

SECURITIES AND EXCHANGE COMMISSION

FORM 497

Definitive materials filed under paragraph (a), (b), (c), (d), (e) or (f) of Securities Act Rule 497

Filing Date: **1994-04-20**
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([HTML Version](#) on secdatabase.com)

FILER

NUVEEN TAX EXEMPT UNIT TRUST SERIES 725

CIK: **883055** | State of Incorporation: **DE** | Fiscal Year End: **1231**
Type: **497** | Act: **33** | File No.: **033-53073** | Film No.: **94523347**

Business Address
C/O JOHN NUVEEN & CO INC
333 WEST WACKER DRIVE
CHICAGO IL 60606
3129177947

NUVEEN Tax-Exempt Unit Trusts

NUVEEN
CONNECTICUT
TRUST 264

(CONNECTICUT TRADITIONAL TRUST 264)

Estimated Current Return
First
Year: 5.46% to 5.68%
Subsequent
Years: 5.49% to 5.71%
as of 04/18/94

Estimated Long Term Return
5.58% to 5.80%
35,000 units in a
diversified \$3,500,000
portfolio of tax-exempt
bonds

Cusip:
67094E 402 Monthly Payment Option
67094E 410 Quarterly Payment Option
67094E 428 Semi-Annual Payment Option

Registered in Connecticut
John Nuveen & Co. Incorporated
Investment Bankers

<TABLE>	<C>
<S>	<C>
Chicago:	Atlanta
333 W. Wacker Dr.	Austin
Chicago, Illinois 60606	Boca Raton
Telephone: 312.917.7700	Boston
	Columbus
New York:	Dallas/Ft. Worth
Swiss Bank Tower	Irvine
10 East 50th Street	Philadelphia
New York, New York 10022	Phoenix
Telephone: 212.207.2000	San Francisco
	Seattle
	Tampa
	Washington, D.C.
</TABLE>	

NUVEEN TAX-EXEMPT UNIT TRUST--CONNECTICUT TRADITIONAL TRUST 264
SCHEDULE OF INVESTMENTS
DATE OF DEPOSIT APRIL 19, 1994

<TABLE>				
<CAPTION>				
				Ratings

Aggregate	Name of Issuer and Title of Issue Represented	Optional	Standard	Moody's
Principal	by Sponsor's Contracts to Purchase Bonds	Redemption	& Poor's	
<C>	<C> <S>	Provisions	<C>	<C>
		<C>		
\$ 240,000	State of Connecticut, General Obligation Bonds (1993 Series B), 5.50% Due 3/15/12.	No Optional Call	AA-	Aa
500,000	State of Connecticut, Special Tax Obligation Bonds, Transportation Infrastructure Purposes, 1992 Series B, 6.125% Due 9/1/12.	No Optional Call	AA-	A1
145,000	State of Connecticut Health and Educational Facilities Authority, Revenue Bonds, Middlesex Hospital Issue, Series G, 6.25% Due 7/1/22. (MBIA Insured.)	2002 at 102	AAA	Aaa
500,000	State of Connecticut, Health and Educational Facilities Authority, Revenue Bonds, New Britain General Hospital Issue, Series B, 6.00% Due 7/1/24. (When issued.) (AMBAC Insured.)	2004 at 102	AAA	Aaa
500,000	State of Connecticut, Health and Educational Facilities Authority, Revenue Bonds, Norwalk Hospital Issue, Series D, 6.25% Due 7/1/22. (MBIA Insured.)	2002 at 102	AAA	Aaa
500,000	Connecticut Municipal Electric Energy Cooperative, Power Supply System Revenue Bonds, 1993 Series A, 5.00% Due 1/1/18. (MBIA Insured.)	2004 at 102	AAA	Aaa
250,000	Town of Columbia, Connecticut, General Obligation Bonds, Issue of 1992, 5.75% Due 6/15/12.	2002 at 102	--	A1
335,000	Town of East Lyme, Connecticut, General Obligation Bonds, 5.625% Due 8/1/10.	2002 at 102	--	A1

270,000	City of Groton, Connecticut, General Obligation Bonds, 5.50% Due 5/15/10.	No Optional Call	--	A1
260,000	South Central Connecticut Regional Water Authority, Water System Revenue Bonds, Eleventh Series, 5.75% Due 8/1/12. (FGIC Insured.)	2003 at 102	AAA	Aaa

\$3,500,000

</TABLE>

UNIT PRICE, ESTIMATED CURRENT RETURN AND ESTIMATED LONG TERM RETURN DEPEND ON
AMOUNT PURCHASED AND PAYMENT OPTION

Sales charge/volume discount applies on all concurrent purchases of any Nuveen
trust units. Estimated Current Return equals net income divided by offering
price. Estimated Long Term Return represents an average of the yields to
maturity (or call) of the Bonds in the Trust adjusted to reflect expenses and
sales charges.

