

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 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
www.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. 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 plan and municipal fund securities, is available from your financial advisor or by visiting www.brightdirections.com.

Individuals who file individual Illinois state income tax returns can deduct up to \$10,000 per tax year (\$20,000 if filing jointly) for their total contributions to the Bright Directions® College Savings Program, the Bright Start 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.

Before investing, you should consider whether your or the beneficiary's home state offers a 529 plan that provides state tax or other benefits that are only available for investments in the home state's 529 plan. You should consult with a tax advisor about state and local taxes.

Not FDIC Insured May Lose Value No Bank Guarantee

