



## SMART529 Fund the Future Sweepstakes

### Sweepstakes Description

State Treasurer Larry Pack and the Board of Trustees of the West Virginia College and Jumpstart Savings Programs would like to announce the 3<sup>rd</sup> annual **SMART529 Fund the Future Sweepstakes**.

The SMART529 Education Savings Program is offering West Virginia residents who are 17 years of age or younger the chance to win \$10,000 deposited directly into a SMART529 account!

To be eligible to enter the Sweepstakes, a child must be 17 years of age or younger as of May 20, 2026. See "Sweepstakes Official Rules" for more details. **The deadline to enter the Sweepstakes is May 20, 2026.**

SMART529 is a college savings program pursuant to Section 529 of the IRS tax code offering federal and state tax advantages. Participants may save for a variety of educational expenses including tuition, fees, room, board, books, and supplies, such as computers, software, and internet. Savings can be used nationwide at thousands of colleges, universities, vocational and technical schools, and at many foreign institutions.

### Sweepstakes Official Rules

**No purchase is necessary to enter the Sweepstakes or win a prize. A purchase will not improve your chances of winning. Any offer contained in these Sweepstakes Official Rules is void if prohibited or restricted by law. An eligible parent must own or open a new SMART529 account with the eligible child named as account beneficiary by September 30, 2026 to claim a sweepstakes prize on behalf of the child. Only West Virginia residents can enter and win the Sweepstakes.**

#### Terms:

- *"Account owner"* means the eligible parent designated as the account owner of a SMART529 account, according to SMART529 program rules
- *"Designated beneficiary"* means the eligible child designated as a SMART529 account's beneficiary according to SMART529 Program rules
- *"Eligible child"* means a West Virginia resident who is 17 years of age or younger as of May 20, 2026 and who is the designated beneficiary for a SMART529 account at the time a Sweepstakes prize is claimed on the eligible child's behalf
- *"Eligible parent"* or *"entrant"* means a West Virginia resident who is the parent or legal guardian of an eligible child entering the Sweepstakes and the account owner of a SMART529 account for which the eligible child is named as account beneficiary at the time a Sweepstakes prize is claimed on the eligible child's behalf
- *"Entry"* means the correctly completed form submitted to the Sponsor by the eligible parent in order to enter the Sweepstakes on an eligible child's behalf
- *"Hartford Funds"* means Hartford Funds Management Company, LLC, the SMART529 Program's contracted program manager
- *"Immediate family"* means an individual's spouse, child, parent, sibling, grandparent, grandchild, stepparent, or stepsibling, as well as any person living in the same household as the individual, regardless of relationship

- “Prize” means the sum of \$10,000 deposited and invested directly into the Sweepstakes winner’s SMART529 account
- “SMART529” means the SMART529 College Savings Program, a qualified tuition program offered by the Board of Trustees of the West Virginia College and Jumpstart Savings Programs (together with its affiliates and subsidiaries)
- “SMART529 account” means an individual savings account opened in a SMART529 College Savings plan in accordance with all SMART529 Savings Program rules
- “Sponsor” means the SMART529 Savings Program
- “Sweepstakes” means the SMART529 Fund the Future Sweepstakes described in these Sweepstakes Official Rules
- “Winner” means the eligible child selected to win the Sweepstakes prize according to the terms and conditions set forth in these Sweepstakes Official Rules.

**Eligibility:** An eligible parent may enter the Sweepstakes on behalf of an eligible child, who is 17 years of age or younger as of May 20, 2026. Only one entry per eligible child is permitted. Multiple eligible children in a household may enter the Sweepstakes, but each eligible child must enter the Sweepstakes using a separate entry. To enter the Sweepstakes and claim a prize, both the eligible parent and eligible student listed on the entry must be West Virginia residents.

Members of the West Virginia College and Jumpstart Savings Programs Board of Trustees and their immediate family; employees of the West Virginia State Treasurer’s Office and their immediate family; and employees of Hartford Funds and its affiliates, and their immediate family are not eligible to enter or win the Sweepstakes. Employees and officers of the Sponsor’s advertising, promotion, and fulfillment agencies and their immediate family are not eligible to enter or win the Sweepstakes. The Sponsor’s legal advisors and auditors and their immediate family are not eligible to enter or win the Sweepstakes.

**How to enter:** To enter the Sweepstakes, an eligible parent must complete and submit an official online entry form to the Sponsor on behalf of an eligible child through the secure electronic website located at [www.wvtreasury.gov/fundthefuture](http://www.wvtreasury.gov/fundthefuture).

Only one entry is permitted per eligible child and only one eligible parent is allowed to be listed on the entry form. No individual may be substituted for the eligible parent or the eligible child listed on the entry form at any time during the Sweepstakes. Multiple eligible children in a household may enter the Sweepstakes; however, separate entries must be submitted for each eligible child entering the Sweepstakes.

An entry must be completed with one eligible parent’s name, mailing address, phone number, e-mail address, and electronic signature. The entry form must also include the eligible child’s full name, birth date and the final four digits of the child’s federal tax identification number (also known as a Social Security number).

**Entries must be submitted by 11:59:00 PM ET on May 20, 2026.**

**Prize:** The Sweepstakes prize is \$10,000 deposited and invested directly into a SMART529 account. Prizes are non-transferable and no prize substitutions or cash redemptions are allowed except by the Sponsor, in its sole discretion. **The Sweepstakes winner will be announced no later than July 31, 2026.** The eligible parent of the prize winner must own a SMART529 account for which the eligible child is the designated beneficiary by September 30, 2026 in order to claim the prize. Since the SMART529 account is an

investment account with certain tax benefits, the eligible parent must provide his/her signature, federal tax identification number, and the child's federal tax identification number in order to open an account.