<TABLE>
<CAPTION>

AMOUNT PURCHASED		Sales Charge	Public Offering Price (1)	Estimated Current Return (2)						
Units	Dollars			Monthly Payment	Quarterly Payment		Semi-Annual Payment			
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
50-499	\$5,000-\$49,999	4.90 %	\$ 101.26	(5.46%)	5.49%	(5.50%)	5.52%	(5.52%)	5.54%	5.54%
500-999	50,000-99,999	4.75	101.10	(5.47)	5.50	(5.51)	5.53	(5.52)	5.55	5.55
1,000-2,499	100,000-249,999	4.50	100.84	(5.49)	5.51	(5.52)	5.54	(5.54)	5.56	5.56
2,500-4,999	250,000-499,999	4.25	100.57	(5.50)	5.53	(5.53)	5.56	(5.55)	5.58	5.58
5,000-9,999	500,000-999,999	3.50	99.79	(5.55)	5.57	(5.58)	5.60	(5.60)	5.62	5.62
10,000-24,999	1,000,000-2,499,999	3.00	99.28	(5.57)	5.60	(5.61)	5.63	(5.63)	5.65	5.65
25,000-49,999	2,500,000-4,999,999	2.50	98.77	(5.60)	5.63	(5.64)	5.66	(5.65)	5.68	5.68
50,000 and over	5,000,000 and over	2.00	98.27	(5.63)	5.66	(5.66)	5.69	(5.68)	5.71	5.71

<TABLE>

<S>

AMOUNT PURCHASED

Units	Estimated Long Term Return (3)					
Dollars	Sales Charge	Public Offering Price (1)	Monthly Payment	Quarterly Payment	Semi-Annual Payment	
50-499	\$5,000-\$49,999	4.90 %	\$ 101.26	5.58 %	5.61 %	5.63 %
500-999	50,000-99,999	4.75	101.10	5.59	5.62	5.64
1,000-2,499	100,000-249,999	4.50	100.84	5.61	5.64	5.65
2,500-4,999	250,000-499,999	4.25	100.57	5.62	5.65	5.67
5,000-9,999	500,000-999,999	3.50	99.79	5.67	5.69	5.71
10,000-24,999	1,000,000-2,499,999	3.00	99.28	5.69	5.72	5.74
25,000-49,999	2,500,000-4,999,999	2.50	98.77	5.72	5.75	5.77
50,000 and over	5,000,000 and over	2.00	98.27	5.75	5.78	5.80

- (1) As of the business day prior to the Date of Deposit. Units are offered at the Public Offering Price plus accrued interest.
- (2) All figures as of the business day prior to the Date of Deposit. Figures in brackets represent the current return. The first year's estimated current returns are slightly lower than those for subsequent years because a portion of the monies received in the first year only will be treated as a return of principal due to the inclusion in the portfolio of "when issued" or other Bonds having delivery dates after the date of settlement for a purchase made on the Date of Deposit.
- (3) In contrast to Estimated Current Return, Estimated Long Term Return reflects the amortization of premium or accretion of discount, if any, on the bonds in the Trust's portfolio.

