



Contest Description

SMART529 20th Anniversary Scholarship Sweepstakes

In celebration of the 20th anniversary of the SMART529 program, State Treasurer Riley Moore and the Board of Trustees of the West Virginia College and Jumpstart Savings Programs would like to announce the SMART529 20th Anniversary Scholarship Sweepstakes.

Treasurer Moore will announce the winners of three (3) \$20,000 SMART529 scholarships in October 2022, November 2022 and December 2022 respectively. Children age 14 or younger as of August 10, 2022 are eligible to win. See Official Rules for more details.

Prize: Three (3) \$20,000 SMART529 college savings scholarships

What is SMART529? SMART529 is an IRS-sanctioned college savings plan offering federal and state tax advantages. Participants may save for a variety of educational expenses including tuition, fees, room, board, books and supplies including computers, software and internet. Savings can be used at thousands of colleges, universities, vocational, and technical schools nationwide, as well as many foreign institutions.

Official Rules

SMART529 20th Anniversary Scholarship Sweepstakes - Official Rules

Eligibility: A West Virginia resident parent or legal guardian may enter on behalf of a West Virginia resident child, who is 14 years old or younger as of August 10, 2022, to win one of three (3) \$20,000 SMART529 college savings scholarships. Only one entry per eligible child permitted. Multiple children in a household may be entered to win. Children born after August 10, 2022 are not eligible for the sweepstakes.

A *single entry* will make the *child* eligible for all subsequent drawings, unless child is drawn as a winner. **Those who enter and do not win, will be eligible for future drawings.** Winners are ineligible for future drawings.

The tentative schedule of drawings and deadlines for entry are listed below:

Entry Deadline

11:59:00 PM ET	Drawing Date	Announcement
October 1, 2022	During the week of October 3, 2022	On or before October 31, 2022
October 29, 2022	During the week of October 31, 2022	On or before November 30, 2022
December 3, 2022	During the week of December 5, 2022	On or before December 31, 2022

Commercial enterprises, business entities and individuals employed by or affiliated with the Sponsor (named below), the SMART529 program manager Hartford Funds Management Company, LLC (“Hartford Funds”), the West Virginia State Treasurer’s Office, or Sponsor’s officers and directors, Sponsor’s advertising, promotion and fulfillment agencies, legal advisors, auditors, and the immediate family members (parents or spouse) and persons living in the same household of such persons (whether related or not), are not eligible to participate in the Sweepstakes.

How to enter: Eligible parent or legal guardian must complete an official entry on behalf of an eligible child through a secure electronic website at www.wvtreasury.com/20years.

Only one entry per eligible child and only one parent or legal guardian is allowed on the entry form. No substitutes. Multiple children in a household may be entered to win. Separate entries must be completed for each child in the household eligible to enter.

The entry form must be completed with one eligible parent’s or legal guardian’s name, mailing address, phone number, e-mail address, and electronic signature. The form must also include the child’s full name, birthdate and the final four digits of the child’s Social Security Number

Prize: Sweepstakes prize is a \$20,000 SMART529 college savings scholarship, one for each of three winners. Prizes are non-transferable and no prize substitutions or cash redemptions are allowed except by Sponsor, in its sole discretion. All prizes will be announced no later than December 31, 2022. The parent or legal guardian must establish a SMART529 college savings account by March 31, 2023 or already own a SMART529 account for the child beneficiary to claim the prize. The parent or legal guardian will own the SMART529 account, and the winning child will be the account beneficiary. Since the SMART529 college savings account is an investment account with certain tax benefits, the parent or legal guardian must provide his/her signature, federal tax identification number, and the child’s federal tax identification number. Parent or legal guardian must provide a copy of the winning child’s birth certificate and proof of West Virginia residency for eligibility purposes. For more information, see plan details and disclaimers at www.SMART529.com or call (866) 574-3542. The account owner must select the investment option(s) in which award will be placed. Once the proceeds are invested in a SMART529 account, like all investments, the value of the account will fluctuate and may be

worth more or less than the initial amount of the award of the Sweepstakes. Investments in a SMART529 account are not guaranteed.

Sponsor: The sponsor of this Sweepstakes is the SMART529 Program, offered by the Board of Trustees of the West Virginia College and Jumpstart Savings Programs, West Virginia State Treasurer's Office, 1900 Kanawha Boulevard East-145, Charleston, WV, 25305 (together with its affiliates and subsidiaries, "Sponsor"). Sponsor reserves the right to change, alter, or amend these Official Rules or to alter, modify, or terminate the Sweepstakes, as necessary in its sole discretion, to ensure the fair administration of the Sweepstakes or to comply with applicable law. Hartford Funds is not the sponsor of the Sweepstakes.

