Risk • Credit Risk • Crediting Rate Risk • Event Risk • Foreign Investments Risk • Futures and Options Risks • Inflation-Protected Securities Risk • Interest Rate Risk • Investment Strategy Risk 	<ul style="list-style-type: none"> • Liquidity Risk • Market Risk • Mortgage- and Asset-Backed Securities Risk • Sovereign Debt Risk • To Be Announced (TBA) Transactions Risk • U.S. Government Securities Risk • Wrap Contract Risk • Yield Risk

Past Performance

The charts below provide performance for the life of each Investment Option. For each Investment Option, both total returns and returns net-of-sales charges are provided. All returns are stated net of the Total Annual Asset-Based Fees but do not account for the \$25 Annual Maintenance Fee. Performance would be lower if the Annual Maintenance Fee was deducted.

The fiscal year for the Investment Options in The Hartford SMART529 runs from July 1 to June 30. Your quarterly Account Statement will show your Account's current asset allocation. An Account Owner will receive a quarterly statement only for those quarters in which a transaction has occurred. For the most current performance information visit the College Savings pages of www.hartfordfunds.com.

The Hartford SMART529 Age-Based Portfolios

The following performance history for The Hartford SMART529 Age-Based Portfolios includes the one year, three year, five year, ten-year and since inception annualized returns for each Investment Option as of June 30, 2017. The Non-Standardized performance numbers are net of applicable Total Annual Asset-Based Fees, but do not factor in any sales charges. The Standardized performance numbers are net of applicable Total Annual Asset-Based Fees and sales charges for each Investment Option, as applicable. As stated above, no performance numbers include the Annual Maintenance Fees. The below performance information does not include performance information for the new Age-Based Portfolios that are added to the Plan effective September 15, 2017. Effective September 15, 2017, please note that (1) age-band 4-6 will continue the performance of prior age-band 0-8; (2) age-band 10-11 will continue the performance of prior age-band 9-13; (3) age-band 14-15 will continue its performance history; (4) age-band 16 will continue the performance history of age-band 16-17; and (5) 18+ age-band, will also continue its performance history. Performance through September 15, 2017 reflects the prior age-bands and Underlying Fund allocations and may not be indicative of future results. More recent performance information, including for the new Age-Based Portfolios, will be available on the College Savings pages of our website, www.hartfordfunds.com.

The Hartford SMART529 Age-Based Portfolios	Inception Date	Non-Standardized (As of 6/30/2017)					Standardized ¹ (As of 6/30/2017) (Net of Sales Charges)				
		1 Year Total Return	3 Year Annual Return	5 Year Annual Return	10 Year Annual Return	Inception Annual Return	1 Year Total Return	3 Year Annual Return	5 Year Annual Return	10 Year Annual Return	Inception Annual Return
Age-Based Portfolio 0-8 A	3/1/2002	14.26%	2.93%	8.47%	3.99%	6.19%	7.98%	1.01%	7.25%	3.41%	5.80%
Age-Based Portfolio 0-8 B	7/1/2002	13.65%	2.36%	7.88%	3.42%	6.58%	7.97%	1.33%	7.44%	3.42%	6.58%
Age-Based Portfolio 0-8 C	3/1/2002	13.45%	2.18%	7.68%	3.23%	5.47%	12.32%	2.18%	7.68%	3.23%	5.47%
Age-Based Portfolio 0-8 E	3/1/2002	14.55%	3.19%	8.74%	4.26%	6.47%	14.55%	3.19%	8.74%	4.26%	6.47%
Age-Based Portfolio 9-13 A	3/1/2002	11.97%	1.88%	6.46%	3.53%	5.16%	5.81%	-0.02%	5.26%	2.95%	4.77%
Age-Based Portfolio 9-13 B	7/1/2002	11.40%	1.32%	5.87%	2.97%	5.28%	5.83%	0.30%	5.44%	2.97%	5.28%
Age-Based Portfolio 9-13 C	3/1/2002	11.18%	1.13%	5.68%	2.77%	4.43%	10.07%	1.13%	5.68%	2.77%	4.43%
Age-Based Portfolio 9-13 E	3/1/2002	12.27%	2.14%	6.72%	3.79%	5.43%	12.27%	2.14%	6.72%	3.79%	5.43%
Age-Based Portfolio 14-15 A	3/1/2002	9.66%	1.45%	5.09%	3.59%	4.86%	3.63%	-0.45%	3.91%	3.00%	4.47%
Age-Based Portfolio 14-15 B	7/1/2002	9.11%	0.90%	4.51%	3.02%	4.77%	3.65%	-0.12%	4.09%	3.02%	4.77%
Age-Based Portfolio 14-15 C	3/1/2002	8.82%	0.68%	4.30%	2.82%	4.13%	7.73%	0.68%	4.30%	2.82%	4.13%
Age-Based Portfolio 14-15 E	3/1/2002	9.96%	1.71%	5.35%	3.85%	5.14%	9.96%	1.71%	5.35%	3.85%	5.14%
Age-Based Portfolio 16-17 A	7/26/2010	4.71%	1.18%	3.01%	N/A	3.49%	0.00%	-0.37%	2.06%	N/A	2.80%
Age-Based Portfolio 16-17 B	7/26/2010	4.18%	0.64%	2.47%	N/A	2.92%	-1.03%	-0.38%	2.05%	N/A	2.92%
Age-Based Portfolio 16-17 C	7/26/2010	3.88%	0.42%	2.25%	N/A	2.72%	2.84%	0.42%	2.25%	N/A	2.72%
Age-Based Portfolio 16-17 E	7/26/2010	4.96%	1.44%	3.28%	N/A	3.74%	4.96%	1.44%	3.28%	N/A	3.74%
Age-Based Portfolio 18+ A	3/1/2002	2.75%	0.77%	1.81%	1.42%	2.45%	-1.87%	-0.77%	0.88%	0.95%	2.14%
Age-Based Portfolio 18+ B	7/1/2002	2.21%	0.22%	1.25%	0.86%	2.10%	-2.90%	-0.79%	0.84%	0.86%	2.10%
Age-Based Portfolio 18+ C	3/1/2002	1.87%	0.03%	1.04%	0.67%	1.73%	0.85%	0.03%	1.04%	0.67%	1.73%
Age-Based Portfolio 18+ E	3/1/2002	2.99%	1.03%	2.08%	1.67%	2.72%	2.99%	1.03%	2.08%	1.67%	2.72%

¹ We assume that the maximum Sales Charge applies when computing returns net of sales charges for Class A, Class B and Class C. Annual Maintenance Fees are not applied.

PAST PERFORMANCE IS NOT INDICATIVE OF FUTURE RESULTS. CURRENT AND FUTURE RESULTS MAY BE LOWER OR HIGHER THAN THOSE SHOWN ABOVE. INVESTMENT RETURNS AND PRINCIPAL VALUE OF AN INVESTMENT WILL FLUCTUATE, SO AN INVESTMENT IN AN INVESTMENT OPTION, WHEN SOLD, MAY BE WORTH MORE OR LESS THAN ITS ORIGINAL COST.

The Hartford SMART529 Static Portfolios

The following performance history for The Hartford SMART529 Static Portfolios includes the one year, three year, five year, ten-year and since inception annualized returns for each Investment Option as of June 30, 2017. The Non-Standardized performance numbers are net of applicable Total Annual Asset-Based Fees, but do not factor in any sales charges. The Standardized performance numbers are net of applicable Total Annual Asset-Based Fees and sales charges for each Investment Option. As stated above, no performance numbers include the Annual Maintenance Fees. Performance through September 15, 2017 represents different Underlying Fund allocations and may not be indicative of future results. More recent performance information, including for the new Static Portfolios, will be available on the College Savings pages of our website, www.hartfordfunds.com.

The Hartford SMART529 Static Portfolios	Inception Date	Non-Standardized (As of 6/30/2017)					Standardized ¹ (As of 6/30/2017) (Net of Sales Charges)				
		1 Year Total Return	3 Year Annual Return	5 Year Annual Return	10 Year Annual Return	Inception Annual Return	1 Year Total Return	3 Year Annual Return	5 Year Annual Return	10 Year Annual Return	Inception Annual Return
Aggressive Growth Portfolio A	3/1/2002	17.06%	3.93%	10.57%	3.78%	6.19%	10.62%	1.99%	9.32%	3.20%	5.79%
Aggressive Growth Portfolio B	7/1/2002	16.40%	3.36%	9.96%	3.21%	6.67%	10.58%	2.32%	9.52%	3.21%	6.67%
Aggressive Growth Portfolio C	3/1/2002	16.11%	3.15%	9.73%	3.01%	5.46%	14.95%	3.15%	9.73%	3.01%	5.46%
Aggressive Growth Portfolio E	3/1/2002	17.31%	4.18%	10.83%	4.04%	6.46%	17.31%	4.18%	10.83%	4.04%	6.46%
Growth Portfolio A	3/1/2002	14.32%	2.95%	8.50%	3.92%	5.86%	8.03%	1.03%	7.28%	3.34%	5.47%
Growth Portfolio B	7/1/2002	13.68%	2.40%	7.90%	3.35%	6.10%	7.99%	1.36%	7.47%	3.35%	6.10%
Growth Portfolio C	3/1/2002	13.46%	2.18%	7.69%	3.15%	5.13%	12.33%	2.18%	7.69%	3.15%	5.13%
Growth Portfolio E	3/1/2002	14.56%	3.20%	8.76%	4.18%	6.13%	14.56%	3.20%	8.76%	4.18%	6.13%
Balanced Portfolio A	3/1/2002	11.98%	1.88%	6.48%	3.52%	4.99%	5.82%	-0.02%	5.28%	2.94%	4.60%
Balanced Portfolio B	7/1/2002	11.37%	1.32%	5.89%	2.95%	4.97%	5.80%	0.30%	5.46%	2.95%	4.97%
Balanced Portfolio C	3/1/2002	11.14%	1.14%	5.69%	2.75%	4.26%	10.03%	1.14%	5.69%	2.75%	4.26%
Balanced Portfolio E	3/1/2002	12.30%	2.16%	6.75%	3.78%	5.26%	12.30%	2.16%	6.75%	3.78%	5.26%
Conservative Balanced Portfolio A	2/28/2011	4.73%	1.23%	3.06%	N/A	2.85%	0.02%	-0.31%	2.11%	N/A	2.11%
Conservative Balanced Portfolio C	2/28/2011	4.01%	0.50%	2.29%	N/A	2.09%	2.97%	0.50%	2.29%	N/A	2.09%
Conservative Balanced Portfolio E	2/28/2011	4.93%	1.47%	3.30%	N/A	3.10%	4.93%	1.47%	3.30%	N/A	3.10%
Checks and Balances Portfolio A	7/10/2009	12.91%	5.67%	10.32%	N/A	10.68%	6.70%	3.69%	9.08%	N/A	9.90%
Checks and Balances Portfolio B	7/10/2009	12.26%	5.09%	9.70%	N/A	10.07%	6.65%	4.03%	9.25%	N/A	10.07%
Checks and Balances Portfolio C	7/10/2009	12.06%	4.89%	9.50%	N/A	9.87%	10.94%	4.89%	9.50%	N/A	9.87%
Checks and Balances Portfolio E	7/10/2009	13.16%	5.92%	10.58%	N/A	10.94%	13.16%	5.92%	10.58%	N/A	10.94%

¹ We assume that the maximum Sales Charge applies when computing returns net-of-sales charges for Class A, Class B and Class C. Annual Maintenance Fees are not applied.

PAST PERFORMANCE IS NOT INDICATIVE OF FUTURE RESULTS. CURRENT AND FUTURE RESULTS MAY BE LOWER OR HIGHER THAN THOSE SHOWN ABOVE. INVESTMENT RETURNS AND PRINCIPAL VALUE OF AN INVESTMENT WILL FLUCTUATE, SO AN INVESTMENT IN AN INVESTMENT OPTION, WHEN SOLD, MAY BE WORTH MORE OR LESS THAN ITS ORIGINAL COST.

The Hartford SMART529 Individual Fund Options

The following performance history for The Hartford SMART529 Individual Fund Option Portfolios includes the one year, three year, five year, ten-year and since inception annualized returns for each Investment Option as of June 30, 2017. The Non-Standardized performance numbers are net of applicable Total Annual Asset-Based Fees, but do not factor in any sales charges. The Standardized performance numbers are net of applicable Total Annual Asset-Based Fees and sales charges for each Investment Option. As stated above, no performance numbers include the Annual Maintenance Fees. More recent performance information will be available on the College Savings pages of our website, www.hartfordfunds.com.

Individual Fund Options	Inception Date	Non-Standardized (As of 6/30/2017)					Standardized ¹ (As of 6/30/2017) (Net of Sales Charges)				
		1 Year Total Return	3 Year Annual Return	5 Year Annual Return	10 Year Annual Return	Inception Annual Return	1 Year Total Return	3 Year Annual Return	5 Year Annual Return	10 Year Annual Return	Inception Annual Return
The Hartford Small Company 529 Fund A	10/13/2006	21.75%	2.12%	10.51%	5.10%	6.37%	15.05%	0.21%	9.27%	4.50%	5.81%
The Hartford Small Company 529 Fund B	10/13/2006	21.06%	1.57%	9.91%	4.49%	5.76%	15.01%	0.54%	9.47%	4.49%	5.76%
The Hartford Small Company 529 Fund C	10/13/2006	20.82%	1.36%	9.70%	4.30%	5.57%	19.62%	1.36%	9.70%	4.30%	5.57%
The Hartford Small Company 529 Fund E	10/13/2006	22.07%	2.39%	10.81%	5.34%	6.61%	22.07%	2.39%	10.81%	5.34%	6.61%
The Hartford Mid Cap Value 529 Fund A	3/20/2008	15.37%	4.23%	12.91%	N/A	9.49%	9.02%	2.28%	11.64%	N/A	8.83%
The Hartford Mid Cap Value 529 Fund B	3/20/2008	14.72%	3.66%	12.30%	N/A	8.94%	8.99%	2.61%	11.85%	N/A	8.94%
The Hartford Mid Cap Value 529 Fund C	3/20/2008	14.47%	3.44%	12.07%	N/A	8.74%	13.32%	3.44%	12.07%	N/A	8.74%
The Hartford Mid Cap Value 529 Fund E	3/20/2008	15.63%	4.47%	13.19%	N/A	9.73%	15.63%	4.47%	13.19%	N/A	9.73%
The Hartford Growth Opportunities 529 Fund A	10/13/2006	18.53%	10.83%	15.90%	7.35%	8.86%	12.01%	8.76%	14.59%	6.74%	8.28%
The Hartford Growth Opportunities 529 Fund B	10/13/2006	17.88%	10.23%	15.26%	6.76%	8.26%	11.98%	9.11%	14.79%	6.76%	8.26%
The Hartford Growth Opportunities 529 Fund C	10/13/2006	17.64%	10.01%	15.03%	6.56%	8.06%	16.46%	10.01%	15.03%	6.56%	8.06%
The Hartford Growth Opportunities 529 Fund E	10/13/2006	18.83%	11.11%	16.19%	7.62%	9.13%	18.83%	11.11%	16.19%	7.62%	9.13%
The Hartford Mid Cap 529 Fund A	2/26/2002	21.14%	7.97%	15.64%	7.85%	9.98%	14.48%	5.95%	14.34%	7.24%	9.98%
The Hartford Mid Cap 529 Fund B	7/1/2002	20.44%	7.37%	15.00%	7.26%	9.99%	14.42%	6.28%	14.54%	7.26%	9.99%
The Hartford Mid Cap 529 Fund C	2/26/2002	20.25%	7.17%	14.79%	7.06%	9.24%	19.05%	7.17%	14.79%	7.06%	9.24%
The Hartford Mid Cap 529 Fund E	2/26/2002	21.43%	8.23%	15.92%	8.13%	10.27%	21.43%	8.23%	15.92%	8.13%	10.27%
The Hartford International Opportunities 529 Fund A	7/10/2009	18.76%	2.49%	8.30%	N/A	9.09%	12.22%	0.58%	7.08%	N/A	8.32%
The Hartford International Opportunities 529 Fund B	7/10/2009	18.06%	1.96%	7.69%	N/A	8.50%	12.16%	0.93%	7.26%	N/A	8.50%
The Hartford International Opportunities 529 Fund C	7/10/2009	17.85%	1.76%	7.49%	N/A	8.30%	16.67%	1.76%	7.49%	N/A	8.30%
The Hartford International Opportunities 529 Fund E	7/10/2009	19.02%	2.74%	8.55%	N/A	9.35%	19.02%	2.74%	8.55%	N/A	9.35%
MFS Global Equity 529 Fund A	7/26/2010	20.16%	5.98%	12.33%	N/A	11.18%	13.55%	4.00%	11.07%	N/A	10.28%
MFS Global Equity 529 Fund B	7/26/2010	19.55%	5.41%	11.74%	N/A	10.58%	13.57%	4.34%	11.28%	N/A	10.58%
MFS Global Equity 529 Fund C	7/26/2010	19.22%	5.20%	11.50%	N/A	10.35%	18.03%	5.20%	11.50%	N/A	10.35%
MFS Global Equity 529 Fund E	7/26/2010	20.43%	6.26%	12.63%	N/A	11.46%	20.43%	6.26%	12.63%	N/A	11.46%
The Hartford Dividend & Growth 529 Fund A	2/26/2002	17.39%	7.67%	13.16%	6.48%	7.48%	10.93%	5.65%	11.88%	5.88%	7.48%
The Hartford Dividend & Growth 529 Fund B	7/1/2002	16.79%	7.07%	12.54%	5.90%	7.62%	10.95%	5.99%	12.08%	5.90%	7.62%
The Hartford Dividend & Growth 529 Fund C	2/26/2002	16.54%	6.86%	12.33%	5.70%	6.74%	15.37%	6.86%	12.33%	5.70%	6.74%
The Hartford Dividend & Growth 529 Fund E	2/26/2002	17.68%	7.93%	13.44%	6.75%	7.76%	17.68%	7.93%	13.44%	6.75%	7.76%
The Hartford Equity Income 529 Fund A	7/10/2009	14.39%	7.49%	12.62%	N/A	14.76%	8.10%	5.48%	11.36%	N/A	13.94%
The Hartford Equity Income 529 Fund B	7/10/2009	13.71%	6.90%	12.00%	N/A	14.12%	8.02%	5.82%	11.55%	N/A	14.12%
The Hartford Equity Income 529 Fund C	7/10/2009	13.47%	6.69%	11.77%	N/A	13.90%	12.33%	6.69%	11.77%	N/A	13.90%
The Hartford Equity Income 529 Fund E	7/10/2009	14.64%	7.76%	12.89%	N/A	15.03%	14.64%	7.76%	12.89%	N/A	15.03%
The Hartford Global All Asset 529 Fund A	10/7/2011	14.39%	3.36%	6.74%	N/A	6.87%	8.09%	1.43%	5.54%	N/A	5.82%
The Hartford Global All Asset 529 Fund C	10/7/2011	13.52%	2.58%	5.95%	N/A	6.08%	12.39%	2.58%	5.95%	N/A	6.08%
The Hartford Global All Asset 529 Fund E	10/7/2011	14.69%	3.62%	7.01%	N/A	7.13%	14.69%	3.62%	7.01%	N/A	7.13%
The Hartford Balanced Income 529 Fund A	6/15/2012	7.97%	5.27%	8.08%	N/A	8.25%	2.03%	3.31%	6.86%	N/A	7.04%
The Hartford Balanced Income 529 Fund C	6/15/2012	7.16%	4.51%	7.27%	N/A	7.44%	6.09%	4.51%	7.27%	N/A	7.44%
The Hartford Balanced Income 529 Fund E	6/15/2012	8.25%	5.56%	8.34%	N/A	8.50%	8.25%	5.56%	8.34%	N/A	8.50%
The Hartford High Yield 529 Fund A	3/31/2004	10.49%	2.90%	5.30%	5.79%	5.91%	5.51%	1.34%	4.34%	5.30%	5.54%
The Hartford High Yield 529 Fund B	3/31/2004	9.86%	2.34%	4.71%	5.21%	5.35%	4.36%	1.31%	4.29%	5.21%	5.35%
The Hartford High Yield 529 Fund C	3/31/2004	9.59%	2.11%	4.49%	5.00%	5.14%	8.50%	2.11%	4.49%	5.00%	5.14%
The Hartford High Yield 529 Fund E	3/31/2004	10.76%	3.16%	5.55%	6.05%	6.18%	10.76%	3.16%	5.55%	6.05%	6.18%
The Hartford Inflation Plus 529 Fund A	3/31/2004	0.27%	-0.14%	-0.80%	3.55%	2.96%	-4.24%	-1.66%	-1.71%	3.07%	2.60%
The Hartford Inflation Plus 529 Fund B	3/31/2004	-0.36%	-0.72%	-1.36%	2.98%	2.41%	-5.35%	-1.72%	-1.76%	2.98%	2.41%
The Hartford Inflation Plus 529 Fund C	3/31/2004	-0.59%	-0.91%	-1.54%	2.78%	2.22%	-1.59%	-0.91%	-1.54%	2.78%	2.22%
The Hartford Inflation Plus 529 Fund E	3/31/2004	0.46%	0.09%	-0.55%	3.81%	3.25%	0.46%	0.09%	-0.55%	3.81%	3.25%
The Hartford Total Return Bond 529 Fund A	2/22/2002	1.71%	2.10%	2.48%	3.81%	4.05%	-2.86%	0.54%	1.54%	3.33%	4.05%
The Hartford Total Return Bond 529 Fund B	7/1/2002	1.13%	1.52%	1.91%	3.24%	3.52%	-3.92%	0.49%	1.50%	3.24%	3.52%
The Hartford Total Return Bond 529 Fund C	2/22/2002	0.86%	1.31%	1.70%	3.03%	3.30%	-0.15%	1.31%	1.70%	3.03%	3.30%
The Hartford Total Return Bond 529 Fund E	2/22/2002	1.97%	2.35%	2.72%	4.07%	4.33%	1.97%	2.35%	2.72%	4.07%	4.33%

Individual Fund Options	Inception Date	Non-Standardized (As of 6/30/2017)					Standardized ¹ (As of 6/30/2017) (Net of Sales Charges)				
		1 Year Total Return	3 Year Annual Return	5 Year Annual Return	10 Year Annual Return	Inception Annual Return	1 Year Total Return	3 Year Annual Return	5 Year Annual Return	10 Year Annual Return	Inception Annual Return
The SMART529 Stable Value Fund A	9/13/2002	1.13%	1.09%	1.18%	2.41%	2.48%	-1.91%	0.07%	0.57%	2.10%	2.27%
The SMART529 Stable Value Fund B	9/13/2002	0.61%	0.53%	0.64%	1.85%	1.94%	-4.42%	-0.48%	0.24%	1.85%	1.94%
The SMART529 Stable Value Fund C	9/13/2002	0.39%	0.34%	0.42%	1.66%	1.75%	-0.62%	0.34%	0.42%	1.66%	1.75%
The SMART529 Stable Value Fund E	9/13/2002	1.43%	1.35%	1.44%	2.67%	2.75%	1.43%	1.35%	1.44%	2.67%	2.75%

¹ We assume that the maximum Sales Charge applies when computing returns net-of-sales charges for Class A, Class B and Class C. Annual Maintenance Fees are not applied.

