Bright Directions 529
Advisor-Guided College Savings

529 Quarterly

Second Quarter 2026

The Bright Directions 529 App Is Here

We're excited to introduce the new Bright Directions 529 app, designed to give you quick, convenient access to your account -- anytime, anywhere.

With the app, you can: check your account balance, make contributions, request withdrawals, review your investment options, and stay connected to your savings on the go.

Build your savings automatically. Use the app to make a one-time contribution, set up a new recurring contribution, or increase your existing contributions to help you stay on track toward your savings goals.

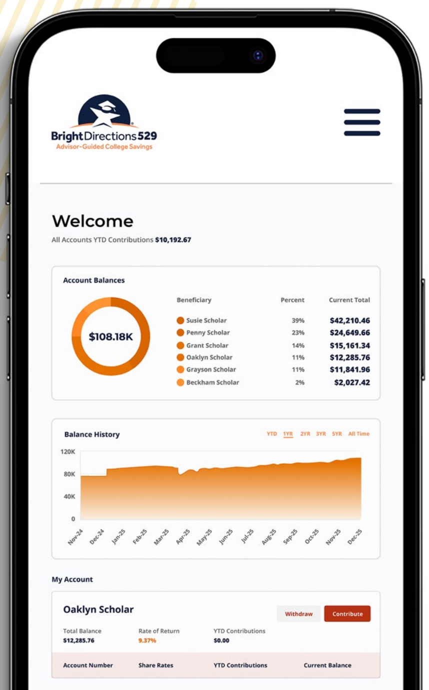
Take control of your education savings with the Bright Directions 529 app – simple, convenient, and built for your future.

It's easy to get started.

Simply download the Bright Directions 529 app from the **Apple App Store** or **Google Play** to start managing your 529 plan with greater flexibility and confidence.

Download the app today:

Download on the App Store | GET IT ON Google Play



Easy Withdrawals When It's Time to Pay for College

When college bills arrive, accessing your Bright Directions 529 savings is simple and flexible. Log in through the Bright Directions 529 Client Access Portal or use the Bright Directions 529 mobile app—whatever works best for you.

Choose how your funds are sent:

- Electronic payment to an eligible school (fastest option)
- Electronic transfer to your bank account
- Electronic transfer to the beneficiary's bank account
- Check to the account owner, beneficiary, or eligible school
- Bright Directions Campus Cash Card

Use your 529 funds for qualified expenses, including:

- Tuition and fees
- Room and board (for students enrolled at least half-time)
- Books, supplies, equipment, a computer, and more

Planning ahead helps ensure a smooth experience. Review your school's billing deadlines and request your withdrawal in advance so funds arrive when needed.

With convenient digital tools and flexible payment options, Bright Directions 529 puts you in control—so you can focus on your student's success, not paperwork.

Scan to request a withdrawal

Ready to get started? Request your withdrawal at **BrightDirections.com** or use the new **Bright Directions 529 mobile app**.

Illinois State Treasurer
MICHAEL FRERICHS
TRUSTEE & ADMINISTRATOR

UBT Union Bank & Trust
Program Manager

866.722.7283 | BrightDirections.com

The Power of Increasing Your Monthly Savings

Even small increases in your monthly college savings can make a meaningful difference over time. Whether you're already contributing or just getting started, setting up or increasing an Automatic Investment Plan ("AIP") can help you build your education savings. Thanks to the power of compounding, each contribution has the potential to grow more over time the longer it stays invested.

With Bright Directions 529, it's easy to start or adjust your AIP at any time through the Bright Directions 529 client access portal or mobile app—a simple step that can assist in your savings journey.*

