THE HARTFORD®
SMART529®
Offered by the Board of Trustees of the West Virginia College and Jumpstart Savings Programs

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

THE HARTFORD® SMART529® COLLEGE SAVINGS PLAN

Offering Statement
Descriptions of The Underlying Funds
Participation Agreement

SERIES XVIII
September 11, 2025

The Hartford® SMART529® Plan is issued by the Board of Trustees of the West Virginia College and Jumpstart Savings Programs and is administered by Hartford Funds Management Company, LLC ("HFMC").

Please retain this Offering Statement and Participation Agreement, as well as any supplement to the Offering Statement which may be issued periodically.

Investing is an important decision. This Offering Statement and Participation Agreement contains information about The Hartford® SMART529® Plan, a qualified tuition program ("529 Plan"), that you should read carefully before opening an Account. The Offering Statement describes terms and conditions of The Hartford® SMART529® Plan as well as strategies, risks and expenses of the Investment Options. This Offering Statement is intended to comply with the College Savings Plans Network Disclosure Principles in effect as of the date of this Offering Statement.

This Offering Statement was developed to support the marketing of The Hartford® SMART529® Plan and is not intended to constitute legal or tax advice. The Hartford® SMART529® Plan is intended to be used only to save for qualified higher education expenses as defined under federal law and summarized in this Offering Statement. The Hartford® SMART529® Plan is not intended to be used for, nor should it be used for, the purpose of avoiding payment of federal or state taxes.

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 and Jumpstart Savings Programs, the West Virginia State Treasurer's Office, HFMC, The Hartford Insurance Group, Inc., 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.

Interests in The Hartford® SMART529® are not registered securities with the U.S. Securities and Exchange Commission under the Securities Act of 1933 nor any state securities commission, nor are the Plan's portfolios registered as investment companies under the Investment Company Act of 1940. Neither the U.S. Securities and Exchange Commission nor any state securities commission has approved or disapproved interests in the Plan or passed upon the adequacy of the Offering Statement.

If you reside in or have taxable income in a state other than West Virginia, you should consider whether that state has a qualified tuition program that offers favorable state income tax or other benefits such as financial aid, scholarship funds, and protection from creditors that are only available if you invest in that state's plan.

Account Owners should periodically assess, and if appropriate, adjust their investment choices with their time horizon, risk tolerance, and investment objectives in mind.

Table of Contents

PART ONE

PART TWO

PART THREE

PART FOUR

PART FIVE

PART ONE

THE HARTFORD SMART529 COLLEGE SAVINGS PLAN

OFFERING STATEMENT

The **West Virginia College Savings Program** is a qualified tuition program offered by the West Virginia College and Jumpstart Savings Programs Board of Trustees, which is an entity of the State of West Virginia. While the West Virginia College Savings Program (the "College Savings Program") encompasses multiple plans and options, **only The Hartford SMART529 Plan ("The Hartford SMART529" or the "Plan"), which is sold primarily through financial intermediaries, is described in this Offering Statement. The other plans in the College Savings Program (which includes the SMART529 WV Direct plan and the SMART529 Select plan) may offer different investment options and have different fees and/or be structured differently than the Plan. The SMART529 WV Direct plan and SMART529 Select plan are available directly from the College Savings Program without the use of an investment professional. The SMART529 WV Direct and SMART529 Select plans have no sales charge or distribution fees. You can find more information about these other plans by calling 866-574-3542, by visiting www.SMART529.com for the SMART529 WV Direct plan, or by visiting www.SMART529Select.com for the SMART529 Select plan.**

Congress created this type of tax-advantaged program, sometimes referred to as a "Section 529 Plan" or "529 Plan", in 1996 under Section 529 of the Internal Revenue Code (the "Code"). As a "529 Plan," **The Hartford SMART529** offers the advantages of tax-free growth and withdrawals, provided that withdrawals from the Plan are used for the payment of "Qualified Education Expenses" defined as "Qualified Higher Education Expenses" in Section 529 of the Code. For details on what type of education-related expenses are treated as "Qualified Education Expenses," please see "Withdrawing Money From Your Account — Qualified Withdrawals."

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 Plan. It should be read carefully and retained for your future reference. Investing is an important decision. The information contained in this Offering Statement is authorized by the Board of Trustees of the West Virginia College and Jumpstart Savings Programs. The Board of Trustees of the West Virginia College and Jumpstart Savings Programs may from time to time make changes to the investment options available within the Plan.

This Offering Statement supersedes any prior offering statements concerning the Plan. Please read this Offering Statement in its entirety before making an investment decision. You should periodically assess, and if appropriate, adjust your investment choices with your time horizon, risk tolerance and investment objectives in mind. There are many ways to save for Qualified Education Expenses; The Hartford SMART529 is only one. It may not be appropriate for all investors' needs. 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.

Investments Are Not Guaranteed or Insured

Investments in the Plan are not guaranteed or insured by the State of West Virginia, the Board of Trustees of the West Virginia College and Jumpstart Savings Programs, the West Virginia State Treasurer's Office, Hartford Funds Management Company, LLC ("HFMC" or the "Program Manager"), affiliates of HFMC, the investment advisers or sub-advisers for the Underlying Funds (as defined herein), or any depository institution and are subject to investment risks, including the loss of the principal amount invested. This means that your Account may lose value.

West Virginia Tax Information

The SMART529 College Savings 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 residents 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 Account is opened, has a West Virginia mailing address or is a West Virginia resident on active duty in the United States armed forces.

State Benefits Disclaimer

If you reside in or have taxable income in a state other than West Virginia, you should consider whether that state has a qualified tuition program that offers favorable state income tax or other benefits such as financial aid, scholarship funds, and protection from creditors that are only available if you invest in that state's plan. Those benefits, if any, should be one of the many appropriately weighted factors you consider before making a decision to invest in The Hartford SMART529. You should consult with a qualified tax professional or review the offering document for that state's

529 plan to find out more about any such benefits (including any applicable limitations) and to learn how they may apply to your specific circumstances.

Tax Disclaimer

Section 529 Qualified Tuition Programs, such as The Hartford SMART529, are intended to be used only to save for Qualified Education Expenses. These Section 529 Qualified Tuition Programs 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. This Offering Statement is not intended to and does not constitute legal or tax advice. Taxpayers may wish to seek advice from an independent tax professional based on their own particular circumstances.

Summary of Key Features

The Hartford SMART529 is designed to be flexible and provides a wide range of Investment Options that help you customize it to the way you like to invest to save for education. Below is intended to provide a summary of some of the key features. Before investing, you should read and understand the complete detailed information contained in this Offering Statement and Participation Agreement. For additional information regarding The Hartford SMART529, please visit hartfordfunds.com/HartfordSMART529 or call a SMART529 customer service representative toll-free at 866-574-3542.

Feature	Summary Description	Additional Information
State Administrator	The Board of Trustees of the West Virginia College and Jumpstart Savings Programs (the "Board" or the "Board of Trustees") administers and issues the College Savings Program, with assistance from the West Virginia State Treasurer's Office.	*Program Administration*, page 6
Program Manager	Hartford Funds Management Company, LLC ("HFMC") serves as the Program Manager pursuant to an agreement with the Board that expires October 2028, unless renewed.	*Program Administration*, page 6
Eligible Account Owner	To be eligible to open an account in The Hartford SMART529 program ("Account" or "SMART529 Account"), an Account Owner must be a U.S. citizen or resident alien, 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).	*Opening an Account*, page 6
Account Owner Control	Except in the case of UGMA/UTMA accounts, the Account Owner generally retains control of the Account even after the Designated Beneficiary reaches the age of majority.	*Opening an Account*, page 6
Eligible Beneficiary	Any U.S. citizen or resident alien with a valid Social Security number or taxpayer identification number may be the beneficiary for an Account (the "Designated Beneficiary"). There is no age restriction on the Designated Beneficiary.	*Opening an Account*, page 6
The SMART529 Bright Babies Program	If your Designated Beneficiary is a West Virginia resident and your Account is opened within the first year of the Designated Beneficiary's life (or within a year from the adoption date), then your Account may be eligible to receive an incentive contribution from the SMART529 Bright Babies Program.	*The SMART529 Bright Babies Program*, page 15
Minimum Contribution	If the Account Owner and Designated Beneficiary are not West Virginia residents, an Account may be opened with an initial investment of $250 per Account (or $25 if opened through Recurring Contributions (also known as Automatic Investment Program or AIP)), 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 with an initial investment of $50 per Account (or $15 if opened through Recurring Contributions), and there are no minimum requirements for subsequent investments.	*Making Contributions*, page 8
Current Maximum Account Limit	The maximum account balance limit is currently $550,000 for all accounts in all plans in the College Savings Program for a Designated Beneficiary.	*Making Contributions*, page 8
Class 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 three Fee Structures: Class A, Class C, or Class E. The Class E Fee Structure is available to only certain Account Owners.	*Class Fee Structures*, page 31

Feature	Summary Description	Additional Information
Qualified Withdrawals	Qualified Withdrawals are withdrawals from an Account used to pay for the Qualified Education Expenses, as defined below, of the Designated Beneficiary. These withdrawals are federal and West Virginia income tax-free.	*Withdrawing Money From Your Account*, page 12
Qualified Education Expenses	Qualified Education Expenses ("qualified higher education expenses" as defined in the Code) generally include the costs of tuition, fees, books, supplies, and equipment required for enrollment or attendance at an Eligible Educational Institution; certain computers, peripheral equipment, software, internet access and related services; certain room and board expenses; and expenses for special needs services incurred in connection with enrollment or attendance at an Eligible Educational Institution. **The term "Qualified Education Expenses" as used in this Offering Statement includes K-12 Expenses, Qualified Education Loan Expenses, Apprenticeship Expenses and Qualified Postsecondary Credentialing Expenses, unless otherwise indicated.**	*Withdrawing Money From Your Account*, page 12
K-12 Expenses	K-12 Expenses include tuition in connection with enrollment or attendance of a Designated Beneficiary at an elementary or secondary (i.e., middle or high school) public, private, or religious school up to a maximum of $10,000 ($20,000 per taxable year for taxable years beginning after December 31, 2025) of withdrawals for such tuition expenses per taxable year per Designated Beneficiary from all 529 Plans. Effective for withdrawals taken after July 4, 2025, K-12 Expenses also includes: • curriculum and curricular materials; • books or other instructional materials; • online educational materials; • tuition for tutoring or educational classes outside of the home, including at a tutoring facility, but only if the tutor or instructor is not related to the student and is licensed as a teacher in any state, has taught at an eligible educational institution, or is a subject matter expert in the relevant subject; • fees for a nationally standardized norm-referenced achievement test, an advanced placement examination, or any examinations related to college or university admission; • fees for dual enrollment in an institution of higher education; and • educational therapies for students with disabilities provided by a licensed or accredited practitioner or provider, including occupational, behavioral, physical, and speech-language therapies. If you are subject to state income tax in a state other than West Virginia, the state tax treatment of withdrawals used to pay K-12 Expenses may differ.	*Withdrawing Money From Your Account*, page 12
Qualified Education Loan Expenses	Qualified Education Loan Expenses include amounts paid as principal or interest on any qualified education loan of either the Designated Beneficiary or a sibling of a Designated Beneficiary, up to a lifetime limit of $10,000. Withdrawals treated as Qualified Education Loan Expenses with respect to the loans of a sibling of a Designated Beneficiary will count towards the lifetime limit of the sibling, not the Designated Beneficiary. Such loan repayments may impact student loan interest deductibility. If you are subject to state income tax in a state other than West Virginia, the state tax treatment of withdrawals used to pay Qualified Education Loan Expenses may differ.	*Withdrawing Money From Your Account*, page 12
Apprenticeship Expenses	Apprenticeship Expenses include fees, books, supplies and equipment required for the participation of the Designated Beneficiary in an apprenticeship program registered and certified with the Secretary of Labor under the National Apprenticeship Act. Such expenses may be treated as Qualified Education Expenses. If you are subject to state income tax in a state other than West Virginia, the state tax treatment of withdrawals used to pay Apprenticeship Expenses may differ.	*Withdrawing Money From Your Account*, page 12

Feature	Summary Description	Additional Information
Qualified Postsecondary Credentialing Expenses	Effective for distributions taken after July 4, 2025, certain expenses defined in the Code in connection with obtaining and maintaining a postsecondary credential (known as "Qualified Postsecondary Credentialing Expenses") are considered Qualified Education Expenses. These expenses include: (i) tuition, fees, books, supplies, and equipment required for the enrollment or attendance of a designated beneficiary in a **recognized postsecondary credential program**, or any other expense incurred in connection with enrollment in or attendance at a recognized postsecondary credential program if such expense would, if incurred in connection with enrollment or attendance at an eligible educational institution, be considered a qualified higher education expense as defined in the Code; (ii) fees for testing if such testing is required to obtain or maintain a recognized postsecondary credential; and (iii) fees for continuing education if such education is required to maintain a **recognized postsecondary credential**. • **Recognized Postsecondary Credential Program:** Defined by the Code as a program that: (i) is on a state list prepared under section 122(d) of the Workforce Innovation and Opportunity Act (29 U.S.C. 3152(d)); (ii) is listed in the public directory of the Web Enabled Approval Management System (WEAMS) of the Veterans Benefits Administration, or successor directory such program; (iii) provides training or education which prepares individuals to take an examination (developed or administered by an organization widely recognized as providing reputable credentials in the occupation and the organization recognizes such program as providing training or education which prepares individuals) that is required to obtain or maintain such credential; or (iv) identified by the Secretary of the Treasury, after consultation with the Secretary of Labor, as being a reputable program for obtaining a recognized postsecondary credential. • **Recognized Postsecondary Credential:** Defined by the Code as: (i) any postsecondary employment credential that is industry recognized and is: (a) issued by a program that is accredited by the Institute for Credentialing Excellence, the National Commission on Certifying Agencies, or the American National Standards Institute; (b) included in the Credentialing Opportunities On-Line (COOL) directory of credentialing programs (or successor directory) maintained by the Department of Defense or by any branch of the Armed Forces; or (c) identified by the Secretary of the Treasury after consultation with the Secretary of Labor, as being industry recognized; (ii) any certificate of completion of an apprenticeship that is registered and certified with the Secretary of Labor under the Act of August 16, 1937 (commonly known as the 'National Apprenticeship Act'; 50 Stat. 664, chapter 663; 29 U.S.C. 50 et seq.); (iii) any occupational or professional license issued or recognized by a state or the federal government (and any certification that satisfies a condition for obtaining such a license); and (iv) any recognized postsecondary credential as defined in section 3(52) of the Workforce Innovation and Opportunity Act (29 U.S.C. 3102(52)), provided through a program included on a state list prepared under section 12(d) of the Workforce Innovation and Opportunity Act (29 U.S.C. 3152(d)). If you are subject to state income tax in a state other than West Virginia, the state tax treatment of withdrawals used to pay Qualified Postsecondary Credentialing Expenses may differ.	*Withdrawing Money From Your Account*, page 12

Feature	Summary Description	Additional Information
Investment Options	The Plan offers: ***Age-based portfolios*** designed for investing for college and tailored to the length of time until the Designated Beneficiary reaches college age. ***Static portfolios*** that allow investing in fixed allocations of underlying investments. ***Individual 529 portfolio options*** that each invest directly into one corresponding underlying fund or a separate account.	*Investment Options*, page 16
Past Performance	The *Past Performance* section provides information on the historical performance of each Investment Option, which is not a guarantee of future results. For performance data current to the most recent month-end, visit hartfordfunds.com/HartfordSMART529.	*Past Performance*, page 25
Changing Investment Strategy for Amounts Previously Contributed	Once you have contributed to your Account and have selected an Investment Option in which to invest your contribution, you may move your contribution to a different Investment Option up to two times per calendar year, or in the event you change the Designated Beneficiary on your Account to a Member of the Family of the previous Designated Beneficiary.	*Investment Options*, page 16
Federal Tax Benefits	• Earnings accrue free of federal income tax. • Qualified Withdrawals are not subject to federal income tax or the Federal Penalty Tax. • No federal gift tax for contributions of up to 5-times the annual gift tax exclusion. • Contributions are generally considered completed gifts to the Designated Beneficiary for federal gift and estate tax purposes.	*Tax Treatment*, page 39
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. Qualified Withdrawals for Qualified Education Expenses are generally free of any West Virginia personal income tax. The West Virginia state deduction is subject to recapture for Non-Qualified Withdrawals.	*Tax Treatment*, page 39
Fees, Charges and Expenses	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.	*Fees, Charges and Expenses*, page 29
Risks of Investing in the Plan	• Assets in an Account are not guaranteed or insured. • The value of your Account may decrease. You could lose money, including the amounts you contributed. • Federal or State tax law changes, as well as other legislative changes, could negatively affect the Plan. • If your Withdrawal from the Plan is a Non-Qualified Withdrawal, you will generally be subject to federal and state income taxes as well as the Federal Penalty Tax on the earnings portion of the Non-Qualified Withdrawal. • Fees could increase. • The Board 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. • Each Investment Option carries particular investment-related risks.	*Description of Risks of the Investment Options and Your Hartford SMART529 Account*, page 22
Restrictions	Section 529 or The Hartford SMART529 imposes certain restrictions on transfers among investment options, withdrawals and contributions.	*Opening an Account*, page 6 *Making Contributions*, page 8 *Investment Options*, page 16 *Withdrawing Money From Your Account*, page 12

Program Administration

The West Virginia Legislature first enacted the West Virginia College Prepaid Tuition and Savings Program Act (the "Act") on April 12, 2001 to provide for the offering of college education savings plans under Section 529 of the Code. The West Virginia Legislature passed amendments to the Act on January 24, 2022, reflecting the closure of the Prepaid Tuition Plan and the addition of the Jumpstart Savings Program, a separate program not covered in this Offering Statement. The amendments passed on January 24, 2022 also provided that the College Savings Program and Jumpstart Savings Program would be governed by one combined Board of Trustees. As a result, the College Savings Program is administered by the Board of Trustees of the West Virginia College and Jumpstart Savings Programs (the "Board of Trustees"). The Board of Trustees consists of eleven voting members as follows: the West Virginia State Treasurer (the "Treasurer"), the State Superintendent of Schools, one representative of the Higher Education Policy Commission, one representative of the Council for Community and Technical College Education, and seven members appointed by the Governor of West Virginia with the advice and consent of the Senate. 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 ").

In 2018, the Board of Trustees selected Hartford Funds Management Company, LLC ("HFMC"), to serve as program manager (the "Program Manager") of the College Savings Program. HFMC, or an affiliate, has served as Program Manager of the Plan since the Plan's inception in 2002. HFMC performs many aspects of administering the College Savings Program. HFMC's corporate parent is The Hartford Insurance Group, Inc. (formerly, The Hartford Financial Services Group, Inc.) ("The Hartford"). The Hartford has provided insurance and other financial management services for its clients since 1810.

HFMC, or its delegate, will provide the services described in this Offering Statement according to the terms and conditions of an agreement between HFMC and the Board of Trustees executed October 2018 (the "Hartford Management Agreement") with a ten year term. The Board of Trustees and HFMC 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 College Savings Program.

HFMC has entered into an agreement with Ascensus College Savings Recordkeeping Services, LLC ("Ascensus") to provide certain administrative services to the Accounts within the College Savings Program. HFMC has also entered into an agreement with State Street Bank and Trust Company to provide certain services with respect to the Investment Options within the College Savings Program.

Other educational savings plans are offered under the College Savings 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 by visiting www.SMART529.com for the SMART529 WV Direct plan, or by visiting www.SMART529Select.com for the SMART529 Select plan.

Opening an Account

To open a new Account, please contact your financial investment professional, download and complete an Account Application from our website at hartfordfunds.com/HartfordSMART529. Within the Account Application, you need to name an Account Owner, Designated Beneficiary, and typically you need to name a financial intermediary or financial investment professional to open an Account. Some financial intermediaries may require that you complete the financial intermediaries' generic college savings plan application. If this occurs, the financial intermediary will provide the Hartford SMART529 the information that is needed to open your Account. Unless you are enrolling in Recurring Contributions or Payroll Direct Deposit, an initial contribution is required with your Account Application, as further described in the subsequent section entitled "Making Contributions."

Account Owner

Anyone who is a U.S. citizen or resident alien can open a Hartford SMART529 Account and be an Account Owner. You do not 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 person may make contributions to the Hartford SMART529 Account.

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 educational expenses.

As Account Owner, you can make contributions, take withdrawals and change Investment Option allocations in accordance with the Participation Agreement and the terms set forth in this Offering Statement. You cannot borrow money from your Account and the Account cannot be used as collateral for a loan.

Unless otherwise authorized, access to information on any Hartford SMART529 Account is limited 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.

Successor Account Owner and Change of Account Ownership

When you open an Account, you may designate a Successor Account Owner on the Account Application. A Successor Account Owner is the person you designate to assume ownership in the event the Account Owner dies while there is still money in the Account. The easiest way to add a Successor Account Owner is on the Account Application. You may also add a Successor Account Owner by logging into your Account online, calling a SMART529 customer service representative at 866-574-3542, or by completing the Account Information Change Form available on hartfordfunds.com/HartfordSMART529. A change to the Successor Account Owner may be done in writing by completing the Account Information Change Form, available on hartfordfunds.com/HartfordSMART529, or by logging into your Account online.

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, 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 — THE HARTFORD SMART529 COLLEGE SAVINGS PLAN PARTICIPATION AGREEMENT”). Since a change of Account Owner could have adverse tax consequences, you may want to consult with a qualified tax professional.

Separately, you can also change the Account Owner at any time by transferring ownership of the account to another eligible Account Owner. If the change is due to divorce, the Account Owner will be changed based on signed instructions from the Account Owner or information contained in the final divorce decree. The new Account Owner must agree to be bound by the terms of the Offering Statement and Participation Agreement and may be required to complete a new account application.

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 your Account.

After you open an Account, you may change your Designated Beneficiary to a “Member of the Family” of the former Designated Beneficiary without adverse federal income tax consequences. Otherwise, the change may be subject to the federal and possibly state and/or local income tax consequences discussed below. You should consult with a qualified professional 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”:

- child, or descendant of a child;
- 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 child includes a legally adopted child, a stepchild, and a foster child, and a brother or sister includes a half-brother or half-sister.

If you change the Designated Beneficiary of an Account that holds Class C Units to a different Beneficiary, it is possible that a withdrawal would result in an imposition of a CDSC. Assets invested in Age-Based Portfolios, if not reallocated to a different Investment Option, will automatically be moved to a different Age-Based Portfolio corresponding to the age of the new Designated Beneficiary. When changing the Designated Beneficiary, you should consider relevant factors such as investment objectives, risk tolerance, time horizon, age of the Designated Beneficiary and other factors when selecting Investment Options.

If you name someone other than a Member of the Family of the prior Designated Beneficiary as the new Designated Beneficiary, the transaction may be treated as a Non-Qualified Withdrawal and you may be subject to federal and possibly state and/or local income tax, including an additional 10% federal income tax (“Federal Penalty Tax”) on the earnings portion of the withdrawal. A change of Designated Beneficiary or a rollover to the account of a new Designated Beneficiary potentially may be subject to federal gift tax. In addition, if the new Designated Beneficiary is in a generation younger than the generation of the prior Designated Beneficiary, the transfer may be subject to federal generation-skipping transfer tax. Each taxpayer has a federal generation-skipping transfer tax exemption which may be allocated during life or at death. This federal generation-skipping transfer tax exemption is adjusted for inflation and subject to other changes, and as of the date of this Offering Statement for the 2025 tax year is $13,990,000 (or $27,980,000 for married couples). Please check with a qualified tax professional.

Please contact us 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 our website at hartfordfunds.com/HartfordSMART529.

Customer Identification Information. 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. For some legal entity accounts, you will be asked to provide identifying information for one natural person that controls the entity, and for each natural person that beneficially owns 25% or more of the legal entity. Information about how we protect your privacy can be found in "PART FOUR – PRIVACY NOTICES" of this Offering Statement. If we do not receive all of the required information or are unable to verify your identity, there could be a delay in opening the Account. If we are unable to verify your identity, we may take any action permitted by law, without prior notice to you, including rejecting contributions or closing your Account. Any refund made under these circumstances may be considered a Non-Qualified Withdrawal.

Trusted Contact

You may designate someone you trust who is at least 18 years of age (a "Trusted Contact") to act as a person we can contact if we lose contact with you or believe you and/or your assets are at risk. By electing to provide information about a Trusted Contact, you authorize us to contact this person and disclose information about your Account to that person in the following circumstances: to address possible financial exploitation; or to confirm the specifics of your current contact information, your health status, or the identity of any legal guardian, executor, trustee or holder of a power of attorney. Designating a Trusted Contact does not mean you are authorizing him or her to act on your Account. Instead, he or she can be a safeguard to protect your Account from suspected fraud or if you are unable to speak for yourself. To designate or change a Trusted Contact, please call a SMART529 customer service representative toll-free at 866-574-3542 or when you access your Account online.

Making Contributions

You may contribute to your Account as often as you would like. Other persons 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 invested for the benefit of a Designated Beneficiary. As of the date of this Offering Statement, the total market value limit for any amounts invested for the same Designated Beneficiary in all plans within the College Savings Program, including amounts in The Hartford SMART529 Plan, is $550,000. No further contributions made be made once this limit is reached, but earnings may continue to accrue.

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. All of your contributions must be made in U.S. dollars and checks must be drawn on U.S. banks, made payable to SMART529, with your Account number on the check, and mailed to:

  The Hartford SMART529
  P.O. Box 55359
  Boston, MA 02205

  Confirmations will be sent for contributions made by check.

- ***Electronic Fund Transfers through Automated Clearing House ("ACH") Program.*** You can initiate a contribution from your bank account to your Hartford SMART529 Account using the ACH network. To authorize an ACH, you must be the Account Owner on the bank account and provide certain information about the Account on the Account Application. Updating or changing bank account information on an existing account can be completed using the Account Features Form or online at hartfordfunds.com/HartfordSMART529. Once you have provided that information, you may request an ACH from the designated bank account to your Account, online at hartfordfunds.com/HartfordSMART529, or by phone at 866-574-3542.

  There is no charge for requesting an ACH. If your ACH cannot be processed because the bank account on which it is drawn contains insufficient funds or because of incomplete or inaccurate information, or if the transaction would violate processing restrictions, we reserve the right to suspend processing of future ACH contributions.

As of the date of this Offering Statement, there is a daily maximum contribution limit through ACH of $160,000. Contributions in excess of such limit will be rejected or returned.

- ***Recurring Contributions (also may be known as Automatic Investment Program or AIP).*** You can contribute to your Account on a regular basis through automatic contributions from your savings or checking account. If you elect Recurring Contributions when you open your Account and no initial contribution is made at that time, the first contribution under Recurring Contributions must be received within 45 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 Recurring Contributions 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, change your savings or checking account information on file, 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 our website at hartfordfunds.com/HartfordSMART529. If you sign up for the Recurring Contributions and elect to contribute $25 or more each month for at least 12 consecutive months, or at least $300 annually, the Annual Account 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.

- ***Payroll Direct Deposit Program.*** You can contribute to your Account directly through Payroll Direct Deposit. You must contact your employer's payroll office to verify that you can participate. Payroll Direct Deposit contributions will not be made to your Account until you have received a Payroll Direct Deposit Confirmation Form from The Hartford SMART529, provided your signature and Social Security number or taxpayer identification number on the form, and submitted the form to your employer's payroll office.

  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, are shown in the following table:

	State of Residency	
	West Virginia	**Non-West Virginia**
Minimum initial investment	$50; $15 if Recurring Contributions is selected	$250; $25 if Recurring Contributions is selected
Minimum subsequent investment	None	$25

- ***Upromise Service.*** You may contribute to your Account by participating in the Upromise service. The Upromise service is a loyalty program offered by Upromise, LLC which enables Account Owners who are members of Upromise to earn rewards from participating merchants . Once Account Owners enroll in The Hartford SMART529, Account Owners may link their Upromise service account and their Hartford SMART529 Account so that all or a portion of their Upromise rewards may be automatically transferred to their Hartford SMART529 Account on a periodic basis, subject to a minimum transfer amount. Please visit www.upromise.com for information on transfer minimums and for more information about Upromise.

  The Upromise service is an optional service offered by Upromise, LLC. The service is separate from the SMART529 College Savings Program and is not affiliated with the State of West Virginia, HFMC or Ascensus. This Offering Statement is not intended to provide detailed information concerning the Upromise service. The Upromise service is administered in accordance with the terms and procedures set forth in the Upromise Member Agreement (as may be amended from time to time). Specific terms and conditions apply. Participating companies, contribution levels, terms and conditions are subject to change without notice. More information about the Upromise service is available at www.upromise.com. Consult your qualified tax professional regarding any potential tax implications arising from the Upromise service.

- ***Gifting service options.*** You may invite family and friends to contribute to your Account through services that provide gifting options which are unaffiliated with the Program Manager. For more information on these services, please visit hartfordfunds.com/HartfordSMART529.

- ***Systematic Exchange Program.*** The Systematic Exchange Program allows you to withdraw a minimum of $50 per Account on a periodic 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 one of the two allowable investment changes for that Designated Beneficiary for the calendar year. Please see the "Account Features Form" at hartfordfunds.com/HartfordSMART529 on how to establish a Systematic Exchange.

▶ ***Rolling over an account from another 529 Plan.*** You may be able to roll over the value of an account you own that is currently in another qualified tuition program ("529 Plan") to a SMART529 Account. You must complete an Incoming Rollover/Transfer Form. Rollovers that satisfy the following conditions are not subject to federal income tax, including the Federal Penalty Tax:

- The rollover occurs within 60 days of withdrawal 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 on the SMART529 Account. In order for federal gift and generation-skipping transfer 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 12 months from the date of a previous rollover to a 529 Plan account for the benefit of the Designated Beneficiary.

Any otherwise applicable Initial Sales Charge may be waived for eligible rollovers initiated from another qualified tuition program 529 Plan into The Hartford SMART529 Class A Fee Structure. This Class A Initial Sales Charge waiver is only available through certain brokers-dealers. Neither the Program Manager nor the Plan is responsible for a broker-dealer's decision as to whether to make the Class A Initial Sales Charge waiver available to its clients and, if so, under what circumstances. Check with your investment professional to see if you are eligible for the Class A Initial Sales Charge waiver before initiating a rollover. Eligibility for the Class An Initial Sales Charge 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 Initial 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. If a dealer waives its right to an upfront commission with respect to the rollover contribution, the Plan will waive the 1% deferred sales charge. All subsequent contributions will be subject to the Class A Initial Sales Charge and the deferred sales charge schedule.

Other rollovers may be subject to federal and possibly state and/or local income tax, including the Federal Penalty Tax. The check provided to the Plan 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 C Fee Structure will be charged the applicable deferred sales charge when rolling their account over to another SMART529 plan.

▶ ***Coordination with Qualified United States Savings Bonds.*** If you redeem certain qualified United States Savings Bonds as described in Section 135 of the Code ("United States Savings Bonds"), you may use those funds to make a contribution to your SMART529 Account. You must complete an Incoming Rollover/Transfer 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. Modified adjusted gross income limitations must not be exceeded for the rollover of the redeemed amount to be federal income tax free. You must also meet certain other qualifications such as certain age, ownership and income limitations. Please contact your qualified tax professional for more information.

