Did you know that next to retirement the cost of college education is going to be one of the greatest expenses you and your family are likely to face? That’s why the Illinois State Treasurer’s Office, working with Citigroup Asset Management, has created the Bright Start® College Savings Program. Learn how an investment in Bright Start, a tax-advantaged Section 529 Plan, is designed to help parents, grandparents, relatives or friends nationwide plan for the high cost of a college education. Invest today to take advantage of the benefits of Bright Start.

Investors should consider the investment objectives, risks and charges of the investment carefully before investing. This and other important information is contained in the Program Disclosure Statement which should be read carefully before investing in the Program.

Bright Start Features:

- Tax Advantaged Savings
- Professional Money Management
- Simplicity in Managing Your Account

Contribute Now! Starting early saves you more!

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Source: Savingforcollege.com, June 2003. Bright Start® received a 4½-Cap rating for residents investing directly and a 3½-Cap rating for non-residents investing directly. The "5-Cap Rating" assigns an overall rating to each 529 program ranging from 1-Cap (least attractive) to 5-Cap (most attractive). The 5-Cap Rating represents savingforcollege.com’s assessment of the overall usefulness of a state’s 529 plan based on many considerations such as flexibility, liquidity and availability, ownership rights, state benefits, investment approach and safety, program resources and financial aid impact. It is not strictly a measure of historical returns and it is not a predictor of future investment performance, level of risk, or financial
solvency of the program funds. These ratings are not the result of a fixed formula and are subject to change. Before establishing a 529 account and making contributions, it is imperative that investors read and understand all enrollment materials and disclosures from the program.

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