General Terms and Conditions: Entry and participation in the SMART529 20th Anniversary Scholarship Sweepstakes constitutes an entrant's full and unconditional agreement to and acceptance of these Official Rules. By participating in this Sweepstakes, entrants agree that the Sponsor, Hartford Funds, its shareholders, agents and representatives; advertising, promotion, and fulfillment agencies; and legal and other advisors are not responsible or liable for, and shall be released and held harmless from: i.) cancellation or disruption of the Sweepstakes; ii.) any printing of typographical errors in any materials associated with the Sweepstakes; and iii.) any and all losses, damages, rights, claims, and actions of any kind in connection with or resulting from participation in the Sweepstakes, acceptance, possession, or use/misuse of any prize, including without limitation, personal injury, death, and property damage, and claims based on publicity rights, defamation, or invasion of privacy. Unlawful, unintelligible, illegible, obscene, indecent, duplicate, or incomplete entries will be disqualified. The Sponsor reserves the right to scrutinize all entries for these requirements prior to entry in the Sweepstakes.

All entries become Sponsor's sole property and may be included in promotional materials using the child's first and last name and hometown.

Winner Selection: The three (3) winners, chosen by random drawing, will be deemed the official winners providing they meet the following requirements: 1.) Submit a completed electronic official entry form; 2.) Meet all eligibility requirements stated in these Official Rules.

If these conditions are not met, the prize will not be awarded. An alternate winner will be randomly selected and notified according to procedures outlined above. All federal, state and local laws and regulations apply.

By accepting a prize, the winners agree to allow the Sponsor to use child's name, likeness, sweepstakes entry, biographical data, statements and any other related information for advertising and publicity purposes, including online announcements (i.e. websites, Facebook, Twitter and YouTube) without additional compensation, unless prohibited by law.

Odds of Winning: The odds of winning depend on the total number of entries received.

Notification of Winner: The winners will be notified by email and phone call. After confirmation of all eligibility requirements, winners will receive an email with instructions on

how to open a SMART529 account. If the eligible child is already the beneficiary of a SMART529 account, winnings may be contributed to that account per request of the entrant's parent or legal guardian. Winner's parent or legal guardian must acknowledge acceptance of prize and provide the SMART529 account number by March 31, 2023. If the Sponsor is unable, after making a reasonable effort, to contact the winner, that winner will forfeit the prize and no prize will be awarded to that winner.

Documentation demonstrating proof of residency of the parent or legal guardian is required. Acceptable documents include: two West Virginia utility bills not more than 60 days old from two different companies, not including termination notices; tax records with a West Virginia address matching the address on the entry form; proof of West Virginia home ownership, such as a mortgage document or homeowner's insurance card; a valid West Virginia vehicle registration card; a valid West Virginia voter's registration card; residential rental or lease agreement; or proof of public assistance through West Virginia Department of Health and Human Resources.

Documentation demonstrating proof of residency of the child is required. Acceptable documents include a birth certificate linking the child to the parent or legal guardian, current tax return listing the child with a West Virginia address matching the address on the entry form, proof of public assistance through West Virginia Department of Health and Human Resources, or report card from a West Virginia school.

ALL FEDERAL, STATE AND/OR LOCAL TAXES ARE THE RESPONSIBILITY OF THE WINNER. Winner's parent or legal guardian should consult with his or her tax advisor about tax implications, if any, of the SMART529 account, contributions to and/or withdrawals from the SMART529 account. The Sponsor is not responsible for notifications or other communications that are late, lost, stolen, misdirected, non-deliverable or illegible due to any reason whatsoever.

No purchase necessary to participate or win. Offer void if prohibited by law. Offer void outside of West Virginia. A purchase will not improve your chances of winning.

Information collected may be used by SMART529 and/or our agents to provide you with information about the products we offer. We DO NOT share your name, contact information (including e-mail, telephone and physical address) or other information with other companies. To opt out of receiving further information, contact us by e-mail at SMART529@wvsto.com or write us at WV Treasurer's Office-SMART529, 1900 Kanawha Blvd E-145, Charleston, WV 25305.

Disclaimer:

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

SMART529 is available to residents of West Virginia or to non-residents where the beneficiary is a resident of West Virginia. West Virginia (WV) provides certain tax advantages to WV

taxpayers that invest in SMART529. Before investing, an investor should consider whether the investor's or designated beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in such state's 529 plan.

Investments in SMART529 are not guaranteed or insured by the State of West Virginia, the Board of Trustees of the West Virginia College and Jumpstart Savings Programs, the West Virginia State Treasurer's Office, HFMC, The Hartford Financial Services Group, Inc., the investment sub-advisers for the Underlying Funds or any depository institution. Investments in SMART529 are subject to investment risks, including the loss of the principal amount invested, and may not be appropriate for all investors.

Investments in SMART529 are subject to certain charges, which will reduce the value of your Account as they are incurred. Please see the Offering Statement for details of charges or fees that apply to the specific SMART529 savings plan.

This information is written in connection with the promotion or marketing of the matter(s) addressed in this material. The information cannot be used or relied upon for the purpose of avoiding IRS penalties. These materials are not intended to provide tax, accounting or legal advice. As with all matters of a tax or legal nature, you should consult your own tax or legal counsel for advice.

You should carefully consider the investment objectives, risks, charges and expenses of SMART529 and its Underlying Funds before investing. This and other information can be found in the Offering Statement for SMART529 and the prospectuses or other disclosure documents for the Underlying Funds, which can be obtained by calling toll-free (866) 574-3542. Please read them carefully before you invest or send money. Hartford Funds Distributors, LLC, Member SIPC, serves as a distributor for certain 529 plans.

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