▶ ***Rolling over a Coverdell Education Savings Account.*** 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 Rollover/Transfer 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. For the rollover to be federal income tax free, the beneficiary of the Coverdell Education Savings Account must be the Designated Beneficiary.

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

More Information about Account Processes and Policies

Processing of Your Contributions. Your initial contribution is typically invested within 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.

Pricing of Investment Option Units. When you contribute to the Plan, your money will be invested in Units (defined below) of the Plan's Investment Options (also known as "Portfolios"). The Unit Value of each Portfolio is calculated each business day after the NYSE's close of trading. The Unit Value is determined by dividing the dollar value of the Portfolio's net assets (i.e., total Portfolio assets minus total Portfolio liabilities) by the number of Portfolio Units outstanding. On holidays or on other days when the NYSE is closed, the Portfolio's Unit Value is not calculated, and the Plan does not transact purchase, exchange, transfer, or redemption requests.

When you purchase, redeem, or exchange Units of a Portfolio, you will do so at the Unit Value of the Portfolio's Units on the trade date. The trade date for the Portfolio's purchase of the Underlying Fund's shares typically will be one business day after the trade date for your purchase of Portfolio Units. In the event of Force Majeure, we may experience processing delays, which may affect your trade date. In those instances, your actual trade date may be after the trade date you would have received, which may negatively affect the value of your SMART529 Account. (See "Market Uncertainties and Other Events" in the section entitled "Description of Risks of the Investment Options and Your Hartford SMART529 Account" for the definition of "Force Majeure").

Account Statements and Confirmations. A confirmation statement will be sent for any activity in your Account, except for the following, which will be confirmed on a quarterly basis: Recurring Contribution transactions; Account assets that are automatically moved to a more conservative Age-Based Option as a Designated Beneficiary ages; automatic transfers of Class C Units to Class A Units; and transfers from a Upromise service account to the Account.

You will receive quarterly account statements to reflect financial transactions only if you have made any of the following financial transactions within the quarter:
(1) contributions; (2) withdrawals; (3) investment exchanges; (4) changes to contribution percentages among selected Investment Options; and (5) adjustments to more conservative Age-Based Portfolios. The total value of your Account at the end of the quarter will also be included in your quarterly account statement. You can view your quarterly statements online at hartfordfunds.com/HartfordSMART529 at any time. You will receive an annual Account statement even if you have made no financial transactions within the year. In the event you close your Account prior to the fourth quarter, your statement for that quarter will represent your final statement for the year.

We periodically match and update the addresses of record for each Account against a change-of-address database maintained by the U.S. Postal Service to reduce the possibility that items sent by first-class mail, such as Account statements, will be undeliverable. You can securely access your Account information, including quarterly statements and transaction confirmations, 24 hours a day at hartfordfunds.com/HartfordSMART529, by obtaining an online username, password, and security image. If you enroll online, you will be required to select a username and password. You can also choose to receive all of your Account statements and transaction confirmations electronically.

Correction of Errors. You are expected to regularly and promptly review all transaction confirmations, Account statements and any email or paper correspondence sent by The Hartford SMART529 Plan. Contact us immediately if you believe someone has obtained unauthorized access to your Account or if you believe there is a discrepancy between a transaction you requested and your confirmation statement. If you do not notify us within ten business days of the date of the confirmation or statement at issue, you will be considered to have approved the information in the confirmation or statement and to have released the Plan, its officials and service providers from all responsibility for matters covered by the confirmation or statement.

Recovery of Incorrect Amounts. If an incorrect amount is paid to or on your behalf to you or the Designated Beneficiary, we may recover the amount from you or the Designated Beneficiary or any remaining balances may be adjusted to correct the error.

Account Restrictions. We reserve the right to: (1) freeze your Account when we receive reasonable notice of a dispute regarding the Account ownership; (2) freeze the Account if we receive notice of a death of an Account owner; (3) redeem the Account in case of suspicion of fraud or illegal activity; and (4) reject a contribution if the Program Manager determines it is not in the best interest of the Plan. The risk of market loss, tax penalties and any other expenses as a result of the above will be solely borne by the Account Owner.

Purchases through an Omnibus Account. 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 (also known as an "Omnibus Account"). 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 and subsequent investments, reinstatement privilege, rollover and account cancellation charges, and the Upromise program. If you have any questions about this, please contact your Authorized Financial Intermediary directly. Please see "PART FIVE — ADDITIONAL INFORMATION ON INVESTMENTS THROUGH CERTAIN FINANCIAL INTERMEDIARIES" of the Offering Statement for additional information.

Uncashed Checks of Withdrawals. The Program Manager reserves the right to reinvest any withdrawal amounts that you have elected to receive by check should your check remain uncashed for more than 180 days. No interest will accrue on amounts represented by uncashed checks. Your check will be reinvested into your current "future allocation instructions" at the net asset value ("NAV") on the day of the reinvestment. When reinvested, those amounts are subject to the risk of loss like any investment. This section typically will not apply to closed accounts. In addition, even if the uncashed check is redeposited into your Account, you typically will receive an IRS Form 1099-Q for the check and such distribution could be deemed a Non-Qualified Withdrawal. Please consult with your tax professional for guidance on this matter.

Withdrawing Money From Your Account

Only the Account Owner can withdraw money from the Account. Each withdrawal (also known as a distribution) from your Account will consist of a portion of your contributions and a portion of your Account's earnings. Withdrawal requests can be paid by check, ACH or wire transfer (based on direction from the Account Owner). We will send a confirmation of the withdrawal. You may request a withdrawal from your Account at any time online at hartfordfunds.com/HartfordSMART529, by mailing the appropriate form at the mailing address below, or by calling 866-574-3542. You can get the appropriate forms by calling us at 866-574-3542 or by visiting our website at hartfordfunds.com/HartfordSMART529. Unless accelerated mailing services are requested, our standard delivery method is via first class United States Postal Service. An additional Postage Fee, Wire Fee or a third party electronic payment service fee may apply.

Regular Mail:	**For expedited delivery or registered mail:**
The Hartford SMART529 P.O. Box 55359 Boston, MA 02205-5359	The Hartford SMART529 95 Wells Ave., Suite 155 Newton, MA 02459-3204

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

Section 529 of the Code distinguishes between two types of withdrawals: Qualified Withdrawals and Non-Qualified Withdrawals, as disclosed below. For information on the Federal and State tax law implications of a Qualified Withdrawal and Non-Qualified Withdrawal, please see the section entitled "Tax and Planning Considerations —Tax Treatments." In addition, you may rollover some or all of your assets in your 529 Account to another 529 plan or certain other non-529 accounts, as set forth below.

Qualified Withdrawals

This type of withdrawal is used to pay for the Designated Beneficiary's Qualified Education Expenses. A Qualified Education Expense is defined by federal law and includes:

- Tuition, fees, the cost of books, supplies and equipment required for enrollment or attendance of a Designated Beneficiary at an Eligible Educational Institution as well as certain computers, peripheral equipment and certain software, internet access and related services. To be treated as Qualified Education Expenses, computers, peripheral equipment, software, and internet access and related services must be used primarily by the Designated Beneficiary while enrolled at an Eligible Educational Institution. Qualified 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 at an Eligible Educational Institution. 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.
- K-12 Expenses may also be treated as Qualified Education Expenses. Such expenses include tuition in connection with enrollment or attendance of a Designated Beneficiary at an elementary or secondary (i.e., middle or high school) public, private, or religious school up to a maximum of $10,000 ($20,000 per taxable year for taxable years beginning after December 31, 2025) of withdrawals for such tuition expenses per taxable year per Designated Beneficiary from all 529 Plans.

  Effective for withdrawals taken after July 4, 2025, covered K-12 Expenses also include: (1) curriculum and curricular materials; (2) books or other instructional materials; (3) online educational materials; (4) tuition for tutoring or educational classes outside of the home, including at a tutoring facility, but only if the tutor or instructor is not related to the student and is licensed as a teacher in any state, has taught at an Eligible Educational Institution or is a subject matter expert in the relevant subject; (5) fees for a nationally standardized norm-referenced achievement test, an advanced placement examination or any examinations related to college or university admission; (6) fees for dual enrollment in an institution of higher education; and (7) educational therapies for students with disabilities provided by a licensed or accredited practitioner or provider, including occupational, behavioral, physical, and speech-language therapies.

  If you are subject to state income tax in a state other than West Virginia, the state tax treatment of withdrawals used to pay K-12 Expenses may differ.
- Effective for withdrawals taken after July 4, 2025, certain expenses as defined in the Code in connection with obtaining and maintaining a postsecondary credential (known as "Qualified Postsecondary Credentialing Expenses") are considered Qualified Education Expenses. These expenses include:
  - tuition, fees, books, supplies, and equipment required for the enrollment or attendance of a designated beneficiary in a **recognized postsecondary credential program** (as defined below), or any other expense incurred in connection with enrollment in or attendance at a recognized postsecondary credential program if such expense would, if incurred in connection with enrollment or attendance at an eligible educational institution, be considered a qualified higher education expense as defined in the Code;
  - fees for testing if such testing is required to obtain or maintain a **recognized postsecondary credential** (as defined below); and
  - fees for continuing education if such education is required to maintain a recognized postsecondary credential.
    - **Recognized Postsecondary Credential Program:** Defined by the Code as a program that:

      (i) is on a state list prepared under section 122(d) of the Workforce Innovation and Opportunity Act (29 U.S.C. 3152(d));

      (ii) is listed in the public directory of the Web Enabled Approval Management System (WEAMS) of the Veterans Benefits Administration, or successor directory such program;

      (iii) provides training or education which prepares individuals to take an examination (developed or administered by an organization widely recognized as providing reputable credentials in the occupation and the organization recognizes such program as providing training or education which prepares individuals) that is required to obtain or maintain such credential; or

      (iv) identified by the Secretary of the Treasury, after consultation with the Secretary of Labor, as being a reputable program for obtaining a recognized postsecondary credential.
    - **Recognized Postsecondary Credential:** Defined by the Code as:

      (i) any postsecondary employment credential that is industry recognized and is: (a) issued by a program that is accredited by the Institute for Credentialing Excellence, the National Commission on Certifying Agencies, or the American National Standards Institute; (b) included in the Credentialing Opportunities On-Line (COOL) directory of credentialing programs (or successor directory) maintained by the Department of Defense or by any branch of the Armed Forces; or (c) identified by the Secretary of the Treasury after consultation with the Secretary of Labor, as being industry recognized;

(ii) any certificate of completion of an apprenticeship that is registered and certified with the Secretary of Labor under the Act of August 16, 1937 (commonly known as the 'National Apprenticeship Act'; 50 Stat. 664, chapter 663; 29 U.S.C. 50 et seq.);

(iii) any occupational or professional license issued or recognized by a state or the federal government (and any certification that satisfies a condition for obtaining such a license); and

(iv) any recognized postsecondary credential as defined in section 3(52) of the Workforce Innovation and Opportunity Act (29 U.S.C. 3102(52)), provided through a program included on a state list prepared under section 12(d) of the Workforce Innovation and Opportunity Act (29 U.S.C. 3152(d)).

If you are subject to state income tax in a state other than West Virginia, the state tax treatment of withdrawals used to pay Qualified Postsecondary Credentialing Expenses may differ.

- Apprenticeship Expenses may also be treated as Qualified Education Expenses. Apprenticeship Expenses include fees, books, supplies and equipment required for the participation of the Designated Beneficiary in an apprenticeship program registered and certified with the Secretary of Labor under the National Apprenticeship Act.

  If you are subject to state income tax in a state other than West Virginia, the state tax treatment of withdrawals used to pay Apprenticeship Expenses may differ.

- Qualified Education Loan Expenses may also be treated as Qualified Education Expenses. Qualified Education Loan Expenses include amounts paid as principal or interest on any qualified education loan of either the Designated Beneficiary or a sibling of a Designated Beneficiary, up to a lifetime limit of $10,000. Withdrawals treated as Qualified Education Loan Expenses with respect to the loans of a sibling of a Designated Beneficiary will count towards the lifetime limit of the sibling, not the Designated Beneficiary. Such loan repayments may impact student loan interest deductibility.

  If you are subject to state income tax in a state other than West Virginia, the state tax treatment of withdrawals used to pay Qualified Education Loan Expenses may differ.

Non-Qualified Withdrawals

A Non-Qualified Withdrawal is any withdrawal that is not a Qualified Withdrawal or a rollover (described below). You may request a Non-Qualified Withdrawal at any time. The earnings portion of a Non-Qualified Withdrawal is subject to federal and possibly state and/or local income tax, potentially including the Federal Penalty Tax. 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. That amount is taxable to the individual who receives the payment, either the Account Owner or the Designated Beneficiary. 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 Withdrawal is not subject to the Federal Penalty 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; (2) attributable to the permanent disability of the Designated Beneficiary; (3) 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 (4) 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 Education Expenses that is taken into account in determining the Designated Beneficiary's Hope Scholarship/American Opportunity Credit or Lifetime Learning Credit is not subject to the Federal Penalty 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 Withdrawal on your West Virginia personal income tax return by adding it to income in the year of the withdrawal. Please consult with a qualified tax professional for more information.

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

Types of Permissible Rollovers From Your 529 Account

Rollovers to 529 Account. You may also take money out of your Account with no income tax due by rolling your Account to another 529 Plan (or to an Account in the College Savings Program for a new Designated Beneficiary) within 60 days of the withdrawal. Generally, the following conditions must be met:

- You keep the same Designated Beneficiary or name a Member of the Family of the prior Designated Beneficiary as the new Designated Beneficiary on the new Plan account; and
- You do not make a rollover for the benefit of the same Designated Beneficiary within 12 months from the date of a previous rollover to a 529 account for the benefit of the Designated Beneficiary.

- The check is made payable to the new qualified tuition program for the benefit of the Designated Beneficiary or Member of the Family of the prior Designated Beneficiary.

There is a $50 Rollover Charge to roll over your Hartford SMART529 Account into another 529 Plan. This charge is waived when rolling from The Hartford SMART529 to another SMART529 Plan or the Jumpstart Savings Program, sponsored by the Board of Trustees. Please contact us for additional information about rolling The Hartford SMART529 Account over to another qualified tuition program.

Rollovers to ABLE account. Rollovers that are made to an ABLE account for the same Designated Beneficiary, or a Member of the Family thereof, will not be subject to federal income tax, subject to applicable ABLE contribution limits. Taxpayers who reside or have income in states other than West Virginia should consult with a qualified tax professional regarding that state's tax treatment of rollovers to ABLE accounts.

Rollover to Jumpstart Savings Program. You may transfer all or part of a withdrawal from your Account to an account of the Jumpstart Savings Program, which is a West Virginia savings program established under the Jumpstart Savings Act, West Virginia Code §§18-30A-1, et seq., and the corresponding tax provisions in West Virginia Code §11-21-12m, §11-21-25, and §11-24-10a. The Jumpstart Savings Program is not a college savings plan pursuant to Section 529 of the IRS Code. The transfer from your Account to the Jumpstart Savings Program must be completed within 30 days of receiving the SMART529 withdrawal, and applicable law generally provides that the rollover is exempt from West Virginia tax only. For purposes of federal taxes, the rollover currently would not be deemed a Qualified Withdrawal. There is no fee for this type of rollover. For more information, please see the West Virginia Jumpstart Savings Program Account Disclosure Statement & Informational Booklet.

Rollovers to Roth IRA. You may rollover the assets in your Account to a Roth IRA are permitted without incurring federal income tax or penalties subject to certain conditions, including the following:

- The 529 plan account must be open for 15 or more years.
- Contributions and associated earnings that you transfer to the Roth IRA must be in the 529 plan account for more than 5 years.
- A lifetime maximum amount of $35,000 per Designated Beneficiary may be rolled over from 529 plan accounts to Roth IRAs.
- 529 plan assets can only be rolled over into a Roth IRA maintained for the benefit of the Designated Beneficiary on the 529 plan account.
- 529 plan assets must be sent directly in a trustee to trustee transfer to the Roth IRA.
- The Roth IRA contribution is subject to the Roth IRA contribution limit for the taxable year applicable to the Designated Beneficiary for all individual retirement plans maintained for the benefit of the Designated Beneficiary.

The IRS may issue additional rules or guidance that may impact 529 plan account rollovers to Roth IRAs, including the above referenced conditions. Account Owners and Designated Beneficiaries should each consult a financial professional or tax advisor regarding the applicability of these rollovers to their personal situations. You are responsible for determining the eligibility of a 529 plan to Roth IRA rollover including tracking and documenting the length of time the 529 plan account has been opened, the amount of assets in your 529 plan account eligible to be rolled over into a Roth IRA and maintaining all appropriate records that may be required by the IRS. Any return of funds due to an uncompleted Roth IRA rollover will be treated as a new contribution. To request a rollover to a Roth IRA, please submit the appropriate form to the Plan. The Direct Rollover Out to Roth IRA Form is available on the Plan's website at hartfordfunds.com/HartfordSMART529.

The state income tax treatment of 529 assets rolled over into a Roth account will be determined by the state in which you pay income taxes. West Virginia state income tax treatment of these rollovers will be consistent with Federal tax treatment.

Any return of funds due to an uncompleted Roth IRA rollover will be treated as a new contribution.

The SMART529 Bright Babies Program

The SMART529 Bright Babies Program is available to certain Account Owners and certain Designated Beneficiaries to promote 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: Generally, the Designated Beneficiary must be under one year of age. For further information, see "Account Opening" below.

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 Account 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 Account Application. If your SMART529 Bright Babies Program selection on the Account Application is rejected for any reason, you will be notified. Some financial intermediaries may require that you complete the financial intermediaries' generic college savings plan application. If you believe your Account is eligible and has not received a SMART529 Bright Babies Program incentive contribution, please call a SMART529 customer service representative toll-free at 866-574-3542.

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.

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

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

Investment Options

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 assets already invested to different Investment Options only twice per calendar year (also known as an investment exchange), and if you make a permissible change in the Designated Beneficiary to a Member of the Family of the current Designated Beneficiary. You may view or change your Standing Allocation at any time by visiting our website at hartfordfunds.com/HartfordSMART529, by submitting the appropriate form by mail, or by calling 866-574-3542.

Please keep in mind that this restriction applies to all accounts in the College Savings Program, so if you have an account in each of the Plan and another plan in the College Savings Program for the same Beneficiary, an exchange of amounts previously contributed among investment options in either of these accounts counts against your twice-per-year exchange limit. An exchange from investment portfolios in one plan within the College Savings Program to investment portfolios in another plan in the College Savings Program for the same Beneficiary also counts against your twice-per-year exchange limit.

Your contributions purchase interests or "Units" in Investment Options that are municipal fund securities. With the exception of the MFS® Global Equity Fund, the Schwab® S&P 500 Index Fund and The SMART529 Stable Value Account, HFMC or Lattice Strategies LLC ("Lattice"), a wholly owned subsidiary of HFMC, serves as the investment adviser to the applicable underlying mutual funds and exchange-traded funds ("ETFs"). Massachusetts Financial Services Company ("MFS") is the investment adviser for the underlying mutual fund of MFS® Global Equity Fund. Charles Schwab Investment Management, Inc., dba Schwab Asset Management™ ("Schwab"), a wholly owned subsidiary of The Charles Schwab Corporation ("CSC"), serves as the investment adviser for the underlying mutual fund of Schwab® S&P 500 Index Fund. For those Investment Options that hold The SMART529 Stable Value Portfolio (the "The SMART529 Stable Value Account") as an underlying fund, the underlying portfolio that The SMART529 Stable Value Portfolio invests in is not a mutual fund but is an investment portfolio that earns a composite rate of return and is separately managed by Invesco Advisers, Inc. ("Invesco"). The underlying mutual funds and ETFs are defined as the "Underlying Mutual Funds and Exchange Traded Funds." The Underlying Mutual Funds and Exchange Traded Funds together with The SMART529 Stable Value Account are defined as the "Underlying Funds."

ETFs are funds whose shares are listed on a national securities exchange and trade in the secondary market at market prices that change throughout the day. A Portfolio will typically bear brokerage costs on its transactions in ETF shares but does not incur transaction costs on purchases or sales of mutual fund shares. In an effort to reduce transaction costs and increase execution efficiency, from time to time HFMC may cross trade ETF shares, or seek to purchase (or sell) an ETF for a Portfolio and to sell (or purchase) the same ETF for another Portfolio of other HFMC clients or affiliates, without the use of a broker-dealer. Cross trades present an inherent conflict of interest because HFMC or its affiliates represent the interest of both the buying and selling Portfolio or other account. HFMC will perform a cross trade only when it complies with applicable law and when HFMC believes it is in the best interest of both the selling and buying Portfolio or other account.

For those Investment Options that include the Hartford mutual funds as Underlying Mutual Funds, the Investment Option purchases Class F shares of the Hartford mutual fund which are advised by HFMC and sub-advised by Wellington Management Company LLP or Schroder Investment Management North America Inc. and/or sub-sub-advised by Schroder Investment Management North America Limited, as applicable. For those Investment Options that include the ETFs, the Investment Option purchases shares of the Hartford Core Bond ETF and Hartford Total Return Bond ETF which are advised by HFMC and sub-advised by Wellington Management Company LLP. For Hartford Multifactor US Equity ETF and Hartford Multifactor Developed Markets (ex-US) ETF, Lattice serves as adviser and Mellon Investments Corporation performs the daily investment of the assets. For those Investment Options that hold MFS® Global Equity Fund as an underlying fund, the Investment Option purchases Class I shares of the mutual fund advised by MFS. For those Investment Options that include Schwab® S&P 500 Index Fund as an underlying fund, the Investment Options purchase shares of such fund.

The performance of each Investment Option depends on the performance of the Underlying Mutual Funds and Exchange Traded Funds, or in the case of the SMART529 Stable Value Fund, The SMART529 Stable Value Account. The value of each Investment Option will vary from day-to-day due to fluctuations in the value of the Underlying Funds. As a result, your Account may be worth more or less than the amount of your contributions.

The Investment Options are not mutual funds nor exchange-traded products 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 or disclosure documents for the Underlying Funds held by the Investment Options by calling a SMART529 customer service representative toll-free at 866-574-3542. Each of the Underlying Fund prospectuses or disclosure documents will have more complete information about those such Underlying Funds. More information about the Underlying Funds is found in "PART TWO — DESCRIPTIONS OF THE UNDERLYING FUNDS" of the Offering Statement.

Hartford Funds Distributors, LLC ("HFD" or the "Distributor"), an indirect subsidiary of The Hartford, and a registered broker-dealer, distributes interests or units in The Hartford SMART529. HFD may enter into selling agreements with other broker-dealers to distribute units 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 "PART TWO — DESCRIPTIONS OF THE UNDERLYING FUNDS" herein and as stated above, you may call a SMART529 customer service representative at 866-574-3542 for an Underlying Fund prospectus or disclosure document. Each of the Underlying Fund prospectuses or disclosure documents will have more complete information about those such Underlying Funds.

Other than selecting the Investment Options desired for your Account, you will have no authority to direct the investments made by the College Savings 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 costs associated with the investments and may, at any time, without prior notice to Account Owners, change, merge, liquidate or close Investment Options, change the Underlying Funds, or change 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.

Account Owners who intend to use the Account to pay expenses in connection with elementary or secondary schools are responsible for selecting an Investment Option that is appropriate for the shorter time period during which the assets will be invested. The Age-Based Portfolios were designed for saving for college education. The Age-Based Portfolios were not designed for other investment purposes with a shorter time-horizon such as paying expenses for K-12 Expenses.

As of the date of this Offering Statement, you may select from one or more of the following Investment Options:

Age-Based Portfolios

Age-Based Portfolios are designed for Account Owners who are saving for the college education of the Designated Beneficiary. When you invest in the "Age-Based Portfolio," 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 and based on the age of the Designated Beneficiary. The younger the Designated Beneficiary, the greater the allocation to equity-based Underlying Funds will be used. The older the Designated Beneficiary, the greater the allocation to fixed income and stable value Underlying Funds will be used.

The age bands for the Age-Based Portfolios consist of:

Age-Based Portfolios	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

The chart below reflects the targeted allocations of the Underlying Funds for The Hartford SMART529 Age-Based Portfolios, as of the date of this Offering Statement.

	The Hartford SMART529 Age-Based Portfolios*								
Target Allocations 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 Growth Opportunities Fund	11.50%	10.00%	9.00%	7.50%	6.50%	5.25%	4.00%	2.50%	1.50%
Hartford Small Cap Growth Fund	5.25%	4.75%	4.25%	3.50%	3.00%	2.25%	1.75%	1.25%	0.00%
Hartford International Growth Fund	4.50%	4.00%	3.50%	3.00%	2.25%	2.00%	1.50%	1.00%	0.50%
Schwab® S&P 500 Index Fund	9.00%	7.75%	6.50%	5.50%	4.50%	3.75%	2.75%	1.75%	1.25%
Hartford Multifactor US Equity ETF	8.50%	7.50%	6.50%	5.75%	4.75%	3.75%	3.00%	2.00%	1.25%
Hartford Schroders International Multi-Cap Value Fund	7.25%	6.50%	5.75%	5.00%	4.00%	3.50%	2.50%	1.75%	1.00%
Hartford Core Equity Fund	20.00%	18.50%	16.25%	14.25%	12.00%	9.50%	7.25%	5.50%	3.00%
Hartford Schroders Emerging Markets Equity Fund	3.00%	2.50%	2.25%	2.00%	1.75%	1.25%	1.00%	0.75%	0.50%
Hartford International Opportunities Fund	7.25%	6.50%	5.75%	5.00%	4.25%	3.50%	2.75%	1.75%	0.75%
Hartford Multifactor Developed Markets (ex-US) ETF	7.25%	6.50%	5.75%	4.75%	4.25%	3.25%	2.50%	1.75%	1.00%
Hartford Equity Income Fund	8.50%	7.50%	6.50%	5.75%	4.75%	4.00%	3.00%	2.00%	1.25%
Hartford Strategic Income Fund	5.00%	5.25%	5.75%	6.00%	7.25%	6.50%	4.00%	4.00%	4.00%
Hartford Core Bond ETF	3.00%	6.00%	10.50%	11.25%	13.25%	12.25%	7.00%	7.00%	7.00%
Hartford Inflation Plus Fund	0.00%	5.50%	9.00%	9.50%	11.50%	10.50%	7.00%	7.00%	7.00%
Hartford World Bond Fund	0.00%	1.25%	2.75%	3.25%	4.00%	3.75%	0.00%	0.00%	0.00%
The SMART529 Stable Value Portfolio	0.00%	0.00%	0.00%	8.00%	12.00%	25.00%	50.00%	60.00%	70.00%
Total	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**

* The actual allocations of the Age-Based Portfolios among their Underlying Funds will fluctuate from time to time. The Age-Based Portfolios may be periodically rebalanced to maintain the target allocation percentages shown above. The total allocations above exclude a portion of the Investment Options that will be held in cash to accommodate trading activity.

The chart below reflects the targeted asset class allocations for The Hartford SMART529 Age-Based Portfolios, as of the date of this Offering Statement.

The Hartford SMART529 Age-Based Portfolios*				
	% in Equity	**% in Fixed Income**	**% in Stable Value****	**Total**
The Hartford SMART529 Age-Based Portfolio 0-3	92%	8%	0%	**100%**
The Hartford SMART529 Age-Based Portfolio 4-6	82%	18%	0%	**100%**
The Hartford SMART529 Age-Based Portfolio 7-9	72%	28%	0%	**100%**
The Hartford SMART529 Age-Based Portfolio 10-11	62%	30%	8%	**100%**
The Hartford SMART529 Age-Based Portfolio 12-13	52%	36%	12%	**100%**
The Hartford SMART529 Age-Based Portfolio 14-15	42%	33%	25%	**100%**
The Hartford SMART529 Age-Based Portfolio 16	32%	18%	50%	**100%**
The Hartford SMART529 Age-Based Portfolio 17	22%	18%	60%	**100%**
The Hartford SMART529 Age-Based Portfolio 18+	12%	18%	70%	**100%**

* The asset class breakout that is shown is an estimate, as of the date of this Offering Statement, and may vary over time.

** Stable Value is a fixed income strategy designed to seek current income while preserving principal and reducing return volatility.

If you elect to invest your contributions in the Age-Based Portfolio, your Account will be invested in the particular age corresponding to the Designated Beneficiary's age until the Designated Beneficiary attains the oldest age limit available for that particular age band. Within 45 days of the Designated Beneficiary exceeding the age limit available for that age band, your Account value will be automatically invested in the next age band of the Age-Based Portfolio.

Static Portfolios

There are five risk-based Investment Options using a combination of Underlying Funds that are based on the risk and return potential of each Investment Option ("Static Portfolio"). 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. As a result, you will need to choose a Static Portfolio based on factors like your child's age, your tolerance for risk, and your overall financial plan.**

The Hartford SMART529 Aggressive Growth Portfolio — The Aggressive Growth Portfolio might be selected by those investing for a young Designated Beneficiary or those who are willing to take more risk for the potential for higher returns. The Aggressive Growth Portfolio generally provides a significant majority of its investment exposure to Underlying Funds invested primarily in equity securities.

The Hartford SMART529 Growth Portfolio — The Growth Portfolio might be selected by those who want a high degree of growth potential, but do not want the risks associated with the Aggressive Growth Portfolio.

The Hartford SMART529 Balanced Portfolio — The Balanced 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 — The Conservative Balanced Portfolio might be selected by those with a shorter time horizon or who want potentially less risk in return for potentially less volatile returns. The Conservative Balanced Portfolio is more heavily weighted in Underlying Funds that invest in fixed income instruments rather than equities.

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

The chart below reflects the targeted allocation of the Underlying Funds for The Hartford SMART529 Static Portfolios, as of the date of this Offering Statement.

