

# The Hartford® SMART529®

Offered by the West Virginia College Prepaid Tuition and Savings Program Board of Trustees

PERFORMANCE AS OF 1/31/10



## A-Share % Average Annual Total Returns

	Inception Date	Gross Expense Ratio <sup>†</sup>	YTD <sup>‡</sup>	Excluding Sales Charge as of 1/31/10				Including Sales Charge* as of 1/31/10				Standardized Returns as of 12/31/09** Including Sales Charge*				
				1 Yr	3 Yr	5 Yr	Since Inception	1 Yr	3 Yr	5 Yr	Since Inception	1 Yr	3 Yr	5 Yr	Since Inception	
Age-Based Portfolios	SMART529 Age Based Portfolio 0-8	03/01/02	1.27%	-3.06	32.77	-3.54	3.23	4.35	25.47	-5.34	2.07	3.60	21.30	-3.77	2.20	4.06
	SMART529 Age Based Portfolio 9-13	03/01/02	1.22%	-2.03	29.68	-2.55	2.48	3.70	22.55	-4.37	1.32	2.96	19.80	-3.33	1.42	3.26
	SMART529 Age Based Portfolio 14-18	03/01/02	1.18%	-1.22	26.35	-0.49	2.99	4.05	19.40	-2.35	1.83	3.31	17.54	-1.62	1.86	3.50
	SMART529 Age Based Portfolio 19+	03/01/02	1.01%	-0.33	15.06	-1.21	1.18	2.19	9.88	-2.71	0.25	1.60	9.20	-2.48	0.28	1.66
Static Portfolios	SMART529 Aggressive Growth Portfolio	03/01/02	1.31%	-4.06	38.55	-7.53	0.89	2.90	30.93	-9.26	-0.24	2.17	25.43	-7.43	0.13	2.74
	SMART529 Balanced Portfolio	03/01/02	1.22%	-1.94	29.71	-2.83	1.86	3.37	22.58	-4.64	0.71	2.63	19.80	-3.68	0.83	2.92
	SMART529 Growth Portfolio	03/01/02	1.27%	-3.08	32.68	-4.23	2.05	3.70	25.38	-6.02	0.90	2.96	21.28	-4.55	1.17	3.41
	The Hartford SMART529 Checks and Balances Portfolio <sup>1,2,3,7,8,13,17,20</sup>	07/10/09	1.16%	-1.57	----	----	----	18.16	----	----	----	11.66	----	----	----	13.44
Individual Fund Options	The Hartford Capital Appreciation 529 Fund <sup>1,2,3</sup>	02/26/02	1.22%	-3.34	49.71	-5.03	3.18	5.79	41.48	-6.81	2.01	5.04	34.99	-5.56	2.23	5.55
	The Hartford Dividend & Growth 529 Fund <sup>4</sup>	02/26/02	1.19%	-3.13	30.78	-4.67	2.37	3.36	23.59	-6.46	1.22	2.63	16.78	-5.15	1.35	3.08
	The Hartford Equity Income 529 Fund <sup>4,5,20</sup>	07/10/09	1.30%	-3.11	----	----	----	22.46	----	----	----	15.73	----	----	----	19.44
	The Hartford Global Growth 529 Fund <sup>1,2,6</sup>	02/26/02	1.39%	-6.24	34.55	-10.18	-2.35	1.68	27.15	-11.85	-3.45	0.95	27.08	-9.25	-2.94	1.80
	The Hartford Growth Opportunities 529 Fund <sup>3,4,6</sup>	10/13/06	1.29%	-5.78	30.95	-5.89	----	-3.24	23.75	-7.65	----	-4.88	22.23	-5.10	----	-3.23
	The Hartford High Yield 529 Fund <sup>1,7,8,9</sup>	03/31/04	1.32%	1.22	40.34	3.59	4.79	4.99	34.02	2.01	3.83	4.17	40.10	2.09	3.48	4.01
	The Hartford Inflation Plus 529 Fund <sup>7,9,10,11,12,13,14</sup>	03/31/04	1.26%	1.37	10.75	7.04	4.30	4.00	5.77	5.41	3.35	3.18	5.17	4.94	3.06	2.98
	The Hartford International Opportunities 529 Fund <sup>1,2,20</sup>	07/10/09	1.44%	-5.24	----	----	----	21.13	----	----	----	14.47	----	----	----	20.80
	The Hartford MidCap 529 Fund <sup>4,15</sup>	02/26/02	1.29%	-2.83	32.78	-3.78	3.96	6.21	25.48	-5.58	2.79	5.45	22.77	-3.42	3.00	5.90
	The Hartford MidCap Value 529 Fund <sup>4,5,15</sup>	03/20/08	1.39%	-3.17	54.43	----	----	-1.29	45.94	----	----	-4.24	35.31	----	----	-2.69
	The Hartford Small Company 529 Fund <sup>4,16</sup>	10/13/06	1.41%	-4.99	32.66	-7.75	----	-4.57	25.37	-9.47	----	-6.19	21.94	-7.05	----	-4.84
	The Hartford Total Return Bond 529 Fund <sup>1,7,8,9,13</sup>	02/22/02	1.11%	1.65	14.40	3.88	3.28	4.46	9.25	2.29	2.34	3.86	7.65	1.76	2.07	3.68
	The Hartford Value 529 Fund <sup>4,5</sup>	07/10/09	1.38%	-2.93	----	----	----	23.10	----	----	----	16.33	----	----	----	19.84
	The SMART529 Stable Value Fund	09/13/02	0.88%	0.32	4.06	4.04	3.68	3.15	0.93	2.99	3.05	2.72	0.95	2.98	3.03	2.71
Closed Funds	Goldman Sachs Large Cap Value 529 Fund <sup>18</sup>	06/30/03	1.65%	-2.55	30.22	-8.51	-0.58	4.03	23.06	-10.22	-1.70	3.14	17.33	-9.09	-1.49	3.59
	MFS Total Return 529 Fund <sup>19</sup>	06/30/03	1.37%	-1.09	22.94	-2.72	1.39	3.69	16.18	-4.54	0.25	2.81	11.12	-3.78	0.26	3.02
	MFS Value 529 Fund <sup>19</sup>	06/30/03	1.59%	-3.08	27.82	-6.53	1.16	5.04	20.79	-8.27	0.02	4.15	13.32	-6.85	0.40	4.70
	Mutual Shares 529 Fund <sup>19</sup>	06/30/03	1.54%	-1.83	33.09	-8.33	0.53	3.95	25.77	-10.04	-0.61	3.06	20.18	-8.84	-0.65	3.40
Putnam International Equity 529 Fund <sup>18</sup>	06/30/03	1.69%	-4.41	35.22	-11.41	0.43	5.08	27.78	-13.07	-0.70	4.18	17.72	-11.42	-0.23	4.96	