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Fees, Charges and Expenses

Each Account Owner bears certain direct ongoing fees that will vary with the Fee Structure that the Account Owner chooses. For each Investment Option, you must select one of four Fee Structures: Class A, Class B, Class C, or Class E. Within each Fee Structure, the direct fees charged will reduce the value of your Account as they are incurred and are designed to compensate Hartford Life or its affiliates for Underlying Fund Expenses,

sales, marketing and distribution related expenses, administration and to help cover the Board of Trustees' expenses related to the Program.

Specific fees, expenses and sales charges applicable to each fee structure are outlined in the table below. For each charge, the corresponding dollar amount on a \$10,000 Account Value is in parentheses.

Overview of Account Owner Costs

	The Hartford SMART529 Fee Structure			
	A	B	C	E
Initial Sales Charge:	2.50% (\$250)	None	None	None
Contingent Deferred Sales Charge:	None	Year 1: 5% (\$500) Year 2: 4% (\$400) Year 3: 3% (\$300) Year 4: 3% (\$300) Year 5: 2% (\$200) Year 6: 1% (\$100) Year 7 and Thereafter: 0% (\$0)	12 Months for each Contribution: 1% (\$100)	None
Annual Distribution Fee:	.25% (\$25)	.80% (\$80)	.99% (\$99)	00% (\$0)
Program Manager Fee:	.10% (\$10)	.10% (\$10)	.10% (\$10)	.10% (\$10)
State Fee*:	.07% (\$7)	.07% (\$7)	.07% (\$7)	.07% (\$7)
Annual Maintenance Fee**:	\$25 (\$25)	\$25 (\$25)	\$25 (\$25)	None
Estimated Underlying Fund Expenses:	.34%–0.97% (\$34–\$97)	.34%–0.97% (\$34–\$97)	.34%–0.97% (\$34–\$97)	.34%–0.97% (\$34–\$97)

* The State Fee for The SMART529 Stable Value Fund is .05%

** The Annual Maintenance Fee may not be applicable in certain situations. Please see "Definitions of Fees and Charges" section below.

Definitions of Fees and Charges

UNDERLYING FUND EXPENSES: The Underlying Fund Expenses are based on the expense ratios of the Underlying Fund(s) in which an Investment Option invests. The amounts are calculated using the expense ratio reported in each Underlying Fund's most recent prospectus (or other offering document) available prior to the date of this Offering Statement, weighted

according to the Investment Option's allocation among the Underlying Funds in which it invests. Although these expenses are not deducted from an Investment Option's assets, each Investment Option indirectly bears its pro rata share of the expenses of the Underlying Funds in which it invests, as these expenses reduce such Underlying Fund's return. The actual Underlying Fund Expenses for these Investment Options for any given day may be more or less than the amount listed.

The Fee Structure charts below provide the Underlying Fund Expenses applicable to each Individual Fund Option. Because the actual fees and expenses for the Underlying Funds vary daily, the actual Underlying Fund Expenses payable by Account Owners may be more or less than the amount listed below, on an annualized basis.

ANNUAL DISTRIBUTION AND PROGRAM MANAGER

FEES: The Annual Distribution and Program Manager Fees are used by the Program Manager to cover expenses related to the distribution, servicing and administration of Accounts. These fees are accrued and deducted daily as a percentage of average daily net assets in the Account.

STATE FEE: The State Fee is charged to help cover the Board of Trustees' expenses related to the overall operation of the Program. This fee is accrued and deducted daily as a percentage of average daily net assets in the Account.

TOTAL ANNUAL UNDERLYING FUND EXPENSES AND ASSET-BASED FEES: This is the total of the applicable Underlying Fund Expenses, Program Manager Fee, State Fee and Annual Distribution Fee for each fee structure.

SALES CHARGES: If you choose the Class A Fee Structure, an Up-Front Sales Charge may be deducted each time a contribution is made to your Account. If you choose the Class B or Class C fee structure, a Contingent Deferred Sales Charge ("CDSC") may be assessed when you make withdrawals.

ANNUAL MAINTENANCE FEE: Please note that the Annual Maintenance Fee of \$25 will be deducted from each Account unless you meet one of the following exceptions:

- ▶ you sign up for the Automatic Investment Program of \$25 or more each month for at least twelve consecutive months, or at least \$300 within the calendar year,
- ▶ your Account balance is \$25,000 or more,
- ▶ you or the Designated Beneficiary are a West Virginia resident,
- ▶ at least three contributions are received between January 1 and December 1 through an electronic transmission from a broker-dealer,
- ▶ your Account is established after October 1 during any calendar year, or
- ▶ you are eligible for and purchase the Class E fee structure.

This fee is retained by the Program Manager. Eligibility for waiver of the Annual Maintenance Fee will be reviewed each year.

Other Fees and Charges

ACCOUNT CANCELLATION CHARGE: A charge of \$50 is assessed to any Non-Qualified Distribution that totally depletes an Account, other than an UGMA/UTMA Account. This Account Cancellation Charge will not apply if the Account Owner indicates that the distribution is for the Qualified Higher Education Expenses of the Designated Beneficiary. Although it would remain a Non-Qualified Distribution, we waive this charge in the event of the death of the Designated Beneficiary. This charge is also waived when rolling from The Hartford SMART529 to another SMART529 Plan sponsored by the Board of Trustees, or any other 529 Plan for which Hartford Life acts as Program Manager.

In the event a Non-Qualified Distribution causes your Account balance to fall below \$100, the Program Manager may close your Account and assess the \$50 Account Cancellation Charge.

ROLLOVER CHARGE: A \$50 Rollover Charge will be assessed per rollover if you roll over The Hartford SMART529 Account into another 529 Plan that is not part of the SMART529 Program.

POSTAGE OR WIRE FEE: If a withdrawal is processed by wire transfer or overnight mail, the Program Manager may charge a fee of up to \$20 for this service. This fee may be deducted from the withdrawal proceeds. Alternatively, this fee may be added to the amount requested to be withdrawn from an Account. If you request delivery of distribution proceeds by priority delivery service, outgoing wire or, if available, electronic payment to schools, the Plan will deduct the applicable fee directly from your Account, and will include this fee amount on your annual IRS Form 1099-Q as part of the gross distributions paid to you during the year. In its discretion, the Plan may deduct directly from your Account other fees and expenses identified in the table below under the heading "OTHER TRANSACTION ACCOUNT FEES" or similar fees or charges. Please consult your tax advisor regarding calculating and reporting any tax liability associated with the payment of any of these fees out of your Account in a year.

FEE ARRANGEMENTS WITH CERTAIN UNDERLYING FUNDS: The Program Manager may receive and retain varying administrative service payments from certain Underlying Funds or related parties. Such fee arrangements are designed to help offset the Program Manager's expenses associated with maintaining an investment in the Underlying Fund. The Program Manager considers these payments among a number of factors when deciding to add or keep an Underlying Fund as an Investment Option. The Program Manager expects to make a profit on these payments.

OTHER TRANSACTION ACCOUNT FEES: There may be other transaction account fees that you incur. The following are some examples of fees that may be charged to accounts for each applicable transaction.

Transaction	Fee
Returned Check*	\$30
Rejected Automatic Investment Program or Electronic Banking Transaction Contribution*	\$30
Reissue of Disbursement Checks*	\$15
Request for Historical Statement (Available at no cost online at www.hartfordfunds.com)	\$10 per yearly statement, maximum \$30 per household

* Fees may be waived for the first occurrence.

PURCHASES THROUGH AUTHORIZED FINANCIAL INTERMEDIARY: If you invest in The Hartford SMART529 through a financial intermediary and/or broker dealer (an “Authorized Financial Intermediary”), the Authorized Financial Intermediary may maintain your Account directly. If this is the case, the Authorized Financial Intermediary will perform certain recordkeeping and transaction processing for your investment in The Hartford SMART529. Also, certain Authorized Financial Intermediaries may have their own policies that impact the application of the requirements, fees, policies and programs discussed in this Offering Statement, including minimum initial investments, roll-over and account cancellation charges, and the Upromise Rewards Program. If you have any questions about this, please contact your Authorized Financial Intermediary directly.

Class Fee Structures

Class A

If you choose the Class A Fee Structure, an Up-Front Sales Charge may be deducted each time a contribution is made to your Account, as discussed further below. You will also indirectly bear Underlying Fund Expenses and directly pay Annual Asset-Based Fees, which are deducted from your Account daily. You may also pay the Annual Maintenance Fee.

Investment Options	Fee Structure Class A				Total Annual Asset-Based Fees ²	Additional Investor Expenses	
	Estimated Underlying Fund Expenses ¹	Program Manager Fee	State Fee	Annual Distribution Fee		Maximum Up-Front Sales Charge ³	Annual Maintenance Fee
The Hartford SMART529 Age-Based Portfolio 0-3	0.71%	0.10%	0.07%	0.25%	1.13%	2.50%	\$25.00
The Hartford SMART529 Age-Based Portfolio 4-6	0.73%	0.10%	0.07%	0.25%	1.15%	2.50%	\$25.00
The Hartford SMART529 Age-Based Portfolio 7-9	0.72%	0.10%	0.07%	0.25%	1.14%	2.50%	\$25.00
The Hartford SMART529 Age-Based Portfolio 10-11	0.69%	0.10%	0.07%	0.25%	1.11%	2.50%	\$25.00
The Hartford SMART529 Age-Based Portfolio 12-13	0.68%	0.10%	0.07%	0.25%	1.10%	2.50%	\$25.00
The Hartford SMART529 Age-Based Portfolio 14-15	0.66%	0.10%	0.07%	0.25%	1.08%	2.50%	\$25.00
The Hartford SMART529 Age-Based Portfolio 16	0.50%	0.10%	0.07%	0.25%	0.92%	2.50%	\$25.00
The Hartford SMART529 Age-Based Portfolio 17	0.47%	0.10%	0.07%	0.25%	0.89%	2.50%	\$25.00
The Hartford SMART529 Age-Based Portfolio 18+	0.43%	0.10%	0.07%	0.25%	0.85%	2.50%	\$25.00
The Hartford SMART529 Aggressive Growth Portfolio	0.71%	0.10%	0.07%	0.25%	1.13%	2.50%	\$25.00
The Hartford SMART529 Growth Portfolio	0.73%	0.10%	0.07%	0.25%	1.15%	2.50%	\$25.00
The Hartford SMART529 Balanced Portfolio	0.69%	0.10%	0.07%	0.25%	1.11%	2.50%	\$25.00
The Hartford SMART529 Conservative Balanced Portfolio	0.50%	0.10%	0.07%	0.25%	0.92%	2.50%	\$25.00
The Hartford SMART529 Checks and Balances Portfolio	0.60%	0.10%	0.07%	0.25%	1.02%	2.50%	\$25.00
The Hartford Small Company 529 Fund	0.89%	0.10%	0.07%	0.25%	1.31%	2.50%	\$25.00
The Hartford MidCap Value 529 Fund	0.83%	0.10%	0.07%	0.25%	1.25%	2.50%	\$25.00
The Hartford Growth Opportunities 529 Fund	0.75%	0.10%	0.07%	0.25%	1.17%	2.50%	\$25.00
The Hartford MidCap 529 Fund	0.76%	0.10%	0.07%	0.25%	1.18%	2.50%	\$25.00
The Hartford International Opportunities 529 Fund	0.74%	0.10%	0.07%	0.25%	1.16%	2.50%	\$25.00
MFS Global Equity 529 Fund	0.97%	0.10%	0.07%	0.25%	1.39%	2.50%	\$25.00
The Hartford Dividend and Growth 529 Fund	0.66%	0.10%	0.07%	0.25%	1.08%	2.50%	\$25.00
The Hartford Equity Income 529 Fund	0.66%	0.10%	0.07%	0.25%	1.08%	2.50%	\$25.00
The Hartford Global All Asset 529 Fund	0.89%	0.10%	0.07%	0.25%	1.31%	2.50%	\$25.00
The Hartford Balanced Income 529 Fund	0.62%	0.10%	0.07%	0.25%	1.04%	2.50%	\$25.00
The Hartford High Yield 529 Fund	0.71%	0.10%	0.07%	0.25%	1.13%	2.50%	\$25.00
The Hartford Inflation Plus 529 Fund	0.55%	0.10%	0.07%	0.25%	0.97%	2.50%	\$25.00
The Hartford Total Return Bond 529 Fund	0.45%	0.10%	0.07%	0.25%	0.87%	2.50%	\$25.00
The SMART529 Stable Value Fund	0.34%	0.10%	0.05%	0.25%	0.74%	2.00%	\$25.00

- ¹ The Estimated Underlying Fund Expenses reflect a weighted average of the underlying fund expenses using the target allocation of underlying funds effective September 15, 2017. For all portfolios other than the SMART529 Stable Value Fund, the Estimated Annual Underlying Fund Expenses are based on the registered mutual funds' most recent prospectus as of the date of this Offering Statement. The Estimated Underlying Fund Expenses also reflect fee waivers and/or expense reimbursements of the Underlying Funds, if applicable. For the SMART529 Stable Value Fund, the fee includes the investment management related expense of the SMART529 Stable Value Portfolio, but does not include other fees.
- ² The Total Annual Asset-Based Fees is the sum of the Annual Estimated Underlying Fund Expenses, Program Manager Fee, State Fee and Annual Distribution Fee but does not include sales charges or the annual account maintenance fees. For an illustration of the total investment cost of \$10,000 investment over 1-, 3-, 5-, 10- year periods, please see the chart on the following pages titled "Expense Examples".
- ³ The maximum up-front sales charge is 2.50%. For more information on the sales charge, please see the information directly following this table.

If you choose the Class A Fee Structure, an Up-Front Sales Charge may be deducted each time a contribution is made to your Account, subject to the Maximum Up-Front Sales Charge and the exceptions set forth below. We calculate the Up-Front Sales Charge by adding the amount of the contribution to the value of all SMART529 Accounts and any other 529 Plan Account for which you are the Account Owner, and we use the sum to identify the Up-Front Sales Charge percentage applicable to your contribution. The Up-Front Sales Charge also depends upon the Investment Options to which your contribution is allocated.

The following chart reflects the Class A Fee Up-Front Sales Structure:

Class A Up-Front Sales Charge for Contributions Allocated to Any Investment Option (except for contributions allocated to The SMART529 Stable Value Fund):

Contribution and Value of Your Accounts ⁽¹⁾	Sales Charge as a Percentage of Contribution	Dealer Concession
Less than \$299,999.99	2.50%	2.50%
\$250,000–\$499,999.99	2.00%	2.00%
\$500,000–\$999,999.99	1.50%	1.50%
\$1 million or more ⁽²⁾	0%	1.00%

Class A Up-Front Sales Charge for Contributions Allocated to The SMART529 Stable Value Fund:

Contribution and Value of Your Accounts ⁽¹⁾	Sales Charge as a Percentage of Contribution	Dealer Concession
Less than \$249,999.99	2.00%	2.00%
\$250,000–\$499,999.99	1.50%	1.50%
\$500,000–\$999,999.99	1.00%	1.00%
\$1 million or more ⁽²⁾	0%	0.50%

- ⁽¹⁾ Federal law requires that a limit be placed on contributions to this Account along with any other 529 accounts maintained by West Virginia, including the West Virginia Prepaid Tuition Plan that may be established for the same Designated Beneficiary. Currently, no contributions are permitted if the total of all account balances for the same Designated Beneficiary equal or exceed \$265,620.
- ⁽²⁾ Contributions of \$1 million or more (for example, in the event an Account Owner has multiple Accounts for different Designated Beneficiaries) may be made with no Up-Front Sales Charge. However, there is a deferred sales charge of 1% on any distributions made within 18 months of the contribution. For purposes of calculating this deferred sales charge, all contributions made during a calendar month are counted as having been made on the first day of that month. The deferred sales charge is based on the lesser of the initial contribution or the amount distributed. To keep your deferred sales charge as low as possible, each time you request a distribution, we will first distribute amounts in your Accounts that are not subject to a deferred sales charge.

There are two ways you may be able to take advantage of the breakpoints in the Up-Front Sales Charge schedules described above:

▶ **Accumulation Privilege** — This allows you, as Account Owner, to add the value of your contribution to:

- ✓ your other SMART529 Accounts, and

- ✓ any shares of The Hartford Mutual Funds, Inc. and The Hartford Mutual Funds II, Inc. which you or members of your family already own. For purposes of the accumulation privilege, members of your family include the Account Owner's spouse or legal equivalent recognized under state law and any children under the age of 21.

Account Owners who opened Accounts before September 1, 2005 and notified their broker of the value of the following other investments before September 1, 2005, may also add the value of certain other investments to their accumulation privilege. The following are the other investments that are eligible if owned by these Account Owners, their spouses, children, in laws, parents, grandparents or step family members:

- ✓ Any individual variable annuity contract or variable life insurance policy issued by Hartford or its affiliates that offers at least one Hartford-sponsored mutual fund as an underlying fund, other than a money market fund;
- ✓ CRC, CRC Select, Saver, Saver Bonus, Saver Plus and Harvester individual fixed annuity contracts issued by Hartford; or
- ✓ Shares of any mutual fund sponsored by Hartford.

▶ **Letter of Intent** — You may be able to receive a lower Up-Front Sales Charge when you open your Account by signing a Letter of Intent. The Letter of Intent is a contract in which you decide how much, during the 13 months from the date you submit the Letter of Intent, you want to contribute to your Class A Fee Structure Account.

On the date you open your Account, we deduct the Up-Front Sales Charge based on the total amount you plan on contributing over the following 13 months, including:

- ✓ Any amount contributed on the date the letter is delivered to us, and
- ✓ the value of any shares of The Hartford Mutual Funds, Inc. and The Hartford Mutual Funds II, Inc. you or members of your family already own. For purposes of the Letter of Intent, members of your family include the Account Owner's spouse or legal equivalent recognized under state law and any children under the age of 21.

Effective March 1, 2008, contributions to the Class B Fee Structure are subject to a total account value limitation at the time of contribution of \$99,999. Contributions to the Class C Fee Structure are subject to a total account value limitation at the time of contribution of \$999,999. If the value of your other SMART529 Accounts and any

shares of The Hartford Mutual Funds, Inc. and The Hartford Mutual Funds II, Inc. which you or members of your family already own (except Class R3, R4, R5 and R6) have a total value equal to \$99,999 for Class B Fee Structure contributions or \$999,999 for Class C Fee Structure contributions, you will not be able to make contributions to the Class B or Class C Fee Structure, as applicable. For the purpose of determining your total account value, the value of your other SMART529 Accounts and any shares of The Hartford Mutual Funds, Inc. and The Hartford Mutual Funds II, Inc. which you or members of your family already own (except Class R3, R4, R5 and R6) that are linked under a letter of intent or accumulation privilege will be included.

Effective on and after July 1, 2004, Account Owners no longer have the ability to contribute to the Class A Fee Structure without being charged an Up-Front Sales Charge for rollovers of Coverdell Education Savings Accounts, redemptions of qualified United States Savings Bonds, and transfers of funds from a mutual fund account.

▶ **Employer Group Eligibility** — You will not be charged an Up-Front Sales Charge if you select the Class A Fee Structure and if SMART529 Account is established through an investment professional who has signed up your Employer Group. "Employer Group" means an employer, association, or any other group that has 25 or more employees or members, provided that any such group shall have received prior approval as an "Employer Group" by the program manager. However, you will still be charged a deferred sales charge of 1% on any distribution of a contribution made within the last 18 months. The deferred sales charge will be calculated the same way it is for distributions of other Class A Fee Structure contributions not subject to an Up-Front Sales Charge. Your Up-Front Sales Charges will only be waived for contributions you make through the investment professional that signed up the Employer Group. If you establish your Account through the investment professional who signed up the Employer Group and later choose to make future contributions through another investment professional that did not sign up the Employer Group, you will be charged an Up-Front Sales Charge on those contributions.

