



**They've  
Got Big  
Plans.**

**What's  
Yours?**



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## Ask a financial advisor to help you prepare for the rising costs of college with Bright Directions.

Investors should read carefully and consider the investment objectives, risks, fees, and expenses contained in the Program Disclosure Statement (issuer's official statement) before investing. The Program Disclosure Statement, which contains additional information about the Program and municipal fund securities, is available from your financial advisor or at [BrightDirections.com](http://BrightDirections.com).

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.

Administered by the Illinois State Treasurer, as Trustee, Union Bank & Trust Company serves as Program Manager, and Northern Trust Securities, Inc., acts as Distributor.

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

(\*except for the Bank Savings Underlying Investment)

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