The performance percentages shown are net to the investor and represent the performance after the subtraction of all annual asset-based fees and expenses (the "Gross Expense Ratio"). Investments in SMART529 are subject to various fees, which will then reduce the value of your account as they are incurred. Please see the Offering Statement for specific details.

PAST PERFORMANCE IS NOT INDICATIVE OF FUTURE RESULTS. Current performance may be lower or higher than the performance data quoted.

The investment return and principal value of an investment will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Current performance may be higher or lower than the performance quoted. For more current performance information to the most recent month ended, please visit [www.hartfordinvestor.com](http://www.hartfordinvestor.com) or call (866) 574-3542.

Performance numbers do not include the annual maintenance fees.

The annual maintenance fee is waived for account values of \$25,000 or more, if enrolled in an Automatic Investment Program or for West Virginia residents.

<sup>‡</sup> Year-to-date (YTD) performance is actual—not annualized—and is stated on a calendar year basis.

<sup>†</sup> Gross operating expenses shown are before management fee waivers or expense caps. Performance information may reflect historical or current expense waivers or reimbursements, without which, performance would have been lower. For more information on fee waivers and/or expense reimbursements, please see the expenses table in the Prospectus.

\* Sales charges for all investment options are 5.5% except for SMART529 Age Based Portfolio 19+, The Hartford High Yield 529 Fund, The Hartford Inflation Plus 529 Fund, and The Hartford Total Return Bond 529 Fund which are 4.5%, and The SMART529 Stable Value Fund which is 3.0%.

\*\* Standardized returns are as of quarter end.

"The Hartford" is a registered trademark of Hartford Fire Insurance Company. "SMART529" is a registered trademark of West Virginia College Prepaid Tuition and Savings Program Board of Trustees. Administered by Hartford Life Insurance Company.

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PERFORMANCE AS OF 1/31/10

## B-Share % Average Annual Total Returns

	Inception Date	Gross Expense Ratio <sup>†</sup>	Excluding Sales Charge as of 1/31/10					Including Sales Charge* as of 1/31/10				Standardized Returns as of 12/31/09** Including Sales Charge*				
			YTD <sup>‡</sup>	1 Yr	3 Yr	5 Yr	Since Inception	1 Yr	3 Yr	5 Yr	Since Inception	1 Yr	3 Yr	5 Yr	Since Inception	
Age-Based Portfolios	SMART529 Age Based Portfolio 0-8	07/01/02	1.82%	-3.10	31.99	-4.05	2.73	5.61	25.39	-5.02	2.32	5.61	21.36	-3.45	2.44	6.12
	SMART529 Age Based Portfolio 9-13	07/01/02	1.77%	-2.03	28.97	-3.05	1.97	4.43	22.52	-4.03	1.56	4.43	19.83	-3.01	1.65	4.77
	SMART529 Age Based Portfolio 14-18	07/01/02	1.73%	-1.26	25.61	-1.02	2.47	4.40	19.33	-2.02	2.06	4.40	17.53	-1.29	2.09	4.62
	SMART529 Age Based Portfolio 19+	07/01/02	1.56%	-0.35	14.37	-1.73	0.67	2.04	8.65	-2.72	0.26	2.04	7.95	-2.50	0.28	2.11
Static Portfolios	SMART529 Aggressive Growth Portfolio	07/01/02	1.86%	-4.13	37.74	-8.03	0.41	4.24	30.85	-8.96	0.00	4.24	25.40	-7.12	0.38	4.88