Class B

If you are currently invested in Class B, a CDSC may be imposed on withdrawals, as discussed further below. You will also indirectly bear Underlying Fund Expenses and directly pay Annual Asset-Based Fees, which are deducted from your Account daily. You may also pay the Annual Maintenance Fee. **Effective March 6, 2017, no new contributions may be directed to the Class B Fee Structure.**

Fee Structure Class B							
Investment Options	Annual Asset-Based Fees				Additional Investor Expenses		
	Estimated Underlying Fund Expenses ¹	Program Manager Fee	State Fee	Annual Distribution Fee	Total Annual Asset-Based Fees ²	Maximum Deferred Sales Charge ³	Annual Maintenance Fee
The Hartford SMART529 Age-Based Portfolio 0-3	0.71%	0.10%	0.07%	0.80%	1.68%	5.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 4-6	0.73%	0.10%	0.07%	0.80%	1.70%	5.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 7-9	0.72%	0.10%	0.07%	0.80%	1.69%	5.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 10-11	0.69%	0.10%	0.07%	0.80%	1.66%	5.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 12-13	0.68%	0.10%	0.07%	0.80%	1.65%	5.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 14-15	0.66%	0.10%	0.07%	0.80%	1.63%	5.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 16	0.50%	0.10%	0.07%	0.80%	1.47%	5.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 17	0.47%	0.10%	0.07%	0.80%	1.44%	5.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 18+	0.43%	0.10%	0.07%	0.80%	1.40%	5.00%	\$25.00
The Hartford SMART529 Aggressive Growth Portfolio	0.71%	0.10%	0.07%	0.80%	1.68%	5.00%	\$25.00
The Hartford SMART529 Growth Portfolio	0.73%	0.10%	0.07%	0.80%	1.70%	5.00%	\$25.00
The Hartford SMART529 Balanced Portfolio	0.69%	0.10%	0.07%	0.80%	1.66%	5.00%	\$25.00
The Hartford SMART529 Conservative Balanced Portfolio	0.50%	0.10%	0.07%	0.80%	1.47%	5.00%	\$25.00
The Hartford SMART529 Checks and Balances Portfolio	0.60%	0.10%	0.07%	0.80%	1.57%	5.00%	\$25.00
The Hartford Small Company 529 Fund	0.89%	0.10%	0.07%	0.80%	1.86%	5.00%	\$25.00
The Hartford MidCap Value 529 Fund	0.83%	0.10%	0.07%	0.80%	1.80%	5.00%	\$25.00
The Hartford Growth Opportunities 529 Fund	0.75%	0.10%	0.07%	0.80%	1.72%	5.00%	\$25.00
The Hartford MidCap 529 Fund	0.76%	0.10%	0.07%	0.80%	1.73%	5.00%	\$25.00
The Hartford International Opportunities 529 Fund	0.74%	0.10%	0.07%	0.80%	1.71%	5.00%	\$25.00
MFS Global Equity 529 Fund	0.97%	0.10%	0.07%	0.80%	1.94%	5.00%	\$25.00
The Hartford Dividend and Growth 529 Fund	0.66%	0.10%	0.07%	0.80%	1.63%	5.00%	\$25.00
The Hartford Equity Income 529 Fund	0.66%	0.10%	0.07%	0.80%	1.63%	5.00%	\$25.00
The Hartford Global All Asset 529 Fund	0.89%	0.10%	0.07%	0.80%	1.86%	5.00%	\$25.00
The Hartford Balanced Income 529 Fund	0.62%	0.10%	0.07%	0.80%	1.59%	5.00%	\$25.00
The Hartford High Yield 529 Fund	0.71%	0.10%	0.07%	0.80%	1.68%	5.00%	\$25.00
The Hartford Inflation Plus 529 Fund	0.55%	0.10%	0.07%	0.80%	1.52%	5.00%	\$25.00
The Hartford Total Return Bond 529 Fund	0.45%	0.10%	0.07%	0.80%	1.42%	5.00%	\$25.00
The SMART529 Stable Value Fund	0.34%	0.10%	0.05%	0.80%	1.29%	5.00%	\$25.00

¹ The Estimated Underlying Fund Expenses reflect a weighted average of the underlying fund expenses using the target allocation of underlying funds effective September 15, 2017. For all portfolios other than the SMART529 Stable Value Fund, the Estimated Annual Underlying Fund Expenses are based on the registered mutual funds' most recent prospectus as of the date of this Offering Statement. The Estimated Underlying Fund Expenses also reflect fee waivers and/or expense reimbursements of the Underlying Funds, if applicable. For the SMART529 Stable Value Fund, the fee includes the investment management related expense of the SMART529 Stable Value Portfolio, but does not include other fees.

² The Total Annual Asset-Based Fees is the sum of the Annual Estimated Underlying Fund Expenses, Program Manager Fee, State Fee and Annual Distribution Fee but does not include sales charges or the annual account maintenance fees. For an illustration of the total investment cost of \$10,000 investment over 1-, 3-, 5-, 10- year periods, please see the chart on the following pages titled "Expense Examples".

³ The maximum deferred sales charge is 5.00%. Class B shares convert to Class A shares after eight years. For more information on the sales charge, please see below.

If you make contributions to the Class B Fee Structure, you will not pay an Up-Front Sales Charge. However, we may charge you a CDSC when you make withdrawals from your Account or if you choose to withdraw all of the money in the Account. As reflected in the CDSC schedule below, the CDSC is a percentage of the amount withdrawn and based upon how long contributions have been in your Account. Each contribution has its own CDSC. Contributions are withdrawn in the order in which they are received, (i.e., first-in, first-out). The longer you leave a contribution in your Account, the lower the CDSC will be when you make a withdrawal.

Number of Years from Contribution	Contingent Deferred Sales Charge
1	5%
2	4%
3	3%
4	3%
5	2%
6	1%
7 and beyond	0%

Contributions allocated to the Class B Fee Structure that have been in your Account for at least eight years, together with any earnings associated with those contributions, automatically transfer to the Class A Fee Structure and the Account Owner will pay the fees and charges associated with the Class A Fee Structure. The Class A Fee Structure is not subject to a CDSC. You should not change the Designated Beneficiary to name an individual 15 (fifteen) years old or older if you have made any contributions within six (6) years of naming the new Designated Beneficiary.

Class C

If you choose the Class C Fee Structure, a CDSC may be imposed on withdrawals, as discussed further below. You will also indirectly bear Underlying Fund Expenses and directly pay Annual Asset-Based Fees, which are deducted from your Account daily. You may also pay the Annual Maintenance Fee.

Fee Structure Class C							
Investment Options	Annual Asset-Based Fees				Additional Investor Expenses		
	Estimated Underlying Fund Expenses ¹	Program Manager Fee	State Fee	Annual Distribution Fee	Total Annual Asset-Based Fees ²	Maximum Deferred Sales Charge ³	Annual Maintenance Fee
The Hartford SMART529 Age-Based Portfolio 0-3	0.71%	0.10%	0.07%	0.99%	1.87%	1.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 4-6	0.73%	0.10%	0.07%	0.99%	1.89%	1.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 7-9	0.72%	0.10%	0.07%	0.99%	1.88%	1.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 10-11	0.69%	0.10%	0.07%	0.99%	1.85%	1.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 12-13	0.68%	0.10%	0.07%	0.99%	1.84%	1.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 14-15	0.66%	0.10%	0.07%	0.99%	1.82%	1.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 16	0.50%	0.10%	0.07%	0.99%	1.66%	1.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 17	0.47%	0.10%	0.07%	0.99%	1.63%	1.00%	\$25.00
The Hartford SMART529 Age-Based Portfolio 18+	0.43%	0.10%	0.07%	0.99%	1.59%	1.00%	\$25.00
The Hartford SMART529 Aggressive Growth Portfolio	0.71%	0.10%	0.07%	0.99%	1.87%	1.00%	\$25.00
The Hartford SMART529 Growth Portfolio	0.73%	0.10%	0.07%	0.99%	1.89%	1.00%	\$25.00
The Hartford SMART529 Balanced Portfolio	0.69%	0.10%	0.07%	0.99%	1.85%	1.00%	\$25.00
The Hartford SMART529 Conservative Balanced Portfolio	0.50%	0.10%	0.07%	0.99%	1.66%	1.00%	\$25.00
The Hartford SMART529 Checks and Balances Portfolio	0.60%	0.10%	0.07%	0.99%	1.76%	1.00%	\$25.00
The Hartford Small Company 529 Fund	0.89%	0.10%	0.07%	0.99%	2.05%	1.00%	\$25.00
The Hartford MidCap Value 529 Fund	0.83%	0.10%	0.07%	0.99%	1.99%	1.00%	\$25.00
The Hartford Growth Opportunities 529 Fund	0.75%	0.10%	0.07%	0.99%	1.91%	1.00%	\$25.00
The Hartford MidCap 529 Fund	0.76%	0.10%	0.07%	0.99%	1.92%	1.00%	\$25.00
The Hartford International Opportunities 529 Fund	0.74%	0.10%	0.07%	0.99%	1.90%	1.00%	\$25.00
MFS Global Equity 529 Fund	0.97%	0.10%	0.07%	0.99%	2.13%	1.00%	\$25.00
The Hartford Dividend and Growth 529 Fund	0.66%	0.10%	0.07%	0.99%	1.82%	1.00%	\$25.00
The Hartford Equity Income 529 Fund	0.66%	0.10%	0.07%	0.99%	1.82%	1.00%	\$25.00
The Hartford Global All Asset 529 Fund	0.89%	0.10%	0.07%	0.99%	2.05%	1.00%	\$25.00
The Hartford Balanced Income 529 Fund	0.62%	0.10%	0.07%	0.99%	1.78%	1.00%	\$25.00
The Hartford High Yield 529 Fund	0.71%	0.10%	0.07%	0.99%	1.87%	1.00%	\$25.00
The Hartford Inflation Plus 529 Fund	0.55%	0.10%	0.07%	0.99%	1.71%	1.00%	\$25.00
The Hartford Total Return Bond 529 Fund	0.45%	0.10%	0.07%	0.99%	1.61%	1.00%	\$25.00
The SMART529 Stable Value Fund	0.34%	0.10%	0.05%	0.99%	1.48%	1.00%	\$25.00

- ¹ The Estimated Underlying Fund Expenses reflect a weighted average of the underlying fund expenses using the target allocation of underlying funds effective September 15, 2017. For all portfolios other than the SMART529 Stable Value Fund, the Estimated Annual Underlying Fund Expenses are based on the registered mutual funds' most recent prospectus as of the date of this Offering Statement. The Estimated Underlying Fund Expenses also reflect fee waivers and/or expense reimbursements of the Underlying Funds, if applicable. For the SMART529 Stable Value Fund, the fee includes the investment management related expense of the SMART529 Stable Value Portfolio, but does not include other fees.
- ² The Total Annual Asset-Based Fees is the sum of the Annual Estimated Underlying Fund Expenses, Program Manager Fee, State Fee and Annual Distribution Fee but does not include sales charges or the annual account maintenance fees. For an illustration of the total investment cost of \$10,000 investment over 1-, 3-, 5-, 10- year periods, please see the chart on the following pages titled "Expense Examples".
- ³ The maximum deferred sales charge is 1.00%. Class C shares convert to Class A shares after four years. For more information on the sales charge, please see below.

If you make contributions to the Class C Fee Structure, you will not pay an Up-Front Sales Charge. However, if you choose to withdraw some or all of your funds from your Account before a contribution has been in the Account for 12 months, we will charge you a CDSC. The CDSC is equal to 1% of the amount of the withdrawal. If you leave the contribution in your Account for longer than 12 months, you will not be charged a CDSC. Each contribution has its own CDSC. Contributions are withdrawn in the order in which they are received, (i.e., first-in, first-out).

Effective April 3, 2017, contributions allocated to the Class C Fee Structure that have been in your Account for at least four years, together with any earnings associated with those contributions, automatically transfer to the Class A Fee Structure the following month and the Account Owner will pay the fees associated with the Class A Fee Structure. The Class A Fee Structure is not subject to a CDSC. **The shares that convert to Class A will not pay any Up-Front Sales Charge.**

Class E

If you choose the Class E Fee Structure, neither an Up-Front Sales Charge nor a CDSC applies. You will not pay the Annual Maintenance Fee. You will indirectly

bear Underlying Fund Expenses and directly pay Annual Asset-Based Fees, which are deducted from your Account daily. You will not be charged an Annual Distribution Fee.

Only certain groups associated with Hartford Life and certain employer groups are eligible for the Class E Fee Structure. These groups include:

- ▶ Current or retired officers, directors, trustees and employees and their families of The Hartford and its affiliates;
- ▶ Employees of Wellington Management and their families;
- ▶ Selling broker-dealers, their employees and sales representatives (and their families, as defined under the "Accumulation Privilege" section) who have a sales agreement with Hartford Life and HFD to sell the program;
- ▶ Individuals purchasing an Account through a registered investment advisor who has a sales agreement with Hartford Life and HFD to sell the program; and
- ▶ Employer Groups associated with The Hartford that are not associated with a Financial Advisor.

Fee Structure Class E

Investment Options	Annual Asset-Based Fees				Additional Investor Expenses		
	Estimated Underlying Fund Expenses ¹	Program Manager Fee	State Fee	Annual Distribution Fee	Total Annual Asset-Based Fees ²	Maximum Sales Charge ³	Annual Maintenance Fee
The Hartford SMART529 Age-Based Portfolio 0-3	0.71%	0.10%	0.07%	0.00%	0.88%	0.00%	\$0.00
The Hartford SMART529 Age-Based Portfolio 4-6	0.73%	0.10%	0.07%	0.00%	0.90%	0.00%	\$0.00
The Hartford SMART529 Age-Based Portfolio 7-9	0.72%	0.10%	0.07%	0.00%	0.89%	0.00%	\$0.00
The Hartford SMART529 Age-Based Portfolio 10-11	0.69%	0.10%	0.07%	0.00%	0.86%	0.00%	\$0.00
The Hartford SMART529 Age-Based Portfolio 12-13	0.68%	0.10%	0.07%	0.00%	0.85%	0.00%	\$0.00
The Hartford SMART529 Age-Based Portfolio 14-15	0.66%	0.10%	0.07%	0.00%	0.83%	0.00%	\$0.00
The Hartford SMART529 Age-Based Portfolio 16	0.50%	0.10%	0.07%	0.00%	0.67%	0.00%	\$0.00
The Hartford SMART529 Age-Based Portfolio 17	0.47%	0.10%	0.07%	0.00%	0.64%	0.00%	\$0.00
The Hartford SMART529 Age-Based Portfolio 18+	0.43%	0.10%	0.07%	0.00%	0.60%	0.00%	\$0.00
The Hartford SMART529 Aggressive Growth Portfolio	0.71%	0.10%	0.07%	0.00%	0.88%	0.00%	\$0.00
The Hartford SMART529 Growth Portfolio	0.73%	0.10%	0.07%	0.00%	0.90%	0.00%	\$0.00
The Hartford SMART529 Balanced Portfolio	0.69%	0.10%	0.07%	0.00%	0.86%	0.00%	\$0.00
The Hartford SMART529 Conservative Balanced Portfolio	0.50%	0.10%	0.07%	0.00%	0.67%	0.00%	\$0.00
The Hartford SMART529 Checks and Balances Portfolio	0.60%	0.10%	0.07%	0.00%	0.77%	0.00%	\$0.00
The Hartford Small Company 529 Fund	0.89%	0.10%	0.07%	0.00%	1.06%	0.00%	\$0.00
The Hartford MidCap Value 529 Fund	0.83%	0.10%	0.07%	0.00%	1.00%	0.00%	\$0.00
The Hartford Growth Opportunities 529 Fund	0.75%	0.10%	0.07%	0.00%	0.92%	0.00%	\$0.00
The Hartford MidCap 529 Fund	0.76%	0.10%	0.07%	0.00%	0.93%	0.00%	\$0.00
The Hartford International Opportunities 529 Fund	0.74%	0.10%	0.07%	0.00%	0.91%	0.00%	\$0.00
MFS Global Equity 529 Fund	0.97%	0.10%	0.07%	0.00%	1.14%	0.00%	\$0.00
The Hartford Dividend and Growth 529 Fund	0.66%	0.10%	0.07%	0.00%	0.83%	0.00%	\$0.00
The Hartford Equity Income 529 Fund	0.66%	0.10%	0.07%	0.00%	0.83%	0.00%	\$0.00
The Hartford Global All Asset 529 Fund	0.89%	0.10%	0.07%	0.00%	1.06%	0.00%	\$0.00
The Hartford Balanced Income 529 Fund	0.62%	0.10%	0.07%	0.00%	0.79%	0.00%	\$0.00
The Hartford High Yield 529 Fund	0.71%	0.10%	0.07%	0.00%	0.88%	0.00%	\$0.00
The Hartford Inflation Plus 529 Fund	0.55%	0.10%	0.07%	0.00%	0.72%	0.00%	\$0.00
The Hartford Total Return Bond 529 Fund	0.45%	0.10%	0.07%	0.00%	0.62%	0.00%	\$0.00
The SMART529 Stable Value Fund	0.34%	0.10%	0.05%	0.00%	0.49%	0.00%	\$0.00

- ¹ The Estimated Underlying Fund Expenses reflect a weighted average of the underlying fund expenses using the target allocation of underlying funds effective September 18, 2017. For all portfolios other than the SMART529 Stable Value Fund, the Estimated Annual Underlying Fund Expenses are based on the registered mutual funds' most recent prospectus as of the date of this Offering Statement. The Estimated Underlying Fund Expenses also reflect fee waivers and/or expense reimbursements of the Underlying Funds, if applicable. For the SMART529 Stable Value Fund, the fee includes the investment management related expense of the SMART529 Stable Value Portfolio, but does not include other fees.
- ² The Total Annual Asset-Based Fees is the sum of the Annual Estimated Underlying Fund Expenses, Program Manager Fee, State Fee and Annual Distribution Fee but does not include sales charges or the annual account maintenance fees. For an illustration of the total investment cost of \$10,000 investment over 1-, 3-, 5-, 10- year periods, please see the chart on the following pages titled "Expense Examples".
- ³ Class E shares do not have a sales charge.

Expense Examples

The following table compares the approximate cost of investing in the different Fee Structures within The Hartford SMART529 over different periods of time. Your actual cost may be higher or lower. The table is based on the following assumptions:

- ✓ A \$10,000 investment invested for the time periods shown
- ✓ A 5% annually compounded rate of return on the net amount invested throughout the period (please note that The SMART529 Stable Value Fund is not likely to achieve this level of return)
- ✓ All units are redeemed at the end of the period shown for Qualified Higher Education Expenses (the table does not consider the impact of any potential state or federal taxes on the redemption)
- ✓ Total Underlying Fund Expenses and Annual Asset-Based Fees remain the same as those shown in the Fee Structure tables above
- ✓ Expenses for each Investment Option include the entire Annual Maintenance Fee of \$25, which is not applicable if you meet one of the exceptions listed under the “Annual Maintenance Fee” section above
- ✓ The investor pays the applicable maximum Up-Front Sales Charge (without regard to possible breakpoints) in the Class A Fee Structure and any CDSCs applicable to units invested for the applicable periods in the Class B and C Fee Structures
- ✓ In the case of the ten-year investment period, the annual costs shown for the Class B Fee Structure assume units are converted to the Class A Fee Structure after 8 years.
- ✓ In the case of the five-year and ten-year investment period, the annual costs shown for the Class C Structure assumes units are converted to Class A Fee Structure after 4 years.

Portfolio/Class	Number of Years You Own Your Shares			
	1 Year	3 Years	5 Years	10 Years
The Hartford SMART529 Age-Based Portfolio 0-3				
Class A (with or without redemption)	\$387	\$675	\$982	\$1,841
Class B (redemption at end of period)	\$696	\$905	\$1,238	\$2,094
Class B (no redemption)	\$196	\$605	\$1,038	\$2,094
Class C (redemption at end of period)	\$315	\$663	\$1,052	\$1,909
Class C (no redemption)	\$215	\$663	\$1,052	\$1,909
Class E (with or without redemption)	\$90	\$281	\$488	\$1,085
The Hartford SMART529 Age-Based Portfolio 4-6				
Class A (with or without redemption)	\$389	\$682	\$993	\$1,865
Class B (redemption at end of period)	\$698	\$911	\$1,249	\$2,117
Class B (no redemption)	\$198	\$611	\$1,049	\$2,117
Class C (redemption at end of period)	\$317	\$670	\$1,063	\$1,932
Class C (no redemption)	\$217	\$670	\$1,063	\$1,932
Class E (with or without redemption)	\$92	\$288	\$500	\$1,110
The Hartford SMART529 Age-Based Portfolio 7-9				
Class A (with or without redemption)	\$388	\$679	\$988	\$1,853
Class B (redemption at end of period)	\$697	\$908	\$1,244	\$2,106
Class B (no redemption)	\$197	\$608	\$1,044	\$2,106
Class C (redemption at end of period)	\$316	\$666	\$1,058	\$1,921
Class C (no redemption)	\$216	\$666	\$1,058	\$1,921
Class E (with or without redemption)	\$91	\$284	\$494	\$1,098
The Hartford SMART529 Age-Based Portfolio 10-11				
Class A (with or without redemption)	\$385	\$669	\$971	\$1,818
Class B (redemption at end of period)	\$694	\$898	\$1,227	\$2,071
Class B (no redemption)	\$194	\$598	\$1,027	\$2,071
Class C (redemption at end of period)	\$313	\$657	\$1,041	\$1,885
Class C (no redemption)	\$213	\$657	\$1,041	\$1,885
Class E (with or without redemption)	\$88	\$274	\$477	\$1,061

