

# The Ultimate BIRTHDAY GIFT



What could make a better birthday gift than a contribution to Bright Directions®? You're providing your loved one with a brighter tomorrow, and anything else you could give pales in comparison.

To make a contribution to an existing account, please complete the deposit coupon below and return it with your check made payable to Bright Directions or visit [www.brightdirections.com](http://www.brightdirections.com) and contribute online.

To let a recipient know that you made this investment as a gift, use the gift coupon at the bottom of this page.



P.O. Box 82623, Lincoln, NE 68501  
6811 South 27th Street, Lincoln, NE 68512  
(866) 722-7283  
[BrightDirections.com](http://BrightDirections.com)

Account Number: \_\_\_\_\_

Amount: \$ \_\_\_\_\_

**College Savings Program**

Contributor Name: \_\_\_\_\_

Beneficiary Name: \_\_\_\_\_

# HAPPY BIRTHDAY!

To: \_\_\_\_\_

From: \_\_\_\_\_

To celebrate another year, you're getting the gift of a brighter tomorrow. A contribution of \$\_\_\_\_\_ has been made to your Bright Directions® college savings account.



**College Savings Program**

The Bright Directions College Savings Program is part of the Illinois College Savings Pool and is designed to qualify as a qualified tuition program under the provisions of Section 529 of the Internal Revenue Code. The Bright Directions College Savings Program is sponsored by the State of Illinois and administered by the Illinois State Treasurer, as Trustee. Union Bank & Trust Company serves as Program Manager and Northern Trust Securities, Inc., acts as Distributor. Investments in the Bright Directions College Savings Program are not guaranteed or insured by the State of Illinois, the Illinois State Treasurer, Union Bank & Trust Company, Northern Trust Securities, Inc., the Federal Deposit Insurance Corporation, or any other entity.

An investor should consider the investment objectives, risks, and charges and expenses associated with municipal fund securities before investing. This and other important information is contained in the fund prospectuses and the Bright Directions Program Disclosure Statement (issuer's official statement), which can be obtained from a financial professional and on [BrightDirections.com](http://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.

An investor should consider, before investing, whether the investor's or designated beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's 529 plan. Investors should consult a tax advisor.

Not FDIC Insured

No Bank Guarantee

May Lose Value



Michael W. Frerichs

ILLINOIS STATE TREASURER

Trustee & Administrator

Northern Trust  
Securities, Inc.

Distributor

UB UNION BANK  
& TRUST COMPANY

Program Manager