INTEREST DISTRIBUTIONS TO UNITHOLDERS Unitholders may elect to have interest distributions made on a monthly, quarterly, or semi-annual basis. Record Dates are May 1 and November 1 for semi-annual distributions; February 1, May 1, August 1 and November 1 for quarterly distributions; and the first of each month

for monthly distributions. Details of interest distributions per unit under the various plans appear in the following table based upon estimated net annual interest income at the Date of Deposit:

<TABLE>
<CAPTION>

Connecticut Traditional Trust <S>	1994			1995			Normal Distributions per Year + <C>
	<C>	<C>	<C>	<C>	<C>	<C>	
Record Date*.....	6/1	8/1	11/1	2/1	5/1		
Distribution Date.....	6/15	8/15	11/15	2/15	5/15		
Monthly Distribution Plan.....	\$.6484(1)	-----	\$.4632 every month	-----			\$ 5.5587
Quarterly Distribution Plan.....	\$.6484(1)	\$.9312(2)	\$ 1.3968	\$ 1.3968	\$ 1.3968		\$ 5.5907
Semi-Annual Distribution Plan.....	\$.6484(1)		\$ 2.3370(3)		\$ 2.8044		\$ 5.6097

<FN>

* Record Dates for semi-annual distributions are May 1 and November 1; for quarterly distributions, they are February 1, May 1, August 1 and November 1. Record Dates for monthly distributions are the first day of each month.

- (1) The first distribution will be paid to all Unitholders, regardless of the distribution plan selected. Such distribution may be more or less than a regular monthly distribution.
- (2) The second distribution under the quarterly distribution plan represents a 2-month distribution; subsequent quarterly distributions will be regular 3-month distributions.
- (3) The second distribution under the semi-annual distribution plan represents a 5-month distribution; subsequent semi-annual distributions will be regular 6-month distributions.

</TABLE>

+ Interest for Unitholders of this series began to accrue as of the Date of Deposit. Units purchased on the Date of Deposit will have \$.11 of accrued interest that will be added to the Public Offering Price on the Settlement Date. After provision for expenses of the Fund, the daily rate of accrual from the Date of Deposit to the first Record Date is \$.01544 per unit per day. Consequently, on the first Record Date (06/01/94), accrued interest will total \$0.6484 per unit for the 42-day period. All interest accrued from the Date of Deposit to the first Record Date, less expenses, will be distributed on the first Distribution Date to Unitholders of Record as of the first Record Date. The first payment to all Unitholders of Record on 06/01/94 is \$.6484 per unit. After the first Record Date daily rates of accrual are:

Monthly - \$.01544 Quarterly - \$.01552
Semi-Annual - \$.01558

This daily rate of accrual, and the annual distributions shown above, will remain the same as long as the portfolio size and composition remain the same.

725

AVERAGE PORTFOLIO LIFE The average maturity of portfolio bonds is 22.2 years. The first bond is scheduled to mature in May, 2010, with the last bond maturity being July, 2024.

QUALITY OF PORTFOLIO AS RATED BY
STANDARD & POOR'S CORPORATION
OR MOODY'S INVESTORS SERVICES

<TABLE>
<CAPTION>

<S>	Rating Category	Percent of Portfolio Par Value	<C>
	AAA		55%
AA		21	
A1/A+		24	

		100%	

</TABLE>

CALL PROTECTION Bonds are first subject to optional redemption by the issuers in the years and at the prices shown under the Redemption Provisions column in the Schedule of Investments. Unless otherwise stated, in subsequent years, bonds are redeemable at declining prices, but not usually below par value. Some issues or some portions of issues may also be subject to sinking fund redemption or extraordinary redemption without premium prior to the dates shown.

NO CHARGE FOR REDEMPTION The Trustee, United States Trust Company of New York, will redeem units at net asset value. In addition, John Nuveen & Co. Incorporated intends to maintain a secondary market for this Nuveen Tax-Exempt Unit Trust. Inasmuch as all securities investments are subject to market price fluctuation, net asset value at the time of redemption could be more or less than the initial investment.

REINVESTMENT OPTIONS Specify automatic reinvestment of trust income, with no sales charge, to earn compounded dividends with Nuveen mutual funds.

FOR A PROSPECTUS CONTAINING MORE COMPLETE INFORMATION, INCLUDING CHARGES AND EXPENSES, ON THIS NUVEEN TAX-EXEMPT UNIT TRUST AND ANY OTHER NUVEEN FUND, CALL YOUR BROKER . . . OR NUVEEN AT

1-800-257-8787

READ THE PROSPECTUS CAREFULLY BEFORE YOU INVEST OR SEND MONEY.