Portfolio/Class	Number of Years You Own Your Shares			
	1 Year	3 Years	5 Years	10 Years
The Hartford SMART529 Age-Based Portfolio 12-13				
Class A (with or without redemption)	\$384	\$665	\$965	\$1,804
Class B (redemption at end of period)	\$692	\$895	\$1,221	\$2,057
Class B (no redemption)	\$192	\$595	\$1,021	\$2,057
Class C (redemption at end of period)	\$312	\$653	\$1,034	\$1,871
Class C (no redemption)	\$212	\$653	\$1,034	\$1,871
Class E (with or without redemption)	\$86	\$270	\$470	\$1,046
The Hartford SMART529 Age-Based Portfolio 14-15				
Class A (with or without redemption)	\$382	\$659	\$954	\$1,780
Class B (redemption at end of period)	\$690	\$888	\$1,210	\$2,034
Class B (no redemption)	\$190	\$588	\$1,010	\$2,034
Class C (redemption at end of period)	\$310	\$646	\$1,023	\$1,848
Class C (no redemption)	\$210	\$646	\$1,023	\$1,848
Class E (with or without redemption)	\$84	\$264	\$458	\$1,021
The Hartford SMART529 Age-Based Portfolio 16				
Class A (with or without redemption)	\$367	\$612	\$873	\$1,606
Class B (redemption at end of period)	\$675	\$841	\$1,129	\$1,863
Class B (no redemption)	\$175	\$541	\$929	\$1,863
Class C (redemption at end of period)	\$294	\$599	\$943	\$1,674
Class C (no redemption)	\$194	\$599	\$943	\$1,674
Class E (with or without redemption)	\$69	\$215	\$375	\$838
The Hartford SMART529 Age-Based Portfolio 17				
Class A (with or without redemption)	\$363	\$601	\$855	\$1,568
Class B (redemption at end of period)	\$671	\$830	\$1,111	\$1,825
Class B (no redemption)	\$171	\$530	\$911	\$1,825
Class C (redemption at end of period)	\$291	\$589	\$925	\$1,636
Class C (no redemption)	\$191	\$589	\$925	\$1,636
Class E (with or without redemption)	\$65	\$205	\$356	\$797
The Hartford SMART529 Age-Based Portfolio 18+				
Class A (with or without redemption)	\$360	\$590	\$835	\$1,524
Class B (redemption at end of period)	\$668	\$819	\$1,091	\$1,782
Class B (no redemption)	\$168	\$519	\$891	\$1,782
Class C (redemption at end of period)	\$287	\$577	\$906	\$1,593
Class C (no redemption)	\$187	\$577	\$906	\$1,593
Class E (with or without redemption)	\$61	\$193	\$336	\$752
The Hartford SMART529 Aggressive Growth Portfolio				
Class A (with or without redemption)	\$387	\$675	\$982	\$1,841
Class B (redemption at end of period)	\$696	\$905	\$1,238	\$2,094
Class B (no redemption)	\$196	\$605	\$1,038	\$2,094
Class C (redemption at end of period)	\$315	\$663	\$1,052	\$1,909
Class C (no redemption)	\$215	\$663	\$1,052	\$1,909
Class E (with or without redemption)	\$90	\$281	\$488	\$1,085
The Hartford SMART529 Growth Portfolio				
Class A (with or without redemption)	\$389	\$682	\$993	\$1,865
Class B (redemption at end of period)	\$698	\$911	\$1,249	\$2,117
Class B (no redemption)	\$198	\$611	\$1,049	\$2,117
Class C (redemption at end of period)	\$317	\$670	\$1,063	\$1,932
Class C (no redemption)	\$217	\$670	\$1,063	\$1,932
Class E (with or without redemption)	\$92	\$288	\$500	\$1,110
The Hartford SMART529 Balanced Portfolio				
Class A (with or without redemption)	\$385	\$669	\$971	\$1,818
Class B (redemption at end of period)	\$694	\$898	\$1,227	\$2,071
Class B (no redemption)	\$194	\$598	\$1,027	\$2,071
Class C (redemption at end of period)	\$313	\$657	\$1,041	\$1,885

Portfolio/Class	Number of Years You Own Your Shares			
	1 Year	3 Years	5 Years	10 Years
Class C (no redemption)	\$213	\$657	\$1,041	\$1,885
Class E (with or without redemption)	\$88	\$274	\$477	\$1,061
The Hartford SMART529 Conservative Balanced Portfolio				
Class A (with or without redemption)	\$367	\$612	\$873	\$1,606
Class B (redemption at end of period)	\$675	\$841	\$1,129	\$1,863
Class B (no redemption)	\$175	\$541	\$929	\$1,863
Class C (redemption at end of period)	\$294	\$599	\$943	\$1,674
Class C (no redemption)	\$194	\$599	\$943	\$1,674
Class E (with or without redemption)	\$69	\$215	\$375	\$838
The Hartford SMART529 Checks & Balances Portfolio				
Class A (with or without redemption)	\$377	\$643	\$926	\$1,720
Class B (redemption at end of period)	\$685	\$872	\$1,182	\$1,975
Class B (no redemption)	\$185	\$572	\$982	\$1,975
Class C (redemption at end of period)	\$304	\$630	\$996	\$1,788
Class C (no redemption)	\$204	\$630	\$996	\$1,788
Class E (with or without redemption)	\$79	\$247	\$430	\$958
Hartford Small Company 529 Fund				
Class A (with or without redemption)	\$405	\$730	\$1,075	\$2,040
Class B (redemption at end of period)	\$714	\$960	\$1,331	\$2,288
Class B (no redemption)	\$214	\$660	\$1,131	\$2,288
Class C (redemption at end of period)	\$333	\$718	\$1,145	\$2,106
Class C (no redemption)	\$233	\$718	\$1,145	\$2,106
Class E (with or without redemption)	\$108	\$337	\$585	\$1,294
Hartford MidCap Value 529 Fund				
Class A (with or without redemption)	\$399	\$712	\$1,044	\$1,974
Class B (redemption at end of period)	\$708	\$941	\$1,300	\$2,223
Class B (no redemption)	\$208	\$641	\$1,100	\$2,223
Class C (redemption at end of period)	\$327	\$699	\$1,114	\$2,040
Class C (no redemption)	\$227	\$699	\$1,114	\$2,040
Class E (with or without redemption)	\$102	\$318	\$552	\$1,225
Hartford Growth Opportunities 529 Fund				
Class A (with or without redemption)	\$391	\$687	\$1,003	\$1,885
Class B (redemption at end of period)	\$700	\$917	\$1,258	\$2,136
Class B (no redemption)	\$200	\$617	\$1,058	\$2,136
Class C (redemption at end of period)	\$319	\$675	\$1,072	\$1,952
Class C (no redemption)	\$219	\$675	\$1,072	\$1,952
Class E (with or without redemption)	\$94	\$293	\$509	\$1,131
Hartford MidCap 529 Fund				
Class A (with or without redemption)	\$392	\$690	\$1,008	\$1,896
Class B (redemption at end of period)	\$701	\$920	\$1,264	\$2,147
Class B (no redemption)	\$201	\$620	\$1,064	\$2,147
Class C (redemption at end of period)	\$320	\$678	\$1,077	\$1,963
Class C (no redemption)	\$220	\$678	\$1,077	\$1,963
Class E (with or without redemption)	\$95	\$296	\$515	\$1,143
Hartford International Opportunities 529 Fund				
Class A (with or without redemption)	\$390	\$684	\$997	\$1,874
Class B (redemption at end of period)	\$699	\$914	\$1,253	\$2,125
Class B (no redemption)	\$199	\$614	\$1,053	\$2,125
Class C (redemption at end of period)	\$318	\$672	\$1,067	\$1,941
Class C (no redemption)	\$218	\$672	\$1,067	\$1,941
Class E (with or without redemption)	\$93	\$290	\$504	\$1,120
MFS Global Equity 529 Fund				
Class A (with or without redemption)	\$413	\$754	\$1,116	\$2,127
Class B (redemption at end of period)	\$722	\$984	\$1,372	\$2,374

Portfolio/Class	Number of Years You Own Your Shares			
	1 Year	3 Years	5 Years	10 Years
Class B (no redemption)	\$222	\$684	\$1,172	\$2,374
Class C (redemption at end of period)	\$341	\$742	\$1,186	\$2,193
Class C (no redemption)	\$241	\$742	\$1,186	\$2,193
Class E (with or without redemption)	\$116	\$362	\$628	\$1,386
Hartford Dividend and Growth 529 Fund				
Class A (with or without redemption)	\$382	\$660	\$956	\$1,784
Class B (redemption at end of period)	\$691	\$889	\$1,212	\$2,038
Class B (no redemption)	\$191	\$589	\$1,012	\$2,038
Class C (redemption at end of period)	\$310	\$648	\$1,025	\$1,852
Class C (no redemption)	\$210	\$648	\$1,025	\$1,852
Class E (with or without redemption)	\$85	\$265	\$460	\$1,025
Hartford Equity Income 529 Fund				
Class A (with or without redemption)	\$382	\$660	\$956	\$1,784
Class B (redemption at end of period)	\$691	\$889	\$1,212	\$2,038
Class B (no redemption)	\$191	\$589	\$1,012	\$2,038
Class C (redemption at end of period)	\$310	\$648	\$1,025	\$1,852
Class C (no redemption)	\$210	\$648	\$1,025	\$1,852
Class E (with or without redemption)	\$85	\$265	\$460	\$1,025
Hartford Global All Asset 529 Fund				
Class A (with or without redemption)	\$405	\$730	\$1,075	\$2,040
Class B (redemption at end of period)	\$714	\$960	\$1,331	\$2,288
Class B (no redemption)	\$214	\$660	\$1,131	\$2,288
Class C (redemption at end of period)	\$333	\$718	\$1,145	\$2,106
Class C (no redemption)	\$233	\$718	\$1,145	\$2,106
Class E (with or without redemption)	\$108	\$337	\$585	\$1,294
Hartford Balanced Income 529 Fund				
Class A (with or without redemption)	\$378	\$648	\$935	\$1,739
Class B (redemption at end of period)	\$687	\$877	\$1,191	\$1,993
Class B (no redemption)	\$187	\$577	\$991	\$1,993
Class C (redemption at end of period)	\$306	\$635	\$1,005	\$1,807
Class C (no redemption)	\$206	\$635	\$1,005	\$1,807
Class E (with or without redemption)	\$81	\$252	\$439	\$978
Hartford High Yield 529 Fund				
Class A (with or without redemption)	\$387	\$675	\$982	\$1,840
Class B (redemption at end of period)	\$696	\$905	\$1,238	\$2,093
Class B (no redemption)	\$196	\$605	\$1,038	\$2,093
Class C (redemption at end of period)	\$315	\$663	\$1,051	\$1,908
Class C (no redemption)	\$215	\$663	\$1,051	\$1,908
Class E (with or without redemption)	\$90	\$281	\$488	\$1,084
Hartford Inflation Plus 529 Fund				
Class A (with or without redemption)	\$371	\$626	\$898	\$1,660
Class B (redemption at end of period)	\$680	\$855	\$1,154	\$1,916
Class B (no redemption)	\$180	\$555	\$954	\$1,916
Class C (redemption at end of period)	\$299	\$614	\$968	\$1,728
Class C (no redemption)	\$199	\$614	\$968	\$1,728
Class E (with or without redemption)	\$74	\$230	\$401	\$894
Hartford Total Return Bond 529 Fund				
Class A (with or without redemption)	\$362	\$596	\$845	\$1,546
Class B (redemption at end of period)	\$670	\$824	\$1,101	\$1,804
Class B (no redemption)	\$170	\$524	\$901	\$1,804
Class C (redemption at end of period)	\$289	\$583	\$915	\$1,614
Class C (no redemption)	\$189	\$583	\$915	\$1,614
Class E (with or without redemption)	\$63	\$199	\$346	\$774

Portfolio/Class	Number of Years You Own Your Shares			
	1 Year	3 Years	5 Years	10 Years
The SMART529 Stable Value Fund				
Class A (with or without redemption)	\$299	\$507	\$728	\$1,350
Class B (redemption at end of period)	\$656	\$784	\$1,033	\$1,656
Class B (no redemption)	\$156	\$484	\$833	\$1,656
Class C (redemption at end of period)	\$276	\$543	\$847	\$1,464
Class C (no redemption)	\$176	\$543	\$847	\$1,464
Class E (with or without redemption)	\$50	\$157	\$274	\$616

Withdrawing Money From The Hartford SMART529 Account

Only the Account Owner can withdraw money from the Account. The minimum withdrawal amount is \$50, and each distribution from your Account will consist of a portion of your contributions and a portion of your Account's earnings. Distributions will be paid by check, ACH or wire transfer and we will send a confirmation of the distribution. For each distribution, you must send the completed and signed Distribution Request Form to us. You can get the appropriate forms by calling us at 866-574-3542 or by visiting our College Savings pages on the website www.hartfordfunds.com. Unless accelerated mailing services are requested, our standard delivery method is via first class United States Postal Service. An additional Postage Fee or Wire Fee may apply if accelerated delivery method is requested. Qualified Distributions can also be processed via phone at 866-574-3542 and online at www.hartfordfunds.com.

When you request a distribution that includes a contribution amount not yet collected, the request will be executed upon receipt of an in good order withdrawal request, but the distribution will not be released until your contribution clears. This may take up to ten (10) business days after the contribution is received.

Section 529 of the Code distinguishes between two types of distributions:

Qualified Distributions — This type of distribution is used to pay for the Designated Beneficiary's Qualified Higher Education Expenses at an Eligible Educational Institution. A Qualified Higher Education Expense is defined by federal law and includes:

- ▶ Tuition, fees, the cost of books, supplies and equipment, computers, hardware, and certain software and internet access and related services required for enrollment or attendance of a Designated Beneficiary at an Eligible Educational Institution.

To be treated as Qualified Higher Education Expenses, computers, hardware, software and Internet access and related services must be used primarily by the Designated Beneficiary while enrolled at an Eligible Educational Institution. Qualified Higher

Education Expenses do not include expenses for computer software designed for sports, games, or hobbies unless the software is predominantly educational in nature.

- ▶ Expenses for special needs services that are incurred in connection with the enrollment or attendance of a special needs Designated Beneficiary at an Eligible Educational Institution.
- ▶ The cost of room and board for a Designated Beneficiary enrolled at least half-time. Half-time is defined as half of a full-time academic workload for the course of study that the Designated Beneficiary is pursuing based on the standard at the Designated Beneficiary's Eligible Educational Institution. In general, reasonable room and board should not exceed:
 - ✓ The allowance for room and board included in the cost of attendance by the Eligible Educational Institution; or
 - ✓ If greater, the actual amount the Designated Beneficiary residing in housing owned or operated by the Eligible Educational Institution is charged for room and board.

The distribution check will be made payable to the Designated Beneficiary, the Account Owner or the Eligible Educational Institution.

If an Eligible Educational Institution refunds any portion of an amount previously withdrawn from an Account and treated as a Qualified Distribution, unless you contribute such amount to a qualified tuition program for the same Beneficiary not later than 60 days after the date of the refund, you may be required to treat the amount of the refund as a Non-Qualified Distribution for federal income tax purposes. Different treatment may apply if the refund is used to pay other Qualified Higher Education Expenses of the Designated Beneficiary. For tax purposes, please maintain proper documentation evidencing the refund from the Eligible Educational Institution.

Non-Qualified Distribution — A Non-Qualified Distribution is any distribution that is not a Qualified Distribution or a rollover (described below). You may request a Non-Qualified Distribution at any time. The earnings portion of a Non-Qualified Distribution is

subject to income tax, potentially including the Additional Tax. That amount is taxable to the individual who receives the payment, either the Account Owner or the Designated Beneficiary. The proportion of contributions and earnings for each withdrawal is determined by the Plan based on the relative portions of earnings and contributions as of the withdrawal date for the account from which the withdrawal was made. If the payment is not made to the Designated Beneficiary or to an Eligible Educational Institution for the benefit of the Designated Beneficiary, it will be deemed to have been made to the Account Owner.

A Non-Qualified Distribution is not subject to the Additional Tax if it is (1) paid to a beneficiary of, or the estate of, the Designated Beneficiary on or after the Designated Beneficiary's death or attributable to the permanent disability of the Designated Beneficiary; (2) made on account of receipt by the Designated Beneficiary of a scholarship award or veterans' or other nontaxable educational assistance (other than gifts or inheritances), but only to the extent of such scholarship or assistance; or (3) made on account of the Designated Beneficiary's attendance at a military academy, but only to the extent of the costs of education attributable to such attendance. In addition, the amount of the Designated Beneficiary's relevant Qualified Higher Education Expenses that is taken into account in determining the Designated Beneficiary's American Opportunity Credit or Lifetime Learning Credit is not subject to the Additional Tax.

If you are a West Virginia taxpayer and you previously deducted a contribution on your West Virginia personal income tax return, you must recapture the contribution portion of any Non-Qualified Distribution on your West Virginia personal income tax return by adding it to income in the year of the distribution. Please consult with a qualified tax advisor for more information.

You should consult a qualified tax advisor to ensure that these distributions are properly characterized on your income tax returns.

There is a \$50 Account Cancellation Charge for any Non-Qualified Distribution that totally depletes an Account other than an UGMA/UTMA Account. Although it remains a non-qualified distribution, we waive the charge in the event of the death of the Designated Beneficiary.

In the event a Non-Qualified Distribution causes your Account balance to fall below \$100, the Program Manager may close your Account and assess the \$50 Account Cancellation Charge.

Rollovers — You may also withdraw money from your Account with no federal income tax due by rolling your Account to another 529 Plan (or to an Account in the Program for a new Beneficiary) within sixty days of the distribution. Generally, the following conditions must be met:

- ▶ You keep the same Designated Beneficiary or name a Member of the Family of the Designated Beneficiary as the new Designated Beneficiary on the new Plan account;
- ▶ You do not make a rollover for the benefit of the same Designated Beneficiary within twelve months from the date of a previous rollover to a 529 account for the benefit of the Designated Beneficiary; and
- ▶ The check is made payable to the new qualified tuition program for the benefit of the Designated Beneficiary.

There is a \$50 Rollover Charge if you roll over The Hartford SMART529 Account into another 529 Plan. This charge is waived when rolling from The Hartford SMART529 to another SMART529 Plan, sponsored by the Board of Trustees or any other 529 Plan where Hartford Life acts as Program Manager. Please contact us for additional information about rolling The Hartford SMART529 Account over to another qualified tuition program.

Tax and Planning Considerations

The Hartford SMART529 is intended to comply with Section 529 of the Code. There may be changes to the Code in the future that will require changes to The Hartford SMART529. In addition, the U.S. Department of the Treasury has issued proposed regulations addressing certain aspects of Section 529 of the Code, but has not issued final regulations. Final regulations, if issued, may differ from the proposed regulations and may apply retroactively. Other administrative guidance or court decisions may be issued that could affect the tax treatment described in this Offering Statement.

The federal tax rules applicable to the Plan are complex and, as noted above, some of the rules have not yet been finalized. Their application to any particular person may vary according to facts and circumstances specific to that person. We have summarized some of the tax benefits and financial planning opportunities offered through The Hartford SMART529. However, you should consult a qualified tax advisor in regard to how these rules apply to your circumstances. The tax information in the Offering Statement is based on the information that is currently available.

All information in these materials concerning the tax consequences of participating in The Hartford SMART529 is general in nature. It does not take into account individual circumstances that may affect the tax treatment for an individual taxpayer. Accordingly, these materials are not intended to provide tax, accounting or legal advice. The Hartford SMART529 and its Program Manager, The Hartford, cannot provide tax, accounting or legal advice. The information in these materials cannot be used or relied upon for the purpose of avoiding IRS penalties.

Tax Treatment

Federal Tax Treatment —

Contributions. Contributions to an Account generally will not result in taxable income to the Designated Beneficiary. A contributor may not deduct the contribution from income for purposes of determining federal income taxes.

Distributions. The earnings in your Account will grow on a tax-deferred basis until withdrawn. Qualified Distributions are not subject to federal income tax. You should retain receipts, invoices and other documents and information adequate to substantiate the amount of your Qualified Higher Education Expenses. The earnings portion of all Non-Qualified Distributions will be taxable to either the Account Owner or the Designated Beneficiary, depending on who receives the payment, and may be subject to the Additional Tax.

Consult IRS Publication 970 “Tax Benefits for Education” for more information. It can be ordered free of charge from the IRS or visit www.irs.gov.

State Tax Treatment — The Hartford SMART529 is a qualified tuition program available to residents of any state. If you reside in or have taxable income in a state other than West Virginia, you should consider whether your state has a qualified tuition program that offers favorable state income tax or other benefits exclusive to your state’s program that are not available under The Hartford SMART529. Taxpayers and residents of other states who are interested in exploring such tax consequences should consult with a qualified tax advisor.

West Virginia Taxpayers — Each year, if you are a West Virginia taxpayer, you may deduct all of that year’s total contributions to your SMART529 Accounts from the federal adjusted gross income on your West Virginia Personal Income Tax return. You are allowed the deduction for contributions you make for each Designated Beneficiary and may carry the amount forward for up to five years. To take a deduction for your contribution, it must be postmarked by December 31 of the year for which the deduction is taken. The West Virginia state deduction is subject to recapture for Non-Qualified Distributions. The contribution portion of a Non-Qualified Distribution must be added to income on your West Virginia personal income tax return in the year of the distribution to the extent you have previously deducted contributions for West Virginia income tax purposes. The earnings portion of a Non-Qualified Distribution is also subject to West Virginia income tax. No portion of a Qualified Distribution is subject to West Virginia income tax.

Coverdell Education Savings Account (formerly known as Education IRA) — You may contribute to a Coverdell Education Savings Account and a qualified tuition program for the same beneficiary in the same year. You

may elect to take a distribution of part or all of your existing Coverdell Education Savings Account and invest it as a contribution to your Account. That distribution should be considered a qualifying Coverdell Education Savings Account distribution that is not subject to federal income tax. The available tax benefits under several provisions of the Code for education-related investments or expenditure, including under section 529 of the Code, Coverdell Education Savings Accounts, Hope Scholarship/American Opportunity Credits, Lifetime Learning Credits, and qualified United States savings bonds described in section 135 of the Code, must be coordinated in order to avoid the duplication of benefits. Account Owners should consult a qualified tax advisor regarding the interaction of these education-related benefits available under the Code.

UGMA/UTMA Accounts — If you are the custodian of a Uniform Gifts to Minors Act (“UGMA”) or Uniform Transfers to Minors Act (“UTMA”) Account, you may be able to transfer all or part of the UGMA/UTMA account to The Hartford SMART529 Account. The transfer may be a taxable transaction that would need to be reported by the minor and/or the minor’s parent, but future earnings would grow tax-free or tax-deferred in The Hartford SMART529 Account. Please contact a tax professional to determine how to transfer UGMA/UTMA custodial assets, and to find out the tax implications of such a transfer for your specific situation.

