

THE GIFT



College Savings Program

of a brighter tomorrow

It's not a toy or the latest video game...it's even better. It doesn't need batteries, and no assembly is required. This is your opportunity for a brighter tomorrow through an investment in your Bright Directions® account today.

To: _____

From: _____

Special Occasion: _____

Gift Amount: _____



The Bright Directions® College Savings Program is part of the Illinois College Savings Pool and is intended 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.**