NUVEEN Tax-Exempt Unit Trusts

NUVEEN
MARYLAND
TRUST 293

(MARYLAND TRADITIONAL TRUST 293)

Estimated Current Return
5.64% to 5.86%
as of 04/18/94

Estimated Long Term Return
5.72% to 5.94%
35,000 units in a
diversified \$3,500,000
portfolio of tax-exempt
bonds

Cusip:
67101L 498 Monthly Payment Option
67101L 506 Quarterly Payment Option
67101L 514 Semi-Annual Payment Option

Registered in Maryland
John Nuveen & Co. Incorporated
Investment Bankers

<TABLE>	<C>
<S>	<C>
Chicago:	Atlanta
333 W. Wacker Dr.	Austin
Chicago, Illinois 60606	Boca Raton
Telephone: 312.917.7700	Boston
	Columbus
New York:	Dallas/Ft. Worth
Swiss Bank Tower	Irvine
10 East 50th Street	Philadelphia
New York, New York 10022	Phoenix
Telephone: 212.207.2000	San Francisco
	Seattle
	Tampa
	Washington, D.C.
</TABLE>	

NUVEEN TAX-EXEMPT UNIT TRUST--MARYLAND TRADITIONAL TRUST 293
SCHEDULE OF INVESTMENTS
DATE OF DEPOSIT APRIL 19, 1994

Aggregate Principal		Name of Issuer and Title of Issue Represented by Sponsor's Contracts to Purchase Bonds	Optional Redemption Provisions	Ratings	
<C>	<C> <S>		<C>	Standard & Poor's <C>	Moody's <C>
\$ 500,000		Community Development Administration, Department of Housing and Community Development, State of Maryland, Multi-Family Housing Revenue Bonds (Insured Mortgage Loans), 1992	2002 at 102	--	Aa

500,000	Series D, 6.70% Due 5/15/27. Maryland Health and Higher Educational Facilities Authority, Project and Refunding Revenue Bonds, Mercy Medical Center Issue, Series 1993, 5.75% Due 7/1/15. (AMBAC Insured.)	2003 at 102	AAA	Aaa
500,000	Maryland Health and Higher Educational Facilities Authority, Project and Refunding Revenue Bonds, Peninsula Regional Medical Center Issue, Series 1993, 5.00% Due 7/1/23. (Original issue discount bonds delivered on or about October 28, 1993 at a price of 93.41% of principal amount.) (MBIA Insured.)	2003 at 102	AAA	Aaa
500,000	Maryland Transportation Authority, Transportation Facilities Projects, Revenue Bonds, Series 1992, 5.75% Due 7/1/13. (Original issue discount bonds delivered on or about September 9, 1992 at a price of 94.768% of principal amount.)	2002 at 100	A+	A1
500,000	Anne Arundel County, Maryland, Pollution Control Revenue Refunding Bonds (Baltimore Gas and Electric Company Project), Series 1994, 6.00% Due 4/1/24.	2004 at 102	A	A2
500,000	Montgomery County, Maryland, Pollution Control Revenue Refunding Bonds (Potomac Electric Project), 1994 Series, 5.375% Due 2/15/24.	2004 at 102	A+	A1
500,000	St. Mary's County, Maryland, Metropolitan Commission Bonds of 1993 (General Obligation Bonds), 5.85% Due 11/1/18. (MBIA Insured.)	2003 at 102	AAA	Aaa

\$3,500,000

</TABLE>

UNIT PRICE, ESTIMATED CURRENT RETURN AND ESTIMATED LONG TERM RETURN DEPEND ON
AMOUNT PURCHASED AND PAYMENT OPTION

Sales charge/volume discount applies on all concurrent purchases of any Nuveen
trust units. Estimated Current Return equals net income divided by offering
price. Estimated Long Term Return represents an average of the yields to
maturity (or call) of the Bonds in the Trust adjusted to reflect expenses and
sales charges.

<TABLE>
<CAPTION>

Estimated Current Return (2)

AMOUNT PURCHASED		Sales Charge	Public Offering Price (1)	Monthly Payment	Quarterly Payment	Semi-Annual Payment
Units	Dollars					
<S>	<C>	<C>	<C>	<C>	<C>	<C>
50-499	\$5,000-\$49,999	4.90 %	\$ 98.62	5.64%	5.67%	5.69%
500-999	50,000-99,999	4.75	98.47	5.65	5.68	5.70
1,000-2,499	100,000-249,999	4.50	98.21	5.66	5.69	5.71
2,500-4,999	250,000-499,999	4.25	97.95	5.68	5.71	5.73
5,000-9,999	500,000-999,999	3.50	97.19	5.72	5.75	5.77
10,000-24,999	1,000,000-2,499,999	3.00	96.69	5.75	5.78	5.80
25,000-49,999	2,500,000-4,999,999	2.50	96.19	5.78	5.81	5.83
50,000 and over	5,000,000 and over	2.00	95.70	5.81	5.84	5.86