UGMA/UTMA custodians should consider the following:

- ▶ The custodian may make withdrawals only as permitted under UGMA/UTMA regulations and the Plan;
- ▶ The custodian may not change the Designated Beneficiary of the account (directly or by means of a rollover distribution), except as permitted under UGMA/UTMA;
- ▶ The custodian should not change the Account Owner to anyone other than a successor custodian during the term of the custodial account under UGMA/UTMA;
- ▶ When the custodianship terminates, the Designated Beneficiary is legally entitled to take control of the account and may become the Account Owner subject to the provisions of the Plan; and
- ▶ Additional contributions not previously gifted to the Designated Beneficiary under UGMA/UTMA should be made to a separate and noncustodial 529 plan account.

Neither the Program nor any of its service providers will be liable for any consequences related to a custodian’s improper use, transfer or characterization of custodial assets.

Estate Planning Advantages

Federal Gift Tax — Contributions to an Account are treated as completed gifts of a present interest for federal gift tax purposes and, therefore, are potentially subject to federal gift tax. Generally, contributions during a taxable year will not be subject to federal gift tax if the contributions, together with any other gifts made to the Designated Beneficiary in that year, do not exceed the annual exclusion of \$14,000 (\$28,000 for married contributors electing to split gifts). This annual exclusion amount is indexed for inflation in \$1,000 increments and may therefore increase in future years. In addition, you may not have to pay federal gift tax on your contributions of up to \$70,000 for each Designated Beneficiary (\$140,000 for married contributors electing to split gifts) in a single year. To qualify for this special tax treatment, you must file a gift tax return and elect to treat the gift as if it were made in equal payments over five years. No federal gift tax will be owed as long as the allocated amount in a year, when combined with other gifts made to the Designated Beneficiary in that year do not exceed \$14,000 (\$28,000 for married contributors electing to gift split). In addition, to the extent not previously used, each contributor has a \$5,000,000 lifetime exemption that will be applied to gifts in excess of the annual exclusion amounts referred to above. This lifetime exemption is adjusted for inflation and is currently \$5,490,000 for each contributor. Married contributors may elect to split gifts and apply their combined exemption of \$10,980,000 to gifts by either of them. Accordingly, while federal gift tax returns are required for gifts in excess of the annual exclusion amount referred to above (including gifts that the contributor elects to treat as having been made ratably over a five-year period), no federal gift tax will be due until the lifetime exemption has been used. Contributions to an Account that are considered completed gifts by you generally will not be included in your gross estate for federal estate tax purposes; however, if you elect to treat the gift as having been made over a five-year period and you die during the five-year period, the remaining portion of the gift would need to be included in your estate. As discussed above, if you give more than \$14,000 to a Designated Beneficiary in any single year, you will need to file IRS Form 709. Consult a qualified tax advisor or see IRS Form 709 for more information and to learn if the dollar amounts provided above have been updated.

Your Contributions to the Account are Removed From Your Taxable Estate — You maintain control of the Account, including how the money is used and who will be the Designated Beneficiary. If a third party is the Designated Beneficiary, the value of the Account will not be included in the donor's estate for federal estate tax purposes. As discussed above, the only exception occurs if you are spreading a gift over five years for federal gift tax purposes. If you die within that five-year period, the gifts properly allocable to the period before your death

are not included in your estate. Gifts allocable to periods after your death are included in your estate. Contributions in an Account at the death of a Designated Beneficiary will be included in the Designated Beneficiary's gross estate for federal estate tax purposes to the extent such amount are distributed to a beneficiary of, or the estate of, the Designated Beneficiary. Each taxpayer has an estate tax exemption of \$5,000,000 reduced by lifetime taxable gifts. This federal estate tax exemption is adjusted for inflation and is currently \$5,490,000 for each contributor.

Financial Aid

Financial aid may be available even if you are invested in The Hartford SMART529 Savings Plan. The U.S. Department of Education (USDOE) has issued a Student Guide about financial aid and how it may be affected by investments in 529 Plans. In most cases, if the Account Owner is the parent of the Designated Beneficiary, The Hartford SMART529 Account will be considered an asset of the parent when computing the Designated Beneficiary's financial aid needs. If the Account Owner is the Designated Beneficiary, The Hartford SMART529 Account is considered an asset of the Designated Beneficiary. You should consult with the USDOE Office of Postsecondary Education or the financial aid office of a college, university, trade school or adult vocational program for more information.

Tax Reporting

IRS Form 709 — This form is used to report gifts to another party or to pay the tax for generation-skipping transactions. If your annual gift to a Designated Beneficiary is more than the annual exclusion of \$14,000 for any reason, you will need to complete Form 709. You also will need to complete the form if you elect to treat a gift of up to \$70,000 (\$140,000 for married contributors electing to gift split) as being made equally over a five-year period. In order for federal gift and generation-skipping taxes not to apply to a change in beneficiaries or a rollover to the account of a new Designated Beneficiary, the new Designated Beneficiary must be a Member of the Family of the current Designated Beneficiary and be of the same (or higher) generation as the current Designated Beneficiary. You should consult a tax advisor to determine if you need to file this form.

IRS Form 1099-Q — This form reflects the earnings portion of distributions taken from the Account. Each January following a year in which a distribution was made from your Account, we will send a Form 1099-Q reporting the earnings portion of any distribution to the Designated Beneficiary if the distribution was made to the Designated Beneficiary or to an eligible educational institution for the benefit of the Designated Beneficiary. Otherwise, the Account Owner will receive the Form 1099-Q. We also provide the information on

Form 1099-Q to the Internal Revenue Service. The Form 1099-Q recipient is responsible for determining whether the earnings portion of the distribution is taxable, for retaining appropriate documentation to support this determination and for appropriately reporting earnings on the recipient's income tax forms. Check with your tax advisor regarding any tax reporting required on your tax returns.

Important Information

Changes to The Hartford SMART529 Program Policies or The Hartford SMART529 Program Manager — The Board of Trustees maintains investment policies applicable to the Program. These investment policies can be changed from time to time by the Board of Trustees in consultation with Hartford Life, if investment conditions indicate that such changes would be beneficial to accomplish the purpose of the Program.

The Hartford Management Agreement expires in June of 2018, unless further extended. Either Hartford Life or the Board of Trustees may terminate the agreement prior to its expiration date.

If Hartford Life ceases to be the program manager, the Board of Trustees may hire a different investment manager or, during any period that the Board of Trustees is unable to hire an investment manager or decides not to do so, the Board of Trustees may manage the Program itself.

Any changes in the Board of Trustees' investment policies or in the program manager may affect the manner in which the assets in an Account are invested. The Investment Options and the Underlying Funds in which they invest are subject to change without the consent of the Account Owners. In addition, the Board of Trustees is not obligated to continue to invest in the Underlying Funds.

Changes to The Hartford SMART529 Terms and Conditions — The Board of Trustees may change the terms and conditions of The Hartford SMART529 without the consent of the Account Owners or Designated Beneficiaries to the extent required to achieve or preserve The Hartford SMART529's status as a "qualified tuition program," or to the extent necessary to ensure the proper administration of The Hartford SMART529. These changes, if required, may impose additional requirements on the Account Owner, limit the flexibility of The Hartford SMART529 or otherwise change the terms and conditions that the Account Owner considers important. In the event The Hartford SMART529 fails to qualify, or loses its qualification, as a "qualified tuition program," the income tax consequences or gift tax consequences of an investment may be substantially less favorable than those described in this Offering Statement.

Changes to Federal or State Laws — Changes to federal or state tax laws could occur in the future that could have a

significant impact on The Hartford SMART529 and your Account, or result in termination of the Program.

Liability of Investment Risk — The Account Owner assumes all investment risk, including the potential loss of contributions and earnings and may include the liability for taxes and penalties such as those levied for Non-Qualified Distributions. Contributions and earnings are not insured or guaranteed by the State of West Virginia, the West Virginia State Treasurer, the Board of Trustees, The Hartford or its affiliates, agents or employees. The State of West Virginia, the West Virginia State Treasurer, the Board of Trustees, The Hartford or its affiliates, agents or employees have no obligation to any Account Owners, Designated Beneficiary or any other person as a result of investments made in an Account.

Participation in The Hartford SMART529 — Participation in The Hartford SMART529 neither guarantees that contributions and the investment return on such contributions, if any, will be adequate to cover future tuition and other higher education expenses, nor guarantees that a Designated Beneficiary will be admitted to, or permitted to continue to attend, an institution of higher education.

Agreements with Advisors to Underlying Funds — The Program Manager has entered into agreements with the investment advisors, distributors or other service providers of many of the Underlying Funds. Under the terms of these agreements, Hartford provides administrative and distribution related services and the Underlying Funds pay fees to Hartford that are usually based on an annual percentage of the average daily net assets of the Underlying Funds. These agreements may be different for each Underlying Fund or each Underlying Fund family and may include fees paid under a distribution plan adopted by an Underlying Fund pursuant to Rule 12b-1 under the 1940 Act and/or servicing plan adopted by an Underlying Fund.

Selling Compensation — Commissions are paid for sales of The Hartford SMART529 according to the sales charge descriptions above.

Broker-dealers, including HFD, investment professionals or financial institutions may be compensated according to any applicable rules or regulations for municipal fund securities. Compensation is generally based on contributions made to the Account. This compensation is usually paid from the sales charges described in this document. HFD may retain a percentage of the Class A sales charge to cover its expenses or other expenses.

In addition to the commissions specified above, an investment professional, broker-dealer or financial institution may also receive additional compensation from HFD, its affiliates or Hartford for, among other things, training, marketing or other services provided.

HFD, its affiliates or Hartford may also make compensation arrangements with certain broker-dealers or financial institutions based on total sales by the broker-dealer or financial institution of insurance products. These payments, which may be different for different broker-dealers or financial institutions, will be made by HFD, its affiliates or Hartford out of their own assets and will not affect the amounts paid by the Account Owner for The Hartford SMART529.

Created by FINRA in 1988, and formerly known as the Public Disclosure Program, FINRA Broker Check provides investors with an easy, free way to learn about the professional background, business practices and conduct of FINRA registered firms and their investment professionals. To request a copy of FINRA's Investor Brochure which describes the information that is available through this program, visit FINRA's website at www.finrabrokercheck.org or call 1-800-289-9999. HFD is registered with the U.S. Securities and Exchange Commission and the Municipal Securities Rulemaking Board ("MSRB"). For more information about the MSRB, please visit www.msrb.org. There is an MSRB Investor Brochure available on the MSRB website that describes the protections available under MSRB rules and how to file a complaint with an appropriate regulatory authority.

Continuing Disclosure: To comply with Rule 15c2-12(b)(5) of the Securities Exchange Act of 1934 (the "Rule"), the West Virginia College Prepaid Tuition and Savings Program Board of Trustees and the Program Manager will make appropriate arrangements for the benefit of Account Owners to produce and disseminate certain financial information and operating data (the "Annual Information") and notices of the occurrence of certain enumerated events as required by the Rule, relating to The Hartford SMART529 program.

Frequently Asked Questions

Opening an Account

Q. How can I enroll in The Hartford SMART529?

A. You should contact your investment professional to enroll in The Hartford SMART529. Be sure to read the Offering Statement before enrolling. During enrollment, you should include a check, or if transferring money from an existing 529 Qualified Tuition Plan or Coverdell Education Savings Account (formerly called an Education IRA), please include the Transfer/Rollover Request Form. For more information, please call a SMART529 customer service representative toll-free at 866-574-3542, or contact your investment professional.

Q. Are there any limitations as to who can be an Account Owner?

A. Yes, if an individual, the Account Owner must be a U.S. citizen or resident alien. There are no other state

residency, income, or age requirements. However, if a minor is to be the Account Owner, he or she must have an adult willing to act as Account Owner until the minor reaches the age of majority and becomes the Account Owner. It may be possible for businesses, government entities and not-for-profit organizations to own an Account, as well.

Q. Who can be a Designated Beneficiary?

A. Any individual who is a U.S. citizen or resident alien can be named. Account Owners can even open Accounts for themselves. The Designated Beneficiary does not have to be related to the Account Owner.

Q. Can there be joint Account Owners or multiple Designated Beneficiaries on an account?

A. No, there can be only one Account Owner and one Designated Beneficiary for each account. An individual can own more than one account, however, and there can be multiple accounts for any particular Designated Beneficiary. There is additional flexibility in that a Successor Owner can be named on each account, who will become the Account Owner in the event of the current Account Owner's death.

Q. Can the Designated Beneficiary be changed on an Account?

A. Yes, the Account Owner can change the Designated Beneficiary at any time. The new Designated Beneficiary must be a "Member of the Family" as defined in Section 529 of the Code to avoid subjecting the earnings portion of the Account to income tax, including the Additional Tax.

Making Contributions

Q. What are the investment minimums and maximums?

A. If the Account Owner and Designated Beneficiary are not West Virginia residents, an Account may be opened by check with an initial investment of \$250 per Account (or \$25 if opened through the Automatic Investment Program), and subsequent investments must be at least \$25 per Account. If the Account Owner or Designated Beneficiary is a West Virginia resident, an Account may be opened by check with an initial investment of \$50 per Account (or \$15 if opened through the Automatic Investment Program), and there are no minimum requirements for subsequent investments. Under The Hartford SMART529, no more contributions are accepted once the cumulative account value for any Designated Beneficiary in all Program accounts equals or exceeds \$265,620. Please note that an Annual Maintenance Fee of \$25 will be deducted from each Account unless you meet one of the exceptions listed under the definition of Annual Maintenance Fee under "Definitions of Fees and Charges."

Q. Can I invest in The Hartford SMART529 directly from my checking or savings account?

A. Yes, at any time at our website, www.hartfordfunds.com, or by filling out the appropriate section on the Account Features Form and submitting it by mail, you can have money invested directly from your bank checking or savings account on a monthly basis. By participating in the Automatic Investment Program and electing to contribute at least \$25 or more for at least twelve consecutive months, or at least \$300 annually, the \$25 Annual Maintenance Fee will be waived.

Q. Will making contributions to The Hartford SMART529 affect my ability to invest in a Coverdell Education Savings Account (also known as an Education IRA)?

A. No. You can invest in both a 529 Plan (like The Hartford SMART529) and a Coverdell Education Savings Account. Note that for determining the amount of distributions that will not be subject to federal income tax, amounts withdrawn from a 529 Plan account and a Coverdell Education Savings accounts cannot be used for the same qualified expense.

Investment Options

Q. Are there any investment performance guarantees?

A. No. Account value is based solely on the performance of the Underlying Funds in which the Investment Options invest. There are risks, including the possible loss of the principal amount invested. The contributions and earnings in The Hartford 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, The Hartford or its affiliates, the sub-advisers, or any depository institution.

Q. Can I change how money is invested in my Account?

A. Yes, the Account Owner can change the existing allocation of the Account twice per calendar year, or any time if also changing the Designated Beneficiary on the Account to a Member of the Family of the previous Designated Beneficiary. The allocation of future contributions to The Hartford SMART529 Account can be changed at any time.

Withdrawing Money From The Hartford SMART529 Account

Q. What happens when money is needed from the Account?

A. The Account Owner simply fills out the Distribution Request Form and returns it to the address listed at the top of the form. Qualified Distributions can also be processed by phone and online. If the distribution will totally deplete the Account, a \$50 Account Cancellation

Charge will apply unless the Account Owner indicates that the money will be used for a Qualified Higher Education Expense. A check or ACH authorized electronic transfer can be sent to the Designated Beneficiary, Account Owner, or to an Eligible Educational Institution, if requested.

Q. What expenses constitute a Qualified Distribution?

A. Federal income tax-free distribution can be taken for any Qualified Higher Education Expense of the Designated Beneficiary as defined in Section 529 of the Code, generally including: tuition, fees, books, supplies, computers, hardware, certain software, and internet access and related services and certain room and board expenses at any Eligible Educational Institution in the United States or at certain educational institutions outside the United States.

Q. Where can the Account be used to pay for expenses?

A. The funds in an Account can generally be used for expenses at any Eligible Educational Institution. An Eligible Educational Institution is any college, university, vocational school, or other postsecondary educational institution eligible to participate in a student aid program administered by the Department of Education. It includes virtually all accredited, public, nonprofit, and proprietary (privately owned profit-making) postsecondary institutions. The educational institution should be able to tell you if it is an Eligible Educational Institution.

Certain educational institutions located outside the United States also participate in the U.S. Department of Education's Federal Student Aid (FSA) programs. To check institution eligibility, call the Federal Student Aid Information Center at 800-433-3243.

Q. How long does the Designated Beneficiary have to use the benefits?

A. There is no set time limit by which the Designated Beneficiary needs to use the funds in an Account.

Q. What happens if the Designated Beneficiary does not attend an Eligible Educational Institution?

A. In that scenario, the Account Owner has three options: (1) leave the money in the Account, in the event that the Designated Beneficiary decides to attend school at a later date, (2) change the Designated Beneficiary on the Account (the change must be to another Member of the Family of the Beneficiary to avoid the earnings portion of the Account being subject to income tax, potentially including the Additional Tax), or (3) withdraw the Account value, which may be subject to income tax, including the Additional Tax, on earnings portion of the distribution, a \$50 Account Cancellation Charge and recapture of any West Virginia personal income tax deduction if previously taken.

Q. What if the Designated Beneficiary receives a scholarship?

A. If the Designated Beneficiary receives a grant or scholarship for Qualified Higher Education Expenses, that amount can be withdrawn from the Account without incurring the Additional Tax. The earnings portion of the distribution will be subject to income tax (not including the Additional Tax) if it is not used for Qualified Higher Education Expenses. Proper documentation of the grant or scholarship must be provided if requested by The Hartford SMART529. The Account Owner can also change the Designated Beneficiary as discussed above.

Q. What if the Designated Beneficiary dies or becomes disabled and does not attend an Eligible Educational Institution?

A. If the Designated Beneficiary dies or becomes disabled and does not attend college, the Account Owner has two options: (1) change the Designated Beneficiary on the Account to another Member of the Family, or (2) withdraw the Account value, which may be subject to income tax (not including the Additional Tax) on the earnings portion of the distribution.

Tax and Planning Considerations

We have summarized some of the tax benefits and financial planning opportunities offered through The Hartford SMART529, however, you should consult a qualified tax advisor in your state for more information.

Q. What are the federal income tax benefits of The Hartford SMART529?

A. Because The Hartford SMART529 operates as a “Qualified Tuition Program” under Section 529 of the Code, any growth in account value accumulates federal income tax free or tax-deferred. If used for Qualified Higher Education Expenses, distributions are not subject to federal income tax.

Q. What are the state income tax benefits?

A. Each year, if you are a West Virginia taxpayer, you may deduct that year’s total contributions to The Hartford SMART529 from the federal adjusted gross income on your West Virginia Personal Income Tax return. The

amount of any income tax deduction must be recaptured if a distribution from the Account is not used for Qualified Higher Education Expenses. The West Virginia state deduction is subject to recapture for non-qualified distributions. If you are not a West Virginia Taxpayer, you should check with your investment professional to determine whether another 529 Plan has any other tax benefits.

Q. How are contributions treated for gift tax purposes?

A. Contributions to an Account for a Designated Beneficiary are treated as a completed gift of present value, so they are potentially subject to federal gift tax and eligible for the annual gift tax exclusion (\$14,000, or \$28,000 for married contributors electing to gift split). This annual exclusion amount is indexed for inflation in \$1,000 amounts and may therefore increase in future years.

There is an additional exception made for 529 plans in that donors may elect to treat a lump-sum gift as being made in equal installments over a 5-year period by filing IRS Form 709. This allows up to \$70,000 to be invested for a Designated Beneficiary at a time (\$140,000 for married contributors electing to gift split). No federal gift taxes would be owed if no other gifts were made to that same Designated Beneficiary within that 5-year period.

Q. How are contributions treated for estate tax purposes?

A. Because money contributed to an Account is considered a completed gift, that amount is removed from the donor’s taxable estate. The exception is if the donor elected to treat a gift as made over a 5-year period for federal gift tax purposes. In that instance, the portion of the contribution allocable to periods after the donor’s death will be included in the donor’s estate. Contributions in an Account at the death of a Designated Beneficiary will be included in the Designated Beneficiary’s gross estate for federal estate tax purposes to the extent such amounts are distributed to a beneficiary of, or the estate of, the Designated Beneficiary. Each taxpayer has a federal estate tax exemption of \$5,000,000 reduced by lifetime taxable gifts. This federal estate tax exemption is adjusted for inflation and is currently \$5,490,000 for each contributor.

PART TWO

DESCRIPTION OF THE UNDERLYING FUNDS

Each of the Age-Based and Static Portfolios invests in a combination of Underlying Funds. All of the Individual Fund Options invest exclusively in 100% of an Underlying Fund. Each Underlying Fund is a Hartford Mutual Fund, except The SMART529 Stable Value Fund and the MFS Global Equity 529 Fund. The SMART529 Stable Value Fund is a separately managed investment portfolio offered exclusively through the Savings Plan. The MFS Global Equity 529 Fund purchase Class I shares of the underlying fund sponsored by MFS.

The Underlying Funds (each, a “Fund”) are described below. The Principal Risks referenced below are defined on pages 20-27. For more complete information about an Underlying Fund’s investment strategies and risk factors, you may obtain a prospectus or disclosure document by calling a SMART529 representative at 866-574-3542.

Equity Funds

The Hartford Small Company Fund — Investment Objective: The Fund seeks growth of capital. **Principal Investment Strategy:** The Fund seeks its investment objective by investing primarily in common stocks selected on the basis of potential for capital appreciation. Under normal circumstances, the Fund’s sub-adviser, Wellington Management Company LLP (“Wellington Management”), invests at least 80% of its assets in common stocks of small capitalization companies. The Fund may invest up to 20% of its net assets in securities of foreign issuers and non-dollar securities, and may trade securities actively. The Fund seeks its investment objective by employing a multi-portfolio manager structure whereby portions of the Fund’s assets are allocated among different portfolio management teams that employ distinct investment styles intended to complement one another. Based on market or economic conditions, the Fund may, through its normal bottom-up stock selection process, focus in one or more sectors of the market. The Fund defines small capitalization companies as companies with market capitalizations within the collective range of the Russell 2000 and S&P SmallCap 600 Indices. As of December 30, 2016, this range was approximately \$21 million to \$10.3 billion. The market capitalization range of these indices changes over time.