	The Hartford SMART529 Static Portfolios*				
Target Allocations of the Underlying Funds	**Aggressive Growth Portfolio**	**Growth Portfolio**	**Balanced Portfolio**	**Conservative Balanced Portfolio**	**Checks & Balances Portfolio**
Hartford Growth Opportunities Fund	11.50%	10.00%	7.50%	4.00%	0.00%
Hartford Small Cap Growth Fund	5.25%	4.75%	3.50%	1.75%	0.00%
Hartford International Growth Fund	4.50%	4.00%	3.00%	1.50%	0.00%
Hartford Capital Appreciation Fund	0.00%	0.00%	0.00%	0.00%	33.33%
Schwab® S&P 500 Index Fund	9.00%	7.75%	5.50%	2.75%	0.00%
Hartford Multifactor US Equity ETF	8.50%	7.50%	5.75%	3.00%	0.00%
Hartford Schroders International Multi-Cap Value Fund	7.25%	6.50%	5.00%	2.50%	0.00%
Hartford Core Equity Fund	20.00%	18.50%	14.25%	7.25%	0.00%
Hartford Schroders Emerging Markets Equity Fund	3.00%	2.50%	2.00%	1.00%	0.00%
Hartford International Opportunities Fund	7.25%	6.50%	5.00%	2.75%	0.00%
Hartford Dividend and Growth Fund	0.00%	0.00%	0.00%	0.00%	33.33%
Hartford Multifactor Developed Markets (ex-US) ETF	7.25%	6.50%	4.75%	2.50%	0.00%
Hartford Equity Income Fund	8.50%	7.50%	5.75%	3.00%	0.00%
Hartford Strategic Income Fund	5.00%	5.25%	6.00%	4.00%	0.00%
Hartford Total Return Bond ETF	0.00%	0.00%	0.00%	0.00%	33.33%
Hartford Core Bond ETF	3.00%	6.00%	11.25%	7.00%	0.00%
Hartford Inflation Plus Fund	0.00%	5.50%	9.50%	7.00%	0.00%
Hartford World Bond Fund	0.00%	1.25%	3.25%	0.00%	0.00%
The SMART529 Stable Value Portfolio	0.00%	0.00%	8.00%	50.00%	0.00%
Total	**100%**	**100%**	**100%**	**100%**	**100%**

* The actual allocations of the Static Portfolios among their Underlying Funds will fluctuate from time to time. The Static Portfolios may be periodically rebalanced to maintain the target allocation percentages shown above. The total allocations above exclude a portion of the Investment Options that will be held in cash to accommodate trading activity.

The chart below reflects the targeted asset class allocations for The Hartford SMART529 Static Portfolios as of the date of this Offering Statement.

The Hartford SMART529 Static Portfolios*				
	% in Equity	% in Fixed Income	% in Stable Value**	Total
The Hartford SMART529 Aggressive Growth Portfolio	92%	8%	0%	**100%**
The Hartford SMART529 Growth Portfolio	82%	18%	0%	**100%**
The Hartford SMART529 Balanced Portfolio	62%	30%	8%	**100%**
The Hartford SMART529 Conservative Balanced Portfolio	32%	18%	50%	**100%**
The Hartford SMART529 Checks & Balances Portfolio	67%	33%	0%	**100%**

* The asset class breakout that is shown is an estimate, as of the date of this Offering Statement, and may vary over time.

** Stable Value is a fixed income strategy designed to seek current income while preserving principal and reducing return volatility.

Individual 529 Portfolio Options

You may also invest your contributions in Investment Options that invest all account values in one of the following Underlying Funds (the "Individual 529 Portfolio Options"). The investment strategies of each Individual 529 Portfolio Option reflect the investment strategies of the corresponding Underlying Fund. In addition, the performance of an Individual 529 Portfolio Option is dependent upon the performance of its Underlying Fund. As a result, an Individual 529 Portfolio Option may be more volatile than another type of Portfolio, which may be more broadly diversified through investments in several Underlying Funds, and you are encouraged to consult with your financial professional before selecting an Individual 529 Portfolio Option.

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

* This is a Separate Account and not a mutual fund.

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 work with a financial investment professional to create a Customized Portfolio that will remain consistent with their predetermined investment objectives over time. The Account Owner'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:

- Work with your financial investment professional on the below.
- Select two or more Investment Options from The Hartford SMART529's Investment Options.
  - For example, you may choose to combine the Age-Based and Static Portfolio Investment Options along with any of the Individual 529 Portfolio Option 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 if you change the Designated Beneficiary to a Member of the Family of the current 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 Schwab® S&P 500 Index Fund, the MFS® Global Equity Fund, and The SMART529 Stable Value Portfolio, is managed by HFMC, or its wholly owned subsidiary Lattice. Each of HFMC and Lattice are an indirect subsidiary of The Hartford, a Connecticut-based financial services company. As of June 30, 2025, HFMC and Lattice had approximately $143.77 billion in discretionary assets under management. HFMC or Lattice are responsible for the management of the Hartford mutual funds and ETFs, and supervise the activities of the investment sub-advisers to the Hartford mutual funds and ETFs.

HFMC and those Underlying Funds advised by HFMC or Lattice (together, "Hartford Adviser"), rely on an exemptive order ("Order") from the U.S. Securities and Exchange Commission ("SEC") for each Hartford mutual fund and Hartford exchange traded fund (together, the "Hartford Funds") under which it operates pursuant to a "Manager of Managers" structure. The Hartford Adviser has responsibility, subject to oversight by the respective Board of Directors of the Hartford Funds, to oversee the sub-adviser and recommend its hiring, termination and replacement. The Order permits the Hartford Adviser, on behalf of the Hartford Funds and subject to the approval of the Board of Directors, to hire, and to materially amend any existing or future sub-advisory agreement with, sub-advisers that are not affiliated with the Hartford Adviser ("Original Relief"), as well as sub-advisers that are indirect or direct, wholly-owned subsidiaries of the Hartford Adviser or of another company that, indirectly or directly wholly owns the Hartford Adviser (the "Expanded Relief"), in each case without obtaining approval from the respective Hartford Fund's shareholders. Certain Hartford Funds operate under the Original Relief while most of the Hartford Funds operate under the Expanded Relief. For more information, please see the applicable Hartford Funds' prospectus.

Wellington Management Company LLP ("Wellington Management") serves as the investment sub-adviser and performs the daily investment of the assets for each of the following Underlying Funds: The Hartford Balanced Income Fund, Hartford Core Bond ETF, Hartford Core Equity Fund, The Hartford Capital Appreciation Fund, The Hartford Dividend and Growth Fund, The Hartford Equity Income Fund, The Hartford Growth Opportunities Fund, The Hartford High Yield Fund, The Hartford Inflation Plus Fund, The Hartford International Growth Fund, The Hartford International Opportunities Fund, The Hartford MidCap Fund, The Hartford MidCap Value Fund, The Hartford Small Cap Growth Fund, The Hartford Small Company Fund, The Hartford Strategic Income Fund, Hartford Total Return Bond ETF, The Hartford Total Return Bond Fund, and The Hartford World Bond Fund. Wellington Management is a Delaware limited liability partnership with principal offices at 280 Congress Street, Boston, Massachusetts 02210. Wellington Management is a professional investment counseling firm that 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, 2025, Wellington Management and its investment advisory affiliates had investment management authority with respect to approximately $1.29 trillion in assets.

Schroder Investment Management North America Inc. ("SIMNA") serves as the investment sub-adviser, and Schroder Investment Management North America Limited ("SIMNA Ltd.") as sub-sub-adviser for each of the following Underlying Funds: Hartford Schroders Emerging Markets Equity Fund and Hartford Schroders International Multi-Cap Value Fund. SIMNA performs the daily investment of the assets for each such fund, and SIMNA may allocate assets to or from SIMNA Ltd., an affiliate of SIMNA, in connection with the daily investment of the assets for each of the Hartford Schroders Emerging Markets Equity Fund and Hartford Schroders International Multi-Cap Value Fund. SIMNA (itself and its predecessors) has been an investment manager since 1962, and also serves as investment adviser to other mutual funds, private funds and segregated accounts. SIMNA and SIMNA Ltd. are both indirect wholly owned U.S. registered investment adviser subsidiaries of Schroders plc. Schroders plc is a global asset management company with approximately $1.043 trillion under management as of September 30, 2024. Schroders plc and its affiliates have clients that are major financial institutions including banks and insurance companies, public and private pension funds, endowments and foundations, high net worth individuals, financial intermediaries and retail investors. Schroders plc has one of the largest networks of offices of any dedicated asset management company with numerous portfolio managers and analysts covering the world's investment markets. SIMNA's address is 7 Bryant Park, New York, New York 10018. SIMNA Ltd.'s address is 1 London Wall Place, London EC2Y 5AU, United Kingdom.

Mellon Investments Corporation ("Mellon") serves as the sub-adviser for each of Hartford Multifactor US Equity ETF and Hartford Multifactor Developed Markets (ex-US) ETF (together “Multifactor ETFs”). Mellon performs the daily investment of the assets for the Multifactor ETFs. Mellon has been registered as an investment adviser since 1983 and is owned by BNY Mellon. As of December 31, 2024, Mellon managed approximately $912.8 billion in assets. Mellon’s principal business address is BNY Mellon Center, 201 Washington Street, Boston, Massachusetts 02108-4408.

Schwab, a wholly owned subsidiary of The Charles Schwab Corporation, serves as the investment adviser for Schwab® S&P 500 Index Fund. Schwab, a registered investment adviser, was founded in 1989 and as of December 31, 2024, managed approximately $1.4 trillion in assets. Schwab is located at 211 Main Street, San Francisco, California 94105.

MFS is the investment adviser for the MFS® Global Equity Fund. In 1924, MFS launched the US’ first open-end mutual fund. More than 100 years later, MFS is a full-service global investment manager serving financial advisors, intermediaries and institutional clients around the world. MFS’ time-tested, active investing approach combines collective expertise, long-term discipline and thoughtful risk management to uncover what they believe are the best investment opportunities in the public markets. Net assets under the management of the MFS organization were approximately $635.4 billion as of June 30, 2025. 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. MFS is located at 111 Huntington Avenue, Boston, Massachusetts 02199.

The SMART529 Stable Value Portfolio is managed by 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 June 30, 2025, Invesco Ltd. manages over $2,001.4 billion in assets (foreign and domestic) for corporate, public and jointly trusteed retirement plans, foundations, endowments, 529 plans, and a host of other institutional and individual clients. Invesco’s Fixed Income group manages over $518.5 billion in fixed income and cash investments for institutions and individuals world-wide, as of June 30, 2025. The Invesco stable value group was established in 1985 and had approximately $65.5 billion in stable value assets under management, as of June 30, 2025, 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.

Description of Risks of the Investment Options and Your Hartford SMART529 Account

This section briefly describes some of the principal risks associated with the Investment Options but it is not an exhaustive summary of risks. For more information on the risks, please review “PART TWO – DESCRIPTIONS OF THE UNDERLYING FUNDS” of this Offering Statement.

General Risks. Your Account is not an insured investment and is subject to market risk. Although money contributed to your Account will be invested in an Investment Option that in-turn invests in mutual funds and/or ETFs (other than the Stable Value Portfolio which is a separate account), the Account Owner does not directly own these underlying investments. The Investment Option(s) you select may lose value.

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 Age-Based and Static Portfolios are still exposed to certain principal risks as described below. Diversification does not ensure a profit or guard against loss. There are also risks associated with investing in Individual 529 Portfolio Options which are also described below.

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 fixed income 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 debt 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).

Market Uncertainties and Other Events. In addition to the risks associated with the holdings in the Underlying Funds, your Hartford SMART529 Account may also be subject to other risks. Due to market uncertainties, the overall market value of your Hartford SMART529 Account may exhibit volatility and could be subject to wide fluctuations in response to factors, including but not limited to: regulatory or legislative changes, worldwide political uncertainties, and general economic conditions (including inflation and unemployment rates), acts of God, natural disasters or events, fires, floods, suspensions of trading, epidemics, pandemics, public health crises, quarantines, wars, acts of war (whether war is declared or not), terrorism, threats of terrorism, insurrections, cyber-attacks, disruptions of supply chains, civil unrest, revolutions, power or other mechanical failures, loss or malfunction of utilities or communications services, delays or stoppage of postal or courier services, delays in or stoppages of transportation, and any other events or circumstances beyond our reasonable control whether similar or dissimilar to any of the foregoing (all enumerated and described events in this section individually and collectively, “Force Majeure”). All of these factors may cause the value of your Hartford SMART529 Account to decrease in value.

Cybersecurity Risk. The Plan relies significantly on the computer systems of its service providers. As a result, the Plan could be susceptible to operational and information security risks resulting from cyber threats and cyber-attacks which may adversely affect your Account and cause it to lose value. For instance, cyber threats and cyber-attacks may interfere with your ability to access your Account, make contributions or exchanges, request and receive withdrawals; they may also impact the ability to calculate net asset values and/or impede trading. Cybersecurity risks include security or privacy incidents, such as human error, unauthorized release, theft, misuse, corruption, and destruction of account data maintained online or digitally by the Plan. Cybersecurity risks also include denial of service, viruses, malware, hacking, bugs, security vulnerabilities in software, attacks on technology operations, and other disruptions that could impede the Plan’s ability to maintain routine operations. Although the Plan’s service providers undertake efforts to protect their computer systems from cyber threats and cyber-attacks, including internal processes and technological defenses that are preventative in nature, and other controls designed to provide a multi-layered security posture, there are no guarantees that the Plan or your Account will avoid losses due to cyber-attacks or cyber threats.

PRINCIPAL RISKS. The principal risks of investing in the Investment Options are listed below and reflect the risks of the Underlying Funds. A description of the below risks is found in “PART TWO — DESCRIPTIONS OF THE UNDERLYING FUNDS” of this Offering Statement. 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.

The following charts list the principal risks of the Underlying Funds that affect each Investment Option.

Principal Risks of the Age-Based Portfolios and Static Portfolios

	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 Investment Management Risk	X	X	X	X	X	X	X	X	X	X
Active Trading Risk	X	X	X	X	X	X	X	X	X	X
Asset Allocation Risk										X
Authorized Participant Concentration Risk	X	X	X	X	X	X	X	X	X	X
Call Risk	X	X	X	X	X	X	X	X	X	X
Cash Transactions Risk	X	X	X	X	X	X	X	X	X	X
China Investments Risk	X	X	X	X	X	X	X	X	X	
Collateralized Loan Obligations Risk	X	X	X	X	X	X	X	X	X	X
Concentration Risk	X	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
Depositary Receipts Risk	X	X	X	X	X	X	X	X	X	
Derivatives Risk	X	X	X	X	X	X	X	X	X	X
Dividend Risk	X	X	X	X	X	X	X	X	X	X
Emerging Markets Risk	X	X	X	X	X	X	X	X	X	X
Equity Risk	X	X	X	X	X	X	X	X	X	X
ESG Integration Risk	X	X	X	X	X	X	X	X	X	
Event Risk	X	X	X	X	X	X	X	X	X	X
Focused Portfolio Risk	X	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	X
Futures and Options Risk	X	X	X	X	X	X	X	X	X	X
Growth Investing Style Risk	X	X	X	X	X	X	X	X	X	X
High Yield Investments Risk	X	X	X	X	X	X	X	X	X	X
Index Related Risk	X	X	X	X	X	X	X	X	X	
Index Tracking Risk	X	X	X	X	X	X	X	X	X	
Industry Concentration Risk	X	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	
Investment Style Risk	X	X	X	X	X	X	X	X	X	
Large-Cap Company Risk	X	X	X	X	X	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
Large Cap Securities Risk	X	X	X	X	X	X	X	X	X	X
Large Shareholder Transaction Risk	X	X	X	X	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	X	
Market Capitalization Risk	X	X	X	X	X	X	X	X	X	
Market Price Risk	X	X	X	X	X	X	X	X	X	X
Market Risk	X	X	X	X	X	X	X	X	X	X
Mid Cap and Small Cap Securities Risk	X	X	X	X	X	X	X	X	X	
Mid-Cap Securities Risk	X	X	X	X	X	X	X	X	X	X
Mortgage-Backed and Asset-Backed Securities Risk				X	X	X	X	X	X	
Mortgage-Related and Other Asset-Backed Securities Risk	X	X	X	X	X	X	X	X	X	X
Non-Diversification Risk	X	X	X	X	X	X	X	X	X	
Passive Strategy/Index Risk	X	X	X	X	X	X	X	X	X	
Quantitative Investing Risk	X	X	X	X	X	X	X	X	X	X
Regional/Country Focus Risk	X	X	X	X	X	X	X	X	X	
Restricted Securities Risk	X	X	X	X	X	X	X	X	X	X
Sector Risk	X	X	X	X	X	X	X	X	X	X
Securities Lending Risk	X	X	X	X	X	X	X	X	X	
Small Cap Securities Risk	X	X	X	X	X	X	X	X	X	
Sovereign Debt Risk	X	X	X	X	X	X	X	X	X	
Swaps Risk	X	X	X	X	X	X	X	X	X	X
To Be Announced (TBA) Transactions Risk	X	X	X	X	X	X	X	X	X	X
Tracking Error and Correlation Risk	X	X	X	X	X	X	X	X	X	
U.S. Government Securities Risk	X	X	X	X	X	X	X	X	X	X
Valuation Risk	X	X	X	X	X	X	X	X	X	
Value Investing Style Risk	X	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	

Principal Risks of the Individual 529 Portfolio Options

	The Hartford Small Company 529 Fund	The Hartford MidCap Value 529 Fund	The Hartford Growth Opportunities 529 Fund	The Hartford MidCap 529 Fund	The Hartford International Opportunities 529 Fund	MFS Global Equity 529 Fund	The Hartford Dividend and Growth 529 Fund	The Hartford Equity Income 529 Fund	The Hartford Balanced Income 529 Fund	The Hartford High Yield 529 Fund	The Hartford Inflation Plus 529 Fund	The Hartford Total Return Bond 529 Fund	The SMART529 Stable Value Fund
Active Investment Management Risk	X	X	X	X	X		X	X	X	X	X	X	
Active Trading Risk	X	X	X								X	X	X
Asset Allocation Risk									X				
Call Risk										X		X	X
Collateralized Loan Obligations Risk												X	
Credit Risk									X	X	X	X	X
Crediting Rate Risk													X
Currency Risk	X	X			X	X	X	X	X	X	X	X	
Derivatives Risk										X	X	X	
Dividend Risk							X	X	X				
Emerging Markets Risk					X	X						X	
Equity Market Risk/Company Risk						X							
Equity Risk	X	X	X	X	X		X	X	X				
Event Risk									X	X		X	X
Focused Portfolio Risk			X										
Focus Risk						X							
Foreign Investments Risk	X	X	X		X		X	X	X	X	X	X	X
Foreign Risk						X							

	The Hartford Small Company 529 Fund	The Hartford MidCap Value 529 Fund	The Hartford Growth Opportunities 529 Fund	The Hartford MidCap 529 Fund	The Hartford International Opportunities 529 Fund	MFS Global Equity 529 Fund	The Hartford Dividend and Growth 529 Fund	The Hartford Equity Income 529 Fund	The Hartford Balanced Income 529 Fund	The Hartford High Yield 529 Fund	The Hartford Inflation Plus 529 Fund	The Hartford Total Return Bond 529 Fund	The SMART529 Stable Value Fund
Forward Currency Contracts Risk									X	X		X	
Futures and Options Risk									X	X	X	X	
Growth Investing Style Risk	X		X	X			X						
High Yield Investments Risk										X		X	
Inflation-Protected Securities Risk											X		X
Interest Rate Risk									X	X	X	X	X
Investment Selection Risk						X							
Investment Strategy Risk													X
Large Cap Securities Risk			X		X		X	X					
Large Shareholder Risk						X							
Large Shareholder Transaction Risk	X	X	X	X	X		X	X	X	X	X	X	
Leverage Risk									X	X	X	X	
Liquidity Risk						X				X		X	X
Market Risk	X	X	X	X	X		X	X	X	X	X	X	X
Mid-Cap Securities Risk		X	X	X	X			X					
Mortgage-Backed and Asset-Backed Securities Risk													X
Mortgage-Related and Asset-Backed Securities Risk											X	X	
Regional/Country Focus Risk					X								
Restricted Securities Risk									X	X		X	
Sector Risk	X	X	X	X	X		X	X					
Securities Lending Risk													
Small Cap Securities Risk	X												
Sovereign Debt Risk											X		X
Swaps Risk									X	X	X	X	
To Be Announced (TBA) Transactions Risk											X	X	
U.S. Government Securities Risk											X		X
Value Investing Style Risk		X					X	X	X			X	
Volatility Risk	X									X			
Wrap Contract Risk													X
Yield Risk													X

Past Performance

The charts below provide performance for the life of each Investment Option as of June 30, 2025. The average annual total returns excluding sales charges and the average annual total returns including sales charges are shown for each Investment Option. All returns are stated net of the Total Annual Asset-Based Fees but do not account for the $25 Annual Account Maintenance Fee. Performance would be lower if the Annual Account Maintenance Fee was deducted. Performance information may reflect historical or current expense waivers and/or reimbursements of the Underlying Fund(s), without which, performance would have been lower. The performance of the Portfolios will differ from the performance of the Underlying Funds. If you are invested in an Age-Based Portfolio, the assets in the Age-Based Portfolio in which you are currently invested will automatically transfer to other Age-Based Portfolios as the Designated Beneficiary ages. Accordingly, the assets in your current Age-Based Portfolio may be held for only a portion of the period reported in the past performance tables as shown below. As such, your personal performance may be different than the performance for a given Age-Based Portfolio.

The Hartford SMART529 Age-Based Portfolios

The following performance history for The Hartford SMART529 Age-Based Portfolios includes the one-, three-, five-, ten-year and since inception annualized returns for each Investment Option for periods ending June 30, 2025. The *excluding sales charge* performance returns are net of applicable Total Annual Asset-Based Fees, but do not factor in any sales charges. The *including sales charge* performance returns are net of applicable Total Annual Asset-Based Fees and sales charges for each Investment Option, as applicable. No performance returns include the Annual Account Maintenance Fee. Performance information through

September 15, 2017 represents certain prior age-bands as indicated below and prior Underlying Fund allocations and may not be indicative of future results. In addition, there were changes to some Underlying Funds and allocations on October 20, 2022. Assets invested in Age-Based Portfolios automatically transfer to another Age-Based Portfolio when the Designated Beneficiary reaches a specified age. Accordingly, your assets may not be invested in the Age-Based Portfolio for the period reported in the performance chart. As such, your personal performance may be different than the performance for a given Age-Based Portfolio. For the most recent performance information, please visit hartfordfunds.com/HartfordSMART529.

Average annual total returns
For the period ended June 30, 2025

The Hartford SMART529 Age-Based Portfolios / Class Units		Excluding sales charge (%)					Including sales charge[1] (%)					Inception Date
		1 Year	3 Years	5 Years	10 Years	Since Inception	1 Year	3 Years	5 Years	10 Years	Since Inception	
Age-Based Portfolio 0-3	A	15.10%	15.98%	12.39%	N/A	9.23%	12.23%	15.00%	11.83%	N/A	8.88%	9/15/2017
	C	14.30%	15.12%	11.56%	N/A	8.43%	13.16%	15.12%	11.56%	N/A	8.43%	9/15/2017
	E	15.42%	16.28%	12.67%	N/A	9.50%	15.42%	16.28%	12.67%	N/A	9.50%	9/15/2017
Age-Based Portfolio 4-6[2]	A	14.28%	14.64%	11.08%	7.78%	6.99%	11.42%	13.68%	10.52%	7.51%	6.88%	3/1/2002
	C	13.45%	13.80%	10.26%	6.99%	6.25%	12.31%	13.80%	10.26%	6.99%	6.25%	3/1/2002
	E	14.55%	14.93%	11.36%	8.05%	7.27%	14.55%	14.93%	11.36%	8.05%	7.27%	3/1/2002
Age-Based Portfolio 7-9	A	13.29%	13.28%	9.75%	N/A	7.50%	10.46%	12.33%	9.19%	N/A	7.15%	9/15/2017
	C	12.48%	12.45%	8.95%	N/A	6.71%	11.36%	12.45%	8.95%	N/A	6.71%	9/15/2017
	E	13.64%	13.56%	10.04%	N/A	7.77%	13.64%	13.56%	10.04%	N/A	7.77%	9/15/2017
Age-Based Portfolio 10-11[3]	A	12.20%	11.87%	8.65%	6.35%	5.77%	9.40%	10.93%	8.10%	6.08%	5.66%	3/1/2002
	C	11.38%	11.03%	7.84%	5.56%	5.03%	10.27%	11.03%	7.84%	5.56%	5.03%	3/1/2002
	E	12.48%	12.15%	8.92%	6.61%	6.05%	12.48%	12.15%	8.92%	6.61%	6.05%	3/1/2002
Age-Based Portfolio 12-13	A	11.09%	10.50%	7.45%	N/A	5.99%	8.31%	9.57%	6.91%	N/A	5.64%	9/15/2017
	C	10.33%	9.70%	6.68%	N/A	5.21%	9.22%	9.70%	6.68%	N/A	5.21%	9/15/2017
	E	11.39%	10.77%	7.74%	N/A	6.25%	11.39%	10.77%	7.74%	N/A	6.25%	9/15/2017
Age-Based Portfolio 14-15	A	9.72%	9.01%	6.57%	5.15%	5.11%	6.98%	8.10%	6.03%	4.88%	5.00%	3/1/2002
	C	8.97%	8.23%	5.79%	4.38%	4.36%	7.89%	8.23%	5.79%	4.38%	4.36%	3/1/2002
	E	10.05%	9.29%	6.84%	5.41%	5.38%	10.05%	9.29%	6.84%	5.41%	5.38%	3/1/2002
Age-Based Portfolio 16[4]	A	7.66%	7.21%	5.27%	4.01%	4.01%	4.96%	6.32%	4.73%	3.74%	3.83%	7/26/2010
	C	6.91%	6.44%	4.48%	3.24%	3.24%	5.84%	6.44%	4.48%	3.24%	3.24%	7/26/2010
	E	7.98%	7.50%	5.52%	4.27%	4.27%	7.98%	7.50%	5.52%	4.27%	4.27%	7/26/2010
Age-Based Portfolio 17	A	6.32%	5.73%	4.14%	N/A	3.55%	3.66%	4.84%	3.62%	N/A	3.21%	9/15/2017
	C	5.63%	4.98%	3.39%	N/A	2.79%	4.57%	4.98%	3.39%	N/A	2.79%	9/15/2017
	E	6.61%	6.01%	4.40%	N/A	3.81%	6.61%	6.01%	4.40%	N/A	3.81%	9/15/2017
Age-Based Portfolio 18+	A	4.97%	4.28%	3.11%	2.57%	2.58%	2.34%	3.41%	2.59%	2.31%	2.47%	3/1/2002
	C	4.20%	3.50%	2.34%	1.80%	1.85%	3.16%	3.50%	2.34%	1.80%	1.85%	3/1/2002
	E	5.23%	4.53%	3.36%	2.82%	2.84%	5.23%	4.53%	3.36%	2.82%	2.84%	3/1/2002

(1) Assumes that the maximum Sales Charge applies when computing returns net of sales charges for Class A and Class C Units. The Annual Account Maintenance Fee is not applied. The maximum Sales Charge for Class A and Class C Units are described in the section on Fees, Charges and Expenses.

(2) Performance prior to September 15, 2017 reflects the performance of predecessor age-band 0-8.

(3) Performance prior to September 15, 2017 reflects the performance of predecessor age-band 9-13.

(4) Performance prior to September 15, 2017 reflects the performance of predecessor age-band 16-17.

THE PERFORMANCE DATA SHOWN ABOVE REPRESENTS PAST PERFORMANCE. PAST PERFORMANCE IS NOT A GUARANTEE OF FUTURE RESULTS. INVESTMENT RETURNS AND PRINCIPAL VALUE WILL FLUCTUATE SO THAT AN ACCOUNT OWNER'S UNITS WHEN SOLD, MAY BE WORTH MORE OR LESS THAN THEIR ORIGINAL COST. CURRENT PERFORMANCE MAY BE LOWER OR HIGHER THAN THE PERFORMANCE DATA IN THE ABOVE CHART.

The Hartford SMART529 Static Portfolios

The following performance history for The Hartford SMART529 Static Portfolios includes the one-, three-, five-, ten-year and since inception annualized returns for each Investment Option for periods ending June 30, 2025. The *excluding sales charge* performance returns are net of applicable Total Annual Asset-Based Fees, but do not factor in any sales charges. The *including sales charge* performance returns are net of applicable Total Annual Asset-Based Fees and sales charges for each Investment Option, as applicable. No performance returns include the Annual Account Maintenance Fee. Performance through September 15, 2017 represents different Underlying Fund allocations and may not be indicative of future results. In addition, there were some changes to Underlying Funds and allocations on October 20, 2022. For the most recent performance information, please visit hartfordfunds.com/HartfordSMART529.

Average annual total returns
For period ended June 30, 2025

The Hartford SMART529 Static Portfolios / Class Units		Excluding sales charge (%) 1 Year	3 Years	5 Years	10 Years	Since Inception	Including sales charge[1] (%) 1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Aggressive Growth Portfolio	A	15.31%	16.00%	12.43%	8.77%	7.32%	12.42%	15.02%	11.87%	8.50%	7.20%	3/1/2002
	C	14.43%	15.13%	11.60%	7.96%	6.57%	13.29%	15.13%	11.60%	7.96%	6.57%	3/1/2002
	E	15.61%	16.29%	12.72%	9.04%	7.60%	15.61%	16.29%	12.72%	9.04%	7.60%	3/1/2002
Growth Portfolio	A	14.33%	14.61%	11.10%	7.81%	6.79%	11.48%	13.65%	10.54%	7.54%	6.67%	3/1/2002
	C	13.50%	13.77%	10.29%	7.01%	6.03%	12.37%	13.77%	10.29%	7.01%	6.03%	3/1/2002
	E	14.64%	14.90%	11.39%	8.08%	7.06%	14.64%	14.90%	11.39%	8.08%	7.06%	3/1/2002
Balanced Portfolio	A	12.25%	11.86%	8.65%	6.37%	5.67%	9.44%	10.92%	8.10%	6.10%	5.55%	3/1/2002
	C	11.44%	11.04%	7.85%	5.58%	4.92%	10.32%	11.04%	7.85%	5.58%	4.92%	3/1/2002
	E	12.55%	12.14%	8.93%	6.63%	5.94%	12.55%	12.14%	8.93%	6.63%	5.94%	3/1/2002
Conservative Balanced Portfolio	A	7.68%	7.24%	5.28%	4.03%	3.75%	4.99%	6.34%	4.75%	3.77%	3.57%	2/28/2011
	C	6.94%	6.45%	4.51%	3.28%	2.99%	5.87%	6.45%	4.51%	3.28%	2.99%	2/28/2011
	E	7.99%	7.53%	5.55%	4.30%	4.01%	7.99%	7.53%	5.55%	4.30%	4.01%	2/28/2011
Checks & Balances Portfolio	A	8.81%	10.20%	8.52%	7.73%	9.32%	6.09%	9.28%	7.97%	7.46%	9.14%	7/10/2009
	C	7.99%	9.39%	7.72%	6.94%	8.51%	6.91%	9.39%	7.72%	6.94%	8.51%	7/10/2009
	E	9.07%	10.48%	8.79%	8.00%	9.58%	9.07%	10.48%	8.79%	8.00%	9.58%	7/10/2009

(1) Assumes that the maximum Sales Charge applies when computing returns net of sales charges for Class A and Class C Units. The Annual Account Maintenance Fee is not applied. The maximum Sales Charge for Class A and Class C Units are described in the section on Fees, Charges and Expenses.

THE PERFORMANCE DATA SHOWN ABOVE REPRESENTS PAST PERFORMANCE. PAST PERFORMANCE IS NOT A GUARANTEE OF FUTURE RESULTS. INVESTMENT RETURNS AND PRINCIPAL VALUE WILL FLUCTUATE SO THAT AN ACCOUNT OWNER'S UNITS WHEN SOLD, MAY BE WORTH MORE OR LESS THAN THEIR ORIGINAL COST. CURRENT PERFORMANCE MAY BE LOWER OR HIGHER THAN THE PERFORMANCE DATA IN THE ABOVE CHART.

