

# The Hartford SMART529: NAV Rollover Program

## No Up-Front Sales Charges for Your Clients if They Move 529 Assets<sup>1,2</sup>

Your clients have a limited amount of time to save for their children's higher education expenses. That's why an appropriate savings plan is so important. The Hartford SMART529 offers a combination of convenience, flexibility, and professional money management to help your clients save for their children's educations.

By taking advantage of our NAV Rollover Program,<sup>1</sup> your clients can transfer funds from their current 529 plan to The Hartford SMART529 without paying any up-front sales charges.<sup>2</sup>

Firms must opt in by returning an executed amendment in order to participate. For firms that have opted in, all rollovers will be processed as A Shares at NAV.

### How Does The Hartford SMART529 NAV Rollover<sup>1</sup> Program Work?

(Applies to Class A Shares)

#### Your clients receive:

- No up-front sales charges<sup>2</sup>
- Investment options sub-advised by world-class money managers:

Many investment options offered through SMART529 purchase shares of Hartford Funds products that are sub-advised by Wellington Management Company LLP. There are also two Hartford Schroders funds sub-advised by Schroder Investment Management North America Inc. Wellington Management Company LLP and/or Schroder Investment Management North America Inc (SIMNA) are two of the world's largest institutional investment firms. In addition to the Hartford mutual funds, other underlying funds in the portfolios are managed by Invesco Advisers, Inc., Charles Schwab Investment Management, Inc., dba Schwab Asset Management, and Massachusetts Financial Services Company.

### Your commission and trail:<sup>2</sup>

- 1% up-front commission
- 25 basis point annual trail beginning 18 months after the rollover.

**For more information on The Hartford SMART529 NAV Rollover Program, please call 800-456-7526 or log in to [hartfordfunds.com](http://hartfordfunds.com).**

<sup>1</sup> Rollovers must be submitted in accordance with the rules of the program as more fully described in the Offering Statement, as amended from time to time. The NAV Rollover Program is only available through certain broker-dealers.

<sup>2</sup> Contributions made through the NAV Rollover Program are subject to a 1% Contingent Deferred Sales Charge for a redemption that occurs within 18 months of the rollover. Some participating broker-dealers have elected to waive the right to an up-front commission. 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.

Hartford Funds reserves the right to amend or cancel the NAV Rollover Program at any time without prior notice.

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. While there is no transaction fee charged by The Hartford SMART529 NAV Rollover Program, clients must consider possible rollover or withdrawal charges by their existing plan, market value adjustments, and differences in ongoing investment fees. As with all matters of a tax or legal nature, your clients should consult their tax or legal counsel for advice.

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").

**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 the Underlying Funds or any depository institution and are subject to investment risks, including the loss of the principal amount invested, and may not be appropriate for all investors.**

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The Hartford SMART529 is available to all investors. West Virginia (WV) provides certain tax advantages to WV taxpayers that invest in The Hartford 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.**

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, your clients should consult their own tax or legal counsel for advice.

**Investors 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, including privacy notices, and the prospectuses or other disclosure documents for the Underlying Funds, which can be obtained by calling (866) 574-3542. Please read them carefully before you invest or send money. SMART529 is distributed by Hartford Funds Distributors, LLC. Member SIPC.**

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