Principal Risks: Market Risk, Equity Risk, Small Cap Securities Risk, Investment Strategy Risk, Foreign Investments Risk, Currency Risk, Growth Investing Style Risk, Asset Allocation Risk, Volatility Risk, Sector Risk, and Active Trading Risk.

Hartford Schroders Emerging Markets Equity Fund — Investment Objective: The Fund seeks capital appreciation. **Principal Investment Strategy:** The Fund normally invests at least 80% of its assets in equity securities of “emerging market” companies. The Fund’s sub-advisers, Schroder Investment Management North America Inc. (“SIMNA”) and Schroder Investment Management North America Limited (“SIMNA Ltd.”, together with SIMNA, the “Sub-Advisers”), currently consider “emerging market” companies to be issuers listed or domiciled in, deriving a substantial portion of their revenues from, or having a substantial portion of their assets in emerging markets. The Fund will typically seek to allocate its investments among a number of different emerging market countries. Although there is no percentage limit on investments in any one emerging market country, the Sub-Advisers will refer to the country allocation of the Fund’s benchmark index as a guide along with their top-down, quantitative country model, when making allocation decisions. The Fund invests in countries and companies that the Sub-Advisers believe offer the potential for capital growth. The Sub-Advisers consider factors such as a company’s potential for above average earnings growth, a security’s attractive relative valuation, whether a company has proprietary advantages, and certain environmental, social and governance criteria. The Fund may invest in common and preferred stocks (or units of ordinary and preference shares), equity-linked notes, convertible securities, warrants and depositary receipts of companies of any size market capitalization. The Fund may also invest in securities issued in initial public offerings (“IPOs”).

Principal Risks: Market Risk, Foreign Investments Risk, Emerging Markets Risk, Currency Risk, Equity Risk, Mid Cap and Small Cap Securities Risk, Depositary Receipts Risk, Equity Linked Notes (ELN) Risk, Liquidity Risk, Investment Strategy Risk, Large Shareholder Transaction Risk and Quantitative Investing Risk.

The Hartford Small Cap Growth Fund — Investment Objective: The Fund seeks long-term capital appreciation. **Principal Investment Strategy:** The Fund seeks its investment objective by investing primarily in common stocks of small capitalization companies that the Fund’s sub-adviser, Wellington Management, believes have superior growth potential. Under normal circumstances, the Fund invests at least 80% of its assets in common stocks of small capitalization companies. The Fund may invest up to 20% of its net assets in securities of foreign issuers and non-dollar securities. The Fund seeks its investment objective by employing a multi-portfolio manager structure whereby portions of the Fund’s assets are allocated among different portfolio management teams who employ distinct investment styles intended to complement one another. Based on market or economic conditions, the Fund may, through its normal bottom-up stock selection process, focus in one or more sectors of the market. The Fund defines small capitalization companies as companies with

market capitalizations within the collective range of the Russell 2000 and S&P SmallCap 600 Indices. As of December 30, 2016, this range was approximately \$21 million to \$10.3 billion. The market capitalization range of these indices changes over time.

Principal Risks: Market Risk, Equity Risk, Small Cap Securities Risk, Growth Investing Style Risk, Investment Strategy Risk, Foreign Investments Risk, Currency Risk, Asset Allocation Risk, Volatility Risk and Sector Risk.

The Hartford MidCap Value Fund — Investment Objective: The Fund seeks long-term capital appreciation. **Principal Investment Strategy:** Under normal circumstances, the Fund seeks to achieve its investment objective by investing at least 80% of its assets in Mid Capitalization companies, focusing on securities that the sub-adviser, Wellington Management, believes are undervalued in the marketplace. The Fund defines Mid Capitalization companies as companies with market capitalizations within the collective range of the Russell Midcap and S&P MidCap 400 Indices. As of December 30, 2016, this range was approximately \$571 million to \$57.0 billion. The market capitalization range of these indices changes over time. The Fund may invest up to 20% of its net assets in securities of foreign issuers and non-dollar securities. Based on market or economic conditions, the Fund may, through its normal bottom-up stock selection process, focus in one or more sectors of the market.

Principal Risks: Market Risk, Equity Risk, Mid Cap Securities Risk, Value Investing Style Risk, Investment Strategy Risk, Foreign Investments Risk, Currency Risk and Sector Risk.

The Hartford International Small Company Fund — Investment Objective: The Fund seeks capital appreciation.

Principal Investment Strategy: Under normal circumstances, the Fund invests at least 80% of its assets in equity securities, including non-dollar securities, of foreign small-capitalization companies. The Fund diversifies its investments among a number of different countries throughout the world, with no limit on the amount of assets that may be invested in each country. The Fund's investment approach is to invest in equity securities of foreign issuers that the sub-adviser, Wellington Management, believes have significant potential for capital appreciation. The Fund defines small capitalization companies as companies with a market capitalization within the range of the S&P EPAC SmallCap Index. As of December 30, 2016, this range was approximately \$3 million to \$18.9 billion. The market capitalization range of the index changes over time.

Principal Risks: Market Risk, Equity Risk, Small Cap Securities Risk, Foreign Investments Risk, Currency Risk, Investment Strategy Risk, Volatility Risk and Regional/Country Focus Risk.

The Hartford Growth Opportunities Fund — Investment Objective: The Fund seeks capital appreciation. **Principal**

Investment Strategy: Under normal circumstances, the Fund invests primarily in a diversified portfolio of common stocks covering a broad range of industries, companies and market capitalizations that the sub-adviser, Wellington Management, believes have superior growth potential with a focus on mid to large capitalization stocks. The Fund may invest up to 25% of its net assets in foreign issuers and non-dollar securities. The Fund may trade securities actively. Wellington Management uses fundamental analysis to identify companies with accelerating operating characteristics for purchase. Based on market or economic conditions, the Fund may, through its normal bottom-up stock selection process, focus in one or more sectors of the market.

Principal Risks: Market Risk, Growth Investing Style Risk, Foreign Investments Risk, Currency Risk, Investment Strategy Risk, Equity Risk, Mid Cap Securities Risk, Active Trading Risk and Sector Risk.

The Hartford MidCap Fund — Investment Objective: The Fund seeks long-term growth of capital. **Principal Investment Strategy:** The Fund seeks its investment objective by investing primarily in stocks selected by the sub-adviser, Wellington Management, on the basis of potential for capital appreciation. Under normal circumstances, the Fund invests at least 80% of its assets in common stocks of Mid Capitalization companies. The Fund may invest up to 20% of its net assets in securities of foreign issuers and non-dollar securities. Wellington Management favors companies that it believes are high-quality. The key characteristics of high-quality companies include a leadership position within an industry, a strong balance sheet, a high return on equity, and/or a strong management team. Based on market or economic conditions, the Fund may, through its normal bottom-up stock selection process, focus in one or more sectors of the market. The Fund defines mid-capitalization companies as companies with market capitalizations within the collective range of the Russell Midcap and S&P MidCap 400 Indices. As of December 30, 2016, this range was approximately \$571 million to \$57.0 billion. The market capitalization range of these indices changes over time.

Principal Risks: Market Risk, Equity Risk, Mid Cap Securities Risk, Investment Strategy Risk, Foreign Investments Risk, Currency Risk and Sector Risk.

The Hartford Capital Appreciation Fund — Investment Objective: The Fund seeks growth of capital. **Principal Investment Strategy:** The Fund seeks to achieve its investment objective by investing primarily in stocks selected on the basis of potential for capital appreciation. The Fund normally invests at least 65% of its net assets in common stocks of medium and large companies. The Fund may invest up to 35% of its net assets in securities of foreign issuers and non-dollar securities, including companies that conduct their principal business activities in emerging markets or whose securities are traded

principally on exchanges in emerging markets. The sub-adviser, Wellington Management, uses fundamental analysis to identify companies that it believes have substantial near-term capital appreciation potential regardless of company size or industry. The Fund seeks its investment objective by employing a multiple portfolio manager structure, which means the Fund has several components that are managed separately using different investment styles. Each component sleeve has a distinct investment philosophy and analytical process to identify specific securities for purchase or sale based on internal, proprietary research. Together the investment strategies represent a wide range of investment philosophies, companies, industries and market capitalizations. The Fund may trade portfolio securities actively.

Principal Risks: Market Risk, Investment Strategy Risk, Foreign Investments Risk, Emerging Markets Risk, Currency Risk, Asset Allocation Risk, Equity Risk, Mid Cap Securities Risk and Active Trading Risk.

The Hartford International Opportunities Fund — Investment Objective: The Fund seeks long-term growth of capital. **Principal Investment Strategy:** The Fund normally invests at least 65% of its net assets in stocks issued by non-U.S. companies that trade in foreign markets that are generally considered to be well established. The Fund diversifies its investments among a number of different countries throughout the world, with no limit on the amount of assets that may be invested in each country. The securities in which the Fund invests are denominated in both dollars and foreign currencies and generally are traded in foreign markets. The Fund may invest up to the greater of 25% or the weight of emerging markets in the MSCI All Country World ex USA Index (“MSCI AC World ex USA Index”) plus 10% of its net assets in companies domiciled in emerging markets. The Fund may invest in opportunities across the market capitalization spectrum, but under normal circumstances invests primarily in mid and large capitalization companies, resulting in a portfolio with market capitalization characteristics in the range of the MSCI AC World ex USA Index. The Fund may trade securities actively. The sub-adviser, Wellington Management, conducts fundamental research on individual companies to identify securities for purchase or sale. Based on market or economic conditions, the Fund may, through its normal bottom-up stock selection process, focus in one or more sectors of the market.

Principal Risks: Market Risk, Foreign Investments Risk, Emerging Markets Risk, Currency Risk, Equity Risk, Mid Cap Securities Risk, Investment Strategy Risk, Active Trading Risk and Sector Risk.

MFS Global Equity Fund — Investment Objective: The Fund’s investment objective is to seek capital appreciation. **Principal Investment Strategies:** MFS (Massachusetts Financial Services Company, the fund’s investment adviser) normally invests at least 80% of the fund’s net assets in equity securities. Equity securities include

common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. In selecting investments for the fund, MFS is not constrained to any particular investment style. MFS may invest the fund’s assets in the stocks of companies it believes to have above average earnings growth potential compared to other companies (growth companies), in the stocks of companies it believes are undervalued compared to their perceived worth (value companies), or in a combination of growth and value companies. While MFS may invest the fund’s assets in companies of any size, MFS primarily invests in companies with large capitalizations. MFS invests the fund’s assets in U.S. and foreign securities, including emerging market securities. MFS normally allocates the fund’s investments across different countries and regions, but MFS may invest a large percentage of the fund’s assets in issuers in a single country, a small number of countries, or a particular geographic region. MFS normally allocates the fund’s investments across different industries and sectors, but MFS may invest a significant percentage of the fund’s assets in issuers in a single or small number of industries or sectors. MFS uses an active bottom-up investment approach to buying and selling investments for the fund. Investments are selected primarily based on fundamental analysis of individual issuers. Quantitative models that systematically evaluate issuers may also be considered. For purposes of the fund’s 80% policy, net assets include the amount of any borrowings for investment purposes.

Principal Risks: Equity Market/Company Risk, Foreign Risk, Emerging Markets Risk, Currency Risk, Geographic Focus Risk, Industry and Sector Focus Risk, Liquidity Risk and Investment Selection Risk.

The Hartford Global Real Asset Fund — Investment Objective. The Fund seeks to provide long-term total returns that outpace inflation over a macroeconomic cycle. **Principal Investment Strategy:** The Fund seeks to achieve its investment objective by investing in a globally diverse mix of inflation-related equity investments (primarily from equity securities of natural resource companies), fixed income investments (primarily inflation protected securities, including U.S. Treasury Inflation Protected Securities (TIPS)), and commodities. The Fund will invest in securities denominated in both U.S. dollars and foreign currencies, including securities that are generally traded on foreign markets. The Fund has the flexibility, as market conditions change, to shift assets among the asset classes. The Fund may also seek commodity exposure through exchange traded funds, commodity-linked notes, and by investing up to 25% of its total assets in The Hartford Cayman Global Real Asset Fund, Ltd., a wholly owned subsidiary of the Fund formed in the Cayman Islands (the “Subsidiary”), which invests primarily in commodity-related instruments and TIPS. The Subsidiary (unlike the Fund) may invest without limit in commodity-related

investments, including commodity-linked notes, exchange traded funds, and commodity-related derivative investments (including futures contracts, options and swap agreements). In connection with its investment in certain securities and derivative instruments, the Fund may hold cash or liquid securities that can be readily converted into cash. The Fund expects to invest its assets principally in investments that, in the judgment of the sub-adviser, are affected directly or indirectly by the level of and changes in the rate of inflation and, therefore, provide real returns (such assets are defined as “real assets”). Real return is the rate of return after adjusting for inflation. These real assets include equity and fixed income securities and other instruments issued by or related to natural resource companies, equity and fixed income securities and other instruments issued by or related to utilities, inflation protected bonds, and commodity related investments and derivative instruments. Under normal circumstances, the Fund will invest at least 80% of its assets (plus borrowings for investment purposes) in such asset categories. The Fund will normally invest at least 25% of its assets, in the aggregate, in the natural resources industry.

The Fund will target an investment allocation of approximately 55% of its assets in equity securities, 35% of its assets in fixed income investments, and 10% of its assets in commodity-related investments. Although the Fund has the flexibility to change this allocation significantly as market conditions change, the allocation will generally vary by no more than +/-20% with respect to equity securities and fixed income investments. The commodities allocation will generally range between 0% and 25%. The Fund’s investment in shares of the Subsidiary is not counted for purposes of determining the Fund’s equity allocation. Asset allocation decisions within these bands are at the discretion of the Fund’s sub-adviser, Wellington Management Company LLP (“Wellington Management”), and are based on Wellington Management’s judgment of the projected outlook for inflation, investment environment for financial assets, relative fundamental values, the attractiveness of each asset category, and expected future returns of each asset category. Under normal circumstances, at least 40% (and normally not less than 30%) of the Fund’s net assets will be invested in or exposed to foreign securities or derivative instruments with exposure to foreign securities of at least three different countries outside the United States. Investments are deemed to be “foreign” if: (a) an issuer’s domicile or location of headquarters is in a foreign country; (b) an issuer derives a significant proportion (at least 50%) of its revenues or profits from goods produced or sold, investments made, or services performed in a foreign country or has at least 50% of its assets situated in a foreign country; (c) the principal trading market for a security is located in a foreign country; or (d) it is a foreign currency. The Fund’s investments in derivative

securities, exchange traded funds (ETFs) and exchange traded notes (ETNs) will be considered to be “foreign” if the underlying assets represented by the investment are determined to be foreign using the foregoing criteria. Asset allocation decisions are actively managed and are based upon Wellington Management’s judgment of the relative attractiveness of each asset category. As part of the asset allocation decision making process, Wellington Management actively manages the underlying asset classes consistent with the Fund’s investment objective. In addition, the portfolio managers may choose to implement the Fund’s investment strategy by allocating a portion of the Fund’s assets to another portfolio management team within Wellington Management.

Principal Risks: Market Risk, Asset Allocation Risk, Investment Strategy Risk, Natural Resources Industry Concentration Risk, Equity Risk, Interest Rate Risk, Credit Risk, Foreign Investments Risk, Emerging Markets Risk, Currency Risk, Derivatives Risk, Leverage Risk, Commodities Related Investment Risk, Inflation-Protected Securities Risk, Subsidiary Risk, Volatility Risk and Active Trading Risk.

The Hartford Dividend and Growth Fund — Investment Objective: The Fund seeks a high level of current income consistent with growth of capital. **Principal Investment Strategy:** The Fund invests primarily in a portfolio of equity securities that typically have above average dividend yields and whose prospects for capital appreciation are considered favorable by the sub-adviser, Wellington Management. The Fund’s portfolio is broadly diversified by company and industry. Under normal market and economic conditions, at least 80% of the Fund’s net assets are invested in dividend paying equity securities. The Fund tends to focus on securities of larger, well-established companies with market capitalizations similar to those of companies in the S&P 500 Index. The Fund may invest up to 20% of its net assets in securities of foreign issuers and non-dollar securities. Wellington Management uses fundamental analysis to evaluate a security for purchase or sale by the Fund.

Principal Risks: Market Risk, Dividend Paying Security Investment Risk, Investment Strategy Risk, Equity Risk, Foreign Investments Risk and Currency Risk.

Hartford Core Equity Fund — Investment Objective: The Fund seeks growth of capital. **Principal Investment Strategy:** Under normal circumstances, the Fund invests at least 80% of its assets in common stocks. The Fund invests in a diversified portfolio of common stocks of issuers located primarily in the United States. Wellington Management, the Fund’s sub-adviser, chooses the Fund’s investments using fundamental research designed to identify issuers with improving quality metrics, business momentum and attractive relative valuations. The investment process is aided by a proprietary quantitative screening process that narrows the investment universe to companies that are

consistent with the Fund's investment strategy. The Fund's portfolio is broadly diversified by industry and company. The Fund may invest in a broad range of market capitalizations, but tends to focus on large capitalization companies with market capitalizations similar to those of companies in the S&P 500 Index. The Fund may invest up to 20% of its net assets in securities of foreign issuers and non-dollar securities.

Principal Risks: Market Risk, Investment Strategy Risk, Quantitative Investing Risk, Equity Risk, Foreign Investments Risk and Currency Risk.

The Hartford Equity Income Fund — Investment Objective: The Fund seeks a high level of current income consistent with growth of capital. **Principal Investment Strategy:** Under normal circumstances, the Fund seeks to achieve its investment objective by investing at least 80% of its assets in equity securities. The sub-adviser, Wellington Management, uses fundamental analysis to identify securities that it believes offer above average yields, below average valuations and the potential for dividend increases in the future. The Fund invests primarily in equity securities of companies with market capitalizations above \$2 billion. At the time of investment, every equity security in which the Fund invests must pay a dividend or be expected to pay a dividend within the next 12 months. The Fund may invest up to 20% of its net assets in the securities of foreign issuers and non-dollar securities.

Principal Risks: Market Risk, Dividend Paying Security Investment Risk, Value Investing Style Risk, Investment Strategy Risk, Equity Risk, Foreign Investments Risk and Currency Risk.

Mixed-Asset Funds

The Hartford Global All-Asset Fund — Investment Objective: The Fund seeks to provide long-term total return.

Principal Investment Strategy: The Fund seeks to achieve its investment objective by investing in a diverse portfolio of securities and other investments of issuers across a broad range of countries and asset categories. The Fund invests primarily in equity securities, fixed-income securities and certain other investments, including, but not limited to, currencies and commodity-related securities and derivative instruments (including futures contracts, forward currency contracts, options and swap agreements) as well as cash. The Fund may invest in securities of companies that conduct their principal business activities in emerging markets or whose securities are traded principally on exchanges in emerging markets. The Fund may from time to time seek to gain exposure to the commodity markets by investing up to 25% of its assets in a wholly owned subsidiary of the Fund formed in the Cayman Islands (the "Subsidiary"). In connection with its investment in certain securities and derivative instruments, the Fund may hold cash or liquid securities that can be readily converted into cash. The Fund will

target an allocation of approximately 60% equity investments and 40% fixed income investments, with the allocation generally varying by no more than +/-20% around these weights. The Fund's investment in shares of the Subsidiary is not counted for purposes of determining the Fund's equity allocation. From time to time, the Fund may vary its target allocation in order to provide exposure to the investment returns of real assets that trade in the commodity markets. Asset allocation decisions within these bands are at the discretion of the Fund's sub-adviser, Wellington Management, and are based on Wellington Management's judgment of relative fundamental values, the attractiveness of investment opportunities within each asset category, macro-economic trends, and expected future returns of other investment opportunities. Under normal circumstances, at least 40% (and normally not less than 30%) of the Fund's net assets will be invested in or exposed to foreign securities or derivative instruments with exposure to foreign securities of at least three different countries outside the United States. Investments are deemed to be "foreign" if: (a) an issuer's domicile or location of headquarters is in a foreign country; (b) an issuer derives a significant proportion (at least 50%) of its revenues or profits from goods produced or sold, investments made, or services performed in a foreign country or has at least 50% of its assets situated in a foreign country; (c) the principal trading market for a security is located in a foreign country; or (d) it is a foreign currency. The Fund's investments in derivative securities, exchange traded funds (ETFs) and exchange traded notes (ETNs) will be considered to be "foreign" if the underlying assets represented by the investment are determined to be foreign using the foregoing criteria. Asset allocation decisions are actively managed and are based upon Wellington Management's judgment of the relative attractiveness of various investment opportunities. As part of the asset allocation decision making process, Wellington Management implements global thematic ideas based on macroeconomic and structural trends derived from its research. The portfolio managers may choose to implement these ideas by allocating a portion of the Fund's assets to another portfolio management team within Wellington Management that invests the Fund's assets in accordance with the Fund's investment strategy.

Principal Risks: Market Risk, Asset Allocation Risk, Investment Strategy Risk, Foreign Investments Risk, Emerging Markets Risk, Currency Risk, Equity Risk, Interest Rate Risk, Credit Risk, Call Risk, Derivatives Risk, Leverage Risk, Futures and Options Risks, Swaps Risk, High Yield Investments Risk, Commodities Related Investment Risk and Subsidiary Risk.