The Hartford SMART529 Individual 529 Portfolio Options

The following performance history for The Hartford SMART529 Individual 529 Portfolio Options includes the one-, three-, five-, ten-year and since inception annualized returns for each Investment Option for periods ending June 30, 2025. The *excluding sales charge* performance returns are net of applicable Total Annual Asset-Based Fees, but do not factor in any sales charges. The *including sales charge* performance returns are net of applicable Total Annual Asset-Based Fees and sales charges for each Investment Option, as applicable. No performance returns include the Annual Account Maintenance Fee. For the most recent performance information, please visit hartfordfunds.com/HartfordSMART529.

Average annual total returns
For the period ended June 30, 2025

Individual 529 Portfolio Options / Class Units		Excluding sales charge (%) 1 Year	3 Years	5 Years	10 Years	Since Inception	Including sales charge[1] (%) 1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
The Hartford Small Company 529 Fund	A	5.17%	9.59%	5.29%	6.95%	7.44%	2.54%	8.66%	4.75%	6.68%	7.29%	10/13/2006
	C	4.36%	8.78%	4.51%	6.16%	6.63%	3.32%	8.78%	4.51%	6.16%	6.63%	10/13/2006
	E	5.43%	9.85%	5.54%	7.22%	7.69%	5.43%	9.85%	5.54%	7.22%	7.69%	10/13/2006
The Hartford MidCap Value 529 Fund	A	7.18%	10.56%	13.62%	7.16%	8.72%	4.50%	9.63%	13.05%	6.89%	8.56%	3/20/2008
	C	6.39%	9.74%	12.79%	6.36%	7.94%	5.32%	9.74%	12.79%	6.36%	7.94%	3/20/2008
	E	7.45%	10.84%	13.91%	7.43%	8.97%	7.45%	10.84%	13.91%	7.43%	8.97%	3/20/2008
The Hartford Growth Opportunities 529 Fund	A	16.36%	28.62%	13.45%	14.23%	11.82%	13.46%	27.54%	12.88%	13.94%	11.67%	10/13/2006
	C	15.50%	27.67%	12.62%	13.38%	11.00%	14.34%	27.67%	12.62%	13.38%	11.00%	10/13/2006
	E	16.64%	28.94%	13.74%	14.51%	12.10%	16.64%	28.94%	13.74%	14.51%	12.10%	10/13/2006
The Hartford MidCap 529 Fund	A	7.95%	8.53%	6.24%	7.56%	8.99%	5.25%	7.62%	5.70%	7.29%	8.87%	2/26/2002
	C	7.16%	7.73%	5.45%	6.77%	8.23%	6.09%	7.73%	5.45%	6.77%	8.23%	2/26/2002
	E	8.22%	8.80%	6.50%	7.83%	9.27%	8.22%	8.80%	6.50%	7.83%	9.27%	2/26/2002
The Hartford International Opportunities 529 Fund	A	18.03%	13.86%	9.77%	6.16%	7.82%	15.08%	12.90%	9.22%	5.89%	7.65%	7/10/2009
	C	17.15%	13.04%	8.97%	5.37%	7.03%	15.98%	13.04%	8.97%	5.37%	7.03%	7/10/2009
	E	18.31%	14.15%	10.05%	6.42%	8.09%	18.31%	14.15%	10.05%	6.42%	8.09%	7/10/2009
MFS Global Equity 529 Fund	A	11.19%	10.64%	9.06%	7.59%	9.14%	8.41%	9.71%	8.51%	7.32%	8.95%	7/26/2010
	C	10.36%	9.81%	8.26%	6.79%	8.33%	9.26%	9.81%	8.26%	6.79%	8.33%	7/26/2010
	E	11.45%	10.91%	9.34%	7.86%	9.41%	11.45%	10.91%	9.34%	7.86%	9.41%	7/26/2010
The Hartford Dividend and Growth 529 Fund	A	9.46%	11.83%	14.16%	10.68%	8.66%	6.72%	10.89%	13.59%	10.40%	8.54%	2/26/2002
	C	8.64%	11.01%	13.32%	9.87%	7.89%	7.55%	11.01%	13.32%	9.87%	7.89%	2/26/2002
	E	9.73%	12.11%	14.45%	10.96%	8.94%	9.73%	12.11%	14.45%	10.96%	8.94%	2/26/2002
The Hartford Equity Income 529 Fund	A	12.70%	10.18%	13.12%	9.68%	12.06%	9.88%	9.25%	12.55%	9.40%	11.88%	7/10/2009
	C	11.88%	9.37%	12.28%	8.87%	11.23%	10.76%	9.37%	12.28%	8.87%	11.23%	7/10/2009
	E	12.97%	10.45%	13.40%	9.95%	12.33%	12.97%	10.45%	13.40%	9.95%	12.33%	7/10/2009
The Hartford Balanced Income 529 Fund	A	9.77%	7.28%	5.78%	6.03%	6.61%	7.02%	6.38%	5.24%	5.76%	6.40%	6/15/2012
	C	8.96%	6.48%	5.00%	5.25%	5.82%	7.87%	6.48%	5.00%	5.25%	5.82%	6/15/2012
	E	10.04%	7.54%	6.05%	6.29%	6.87%	10.04%	7.54%	6.05%	6.29%	6.87%	6/15/2012
The Hartford High Yield 529 Fund	A	9.39%	9.16%	5.18%	4.46%	5.31%	6.66%	8.25%	4.65%	4.20%	5.19%	3/31/2004
	C	8.57%	8.35%	4.41%	3.69%	4.55%	7.48%	8.35%	4.41%	3.69%	4.55%	3/31/2004
	E	9.64%	9.44%	5.45%	4.72%	5.58%	9.64%	9.44%	5.45%	4.72%	5.58%	3/31/2004
The Hartford Inflation Plus 529 Fund	A	6.26%	3.41%	2.42%	2.39%	2.85%	3.60%	2.54%	1.91%	2.13%	2.73%	3/31/2004
	C	5.42%	2.64%	1.66%	1.63%	2.10%	4.37%	2.64%	1.66%	1.63%	2.10%	3/31/2004
	E	6.53%	3.67%	2.69%	2.64%	3.13%	6.53%	3.67%	2.69%	2.64%	3.13%	3/31/2004
The Hartford Total Return Bond 529 Fund	A	5.16%	3.23%	-0.41%	1.95%	3.22%	2.53%	2.37%	-0.92%	1.69%	3.11%	2/22/2002
	C	4.42%	2.49%	-1.14%	1.20%	2.48%	3.38%	2.49%	-1.14%	1.20%	2.48%	2/22/2002
	E	5.44%	3.49%	-0.16%	2.21%	3.49%	5.44%	3.49%	-0.16%	2.21%	3.49%	2/22/2002
The SMART529 Stable Value Fund	A	2.49%	2.09%	1.71%	1.60%	2.21%	0.44%	1.40%	1.30%	1.39%	2.12%	9/13/2002
	C	1.75%	1.32%	0.96%	0.85%	1.47%	0.73%	1.32%	0.96%	0.85%	1.47%	9/13/2002
	E	2.77%	2.34%	1.95%	1.85%	2.48%	2.77%	2.34%	1.95%	1.85%	2.48%	9/13/2002

(1) Assumes that the maximum Sales Charge applies when computing returns net of sales charges for Class A and Class C Units. The Annual Account Maintenance Fee is not applied. The maximum Sales Charge for Class A and Class C Units are described in the section on Fees, Charges and Expenses.

THE PERFORMANCE DATA SHOWN ABOVE REPRESENTS PAST PERFORMANCE. PAST PERFORMANCE IS NOT A GUARANTEE OF FUTURE RESULTS. INVESTMENT RETURNS AND PRINCIPAL VALUE WILL FLUCTUATE SO THAT AN ACCOUNT OWNER'S UNITS WHEN SOLD, MAY BE WORTH MORE OR LESS THAN THEIR ORIGINAL COST. CURRENT PERFORMANCE MAY BE LOWER OR HIGHER THAN THE PERFORMANCE DATA IN THE ABOVE CHART.

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 three Fee Structures: Class A, Class C, or Class E Units. Class E Units are available to only certain Account Owners. Please see "Class E" below for additional information.

Within each Fee Structure, the direct fees charged will reduce the value of your Account as they are incurred and are designed to compensate HFMC 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 College Savings Program.

Specific fees, expenses and sales charges applicable to each fee structure are outlined in the table below.

Overview of Account Owner Costs

The Hartford SMART529 Fee Structure

	Class A	Class C	Class E
Initial Sales Charge	2.50%*	None	None
Contingent Deferred Sales Charge	None	1% for withdrawals made within 12 months of a contribution	None
Annual Distribution Fee	0.25%	0.99%	0%
Program Manager Fee	0.10%	0.10%	0.10%
State Fee**	0.07%	0.07%	0.07%
Annual Account Maintenance Fee***	$25	$25	$0
Estimated Underlying Fund Expenses****	0.13% - 0.90%	0.13% - 0.90%	0.13% - 0.90%

* The Initial Sales Charge of 2.50% for all Class A Investment Options other than The SMART529 Stable Value Fund (2.00%).

** The State Fee for The SMART529 Stable Value Fund is 0.05%.

*** The Annual Account Maintenance Fee may not be applicable in certain situations. Certain omnibus accounts may be eligible to waive the Annual Account Maintenance Fee. Please see "Definitions of Fees and Charges" section below.

**** The Estimated Underlying Fund Expenses are as of the date of this Offering Statement and may change over time.

Definitions of Fees and Charges

ESTIMATED UNDERLYING FUND EXPENSES: The Estimated 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 Estimated Underlying Fund Expenses may change at any time.

The Fee Structure charts below provide the Underlying Fund Expenses applicable to each Investment Option. In the future, the Estimated Underlying Fund Fees may be more or less than those listed in the Fee Structure charts below.

PROGRAM MANAGER FEE: The Program Manager Fee is payable to the Program Manager for performance of certain Plan administration and management services provided to the Portfolios. This fee is accrued daily and is factored into the pricing of each Investment Option's Unit.

ANNUAL DISTRIBUTION FEE: The Annual Distribution Fee is used to cover distribution and related services provided to the Accounts. This fee is accrued is accrued daily and is factored into the pricing of each Investment Option's Unit.

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

TOTAL ANNUAL ASSET-BASED FEES: The Total Annual Asset-Based Fee is the total of the applicable Estimated Underlying Fund Expenses, Program Manager Fee, State Fee and Annual Distribution Fee for each Class Fee Structure.

SALES CHARGES: If you choose the Class A Fee Structure, an Initial Sales Charge may be deducted each time a contribution is made to your Account. If you choose Class C Fee Structure, a Contingent Deferred Sales Charge ("CDSC") may be assessed when you make withdrawals within 12 months of a contribution.

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

- you sign up for Reoccurring Contributions of $25 or more each month for at least 12 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;
- you are eligible for and purchase the Class E fee structure; or
- you are invested in the Plan through a broker/dealer that maintains an omnibus account with the Plan on behalf of its customers.

The Annual Account Maintenance Fee is assessed each December, and is retained by the Program Manager. If an Account is closed prior to December, the Annual Account Maintenance Fee will be assessed at the closing of the Account in such calendar year. Eligibility for waiver of the Annual Account Maintenance Fee will be reviewed each year.

INDIRECT COMPENSATION: Ascensus may receive indirect compensation for the custodial services related to your Account. This compensation, known as "float income," is paid by the financial organization at which clearing accounts are maintained on behalf of the Plan. Float income may arise from interest that is earned on Account contributions or withdrawals during the time that these assets are held in clearing accounts but are not invested in an Investment Option. For example, if you request a withdrawal and receive the distribution check but do not cash it for several days, some interest may be earned while your funds remain in the clearing account. These clearing accounts generally earn interest at a rate between the money market rate and that of U.S. Treasury Notes. By maintaining an Account, you acknowledge that float income may be retained by Ascensus.

Other Fees and Charges

ACCOUNT CANCELLATION CHARGE: An Account Cancellation Charge of $50 is assessed to any Non-Qualified Withdrawal that totally depletes an Account, other than an UGMA/UTMA Account. Although it would remain a Non-Qualified Withdrawal, we waive this charge in the event of the death of the Designated Beneficiary. The Account Cancellation Charge will not apply if the Account Owner indicates that the withdrawal is for Qualified Education Expenses of the Designated Beneficiary.

In the event a Non-Qualified Withdrawal 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 a wire transfer or priority mail, the Program Manager may charge a fee of up to $20 for this wire transfer or priority mail 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 withdrawal 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 withdrawals 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 qualified tax professional regarding calculating and reporting any tax liability associated with the payment of any of these fees out of your Account within that year.

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

Transaction	Fee Amount*
Returned Check**	$30
Rejected Recurring Contributions or Electronic Banking Transaction Contribution**	$30
Reissue of Disbursement Checks**	$15
Electronic Payment to Schools (where available)	$10***
Request for Historical Statement (Available at no cost online at hartfordfunds.com/HartfordSMART529)	$10 per yearly statement, maximum $30 per household

* Subject to change without further notice.

** Fees may be waived for the first occurrence.

*** Electronic Payment to Schools may vary depending upon the third party payment service that is selected.

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 administrative service 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 administrative service payments.

COMPENSATION TO AUTHORIZED FINANCIAL INTERMEDIARY: The Program Manager may pay a service fee from its own assets to authorized financial intermediaries who maintain omnibus accounts on behalf of their customers. These payments would be for the services the authorized financial intermediary performs on the SMART529 Accounts held through it such as sub-accounting, sub-transfer agency and recordkeeping.

Class Fee Structures

The Plan offers Class A, Class C and Class E Units, each with a different Fee Structure and sales charges, as applicable. When opening an Account, you or your financial professional (also known as financial intermediary) will select the Class of Units for purchase. Determining which Class is appropriate depends on a number of factors including how much you are investing and the age of the Designated Beneficiary. Based on your individual circumstances, your financial intermediary can help you determine what Class is appropriate for you. If you believe you are eligible to purchase Class E Units, which has no annual distribution fee and no sales charges, please check with your financial intermediary. Please note that if you purchase Units through an omnibus account at a financial intermediary, you may incur other fees.

At the request of your financial intermediary, your existing Account balances, and future contributions, may be invested in a different Class of Units than the Class of Units you selected, provided that the Investment Option is the same. As disclosed herein, in these cases, the financial intermediary may separately charge a commission or other fee directly to the Account Owner. These Class conversions initiated by your financial intermediary are not subject to the two investment changes per year limit described in the Offering Statement.

In order for a financial intermediary to convert Class C Units into another Class of the same Investment Option, the Units that are being converted must no longer be subject to a CDSC or the financial intermediary must agree to reimburse the Distributor a portion of the CDSC otherwise payable upon the sale of such Units.

Class A

If you choose the Class A Fee Structure, an Initial 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 Total Annual Asset-Based Fees, which are deducted from your Account daily. You may also be required to pay the Annual Account Maintenance Fee.

Fee Structure Class A

	Annual Asset-Based Fees					Additional Investor Expenses[5]	
Investment Options	**Estimated Underlying Fund Expenses[1]**	**Program Manager Fee**	**State Fee**	**Annual Distribution Fee**	**Total Annual Asset-Based Fees[2]**	**Maximum Initial Sales Charge[3]**	**Annual Account Maintenance Fee[4]**
The Hartford SMART529 Age-Based Portfolio 0-3	0.50%	0.10%	0.07%	0.25%	0.92%	2.50%	$25.00
The Hartford SMART529 Age-Based Portfolio 4-6	0.49%	0.10%	0.07%	0.25%	0.91%	2.50%	$25.00
The Hartford SMART529 Age-Based Portfolio 7-9	0.49%	0.10%	0.07%	0.25%	0.91%	2.50%	$25.00
The Hartford SMART529 Age-Based Portfolio 10-11	0.46%	0.10%	0.07%	0.25%	0.88%	2.50%	$25.00
The Hartford SMART529 Age-Based Portfolio 12-13	0.44%	0.10%	0.07%	0.25%	0.86%	2.50%	$25.00
The Hartford SMART529 Age-Based Portfolio 14-15	0.39%	0.10%	0.07%	0.25%	0.81%	2.50%	$25.00
The Hartford SMART529 Age-Based Portfolio 16	0.30%	0.10%	0.07%	0.25%	0.72%	2.50%	$25.00
The Hartford SMART529 Age-Based Portfolio 17	0.27%	0.10%	0.07%	0.25%	0.69%	2.50%	$25.00
The Hartford SMART529 Age-Based Portfolio 18+	0.22%	0.10%	0.07%	0.25%	0.64%	2.50%	$25.00
The Hartford SMART529 Aggressive Growth Portfolio	0.50%	0.10%	0.07%	0.25%	0.92%	2.50%	$25.00
The Hartford SMART529 Growth Portfolio	0.49%	0.10%	0.07%	0.25%	0.91%	2.50%	$25.00
The Hartford SMART529 Balanced Portfolio	0.46%	0.10%	0.07%	0.25%	0.88%	2.50%	$25.00
The Hartford SMART529 Conservative Balanced Portfolio	0.30%	0.10%	0.07%	0.25%	0.72%	2.50%	$25.00
The Hartford SMART529 Checks & Balances Portfolio	0.54%	0.10%	0.07%	0.25%	0.96%	2.50%	$25.00
The Hartford Small Company 529 Fund	0.88%	0.10%	0.07%	0.25%	1.30%	2.50%	$25.00
The Hartford MidCap Value 529 Fund	0.76%	0.10%	0.07%	0.25%	1.18%	2.50%	$25.00
The Hartford Growth Opportunities 529 Fund	0.73%	0.10%	0.07%	0.25%	1.15%	2.50%	$25.00
The Hartford MidCap 529 Fund	0.76%	0.10%	0.07%	0.25%	1.18%	2.50%	$25.00
MFS Global Equity 529 Fund	0.90%	0.10%	0.07%	0.25%	1.32%	2.50%	$25.00

Fee Structure Class A							
	Annual Asset-Based Fees					Additional Investor Expenses[5]	
Investment Options	Estimated Underlying Fund Expenses[1]	Program Manager Fee	State Fee	Annual Distribution Fee	Total Annual Asset-Based Fees[2]	Maximum Initial Sales Charge[3]	Annual Account Maintenance Fee[4]
The Hartford International Opportunities 529 Fund	0.69%	0.10%	0.07%	0.25%	1.11%	2.50%	$25.00
The Hartford Dividend and Growth 529 Fund	0.63%	0.10%	0.07%	0.25%	1.05%	2.50%	$25.00
The Hartford Equity Income 529 Fund	0.64%	0.10%	0.07%	0.25%	1.06%	2.50%	$25.00
The Hartford Balanced Income 529 Fund	0.56%	0.10%	0.07%	0.25%	0.98%	2.50%	$25.00
The Hartford High Yield 529 Fund	0.55%	0.10%	0.07%	0.25%	0.97%	2.50%	$25.00
The Hartford Total Return Bond 529 Fund	0.32%	0.10%	0.07%	0.25%	0.74%	2.50%	$25.00
The Hartford Inflation Plus 529 Fund	0.48%	0.10%	0.07%	0.25%	0.90%	2.50%	$25.00
The SMART529 Stable Value Fund	0.13%	0.10%	0.05%	0.25%	0.53%	2.00%	$25.00

(1) For all Portfolios other than The SMART529 Stable Value Fund, the *Estimated Underlying Fund Expenses* are based on the expense ratio, which reflect any fee waivers and/or expense reimbursements of the Underlying Funds (if applicable), reported in an Underlying Fund's most recent prospectus that is publicly available as of the date of this Offering Statement. For The SMART529 Stable Value Fund, the *Estimated Underlying Fund Expenses* represents the investment management related expense and other fees for the SMART529 Stable Value Portfolio, but does not include wrap fees, which are incurred by the SMART529 Stable Value Portfolio. If wrap fees were reflected, the *Estimated Underlying Fund Expenses* for The SMART529 Stable Value Fund would be higher. These wrap fees fluctuate and generally fall in a range of 0.14% to 0.16%, although they could be lower or higher depending on the current state of the wrap provider market. For Portfolios invested in multiple Underlying Funds, the *Estimated Underlying Fund Expenses* are based on a weighted average of each Underlying Fund's expense ratio, which reflect any fee waivers and/or expense reimbursements of the Underlying Funds (if applicable), as reported in the Underlying Funds most recent prospectus that is publicly available as of the date of this Offering Statement, in accordance with the Portfolio's asset allocation as of the effective date of this Offering Statement.

(2) The *Total Annual Asset-Based Fees* is the sum of the *Estimated Underlying Fund Expenses*, *Program Manager Fee*, *State Fee* and *Annual Distribution Fee* but does not include sales charges or the annual account maintenance fee. For an illustration of the total assumed investment cost of $10,000 over 1-, 3-, 5-, and 10-year periods, please see the section below titled "Investment Cost Example."

(3) The *Maximum Initial Sales Charge* is 2.50% for all Class A Investment Options other than The SMART529 Stable Value Fund (2.00%).

(4) The *Annual Account Maintenance Fee* is the annual fee deducted from your Account each year. Please note that your fee will be waived in certain cases as set forth in the section "Fees, Charges and Expenses—Definitions of Fees and Charges – Annual Account Maintenance Fee" as disclosed herein.

(5) Certain other fees may also be assessed. Please refer the section "Fees, Charges and Expenses—Other Fees and Charges" as disclosed herein.

If you choose the Class A Fee Structure, an Initial Sales Charge may be deducted each time a contribution is made to your Account, subject to the Maximum Initial Sales Charge and the exceptions set forth below. We calculate the Initial Sales Charge by adding the amount of the contribution to the value of all SMART529 Accounts and any other 529 plan in the College Savings Program for which you are the Account Owner, and we use the sum to identify the Initial Sales Charge percentage applicable to your contribution. This number is rounded using standard rounding criteria. Because of this rounding, the Initial Sales Charge you pay, when expressed as a percentage of the contribution, may be higher or lower than the amount stated in the table below. The Initial Sales Charge also depends upon the Investment Options to which your contribution is allocated.

The following charts reflect the Class A Fee Initial Sales Structure:

Class A Initial Sales Charge for Contributions Allocated to Any Investment Option except those contributions allocated to The SMART529 Stable Value Fund[(1)]:

Contribution and Value of Your Accounts[(2)]	Initial Sales Charge as a Percentage of Contribution	Percentage of the Sales Charge Retained by Financial Intermediary Firms[(4)]
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[(3)]	0%	1.00%

Class A Initial Sales Charge for Contributions Allocated to The SMART529 Stable Value Fund[(1)]:

Contribution and Value of Your Accounts[(2)]	Initial Sales Charge as a Percentage of Contribution	Percentage of the Sales Charge Retained by Financial Intermediary Firms[(4)]
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[(3)]	0%	0.50%

(1) If your contribution is a rollover from another 529 Plan and is eligible for the waiver of Class A Initial Sales Charges as provided in the "Making Contributions" section above, your broker-dealer may receive an initial commission of 1.00%.

(2) Federal law requires that a limit be placed on investments in an Account along with any other 529 accounts maintained by West Virginia. As of the date of this Offering Statement, no contributions are permitted if the total of all account balances for the same Designated Beneficiary equals or exceeds $550,000.

(3) 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 Initial Sales Charge. However, there is a deferred sales charge of 1% on any withdrawals 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 withdrawal, we will first distribute amounts in your Accounts that are not subject to a deferred sales charge. If a dealer waives its right to receive an upfront commission with respect to contributions of $1 million or more, the Plan will waive the 1% deferred sales charge.

(4) In addition to the percentage of the sales charge retained by the financial intermediary firm, an annual distribution fee (also known as trail commission) of 0.25% will commence at the end of each month following the contribution, based on the average daily balance for the month, or at the end of the 18th month for certain rollovers and contributions of $1 million or more.

There are several ways you may be able to take advantage of the breakpoints in the Initial Sales Charge schedules as described above:

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

- your other SMART529 Accounts, any other 529 plan in the College Savings Program; and
- any shares within the series 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 The 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 The Hartford; or
- Shares of any mutual fund sponsored by The Hartford or its affiliates.

▶ ***Letter of Intent*** — You may be able to receive a lower Initial 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 Initial Sales Charge based on the total amount you plan to contribute over the following 13 months, including:

- Any amount contributed on the date the letter is delivered to us, and
- the value of any shares within the series 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.

For the purpose of determining your total account value, the value of your other SMART529 Accounts and any shares within the series of The Hartford Mutual Funds, Inc. and The Hartford Mutual Funds II, Inc. which you or members of your family already own (except Classes R3, R4, R5 and R6) that are linked under a letter of intent or accumulation privilege will be included.

Account Owners will be charged an Initial Sales Charge to the Class A Fee Structure for rollovers of Coverdell Education Savings Accounts, redemptions of qualified United States Savings Bonds, and transfers of funds from a Hartford mutual fund account.

▶ ***Employer Group Eligibility*** — You will not be charged an Initial Sales Charge if you select the Class A Fee Structure and if The Hartford 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 withdrawal of a contribution made within the last 18 months. The deferred sales charge will be calculated the same way it is for withdrawals of other Class A Fee Structure contributions not subject to an Initial Sales Charge. Your Initial 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 Initial Sales Charge on those contributions.

▶ ***Other waivers*** — Any purchases through certain broker-dealers approved by the Distributor will not be charged an Initial Sales Charge. Please check with your broker-dealer to see if you are eligible for this waiver.

▶ ***Additional Information —*** In order to obtain any breakpoint reduction in the Initial Sales Charge, the Account Owner must, before each purchase of Class A Units, inform your financial intermediary or the Hartford SMART529 and provide the necessary information. The Program Manager may waive any fee if it is determined that circumstances warrant such waiver, and may revise or discontinue, in whole or in part, any fee waivers at any time without notice.

▶ ***Reinstatement Privilege —*** If you withdraw amounts invested in Class A Units of an Investment Option and buy Class A Units of the same or another Investment Option (up to the amount of the withdrawal amount) within 60 days of such withdrawal, you will not pay a sales charge on the new contribution. To exercise this privilege, the Program Manager must receive written notification that requests that the purchase be invested at NAV because it represents reinvested dollars previously withdrawn from the Account from the Account Owner or the financial intermediary of record at the time of the contribution. Accounts maintained through certain financial intermediaries may not be eligible for a sales charge waiver on Units purchased within 60 days of a withdrawal in the same class of Units and the same Account, when you notify us in writing of your intent to apply the reinstatement privilege. Please check with your financial intermediary for eligibility. An amount that has been withdrawn from an Account that is subsequently reinvested may be considered a Non-Qualified Withdrawal and therefore, subject to federal and state income tax, and the recapture of any West Virginia deduction taken for contributions to the Account.

Class C

If you choose the Class C Fee Structure, you will not pay an Initial 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, you will be charged a CDSC. The CDSC is equal to 1% of the amount of the withdrawal. Any CDSC that is charged will be retained by your financial intermediary. However, if you leave the contribution in your Account 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).

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 Units that convert to Class A will not pay any Initial Sales Charge.

If you choose the Class C Fee Structure, you will indirectly bear the Underlying Fund Expenses and directly pay Total Annual Asset-Based Fees, which are deducted from your Account daily. You may also be required to pay the Annual Account Maintenance Fee.

Fee Structure Class C

	Annual Asset-Based Fees					Additional Investor Expenses[5]	
Investment Options	**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 Account Maintenance Fee[4]**
The Hartford SMART529 Age-Based Portfolio 0-3	0.50%	0.10%	0.07%	0.99%	1.66%	1.00%	$25.00
The Hartford SMART529 Age-Based Portfolio 4-6	0.49%	0.10%	0.07%	0.99%	1.65%	1.00%	$25.00
The Hartford SMART529 Age-Based Portfolio 7-9	0.49%	0.10%	0.07%	0.99%	1.65%	1.00%	$25.00
The Hartford SMART529 Age-Based Portfolio 10-11	0.46%	0.10%	0.07%	0.99%	1.62%	1.00%	$25.00
The Hartford SMART529 Age-Based Portfolio 12-13	0.44%	0.10%	0.07%	0.99%	1.60%	1.00%	$25.00
The Hartford SMART529 Age-Based Portfolio 14-15	0.39%	0.10%	0.07%	0.99%	1.55%	1.00%	$25.00
The Hartford SMART529 Age-Based Portfolio 16	0.30%	0.10%	0.07%	0.99%	1.46%	1.00%	$25.00
The Hartford SMART529 Age-Based Portfolio 17	0.27%	0.10%	0.07%	0.99%	1.43%	1.00%	$25.00
The Hartford SMART529 Age-Based Portfolio 18+	0.22%	0.10%	0.07%	0.99%	1.38%	1.00%	$25.00
The Hartford SMART529 Aggressive Growth Portfolio	0.50%	0.10%	0.07%	0.99%	1.66%	1.00%	$25.00
The Hartford SMART529 Growth Portfolio	0.49%	0.10%	0.07%	0.99%	1.65%	1.00%	$25.00
The Hartford SMART529 Balanced Portfolio	0.46%	0.10%	0.07%	0.99%	1.62%	1.00%	$25.00
The Hartford SMART529 Conservative Balanced Portfolio	0.30%	0.10%	0.07%	0.99%	1.46%	1.00%	$25.00
The Hartford SMART529 Checks & Balances Portfolio	0.54%	0.10%	0.07%	0.99%	1.70%	1.00%	$25.00
The Hartford Small Company 529 Fund	0.88%	0.10%	0.07%	0.99%	2.04%	1.00%	$25.00
The Hartford MidCap Value 529 Fund	0.76%	0.10%	0.07%	0.99%	1.92%	1.00%	$25.00
The Hartford Growth Opportunities 529 Fund	0.73%	0.10%	0.07%	0.99%	1.89%	1.00%	$25.00
The Hartford MidCap 529 Fund	0.76%	0.10%	0.07%	0.99%	1.92%	1.00%	$25.00
MFS Global Equity 529 Fund	0.90%	0.10%	0.07%	0.99%	2.06%	1.00%	$25.00
The Hartford International Opportunities 529 Fund	0.69%	0.10%	0.07%	0.99%	1.85%	1.00%	$25.00
The Hartford Dividend and Growth 529 Fund	0.63%	0.10%	0.07%	0.99%	1.79%	1.00%	$25.00
The Hartford Equity Income 529 Fund	0.64%	0.10%	0.07%	0.99%	1.80%	1.00%	$25.00
The Hartford Balanced Income 529 Fund	0.56%	0.10%	0.07%	0.99%	1.72%	1.00%	$25.00
The Hartford High Yield 529 Fund	0.55%	0.10%	0.07%	0.99%	1.71%	1.00%	$25.00
The Hartford Total Return Bond 529 Fund	0.32%	0.10%	0.07%	0.99%	1.48%	1.00%	$25.00
The Hartford Inflation Plus 529 Fund	0.48%	0.10%	0.07%	0.99%	1.64%	1.00%	$25.00
The SMART529 Stable Value Fund	0.13%	0.10%	0.05%	0.99%	1.27%	1.00%	$25.00

(1) For all Portfolios other than The SMART529 Stable Value Fund, the *Estimated Underlying Fund Expenses* are based on the expense ratio, which reflect any fee waivers and/or expense reimbursements of the Underlying Funds (if applicable), reported in an Underlying Fund's most recent prospectus that is publicly available as of the date of this Offering Statement. For The SMART529 Stable Value Fund, the *Estimated Underlying Fund Expenses* represents the investment management related expense and other fees for the SMART529 Stable Value Portfolio, but does not include wrap fees, which are incurred by the SMART529 Stable Value Portfolio. If wrap fees were reflected, the *Estimated Underlying Fund Expenses* for The SMART529 Stable Value Fund would be higher. These wrap fees fluctuate and generally fall in a range of 0.14% to 0.16%, although they could be lower or higher depending on the current state of the wrap provider market. For Portfolios invested in multiple Underlying Funds, the *Estimated Underlying Fund Expenses* are based on a weighted average of each Underlying Fund's expense ratio, which reflect any fee waivers and/or expense reimbursements of the Underlying Funds (if applicable), as reported in the Underlying Funds most recent prospectus that is publicly available as of the date of this Offering Statement, in accordance with the Portfolio's asset allocation as of the effective date of this Offering Statement.