<TABLE>

AMOUNT PURCHASED		Sales Charge	Public Offering Price (1)	Monthly Payment	Quarterly Payment	Semi-Annual Payment
Units	Dollars					
<S>	<C>	<C>	<C>	<C>	<C>	<C>
50-499	\$5,000-\$49,999	4.90 %	\$ 98.62	5.72 %	5.74 %	5.76 %
500-999	50,000-99,999	4.75	98.47	5.72	5.75	5.77
1,000-2,499	100,000-249,999	4.50	98.21	5.74	5.77	5.79
2,500-4,999	250,000-499,999	4.25	97.95	5.75	5.78	5.80
5,000-9,999	500,000-999,999	3.50	97.19	5.80	5.83	5.85
10,000-24,999	1,000,000-2,499,999	3.00	96.69	5.83	5.86	5.88
25,000-49,999	2,500,000-4,999,999	2.50	96.19	5.86	5.89	5.91
50,000 and over	5,000,000 and over	2.00	95.70	5.89	5.92	5.94

</TABLE>

- (1) As of the business day prior to the Date of Deposit. Units are offered at the Public Offering Price plus accrued interest.
- (2) All figures as of the business day prior to Date of Deposit. The estimated current return for purchases made on such date will be as shown, as long as the portfolio size and composition remain the same.
- (3) In contrast to Estimated Current Return, Estimated Long Term Return reflects the amortization of premium or accretion of discount, if any, on the bonds in the Trust's portfolio.

INTEREST DISTRIBUTIONS TO UNITHOLDERS Unitholders may elect to have interest distributions made on a monthly, quarterly, or semi-annual basis. Record Dates are May 1 and November 1 for semi-annual distributions; February 1, May 1, August 1 and November 1 for quarterly distributions; and the first of each month for monthly distributions. Details of interest distributions per unit under the various plans appear in the following table based upon estimated net annual interest income at the Date of Deposit:

<TABLE>
<CAPTION>

Maryland Traditional Trust	1994			1995		Normal Distributions per Year +
<S>	<C>	<C>	<C>	<C>	<C>	<C>
Record Date*	6/1	8/1	11/1	2/1	5/1	
Distribution Date	6/15	8/15	11/15	2/15	5/15	
Monthly Distribution Plan	\$.6484(1)		\$.4632 every month			\$ 5.5607
Quarterly Distribution Plan	\$.6484(1)	\$.9318(2)	\$ 1.3977	\$ 1.3977	\$ 1.3977	\$ 5.5927
Semi-Annual Distribution Plan	\$.6484(1)		\$ 2.3370(3)		\$ 2.8044	\$ 5.6117

<FN>

* Record Dates for semi-annual distributions are May 1 and November 1; for quarterly distributions, they are February 1, May 1, August 1 and November 1. Record Dates for monthly distributions are the first day of each month.

- (1) The first distribution will be paid to all Unitholders, regardless of the distribution plan selected. Such distribution may be more or less than a regular monthly distribution.
- (2) The second distribution under the quarterly distribution plan represents a 2-month distribution; subsequent quarterly distributions will be regular 3-month distributions.
- (3) The second distribution under the semi-annual distribution plan represents a 5-month distribution; subsequent semi-annual distributions will be regular 6-month distributions.

</TABLE>

+ Interest for Unitholders of this series began to accrue as of the Date of Deposit. Units purchased on the Date of Deposit will have \$.11 of accrued interest that will be added to the Public Offering Price on the Settlement Date. After provision for expenses of the Fund, the daily rate of accrual from the Date of Deposit to the first Record Date is \$.01544 per unit per day. Consequently, on the first Record Date (06/01/94), accrued interest will total \$.6484 per unit for the 42-day period. All interest accrued from the Date of Deposit to the first Record Date, less expenses, will be distributed on the first Distribution Date to Unitholders of Record as of the first Record Date. The first payment to all Unitholders of Record on 06/01/94 is \$.6484 per unit. After the first Record Date daily rates of accrual are:

Monthly - \$.01544 Quarterly - \$.01553
Semi-Annual - \$.01558

This daily rate of accrual, and the annual distributions shown above, will remain the same as long as the portfolio size and composition remain the same.