Hartford Real Total Return Fund — Investment Objective: The Fund seeks long-term real total return. **Principal Investment Strategy:** The Fund seeks to achieve its investment objective by actively allocating the Fund's assets to multiple global asset classes that the Fund's sub-adviser,

Wellington Management, believes provide attractive valuations and attractive technical characteristics, and, in the aggregate, create a portfolio designed to have low correlation to the equities represented in the S&P 500 Index. In addition, the Fund will allocate a portion of its assets to specialized investment teams within Wellington Management that the sub-adviser believes will generate attractive returns that are uncorrelated to one another. The sub-adviser also seeks to actively manage the Fund's overall risk and provide attractive real total returns with moderate volatility and low correlation to equities over a full market cycle. As used herein, "real total returns" means consistent positive total returns that outpace inflation over the long term regardless of market conditions. The Fund may invest in fixed income securities and cash and cash equivalents, including, but not limited to, sovereign debt, agency securities, supranational investments, mortgage-backed securities, "to-be-announced" investments, corporate debt, asset-backed securities, bank loans, convertible bonds, and other fixed-income instruments, as well as derivatives related to interest rates and fixed-income securities. These fixed-income instruments could include non-investment grade debt obligations (also known as "junk bonds") and emerging market debt obligations. The Fund may invest in fixed income securities of any maturity or duration. The Fund may also invest directly in listed and unlisted equity and equity related securities, including, but not limited to, common stock, preferred stock, depositary receipts (including American Depositary Receipts ("ADRs") and Global Depositary Receipts ("GDRs")), index-related securities (including exchange traded funds ("ETFs")) and exchange traded notes ("ETNs"), real estate investment structures (including real estate investment trusts ("REITs")), convertible bonds, convertible preferred stock, rights, warrants, and similarly liquid equity equivalents. The Fund may invest in equity securities of issuers with any market capitalization. The Fund may make significant use of derivative transactions. The Fund uses derivatives in pursuit of its investment objective, to manage portfolio risk and/or to replicate securities the Fund could buy directly. The Fund may actively manage market exposure through the use of derivatives, which may include futures (on asset classes or indices including volatility indices), forwards, options, swaps, structured notes and spot transactions. Derivatives will be used to obtain long or short exposure to a particular security, asset class (including commodities), region, industry, currency, or index, or to other securities, groups of securities, or events. The Fund is managed by Wellington Management's Asset Allocation team, which is overseen by the portfolio manager. The team may invest in active strategies developed by Wellington Management and allocate to other portfolio management teams within Wellington Management that invest the Fund's assets in accordance with the Fund's investment strategy.

Principal Risks: Market Risk, Asset Allocation Risk, Interest Rate Risk, Credit Risk, Call Risk, Mortgage-and Asset-Backed Securities Risk, Foreign Investments Risk, Sovereign Debt Risk, Emerging Markets Risk, Currency Risk, Structured Securities Risk, Derivatives Risk, Futures and Options Risks, Leverage Risk, Investment Strategy Risk, Inflation-Protected Securities Risk, Active Trading Risk and Equity Risk.

Balanced Fund

The Hartford Balanced Income Fund — Investment

Objective: The Fund seeks to provide current income with growth of capital as a secondary objective. **Principal Investment Strategy:** The Fund seeks to achieve its investment objective by investing in a mix of equity securities and fixed income investments. Under normal circumstances, the Fund will target an allocation of approximately 45% equity securities and 55% fixed income investments, with the allocation generally varying by no more than +/-5%. Allocation decisions within these bands are at the discretion of the Fund's sub-adviser, Wellington Management, and are based on Wellington Management's judgment of the projected investment environment for financial assets, relative fundamental values, the attractiveness of each asset category, and expected future returns of each asset category. The equity portion of the Fund will invest primarily in common stocks with a history of above-average dividends or expectations of increasing dividends, which may include a broad range of market capitalizations generally above \$2 billion. The Fund may invest up to 25% of the equity portion of the portfolio in the securities of foreign issuers and non-dollar securities. The Fund may invest up to 20% of the fixed income portion of the portfolio in domestic non-investment grade debt (also known as "junk bonds"). The Fund may also invest up to 25% of the fixed income portion of the portfolio in non-US dollar denominated debt and up to 20% of the fixed income portion of the portfolio in emerging market debt securities. The Fund may invest in debt securities of any maturity or duration. In order to implement the Fund's investment strategy, the portfolio managers may allocate a portion of the Fund's assets to another portfolio management team within Wellington Management.

Principal Risks: Asset Allocation Risk, Market Risk, Equity Risk, Credit Risk, Interest Rate Risk, Investment Strategy Risk, Foreign Investments Risk, Currency Risk, Dividend Paying Security Investment Risk and Value Investing Style Risk.

Fixed Income Funds

The Hartford High Yield Fund — Investment Objective: The Fund seeks to provide high current income, and long-term total return. **Principal Investment Strategy:** The Fund normally invests at least 80%, and may invest up to 100%,

of its assets in non-investment grade debt securities (also referred to as “junk bonds”). In seeking to achieve the Fund’s investment objective, the sub-adviser, Wellington Management, invests in specific issuers and securities that it considers to be attractive for providing current income as well as total return. The Fund may invest up to 30% of its net assets in securities of foreign issuers, including from emerging markets, and up to 10% of its net assets in non-dollar securities. The Fund may invest in bonds of any maturity or duration. The Fund may make use of derivatives investments, including futures and options, swap transactions, forwards and foreign currency transactions to manage risk, to replicate securities the Fund could buy that are not currently available in the market, or for other investment purposes. The Fund may invest in “Rule 144A” securities, which are privately placed, restricted securities that may only be resold under certain circumstances to other qualified institutional buyers.

Principal Risks: Market Risk, Interest Rate Risk, Credit Risk, Call Risk, High Yield Investments Risk, Event Risk, Foreign Investments Risk, Emerging Markets Risk, Liquidity Risk, Rule 144A Securities Risk, Volatility Risk, Investment Strategy Risk, Derivatives Risk and Leverage Risk.

The Hartford Strategic Income Fund — Investment Objective:

The Fund seeks to provide current income and long-term total return. **Principal Investment Strategy:** The Fund seeks to achieve its investment objective by investing primarily in domestic and foreign debt securities that the sub-adviser, Wellington Management, considers to be attractive from a yield perspective while considering total return. The Fund normally invests in non-investment grade debt securities (also known as “junk bonds”), highly rated securities and foreign securities, including those from emerging markets. The Fund may invest in other asset classes of U.S. or foreign issuers, including, but not limited to, bank loans or loan participation interests in secured, second lien or unsecured variable, fixed or floating rate loans, securitized debt (such as mortgage-backed and asset-backed securities (which may include “to-be-announced” investments)), convertible securities, preferred stock, and common stock. The Fund may use derivatives including futures contracts, swaps, options and forward foreign currency contracts, to manage portfolio risk, for efficient replication of securities the Fund could buy or for other investment purposes. The Fund will generally hold a diversified portfolio of investments in various sectors, although the Fund is not required to invest in all sectors at all times and may invest 100% of its net assets in one sector if conditions warrant. The Fund may invest in “Rule 144A” securities, which are privately placed, restricted securities that may only be resold under certain circumstances to other qualified institutional buyers. The Fund may trade securities actively and may invest in debt securities of any maturity or duration. In order to implement the Fund’s investment

strategy, the portfolio managers may allocate a portion of the Fund’s assets to another portfolio management team within Wellington Management.

Principal Risks: Market Risk, Interest Rate Risk, Credit Risk, High Yield Investments Risk, Foreign Investments Risk, Emerging Markets Risk, Derivatives Risk, Leverage Risk, Swaps Risk, Futures and Options Risks, Forward Currency Contracts Risk, Call Risk, Investment Strategy Risk, Mortgage- and Asset-Backed Securities Risk, Rule 144A Securities Risk, Loans and Loan Participations Risk, U.S. Government Securities Risk, Sovereign Debt Risk, Liquidity Risk, To Be Announced (TBA) Transactions Risk, Asset Allocation Risk and Active Trading Risk.

The Hartford Inflation Plus Fund — Investment Objective:

The Fund seeks a total return that exceeds the rate of inflation over an economic cycle. **Principal Investment Strategy:** The Fund seeks its investment objective by investing primarily in inflation-protected debt securities that the sub-adviser, Wellington Management, considers to be attractive from a real yield perspective consistent with total return. The Fund normally invests at least 65% of its net assets in U.S. dollar-denominated inflation-protected debt securities issued by the U.S. Treasury. The Fund may also invest in inflation-protected debt securities issued by U.S. Government agencies and instrumentalities other than the U.S. Treasury and by other entities such as corporations and foreign governments. The Fund will also opportunistically invest up to 35% of its net assets in other asset classes, including, but not limited to, nominal treasury securities, currencies, corporate bonds, asset-backed securities, mortgage-related securities, and commercial mortgage-backed securities. The Fund normally invests at least 80% of its net assets in securities of “investment grade” quality. The Fund may invest up to 35% of its net assets in securities of foreign issuers and non-dollar securities, including inflation-protected securities of foreign issuers. The Fund may use derivatives, including forward contracts, futures and options and swap agreements to manage risk or for other investment purposes. The Fund may trade securities actively. In order to implement the Fund’s investment strategy, the portfolio manager may allocate a portion of the Fund’s assets to another portfolio management team within Wellington Management.

Principal Risks: Market Risk, Inflation-Protected Securities Risk, Interest Rate Risk, Credit Risk, U.S. Government Securities Risk, Derivatives Risk, Leverage Risk, Investment Strategy Risk, Mortgage- and Asset-Backed Securities Risk, Foreign Investments Risk, Sovereign Debt Risk, Currency Risk, Asset Allocation Risk and Active Trading Risk.

The Hartford Total Return Bond Fund — Investment Objective:

The Fund seeks a competitive total return, with income as a secondary objective. **Principal Investment Strategy:** Under normal circumstances, the Fund invests at least 80% of its net assets in bonds that the

sub-adviser, Wellington Management, considers to be attractive from a total return perspective along with current income. The Fund normally invests at least 70% of its portfolio in investment grade debt securities and may invest up to 20% of its net assets in securities rated below investment grade (also known as “junk bonds”). Bonds in which the Fund invests include (1) securities issued or guaranteed as to principal or interest by the U.S. Government, its agencies or instrumentalities; (2) non-convertible debt securities issued or guaranteed by U.S. corporations or other issuers (including foreign governments or corporations); (3) asset-backed and mortgage-related securities; and (4) securities issued or guaranteed as to principal or interest by a sovereign government or one of its agencies or political subdivisions, supranational entities such as development banks, non-U.S. corporations, banks or bank holding companies, or other foreign issuers. The Fund may use derivatives to manage portfolio risk or for other investment purposes. The derivatives in which the Fund may invest include, but are not limited to, futures and options contracts, swap agreements and forward foreign currency contracts. Additionally, the Fund may invest up to 40% of its net assets in debt securities of foreign issuers, including from emerging markets, and up to 20% of its net assets in non-dollar securities. The Fund may invest in “to-be-announced” investments, including when-issued and delayed delivery securities and forward commitment transactions. The Fund may invest in “Rule 144A” securities, which are privately placed, restricted securities that may only be resold under certain circumstances to other qualified institutional buyers. The Fund may trade securities actively. Although the Fund may invest in securities and other instruments of any maturity or duration, the Fund normally invests in debt securities with a maturity of at least one year. There is no limit on the average maturity of the Fund’s portfolio. The use of derivatives, such as interest rate swaps and futures, may have the effect of shortening or lengthening the duration of a fixed income portfolio. The investment team is organized with generalist portfolio managers leading sector, rates and risk positioning decisions. The portfolio managers may allocate a portion of the Fund’s assets to specialists within Wellington Management who drive individual sector and security selection strategies.

Principal Risks: Market Risk, Interest Rate Risk, Credit Risk, Call Risk, Mortgage- and Asset-Backed Securities Risk, Rule 144A Securities Risk, Foreign Investments Risk, Emerging Markets Risk, Currency Risk, Derivatives Risk, Leverage Risk, Swaps Risk, Futures and Options Risk, Forward Currency Contracts Risk, Liquidity Risk, Event Risk, U.S. Government Securities Risk, Investment Strategy Risk, To Be Announced (TBA) Transactions Risk, High Yield Investments Risk, Asset Allocation Risk and Active Trading Risk.

The Hartford Quality Bond Fund — Investment Objective: The Fund seeks to maximize total return while providing

a high level of current income consistent with prudent investment risk. **Principal Investment Strategy:** The Fund seeks to achieve its investment objective by investing in securities that the sub-adviser, Wellington Management, considers to be attractive from a total return perspective while providing current income. The Fund normally invests at least 80% of its net assets (including any borrowings for investment purposes) in investment grade, fixed-income securities. Investment grade securities are securities that are rated investment grade by a nationally recognized statistical rating organization (“NRSRO”), or are considered by Wellington Management to be of equivalent credit quality. The Fund generally invests a significant portion of its assets in mortgage-related securities such as agency and non-agency mortgage-backed securities and related securities such as collateralized mortgage obligations, and other obligations that are secured by mortgages or mortgage-backed securities although the amount the Fund invests in such securities may change significantly from time to time based on current market conditions. The Fund is permitted to invest without limitation in mortgage-backed securities issued by U.S. Government agencies, including the Government National Mortgage Association (Ginnie Mae), the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac). The Fund may invest up to 30% of its assets in credit sectors, including but not limited to non-agency residential and commercial mortgage-backed securities, asset backed securities, corporate bonds and covered bonds. The Fund may invest in both U.S. Treasury obligations and in obligations of U.S. Government agencies or instrumentalities. The Fund may use reverse repurchase transactions, repurchase agreements and dollar rolls. The Fund may use derivative instruments, including futures contracts, options, and swaps, to enhance returns, manage portfolio risk or for other investment purposes. The Fund may trade securities actively and may invest in debt securities of any maturity. The Fund normally maintains a dollar weighted average duration of between 1 and 8 years. Duration is a measure of the sensitivity of a fixed income security’s price to changes in interest rates. The Fund’s average duration measure incorporates a bond’s yield, coupon, final maturity, and the effect of derivatives, such as interest rate swaps and futures that may be used to manage the Fund’s interest rate risk. The use of derivatives, such as interest rate swaps and futures, may have the effect of shortening or lengthening the duration of a fixed income portfolio. The Fund may invest in “to-be-announced” investments, including when-issued and delayed delivery securities and forward commitment transactions. The Fund may invest in “Rule 144A” securities, which are privately placed, restricted securities that may only be resold under certain circumstances to other qualified institutional buyers.

Principal Risks: Market Risk, Interest Rate Risk, Credit Risk, Call Risk, U.S. Government Securities Risk,

Mortgage-Asset-Backed Securities Risk, Rule 144A Securities Risk, Real Estate Related Risks, Derivative Risk, Leverage Risk, Futures and Options Risks, Swaps Risk, Investment Strategy Risk, Active Trading Risk, Repurchase and Reverse Repurchase Agreements Risks, Dollar Rolls Risk and To Be Announced (TBA) Transactions Risk.

The Hartford World Bond Fund — Investment Objective:

The Fund seeks capital appreciation with income as a secondary goal. ***Principal Investment Strategy:*** Under normal circumstances, the Fund invests at least 80% of its net assets in a broad range of fixed income securities, including U.S. and non-U.S. government and corporate debt (including bonds), mortgage-related and other asset-backed securities, loan participations, inflation-protected securities, structured securities, variable, floating, and inverse floating rate instruments and preferred stock. The Fund invests, under normal circumstances, in issuers located in at least three countries (including the U.S.) and may invest in both developed and developing markets. Under normal circumstances, the Fund will invest at least 75% of its net assets in investment grade debt securities; however, the Fund has the ability to invest up to 50% of its net assets in securities rated below investment grade (also referred to as “junk bonds”) if market conditions warrant. The Fund is a non-diversified fund, meaning that the Fund may invest a larger proportion of its assets in the securities of one or more issuers than a fund that is “diversified”. The Fund may trade securities actively and may invest in debt securities of any maturity or duration. For purposes of pursuing its investment objective, the Fund regularly enters into currency-related transactions involving certain derivative instruments, including currency forwards, currency options and currency index futures contracts. The Fund may also enter into various other transactions involving derivatives, including financial futures contracts (such as interest rate or bond futures) and options on such contracts, swap agreements (which may include interest rate and credit default swaps). The Fund may use any of the above currency techniques or other derivative transactions for the purposes of enhancing Fund returns, increasing liquidity, gaining exposure to particular instruments in more efficient or less expensive ways and/or hedging risks relating to changes in interest rates and other market factors. Under normal circumstances, at least 40% (and normally not less than 30%) of the Fund’s net assets will be invested in or exposed to foreign securities or derivative instruments with exposure to foreign securities of at least three different countries outside the United States. Investments are deemed to be “foreign” if: (a) an issuer’s domicile or location of headquarters is in a foreign country; (b) an issuer derives a significant proportion (at least 50%) of its revenues or profits from goods produced or sold, investments made, or services performed in a foreign country or has at least 50% of its assets situated in a foreign country; (c) the principal

trading market for a security is located in a foreign country; or (d) it is a foreign currency. The Fund’s investments in derivative securities, exchange traded funds (ETFs) and exchange traded notes (ETNs) will be considered to be “foreign” if the underlying assets represented by the investment are determined to be foreign using the foregoing criteria. The Fund may invest in “Rule 144A” securities, which are privately placed, restricted securities that may only be resold under certain circumstances to other qualified institutional buyers. In order to implement the Fund’s investment strategy, the portfolio managers may allocate a portion of the Fund’s assets to another portfolio management team within Wellington Management.

Principal Risks: Market Risk, Interest Rate Risk, Credit Risk, Foreign Investments Risk, Emerging Markets Risk, Sovereign Debt Risk, Currency Risk, Call Risk, High Yield Investments Risk, Derivatives Risk, Leverage Risk, Forward Currency Contracts Risk, Futures and Options Risks, Swaps Risk, Non-Diversification Risk, U.S. Government Securities Risk, Mortgage- and Asset-Backed Securities Risk, Rule 144A Securities Risk, Investment Strategy Risk, Asset Allocation Risk and Active Trading Risk.

The SMART529 Stable Value Portfolio — Investment

Objective: The SMART529 Stable Value portfolio investment objectives are to preserve principal and interest income, to maintain liquidity for inter-fund transfers and withdrawals, and to provide for a portfolio book value crediting rate that moves generally in the direction of prevailing market rates. This investment portfolio seeks to maximize current income while preserving principal and delivering stable investment returns. ***Principal Investment Strategies:*** The investment structures utilized seek to provide for minimal fluctuation in principal values. Returns may fluctuate, and although the portfolio seeks to preserve the value of your investment, it is possible to lose money by investing in the portfolio. The portfolio is not guaranteed by the investment manager. Portfolio investments are subject to the risk that underlying fixed income investments will fail to make timely payments of principal or interest, which may result in a loss of principal or interest. The portfolio’s strategy is to minimize this risk by investing in a broadly diversified portfolio of high quality investments. The portfolio is subject to the risk that contract issuers will fail to make payments to investors for withdrawals or transfers to other Investment Options under the Hartford SMART529 Plan in amounts equal to principal and accrued interest. The crediting rate earned by the portfolio is a blend of the rates earned by all of the wrap contracts in the portfolio. Each wrap contract’s interest rate reflects the earnings rates of its underlying bonds, adjusted for differences between actual and expected earnings. Adjustments to the contract interest rate may reduce a contract’s yield to zero, but it cannot fall below zero. By design, the portfolio’s blended interest rate should change in the direction of

new investment rates. Over time, the portfolio's returns are expected to be comparable to the returns generated by intermediate-term, high quality bonds. This portfolio may invest in: (a) insurance company or bank wrap contracts, which provide for the repayment of principal plus interest credited at fixed or variable rates; (b) other wrap contracts, which are supported by fixed income obligations of the U.S. Government or its agencies, residential and commercial mortgage-backed securities, asset-backed securities, and other corporate fixed income investments, where the repayment of principal and interest from such supporting investments are paid to the portfolio, or units or shares of such investments; and (c) bank short-term investment funds, cash, and cash equivalents. The wrap contracts generally provide for payments to investors for withdrawals or transfers to other Investment Options under the Plan amounts equal to principal and accrued interest. The credit quality of the investments held inside investment contracts is expected to average AA- or better.

Principal Risks: Active Trading Risk, Call Risk, Credit Risk, Crediting Rate Risk, Event Risk, Foreign Investments Risk, Futures and Options Risks, Inflation-Protected Securities Risk, Interest Rate Risk, Investment Strategy Risk, Liquidity Risk, Market Risk, Mortgage- and Asset-Backed Securities Risk, Sovereign Debt Risk, To Be Announced (TBA) Transaction Risk, U.S. Government Securities Risk, Wrap Contract Risk and Yield Risk.

Investment Risks Generally

The different types of securities, investments, and investment techniques used by each Underlying Fund all have attendant risks of varying degrees. For example, with respect to equity securities, there can be no assurance of capital appreciation and an investment in any stock is subject to, among other risks, the risk that the stock market as a whole may decline, thereby depressing the stock's price (market risk), or the risk that the price of a particular issuer's stock may decline due to its financial results (financial risk). With respect to debt securities, there exists, among other risks, the risk that the issuer of a security may not be able to meet its obligations on interest or principal payments at the time required by the instrument (credit risk, a type of financial risk). In addition, the value of debt instruments and other income-bearing securities generally rises and falls inversely with prevailing current interest rates (interest rate risk, a type of market risk). **For a more detailed discussion of the risks associated with each Investment Option, see the "Description of Risks of the Investment Options" above beginning on page 9.**

PART THREE

THE HARTFORD SMART529 COLLEGE SAVINGS PLAN PARTICIPATION AGREEMENT

Section 1. – Introduction

1.1 Introduction. The Hartford SMART529 College Savings Plan (the “Plan”) is part of the West Virginia College Prepaid Tuition and Savings Program (the “Program”). The person signing the Application agrees to participate in the Plan and be subject to and comply with the terms and conditions of this Participation Agreement (the “Agreement”), as may be amended from time to time, the Program and West Virginia Code Section 18-30-1 et seq., as amended (the “Act”), Internal Revenue Code Section 529, and any related rules and regulations. The Account Owner’s participation shall be effective when the completed and fully executed Application is received and accepted by Hartford Life (the “Program Manager”).

