



## 5 Easy Ways to Save

The rising costs of education can feel like an uphill climb, but these simple steps can help keep your student's college savings on track.



### 1. Make It Routine

Set up automatic monthly contributions directly from your bank account — and yearly calendar reminders to increase your contribution.<sup>1</sup>



### 2. Give a Gift That Lasts Forever

Invite friends and family to give your student the gift of college savings with our GiftED program.



### 3. Turn a Tax Refund Into a Reward

Put that money back into your Bright Directions account, where it can grow tax free.



### 4. Send Them to School — Twice

When your little one heads off to kindergarten, redirect your daycare budget right into your 529 account.



### 5. Save Whenever You Shop

Earn 1.529% rewards on everyday purchases with the Bright Directions 529 Rewards Visa®.<sup>2</sup>

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. 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.**

<sup>1</sup>Dollar cost averaging cannot assure a profit or protect against loss in a declining market. Dollar cost averaging involves continuous investment regardless of price levels, investors should consider their ability to continue purchases through periods of low price levels.

<sup>2</sup>Subject to credit approval. Full details appear in the Rewards Program Terms and Conditions new card customers receive with their card. All terms, including reward points, fees, and APRs for new transactions, may be subject to change. The Bright Directions 529 Rewards Visa® Card is issued by Union Bank & Trust Company pursuant to a license from Visa® U.S.A. Net purchases are defined as the dollar value of goods and services purchased with a card beginning with the first day of the billing cycle that includes the cardholder's enrollment date minus any credits, returns, or other adjustments as reflected on the monthly billing statement. Rewards of at least \$50 must accumulate for an automatic transfer to the designated Bright Directions account(s) each quarter.

**Not FDIC Insured\* / No Bank Guarantee / May Lose Value**

(\*Except for the Bank Savings Underlying Investment)

