



SMART529 WV TEACHERS' ESSAY CONTEST

Entries must be submitted at SMART529.com/teacherentry
Entries must be postmarked by 11:59 pm December 12, 2026

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. To opt out of receiving further information, contact us by e-mail at customerservice@SMART529.com or write us at PO Box 1228 • Charleston, WV 25324.

SMART529 is offered by the Board of Trustees of the West Virginia College and Jumpstart Savings Programs. For more information about the program call toll-free (866) 574-3542.

SMART529 WV TEACHERS' ESSAY CONTEST OFFICIAL RULES

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

Eligibility: Entrants must be employed as of September 1, 2026 as a full-time K-5 classroom teacher in a West Virginia public or private school (including librarians, counselors and clinical teachers of record). Commercial enterprises, business entities and individuals employed by or affiliated with the Sponsor, Hartford Funds Management Company, LLC ("Hartford Funds"), the West Virginia State Treasurer's Office, Digital Relativity, 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: Entrants must complete an official entry form and submit the form to "When I Grow Up," PO Box 1228, Charleston, WV 25324-1228 or submit a secure electronic entry form at SMART529.com/teacherentry. Entries must be postmarked or time stamped by 11:59 pm ET December 11, 2026. Only the person entering the SMART529 WV Teachers' Contest ("Contest") is eligible to win. No substitutes. Only one entry per person and only one person is allowed on the entry form.

Applicants must go to SMART529.com/teacherentry to enter. The entry form must be completed with entrant's address, phone number, e-mail address, and signature. The form must also include the name of the entrant's school, principal's name, grade level taught, and school district along with the answer to the question "How have you used/will you use the SMART529 When I Grow Up Essay Contest to emphasize the importance of higher education to your students?" Answers must be completed in 500 words or less.

Prize: The Contest prize is \$2,500 cash. Dollar amounts are expressed in U.S. currency. Prize is non-transferable and no prize substitutions are allowed except by Sponsor, in its sole discretion. The prize will be awarded no later than the end of the school year.

Sponsor: The sponsor of this Contest is the SMART529 Program, The West Virginia College and Jumpstart Savings Program Board of Trustees, 1900 Kanawha Boulevard East, 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 Contest, as necessary in its sole discretion, to ensure the fair administration of the Contest or to comply with applicable law.

General Terms and Conditions: Entry and participation in the SMART529 WV Teachers' Contest constitutes an entrant's full and unconditional agreement to and acceptance of these Official Rules. By participating in this Contest, 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 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, 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 these requirements prior to entry in the Contest. Sponsor and its agents are not responsible for entries that are late, stolen, garbled/jumbled, corrupted, misdirected, incomplete or illegible. All entries become Sponsor's sole property and may be included in promotional materials using the entrant's first name and hometown.

Winner Selection: One winner will be selected by a panel of judges. Judges will make their selection from fully completed entry forms. Entries will be judged on creativity and originality of content. All judges' decisions will be final. The entrant chosen by the judges will be deemed the official winner providing he or she meets the following requirements: 1.) Submitted a completed official entry form; 2.) Meets all eligibility requirements stated in these Official Rules. If these conditions are not met, the prize will not be awarded. All federal, state and local laws and regulations apply. 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.

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

Notification of Winner: The winner and the winner's school principal will be notified by letter no later than February 28, 2027. Winner will be invited to attend a press conference held before the end of the school year. If the winner is unable to attend the press conference, the prize will be mailed within the next 10 business days. Winner's full name and likeness will be posted on www.SMART529.com, Facebook, Twitter, YouTube and listed, along with their elementary school's name in a Press Announcement.

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 Hartford Funds, and/or the West Virginia State Treasurer's Office) with regard to this Promotion are final and binding in all respects. 1099 forms are generally issued for prizes over \$2,000. Winner must complete a W-9 to claim prize.