

529 Quarterly

Third Quarter 2025

See How Your Bright Directions 529 Plan Is Getting Supercharged

Take full control of your college savings with the all-new Bright Directions 529 hub. With instant access and powerful tools at your fingertips, you're in the driver's seat—making smart financial choices easier than ever. It's a great time to review your address, email, and other personal details to ensure everything is accurate.

With Features You'll Love, Such As:



Quick Pay

Select e-payment to fast-track your payment to a participating college.



GiftED

Invite friends and family to contribute.



Campus Cash

Prepaid digital card for books, supplies, and essentials.



Auto Contributions

Stay on track with scheduled investing (monthly or anytime).



Enrollment Year Portfolios

Grow savings based on your beneficiary's start date.



Avoid the \$12 Paper Delivery Fee—Take Action by November 30!

Starting in early December, Bright Directions 529 account holders will be charged a \$12 paper delivery fee per account.

The good news? You can avoid the fee entirely by switching to eDelivery—but you must **act by November 30**.

How to Make the Switch

It only takes a few minutes:

- Log in at BrightDirections.com
- Select an account
- Follow the onscreen prompts to choose eDelivery for your accounts

Don't Wait—The Deadline Is November 30

Avoid unnecessary fees and enjoy faster, more secure access to your documents.

Go paperless today and keep your savings where they belong—working for your future.



Get started



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Boost Your 529 Before Year-End

Thinking about a rollover? Don't wait. Rolling over an out-of-state 529 plan now could help you qualify for Illinois state tax deductions in 2025¹. Since other 529 plans can take several weeks to process a rollover to Bright Directions 529, it's best to start soon. Talk with your financial advisor to see if a rollover is right for you before year's end.



Maximize Your Contribution

Illinois taxpayers enjoy valuable tax benefits:

- ✓ Up to \$10,000 state income tax deduction for individuals.
- ✓ \$20,000 for married couples filing jointly².



Smart Tips to Keep Your Account Safe

- ✓ Use a strong, unique password: Combine uppercase, lowercase, numbers, and symbols. Avoid using personal info like birthdays or pet names.
- ✓ Multi-Factor Authentication (MFA): Add an extra layer of security by requiring a second step—like a code from your phone or an authentication app.
- ✓ Change your password regularly: Refresh your credentials every few months to reduce the risk of long-term exposure.
- ✓ Avoid reusing passwords: One breach shouldn't compromise all your accounts.
- ✓ Watch out for phishing: Don't click suspicious links or enter credentials on unfamiliar sites.

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 state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in that state's 529 plan.

¹The Illinois Administrative Code provides that in the case of a rollover from a non-Illinois qualified tuition program, the amount of the rollover that is treated as a return of the original contribution to the prior qualified tuition program (but not the earnings portion of the rollover) is eligible for the deduction for Illinois individual income tax purposes.

²An 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, 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)



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