

Bright Directions Advisor-Guided 529 College Savings Program

We are required to provide you with certain information periodically by rules promulgated by the Municipal Securities Rulemaking Board (the “MSRB”). Accordingly, this notice will serve to advise you that Union Bank & Trust Company, the Program Manager of the Bright Directions Advisor-Guided 529 College Savings Program (the “Program”), is registered with the U.S. Securities and Exchange Commission (File No.: 867-00596) as a municipal advisor, and is also registered with the MSRB (Registration No.: K0322) as a municipal advisor. Northern Trust Securities, Inc., is Program Distributor and is registered as a broker-dealer with the U.S. Securities and Exchange Commission (File No.: 008-23689). The MSRB website, which is available at <http://www.msrb.org/>, provides certain information about the offering and sales of municipal securities that may be useful to you. In particular, an *Investor Brochure* that describes the protections that may be provided by the MSRB rules and how to file a complaint with an appropriate regulatory authority is posted on the website of the MSRB and can be downloaded at <http://www.msrb.org/Rules-and-Interpretations/MSRB-Rules/General/~media/11344A6AF3B340129B4B2BBBB0041411.ashx>.

Should you have any questions regarding the above-referenced information, please feel free to contact us using the following contact information:

Union Bank & Trust Company, Program Manager

(Northern Trust Securities, Inc., Program Distributor)

Toll-Free: 866.722.7283

M-F (7:00 a.m. – 7:00 p.m. CT)

Mailing Address:

Bright Directions Advisor-Guided 529 College Savings Program

c/o Union Bank & Trust Company

6811 South 27th Street

Lincoln, NE 68512

Fax: 402.323.1797

Date: December 31, 2019