



CONTEST ENTRY FORM

Entries must be postmarked or
e-mailed by 11:59 pm April 3, 2009

Via mail, send to:

Grandparents Are Great Teachers
PO Box 1228 | Charleston, WV 25324-1228

Via e-mail, send to:

SMART529.Team@hartfordlife.com

Grandparent: _____

Address: _____

City: _____ State: WV Zip: _____

Phone Number: _____

E-mail Address: _____

Child's Name: _____

Child's Age: _____

Child's Grade (must be between the ages of 3 and 12 as of April 3, 2009): _____

Parent/Legal Guardian Name (required): _____

PARENTAL PERMISSION

I am the parent or legal guardian of _____ ("Child"), and I give permission for _____ ("Grandparent") to enter a picture of my Child in the SMART529 "Grandparents Are Great Teachers" Photo Contest. I have read the Official Rules, and consent to them. As part of that consent, I specifically understand that the entry becomes the sole property of the Sponsor of the Contest, as identified in the Official Rules, and my Child's first name may be included in Sponsor's promotional materials. I further understand that if Grandparent is selected to win a Contest prize, my Child's first name and photograph will be posted on SMART529.com.

Parent/Legal Guardian Signature (required): _____

Regional winner photos will be posted online for public voting to determine the grand prize winner, therefore; Parent/Legal Guardian permission given by signature above is required.

Please attach 25-word or less photo caption with entry form. Photos will not be returned.

***Please read Contest Rules and Guidelines carefully.**

No purchase necessary. Offer void if prohibited by law. Grandchild and grandparent must reside in West Virginia. Employees of The Hartford, the West Virginia State Treasurer's Office and AARP West Virginia are not eligible to win.

SMART529 does not sell or share personal data with outside entities.

Information collected will 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.

You should carefully consider the investment objectives, risks and charges and expenses of SMART529 and its Underlying Funds before investing. This and other information can be found in the Offering Statement for SMART529 and the prospectuses or other disclosure documents for the Underlying Funds, which can be obtained at www.SMART529.com or by calling toll-free (866) 574-3542. Please read them carefully before you invest or send money. SMART529 is distributed by Hartford Securities Distribution Company Inc. Member SIPC.

West Virginia provides its residents with tax advantages for investing in SMART529. If you reside in or have taxable income in a state other than West Virginia, you should consider whether your state has a qualified tuition program that offers favorable state income tax or other benefits exclusive to your state's program that are not available under the SMART529 program.

Non-qualified withdrawals are taxable as ordinary income to the extent of earnings and may also be subject to a 10% federal income tax penalty. Such withdrawals may have state income tax implications.

Investments in SMART529 are not guaranteed or insured by the State of West Virginia, the Board of Trustees of the West Virginia College Prepaid Tuition and Savings Program, the West Virginia State Treasurer's Office, Hartford Life Insurance Company, The Hartford Financial Services Group, Inc., the investment sub-advisors 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.

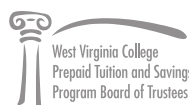
This information is written in connection with the promotion or marketing of the matter(s) addressed in this material. The information cannot be used or relied upon for the purpose of avoiding IRS penalties. These materials are not intended to provide tax, accounting or legal advice. As with all matters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

"The Hartford" is The Hartford Financial Services Group, Inc. and its subsidiaries.

SMART529 is a program of the West Virginia College Prepaid Tuition and Savings Program Board of Trustees and is administered by Hartford Life Insurance Company.



