



# SMART529<sup>®</sup>

West Virginia's Education Savings Solution

A program of the West Virginia State Treasurer's Office

## Tax Refund? Stimulus Payment? Consider your options with SMART529



Getting a tax refund or an economic stimulus check can seem like a big boost to your budget, but how you use that money now could make a difference for you or a loved one's future.

This year, consider putting a portion of your tax refund or stimulus check in a **SMART529** education savings account. **SMART529** savings can be used for higher education expenses, and can help you save West Virginia state tax dollars.

Investing in **SMART529** is simple: Open an account online for as little as one dollar. You can contribute at a frequency that is convenient for you. Or, as a West Virginia state employee, you can set up a simple payroll deduction. **Just ask your payroll benefits coordinator and start saving now!**

[CLICK HERE](#) to learn the top reasons to save with **SMART529**.

Speak with a representative at the West Virginia State Treasurer's Office  
[SMART529@wvsto.com](mailto:SMART529@wvsto.com) | 304-340-2710

Visit [SMART529.com](http://SMART529.com) to learn more and open an account today.

You should carefully consider the investment objectives, risks and charges and expenses of SMART529 and its Underlying Funds before investing. This and other information can be found in the Offering Statements for SMART529 and the prospectuses or other disclosure documents for the Underlying Funds, which can be obtained on this website or by calling toll-free (866) 574-3542. Please read them carefully before you invest or send money.

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

SMART529 WV Direct is available to residents of West Virginia or to non-residents where the beneficiary is a resident of West Virginia. The Hartford SMART529 and SMART529 Select are available to all investors. West Virginia (WV) provides certain tax advantages to WV taxpayers that invest in SMART529 WV Direct. Before investing, an investor should consider whether the investor's or designated beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in such state's 529 plan.

Investments in any of the SMART529 plans 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, HFMC, The Hartford Financial Services Group, Inc., the investment sub-advisers for the Underlying Funds or any depository institution. Investments in SMART529 are subject to investment risks, including the loss of the principal amount invested, and may not be appropriate for all investors. Investments in SMART529 are subject to certain charges, which will reduce the value of your Account as they are incurred. Please see the Offering Statements for details of charges or fees that apply to the specific SMART529 savings plan. The Hartford SMART529 is distributed by Hartford Funds Distributors, LLC. Member SIPC

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