(2) The *Total Annual Asset-Based Fees* is the sum of the *Estimated Underlying Fund Expenses*, *Program Manager Fee*, *State Fee* and *Annual Distribution Fee* but does not include sales charges or the annual account maintenance fee. For an illustration of the total assumed investment cost of $10,000 over 1-, 3-, 5-, and 10- year periods, please see the section below titled "Investment Cost Example."

(3) The *Maximum Deferred Sales Charge* is 1.00%. Class C Units convert to Class A Units after four years. For more information on the Class C sales charge, please see below.

(4) The *Annual Account Maintenance Fee* is the annual fee deducted from your Account each year. Please note that your fee will be waived in certain cases as set forth in the section "Fees, Charges and Expenses — Definitions of Fees and Charges — Annual Account Maintenance Fee" as disclosed herein.

(5) Certain other fees may also be assessed. Please refer the section "Fees, Charges and Expenses — Other Fees and Charges" as discussed herein.

Class E

If you choose the Class E Fee Structure, neither an Initial Sales Charge nor a CDSC will be applied by the Plan. You will not pay the Annual Account Maintenance Fee. You will indirectly bear Underlying Fund Expenses and directly pay Total Annual Asset-Based Fees, which are deducted from your Account daily. You will not be charged an Annual Distribution Fee. However, Account Owners may pay a separate fee or commission charged directly by their financial investment professional or financial intermediary. The following are eligible to purchase Class E:

- Current or retired officers, directors, trustees and employees and their families of HFMC and its affiliates;
- Employees of the sub-advisers to the Hartford mutual funds and their families;
- Employees and sales representatives of selling broker-dealers (and their families, as defined under the "Accumulation Privilege" section of the Offering Statement) who have a sales agreement with HFMC and HFD to sell The Hartford SMART529; and
- Employer Groups associated with The Hartford that are not associated with a financial investment professional.

In addition to the above, Class E is also available for individuals purchasing an Account through:

- A registered investment advisor affiliated with a broker-dealer who has an agreement with HFMC and/or HFD to sell The Hartford SMART529 and who is compensated through an advisory account fee; and
- A financial intermediary that has entered into an amendment to the selling agreement with HFMC and/or HFD to offer Class E, or similar agreement, and such amendment and/or agreement discloses that (1) the financial intermediary intends to offer Class E through its platform or similar network, if applicable, and (2) the financial intermediary may separately charge a commission or other fee directly to the Account Owner.

Fee Structure Class E

	Annual Asset-Based Fees					Additional Investor Expenses[4]	
Investment Options	**Estimated Underlying Fund Expenses[1]**	**Program Manager Fee**	**State Fee**	**Annual Distribution Fee**	**Total Annual Asset-Based Fees[2]**	**Maximum Sales Charge[3]**	**Annual Account Maintenance Fee**
The Hartford SMART529 Age-Based Portfolio 0-3	0.50%	0.10%	0.07%	0.00%	0.67%	0.00%	$0.00
The Hartford SMART529 Age-Based Portfolio 4-6	0.49%	0.10%	0.07%	0.00%	0.66%	0.00%	$0.00
The Hartford SMART529 Age-Based Portfolio 7-9	0.49%	0.10%	0.07%	0.00%	0.66%	0.00%	$0.00
The Hartford SMART529 Age-Based Portfolio 10-11	0.46%	0.10%	0.07%	0.00%	0.63%	0.00%	$0.00
The Hartford SMART529 Age-Based Portfolio 12-13	0.44%	0.10%	0.07%	0.00%	0.61%	0.00%	$0.00
The Hartford SMART529 Age-Based Portfolio 14-15	0.39%	0.10%	0.07%	0.00%	0.56%	0.00%	$0.00
The Hartford SMART529 Age-Based Portfolio 16	0.30%	0.10%	0.07%	0.00%	0.47%	0.00%	$0.00
The Hartford SMART529 Age-Based Portfolio 17	0.27%	0.10%	0.07%	0.00%	0.44%	0.00%	$0.00
The Hartford SMART529 Age-Based Portfolio 18+	0.22%	0.10%	0.07%	0.00%	0.39%	0.00%	$0.00
The Hartford SMART529 Aggressive Growth Portfolio	0.50%	0.10%	0.07%	0.00%	0.67%	0.00%	$0.00
The Hartford SMART529 Growth Portfolio	0.49%	0.10%	0.07%	0.00%	0.66%	0.00%	$0.00
The Hartford SMART529 Balanced Portfolio	0.46%	0.10%	0.07%	0.00%	0.63%	0.00%	$0.00
The Hartford SMART529 Conservative Balanced Portfolio	0.30%	0.10%	0.07%	0.00%	0.47%	0.00%	$0.00
The Hartford SMART529 Checks & Balances Portfolio	0.54%	0.10%	0.07%	0.00%	0.71%	0.00%	$0.00
The Hartford Small Company 529 Fund	0.88%	0.10%	0.07%	0.00%	1.05%	0.00%	$0.00
The Hartford MidCap Value 529 Fund	0.76%	0.10%	0.07%	0.00%	0.93%	0.00%	$0.00
The Hartford Growth Opportunities 529 Fund	0.73%	0.10%	0.07%	0.00%	0.90%	0.00%	$0.00
The Hartford MidCap 529 Fund	0.76%	0.10%	0.07%	0.00%	0.93%	0.00%	$0.00
MFS Global Equity 529 Fund	0.90%	0.10%	0.07%	0.00%	1.07%	0.00%	$0.00
The Hartford International Opportunities 529 Fund	0.69%	0.10%	0.07%	0.00%	0.86%	0.00%	$0.00
The Hartford Dividend and Growth 529 Fund	0.63%	0.10%	0.07%	0.00%	0.80%	0.00%	$0.00
The Hartford Equity Income 529 Fund	0.64%	0.10%	0.07%	0.00%	0.81%	0.00%	$0.00
The Hartford Balanced Income 529 Fund	0.56%	0.10%	0.07%	0.00%	0.73%	0.00%	$0.00
The Hartford High Yield 529 Fund	0.55%	0.10%	0.07%	0.00%	0.72%	0.00%	$0.00
The Hartford Total Return Bond 529 Fund	0.32%	0.10%	0.07%	0.00%	0.49%	0.00%	$0.00
The Hartford Inflation Plus 529 Fund	0.48%	0.10%	0.07%	0.00%	0.65%	0.00%	$0.00
The SMART529 Stable Value Fund	0.13%	0.10%	0.05%	0.00%	0.28%	0.00%	$0.00

(1) For all Portfolios other than The SMART529 Stable Value Fund, the *Estimated Underlying Fund Expenses* are based on the expense ratio, which reflect any fee waivers and/or expense reimbursements of the Underlying Funds (if applicable), reported in an Underlying Fund's most recent prospectus that is publicly available as of the date of this Offering Statement. For The SMART529 Stable Value Fund, the Estimated Underlying Fund Expenses represents the investment management related expense and other fees for the SMART529 Stable Value Portfolio, but does not include wrap fees, which are incurred by the SMART529 Stable Value Portfolio. If wrap fees were reflected, the *Estimated Underlying Fund Expenses* for The SMART529 Stable Value Fund would be higher. These wrap fees fluctuate and generally fall in a range of 0.14% to 0.16%, although they could be lower or higher depending on the current state of the wrap provider market. For Portfolios invested in multiple Underlying Funds, the *Estimated Underlying Fund Expenses* are based on a weighted average of each Underlying Fund's expense ratio, which reflect any fee waivers and/or expense reimbursements of the Underlying Funds (if applicable), as reported in the Underlying Funds most recent prospectus that is publicly available as of the date of this Offering Statement, in accordance with the Portfolio's asset allocation as of the effective date of this Offering Statement.

(2) The *Total Annual Asset-Based Fees* is the sum of the *Estimated Underlying Fund Expenses*, *Program Manager Fee*, *State Fee* and *Annual Distribution Fee* but does not include sales charges or the annual account maintenance fee. For an illustration of the total assumed investment cost of $10,000 over 1-, 3-, 5-, and 10-year periods, please see the section below titled "Investment Cost Example."

(3) Class E does not have a sales charge.

(4) Certain other fees may also be assessed. Please refer the section "Fees, Charges and Expenses—Other Fees and Charges" as disclosed herein.

Investment Cost Example

The following examples compare the approximate cost of investing in the different fee structures for each Investment Option within The Hartford SMART529 over different periods of time. Your actual costs may be higher or lower. The Investment Cost Examples are 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 (it is unlikely that The SMART529 Stable Value Fund will achieve this level of return)
- All Units are redeemed at the end of the period shown for Qualified Education Expenses (the Investment Cost Examples do not consider the impact of any potential state or federal taxes on the redemption)
- Total Annual Asset-Based Fees remain the same as those shown in the "Class Fee Structure" tables above
- Expenses for each Investment Option include the entire Annual Account Maintenance Fee of $25, which is not applicable if you meet one of the exceptions listed under the "Fees, Charges and Expenses — Definitions of Fees and Charges — Annual Account Maintenance Fee" section of the Offering Statement
- The Account Owner pays the applicable maximum Initial Sales Charge of 2.50% for all Class A Investment Options other than The SMART529 Stable Value Fund (2.00%) (without regard to possible breakpoints) for Class A Units, and any CDSCs applicable to Class C Units invested for the applicable periods
- In the case of the five-year and ten-year investment periods, the annual costs shown for the Class C Units assumes units are converted to Class A Units after four years.

The Hartford SMART529 Age-Based Portfolios

	Number of Years You Own Your Units			
	1 Year	3 Years	5 Years	10 Years
Age-Based Portfolio 0-3				
Class A (with sales charge)	$367	$612	$873	$1,605
Class C (with CDSC)	$294	$599	$943	$1,673
Class C (without CDSC)	$194	$599	$943	$1,673
Class E	$ 69	$215	$374	$ 837
Age-Based Portfolio 4-6				
Class A (with sales charge)	$366	$609	$869	$1,597
Class C (with CDSC)	$293	$597	$939	$1,665
Class C (without CDSC)	$193	$597	$939	$1,665
Class E	$ 68	$213	$370	$ 828
Age-Based Portfolio 7-9				
Class A (with sales charge)	$365	$608	$866	$1,590
Class C (with CDSC)	$293	$595	$936	$1,659
Class C (without CDSC)	$193	$595	$936	$1,659
Class E	$ 67	$211	$367	$ 821
Age-Based Portfolio 10-11				
Class A (with sales charge)	$362	$598	$849	$1,554
Class C (with CDSC)	$289	$585	$919	$1,622
Class C (without CDSC)	$189	$585	$919	$1,622
Class E	$ 64	$201	$350	$ 782
Age-Based Portfolio 12-13				
Class A (with sales charge)	$360	$592	$839	$1,531
Class C (with CDSC)	$287	$579	$909	$1,600
Class C (without CDSC)	$187	$579	$909	$1,600
Class E	$ 62	$195	$339	$ 759

	Number of Years You Own Your Units			
	1 Year	3 Years	5 Years	10 Years
Age-Based Portfolio 14-15				
Class A (with sales charge)	$356	$577	$814	$1,478
Class C (with CDSC)	$283	$565	$884	$1,547
Class C (without CDSC)	$183	$565	$884	$1,547
Class E	$ 57	$180	$313	$ 703
Age-Based Portfolio 16				
Class A (with sales charge)	$347	$551	$767	$1,376
Class C (with CDSC)	$274	$538	$838	$1,445
Class C (without CDSC)	$174	$538	$838	$1,445
Class E	$ 48	$152	$265	$ 596
Age-Based Portfolio 17				
Class A (with sales charge)	$343	$539	$747	$1,331
Class C (with CDSC)	$270	$526	$818	$1,400
Class C (without CDSC)	$170	$526	$818	$1,400
Class E	$ 44	$140	$244	$ 548
Age-Based Portfolio 18+				
Class A (with sales charge)	$339	$526	$725	$1,282
Class C (with CDSC)	$266	$513	$795	$1,352
Class C (without CDSC)	$166	$513	$795	$1,352
Class E	$ 40	$126	$221	$ 497

The Hartford SMART529 Static Portfolios

	Number of Years You Own Your Units			
	1 Year	3 Years	5 Years	10 Years
Aggressive Growth Portfolio				
Class A (with sales charge)	$367	$612	$873	$1,605
Class C (with CDSC)	$294	$599	$943	$1,673
Class C (without CDSC)	$194	$599	$943	$1,673
Class E	$ 69	$215	$374	$ 837
Growth Portfolio				
Class A (with sales charge)	$366	$609	$869	$1,597
Class C (with CDSC)	$293	$597	$939	$1,665
Class C (without CDSC)	$193	$597	$939	$1,665
Class E	$ 68	$213	$370	$ 828
Balanced Portfolio				
Class A (with sales charge)	$362	$598	$849	$1,554
Class C (with CDSC)	$289	$585	$919	$1,622
Class C (without CDSC)	$189	$585	$919	$1,622
Class E	$ 64	$201	$350	$ 782

	Number of Years You Own Your Units			
	1 Year	3 Years	5 Years	10 Years
Conservative Balanced Portfolio				
Class A (with sales charge)	$347	$551	$767	$1,376
Class C (with CDSC)	$274	$538	$838	$1,445
Class C (without CDSC)	$174	$538	$838	$1,445
Class E	$ 48	$152	$265	$ 596
Checks & Balances Portfolio				
Class A (with sales charge)	$370	$623	$893	$1,649
Class C (with CDSC)	$298	$611	$963	$1,717
Class C (without CDSC)	$198	$611	$963	$1,717
Class E	$ 73	$227	$395	$ 883

The Hartford SMART529 Individual 529 Portfolio Options

	Number of Years You Own Your Units			
	1 Year	3 Years	5 Years	10 Years
Hartford Small Company 529 Fund				
Class A (with sales charge)	$404	$727	$1,070	$2,029
Class C (with CDSC)	$332	$715	$1,139	$2,095
Class C (without CDSC)	$232	$715	$1,139	$2,095
Class E	$107	$334	$ 579	$1,283
Hartford MidCap Value 529 Fund				
Class A (with sales charge)	$392	$690	$1,008	$1,896
Class C (with CDSC)	$320	$678	$1,077	$1,963
Class C (without CDSC)	$220	$678	$1,077	$1,963
Class E	$ 95	$296	$ 515	$1,143
Hartford Growth Opportunities 529 Fund				
Class A (with sales charge)	$389	$681	$ 992	$1,863
Class C (with CDSC)	$317	$669	$1,062	$1,930
Class C (without CDSC)	$217	$669	$1,062	$1,930
Class E	$ 92	$287	$ 498	$1,108
Hartford MidCap 529 Fund				
Class A (with sales charge)	$392	$690	$1,008	$1,896
Class C (with CDSC)	$320	$678	$1,077	$1,963
Class C (without CDSC)	$220	$678	$1,077	$1,963
Class E	$ 95	$296	$ 515	$1,143
Hartford International Opportunities 529 Fund				
Class A (with sales charge)	$385	$669	$ 971	$1,818
Class C (with CDSC)	$313	$657	$1,041	$1,885
Class C (without CDSC)	$213	$657	$1,041	$1,885
Class E	$ 88	$274	$ 477	$1,061
MFS Global Equity 529 Fund				
Class A (with sales charge)	$406	$733	$1,080	$2,050
Class C (with CDSC)	$334	$721	$1,150	$2,117
Class C (without CDSC)	$234	$721	$1,150	$2,117
Class E	$109	$340	$ 590	$1,306
Hartford Dividend and Growth 529 Fund				
Class A (with sales charge)	$379	$651	$ 940	$1,750
Class C (with CDSC)	$307	$638	$1,010	$1,818
Class C (without CDSC)	$207	$638	$1,010	$1,818
Class E	$ 82	$255	$ 444	$ 990
Hartford Equity Income 529 Fund				
Class A (with sales charge)	$380	$654	$ 945	$1,762
Class C (with CDSC)	$308	$641	$1,015	$1,829
Class C (without CDSC)	$208	$641	$1,015	$1,829
Class E	$ 83	$259	$ 450	$1,002
Hartford Balanced Income 529 Fund				
Class A (with sales charge)	$372	$629	$ 903	$1,671
Class C (with CDSC)	$300	$617	$ 973	$1,739
Class C (without CDSC)	$200	$617	$ 973	$1,739
Class E	$ 75	$233	$ 406	$ 906
Hartford High Yield 529 Fund				
Class A (with sales charge)	$371	$626	$ 898	$1,660
Class C (with CDSC)	$299	$614	$ 968	$1,728
Class C (without CDSC)	$199	$614	$ 968	$1,728
Class E	$ 74	$230	$ 401	$ 894
Hartford Inflation Plus 529 Fund				
Class A (with sales charge)	$365	$605	$ 861	$1,580
Class C (with CDSC)	$292	$592	$ 931	$1,648
Class C (without CDSC)	$192	$592	$ 931	$1,648
Class E	$ 66	$208	$ 362	$ 810
Hartford Total Return Bond 529 Fund				
Class A (with sales charge)	$349	$556	$ 776	$1,395
Class C (with CDSC)	$276	$543	$ 847	$1,464
Class C (without CDSC)	$176	$543	$ 847	$1,464
Class E	$ 50	$157	$ 274	$ 616
The SMART529 Stable Value Fund				
Class A (with sales charge)	$278	$442	$ 615	$1,102
Class C (with CDSC)	$254	$478	$ 735	$1,218
Class C (without CDSC)	$154	$478	$ 735	$1,218
Class E	$ 29	$ 90	$ 157	$ 356

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. Regulatory or administrative guidance or court decisions may be issued that could affect the tax treatment described in the Offering Statement.

Withdraws are comprised of principal, which is not taxable, and earnings, if any, which may be subject to tax. We do not report whether the withdrawal is a Qualified Withdrawal or a Non-Qualified Withdrawal. You, or the Designated Beneficiary as applicable, is responsible for reporting any earnings that must be included in taxable income. You should consult with your tax professional and IRS Publication 970 available at www.irs.gov/publications/p970 for further information.

The federal tax rules applicable to the Plan are complex. 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 professional 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 as of the date of this Offering Statement, all of which is subject to change.

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 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. Under federal law, contributions to an Account are not considered taxable income to the Designated Beneficiary. Contributions are not deductible for federal income tax purposes, but the income grows free from federal income tax.

Withdrawals. The earnings in your Account will grow on a tax-deferred basis until withdrawn. Qualified Withdrawals are not subject to federal income tax. Qualified Withdrawals are withdrawals from your Account to pay a Designated Beneficiary's Qualified Education Expenses, which includes K-12 Expenses, Qualified Education Loan Expenses, Apprenticeship Expenses and Qualified Postsecondary Credentialing Expenses. Please see "Withdrawing Money From Your Account — Qualified Withdrawals" for more information on Qualified Withdrawals. You should retain receipts, invoices and other documents and information adequate to substantiate the amount of your Qualified Withdrawal.

The earnings portion of Non-Qualified Withdrawals will be taxable to either the Account Owner or the Designated Beneficiary, depending on who receives the payment, and may be subject to the Federal Penalty Tax.

Consult IRS Publication 970 "Tax Benefits for Education" for more information. It can be ordered free of charge from the IRS or accessed by visiting 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, 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 professional.

In addition, if you are subject to state income tax in a state other than West Virginia, the state tax treatment of withdrawals used to pay K-12 Expenses, Qualified Education Loan Expenses, Apprenticeship Expenses and Qualified Postsecondary Credentialing Expenses may differ. Please consult with a qualified tax professional for more information.

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 received or 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 Withdrawals. The contribution portion of a Non-Qualified Withdrawal must be added to income on your West Virginia personal income tax return in the year of the withdrawal to the extent you have previously deducted contributions for West Virginia income tax purposes. No portion of a Qualified Withdrawal is subject to West Virginia income tax.

Coverdell Education Savings Account. 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 withdrawal of part or all of your existing Coverdell Education Savings Account and invest it as a contribution to your Account for the same Designated Beneficiary. That withdrawal should be considered a qualifying Coverdell Education Savings Account withdrawal 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 professional regarding the interaction of these education-related benefits available under the Code.

Recontribution of Qualified Withdrawals (also known as a Refunded Distribution). If an Eligible Educational Institution refunds any portion of an amount previously withdrawn from an Account and treated as a Qualified Withdrawal, unless you contribute such amount to a qualified tuition program for the same Beneficiary within 60 days after the date of the refund, you may be required to treat the amount of the refund as a Non-Qualified Withdrawal for federal income tax purposes. Different treatment may apply if the refund is used to pay other Qualified Education Expenses of the Designated Beneficiary. For tax purposes, please maintain proper documentation evidencing the refund from the Eligible Educational Institution. Please consult with a tax professional for more information, particularly if you receive a refund and do not recontribute the refund within 60 days.

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 qualified 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.

A 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 withdrawal), 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 College Savings 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.

The custodian must notify the Plan when the custodianship terminates. Also, custodians or Designated Beneficiaries will be required to complete certain forms at that time to document the termination of the custodianship; if the custodian fails to direct the Plan to transfer ownership of the Account when the Designated Beneficiary is legally entitled to take control of the Account assets, the Plan may freeze the Account and/or refuse to allow the custodian to transact on the Account. Some UGMA/UTMA laws allow for more than one age at which to terminate the custodianship terminates ("Age of Termination"). The Plan may freeze the Account based on the youngest allowable Age of Termination of the custodianship according to the UGMA/UTMA laws where the custodianship account was established, based on the Plan's records. The custodian may be required to provide documentation to the Plan if the Age of Termination of the custodianship account is other than the youngest allowable age under the applicable UMGA/UTMA law or if the applicable UGMA/UTMA law differs from Plan records. Any tax consequences of a withdrawal from an Account will be imposed on the Designated Beneficiary.

An UGMA/UTMA custodian may be required by the Program Manager to provide documentation evidencing compliance with the applicable UGMA/UTMA law.

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 such year, do not exceed the annual exclusion of $19,000 for the 2025 tax year ($38,000 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, there is no federal gift tax for contributions of up to 5-times the annual gift tax exclusion. 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.

In addition, to the extent not previously used, for the 2025 tax year, each contributor has a $13,990,000 (or $27,980,000 for married couples) lifetime federal gift tax exemption that will be applied to gifts in excess of the annual exclusion amounts referred to above. This lifetime federal gift tax exemption is adjusted for inflation. 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 contributor's lifetime federal gift tax 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 portion of the gift allocable to the period after your death would be included in your gross estate for federal estate tax purposes. As discussed above, for the 2025 tax year, if you give more than $19,000 to a Designated Beneficiary in any single year, you will need to file IRS Form 709 to claim the use of your lifetime federal gift tax exemption or to pay federal gift tax. Consult a qualified tax professional 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. If you are the Account Owner, 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 a federal estate tax exemption of $13,990,000 for the 2025 tax year, indexed yearly for inflation, reduced by lifetime taxable gifts.

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, adult vocational program, or other educational institution 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 transfers. If your annual gift to a Designated Beneficiary is more than the annual exclusion of $19,000 for the 2025 tax year for any reason, or if you are electing to split gifts with your spouse of any amount, you will need to complete IRS Form 709. You also will need to complete the form if you elect to treat a gift of up to 5-times the annual gift tax exclusion as being made equally over a five-year period. In order for federal gift tax and generation-skipping transfer 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 qualified tax professional to determine if you need to file this form.

IRS Form 1099-Q. This form reflects the earnings portion of withdrawals taken from the Account. Each January following a year in which a withdrawal was made from your Account, we will send a Form 1099-Q reporting the earnings portion of any withdrawal to the Designated Beneficiary if the withdrawal 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 withdrawal 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 qualified tax professional regarding any tax reporting required on your tax returns.

Tax Record Retention. Under current federal tax law, you are responsible for obtaining and retaining records, invoices, or other documentation relating to your Account, including records to substantiate, among other things, (1) that expenses you claim are Qualified Withdrawals; (2) Roth IRA Rollovers and (3) the death or disability of a Designated Beneficiary.

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 College Savings Program. These investment policies can be changed from time to time by the Board of Trustees in consultation with HFMC, if investment conditions indicate that such changes would be beneficial to accomplish the purpose of the College Savings Program.

The Hartford Management Agreement expires October 2028, unless further extended. Either HFMC or the Board of Trustees may terminate the agreement prior to its expiration date.

If HFMC 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 a program manager or decides not to do so, the Board of Trustees may manage the College Savings 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 Tax 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 College Savings 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 such as those levied for Non-Qualified Withdrawals. Contributions and earnings are not insured or guaranteed by the State of West Virginia, the West Virginia State Treasurer, the Board of Trustees, HFMC or its affiliates, agents or employees. The State of West Virginia, the West Virginia State Treasurer, the Board of Trustees, HFMC 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 to 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 Qualified Education Expenses, nor guarantees that a Designated Beneficiary will be admitted to, or permitted to continue to attend an educational institution.

Agreements with Advisors to Underlying Funds. HFMC has entered into agreements with the investment advisors, distributors or other service providers of the Underlying Funds. Under the terms of these agreements, HFMC provides administrative and distribution related services and the Underlying Funds may pay fees to HFMC 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 and/or servicing plan adopted by an Underlying Fund pursuant to Rule 12b-1 under the Investment Company Act of 1940.

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 or its affiliates 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.

FINRA BrokerCheck 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 and Financial Audits. Certain financial information and operating data relating to the Trust will be filed by or on behalf of the Trust in electronic form with the Electronic Municipal Market Access (EMMA) system. The MSRB, as the sole repository or the central filing of electronic municipal securities disclosure, maintains EMMA. Notices of certain enumerated events will be filed by or on behalf of the Trust with the MSRB. The Program Manager is responsible for preparing annual financial statements for the Program, which are audited by a nationally recognized firm of independent certified public accountants and available on the MSRB website at www.msrb.org. The fiscal year for the Investment Options in The Hartford SMART529 runs from July 1 to June 30.

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, please 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 Incoming Rollover/Transfer Form. For forms or 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 Account 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 federal and possibly state and/or local income tax, including the Federal Penalty 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 with an initial investment of $250 per Account (or $25 if opened through Reoccurring Contributions), 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 with an initial investment of $50 per Account (or $15 if opened through Reoccurring Contributions), 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 $550,000. Please note that an Annual Account Maintenance Fee of $25 will be deducted from each Account unless you meet one of the exceptions listed under the definition of Annual Account 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, hartfordfunds.com/HartfordSMART529, 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.

Q. Will making contributions to The Hartford SMART529 affect my ability to invest in a Coverdell Education Savings Account?

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 withdrawals 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. The 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 or 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 and Jumpstart Savings Programs, the West Virginia State Treasurer's Office, HFMC 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. The allocation of future investments to The Hartford SMART529 Account can be changed at any time.

Withdrawing Money From Your Account

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

A. The Account Owner simply fills out the Withdrawal Request Form (also known as Distribution Request Form) and returns it to the address listed on the form. Withdrawals can also be processed by phone and online. If the withdrawal 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 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 Withdrawal?

A. Federal income tax-free withdrawals can be taken for any Qualified Education Expense of the Designated Beneficiary as defined in Section 529 of the Code, generally including: tuition, fees, books, supplies, and equipment required for enrollment or attendance of the Designated Beneficiary at an Eligible Educational Institution; certain computers, peripheral equipment, hardware, software, and internet access and related services; certain room and board expenses; and expenses for special needs services incurred in connection with enrollment or attendance at any Eligible Educational Institution.

Federal income tax-free withdrawals can also be taken for tuition in connection with enrollment or attendance of the Designated Beneficiary at an elementary or secondary (i.e., middle or high school) public, private, or religious school up to a maximum of $10,000 ($20,000 per taxable year for taxable years beginning after December 31, 2025) of withdrawals for such tuition expenses per taxable year per designated beneficiary from all 529 Plans. Effective for withdrawals taken after July 4, 2025, K-12 Expenses also includes:

- curriculum and curricular materials;
- books or other instructional materials;
- online educational materials;
- tuition for tutoring or educational classes outside of the home, including at a tutoring facility, but only if the tutor or instructor is not related to the student and is licensed as a teacher in any state, has taught at an eligible educational institution, or is a subject matter expert in the relevant subject;
- fees for a nationally standardized norm-referenced achievement test, an advanced placement examination, or any examinations related to college or university admission;
- fees for dual enrollment in an institution of higher education; and
- educational therapies for students with disabilities provided by a licensed or accredited practitioner or provider, including occupational, behavioral, physical, and speech-language therapies.

Effective for withdrawals taken after July 4, 2025, certain expenses defined in the Code in connection with obtaining and maintaining a postsecondary credential (known as "Qualified Postsecondary Credentialing Expenses") are considered Qualified Education Expenses. These expenses include:

- tuition, fees, books, supplies, and equipment required for the enrollment or attendance of a designated beneficiary in a **recognized postsecondary credential program**, or any other expense incurred in connection with enrollment in or attendance at a recognized postsecondary credential program if such expense would, if incurred in connection with enrollment or attendance at an eligible educational institution, be considered a qualified higher education expense as defined in the Code;
- fees for testing if such testing is required to obtain or maintain a recognized postsecondary credential; and
- fees for continuing education if such education is required to maintain a **recognized postsecondary credential**.

Please see "Withdrawing Money From Your Account — Qualified Withdrawals" in the Offering Statement above for the definitions of "recognized postsecondary credential program" and "recognized postsecondary credential."

Finally, federal income-tax free withdrawals can be taken for expenses for fees, books, supplies and equipment required for the participation of a Designated Beneficiary in an apprenticeship program registered and certified with the Secretary of Labor under the National Apprenticeship Act as well as for amounts paid as principal or interest on any qualified education loan of either the Designated Beneficiary or a sibling of a Designated Beneficiary, up to a lifetime limit of $10,000. Withdrawals with respect to the loans of a sibling of a Designated Beneficiary will count towards the lifetime limit of the sibling, not the Designated Beneficiary. Such loan repayments may impact student loan interest deductibility.

State tax treatment may differ for some of the expenses set forth above, so please consult your qualified tax professional.