Office of State Treasurer
John Perdue



SMART529 “Grandparents Are Great Teachers” Photo Contest

Official Rules

Summary

- Grandparents may enter the contest on behalf of a grandchild between the ages of 3 and 12 years as of April 3, 2009. Both grandparent and grandchild must be a resident of West Virginia as of the date the prize is awarded and received.
- Entrants must complete an official entry form and submit the form by April 3, 2009 via mail or e-mail. Entries by mail must be sent to “Grandparents are Great Teachers,” PO Box 1228, Charleston, WV 25324-1228. E-mail entries must be submitted to SMART529.Team@hartfordlife.com.
- Each of the five regional winners will receive a \$500 SMART529 College Savings Account. The Grand Prize winner will also receive \$500 cash and an additional \$4,500 SMART529 College Savings Account.
- Only the child and grandparent registered on the entry form are eligible to win. No substitutes. Limit one entry per grandchild per grandparent.
- There is no purchase necessary to participate or win. A purchase will not improve your chances of winning.
- All entries become Sponsor’s sole property and may be included in promotional materials using the first name of the entrant and the grandchild.
- Sponsor and its agents are not responsible for entries that are late, stolen, garbled/jumbled, corrupted, misdirected, incomplete or illegible. Entrants agree that the Sponsor and its employees, agents or other representatives of any kind shall not be responsible or liable for damages or losses of any kind arising out of or resulting from participation in the Contest, acceptance or use of a prize, or any other matter related to the Contest, including, without limitation, claims based on property damage, personal injury and/or death, publicity rights, defamation or invasion of privacy.

Official Rules and Important Terms

- **Acceptance of Terms and Conditions:** Entry and participation in the SMART529 “Grandparents are Good Teachers” Photo Contest constitutes an entrant’s full and unconditional agreement to and acceptance of these Official Rules.
- **Duration of Entry Period:** The SMART529 “Grandparents are Good Teachers” Photo Contest commences at 12 Midnight ET February 10, 2009, and ends at 11:59 pm ET April 3, 2009.
- **Sponsor:** The sponsor of this Contest is the SMART529 Program, The West Virginia College Prepaid Tuition and Savings Program, 1900 Kanawha Boulevard East, Charleston, WV, 25305 (together with its affiliates and subsidiaries, “Sponsor”).

By participating in this Contest, entrants agree that the Sponsor, Hartford Life Insurance Company, AARP West Virginia and the West Virginia State Treasurer’s Office, and their respective shareholders, employees, 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 Contest; ii.) any printing of

typographical errors in any materials associated with the Contest; and iii.) any and all losses, damages, rights, claims, and actions of any kind in connection with or resulting from participation in the Contest, acceptance, possession, or use/misuse of any prize, including without limitation, claims based on personal injury, death, and property damage, publicity rights, defamation, or invasion of privacy.

- **Eligibility to Enter:** VOID WHERE PROHIBITED OR RESTRICTED BY LAW. The Contest is open only to natural persons, age 21 or older as of the date by which entries must be postmarked, who are legal residents of the state of West Virginia and who have a grandchild, also a legal resident of West Virginia, between the ages of 3 and 12 years. To be eligible to win a prize, both grandparent and grandchild must continue to satisfy these criteria as of April 3, 2009 and as of the dates a prize is awarded and received.

Commercial enterprises, business entities and individuals employed by or affiliated with the Sponsor, Hartford Life Insurance Company, the West Virginia State Treasurer’s Office, The Manahan Group, AARP West Virginia or Sponsor’s employees, officers and directors, Sponsor’s advertising, promotion and fulfillment agencies, legal advisors, 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 Contest.

- **How To Enter:** Grandparents may go to SMART529.com to download an entry form. The entry form must be completed with grandparent’s information, signature and phone number, and the grandchild’s information; the permission portion of the entry form must be completed and signed by the grandchild’s parent or legal guardian.
- Entire entry form, including the fully executed parental permission section, must be sent to the Sponsor as described below, together with a photo of grandparent and grandchild with a 25-word or less caption that completes the sentence “I’m teaching my grandchild...”. Completed entry forms must either be mailed or e-mailed. Entries by mail must be sent to “Grandparents are Great Teachers,” PO Box 1228, Charleston, WV 25324-1228. E-mail entries must be submitted to SMART529.Team@hartfordlife.com. All entries must be postmarked or e-mailed, as the case may be, by 11:59 PM ET April 3, 2009. **Photos should be no larger than 5” x 7” or no larger than 3 MB if e-mailed.**

Winner Selection: One winner will be selected from each of the following five regions. The entrant’s residence will determine the Region in which an entry will be judged.