725

AVERAGE PORTFOLIO LIFE The average maturity of portfolio bonds is 26.7 years. The first bond is scheduled to mature in July, 2013, with the last bond maturity being May, 2027.

QUALITY OF PORTFOLIO AS RATED BY
STANDARD & POOR'S CORPORATION
OR MOODY'S INVESTORS SERVICES

<TABLE>
<CAPTION>

Rating Category	Percent of Portfolio Par Value
<S>	<C>

AAA 43%

AA	14
A1/A+	29
A	14

	100%

</TABLE>

CALL PROTECTION Bonds are first subject to optional redemption by the issuers in the years and at the prices shown under the Redemption Provisions column in the Schedule of Investments. Unless otherwise stated, in subsequent years, bonds are redeemable at declining prices, but not usually below par value. Some issues or some portions of issues may also be subject to sinking fund redemption or extraordinary redemption without premium prior to the dates shown.

NO CHARGE FOR REDEMPTION The Trustee, United States Trust Company of New York, will redeem units at net asset value. In addition, John Nuveen & Co. Incorporated intends to maintain a secondary market for this Nuveen Tax-Exempt Unit Trust. Inasmuch as all securities investments are subject to market price fluctuation, net asset value at the time of redemption could be more or less than the initial investment.

REINVESTMENT OPTIONS Specify automatic reinvestment of trust income, with no sales charge, to earn compounded dividends with Nuveen mutual funds.

FOR A PROSPECTUS CONTAINING MORE COMPLETE INFORMATION, INCLUDING CHARGES AND EXPENSES, ON THIS NUVEEN TAX-EXEMPT UNIT TRUST AND ANY OTHER NUVEEN FUND, CALL YOUR BROKER . . . OR NUVEEN AT

1-800-257-8787

READ THE PROSPECTUS CAREFULLY BEFORE YOU INVEST OR SEND MONEY.

NUVEEN Tax-Exempt Unit Trusts
 NUVEEN
 NORTH CAROLINA
 TRUST 275
 (NORTH CAROLINA TRADITIONAL TRUST 275)

Estimated Current Return
 First
 Year: 5.52% to 5.74%
 Subsequent
 Years: 5.58% to 5.80%
 as of 04/18/94

Estimated Long Term Return
 5.68% to 5.90%
 35,000 units in a
 diversified \$3,500,000
 portfolio of tax-exempt
 bonds

Cusip:
 670958 735 Monthly Payment Option
 670958 743 Quarterly Payment Option
 670958 750 Semi-Annual Payment Option

Registered in North Carolina
 John Nuveen & Co. Incorporated
 Investment Bankers

<TABLE>	<C>
<S>	
Chicago:	Atlanta
333 W. Wacker Dr.	Austin
Chicago, Illinois 60606	Boca Raton
Telephone: 312.917.7700	Boston
	Columbus
New York:	Dallas/Ft. Worth
Swiss Bank Tower	Irvine
10 East 50th Street	Philadelphia
New York, New York 10022	Phoenix
Telephone: 212.207.2000	San Francisco
	Seattle
	Tampa
	Washington, D.C.

</TABLE>

NUVEEN TAX-EXEMPT UNIT TRUST--NORTH CAROLINA TRADITIONAL TRUST 275
 SCHEDULE OF INVESTMENTS
 DATE OF DEPOSIT APRIL 19, 1994