As account owner, the eligible parent must select the investment option(s) in which the prize will be placed. Once Sweepstakes prize proceeds are deposited and 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 prize. Investments in a SMART529 account are not guaranteed. For more information, see SMART529 plan details and disclaimers at [www.SMART529.com](http://www.SMART529.com) or call 1-(866)-574-3542.

**Sponsor:** The Sponsor of this Sweepstakes is the SMART529 Savings 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). The Sponsor reserves the right to change, alter, or amend these Sweepstakes 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 in the Sweepstakes constitutes an entrant's full and unconditional agreement to and acceptance of these Sweepstakes Official Rules. By entering the Sweepstakes, entrants agree that the Sponsor, Hartford Funds, its shareholders, agents and representatives 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 and/or 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, or incomplete entries will be disqualified. The Sponsor reserves the right to scrutinize all entries for compliance with these Sweepstakes Official Rules requirements prior to acceptance of a submitted Sweepstakes entry.

By entering the Sweepstakes, an eligible parent agrees that his/her entry becomes the Sponsor's sole property and may be included in promotional materials using the child's first and last name and hometown.

**Winner Selection:** The winner will be chosen by random drawing and will be deemed the official Sweepstakes winner so long as the Sponsor determines that the eligible parent has correctly completed and submitted the electronic entry form and that the eligible parent and student associated with the entry form meet all eligibility requirements in these Sweepstakes Official Rules. If these conditions are not met, or if the winner does not claim the prize by September 30, 2026, the prize will not be awarded to the winner and an alternate winner will be selected. An alternate winner will be chosen by random drawing and notified of his/her selection according to the procedures outlined above. All federal, state, and local laws and regulations apply.

By entering the Sweepstakes, the eligible parent of the winner agrees to allow the Sponsor to use the eligible 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, X, and YouTube) without additional compensation, unless prohibited by law.

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

**Notification of Winner:** The eligible parent of the winner will be notified that his or her eligible child has been selected as the Sweepstakes winner by email and phone call. After confirmation of all eligibility requirements, the winner will receive an email with instructions on how to open a SMART529 account and claim the prize. If the winner is already the beneficiary of a SMART529 account, winnings may be contributed to that account per request of the eligible parent. The eligible parent of the winner must claim the prize and provide the SMART529 account number where the prize may be deposited by September 30, 2026. If the Sponsor is unable to contact the eligible parent of the winner, after making a reasonable effort, that winner will forfeit the prize and no prize will be awarded to that winner.

**Claiming the Prize:** The eligible parent of the winner must claim the prize by September 30, 2026. The winner will forfeit the prize and no prize will be awarded to that winner if the eligible parent does not claim the prize according to all requirements in these Sweepstakes Official Rules.

To successfully claim the prize, an eligible parent must clearly indicate to the Sponsor the intent to claim the prize; provide the Sponsor with the SMART529 account number into which the prize may be deposited; and provide the sponsor with a copy of the following documentation within two weeks (14 consecutive days) of winner notification:

- A copy of the winner's birth certificate.
- Documentation demonstrating the eligible parent's West Virginia residency. 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; residential rental or lease agreement; or proof of public assistance through the West Virginia Department of Human Services.
- Documentation demonstrating the winner's West Virginia residency. Acceptable documents include a birth certificate linking the child to the parent or legal guardian, a 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 Human Services, or a current report card from a West Virginia school.

**Exception to Requirement that Eligible Parent be Account Owner:** If the winner is the designated beneficiary of an existing SMART529 account and a parent or legal guardian of the winner (other than the eligible parent listed on the entry) is the account owner of that existing account, the eligible parent listed on the entry may direct the Sponsor to deposit the prize into the existing SMART529 account. The Sponsor will only permit a prize to be deposited into the existing SMART529 account if the account owner of the existing account consents to the deposit and the Sponsor is able to verify that the deposit is permissible according to these Sweepstakes Official Rules, SMART529 Program rules, and all applicable laws.

**ALL FEDERAL, STATE AND/OR LOCAL TAXES ARE THE RESPONSIBILITY OF THE WINNER.** The account holder for the SMART529 account into which a claimed prize will be deposited 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. 1099 forms may be issued to the account owner for prizes over \$2,000. In addition, non-qualified withdrawals from a 529 account are taxable as ordinary income to the extent of earnings and may also be subject to a 10% federal income tax penalty.

**Disclaimer:** No purchase is necessary to enter the Sweepstakes or win a prize. A purchase will not improve your chances of winning. Any offer contained in these Sweepstakes Official Rules is void if prohibited or restricted by law. Any offer contained in these Sweepstakes Official Rules is void outside of West Virginia.

Employees of Hartford Funds and its affiliates and the West Virginia State Treasurer's Office and their immediate family are not eligible to enter or win the Sweepstakes.

Information collected from Sweepstakes entries 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.gov](mailto:SMART529@wvsto.gov) or write us at WV Treasurer's Office-SMART529, 1900 Kanawha Blvd E-145, Charleston, WV 25305.

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

**SMART529 WV Direct 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 Insurance Group, Inc., the investment sub-advisers for 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 SMART529 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, including privacy notices, 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.**