Bright Directions 529
Advisor-Guided College Savings

529 Quarterly

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Don't Miss Out on Potential 2026 Tax Benefits—Take Action Before December 31

As the year comes to a close, now is the perfect time to review your college savings strategy. Contributions to your Bright Directions 529 account may provide valuable tax advantages, but timing is important.

To ensure your contributions qualify for 2026 tax benefits, they must be received or postmarked by December 31, 2026.[1] Waiting until the last minute can create unnecessary stress and increase the risk of missing the deadline during the busy holiday season.

Consider making contributions earlier in December or setting up automatic recurring contributions throughout the year. Consistent investing helps make saving a habit and can keep you focused on your education savings goals over time.

A little planning today can help maximize potential tax benefits while keeping you on track toward your long-term education savings goals.

BrightDirections.com/Tax

SCAN TO LEARN MORE

Manage Your Plan Anytime with the Bright Directions 529 Client Access Portal and 529 App

Managing your college savings account has never been more convenient. Whether you prefer using your smartphone or a desktop computer, Bright Directions 529 gives you secure access to your account whenever and wherever you need it.

Did you know? You can make contributions in just a few clicks—whether it's a one-time deposit or setting up recurring investments. You can also request withdrawals for qualified education expenses quickly and securely, right from your device.

Whether you're at home, at work, or on the go, you'll have the flexibility and visibility needed to stay connected to your college savings goals.

Visit the Client Access Portal or download the Bright Directions 529 App today to manage your account with confidence.

Illinois State Treasurer
MICHAEL FRERICHS
TRUSTEE & ADMINISTRATOR

UBT
Union Bank & Trust
Program Manager

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Bright Directions Campus Cash Card

Managing qualified education expenses is now easier with the Bright Directions Campus Cash Card.

Designed to provide students and families with greater convenience and flexibility, the Campus Cash Card offers a streamlined way to access funds for eligible education-related purchases—making it especially useful for smaller, everyday on-campus expenses, rather than larger payments like tuition, fees, or room and board, where colleges often apply convenience fees that can range from 3-5%.

From textbooks and supplies to other eligible purchases, the Campus Cash Card helps make managing college expenses more efficient, giving families one more tool to support their education savings journey.

Benefits include:

- Convenient access to funds for qualified expenses
- Simplified expense tracking
- Greater organization for education-related spending

Investment Insights: Stay Focused on the Long Term

Successful college saving is built on time, consistency, and a well-balanced investment strategy.

While market fluctuations are a normal part of investing, maintaining a disciplined, long-term approach can help keep your strategy aligned with your ultimate goal - helping fund a student's future education. Regular contributions and a steady investment strategy can help smooth the impact of short-term market movements while allowing your savings the opportunity to benefit from long-term growth and compounding, all with the guidance and expertise of your investment professional along the way.

One of the most enduring investing principles is simple: it's not about timing the market—it's about time in the market. Attempting to predict short-term market movements can be difficult, even for experienced investors. Remaining invested through different market cycles can help position your account to capture growth opportunities over time while avoiding emotional investment decisions.

Equally important is asset allocation - the mix of stocks, bonds, and cash equivalents within your portfolio.

Different asset classes offer varying levels of growth potential and risk. A diversified allocation can help balance these factors while supporting your long-term objectives.

As your student approaches college, consider whether a more conservative investment approach may be appropriate to help protect your accumulated savings. Your financial advisor can help you determine the strategy that best fits your situation.

Staying invested, contributing regularly, and maintaining an allocation aligned with your goals and time horizon can help keep your college savings plan on track from the day you open the account through your student's graduation. With the support of your financial professional, you can confidently prepare for the years ahead.

[1]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.