



866.722.7283 | [BrightDirections.com](http://BrightDirections.com)

P.O. Box 82623 | Lincoln, NE 68501  
3560 S 48th Street | Lincoln, NE 68506

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

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



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

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

*To make a contribution to an existing account, please return this slip with your check made payable to Bright Directions, or visit [BrightDirections.com](http://BrightDirections.com) to contribute online.*



866.722.7283 | [BrightDirections.com](http://BrightDirections.com)

P.O. Box 82623 | Lincoln, NE 68501  
3560 S 48th Street | Lincoln, NE 68506

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

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



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

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

*To make a contribution to an existing account, please return this slip with your check made payable to Bright Directions, or visit [BrightDirections.com](http://BrightDirections.com) to contribute online.*



866.722.7283 | [BrightDirections.com](http://BrightDirections.com)

P.O. Box 82623 | Lincoln, NE 68501  
3560 S 48th Street | Lincoln, NE 68506

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

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



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

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

*To make a contribution to an existing account, please return this slip with your check made payable to Bright Directions, or visit [BrightDirections.com](http://BrightDirections.com) to contribute online.*

The Bright Directions Advisor-Guided 529 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 Advisor-Guided 529 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 before investing. This and other important information is contained in the Bright Directions Advisor-Guided 529 College Savings Program Disclosure Statement, which can be obtained from your financial professional or at [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. 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.**

\*Morningstar analyzed and rated 61 plans nationwide. Bright Directions was one of only four advisor-sold plans to get Bronze, the highest rating currently achieved by any advisor-sold plan. Analyst ratings for 529 college savings plans consider: Process, People, Parent, and Price. Based on their conclusions, analysts will assign pillar scores. Morningstar analysts retain discretion to override scores if they believe a unique characteristic justifies a different rating than the score suggests. The Morningstar Analyst Rating™ is a subjective evaluation and is not a credit or risk rating. The Analyst Rating scale is Gold, Silver, Bronze, Neutral, and Negative. ©2020 Morningstar, Inc. All Rights Reserved. The

information contained herein: (1) is proprietary to Morningstar; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

For more detailed information about Morningstar's Analyst Rating, including its methodology, please go to <http://global.morningstar.com/equitydisclosures>.

The Morningstar Analyst Rating (i) should not be used as the sole basis in evaluating an investment product, (ii) involves unknown risks and uncertainties which may cause the Manager Research Group's expectations not to occur or to differ significantly from what they expected, and (iii) should not be considered an offer or solicitation to buy or sell the investment product.

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

August  
2021

**Northern Trust  
Securities, Inc.**

Distributor



**Michael W. Frerichs**  
ILLINOIS STATE TREASURER

Trustee and Administrator

**UBT**

Union Bank & Trust

Program Manager

The Bright Directions Advisor-Guided 529 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 Advisor-Guided 529 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 before investing. This and other important information is contained in the Bright Directions Advisor-Guided 529 College Savings Program Disclosure Statement, which can be obtained from your financial professional or at [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. 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.**

\*Morningstar analyzed and rated 61 plans nationwide. Bright Directions was one of only four advisor-sold plans to get Bronze, the highest rating currently achieved by any advisor-sold plan. Analyst ratings for 529 college savings plans consider: Process, People, Parent, and Price. Based on their conclusions, analysts will assign pillar scores. Morningstar analysts retain discretion to override scores if they believe a unique characteristic justifies a different rating than the score suggests. The Morningstar Analyst Rating™ is a subjective evaluation and is not a credit or risk rating. The Analyst Rating scale is Gold, Silver, Bronze, Neutral, and Negative. ©2020 Morningstar, Inc. All Rights Reserved. The

information contained herein: (1) is proprietary to Morningstar; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

For more detailed information about Morningstar's Analyst Rating, including its methodology, please go to <http://global.morningstar.com/equitydisclosures>.

The Morningstar Analyst Rating (i) should not be used as the sole basis in evaluating an investment product, (ii) involves unknown risks and uncertainties which may cause the Manager Research Group's expectations not to occur or to differ significantly from what they expected, and (iii) should not be considered an offer or solicitation to buy or sell the investment product.

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

August  
2021

**Northern Trust  
Securities, Inc.**

Distributor



**Michael W. Frerichs**  
ILLINOIS STATE TREASURER

Trustee and Administrator

**UBT**

Union Bank & Trust

Program Manager

The Bright Directions Advisor-Guided 529 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 Advisor-Guided 529 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 before investing. This and other important information is contained in the Bright Directions Advisor-Guided 529 College Savings Program Disclosure Statement, which can be obtained from your financial professional or at [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. 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.**

\*Morningstar analyzed and rated 61 plans nationwide. Bright Directions was one of only four advisor-sold plans to get Bronze, the highest rating currently achieved by any advisor-sold plan. Analyst ratings for 529 college savings plans consider: Process, People, Parent, and Price. Based on their conclusions, analysts will assign pillar scores. Morningstar analysts retain discretion to override scores if they believe a unique characteristic justifies a different rating than the score suggests. The Morningstar Analyst Rating™ is a subjective evaluation and is not a credit or risk rating. The Analyst Rating scale is Gold, Silver, Bronze, Neutral, and Negative. ©2020 Morningstar, Inc. All Rights Reserved. The

information contained herein: (1) is proprietary to Morningstar; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

For more detailed information about Morningstar's Analyst Rating, including its methodology, please go to <http://global.morningstar.com/equitydisclosures>.

The Morningstar Analyst Rating (i) should not be used as the sole basis in evaluating an investment product, (ii) involves unknown risks and uncertainties which may cause the Manager Research Group's expectations not to occur or to differ significantly from what they expected, and (iii) should not be considered an offer or solicitation to buy or sell the investment product.

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

August  
2021

**Northern Trust  
Securities, Inc.**

Distributor



**Michael W. Frerichs**  
ILLINOIS STATE TREASURER

Trustee and Administrator

**UBT**

Union Bank & Trust

Program Manager