1.2 Acknowledgements by Account Owner. Account Owner understands, agrees and acknowledges that:

- (a) This Agreement and the Application contain the terms governing all Accounts,
- (b) He/she has read this Agreement, the Disclosure Statement and all information provided by the Program Manager,
- (c) Nothing in or with respect to this Agreement, the Application, the Account or any information provided in connection therewith shall be considered or interpreted to create or constitute a debt or liability of the Board of Trustees of the Program (the “Board”), any Board member, the State Treasurer, the State of West Virginia, the Program Manager, nor any agent or employee of the Board, the State Treasurer, the State of West Virginia or the Program Manager,
- (d) Nothing in this Agreement, the Application, the Account, or any information provided, nor participation in the Program, shall obligate the general revenue or any other fund of the State of West Virginia,
- (e) THE VALUE OF ANY ACCOUNT AT ANY TIME MAY BE MORE OR LESS THAN THE AGGREGATE AMOUNT CONTRIBUTED TO THE ACCOUNT, and
- (f) THE PROGRAM IS SUBJECT TO INVESTMENT RISKS, THE ACCOUNT IS NOT INSURED, AND NEITHER THE PRINCIPAL DEPOSITED NOR THE INVESTMENT RETURN IS GUARANTEED.

Section 2. – Definitions

In addition to definitions provided in the West Virginia Code, the United States Code, and the rules and regulations thereunder, the following definitions apply to the Accounts:

“**Account**” means an individual savings account established by an Account Owner in accordance with this Agreement.

“**Account Owner**” means the individual at least 18 years of age, a corporation or other entity that opens one or more Accounts. In the event an employer opens an Account on behalf of a Designated Beneficiary selected by an employee, that employee is considered to be the Account Owner.

“**Additional Tax**” means an additional federal income tax on certain Non-Qualified Distributions.

“**Application**” means the SMART529 College Savings Plan Application form or a duplicate of the form completed and signed by the Account Owner that opens an Account in the SMART529 College Savings Plan.

“**Board**” means the Board of Trustees of the West Virginia College Prepaid Tuition and Savings Program.

“**Code**” means the Internal Revenue Code of 1986, as amended.

“**Designated Beneficiary**” means the person designated by the Account Owner at the time the Account is established, or as may be named the replacement Designated Beneficiary in accordance with this Agreement.

“**Distribution**” means a withdrawal from an Account, whether paid to the Account Owner, the Designated Beneficiary or an Eligible Institution.

“**Eligible Educational Institution**” means any eligible educational institution as defined in Section 529 of the Code.

“**Fees**” means amounts assessed to and withdrawn from an Account by the Program Manager and the Board to cover or defray costs.

“**Non-Qualified Distributions**” means any distribution other than a Qualified Distributions or rollovers. The earnings portion of a Non-Qualified Distribution may be subject to income tax, potentially including the Additional Tax.

“**Program**” means the West Virginia College Prepaid Tuition and Savings Program operated by the Board of Trustees of the West Virginia College Prepaid Tuition and Savings Program in accordance with the provisions of West Virginia Code §18-30-1 et seq. The Program includes The Hartford SMART529.

“**Program Manager**” means Hartford Life Insurance Company. The Board has contracted with Hartford Life Insurance Company to provide a variety of administrative, investment and marketing services for the Program, including the College Savings Plan.

“Qualified Distribution” means a distribution from your Account that is used to pay for the Designated Beneficiary’s Qualified Higher Education Expenses at an Eligible Educational Institution.

“Qualified Higher Education Expenses” are defined by federal law and generally include tuition, fees, the cost of books, supplies and equipment computers, hardware, certain software, internet access and related services required for enrollment of a Designated Beneficiary at an Eligible Educational Institution. Also included are expenses for special needs services and the cost of room and board for a Designated Beneficiary enrolled at an Eligible Educational Institution.

“Successor Owner” means the individual, at least 18 years of age, corporation or other entity authorized to become the Account Owner and assume the responsibilities and duties of the Account Owner.

Section 3 – Contributions

3.1 Receipt of Contributions. All contributions to the Account must be made by automatic investment, wire or check. The Program Manager will accept and hold in the Account the contributions it receives from time to time and will invest the contributions according to the instructions provided by the Account Owner. Restrictions, in addition to those currently in effect, may be imposed by the Board, including limitations as to the amount of contributions and method for making contributions.

3.2 Rollover Contributions. The Account Owner may roll over, or cause to be rolled over, in cash, to the Account, all or a portion of the assets of a tuition program qualified under Section 529 of the Code in a form or manner acceptable to the Plan. In accepting or making any such transfer the Board and the Program Manager assume no responsibility for the tax consequences of the rollover. The Program Manager and the Board will not be responsible for any losses the Account Owner may incur as a result of the timing or investment of any transfer from or to a qualified tuition program.

3.3 Account Limits. Federal income tax laws require that a limit be placed on the amount held in the Program for each Designated Beneficiary. Currently, the limit is \$265,620. That limit includes both contributions and earnings. The Program Manager will monitor contributions to ensure that they do not cause a Designated Beneficiary’s maximum account limit to be exceeded. The Program Manager will notify you if a contribution will put you over the limit. If the Program Manager does not receive instructions from you within three days of the date the Program Manager receives the ineligible contribution, the Program Manager will return the contribution to you. If the value of the Designated Beneficiary’s accounts in the Program falls below \$265,620, you may resume making contributions. Accounts that have reached the maximum account limit may continue to accrue earnings.

3.4 Contributions via Check. The Program Manager reserves the right to convert any contributions remitted to SMART529 by check into an electronic debit format. In this regard, it may initiate credit/debit entries to the payor’s account as well as adjustments for credit/debit entries made in error. The information needed to initiate such entries may be obtained from the check Magnetic Ink Character Recognition (or “MICR”) line and from the depository institution whose name will be obtained from the check. If this method of collecting funds is used, the electronic debit may be posted to your bank account as early as the day after your check was received by the Program Manager. However, the check will not be returned. Instead, an image of the check will remain on file with the Program Manager for a period of two (2) years. The Program Manager may charge a nominal fee for photocopies of check images.

Section 4 – Designated Beneficiary

4.1 Designation of Beneficiary. The Account Owner must specify a Designated Beneficiary on the Application. The Account Owner can be the Designated Beneficiary. The Account Owner may make a federal income tax free change of the Designated Beneficiary on an Account at any time to a new Designated Beneficiary provided the new Designated Beneficiary is a Member of the Family of the Designated Beneficiary. The following family members are considered a “Member of the Family” and can be named as the replacement Designated Beneficiary:

- ▶ son, daughter, or descendant of either;
- ▶ brother, sister, stepbrother or stepsister;
- ▶ stepfather or stepmother;
- ▶ father, mother or ancestor of either;
- ▶ son or daughter of brother or sister;
- ▶ brother or sister of father or mother;
- ▶ son-in-law, daughter-in-law, father-in-law, mother-in-law, sister-in-law or brother-in-law;
- ▶ spouse or spouse of any family member listed above; or
- ▶ first cousin.

For this purpose, a son or daughter includes a legally adopted son or daughter and a step-son or step-daughter, and a brother or sister includes a half-brother or half-sister.

A change of Designated Beneficiary must be submitted in writing on a form provided or approved by the Program Manager and shall be effective upon receipt and approval by the Program Manager.

4.2 Qualified Adult. In the event a minor is going to be both the Account Owner and the Designated Beneficiary, he or she must have an adult willing to act as

Account Owner (“Qualified Adult”) until the minor reaches the age of majority under the laws of the state in which he or she resides. A Qualified Adult must establish the Account on behalf of the minor by completing the Application on behalf of the minor. The Qualified Adult may exercise all Account Owner rights, powers and duties with respect to administration, management and distribution of the Account until the minor attains the age of majority, including but not limited to choosing an investment strategy, designation of any Successor Account Owners and directing distributions. However, the Qualified Adult must act in the best interests of the minor. Until the minor attains the age of majority, the minor will have no authority with respect to the administration, management, designation of Successor Account Owners or distributions from the Account. The Program Manager may rely on any instruction or direction made by the Qualified Adult and will deliver all required notices or documents to the Qualified Adult. When the minor attains the age of majority, he or she shall assume responsibility for the Account and the Qualified Adult will have no further right, power or duty to act upon the Account.

The Qualified Adult may designate another individual to act as the Qualified Adult for the Account in the event he or she becomes incapacitated or dies before the minor reaches the age of majority under the laws of the state in which the minor is a resident. Such designation must be in writing and must be on file with the Program Manager. If no new Qualified Adult has been designated, the new Qualified Adult will be the surviving parents of the minor or, if no parent shall survive the minor, the guardian, conservator or other legal representative, wherever appointed, of the minor. Evidence satisfactory to the Program Manager of the death or disability of the Qualified Adult must be provided.

Section 5 – Investments

5.1 Investment Selection. When an Account is established, the Account Owner will designate the investment options offered by the Program to which contributions and Account values may be allocated (“Investment Options”). The Program Manager will invest all contributions in the appropriate Investment Option(s) designated by the Account Owner. The Account Owner may not direct the selection of individual investments for the Account or the investments of the Investment Options.

5.2 Account Statements. The Program Manager will provide to the Account Owner periodic statements reflecting the value of the Account, contributions, distributions and any other transactions in the Account during the period. Unless the Account Owner sends the Program Manager written objection to the Account Statement within sixty (60) days of receipt, the Account Owner will be deemed to have approved the Account Statement, and the Program Manager, the Board, the

State Treasurer and the State of West Virginia, their officers, employees, attorneys and agents will be forever released and discharged from all liability and accountability to anyone with respect to all matters covered by or any mistakes contained in the Account Statement.

Section 6 – Distributions

6.1 Distributions. Only the Account Owner can direct a Distribution from the Account at any time and from time to time. The Program Manager will process each request upon receipt of a completed Distribution request, in a form approved by and acceptable to the Program Manager, and any required documentation. The Designated Beneficiary, unless also the Account Owner, cannot direct a Distribution from the Account. The Account Owner may direct the Program Manager to make any Distributions from the Account directly to the Account Owner, Designated Beneficiary or an Eligible Educational Institution. The Program Manager is empowered to make a Distribution if directed to do so by a court order, and the Program Manager will incur no liability for acting in accordance with the court order. The Program Manager will report all Distributions to the Internal Revenue Service as required under the Act.

6.2 Distribution Due to the Death or Disability of the Designated Beneficiary. In the event of the death or disability of the Designated Beneficiary the Account Owner may designate a new Designated Beneficiary or withdraw the balance of the Account. The earnings portion of any Distribution under this Section may be subject to income tax. You should consult a qualified tax advisor regarding the tax implications of such a Distribution.

6.3 Distribution Due to a Scholarship, or Other Allowance or Payment. In the event the Designated Beneficiary is awarded a scholarship or other qualified allowance or payment, the Account Owner may withdraw from the Account, without being subject to the Additional Tax, an amount no greater than the amount of scholarship or other qualified allowance or payment. The earnings portion of the distribution will be subject to income tax (not including the Additional Tax). You should consult a qualified tax advisor regarding the tax implications of such a Distribution.

6.4 Rollover Distribution. All or any portion of the assets of the Account may be rolled over to a qualified tuition program if directed by the Account Owner and requested in a form or manner acceptable to the Program Manager. In accepting or making any transfer, neither the Board, any Board member, the State Treasurer, the State of West Virginia, the Program Manager, nor any agent or employee of the Board, the State Treasurer, the State of West Virginia or the Program Manager assumes any responsibility for the tax consequences of the Rollover. The Program Manager will

not be responsible for any losses the Account Owner may incur as a result of the timing of any transfer from or to a qualified tuition program. There is a \$50 charge for rollovers to another qualified tuition program.

Section 7 – Change of Account Owner

7.1 Change of Account Ownership. Account ownership may be transferred to another eligible individual without penalty under certain circumstances. A transfer must be without consideration and the request must be submitted in writing, on a form provided or approved by the Program Manager, to be effective upon receipt and approval by the Program Manager and must be accompanied by an Application completed by the new Account Owner. The Program Manager assumes no responsibility for the tax consequences of any such change.

7.2 Designation of Successor Account Owner. The Account Owner may designate, on the Application, any person, including the Designated Beneficiary, as the Successor Account Owner of the Account. This designation may be revoked by the Account Owner at any time, and will be automatically revoked upon receipt by the Program Manager of a subsequent designation in valid form bearing a later execution date. The designation and any subsequent designation must be submitted in writing on a form provided or approved by the Program Manager and will be effective upon receipt and approval by the Program Manager. This right of designation shall extend to the Successor Account Owner in the event the Successor Account Owner becomes the Account Owner.

The rights of a Successor Account Owner are limited solely to the right of survivorship in the event of the Account Owner's death or disability. A Successor Account Owner has no right to direct Account changes, transfers, or cancellations. However, if a named Successor Owner becomes the Account Owner, he or she will have all of the rights and privileges of an Account Owner as described herein. An Account Owner may modify or terminate the Account without the consent or authorization of the Successor Account Owner.

7.3 Death of an Account Owner Prior to the Distribution of the Account. In the event an Account Owner dies, the ownership of the Account will fully vest in the Successor Account Owner designated by the Account Owner. If there is no surviving Successor Account Owner or if the Successor Account Owner disclaims ownership in the Account, the Account shall fully vest in the Designated Beneficiary. If the Designated Beneficiary becomes a Successor Account Owner due to the death of the original Account Owner and has not attained the age of majority under laws of the state in which the Designated Beneficiary is a resident at such time, the Account shall be administered, as provided in this Agreement by the Qualified Adult. The Qualified

Adult will be the surviving parents of the Designated Beneficiary or, if no parent survives the Designated Beneficiary, the guardian, conservator or other legal representative, wherever appointed, of the Designated Beneficiary. In any event, evidence satisfactory to the Program Manager of the death of the persons must be provided.

7.4 Transfer on Divorce. All or a portion of an Account Owner's interest in the Account may be transferred to a new Account established by a spouse or former spouse pursuant to a decree of divorce, separate maintenance or a written instrument incident to a decree, in which event the transferred portion shall be held as a separate Account. In any event, evidence satisfactory to the Program Manager of the divorce or separation may be required.

Section 8 – Amendment and Termination

8.1 Amendment. The Board reserves the right to amend this Agreement, in whole or in part, to meet the requirements of the Code, the Act or for any other purpose. Any amendments may be retroactively effective if such amendment is necessary to conform the Agreement to, or satisfy the conditions of, any law, governmental regulation or ruling and to permit the Agreement to meet the requirements of the Code or Act. The Program Manager will furnish a copy of any amendment to the Account Owner.

8.2 Termination. The Program Manager may terminate an Account and distribute the assets of such Account if it determines that the Account Owner or the Designated Beneficiary has provided false, fraudulent or misleading information or made a material misrepresentation to the Program Manager, the Board, the State Treasurer or an Eligible Educational Institution, or if the Account balance does not meet the minimum balance criteria established by the Program Manager. The earnings portion of such a distribution potentially may be treated as a Non-Qualified Distribution and may be subject to income tax, potentially including the Additional Tax. Consult your tax advisor.

The Board reserves the right to terminate or suspend this Agreement, the Trust and the Program at any time. Nothing contained in the Agreement or the Program should be construed as an agreement or representation by the Board, the State Treasurer or the Program Manager that this Agreement, the Trust or the Program will continue indefinitely.

Section 9 – Miscellaneous

9.1 Fees. All taxes or penalties of whatever kind or character that may be imposed, levied or assessed upon or in respect to an Account; all expenses incurred by the Program Manager in the performance of its duties, including fees of attorneys and other persons engaged by the Program Manager for service in connection with an Account; and all fees and other compensation of the

Program Manager and the Board of Trustees for their services and/or expenses, according to arrangements in effect from time to time, will be deducted from the Account by the Program Manager.

9.2 Loans. No Account or any portion of an Account may be used as collateral for a loan. Any collateral assignment will have no force or effect. Similarly, an Account Owner or Designated Beneficiary may not borrow, assign or transfer any assets in an Account, except as provided in this Agreement.

9.3 Minors. If a Distribution is payable to a person known by the Program Manager to be a minor or otherwise under a legal disability, the Program Manager may, in its absolute discretion, make all or any part of the Distribution to a parent of the person, the guardian, committee or other legal representative, wherever appointed, of such person, a custodial Account established under a Uniform Gifts to Minors Act, Uniform Transfers to Minors Act or similar act, any person having control or custody of such person, the Qualified Adult, or to the person directly.

9.4 Exemption from Creditor Process. Under West Virginia law, moneys in the Trust Fund are exempt from creditor process, and are not subject to attachment, alienation, garnishment or other process, and moneys in an Account are exempt from the property of an estate in bankruptcy proceedings.

9.5 Applicable Law. Except as otherwise provided, all questions arising with respect to the Program and this Agreement shall be determined by application of the laws of the State of West Virginia except to the extent the Code or any other federal statutes or regulations supersede West Virginia law.

9.6 Exclusive Benefit. At no time will it be possible for any part of an Account to be used for, or diverted to, purposes other than for the exclusive benefit of the Account Owner or the Designated Beneficiary, except as specifically provided in this Agreement.

9.7 Scope of Liability. The Board, the State Treasurer, the State of West Virginia and the Program Manager and its affiliates, their successors and assigns will not be responsible in any way for determining the appropriateness of contributions; the amount, character, timing, purpose, or propriety of any distribution or withdrawal; or any other action or non-action taken at the Account Owner's request. The Account Owner and Designated Beneficiary will at all times fully indemnify and hold harmless the Board, any Board member, the State Treasurer, the State of West Virginia, the Program Manager, and any agent or employee of the Board, the State Treasurer, the State of West Virginia or the Program Manager from and against any and all liability, loss, damage or expense, including attorney's fees, which may arise in connection with the Program, except liability arising from the gross negligence or willful misconduct of the Board, the State Treasurer or the Program Manager.

The Program Manager is under no duty to take any action other than that specified with respect to an Account unless the Account Owner furnishes the Program Manager with instructions in proper form and the instructions have been specifically agreed to by the Program Manager in writing; or to defend or engage in any suit with respect to an Account unless the Program Manager first has agreed in writing to do so and is fully indemnified to the satisfaction of the Program Manager.

The Program Manager may conclusively rely upon and be protected in acting upon any order from the Account Owner or any other notice, request, consent, certificate or other instrument or paper believed by it to be genuine and to have been properly executed, and so long as it acts in good faith, in taking or omitting to take any other action. Any order or notification will be provided in writing on an original document or, at the Program Manager's discretion, may be provided by a copy reproduced through photocopying, facsimile transmission or electronic transmission. For this purpose, the Program Manager may (but is not required to) give the same effect to a verbal instruction as it gives to a written instruction, and the Program Manager's action in doing so is protected to the same extent as if the verbal instructions were, in fact, a written instruction. The Program Manager is not obliged to determine the accuracy or propriety of any directions and is fully protected in acting in accordance with the directions. If instructions are received that, in the opinion of the Program Manager, are unclear, or are not given in accordance with the Program and this Agreement, the Program Manager will not be liable for loss of income, or for appreciation or depreciation in an Account's value during the period preceding the Program Manager's receipt of written clarification of the instructions. Although the Program Manager has no responsibility to give effect to a direction from anyone other than the Account Owner or Qualified Adult, the Program Manager may, in its discretion, establish procedures pursuant to which the Account Owner or Qualified Adult may delegate to a third party, any and all of the Account Owner's or Qualified Adult's powers and duties, provided, however, that in no event may anyone other than the Account Owner or Qualified Adult execute the Application by which this Agreement is adopted or the form by which the Designated Beneficiary, Successor Account Owner or Qualified Adult are designated.

The establishment of an Account under the Program does not guarantee that any Designated Beneficiary will be accepted as a student by or will be graduated from any institution of post-secondary education or be treated as a West Virginia State resident for tuition purposes.

9.8 Appointment of Agent. The Program Manager may appoint agents, including The Hartford and its affiliates, and persons in its employ, to perform its

ministerial acts under this Agreement, including but not limited to, the acceptance and investment of contributions to the Account, acceptance of transfers from other state programs, maintenance of Account records, filing of any federal or state required information returns, maintenance of Designated Beneficiary information, collection and remittance of the Program Manager's fees, any taxes or penalties and payment of distributions.

9.9 Judicial Determination. Anything to the contrary notwithstanding, in the event of reasonable doubt respecting the proper course of action to be taken, the Program Manager may, in its sole and absolute discretion, resolve the doubt by judicial determination which will be binding on all parties claiming any interest in the Account. In this event all court costs, legal expenses, reasonable compensation of time expended by the Program Manager in its duties, and other appropriate and pertinent expenses and the Program Manager will collect costs from the Account.

9.10 Headers and Nomenclature. Titles of sections and division into sections are for general information and convenience of reference and are to be ignored in any construction of the provisions. The masculine shall include the feminine and the singular, the plural in all cases in which such meanings would be appropriate.

9.11 Binding Agreement. This Agreement shall be binding upon the Account Owner, Successor Account Owner, Designated Beneficiary, their heirs, executors or administrators, and upon any person to whom any

Account Owner or Designated Beneficiary has attempted to make an assignment contrary to the provisions of this Agreement.

9.12 Severability. In the event any section, clause or portion of this Agreement is found to be invalid or unenforceable by a court of competent jurisdiction, that section, clause or portion shall be severed from the Agreement and the remainder of this Agreement shall remain in full force and effect.

9.13 Entire Agreement. This Agreement and the Application constitute the entire and exclusive statement of the agreement of the parties, and supersede any and all prior agreements, oral or written, and any communications between the parties relating to the Program.

9.14 ACH Authorization. The Account Owner authorizes the Program Manager and its affiliated companies to initiate credit/debit entries (and to initiate, if necessary, debit/credit entries and adjustments for credit/debit entries made in error) to his/her bank account. The Account Owner will provide the necessary information to allow the Program Manager in order to initiate such entries, and authorizes the Depository to credit and/or debit such amounts to his/her bank account. This authorization shall remain in full force and effect until the Program Manager receives written notice from the Account Owner of its termination, provided that such notice is sent to and received by the Program Manager in such time and manner as to afford the Program Manager a reasonable opportunity to act on it.

This instrument has been executed by the Chairman of the West Virginia Prepaid Tuition and Savings Program Board of Trustees.

West Virginia Prepaid Tuition and Savings Program Board of Trustees

By: _____ JOHN PERDUE _____

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The Hartford SMART529
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