	SMART529 Balanced Portfolio	07/01/02	1.77%	-2.02	28.98	-3.36	1.33	3.82	22.53	-4.34	0.93	3.82	19.79	-3.37	1.05	4.14
	SMART529 Growth Portfolio	07/01/02	1.82%	-3.13	31.91	-4.75	1.54	4.63	25.32	-5.71	1.13	4.63	21.25	-4.23	1.40	5.13
	The Hartford SMART529 Checks and Balances Portfolio <sup>1,2,3,7,8,13,17,20</sup>	07/10/09	1.71%	-1.63	----	----	----	17.73	----	----	----	11.84	----	----	----	13.69
Individual Fund Options	The Hartford Capital Appreciation 529 Fund <sup>1,2,3</sup>	07/01/02	1.77%	-3.40	48.77	-5.55	2.67	8.51	41.33	-6.51	2.25	8.51	34.97	-5.25	2.46	9.11
	The Hartford Dividend & Growth 529 Fund <sup>4</sup>	07/01/02	1.74%	-3.17	30.15	-5.18	1.86	4.93	23.64	-6.14	1.45	4.93	16.76	-4.83	1.58	5.44
	The Hartford Equity Income 529 Fund <sup>4,5,20</sup>	07/10/09	1.85%	-3.23	----	----	----	22.08	----	----	----	15.97	----	----	----	19.84
	The Hartford Global Growth 529 Fund <sup>1,2,6</sup>	07/01/02	1.94%	-6.31	33.86	-10.66	-2.84	3.03	27.17	-11.56	-3.23	3.03	27.06	-8.95	-2.72	3.97
	The Hartford Growth Opportunities 529 Fund <sup>3,4,6</sup>	10/13/06	1.84%	-5.77	30.47	-6.37	----	-3.73	23.95	-7.32	----	-4.62	22.14	-4.77	----	-2.96
	The Hartford High Yield 529 Fund <sup>1,7,8,9</sup>	03/31/04	1.87%	1.25	39.68	3.06	4.28	4.49	32.69	2.02	3.86	4.31	38.54	2.07	3.49	4.15
	The Hartford Inflation Plus 529 Fund <sup>7,9,10,11,12,13,14</sup>	03/31/04	1.81%	1.33	10.11	6.47	3.77	3.46	4.60	5.40	3.35	3.29	4.08	4.93	3.05	3.10
	The Hartford International Opportunities 529 Fund <sup>1,2,20</sup>	07/10/09	1.99%	-5.20	----	----	----	20.94	----	----	----	14.90	----	----	----	21.20
	The Hartford MidCap 529 Fund <sup>4,15</sup>	07/01/02	1.84%	-2.94	31.92	-4.30	3.46	7.83	25.32	-5.27	3.04	7.83	22.76	-3.09	3.26	8.35
	The Hartford MidCap Value 529 Fund <sup>4,5,15</sup>	03/20/08	1.94%	-3.20	54.14	----	----	-1.73	46.43	----	----	-3.85	35.71	----	----	-2.26
	The Hartford Small Company 529 Fund <sup>4,16</sup>	10/13/06	1.96%	-5.08	31.87	-8.32	----	-5.14	25.27	-9.24	----	-6.02	21.85	-6.80	----	-4.63
	The Hartford Total Return Bond 529 Fund <sup>1,7,8,9,13</sup>	07/01/02	1.66%	1.57	13.74	3.31	2.74	3.97	8.05	2.27	2.32	3.97	6.56	1.75	2.07	3.80
The Hartford Value 529 Fund <sup>4,5</sup>	07/10/09	1.93%	-2.98	----	----	----	22.62	----	----	----	16.49	----	----	----	20.07	
The SMART529 Stable Value Fund	09/13/02	1.43%	0.33	3.59	3.50	3.17	2.64	-1.59	2.46	2.75	2.64	-1.66	2.43	2.72	2.62	
Closed Funds	Goldman Sachs Large Cap Value 529 Fund <sup>18</sup>	06/30/03	2.20%	-2.63	29.59	-9.00	-1.07	3.53	23.11	-9.92	-1.47	3.53	17.25	-8.77	-1.26	4.01
	MFS Total Return 529 Fund <sup>19</sup>	06/30/03	1.92%	-1.13	22.27	-3.23	0.88	3.19	16.15	-4.21	0.48	3.19	11.07	-3.45	0.48	3.41
	MFS Value 529 Fund <sup>19</sup>	06/30/03	2.14%	-3.11	27.11	-7.01	0.67	4.55	20.75	-7.95	0.27	4.55	13.25	-6.53	0.64	5.12
	Mutual Shares 529 Fund <sup>19</sup>	06/30/03	2.09%	-1.89	32.31	-8.87	0.00	3.43	25.69	-9.79	-0.41	3.43	20.21	-8.59	-0.45	3.78
	Putnam International Equity 529 Fund <sup>18</sup>	06/30/03	2.24%	-4.55	34.40	-11.90	-0.06	4.59	27.68	-12.79	-0.46	4.59	17.75	-11.11	0.03	5.40