<u>Region I -- Beckley/Bluefield Counties</u>	<u>Region II -- Charleston/ Huntington Counties</u>	<u>Region III -- Clarksburg/Weston Counties</u>
Fayette	Boone	Barbour
Greenbrier	Cabell	Braxton
Logan	Calhoun	Gilmer
McDowell	Clay	Harrison
Mercer	Jackson	Lewis
Monroe	Kanawha	Marion
Nicholas	Lincoln	Monongalia
Pocahontas	Mason	Preston
Raleigh	Mingo	Taylor
Summers	Putnam	Upshur
Wyoming	Roane	Webster
	Wayne	
	Wirt	

<u>Region IV -- Martinsburg Counties</u> Berkeley Grant Hampshire Hardy Jefferson Mineral Morgan Pendleton Randolph Tucker	<u>Region V -- Wheeling Counties</u> Brooke Doddridge Hancock Marshall Ohio Pleasants Ritchie Tyler Wetzel Wood
---	--

Regional winners will be selected from among fully completed entries. Selection will be based on criteria including originality, creativity and quality of both the photo and the caption. All judges' decisions will be final.

Unlawful, unintelligible, illegible, obscene, indecent or incomplete entries will be disqualified.

The Sponsor reserves the right i.) to scrutinize all entries for these requirements prior to entry in the Contest, ii.) to cancel this Contest for any reason that it deems appropriate and iii.) to require from any winner such material and documentation as it deems appropriate to confirm the winner's eligibility to enter the Contest.

- **Odds of Winning:** The odds of winning depend on the total number of entries received.
- **Grand Prize Winner Selection:** The photograph and caption from each of the 5 regional winners will be posted on the Sponsor's website at www.SMART529.com. The public will vote for their favorite regional winning entry. Only one vote will be accepted from each email address. The entrant who receives the most votes will be awarded the Grand Prize. In the case of a tie, the judges will select a single Grand Prize winner from the tied entries.

Voting for the Grand Prize winner will be open online from Midnight (12 AM ET) April 10, 2009 through 11:59 PM ET April 24, 2009 at SMART529.com.

- **Prizes and Prize Distribution:** Each regional winner will receive \$500 in a new SMART529 College Savings Account. The one Grand Prize winner will also receive \$500 cash and an additional \$4,500 placed in his/her SMART529 College Savings Account, for a total of \$500 in cash and \$5,000 in a SMART529 College Savings Account. Dollar amounts are expressed in U.S. currency. Prizes are non-transferable and no prize substitutions or cash redemptions are allowed except by Sponsor, in its sole discretion. Amounts awarded may not be withdrawn from the winners SMART529 College Savings Account for a minimum of two (2) years.

The Grandparent entrant will be the owner of the SMART529 College Savings Account with the child as beneficiary.

In the event the Grand Prize winner is found to be ineligible, the judges will select a replacement winner, except that in the event that the Grand Prize winner is deemed to be ineligible, the regional winner with the next highest number of votes shall be declared the Grand Prize winner.

- **Notification of Winners:** The five regional winners will be notified by phone and/or letter no later than May 1, 2009. Winning entrants must comply with all eligibility requirements as of the date the prize is awarded. The regional winners, along with grandchild and grandchild's parents or legal guardians, will be invited to attend a press conference in May 2009 where the Grand Prize winner will be announced.

All winners' first names will be posted on www.SMART529.com.

- **Miscellaneous:** By accepting a prize, each winner agrees to allow the Sponsor to use his or her first name, likeness, Contest entry, biographical data, statements and any other related information for advertising and publicity purposes, including online announcements, without additional compensation, unless prohibited by law.

By accepting a prize, each winner agrees to receive his/her prize (except for the grand prize winner's \$500 cash) in the form of a payment into a new SMART529 College Savings Account.

Each prize will be credited to a newly created SMART529 College Savings Account within approximately 30 days after the winner accepts the prize. All prizes will be awarded no later than June 5, 2009.

ALL FEDERAL, STATE AND/OR LOCAL TAXES ARE THE RESPONSIBILITY OF THE WINNER. The Sponsor is not responsible for any selection procedures, notifications or other communications that are late, lost, stolen, misdirected, non-deliverable or illegible due to any reason whatsoever. All decisions of the judges (officials representing The Hartford, The Manahan Group and/or the West Virginia State Treasurer's Office) with regard to this Promotion are final and binding in all respects.

Since a SMART529 College Savings Account is an investment account with certain tax benefits, in order to accept a prize winners must provide their original signature and certify their federal tax identification number. See offering statement for more information regarding the SMART529 Program.

All federal, state and local laws and regulations apply.