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

A. The funds in an Account can generally be used for expenses that are considered Qualified Withdrawals as set forth in the question directly above. For example, funds may 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.

In addition, funds in an Account may be used to pay for K-12 Expenses, Apprenticeship Expenses, Qualified Education Loan Expenses and Qualified Postsecondary Credentialing Expenses.

Q. How long does the Designated Beneficiary have to use the funds in an Account?

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 or other school?

A. In that scenario, the Account Owner has four 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 generally must be to another Member of the Family of the Designated Beneficiary to avoid the earnings portion of the Account being subject to federal and possibly state and/or local income tax, potentially including the Federal Penalty Tax), (3) withdraw the Account value, which may be subject to federal and possibly state and/or local income tax, potentially including the Federal Penalty Tax, on the earnings portion of the withdrawal, a $50 Account Cancellation Charge and recapture of any West Virginia personal income tax deduction if previously taken, or (4) rollover the funds, or a portion of the funds, to a Roth IRA, subject to the Roth IRA rollover requirements as described above in "Types of Permissible Rollovers From Your 529 Account — Rollovers to Roth IRA."

Q. What if the Designated Beneficiary receives a scholarship?

A. If the Designated Beneficiary receives a grant or scholarship for Qualified Education Expenses, that amount can be withdrawn from the Account without incurring the Federal Penalty Tax. The earnings portion of the withdrawal will be subject to federal and possibly state and/or local income tax (not including the Federal Penalty Tax) if it is not used for Qualified 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 or other school?

A. If the Designated Beneficiary dies or becomes disabled and does not attend an Eligible Educational Institution or other school, the Account Owner has two options: (1) to change the Designated Beneficiary on the Account to another Member of the Family, or (2) to withdraw the Account value, which may be subject to federal and possibly state and/or local income tax (not including the Federal Penalty Tax) on the earnings portion of the withdrawal. If the Designated Beneficiary becomes disabled, you may consider a Rollover to an ABLE account. Please consult your qualified financial and tax professional in such a situation.

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 professional 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 Education Expenses, withdrawals are not subject to federal income tax, including the Federal Penalty 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 withdrawal from the Account is not used for Qualified Education Expenses under West Virginia law. 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 federal gift tax purposes?

A. Contributions to an Account for a Designated Beneficiary are treated as a completed gift of present interest, so they are potentially subject to federal gift tax and eligible for the annual gift tax exclusion ($19,000, or $38,000 for married contributors electing to split gifts for the 2025 tax year). 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, of up to 5-times the annual gift tax exclusion as being made in equal installments over a 5-year period by filing IRS Form 709. 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 federal estate tax purposes?

A. Because money contributed to an Account is considered a completed gift, that amount is removed from the donor's federal 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 and the donor dies in the 5-year period. In that instance, the portion of the contribution allocable to periods after the donor's death will be included in the donor's estate for federal estate tax purposes. 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 $13,990,000 for the 2025 tax year, indexed annually for inflation, reduced by lifetime taxable gifts.

PART TWO

DESCRIPTIONS OF THE UNDERLYING FUNDS

Each of the Age-Based and Static Portfolios invests in a combination of Underlying Funds. All of the Individual 529 Portfolio Options invest exclusively in an Underlying Fund. Each Underlying Fund is a Hartford underlying mutual fund and ETF, except for the Schwab® S&P 500 Index Fund, the MFS® Global Equity Fund, and The SMART529 Stable Value Portfolio. The Schwab® S&P 500 Index Fund is an Underlying Fund advised by Schwab. The MFS® Global Equity Fund is an Underlying Fund advised by MFS. The SMART529 Stable Value Portfolio is a separately managed investment portfolio offered exclusively through the Savings Plan.

The Underlying Funds are described below. For more complete information about the Underlying Fund's investment strategies, risks and historical returns of the Underlying Funds, and about the portfolio management teams for each Underlying Fund, you may obtain a prospectus or disclosure document by visiting their respective websites (see below for additional information), or by calling a SMART529 representative at 866-574-3542.

As of the date of this Offering Statement, the Investment Options invest in one or more of the following Underlying Funds:

Hartford mutual funds and exchange-traded funds — *advised by HFMC or Lattice*

For additional information on the principal investment strategies, principal investment risks and portfolio management teams of the funds advised by HFMC or Lattice, please go to the funds' website at hartfordfunds.com.

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. 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.

Wellington Management uses fundamental analysis to evaluate a security for purchase or sale by the Fund. As part of this analysis, Wellington Management evaluates a company across several dimensions, including an understanding of the sustainability and magnitude of growth, quality, valuation, and assessment of management quality.

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 31, 2024, this range was approximately $6.15 million to $14.72 billion. The market capitalization range of these indices changes over time.

Principal Investment Risks
Market Risk, Equity Risk, Small Cap Securities Risk, Active Investment Management Risk, Growth Investing Style Risk, Foreign Investments Risk, Currency Risk, Volatility Risk, Sector Risk, Active Trading Risk and Large Shareholder Transaction 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 more than 50% of their revenues or profits from, or having more than 50% of their assets in emerging markets. Emerging markets are those markets (1) included in emerging market or equivalent classifications by the United Nations (and its agencies), (2) having per capita income in the low to middle ranges, as determined by the World Bank, or (3) the Fund's benchmark index provider designates as emerging. Emerging market countries also include countries that the Fund's Sub-Advisers consider to be emerging market countries based on their evaluation of their level of economic development or the size and experience of their securities 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 weights of the Fund's benchmark index along with their quantitative country allocation model as a guide when making allocation decisions. As a result of this analysis, the Fund may invest more than 25% of its assets in securities of companies located in China. Securities of companies located in China include China H-shares and China A-shares, among others.

The Fund invests in countries and companies that the Sub-Advisers believe offer the potential for capital growth. The Sub-Advisers consider bottom-up and top-down factors in evaluating investment opportunities. These bottom-up factors include a company's potential for above average earnings growth, a security's attractive relative valuation, and whether a company has proprietary advantages. In addition, the Sub-Advisers integrate financially material environmental, social and governance ("ESG") characteristics (where available for an issuer) into their investment process. ESG characteristics are one of several factors that contribute to the Sub-Advisers' overall evaluation of the risk and return potential of an investment. The equity securities in which the Fund may invest include, but are not limited to, common stock, preferred stock (or units of ordinary and preference shares), and depositary receipts. The Fund may invest in companies of any size market capitalization, but tends to focus on mid to large cap companies. Based on market or economic conditions, the Fund may, through its normal stock selection process, focus in one or more sectors of the market.

Principal Investment Risks
Market Risk, Foreign Investments Risk, Emerging Markets Risk, Currency Risk, Regional/Country Focus Risk, China Investments Risk, Equity Risk, Mid-Cap Securities Risk, Large Cap Securities Risk, Depositary Receipts Risk, Liquidity Risk, Active Investment Management Risk, Large Shareholder Transaction Risk, Volatility Risk, ESG Integration Risk and Sector Risk

Hartford Schroders International Multi-Cap Value Fund

Investment Objective
The Fund seeks long-term capital appreciation.

Principal Investment Strategy
The Fund normally invests at least 80% of its total assets in a diversified portfolio of equity securities, or derivative investments that provide exposure to equity securities, of companies located outside of the United States that 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"), consider to offer attractive valuations.

The Sub-Advisers apply a proprietary quantitative investment analysis that seeks to capture the high returns historically available from value stocks. The Sub-Advisers do not consider benchmark weights when they construct the Fund's portfolio. The Sub-Advisers believe that indices weighted by market-capitalization reflect a natural bias toward expensive stocks and geographic regions, and that, by contrast, a "bottom-up" approach to portfolio construction, not constrained by reference to a specific benchmark or index, may uncover less expensive stocks offering better investment value. The Sub-Advisers seek to select relatively inexpensive stocks of issuers located anywhere in the world based on an evaluation of a number of valuation metrics including: dividends, cash-flow, earnings, sales and asset-based measures. There is also a focus on high quality companies within this universe defined using metrics including: profitability, stability, financial strength, structural growth, and corporate governance. Geographic and sector allocations are principally the result of this selection. In addition, the Sub-Advisers integrate financially material environmental, social and governance ("ESG") characteristics (where available for an issuer) into their investment process. ESG characteristics are one of several factors that contribute to the Sub-Advisers' overall evaluation of the risk and return potential of an investment. The Sub-Advisers generally sell securities in the Fund when the Sub-Advisers believe they are fully priced or to take advantage of other investments the Sub-Advisers consider more attractive.

The Fund may invest in companies of any market capitalization. The equity securities in which the Fund may invest include, but are not limited to, common stock and preferred stock. The Fund may trade securities actively. The Fund invests in a variety of countries throughout the world including emerging market countries and may, from time to time, invest more than 25% of its assets in any one country or group of countries. Although the Fund may invest in any country in the world, including "emerging market" countries, the Sub-Advisers expect that a substantial portion of the Fund's investments will normally be in countries included in the MSCI ACWI ex USA Index. The Sub-Advisers will consider an issuer to be located in a country if it is organized under the laws of and its equity securities are principally traded in that country, or it is domiciled or has its principal place of business located in and its equity securities are principally traded in that country, or if the Sub-Advisers determine that the issuer has more than 50% of its assets in, or derives more than 50% of its revenues from, that country.

The Fund may also enter into exchange-traded or over-the-counter derivative transactions, including but not limited to, futures contracts and foreign exchange forwards. The Fund may enter into these transactions for hedging purposes, to gain exposure to certain issuers or market sectors, and/or to equitize cash.

Principal Investment Risks
Market Risk, Foreign Investments Risk, Emerging Markets Risk, Currency Risk, Regional/Country Focus Risk, Equity Risk, Mid Cap and Small Cap Securities Risk, Large Cap Securities Risk, Value Investing Style Risk, Quantitative Investing Risk, Active Investment Management Risk, Derivatives Risk, Forward Currency Contracts Risk, Futures and Options Risk, Active Trading Risk, Large Shareholder Transaction Risk and ESG Integration 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 Company LLP ("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.

Wellington Management uses fundamental research designed to identify issuers with improving quality metrics, business momentum and attractive relative valuations. The investment process is aided by a proprietary screening tool that helps to identify companies with these characteristics. 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 31, 2024, this range was approximately $6.15 million to $14.72 billion. The market capitalization range of these indices changes over time.

Principal Investment Risks
Market Risk, Equity Risk, Small Cap Securities Risk, Growth Investing Style Risk, Active Investment Management Risk, Volatility Risk, Sector Risk and Large Shareholder Transaction 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 Company LLP (“Wellington Management”), believes are undervalued in the marketplace. The Fund’s investment strategy employs a contrarian approach to stock selection. The approach uses extensive research to seek to identify companies whose fundamentals are not adequately reflected in the market price of their securities.

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 31, 2024, this range was approximately $159.43 million to $168.43 billion. The market capitalization range of these indices changes over time. The Fund may invest up to 15% of its net assets in securities of foreign issuers and non-dollar securities. The Fund may trade securities actively. 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 Investment Risks
Market Risk, Equity Risk, Mid-Cap Securities Risk, Value Investing Style Risk, Active Investment Management Risk, Foreign Investments Risk, Currency Risk, Sector Risk, Active Trading Risk and Large Shareholder Transaction Risk

The Hartford Growth Opportunities Fund

Investment Objective
The Fund seeks capital appreciation.

Principal Investment Strategy
Under normal circumstances, the Fund invests primarily in common stocks that the sub-adviser, Wellington Management Company LLP (“Wellington Management”), believes exhibit long-term growth potential. Wellington Management uses fundamental analysis to identify companies with accelerating operating characteristics for purchase.

The Fund may invest in securities of companies of any market capitalization, but tends to focus on mid to large capitalization stocks. The Fund may trade securities actively. 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 including, but not limited to, the information technology, consumer discretionary and communication services sectors. The Fund may invest up to 10% of its net assets in foreign issuers and non-dollar securities.

Principal Investment Risks
Market Risk, Equity Risk, Large Cap Securities Risk, Mid-Cap Securities Risk, Growth Investing Style Risk, Sector Risk, Focused Portfolio Risk, Active Investment Management Risk, Active Trading Risk, Foreign Investments Risk and Large Shareholder Transaction 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 Company LLP (“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. Wellington Management seeks to invest in quality companies with sustainable growth potential. Wellington Management uses fundamental analysis to evaluate a security for purchase or sale by the Fund. Fundamental analysis of a company involves the assessment of such factors as its business environment, management quality, balance sheet, income statement, anticipated earnings, revenues and dividends, and other related measures and indicators of value. The Fund’s portfolio seeks to be diversified across the sectors included in the Russell Midcap Growth Index. The amount the Fund invests in any one sector may vary and the Fund is not required to invest in all sectors. 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 31, 2024, this range was approximately $159.43 million to $168.43 billion. The market capitalization range of these indices changes over time.

Principal Investment Risks
Market Risk, Equity Risk, Mid-Cap Securities Risk, Active Investment Management Risk, Sector Risk, Growth Investing Style Risk and Large Shareholder Transaction Risk

The Hartford Capital Appreciation Fund

Investment Objective
The Fund seeks growth of capital.

Principal Investment Strategy
The Fund normally invests at least 65% of its net assets in common stocks. The Fund may invest in securities of any market capitalization, but tends to focus on medium and large companies. The Fund seeks its investment objective by employing a multiple sleeve 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. Wellington Management Company LLP ("Wellington Management"), the Fund's sub-adviser, also may invest a portion of the Fund's assets in securities that it believes may complement the risk biases of the other sleeves ("Risk Managed Sleeve") and selects such securities using systematic screening methodologies. Wellington Management does not allocate a set percentage to any of these sleeves but instead seeks a flexible and diversified Fund profile. Together the investment strategies represent a wide range of investment philosophies, companies, industries and market capitalizations. Based on market or economic conditions, the Fund may, through its stock selection process, focus in one or more sectors of the market. The Fund may trade portfolio securities actively.

Principal Investment Risks
Market Risk, Equity Risk, Large Cap Securities Risk, Mid-Cap Securities Risk, Active Investment Management Risk, Asset Allocation Risk, Sector Risk, Quantitative Investing Risk, Active Trading Risk and Large Shareholder Transaction 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 equity securities, including non-dollar securities, of foreign issuers. 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 U.S. dollars and foreign currencies and generally are traded in foreign markets. The Fund may invest in companies domiciled in emerging markets as a percentage of its net assets up to the greater of: (a) 25% or (b) the weight of emerging markets in the MSCI ACWI ex USA Index plus 10%. The Fund may invest in opportunities across the market capitalization spectrum, but under normal circumstances invests primarily in mid and large capitalization companies.

The sub-adviser, Wellington Management Company LLP ("Wellington Management"), seeks to invest in companies with improving or sustainable return on capital. Wellington Management focuses on companies with underappreciated assets and/or companies that it believes are mispriced by the market due to short-term issues. Wellington Management conducts fundamental research on individual companies to identify securities for purchase or sale. As part of its fundamental analysis, Wellington Management may evaluate, for example, a company's business environment, management quality, balance sheet, income statement, anticipated earnings, revenues and dividends, and other related measures or indicators of value. Portfolio construction is driven primarily by bottom-up stock selection, with region, country and sector weightings being secondary factors. 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 Investment Risks
Market Risk, Foreign Investments Risk, Emerging Markets Risk, Currency Risk, Equity Risk, Mid-Cap Securities Risk, Large Cap Securities Risk, Active Investment Management Risk, Sector Risk, Regional/Country Focus Risk and Large Shareholder Transaction Risk

The Hartford International Growth Fund

Investment Objective
The Fund seeks capital appreciation.

Principal Investment Strategy
The Fund seeks to achieve its investment objective by investing in companies that Wellington Management Company LLP ("Wellington Management") believes are globally competitive and exhibit the potential for growth. As part of this analysis, Wellington Management seeks to identify companies that it believes exhibit visible and imminent inflection points that can result in earnings growth and margin expansion.

Under normal circumstances, the Fund invests at least 65% of its net assets in equity securities, including non-dollar securities, of foreign issuers. The Fund diversifies its investments among a number of different sectors and countries throughout the world, with no limit on the amount of assets that may be invested in each sector or country. Although some consideration is given to ensuring sector and country diversification, allocation of investments among sectors and countries is primarily the result of security selection. 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 as a percentage of its net assets up to the greater of: (a) 30% or (b) the weight of emerging markets in the MSCI ACWI ex USA Growth Index plus 15%. The Fund may invest in securities of any market capitalization, but tends to focus on companies with market capitalizations greater than $3 billion. 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 typically employs a focused portfolio investing style (i.e., a portfolio consisting of a relatively small number of holdings).

Principal Investment Risks

Market Risk, Foreign Investments Risk, Emerging Markets Risk, Currency Risk, Regional/Country Focus Risk, Equity Risk, Large Cap Securities Risk, Mid-Cap Securities Risk, Growth Investing Style Risk, Active Investment Management Risk, Sector Risk, Focused Portfolio Risk, Volatility Risk, Liquidity Risk and Large Shareholder Transaction 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 Company LLP ("Wellington Management"). 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. The Fund's portfolio seeks to be broadly diversified by company and industry. Based on market or economic conditions, the Fund may, through its stock selection process, focus in one or more sectors of the market.

Wellington Management uses fundamental analysis to evaluate a security for purchase or sale by the Fund. As part of this analysis, Wellington Management evaluates a company's dividend payment history as well as other factors, such as a company's free cash flow, business environment, management quality, balance sheet, income statement, anticipated earnings, revenues, and other related measures or indicators of value. The companies in which Wellington Management invests include both value and growth companies. As a result of its focus on dividend paying equity securities, Wellington Management invests in value companies. Wellington Management also focuses on growth companies trading at a discount.

Principal Investment Risks

Market Risk, Equity Risk, Dividend Risk, Large Cap Securities Risk, Active Investment Management Risk, Sector Risk, Value Investing Style Risk, Growth Investing Style Risk, Foreign Investments Risk, Currency Risk and Large Shareholder Transaction 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 Company LLP ("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 fundamental research emphasizes the sustainability of a business's competitive advantages, revenue and margin drivers, and cash generation capacity. This research is aided by a proprietary screening tool that helps to identify companies with these characteristics. The Fund's portfolio seeks to be 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.

Principal Investment Risks

Market Risk, Equity Risk, Large Cap Securities Risk, Active Investment Management Risk and Large Shareholder Transaction 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 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 sub-adviser, Wellington Management Company LLP ("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. Wellington Management's fundamental analysis focuses on assessing valuation, quality and capital return with an emphasis on sustainable dividends. As part of this analysis, Wellington Management evaluates financial and competitive conditions, management quality, potential earnings, free cash flow, dividends, and other related measures or indicators of value. The Fund may invest up to 20% of its net assets in the securities of foreign issuers and non-dollar securities. Based on market or economic conditions, the Fund may, through its stock selection process, focus in one or more sectors of the market.

Equity securities include but are not limited to common stock, depositary receipts, preferred stock, securities convertible into common or preferred stock and warrants or rights to acquire common stock.

Principal Investment Risks
Market Risk, Equity Risk, Dividend Risk, Large Cap Securities Risk, Mid-Cap Securities Risk, Value Investing Style Risk, Active Investment Management Risk, Sector Risk, Foreign Investments Risk, Currency Risk and Large Shareholder Transaction Risk

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 targets 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 Company LLP ("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 invests primarily in common stocks with a history of above-average dividends or expectations of increasing dividends. The equity portion of the Fund may invest in a broad range of market capitalizations, but generally invests in companies with market capitalizations above $2 billion. The fixed income portion of the Fund may invest in various types of debt securities, but primarily invests in investment grade corporate bonds. 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. The Fund may invest in certain restricted securities, such as securities that are only eligible for resale pursuant to Rule 144A, and securities of U.S. and non-U.S. issuers that are issued pursuant to Regulation S. The fixed income portfolio manager may allocate a portion of the Fund's assets to specialists within Wellington Management who implement the individual sector and security selection strategies.

The Fund may use derivatives, such as interest rate futures, bond futures, swaps, and currency forwards, for risk management purposes, in pursuit of the Fund's investment objective, and/or to equitize cash.

Principal Investment Risks
Market Risk, Asset Allocation Risk, Equity Risk, Credit Risk, Interest Rate Risk, Active Investment Management Risk, Dividend Risk, Value Investing Style Risk, Foreign Investments Risk, Currency Risk, Restricted Securities Risk, Derivatives Risk, Forward Currency Contracts Risk, Futures and Options Risk, Swaps Risk, Leverage Risk, Event Risk and Large Shareholder Transaction Risk

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 Company LLP ("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 in various types of debt securities, but primarily invests in corporate bonds.

The Fund may invest up to 30% of its net assets in securities of foreign issuers, including non-dollar securities. Wellington Management generally seeks to hedge any foreign currency exposure back to U.S. dollars. The Fund may invest in bonds of any maturity or duration. The Fund may make use of derivative investments, including futures and options, swap transactions, forwards and foreign currency transactions to manage risk (including mitigating the effects of foreign currency fluctuations), to replicate securities the Fund could buy that are not currently available in the market, to manage liquidity, 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.

As part of the portfolio construction process, Wellington Management combines its top-down strategy with its bottom-up fundamental research. As part of this process, Wellington Management focuses on risk management; analysis of the business cycle; and sector and quality positioning.

Non-investment grade securities are securities rated "Ba" or lower by Moody's Ratings, "BB" or lower by S&P Global Ratings or "BB" or lower by Fitch Ratings, Inc., or securities which, if unrated, are determined by Wellington Management to be of comparable quality.

Principal Investment Risks
Market Risk, High Yield Investments Risk, Interest Rate Risk, Credit Risk, Call Risk, Event Risk, Foreign Investments Risk, Liquidity Risk, Restricted Securities Risk, Volatility Risk, Active Investment Management Risk, Derivatives Risk, Leverage Risk, Futures and Options Risk, Swaps Risk, Forward Currency Contracts Risk, Large Shareholder Transaction Risk and Currency 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 Company LLP ("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") and investment grade securities. The foreign debt securities in which the Fund invests include securities of emerging market issuers. The Fund may invest in various types of debt securities, including, but not limited to, corporate bonds; debt securities issued by foreign governments; U.S. government and agency securities; bank loans or loan participation interests in secured, second lien or unsecured variable, fixed or floating rate loans; and securitized debt (such as mortgage-related and asset-backed securities, including collateralized loan obligations). The Fund may use derivatives including futures contracts, swaps, and options, to manage portfolio risk, for efficient replication of securities the Fund could buy or for other investment purposes, and may use forward foreign currency contracts to manage portfolio risk. The Fund seeks to be diversified across 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 purchase or sell securities on a when-issued, delayed delivery or forward commitment basis, including securities acquired or sold in the TBA market. The Fund may invest in certain restricted securities, such as securities that are only eligible for resale pursuant to Rule 144A, and securities of U.S. and non-U.S. issuers that are issued pursuant to Regulation S. The Fund may trade securities actively and may invest in debt securities of any maturity or duration. There is no limit on the average maturity of the Fund's portfolio. 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 Investment Risks
Market Risk, Interest Rate Risk, Credit Risk, High Yield Investments Risk, Foreign Investments Risk, Emerging Markets Risk, Currency Risk, Derivatives Risk, Leverage Risk, Swaps Risk, Futures and Options Risk, Forward Currency Contracts Risk, Call Risk, Mortgage-Related and Asset-Backed Securities Risk, Collateralized Loan Obligations Risk, To Be Announced (TBA) Transactions Risk, Restricted Securities Risk, Loans and Loan Participations Risk, U.S. Government Securities Risk, Sovereign Debt Risk, Liquidity Risk, Event Risk, Active Investment Management Risk, Active Trading Risk and Large Shareholder Transaction 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 at least 65% of its net assets in inflation-protected debt securities that the Fund's sub-adviser, Wellington Management Company LLP ("Wellington Management"), considers to be attractive from a real yield perspective consistent with total return. The Fund normally invests in the following types of inflation-protected debt securities: inflation-protected debt securities issued by the U.S. Treasury, inflation-protected debt securities issued by U.S. Government agencies and instrumentalities, and inflation-protected debt securities issued by other entities, such as 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 may purchase or sell securities on a when-issued, delayed delivery or forward commitment basis, including securities acquired or sold in the TBA market. There is no limit on the maturity or duration of debt securities held by the Fund or the average maturity of the Fund's portfolio. 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 (including to mitigate the effects of foreign currency fluctuations) or for other investment purposes. The Fund may trade securities actively. The portfolio managers may allocate a portion of the Fund's assets to specialists within Wellington Management who implement the individual sector and security selection strategies.

Principal Investment Risks
Market Risk, Interest Rate Risk, Inflation-Protected Securities Risk, U.S. Government Securities Risk, Credit Risk, Derivatives Risk, Leverage Risk, Swaps Risk, Futures and Options Risk, Active Investment Management Risk, Mortgage-Related and Asset-Backed Securities Risk, Foreign Investments Risk, Sovereign Debt Risk, Currency Risk, To Be Announced (TBA) Transactions Risk, Active Trading Risk and Large Shareholder Transaction 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 assets in bonds that the sub-adviser, Wellington Management Company LLP ("Wellington Management"), considers to be attractive from a total return perspective along with current income. The Fund 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 may invest include, but are not limited to, (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, including collateralized loan obligations; 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 purchase or sell securities on a when-issued, delayed delivery or forward commitment basis, including securities acquired or sold in the TBA market. 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 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 Investment Risks
Market Risk, Interest Rate Risk, Credit Risk, Mortgage-Related and Asset-Backed Securities Risk, Collateralized Loan Obligations Risk, To Be Announced (TBA) Transactions Risk, U.S. Government Securities Risk, Derivatives Risk, Futures and Options Risk, Swaps Risk, Forward Currency Contracts Risk, Leverage Risk, Foreign Investments Risk, Emerging Markets Risk, Currency Risk, Restricted Securities Risk, High Yield Investments Risk, Call Risk, Liquidity Risk, Event Risk, Active Investment Management Risk, Active Trading Risk and Large Shareholder Transaction 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 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 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. The Fund may invest in certain restricted securities, such as securities that are only eligible for resale pursuant to Rule 144A, and securities of U.S. and non-U.S. issuers that are issued pursuant to Regulation S. The Fund may purchase or sell securities on a when-issued, delayed delivery or forward commitment basis, including securities acquired or sold in the TBA market.

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 seeking: to enhance Fund returns; to increase liquidity; to gain exposure to particular instruments in more efficient or less expensive ways; and/or to hedge risks relating to changes in interest rates and other market factors.

Under normal circumstances, the Fund will invest at least 40% of its net assets in foreign securities or derivative instruments or other investments with exposure to foreign securities of at least three different countries outside the United States. During periods of unfavorable market conditions, the Fund may reduce its exposure to foreign securities, but typically will continue to invest at least 30% of its net assets in foreign securities as described above. 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 exposure to foreign issuers relative to the Fund’s exposure to foreign currencies may be significantly different as a result of currency hedging and other currency related transactions.

Wellington Management Company LLP (“Wellington Management”) believes that opportunities arise when there are inefficiencies in the global fixed income and currency markets due to unsynchronized economic, interest rate and credit cycles. In selecting investments for the Fund, Wellington Management seeks to exploit such inefficiencies. As part of the portfolio construction process, Wellington Management combines its top-down strategy with its bottom-up fundamental research. As part of this process, Wellington Management focuses on risk management; analysis of the macroeconomic cycle; and sector and quality positioning. The portfolio managers may allocate a portion of the Fund’s assets to specialists within Wellington Management to implement the individual sector and security selection strategies. The Fund does not seek to track, replicate or be correlated to any securities index or securities benchmark.

Principal Investment Risks
Market Risk, Interest Rate Risk, Foreign Investments Risk, Sovereign Debt Risk, Emerging Markets Risk, Currency Risk, High Yield Investments Risk, Mortgage-Related and Asset-Backed Securities Risk, Credit Risk, Derivatives Risk, Forward Currency Contracts Risk, Futures and Options Risk, Swaps Risk, Leverage Risk, Call Risk, Non-Diversification Risk, Restricted Securities Risk, U.S. Government Securities Risk, Regional/Country Focus Risk, Active Investment Management Risk, Active Trading Risk, To Be Announced (TBA) Transactions Risk and Large Shareholder Transaction Risk

Hartford Core Bond ETF

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 fixed income securities that Wellington Management Company LLP (“Wellington Management”) considers to be attractive from a total return perspective. The Fund invests, under normal circumstances, at least 80% of its net assets (including any borrowings for investment purposes) in fixed-income securities. The Fund will invest primarily in investment grade fixed income securities. The Fund may invest in securities and other instruments issued by both U.S. and foreign issuers.

The fixed income securities in which the Fund may invest include, but are not limited to, (1) securities issued or guaranteed as to principal or interest by the U.S. Government, its agencies or instrumentalities; (2) non-convertible and convertible debt securities issued or guaranteed by U.S. corporations or other issuers (including foreign issuers); (3) asset-backed and mortgage-related securities, including collateralized mortgage and loan obligations; and (4) securities and loans issued or guaranteed as to principal or interest by a sovereign government or one of its agencies or political subdivisions (including quasi-sovereigns), 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 and various types of swap agreements. Additionally, the Fund may invest up to 25% of its net assets in debt securities, primarily U.S. dollar denominated debt securities, of foreign issuers. The Fund may purchase or sell securities on a when-issued, delayed delivery or forward commitment basis, including securities acquired or sold in the “to be announced” (TBA) market. 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 and maintains an average duration within 1.5 years of the Bloomberg U.S. Aggregate Bond Index, the Fund’s performance benchmark. Duration is a measure of the sensitivity of a fixed income security’s price to changes in interest rates. As of September 30, 2024, the average duration of the Bloomberg U.S. Aggregate Bond Index was 6.20 years. There is no limit on the average maturity of the Fund’s 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 Investment Risks
Market Risk, Interest Rate Risk, Credit Risk, U.S. Government Securities Risk, Mortgage-Related and Asset-Backed Securities Risk, Collateralized Loan Obligations Risk, To Be Announced (TBA) Transactions Risk, Restricted Securities Risk, Derivatives Risk, Leverage Risk, Futures and Options Risk, Swaps Risk, Call Risk, Active Investment Management Risk, Liquidity Risk, Foreign Investments Risk, Event Risk, Market Price Risk, Cash Transactions Risk, Authorized Participant Concentration Risk and Active Trading Risk

Hartford Total Return Bond ETF

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 Company LLP (“Wellington Management” or the “Sub-Adviser”), considers to be attractive from a total return perspective along with current income. The Fund 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, but are not limited to, (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, including collateralized loan obligations; 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 purchase or sell securities on a when-issued, delayed delivery or forward commitment basis, including securities acquired or sold in the “to be announced” (TBA) market. 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 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 Investment Risks
Market Risk, Interest Rate Risk, Credit Risk, Mortgage-Related and Asset-Backed Securities Risk, Collateralized Loan Obligations Risk, To Be Announced (TBA) Transactions Risk, U.S. Government Securities Risk, Derivatives Risk, Futures and Options Risk, Swaps Risk, Forward Currency Contracts Risk, Leverage Risk, Foreign Investments Risk, Emerging Markets Risk, Currency Risk, Restricted Securities Risk, High Yield Investments Risk, Call Risk, Liquidity Risk, Event Risk, Active Investment Management Risk, Active Trading Risk, Market Price Risk, Cash Transactions Risk and Authorized Participant Concentration Risk

Hartford Multifactor US Equity ETF

Investment Objective
The Fund seeks to provide investment results that, before fees and expenses, correspond to the total return performance of an index that tracks the performance of exchange traded U.S. equity securities.