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Performance numbers do not include the annual maintenance fees.

The annual maintenance fee is waived for account values of \$25,000 or more, if enrolled in an Automatic Investment Program or for West Virginia residents.

\* Performance results are historical and reflect the deduction of the contingent deferred sales charge (CDSC) for Class B Shares in years one through six of 5%, 4%, 3%, 3%, 2%, and 1% respectively.

\*\* Standardized returns are as of quarter end.

† Gross operating expenses shown are before management fee waivers or expense caps. Performance information may reflect historical or current expense waivers or reimbursements, without which, performance would have been lower. For more information on fee waivers and/or expense reimbursements, please see the expenses table in the Offering Statement.

‡ Year-to-date (YTD) performance is actual—not annualized—and is stated on a calendar year basis.

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PERFORMANCE AS OF 1/31/10

## C-Share % Average Annual Total Returns

		Excluding Sales Charge as of 1/31/10						Including Sales Charge* as of 1/31/10				Standardized Returns as of 12/31/09** Including Sales Charge*				
		Inception Date	Gross Expense Ratio <sup>†</sup>	YTD <sup>‡</sup>	1 Yr	3 Yr	5 Yr	Since Inception	1 Yr	3 Yr	5 Yr	Since Inception	1 Yr	3 Yr	5 Yr	Since Inception
Age-Based Portfolios	SMART529 Age Based Portfolio 0-8	03/01/02	2.01%	-3.14	31.78	-4.25	2.55	3.69	30.46	-4.25	2.55	3.69	26.23	-2.65	2.67	4.15
	SMART529 Age Based Portfolio 9-13	03/01/02	1.96%	-2.06	28.82	-3.23	1.80	3.03	27.53	-3.23	1.80	3.03	24.70	-2.20	1.88	3.34
	SMART529 Age Based Portfolio 14-18	03/01/02	1.92%	-1.28	25.45	-1.21	2.29	3.37	24.20	-1.21	2.29	3.37	22.30	-0.47	2.31	3.57
	SMART529 Age Based Portfolio 19+	03/01/02	1.75%	-0.44	14.14	-1.93	0.48	1.51	13.00	-1.93	0.48	1.51	12.37	-1.68	0.51	1.58
Static Portfolios	SMART529 Aggressive Growth Portfolio	03/01/02	2.05%	-4.11	37.49	-8.22	0.23	2.26	36.11	-8.22	0.23	2.26	30.42	-6.37	0.60	2.83
	SMART529 Balanced Portfolio	03/01/02	1.96%	-2.04	28.69	-3.55	1.15	2.69	27.40	-3.55	1.15	2.69	24.53	-2.57	1.27	2.99
	SMART529 Growth Portfolio	03/01/02	2.01%	-3.09	31.66	-4.93	1.37	3.04	30.34	-4.93	1.37	3.04	25.98	-3.46	1.62	3.49
	The Hartford SMART529 Checks and Balances Portfolio <sup>1,2,3,7,8,13,17,20</sup>	07/10/09	1.90%	-1.65	----	----	----	17.63	----	----	----	16.46	----	----	----	18.41
Individual Fund Options	The Hartford Capital Appreciation 529 Fund <sup>1,2,3</sup>	02/26/02	1.96%	-3.44	48.50	-5.74	2.49	5.14	47.02	-5.74	2.49	5.14	40.35	-4.46	2.71	5.67