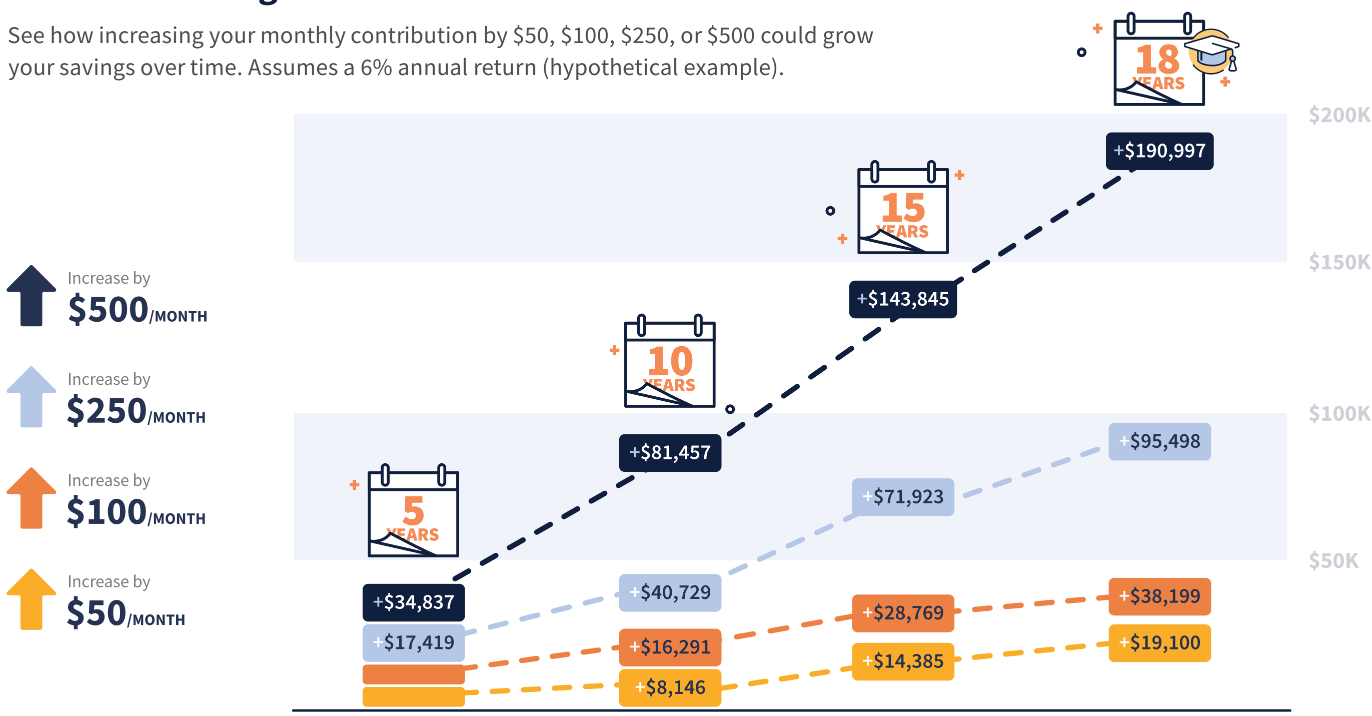
Here's a hypothetical example based on different monthly contribution amounts with an assumed 6% annual return, compounded annually.

Explore Your Contribution Options

Scan to Contribute Today!

Potential Savings Growth

See how increasing your monthly contribution by $50, $100, $250, or $500 could grow your savings over time. Assumes a 6% annual return (hypothetical example).



Important Disclosure: This example is hypothetical and for illustrative purposes only. It does not represent the return of any specific investment. Dollar-cost averaging does not guarantee a profit or protect against loss in declining markets. Investing involves risk, including the possible loss of principal. Investment returns will vary, and fees and expenses will reduce overall performance.

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. Northern Lights Distributor, LLC 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, the Distributor 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.

[2]An individual who files an individual Illinois state income tax return will be able to deduct up to $10,000 per tax year (up to $20,000 for married taxpayers filing a joint Illinois state income tax return) for their total, combined contributions to the Bright Directions Advisor-Guided 529 College Savings Program, the Bright Start Direct-Sold College Savings Program, and College Illinois during that tax year. The $10,000 (individual) and $20,000 (joint) limit on deductions will apply to total contributions made without regard to whether the contributions are made to a single account or more than one account. The amount of any deduction previously taken for Illinois income tax purposes is added back to Illinois taxable income in the event an Account Owner makes an Illinois Nonqualified Withdrawal from an Account or if such assets are rolled over to a non-Illinois 529 plan. If Illinois tax rates have increased since the original contribution, the additional tax liability may exceed the tax savings from the deduction.

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

Illinois State Treasurer
MICHAEL FRERICHS
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UBT Union Bank & Trust
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