

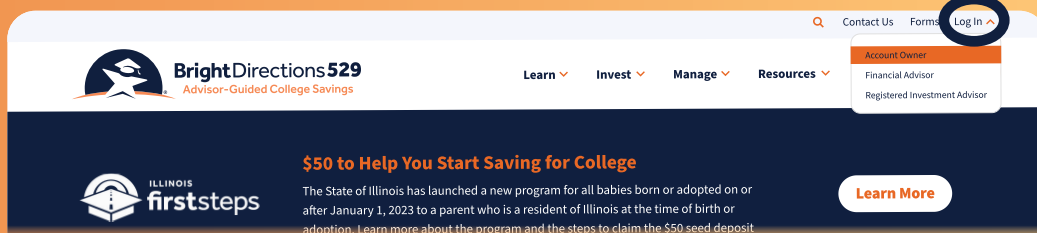
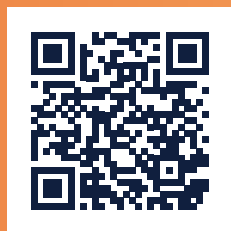
Avoid the \$12 Paper Delivery Fee

Bright Directions 529 account holders will be charged a \$12 paper delivery fee per account in early December. Switch to eDelivery by November 30 to avoid the fee.

How To Switch To eDelivery

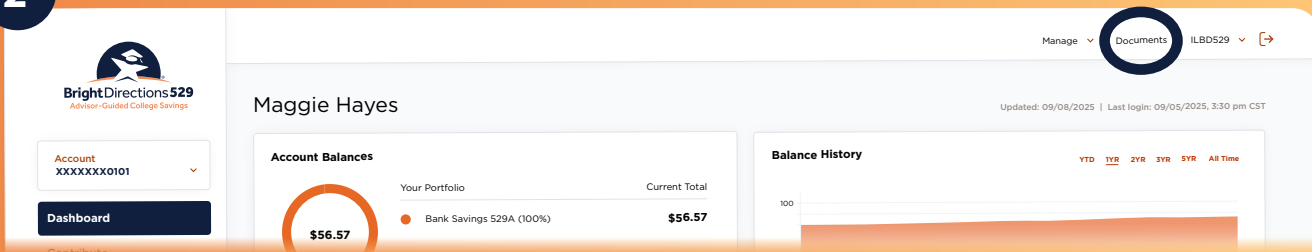
1

Scan the QR below or log in at **BrightDirections.com** using the upper-right toolbar. Select “Log in” > “Account Owner.”



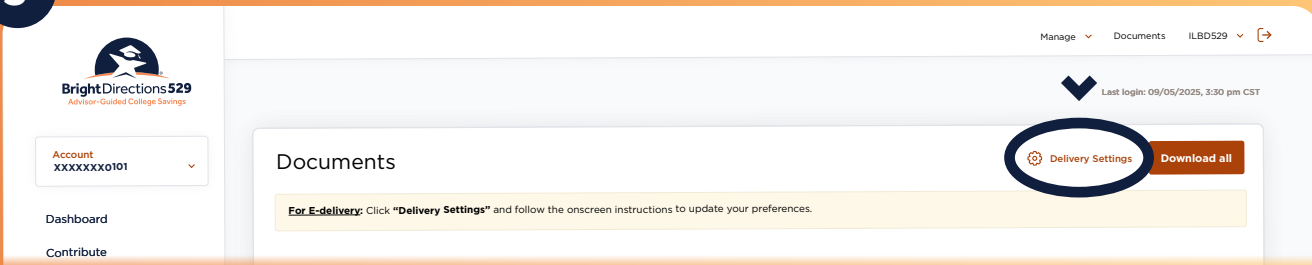
2

Click “Documents” for your account.



3

Click “Delivery Settings.”



4

Click “Edit” and Select “eDelivery.”

Account
XXXXXX0101

Dashboard
Contribute
Withdraw
Transfer
Investments

Document Delivery Settings

Please select the account on the left that you want to view or edit.
For E-delivery: Click **Edit** choose **E-delivery**, review terms, check the consent box, and hit **SAVE**.

Recipient Type	Document Type	Delivery Mode
Account Holder	All Documents	Paper Mail

Address
-
Springfield, IL 62704

Edit

Document Type

All Documents

Delivery Mode

E-delivery
E-delivery
Paper Mail

Save

5

Review, check the box, and hit “Save.”

Withdraw
Transfer
Investments
Transaction History
GiftED

Recipient Type
Account Holder

Address
-
Springfield, IL 62704

Document Type	Delivery Mode
All Documents	E-delivery

CONSENT AND ACKNOWLEDGEMENT

By consenting to receive any or all Communications electronically in accordance with your selections, you are acknowledging the following:

- You are not required to consent to electronic delivery of any Communications in order to have an account with BrightDirections;
- You have read and understood the terms of this Notice and Consent regarding Electronic Delivery of Documents (“Notice and Consent”) and are making an informed consent to receive electronically the Communications specified above;
- You have reasonably demonstrated, and you hereby represent to us, that you understand the above technical requirements and have the necessary computer hardware and software to view, download, print, and save any Communications that you elect to receive electronically, and
- You authorize Bright Directions College Savings to change or update your document delivery preferences or e-mail address of record upon your telephone, written, or electronic direction

☒ By checking this box you consent to the terms and conditions

Cancel

Save



Repeat this process for each account where you’d like eDelivery.
Complete by **November 30** to avoid the \$12 per account fee.

The Bright Directions College Savings Program is sponsored by the State of Illinois and administered by the Illinois State Treasurer, as Trustee. Union Bank and Trust Company serves as Program Manager and Northern Trust Securities, Inc., acts as Distributor. Union Bank and Trust Company is registered as a municipal advisor with the U.S. Securities and Exchange Commission (SEC) and Municipal Securities Rulemaking Board (MSRB). Balances in your Bright Directions account are not guaranteed or insured by Bright Directions, the State of Illinois, the Illinois State Treasurer, any other state or federal agency, Union Bank and Trust Company or any of its affiliates, Northern Trust Securities, Inc. or any of its affiliates, the Federal Deposit Insurance Corporation (except as provided in the Program Disclosure Statement solely with respect to the FDIC-insured Bank Savings Underlying Investment), or any other entity.

An investor should consider the investment objectives, risks, and charges and expenses before investing. This and other important information is contained in the Bright Directions Advisor-Guided 529 College Savings Program Disclosure Statement, which can be obtained from your financial professional or at BrightDirections.com and should be read carefully before investing. You can lose money by investing in a portfolio. Each of the portfolios involves investment risks, which are described in the Program Disclosure Statement. Before you invest, consider whether your or the beneficiary’s home state offers any state tax or other benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in that state’s 529 plan.

Not FDIC Insured*/No Bank Guarantee / May Lose Value
(*Except for the Bank Savings Underlying Investment)

Michael W. Frerichs
ILLINOIS STATE TREASURER
Trustee and Administrator

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Program Manager

Northern Trust
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Distributor