	The Hartford Dividend & Growth 529 Fund <sup>4</sup>	02/26/02	1.93%	-3.21	29.86	-5.38	1.67	2.70	28.56	-5.38	1.67	2.70	21.35	-4.05	1.80	3.16
	The Hartford Equity Income 529 Fund <sup>4,5,20</sup>	07/10/09	2.04%	-3.17	----	----	----	21.94	----	----	----	20.72	----	----	----	24.67
	The Hartford Global Growth 529 Fund <sup>1,2,6</sup>	02/26/02	2.13%	-6.39	33.50	-10.85	-3.02	1.02	32.16	-10.85	-3.02	1.02	32.23	-8.19	-2.50	1.89
	The Hartford Growth Opportunities 529 Fund <sup>3,4,6</sup>	10/13/06	2.03%	-5.70	30.12	-6.53	----	-3.90	28.82	-6.53	----	-3.90	26.99	-3.99	----	-2.23
	The Hartford High Yield 529 Fund <sup>7,8,9</sup>	03/31/04	2.06%	1.19	39.30	2.84	4.05	4.26	37.91	2.84	4.05	4.26	44.16	2.91	3.69	4.11
	The Hartford Inflation Plus 529 Fund <sup>7,9,10,11,12,13,14</sup>	03/31/04	2.00%	1.34	9.93	6.28	3.57	3.27	8.83	6.28	3.57	3.27	8.27	5.80	3.27	3.08
	The Hartford International Opportunities 529 Fund <sup>1,2,20</sup>	07/10/09	2.18%	-5.23	----	----	----	20.70	----	----	----	19.49	----	----	----	26.09
	The Hartford MidCap 529 Fund <sup>4,15</sup>	02/26/02	2.03%	-2.91	31.76	-4.48	3.29	5.55	30.44	-4.48	3.29	5.55	27.67	-2.29	3.50	6.01
	The Hartford MidCap Value 529 Fund <sup>4,5,15</sup>	03/20/08	2.13%	-3.21	54.15	----	----	-1.89	52.61	----	----	-1.89	41.21	----	----	-0.17
	The Hartford Small Company 529 Fund <sup>4,16</sup>	10/13/06	2.15%	-5.00	31.86	-8.45	----	-5.28	30.54	-8.45	----	-5.28	26.81	-6.01	----	-3.90
	The Hartford Total Return Bond 529 Fund <sup>1,7,8,9,13</sup>	02/22/02	1.85%	1.59	13.57	3.12	2.54	3.75	12.44	3.12	2.54	3.75	10.77	2.58	2.28	3.58
	The Hartford Value 529 Fund <sup>4,5</sup>	07/10/09	2.12%	-3.00	----	----	----	22.57	----	----	----	21.34	----	----	----	25.10
The SMART529 Stable Value Fund	09/13/02	1.62%	0.25	3.28	3.29	2.96	2.44	2.25	3.29	2.96	2.44	2.26	3.28	2.94	2.44	
Closed Funds	Goldman Sachs Large Cap Value 529 Fund <sup>18</sup>	06/30/03	2.39%	-2.66	29.24	-9.19	-1.26	3.34	27.95	-9.19	-1.26	3.34	21.93	-8.03	-1.05	3.82
	MFS Total Return 529 Fund <sup>19</sup>	06/30/03	2.11%	-1.14	21.99	-3.42	0.69	3.00	20.77	-3.42	0.69	3.00	15.55	-2.66	0.70	3.22
	MFS Value 529 Fund <sup>19</sup>	06/30/03	2.33%	-3.15	26.82	-7.21	0.47	4.35	25.55	-7.21	0.47	4.35	17.78	-5.77	0.86	4.92
	Mutual Shares 529 Fund <sup>19</sup>	06/30/03	2.28%	-1.91	31.98	-9.06	-0.19	3.24	30.66	-9.06	-0.19	3.24	25.04	-7.84	-0.23	3.59
Putnam International Equity 529 Fund <sup>18</sup>	06/30/03	2.43%	-4.53	34.24	-12.05	-0.23	4.41	32.90	-12.05	-0.23	4.41	22.50	-10.37	0.25	5.22	