Principal Investment Strategy
The Fund seeks to provide investment results that, before fees and expenses, correspond to the total return performance of the Hartford Multifactor Large Cap Index (LROLCX) (the “Index”), which seeks to enhance the return potential available from investment in the initial capitalization-weighted universe while reducing volatility by up to 15% compared to that of the capitalization-weighted universe over a complete market cycle through the Index construction process. The Index methodology seeks to enhance return potential through multifactor stock selection while applying a comprehensive risk framework to overall Index construction. The rules-based, proprietary methodology uses an optimization process to help achieve the desired composition and targeted characteristics, including reduced volatility, relative sector and size constraints, and positive value, momentum, and quality relative factor scores at the portfolio level. The Index’s components are adjusted twice annually, with a reconstitution and rebalance occurring in March and September. The Index was established on June 28, 2019. The Index is comprised of large capitalization securities, which are defined as securities included among the 1,000 largest U.S. companies by estimated free-float market capitalization. The capitalization range of the Index was $3.7 billion to $3.8 trillion as of December 31, 2024. The Index is expected to typically include 300-400 components. The components of the Index, the number of components and the degree to which these components represent certain industries, may change over time. The Index, developed by Lattice Strategies LLC (“Lattice” or the “Adviser”), seeks to address identified risks within its asset class. For example, country, company, and currency concentrations, valuation insensitivity, and other unmanaged risk factors may be addressed through the index management process.

The Adviser uses a “passive” or indexing approach to try to achieve the Fund’s investment objective. The Fund does not try to “beat” the index it tracks and does not seek temporary defensive positions when markets decline or appear overvalued. Indexing may eliminate the chance that the Fund will substantially outperform the Index but also may reduce some of the risks of active management, such as over concentration. Indexing seeks to achieve lower costs and better after-tax performance by keeping portfolio turnover low in comparison to actively managed investment companies.

The Fund generally invests at least 80% of its assets in securities of the Index and in depositary receipts representing securities of the Index. The Fund may invest the remainder of its assets in certain instruments that are not included in the Index, cash and cash equivalents, including money market funds, as well as in securities that are not included in the Index, but that the sub-adviser believes will help the Fund track the Index. To the extent that the Index concentrates (i.e., holds 25% or more of its total assets) in the securities of a particular industry or group of industries, the Fund will do so in approximately the same amount as the Index.

The Index is sponsored by Lattice. Lattice determines the composition and relative weightings of the securities in the Index and publishes information regarding the market value of the Index. The Index is calculated and distributed by Solactive AG. Additional information on the Index can be found at hartfordfunds.com.

Principal Investment Risks

Index Tracking Risk, Market Risk, Equity Risk, Large Cap Securities Risk, Market Price Risk, Passive Strategy/Index Risk, Index Related Risk, Industry Concentration Risk, Authorized Participant Concentration Risk and Valuation Risk

Hartford Multifactor Developed Markets (ex-US) ETF

Investment Objective

The Fund seeks to provide investment results that, before fees and expenses, correspond to the total return performance of an index that tracks the performance of companies located in major developed markets of Europe, Canada and the Pacific Region.

Principal Investment Strategy

The Fund seeks to provide investment results that, before fees and expenses, correspond to the total return performance of the Hartford Risk-Optimized Multifactor Developed Markets (ex-US) Index (LRODMX) (the "Index"), which is designed to address risks and opportunities within developed markets located outside the U.S. The Index selects equity securities of companies domiciled within developed international equity markets that exhibit a favorable combination of factors, including valuation, momentum, and quality. The Index seeks to outperform a capitalization-weighted universe of companies located in major developed markets of Europe, Canada and the Pacific Region over a complete market cycle with up to 15% less volatility compared to that of the capitalization-weighted universe through the Index construction process. Risk-Optimized refers to the approach Lattice Strategies LLC ("Lattice" or the "Adviser") takes in the development and management of the Index. The Index, developed by Lattice, seeks to address identified risks within its asset class. For example, country, company, and currency concentrations, valuation insensitivity, and other unmanaged risk factors may be addressed through the index management process. Risk-optimized does not mean "lower risk," but rather refers to the deliberate and intentional re-allocation of specific risks.

The Index is built with a rules-based, proprietary methodology that employs a multi-layered risk-controlled approach that seeks to address risks associated with the cap-weighted universe, accounting for size, country, liquidity and volatility risks. Specifically, the Index seeks to de-concentrate individual country and currency risks while emphasizing companies that exhibit persistent risk premium factors, including but not limited to, quality, momentum, and value. The Index's components are risk- and factor-adjusted twice annually, with a reconstitution and rebalance occurring in March and September. The Index was established on December 31, 2013. The Index is expected to typically include 300-400 components. The components of the Index, the number of components and the degree to which these components represent certain industries, may change over time.

The Adviser uses a "passive" or indexing approach to try to achieve the Fund's investment objective. The Fund does not try to "beat" the index it tracks and does not seek temporary defensive positions when markets decline or appear overvalued. Indexing may eliminate the chance that the Fund will substantially outperform the Index but may also reduce some of the risks of active management, such as over concentration in countries and individual equities. Indexing seeks to achieve lower costs and better after-tax performance by keeping portfolio turnover low in comparison to actively managed investment companies.

The Fund generally invests at least 80% of its assets in securities included in the Index and in depositary receipts (such as American Depositary Receipts ("ADRs"), Global Depositary Receipts ("GDRs") and European Depositary Receipts ("EDRs")) representing securities included in the Index. The Fund may invest the remainder of its assets in certain derivative instruments that may not be included in the Index, cash and cash equivalents, including money market funds, as well as in securities that are not included in the Index but that the sub-adviser believes will help the Fund track the Index. To the extent that the Index concentrates (i.e., holds 25% or more of its total assets) in the securities of a particular industry or group of industries, the Fund will do so in approximately the same amount as the Index.

The Index is sponsored by Lattice. Lattice determines the composition and relative weightings of the securities in the Index and publishes information regarding the market value of the Index. The Index is calculated and distributed by Solactive AG. Additional information on the Index can be found at hartfordfunds.com.

Principal Investment Risks

Index Tracking Risk, Market Risk, Equity Risk, Foreign Investments Risk, Currency Risk, Mid-Cap Securities Risk, Regional/Country Focus Risk, Market Price Risk, Passive Strategy/Index Risk, Index Related Risk, Industry Concentration Risk, Authorized Participant Concentration Risk and Valuation Risk

A description of the above principal investment risks applicable to the Hartford mutual funds and exchange-traded funds, advised by HFMC or Lattice, is as follows:

Active Investment Management Risk — The risk that, if the sub-adviser's investment strategy, including allocating assets to specialist portfolio managers, does not perform as expected, the Fund could underperform its peers or lose money. The investment styles employed by the specialist portfolio managers may not be complementary, which could adversely affect the performance of the Fund. Although the sub-adviser considers several factors when making investment decisions, the sub-adviser may not evaluate every factor prior to investing in a company or issuer, and the sub-adviser may determine that certain factors are more significant than others. For certain Hartford mutual funds and exchange-traded funds, the investment styles employed by the specialist portfolio managers may not be complementary, which could adversely affect the performance of the Fund.

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 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.

Authorized Participant Concentration Risk — Only an authorized participant may engage in creation or redemption transactions directly with the Fund. The Fund has a limited number of intermediaries that act as authorized participants on an agency basis (i.e., on behalf of other market participants), and none of these authorized participants are or will be obligated to engage in creation or redemption transactions. To the extent that these intermediaries exit the business or are unable to or choose not to proceed with creation and/or redemption orders with respect to the Fund and no other authorized participant is able to step forward to create or redeem, Fund shares may trade at a premium or discount to NAV and possibly face trading halts and/or delisting.

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.

Cash Transactions Risk — The Fund may effect creations and redemptions partly or wholly for cash, rather than through in-kind distributions of securities. Because the Fund may effect redemptions for cash rather than in-kind, the Fund may be required to sell portfolio securities in order to obtain the cash needed to distribute redemption proceeds and it may subsequently recognize gains on such sales that the Fund might not have recognized if it were to distribute portfolio securities in-kind. As a result, an investment in the Fund may be less tax-efficient than an investment in an ETF that primarily or wholly effects creations and redemptions in-kind. Moreover, cash transactions may have to be carried out over several days if the securities markets are relatively illiquid at the time the Fund must sell securities and may involve considerable brokerage fees and taxes. These brokerage fees and taxes, which will be higher than if the Fund sold and redeemed its shares principally in-kind, will be passed on to purchasers and redeemers of Creation Units in the form of creation and redemption transaction fees. As a result of these factors, the spreads between the bid and the offered prices of the Fund's shares may be wider than those of shares of ETFs that primarily or wholly transact in-kind.

China Investments Risk — China is an emerging market and has demonstrated significantly higher volatility from time to time in comparison to developed markets. Investments in Chinese securities, including certain Hong Kong-listed and U.S.-listed securities, subject the Fund to risks specific to China. These risks include: (i) the risk of more frequent (and potentially widespread) trading suspensions and government interventions with respect to Chinese issuers, resulting in liquidity risk, price volatility, greater market execution risk, and valuation risk; (ii) the risk of currency fluctuations, currency non-convertibility, currency revaluations and other currency exchange rate fluctuations or blockage; (iii) the risk of intervention by the Chinese government in the Chinese securities markets; (iv) the risk of nationalization or expropriation of assets; (v) the risk that the Chinese government may decide not to continue to support economic reform programs; (vi) the risk of limitations on the use of brokers; (vii) the risk of interest rate fluctuations and higher rates of inflation; (viii) the risk that the U.S. government or other governments may sanction Chinese issuers or otherwise prohibit U.S. persons (such as the Fund) from investing in certain Chinese issuers; and (ix) the risk of market volatility caused by any potential regional or territorial conflicts, including military conflicts, or natural or other disasters. Recent developments in relations between the United States and China have heightened concerns of increased tariffs and restrictions on trade between the two countries. It is unclear whether further tariffs and sanctions may be imposed or other escalating actions may be taken in the future, which could negatively impact the Fund. In addition, China is alleged to have participated in state-sponsored cyberattacks against foreign companies and foreign governments. Actual and threatened responses to such activity and strained international relations, including purchasing restrictions, sanctions, tariffs or cyberattacks on the Chinese government or Chinese companies, may impact China's economy and Chinese issuers of securities in which the Fund invests. As a result of different legal standards, the Fund faces the risk of being unable to enforce its rights with respect to holdings in Chinese securities and the information about the Chinese securities in which the Fund invests may be less reliable or complete. Chinese companies with securities listed on U.S. exchanges may be delisted if they do not meet U.S. accounting standards and auditor oversight requirements, which could significantly decrease the liquidity and value of the securities.

Collateralized Loan Obligations Risk — Collateralized loan obligations ("CLOs") bear many of the same risks as other forms of asset-backed securities. As they are backed by pools of loans, CLOs also bear similar risks to investing in loans directly. CLOs may experience substantial losses attributable to loan defaults. Losses caused by defaults on underlying assets are borne first by the holders of subordinate tranches. The Fund's investment in CLOs may decrease in market value when the CLO experiences loan defaults or credit impairment, the disappearance of a subordinate tranche, or market anticipation of defaults and investor aversion to CLO securities as a class.

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 the 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. Periods of market volatility may increase credit risk.

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.

Depositary Receipts Risk — The Fund may invest in securities of foreign issuers in the form of depositary receipts or other securities that are convertible into securities of foreign issuers, including depositary receipts that are not sponsored by a financial institution ("Unsponsored Depositary Receipts"). Depositary receipts are generally subject to the same risks as the foreign securities that they evidence or into which they may be converted. Unsponsored Depositary 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 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. At times, the performance of dividend-paying companies may lag the performance of other companies or the broader market as a whole. In addition, the dividend payments of the companies in which the Fund invests may vary over time, and there is no guarantee that a company will pay a dividend at all.

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 and oversight, less extensive and less frequent accounting, financial, auditing 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. In addition, the imposition of exchange controls (including repatriation restrictions), sanctions, confiscations, trade restrictions (including tariffs) and other government restrictions by the United States and other governments may also result in losses. 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 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.

ESG Integration Risk — Integrating financially material ESG analysis into the investment process carries the risk that the Fund may perform differently from funds that do not integrate ESG into their analysis, or funds that evaluate different ESG characteristics. ESG characteristics are one of several factors that may be considered and as a result, the Fund's investments may not have favorable ESG characteristics or high ESG ratings.

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.

Focused Portfolio Risk — Because the Fund may invest in a limited number of companies, the Fund is subject to greater risk of loss if any of those securities decline in price.

Foreign Investments Risk — Investments in foreign securities may be riskier, more volatile, and less liquid than investments in U.S. securities. Differences between the U.S. and foreign regulatory regimes and securities markets, including the less stringent investor protection, less stringent accounting, corporate governance, financial reporting and disclosure standards of some foreign markets, as well as political and economic developments in foreign countries and regions and the U.S. (including the imposition of sanctions, tariffs, or other governmental restrictions), 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. The Fund may invest in depositary receipts, such as American Depositary Receipts. Depositary receipts are generally subject to the same risks of investing in the foreign securities they evidence or into which they may be converted.

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. The Fund's gains from its positions in forward foreign currency contracts may accelerate and/or recharacterize the Fund's income or gains and its distributions to shareholders as ordinary income. The Fund's losses from such positions may also recharacterize the Fund's income and its distributions to shareholders and may cause a return of capital to Fund shareholders. Such acceleration or recharacterization could affect an investor's tax liability.

Futures and Options Risk — 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 those of higher rated 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.

Index Related Risk — The Fund seeks to achieve a return that corresponds generally to the total return performance, before fees and expenses, of the Index as published by Lattice. There is no assurance that Lattice will compile the Index accurately, or that the Index will be determined, composed or calculated accurately. While Lattice does provide descriptions of what the Index is designed to achieve, Lattice does not provide any warranty or accept any liability in relation to the quality, accuracy or completeness of data in respect of the Index it publishes, and does not guarantee that the Index will be in line with Lattice's described index methodology. The mandate of the Adviser and sub-adviser, as described in this prospectus, is to manage the Fund consistently with its respective Index. Errors in respect of the quality, accuracy and completeness of the data may occur from time to time and may not be identified and corrected for a period of time or at all, particularly where an index is less commonly used. Therefore, gains, losses or costs associated with the Index's errors will generally be borne by the Fund and its shareholders. For example, during a period where the Fund's Index contains incorrect constituents, the Fund would have market exposure to such constituents and would be underexposed to the Index's other constituents. As such, errors may result in a negative or positive performance impact to the Fund and its shareholders. Shareholders should understand that any gains from Index errors will be kept by the Fund and its shareholders and any losses will be borne by the Fund and its shareholders.

Apart from scheduled rebalances, Lattice may also carry out additional ad hoc rebalances to the Index in order, for example, to correct an error in the selection of index constituents. Where the Fund's Index is rebalanced and the Fund in turn rebalances its portfolio to bring it in line with its Index, any transaction costs and market exposure arising from such portfolio rebalancing will be borne directly by the Fund and its shareholders. Errors and unscheduled rebalances to the Index may also expose the Fund to tracking error risk, which is the risk that its returns may not track exactly those of the Fund's Index. Therefore, errors and additional ad hoc rebalances carried out by Lattice with respect to the Index may increase the costs and market exposure risk of the Fund. Unusual market conditions may cause Lattice to postpone a scheduled rebalance, which could cause the Index to vary from its normal or expected composition.

Index Tracking Risk — While the Fund seeks to track the performance of the Index as closely as possible (i.e., achieve a high degree of correlation with the Index), the Fund's return may not match or achieve a high degree of correlation with the return of the Index due to operating expenses, transaction costs, cash flows, regulatory requirements and operational inefficiencies.

Industry Concentration Risk — Although the Fund generally will not invest 25% or more of the value of the Fund's total assets in the securities of one or more issuers conducting their principal business activities in the same industry or group of industries, to the extent that the Index is concentrated in a particular industry, the Fund will concentrate its investments to approximately the same degree as its Index. If the Fund focuses its investments in a specific industry or group of industries, the Fund is subject to the risk that (1) its performance will be closely tied to the performance of those particular industries; (2) its performance will be adversely impacted when such industries experience a downturn; and (3) it will perform poorly during a slump in demand for securities of companies in such industries. As a result, the Fund may be subject to increased price volatility and may be more susceptible to adverse developments in an industry than a fund that does not focus its investments in any industry.

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. Actions taken by the Federal Reserve Board or foreign central banks to stimulate or stabilize economic growth, such as decreases or increases in short-term interest rates, may adversely affect markets, which could, in turn, negatively impact Fund performance.

Large Cap Securities Risk — The securities of large market capitalization companies may underperform other segments of the market because such companies may be less responsive to competitive challenges and opportunities and may be unable to attain high growth rates during periods of economic expansion.

Large Shareholder Transaction Risk — The Fund may experience adverse effects when certain large shareholders redeem or purchase large amounts of shares of the Fund. Such redemptions may cause the Fund to sell securities at times when it would not otherwise do so or borrow money (at a cost to the Fund), which may negatively impact the Fund's performance and liquidity. Similarly, large purchases may adversely affect the 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 — Certain transactions, such as the use of derivatives, may give rise to leverage. Leverage can increase market exposure, increase volatility in the Fund, magnify investment risks, and cause losses to be realized more quickly. The use of leverage may cause the Fund to liquidate portfolio positions to satisfy its obligations 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. The risks associated with unsecured loans, which are not backed by a security interest in any specific collateral, are higher than those for comparable loans that are secured by specific collateral. 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.

Many loans are subject to restrictions on resale (thus affecting their liquidity) and may be difficult to value. As a result, the Fund may be unable to sell its loan interests at an advantageous time or price. Loans and loan participations typically have extended settlement periods (generally greater than 7 days). As a result of these extended settlement periods, the Fund may incur losses if it is required to sell other investments or temporarily borrow to meet its cash needs. Loans may also be subject to extension risk (the risk that borrowers will repay a loan more slowly in periods of rising interest rates) and prepayment risk (the risk that borrowers will repay a loan more quickly in periods of falling interest rates).

The Fund may acquire a participation interest in a loan that is held by another party. When the Fund's loan interest is a participation, the Fund may have less control over the exercise of remedies than the party selling the participation interest, and it normally would not have any direct rights against the borrower.

Loan interests may not be considered "securities," and purchasers, such as the Fund, may not, therefore, be entitled to rely on the anti-fraud protections of the federal securities laws. The Fund may be in possession of material non-public information about a borrower or issuer as a result of its ownership of a loan or security of such borrower or issuer. Because of prohibitions on trading in securities of issuers while in possession of such information, the Fund may be unable to enter into a transaction in a loan or security of such a borrower or issuer when it would otherwise be advantageous to do so.

Market Price Risk — The net asset value ("NAV") of the Fund's shares and the value of your investment may fluctuate. The market prices of the Fund's shares will generally fluctuate in accordance with changes in NAV and changes in the intraday value of the Fund's holdings, as well as the relative supply of and demand for the shares on the Fund's listing exchange. Although it is expected that the Fund's shares will remain listed on the exchange, disruptions to creations and redemptions, the existence of market volatility or lack of an active trading market for the shares (including through a trading halt), as well as other factors, may result in the shares trading significantly above (at a premium to) or below (at a discount to) the Fund's NAV or the intraday value of the Fund's holdings. In addition, because liquidity in certain underlying portfolio securities may fluctuate over time, shares of the Fund may, at times, trade at a larger than normal premium or discount to NAV. In addition, to the extent certain of the Fund's portfolio securities are trading on days or at times the Fund's shares are not trading, bid-ask spreads and the resulting premium or discount to the NAV of the Fund's shares may widen. During such periods, you may be unable to sell your shares or may incur significant losses if you sell your shares. There are various methods by which investors can purchase and sell shares and various types of orders that may be placed. Investors should consult their financial intermediary before purchasing or selling shares of the Fund. Neither the investment manager nor the Fund's Sub-Adviser can predict whether the Fund's shares will trade below, at or above their NAV. Price differences may be due, in large part, to the fact that supply and demand forces at work in the secondary trading market for the Fund's shares will be closely related to, but not identical to, the same forces influencing the prices of the Fund's holdings trading individually or in the aggregate at any point in time. In addition, unlike many ETFs, neither the Hartford Core Bond ETF nor the Hartford Total Return Bond ETF are index funds. Hartford Core Bond ETF and the Hartford Total Return Bond ETF are actively managed and do not seek to replicate the performance of a specified index. There can be no assurance as to whether and/or to what extent the Fund's shares will trade at premiums or discounts to NAV or to the intraday value of the Fund's holdings.

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 of a company may decline in value due to its financial prospects and activities, including certain operational impacts, such as data breaches and cybersecurity attacks. Securities may also decline in value due to general market and economic movements and trends, including adverse changes to credit markets, or as a result of other events such as geopolitical events, natural disasters, or widespread pandemics (such as COVID-19) or other adverse public health developments.

Mid Cap and Small Cap Securities Risk — Investments in mid- and 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.

Mid-Cap Securities Risk — The securities of mid-capitalization 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-Related and Asset-Backed Securities Risk — Mortgage-related and asset-backed securities represent interests in "pools" of mortgages or other assets, including consumer loans or receivables held in trust. These mortgage-related or asset-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-related or asset-backed securities that are subordinated to other interests in the same mortgage or asset 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. Each of Hartford Core Bond ETF and Hartford Total Return Bond ETF may purchase or sell mortgage-backed securities on a delayed delivery or forward commitment basis through the TBA market. Uniform mortgage-backed securities, which generally align the characteristics of Fannie Mae and Freddie Mac certificates, are a recent innovation and the effect they may have on the market for mortgage-related securities is uncertain.

Non-Diversification Risk — With respect to *The Hartford World Bond Fund*, the Fund is 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.

Passive Strategy/Index Risk — The Fund is managed with a passive investment strategy, attempting to track the performance of an unmanaged index of securities. This differs from an actively managed fund, which typically seeks to outperform a benchmark index. As a result, the Fund may hold constituent securities of the Index regardless of the current or projected performance of a specific security or a particular industry or market sector. Maintaining investments in securities regardless of market conditions or the performance of individual securities could cause the Fund's return to be lower than if the Fund employed an active strategy.

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 the analysis, the weights placed on each factor, and changes in the historical trends of the factors.

Regional/Country Focus Risk — To the extent that the Fund focuses its investments in a particular geographic region or country, the Fund may be subject to increased currency, political, regulatory, economic and other risks associated with that region or country. A natural or other disaster could occur in a geographic region in which the Fund invests, which could affect the economy or particular business operations of companies in the specific geographic region. As a result, the Fund may be subject to greater price volatility and risk of loss than a fund holding more geographically diverse investments.

To the extent the Fund invests a significant portion of its assets in a particular economic region, such as Europe or Asia, the Fund will be more exposed to the economic and other risks associated with that region.

Restricted Securities Risk — Restricted securities are subject to the risk that they may be difficult to sell at the time and price the Fund prefers.

Sector Risk — To the extent the Fund invests more heavily in a particular sector or sectors, its performance will be especially sensitive to developments that significantly affect those sectors. Individual sectors may be more volatile, and may perform differently, from 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 — Non-U.S. sovereign and quasi-sovereign debt are subject to the risk that the issuer or government authority that controls 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.

Swaps Risk — A swap is a 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 Fund 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. TBA transactions may also result in a higher portfolio turnover rate and/or increased capital gains for the Fund.

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.

Valuation Risk — The sale price the Fund could receive for a security may differ from the Fund's valuation of the security and may differ from the value used by the Index, particularly for securities that trade in low volume or volatile markets or that are valued using a fair value methodology. In addition, the value of the securities in the Fund's portfolio may change on days when shareholders will not be able to purchase or sell the Fund's shares.

Value Investing Style Risk — Using a value investing style to select investments involves special risks. Overlooked or otherwise undervalued securities entail a significant risk of never attaining their potential value or may even be overpriced. 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. "Value" securities can be undervalued by the market for long periods of time.

Volatility Risk — The Fund's investments may fluctuate in value over a short period of time. This may cause the Fund's net asset value per share to experience significant changes in value over short periods of time.

MFS® Global Equity Fund — *advised by MFS*

For additional information on the principal investment strategies, principal investment risks and portfolio management team of the MFS Global Equity Fund, please go to the fund's website at www.mfs.com.

Investment Objective
The fund's investment objective is to seek capital appreciation. The fund's objective may be changed without shareholder approval.

Principal Investment Strategy
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, depositary receipts, 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 by 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 securities of companies of any size, MFS primarily invests in securities of companies with large capitalizations.

MFS invests the fund's assets in U.S. and foreign securities, including emerging market securities.

MFS normally invests the fund's assets across different industries, sectors, countries, and regions, but MFS may invest a significant percentage of the fund's assets in issuers in a single industry, sector, country, or region.

MFS generally invests the fund's assets in at least three different countries and invests a percentage of the fund's net assets in securities of foreign issuers equal to at least the lesser of 40% or the percentage of foreign issuers in the MSCI World Index less 15%.

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 screening tools 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 Investment Risks
Investment Selection Risk, Equity Market Risk/Company Risk, Foreign Risk, Emerging Markets Risk, Currency Risk, Focus Risk, Liquidity Risk and Large Shareholder Risk

A description of the above principal investment risks applicable to the MFS Global Equity Fund, advised by MFS, is as follows:

Investment Selection Risk — MFS' investment analysis and its selection of investments may not produce the intended results and/or can lead to an investment focus that results in the fund underperforming other funds with similar investment strategies and/or underperforming the markets in which the fund invests. In addition, to the extent MFS considers quantitative tools in managing the fund, such tools may not produce the intended results.

Equity Market Risk/Company Risk — Equity markets are volatile and can decline significantly in response to changes in, or investor perceptions of, issuer, market, economic, industry, political, regulatory, geopolitical, environmental, public health, and other conditions. These conditions can affect a single issuer or type of security, issuers within a broad market sector, industry or geographic region, or the equity markets in general. Certain events can have a dramatic adverse effect on equity markets and may lead to periods of high volatility in an equity market or a segment of an equity market. The value of an investment held by the fund may decline due to factors directly related to the issuer.

Foreign Risk — Exposure to foreign markets through issuers or currencies can involve additional risks relating to market, economic, industry, political, regulatory, geopolitical, environmental, public health, and other conditions. These factors can make foreign investments, especially those tied economically to emerging markets or countries subject to sanctions or the threat of new or modified sanctions, more volatile and less liquid than U.S. investments. In addition, foreign markets can react differently to these conditions than the U.S. market.

Emerging Markets Risk — Investments tied economically to emerging markets, especially frontier markets, can involve additional and greater risks than the risks associated with investments in developed markets. Emerging markets can have less developed markets, greater custody and operational risk, less developed legal, regulatory, and accounting systems, greater government involvement in the economy, greater risk of new or inconsistent government treatment of or restrictions on issuers and instruments, and greater political, social, geopolitical, and economic instability than developed markets.

Currency Risk — The value of foreign currencies relative to the U.S. dollar fluctuates in response to market, economic, industry, political, regulatory, geopolitical, environmental, public health, and other conditions, and changes in currency exchange rates impact the financial condition of companies or other issuers and may change the value in U.S. dollars of investments denominated in foreign currencies.

Focus Risk — Issuers in a single industry, sector, country, or region can react similarly to market, currency, political, economic, regulatory, geopolitical, environmental, public health, and other conditions, and the fund's performance will be affected by the conditions in the industries, sectors, countries, and regions to which the fund is exposed.

Liquidity Risk — It may be difficult to value, and it may not be possible to sell, certain investments, types of investments, and/or investments in certain segments of the market, and the fund may have to sell certain of these investments at prices or times that are not advantageous in order to meet redemptions or other cash needs.

Large Shareholder Risk — From time to time, shareholders of the fund (which may include institutional investors, financial intermediaries, or other MFS funds) may make relatively large redemptions or purchases of fund shares. These transactions may cause the fund to sell securities or invest additional cash, as the case may be, at disadvantageous prices. Redemptions of a large number of shares also may increase transaction and other costs or have adverse tax consequences for shareholders of the fund by requiring a sale of portfolio securities. Purchases of a large number of shares may adversely affect the fund's performance to the extent that it takes time to invest new cash and the fund maintains a larger cash position than it ordinarily would.

The SMART529 Stable Value Portfolio — *advised by Invesco*

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 Strategy
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 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 Investment Risks
Active Trading Risk, Call Risk, Credit Risk, Crediting Rate Risk, Event Risk, Foreign Investments Risk, Inflation-Protected Securities Risk, Interest Rate Risk, Investment Strategy Risk, Liquidity Risk, Market Risk, Mortgage-Backed and Asset-Backed Securities Risk, Sovereign Debt Risk, U.S. Government Securities Risk, Wrap Contract Risk and Yield Risk

A description of the above principal investment risks applicable to The SMART529 Stable Value Portfolio advised by Invesco is as follows:

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

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.

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.

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 — 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.

Event Risk — 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.

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. remain near historic lows and the Federal Reserve Board may raise interest rates. Actions taken by the Federal Reserve Board or foreign central banks to stimulate or stabilize economic growth, such as decreases or increases in short-term interest rates, may adversely affect markets, which could, in turn, negatively impact fund performance.

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.

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.

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 of a company may decline in value due to its financial prospects and activities, including certain operational impacts, such as data breaches and cybersecurity attacks. Securities may also decline in value due to general market and economic movements and trends, including adverse changes to credit markets.

Mortgage-Backed 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.

Sovereign Debt Risk — Non-U.S. sovereign and quasi-sovereign debt are subject to the risk that the issuer or government authority that controls 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.

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.

Wrap Contract Risks — 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 — 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.

Schwab® S&P 500 Index Fund — *advised by Schwab*

For additional information on the principal investment strategies, principal investment risks and portfolio management team of the Schwab S&P 500 Index Fund, please go to the fund's website at www.schwabassetmanagement.com.

Investment Objective

The fund's goal is to track the total return of the S&P 500® Index.

Principal Investment Strategy

To pursue its goal, the fund generally invests in stocks that are included in the S&P 500 Index†. It is the fund's policy that under normal circumstances it will invest at least 80% of its net assets (including, for this purpose, any borrowings for investment purposes) in these stocks; typically, the actual percentage is considerably higher. The fund will notify its shareholders at least 60 days before changing this policy.

The fund generally will seek to replicate the performance of the index by giving the same weight to a given stock as the index does. However, when the investment adviser believes it is in the best interest of the fund, such as to avoid purchasing odd-lots (i.e., purchasing less than the usual number of shares traded for a security), for tax considerations, or to address liquidity considerations with respect to a stock, the investment adviser may cause the fund's weighting of a stock to be more or less than the index's weighting of the stock. The fund may sell securities that are represented in the index in anticipation of their removal from the index, or buy securities that are not yet represented in the index in anticipation of their addition to the index.