The performance percentages shown are net to the investor and represent the performance after the subtraction of all annual asset-based fees and expenses (the "Gross Expense Ratio"). Investments in SMART529 are subject to various fees, which will then reduce the value of your account as they are incurred. Please see the Offering Statement for specific details.

PAST PERFORMANCE IS NOT INDICATIVE OF FUTURE RESULTS. Current performance may be lower or higher than the performance data quoted.

The investment return and principal value of an investment will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Current performance may be higher or lower than the performance quoted. For more current performance information to the most recent month ended, please visit [www.hartfordinvestor.com](http://www.hartfordinvestor.com) or call (866) 574-3542.

Performance numbers do not include the annual maintenance fees.

The annual maintenance fee is waived for account values of \$25,000 or more, if enrolled in an Automatic Investment Program or for West Virginia residents.

\* Performance results are historical and reflect the deduction of the contingent deferred sales charge (CDSC) for Class C Shares, which is 1% on all contributions held in the account for less than one year.

\*\* Standardized returns are as of quarter end.

† Gross operating expenses shown are before management fee waivers or expense caps. Performance information may reflect historical or current expense waivers or reimbursements, without which, performance would have been lower. For more information on fee waivers and/or expense reimbursements, please see the expenses table in the Offering Statement.

‡ Year-to-date (YTD) performance is actual—not annualized—and is stated on a calendar year basis.

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<sup>1</sup> Investments in foreign securities may involve different and additional risks associated with foreign currencies, investment disclosure, accounting, securities regulation, commissions, taxes, political or social instability, war, or expropriation.

<sup>2</sup> Emerging markets may involve similar but greater risks than foreign investing due to smaller size and lesser liquidity.

<sup>3</sup> The Fund may invest in small and mid-cap companies. Small-company, and to a lesser extent, mid-cap investing involves higher risks than large-company investing.

<sup>4</sup> A portion of the Fund may be invested in foreign securities, and subject to the associated risks. Please see a prospectus for the current percentage.

<sup>5</sup> The Fund uses a value style of investing. Overlooked or otherwise undervalued securities entail a significant risk of never attaining their potential value.

<sup>6</sup> The Fund uses a growth style of investing. Growth stocks may be more volatile than other stocks based on changing investor perceptions of an issuer's growth potential.

<sup>7</sup> High-yield securities, or "junk bonds," are rated lower than investment-grade bonds because there is a greater possibility that the issuer may be unable to make interest and principal payments on those securities.

<sup>8</sup> The Fund is subject to both credit and interest-rate risk. The Fund's share price and yield will be affected by interest rate movements, with bond prices generally moving in the opposite direction from interest rates. Credit risk refers to the bond issuers ability to make timely payments of principal and interest.

<sup>9</sup> Bank loans are subject to the risk of nonpayment of principal or interest. Substantial increases in interest rates may cause an increase in loan defaults. Although the loans 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. In addition, many loans are relatively illiquid and may be difficult to value, which may have an adverse impact on the fund.

<sup>10</sup> The Fund is subject to interest-rate risk, which is the risk that when interest rates rise bond prices may fall. Additionally, the Fund is subject to income risk, which is the potential for a decline in the Fund's income due to falling interest rates.

<sup>11</sup> The Fund may invest up to 35% of its assets in foreign issuers and/or non-dollar securities. Investing in foreign issuers and non-dollar securities may involve different and additional risks associated with foreign currencies, investment disclosure, accounting, securities regulation, commissions, taxes, political or social instability, war or expropriation.

<sup>12</sup> As this Fund focuses its investment in relatively fewer securities, the fund may be subject to greater risks due to the larger positions taken in each security.

<sup>13</sup> The Fund may invest in mortgage-backed and asset-backed securities, which are subject interest rate risk, credit risk, extension risk, prepayment risk and the risk of default by the holders of the mortgages or other obligations underlying the securities.

<sup>14</sup> 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. Any increase in the principal amount of an inflation-protected debt security will be considered taxable ordinary income, even though investors do not receive their principal until maturity.

<sup>15</sup> Midcap stocks generally have higher risk characteristics than large cap stocks.

<sup>16</sup> Small-company investing involves specific risks not necessarily encountered in large-company investing, such as increased volatility.

<sup>17</sup> As an asset allocation Fund that has set limits on the amount of assets it may invest in any one asset class, the Fund has less flexibility in its investment strategy than non-allocation funds.

<sup>18</sup> This Fund is available only to existing investors who owned the Fund within Cornerstone SMART529. If you choose to transfer out of this Fund at any time, you will not be permitted to reinvest in the Fund.

<sup>19</sup> This Fund is available only to existing investors who owned the Fund within Leaders SMART529. If you choose to transfer out of this Fund at any time, you will not be permitted to reinvest in the Fund.

<sup>20</sup> Effective July 31, 2009, The Hartford Stock 529 Fund was replaced by The Hartford Equity Income 529 Fund, The Hartford Advisers 529 Fund was replaced by The SMART 529 Checks and Balances Portfolio, The Hartford Value Opportunities 529 Fund was replaced by The Hartford Value 529 Fund, and The Hartford International Growth 529 Fund was replaced by The Hartford International Opportunities 529 Fund.

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 Hartford®SMART529®program. Taxpayers and residents of other states who are interested in exploring such tax consequences should consult with a qualified tax advisor.

Each of the Individual Fund Options purchases shares of an underlying mutual fund, as set forth in the Offering Statement. The SMART529 Stable Value Fund is a separately managed investment portfolio that earns a composite rate of return. The Age-Based and Static Portfolios purchase a combination of underlying mutual Funds and/or the SMART529 Stable Value Portfolio, as set forth in the Offering Statement.

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

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CSP120 MUT 7922-529 2/10