The S&P 500 Index includes the stocks of 500 leading U.S. publicly traded companies from a broad range of industries. Standard & Poor's, the company that maintains the index, uses a variety of measures to determine which stocks are listed in the index. Each stock is represented in the index in proportion to its float-adjusted market capitalization.

The fund may invest in derivatives, principally futures contracts, and lend its securities to minimize the gap in performance that naturally exists between any index fund and its corresponding index. This gap occurs mainly because, unlike the index, the fund incurs expenses and must keep a small portion of its assets in cash for business operations. By using futures, the fund potentially can offset a portion of the gap attributable to its cash holdings. In addition, any income realized through securities lending may help reduce the portion of the gap attributable to expenses.

The fund may concentrate its investments (i.e., hold more than 25% of its total assets) in an industry or group of industries to the extent that the index the fund is designed to track is also so concentrated.

The fund may become "non-diversified," as defined under the Investment Company Act of 1940, as amended, solely as a result of a change in relative market capitalization or index weighting of one or more constituents of the index that the fund is designed to track.

† Index ownership — "Standard & Poor's®," "S&P®," and "S&P 500®" are registered trademarks of Standard & Poor's Financial Services LLC (S&P), and "Dow Jones®" is a registered trademark of Dow Jones Trademark Holdings LLC (Dow Jones) and have been licensed for use by S&P Dow Jones Indices LLC and its affiliates and sublicensed for certain purposes by Charles Schwab Investment Management, Inc. The "S&P 500 ® Index" is a product of S&P Dow Jones Indices LLC or its affiliates, and has been licensed for use by Charles Schwab Investment Management, Inc. The Schwab® S&P 500 Index Fund is not sponsored, endorsed, sold or promoted by S&P Dow Jones Indices LLC, Dow Jones, S&P, or their respective affiliates, and neither S&P Dow Jones Indices LLC, Dow Jones, S&P, nor their respective affiliates make any representation regarding the advisability of investing in the fund.

Principal Investment Risks

Market Risk, Equity Risk, Non-Diversification Risk, Investment Style Risk, Tracking Error and Correlation Risk, Market Capitalization Risk, Large-Cap Company Risk, Concentration Risk, Derivatives Risk, Liquidity Risk and Securities Lending Risk

A description of the above principal investment risks applicable to the Schwab S&P 500 Index Fund advised by Schwab is as follows:

Market Risk — Financial markets rise and fall in response to a variety of factors, sometimes rapidly and unpredictably. Markets may be impacted by economic, political, regulatory and other conditions, including economic sanctions and other government actions. In addition, the occurrence of global events, such as war, terrorism, environmental disasters, natural disasters and epidemics, may also negatively affect the financial markets. As with any investment whose performance is tied to these markets, the value of an investment in the fund will fluctuate, which means that an investor could lose money over short or long periods.

Equity Risk — The prices of equity securities rise and fall daily. These price movements may result from factors affecting individual companies, industries or the securities market as a whole. In addition, equity markets tend to move in cycles, which may cause stock prices to fall over short or extended periods of time.

Non-Diversification Risk — To the extent that the fund becomes non-diversified as necessary to approximate the composition of the index, it may invest in the securities of relatively few issuers. As a result, a single adverse economic or regulatory occurrence may have a more significant effect on the fund's investments, and the fund may experience increased volatility.

Investment Style Risk — The fund is an index fund. Therefore, the fund follows the securities included in the index during upturns as well as downturns. Because of its indexing strategy, the fund does not take steps to reduce market exposure or to lessen the effects of a declining market. In addition, because of the fund's expenses, the fund's performance may be below that of the index. Errors relating to the index may occur from time to time and may not be identified by the index provider for a period of time. In addition, market disruptions could cause delays in the index's rebalancing schedule. Such errors and/or market disruptions may result in losses for the fund.

Tracking Error and Correlation Risk — As an index fund, the fund seeks to track the performance of the index, although it may not be successful in doing so. Further, there can be no guarantee that the fund will achieve a high degree of correlation between the fund's performance and that of its index. The correlation between the performance of the fund and that of its index, positive or negative, is called "tracking error." Tracking error can be caused by many factors and it may be significant.

Market Capitalization Risk — Securities issued by companies of different market capitalizations tend to go in and out of favor based on market and economic conditions. During a period when securities of a particular market capitalization fall behind other types of investments, the fund's performance could be impacted.

Large-Cap Company Risk — Large-cap companies are generally more mature and the securities issued by these companies may not be able to reach the same levels of growth as the securities issued by small- or mid-cap companies.

Concentration Risk — To the extent that the fund's or the index's portfolio is concentrated in the securities of issuers in a particular market, industry, group of industries, sector or asset class, the fund may be adversely affected by the performance of those securities, may be subject to increased price volatility and may be more vulnerable to adverse economic, market, political or regulatory occurrences affecting that market, industry, group of industries, sector or asset class.

Derivatives Risk — The fund's use of derivative instruments involves risks different from, or possibly greater than, the risks associated with investing directly in securities and other traditional investments. The fund's use of derivatives could reduce the fund's performance, increase its volatility and cause the fund to lose more than the initial amount invested. In addition, investments in derivatives may involve leverage, which means a small percentage of assets invested in derivatives can have a disproportionately large impact on the fund.

Liquidity Risk — The fund may be unable to sell certain securities, such as illiquid securities, readily at a favorable time or price, or the fund may have to sell them at a loss.

Securities Lending Risk — Securities lending involves the risk of loss of rights in, or delay in recovery of, the loaned securities if the borrower fails to return the security loaned or becomes insolvent.

PART THREE

THE HARTFORD SMART529 COLLEGE SAVINGS PLAN PARTICIPATION AGREEMENT

Section 1. — Introduction

1.1 Introduction. The Hartford SMART529 College Savings Plan (the “Plan” or “College Savings Plan”) is part of the West Virginia College Savings Program (the “College Savings 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 College Savings 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 Funds Management Company, LLC (the “Program Manager”).

1.2 Acknowledgements and Agreements by Account Owner.

(a) I understand that this Agreement and the Application contain the terms governing all Accounts.

(b) I have read this Agreement, the Offering Statement and all information provided by the Program Manager.

(c) I am opening this Account to provide funds for Qualified Education Expenses, K-12 Expenses, Apprenticeship Expenses, Qualified Education Loan Expenses and/or Qualified Postsecondary Credentialing Expenses.

(d) I understand that the Program Manager has the right to provide a financial professional identified by me to the Plan with access to financial and other information regarding my Account.

(e) I understand and acknowledge that I have not been advised by the Program Manager or an agent of the Program Manager to invest, or to refrain from investing, in a particular Investment Option.

(f) I authorize the Program Manager and its agents, if applicable, to provide my Trusted Contact Person with information regarding my Account. I agree to indemnify, defend and hold harmless the Program Manager, its agents and the State of West Virginia from any losses that I incur as a result of the acts or omissions of my Trusted Contact Person.

(g) I understand 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.

(h) I understand nothing that in this Agreement, the Application, the Account, or any information provided, nor participation in the College Savings Program, shall obligate the general revenue or any other fund of the State of West Virginia.

(i) I understand that the value of any Account at any time may be more or less than the aggregate amount contributed to the Account.

(j) I understand that the College Savings 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.

“Application” means the 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.

“Apprenticeship Expenses” means fees, books, supplies and equipment required for the participation of the Designated Beneficiary in an apprenticeship program registered and certified with the Secretary of Labor under the National Apprenticeship Act. Such expenses may be treated as Qualified Education Expenses.

“Board” means the Board of Trustees of the West Virginia College and Jumpstart Savings Programs.

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

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

“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.

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

"Federal Penalty Tax" means a 10% additional federal income tax on certain Non-Qualified Withdrawals.

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

"K-12 Expenses" means tuition in connection with enrollment or attendance of a Designated Beneficiary at an elementary or secondary (i.e., middle or high school) public, private, or religious school up to a maximum of $10,000 ($20,000 per taxable year for taxable years beginning after December 31, 2025) of withdrawals for such tuition expenses per taxable year per Designated Beneficiary from all 529 Plans. Effective for distributions taken after July 4, 2025, K-12 Expenses also includes:

- curriculum and curricular materials;
- books or other instructional materials;
- online educational materials;
- tuition for tutoring or educational classes outside of the home, including at a tutoring facility, but only if the tutor or instructor is not related to the student and is licensed as a teacher in any state, has taught at an eligible educational institution, or is a subject matter expert in the relevant subject;
- fees for a nationally standardized norm-referenced achievement test, an advanced placement examination, or any examinations related to college or university admission;
- fees for dual enrollment in an institution of higher education; and
- educational therapies for students with disabilities provided by a licensed or accredited practitioner or provider, including occupational, behavioral, physical, and speech-language therapies.

Such expenses may be treated as Qualified Education Expenses.

"Non-Qualified Withdrawals" means any withdrawal other than a Qualified Withdrawals or qualified rollovers. The earnings portion of a Non-Qualified Withdrawal will be subject to federal and possibly state and/or local income tax, potentially including the Federal Penalty Tax.

"Program Manager" means Hartford Funds Management Company, LLC ("HFMC"). The Board has contracted with HFMC to provide a variety of administrative, investment and marketing services for the Program, including The Hartford SMART529 Plan.

"Qualified Education Expenses" ("qualified higher education expenses" as defined in the Code) are defined by federal law and generally include the costs of tuition, fees, books, supplies and equipment required for enrollment or attendance of the Designated Beneficiary at an Eligible Educational Institution; certain computers, peripheral equipment, hardware, software, internet access and related services; certain room and board expenses; and expenses for special needs services incurred in connection with enrollment or attendance at an Eligible Educational Institution. The term "Qualified Education Expenses" as used in this Participation Agreement includes K-12 Expenses, Apprenticeship Expenses, Qualified Education Loan Expenses and Qualified Postsecondary Credentialing Expenses, unless otherwise indicated.

"Qualified Education Loan Expenses" means amounts paid as principal or interest on any qualified education loan of either the Designated Beneficiary or a sibling of a Designated Beneficiary, up to a lifetime limit of $10,000. Withdrawals treated as Qualified Education Loan Expenses with respect to the loans of a sibling of a Designated Beneficiary will count towards the lifetime limit of the sibling, not the Designated Beneficiary. Such loan repayments may be treated as Qualified Education Expenses. Such loan repayments may impact student loan interest deductibility.

"Qualified Postsecondary Credentialing Expenses" Effective for withdrawals taken after July 4, 2025, certain expenses defined in the Code in connection with obtaining and maintaining a postsecondary credential (known as "Qualified Postsecondary Credentialing Expenses") are considered Qualified Education Expenses. These expenses include:

- tuition, fees, books, supplies, and equipment required for the enrollment or attendance of a designated beneficiary in a recognized postsecondary credential program, or any other expense incurred in connection with enrollment in or attendance at a recognized postsecondary credential program if such expense would, if incurred in connection with enrollment or attendance at an eligible educational institution, be considered a qualified higher education expense as defined in the Code;
- fees for testing if such testing is required to obtain or maintain a recognized postsecondary credential; and
- fees for continuing education if such education is required to maintain a recognized postsecondary credential.

Please review "Withdrawing Money From Your Account – Qualified Withdrawals" in the Offering Statement above for the definitions of "recognized postsecondary credential program" and "recognized postsecondary credential."

Such expenses may be treated as Qualified Education Expenses.

"Qualified Withdrawal " means a withdrawal from your Account that is used to pay for Qualified Education Expenses.

"Successor Account 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.

"Withdrawal" means a withdrawal from an Account, whether paid to the Account Owner, the Designated Beneficiary or an Eligible Educational Institution.

Section 3 — Contributions

3.1 Receipt of Contributions. All contributions to the Account must be made by automatic investment, ACH 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. As of the date of this Offering Statement, the limit is $550,000. 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 $550,000, 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:

- child, or descendant of a child;
- 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 child includes a legally adopted child, a stepchild, and a foster child 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 withdrawal 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 withdrawals. 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 withdrawals 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 College Savings 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, withdrawals 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 ten 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 — Withdrawals

6.1 Withdrawals. Only the Account Owner can direct a Withdrawal from the Account at any time and from time to time. The Program Manager will process each request upon receipt of a completed Withdrawal 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 Withdrawal from the Account. The Account Owner may direct the Program Manager to make any Withdrawals from the Account directly to the Account Owner, Designated Beneficiary or an Eligible Educational Institution. The Program Manager is empowered to make a Withdrawal 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 Withdrawals to the Internal Revenue Service as required under the Act.

6.2 Withdrawal Due to the Death of the Designated Beneficiary. In the event of the death 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 Withdrawal under this Section will be treated as a Non-Qualified Withdrawal and will be subject to federal and possibly state and/or local income tax (not including the Federal Penalty Tax). You should consult a qualified tax professional regarding the tax implications of such a Withdrawal.

6.3 Withdrawal 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 Federal Penalty Tax, an amount no greater than the amount of scholarship or other qualified allowance or payment. The earnings portion of the withdrawal will be subject to federal and possibly state and/or local income tax (not including the Federal Penalty Tax). You should consult a qualified tax professional regarding the tax implications of such a Withdrawal.

6.4 Rollover Withdrawal. All or any portion of the assets of the Account may be rolled over to a qualified tuition program, the West Virginia's Jumpstart Savings Program or an ABLE account if directed by the Account Owner and requested in a form or manner acceptable to the Program Manager. You should consult your qualified tax professional regarding the tax implications of a rollover. 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 or by other means, 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. Subsequent designations also may be made by logging into your Account online. 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. A Successor Account Owner has no right to direct Account changes, transfers, or cancellations. However, if a named Successor Account 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 Withdrawal 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, a 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 withdrawal potentially may be treated as a Non-Qualified Withdrawal and may be subject to federal and possibly state and/or local income tax, potentially including the Federal Penalty Tax. Consult your qualified tax professional.

The Board reserves the right to terminate or suspend this Agreement, the Trust and the College Savings Program at any time. Nothing contained in the Agreement or the College Savings 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 College Savings 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 Withdrawal 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 Withdrawal 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 College Savings 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 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 College Savings 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 College Savings 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 College Savings 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 Extraordinary Events. The Board, the Trust, and the Program Manager shall not be liable for any loss, failure or delay in performance of each of their obligations related to your Account or any diminution in the value of your Account arising out of or caused, directly or indirectly, by circumstances beyond its reasonable control, including but not limited to: regulatory or legislative changes, worldwide political uncertainties, and general economic conditions (such as including inflation and unemployment rates), acts of God, natural disasters or events, fires, floods, suspensions of trading, epidemics, pandemics, public health crises, quarantines, wars, acts of war (whether war is declared or not), terrorism, threats of terrorism, insurrections, cyber-attacks, disruptions of supply chains, civil unrest, revolutions, power or other mechanical failures, loss or malfunction of utilities or communications services, delays or stoppage of postal or courier services, delays in or stoppages of transportation, and any other events or circumstances beyond our reasonable control whether similar or dissimilar to any of the foregoing.

9.9 Appointment of Agent. The Program Manager may appoint agents, including 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 withdrawals.

9.10 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.

9.11 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.

9.12 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.

9.13 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.

9.14 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.

9.15 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 Board of Trustees of the West Virginia College and Jumpstart Savings Programs.

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

By: ______ CHAIRMAN OF THE BOARD ______

PART FOUR

PRIVACY NOTICES

PRIVACY AND SECURITY POLICY OF THE BOARD OF TRUSTEES OF THE WEST VIRGINIA COLLEGE AND JUMPSTART SAVINGS PROGRAMS

SMART529®
West Virginia's Education Savings Solution

Keeping information about you private and secure is very important to the Board of Trustees of the West Virginia College and Jumpstart Savings Programs. This Policy is to help you understand that the information we receive and what we do with it depends upon what you provide to us. We also want you to know that this Policy applies to information you provide us in-person, e-mail, by telephone, by mail or through our website.

Our website offers you on-line access to information about the West Virginia College Savings Program. 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.

As to your privacy, we will not obtain Personally Identifying Information about you unless you choose to provide such information to us. Personally Identifying Information is information that allows someone to identify or contact you, such as your name or your physical or electronic mail address ("e-mail"). If, in-person, by telephone, by mail , through the website, or through e-mail, you request information, submit an application, enter into a contract, request changes to your account, or make a payment, we keep a record of the information you provide and hold the information in the strictest of confidence.

Should you provide us with an e-mail address you are at the same time granting SMART529 permission to send e-mail messages for SMART529 marketing purposes at the e-mail address you have provided. You may discontinue this at any time by responding "Unsubscribe." We will only disclose information we maintain to our employees, our agents and our contractors to help us provide you with the services you request. We will not release, provide, rent, sell or trade personal information to anyone else, unless required by law. For example, all public records are subject to disclosure pursuant to the West Virginia Freedom of Information Act, West Virginia Code §29B-1-1 et seq., unless the release of personal information would constitute an unreasonable invasion of privacy. Social Security Numbers and credit or debit card numbers of individuals and their dependents are exempt from disclosure to non-governmental entities under the West Virginia Freedom of Information Act. Furthermore, the West Virginia Code §18-30-12 provides that information that would tend to disclose the identity of an account owner, beneficiary or donor is exempt from disclosure under the West Virginia Freedom of Information Act.

As to securing your information, we will do our very best to protect your 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 Savings Program. If you have any questions or need additional information, please contact the Board at the West Virginia State Treasurer's Office, 1900 Kanawha Boulevard, East, Charleston, WV 25305 or at (304) 558-5000 or 1-800-422-7498.

Customer Privacy Notice
The Hartford Insurance Group, Inc. and 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.

For more information, our Online Privacy Policy, which governs information we collect on our website and our affiliate websites, is available at https://www.thehartford.com/online-privacy-policy.

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 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; and
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.

If you have any questions or comments about this privacy notice, please feel free to contact us at The Hartford — Consumer Rights and Privacy Compliance Unit, One Hartford Plaza, Mail Drop: HO1-09, Hartford, CT 06155, or at ConsumerPrivacyInquiriesMailbox@thehartford.com.

This Customer Privacy Notice is being provided on behalf of The Hartford Insurance Group, Inc. and its affiliates (including the following as of February 2025), to the extent required by the Gramm-Leach-Bliley Act and implementing regulations:

1stAGChoice, Inc.; Access CoverageCorp, Inc.; Access CoverageCorp Technologies, Inc.; Business Management Group, Inc.; Cervus Claim Solutions, LLC; First State Insurance Company; FTC Resolution Company LLC; Hart Re Group L.L.C.; Hartford Accident and Indemnity Company; Hartford Administrative Services Company; Hartford Asia Limited; Hartford Casualty General Agency, Inc.; Hartford Casualty Insurance Company; Hartford Corporate Underwriters Limited; Hartford Fire General Agency, Inc.; Hartford Fire Insurance Company; Hartford Funds Distributors, LLC; Hartford Funds Management Company, LLC; Hartford Funds Management Group, Inc.; Hartford Holdings, Inc.; Hartford Insurance Company of Illinois; Hartford Insurance Company of the Midwest; Hartford Insurance Company of the Southeast; Hartford Insurance, Ltd.; Hartford Integrated Technologies, Inc.; Hartford Investment Management Company; Hartford Life and Accident Insurance Company; Hartford Lloyd's Corporation; Hartford Lloyd's Insurance Company; Hartford Management, Ltd.; Hartford Management (UK) Limited; Hartford Productivity Services LLC; Hartford Singapore Pte. Ltd; Hartford of the Southeast General Agency, Inc.; Hartford of Texas General Agency, Inc.; Hartford Residual Market, L.C.C.; Hartford Specialty Insurance Services of Texas, LLC; Hartford STAG Ventures LLC; Hartford Strategic Investments, LLC; Hartford Underwriters General Agency, Inc.; Hartford Underwriters Insurance Company; Hartford Underwriting Agency Limited; Heritage Holdings, Inc.; Heritage Reinsurance Company, Ltd.; HLA LLC; Horizon Management Group, LLC; HRA Brokerage Services, Inc.; Lattice Strategies LLC; Maxum Casualty Insurance Company; Maxum Indemnity Company; Maxum Specialty Services Corporation; Millennium Underwriting Limited; MPC Resolution Company LLC; Navigators Holdings (UK) Limited; Navigators Insurance Company; Navigators Management Company, Inc.; Navigators Specialty Insurance Company; Navigators Underwriting Limited; New England Insurance Company; New England Reinsurance Corporation; New Ocean Insurance Co., Ltd.; NIC Investments (Chile) SpA; Nutmeg Insurance Agency, Inc.; Nutmeg Insurance Company; Pacific Insurance Company, Limited; Property and Casualty Insurance Company of Hartford; Sentinel Insurance Company, Ltd.; The Navigators Group, Inc.; Trumbull Flood Management, L.L.C.; Trumbull Insurance Company; Twin City Fire Insurance Company; Y-Risk, LLC.

Revised February 2025

PART FIVE

ADDITIONAL INFORMATION ON INVESTMENTS THROUGH CERTAIN FINANCIAL INTERMEDIARIES

As noted in the "Purchases through an Omnibus Account" section of the Offering Statement above, when you invest through a financial intermediary that maintains your Account directly on its platform, the firm will perform certain recordkeeping services on behalf of the Program Manager. When you invest this way, the account is known as an "Omnibus Account." If you purchase the Hartford SMART529 Plan through an Omnibus Account, the financial intermediary may apply different and/or additional fees than those described in this Offering Statement. The financial intermediary may have its own guidelines, restrictions and policies including (i) eligibility standards to purchase, exchange or sell units; and (ii) availability of sales charge waivers. In addition to the class conversions described in the Offering Statement, in certain circumstances units of one class may be converted to another class of the same portfolio for which the Account Owner is eligible as a result of the suitability determination made by the Account Owner's financial intermediary. Neither the Hartford SMART529 Plan, Program Manager or HFD supervises the implementation of these waivers or discounts or verifies the financial intermediaries' administration of these waivers or discounts. Please contact your financial intermediary for more information. If you purchase your units through a financial intermediary, you must notify the firm in advance about your other accounts in order to ensure you receive the appropriate sales charge waivers. Please consult with your financial investment professional before purchasing units of the Hartford SMART529 Plan for more information.

By establishing an account with the financial intermediary, an Account Owner still agrees to comply with the terms of the Offering Statement and Participation Agreement. However, in the event that the below conflicts with the Offering Statement and Participation Agreement, the below governs your Account.

The following disclosures have been provided by the respective financial intermediary firms and are current as of the date of this Offering Statement. In certain cases, some of the terms used may be different than terms used throughout this Offering Statement. Please contact your financial professional for additional information.

Edward D. Jones & Co., L.P. ("Edward Jones")

The following information has been provided by Edward Jones:

Effective on or after September 3, 2024, the following information supersedes prior information with respect to transactions and positions held in 529 Plan units through an Edward Jones system. Clients of Edward Jones (also referred to as "account owners") purchasing 529 portfolio units on the Edward Jones commission and fee-based platforms are eligible only for the following sales charge discounts (also referred to as "breakpoints") and waivers, which can differ from discounts and waivers described elsewhere in The Hartford SMART529 Plan Offering Statement (the "Offering Statement") or through another broker-dealer. In all instances, it is the account owner's responsibility to inform Edward Jones at the time of purchase of any relationship, holdings of Hartford SMART529 and Hartford mutual funds, or other facts qualifying the purchaser for breakpoints or waivers. Edward Jones can ask for documentation of such circumstance. Account owners should contact Edward Jones if they have questions regarding their eligibility for these discounts and waivers.

Breakpoints

- Breakpoint pricing, otherwise known as volume pricing, at dollar thresholds as described in the Offering Statement.

Rights of Accumulation ("ROA")

- The applicable sales charge on a purchase of Class A 529 units is determined by taking into account all share classes of the Hartford SMART529 plan and Hartford mutual funds (except any assets held in group retirement plans) held by the account owner or in an account grouped by Edward Jones with other accounts for the purpose of providing certain pricing considerations ("pricing groups"). This includes all share classes held on the Edward Jones platform and/or held on another platform. The inclusion of eligible assets in the ROA calculation is dependent on the account owner notifying Edward Jones of such assets at the time of calculation. Money market funds are included only if such shares were sold with a sales charge at the time of purchase or acquired in exchange for shares purchased with a sales charge.
- ROA is determined by calculating the higher of cost minus redemptions or market value (current 529 units x NAV).

Letter of Intent ("LOI")

- Through a LOI, account owners can receive the sales charge and breakpoint discounts for purchases account owners intend to make over a 13-month period from the date Edward Jones receives the LOI. The LOI is determined by calculating the higher of cost or market value of qualifying holdings at LOI initiation in combination with the value that the account owner intends to buy over a 13-month period to calculate the front-end sales charge and any breakpoint discounts. Each purchase the account owner makes during that 13-month period will receive the sales charge and breakpoint discount that applies to the total amount. The inclusion of eligible 529 plan assets in the LOI calculation is dependent on the account owner notifying Edward Jones of such assets at the time of calculation. Purchases made before the LOI is received by Edward Jones are not adjusted under the LOI and will not reduce the sales charge previously paid. Sales charges will be adjusted if the LOI is not met.

Sales Charge Waivers

Sales charges are waived for the following account owners and in the following situations:

- Associates of Edward Jones and its affiliates and other accounts in the same pricing group (as determined by Edward Jones under its policies and procedures) as the associate. This waiver will continue for the remainder of the associate's life if the associate retires from Edward Jones in good-standing and remains in good standing pursuant to Edward Jones' policies and procedures.
- 529 portfolio units purchased from the proceeds of redeemed 529 portfolio units of the same investment option so long as the following conditions are met: 1) the proceeds are from the sale of 529 portfolio units within 60 days of the purchase; and 2) the sale and purchase are made from the same class of 529 portfolio units and in the same account ("Right of Reinstatement"). The Right of Reinstatement excludes systematic or automatic transactions including, but not limited to, purchases made through payroll deductions.
- 529 portfolio units exchanged into Class A 529 units from another share class eligible to be exchanged pursuant to the Offering Statement so long as the exchange is into the same 529 portfolio and was initiated at the discretion of Edward Jones. Edward Jones is responsible for any remaining CDSC due to the 529 Plan, if applicable. Any future purchases are subject to the applicable sales charge as disclosed in the Offering Statement.
- Exchanges from Class C 529 units to Class A 529 units of the same 529 portfolio, generally, in the 84th month following the anniversary of the purchase date or earlier at the discretion of Edward Jones. Edward Jones will honor the earlier date of conversion dictated by the Offering Statement for certain Class C 529 units and, in such cases, sales charges are waived according to the Offering Statement.
- Purchases of Class A 529 units through a rollover from another education savings plan or a security used for qualified distributions.
- Purchases of 529 portfolio units made for recontribution of refunded amounts.

Contingent Deferred Sales Charge ("CDSC") Waivers

If the account owner purchases 529 units that are subject to a CDSC and those 529 units are redeemed before the CDSC is expired, the account owner is responsible to pay the CDSC except in the following conditions:

- The death or disability of the account owner or beneficiary
- 529 units acquired through NAV reinstatement

Other Important Information Regarding Transactions Through Edward Jones

Minimum Purchase Amounts

- Initial purchase minimum for non-West Virginia residents: $250 ($50 initial purchase minimum for West Virginia residents)
- Subsequent purchase minimum: none

Exchanging Classes

- At any time it deems necessary, Edward Jones has the authority to exchange at NAV an account owner's holdings in a class of a 529 portfolio eligible to be exchanged pursuant to the Offering Statement to Class A 529 units of the same 529 portfolio.

Age-Based Portfolio Investments for Account Owners Purchasing Units through an Edward Jones Account

- For account owners investing in Age-Based Portfolios through the Edward Jones commission platform, the automatic investments which occur as the Designated Beneficiary ages to the next age band will occur, when applicable, the first business day of the month following the Designated Beneficiary's birth date.

Account Maintenance Fees

- For accounts held in omnibus by Edward Jones, the annual account maintenance fees are waived.

Raymond James & Associates, Inc., Raymond James Financial Services, Inc. and each entity's affiliates ("Raymond James")

Intermediary-Defined Sales Charge Waiver Policies

The availability of certain initial or deferred sales charge waivers and discounts may depend on the particular financial intermediary or type of account through which you purchase or hold Fund shares. Intermediaries may have different policies and procedures regarding the availability of front-end sales load waivers or contingent deferred (back-end) sales load ("CDSC") waivers, which are discussed below. In all instances, it is the purchaser's responsibility to notify the fund or the purchaser's financial intermediary at the time of purchase of any relationship or other facts qualifying the purchaser for sales charge waivers or discounts. For waivers and discounts not available through a particular intermediary, shareholders will have to purchase fund shares directly from the fund or through another intermediary to receive these waivers or discounts.

Effective March 1, 2019, shareholders purchasing fund shares through a Raymond James platform or account, or through an introducing broker-dealer or independent registered investment adviser for which Raymond James provides trade execution, clearance, and/or custody services, will be eligible only for the following load waivers (front-end sales charge waivers and contingent deferred, or back-end, sales charge waivers) and discounts, which may differ from those disclosed elsewhere in this 529 Plan's Program Description or prospectus.

Front-end sales load waivers on Class A shares available at Raymond James

- Shares purchased in an investment advisory program.
- Shares purchased within the same 529 Plan through a systematic reinvestment of capital gains and dividend distributions.
- Employees and registered representatives of Raymond James or its affiliates and their family members as designated by Raymond James.
- Shares purchased from the proceeds of redemptions within the same 529 Plan, provided (1) the repurchase occurs within 90 days following the redemption, (2) the redemption and purchase occur in the same account, and (3) redeemed shares were subject to a front-end or deferred sales load (known as Rights of Reinstatement).
- A shareholder in the Fund's Class C shares will have their shares converted at net asset value to Class A shares (or the appropriate share class) of the Fund if the shares are no longer subject to a CDSC and the conversion is in line with the policies and procedures of Raymond James.

CDSC Waivers on Classes A, B and C shares available at Raymond James

- Death or disability of the shareholder.
- Shares sold as part of a systematic withdrawal plan as described in the 529 Plan's Program Description or prospectus.
- Shares sold to pay Raymond James fees but only if the transaction is initiated by Raymond James.
- Shares acquired through a right of reinstatement.

Front-end load discounts available at Raymond James: breakpoints, rights of accumulation, and/or letters of intent

- Breakpoints as described in this 529 Plan's Program Description or prospectus.
- Rights of accumulation which entitle shareholders to breakpoint discounts will be automatically calculated based on the aggregated holding of fund family assets held by accounts within the purchaser's household at Raymond James. Eligible 529 Plan assets not held at Raymond James may be included in the calculation of rights of accumulation only if the shareholder notifies his or her financial intermediary about such assets.
- Letters of intent which allow for breakpoint discounts based on anticipated purchases within a 529 Plan, over a 13-month time period. Eligible 529 Plan assets not held at Raymond James may be included in the calculation of letters of intent only if the shareholder notifies his or her financial intermediary about such assets.

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