<TABLE>
 <CAPTION>

Aggregate Principal <C>	<C> <S>	Name of Issuer and Title of Issue Represented by Sponsor's Contracts to Purchase Bonds	Optional Redemption Provisions <C>	Ratings	
				Standard & Poor's <C>	Moody's <C>
\$ 525,000		North Carolina Medical Care Commission, Hospital Revenue Refunding Bonds (Mercy Hospital Project), Series 1992, 6.50% Due 8/1/15.	2002 at 102	A-	--
500,000		Metropolitan Sewerage District of Buncombe County (North Carolina), Sewerage System Revenue Refunding Bonds, Series 1993A, 5.50% Due 7/1/22. (FGIC Insured.)	2003 at 102	AAA	Aaa
500,000		City of Charlotte, North Carolina, Public Improvement Bonds, Series 1994, 5.80% Due 2/1/13. (General Obligation Bonds.) (When issued.)	2004 at 100	AAA	Aaa
500,000		City of Charlotte, North Carolina, Refunding Certificates of Participation (Convention Facility Project), Series 1993C, 5.25% Due 12/1/20. (Original issue discount bonds delivered on or about August 25, 1993 at a price of 93.801% of principal amount.) (AMBAC Insured.)	2003 at 102	AAA	Aaa
500,000		The Charlotte-Mecklenburg Hospital Authority (North Carolina), Health Care System Revenue Bonds, Series 1992, 6.25% Due 1/1/20.	2002 at 102	AA	Aa
450,000		County of Cumberland, North Carolina, Hospital Facility Revenue Refunding Bonds (Cumberland County Hospital System, Inc.), Series 1993, 5.50% Due 10/1/14. (MBIA Insured.)	2003 at 100	AAA	Aaa
525,000		The University of North Carolina at Asheville Dormitory and Dining Hall System Revenue Bonds, Series B, 5.50% Due 6/1/14. (MBIA Insured.)	2003 at 102	AAA	Aaa

 \$3,500,000

</TABLE>

UNIT PRICE, ESTIMATED CURRENT RETURN AND ESTIMATED LONG TERM RETURN DEPEND ON AMOUNT PURCHASED AND PAYMENT OPTION
 Sales charge/volume discount applies on all concurrent purchases of any Nuveen trust units. Estimated Current Return equals net income divided by offering price. Estimated Long Term Return represents an average of the yields to maturity (or call) of the Bonds in the Trust adjusted to reflect expenses and sales charges.

<TABLE>
 <CAPTION>

AMOUNT PURCHASED			Public Offering Price (1)	Estimated Current Return (2)					
Units	Dollars	Sales Charge		Monthly Payment	Quarterly Payment	Semi-Annual Payment			
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
50-499	\$5,000-\$49,999	4.90 %	\$ 99.39	(5.52%)	5.58%	(5.55%)	5.61%	(5.57%)	5.63%
500-999	50,000-99,999	4.75	99.23	(5.53)	5.59	(5.56)	5.62	(5.58)	5.64
1,000-2,499	100,000-249,999	4.50	98.97	(5.54)	5.60	(5.57)	5.64	(5.59)	5.65
2,500-4,999	250,000-499,999	4.25	98.72	(5.56)	5.62	(5.59)	5.65	(5.61)	5.67
5,000-9,999	500,000-999,999	3.50	97.95	(5.60)	5.66	(5.63)	5.69	(5.65)	5.71
10,000-24,999	1,000,000-2,499,999	3.00	97.44	(5.63)	5.69	(5.66)	5.72	(5.68)	5.74
25,000-49,999	2,500,000-4,999,999	2.50	96.94	(5.66)	5.72	(5.69)	5.75	(5.71)	5.77
50,000 and over	5,000,000 and over	2.00	96.45	(5.69)	5.75	(5.72)	5.78	(5.74)	5.80

<TABLE>

AMOUNT PURCHASED			Estimated Long Term Return (3)				
Units			Sales	Public Offering	Monthly	Quarterly	Semi-Annual
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>

	Dollars	Charge	Price (1)	Payment	Payment	Payment
50-499	\$5,000-\$49,999	4.90 %	\$ 99.39	5.68 %	5.71 %	5.73 %
500-999	50,000-99,999	4.75	99.23	5.68	5.71	5.73
1,000-2,499	100,000-249,999	4.50	98.97	5.70	5.73	5.75
2,500-4,999	250,000-499,999	4.25	98.72	5.71	5.74	5.76
5,000-9,999	500,000-999,999	3.50	97.95	5.76	5.79	5.81
10,000-24,999	1,000,000-2,499,999	3.00	97.44	5.79	5.82	5.84
25,000-49,999	2,500,000-4,999,999	2.50	96.94	5.82	5.85	5.87
50,000 and over	5,000,000 and over	2.00	96.45	5.85	5.88	5.90

</TABLE>

- (1) As of the business day prior to the Date of Deposit. Units are offered at the Public Offering Price plus accrued interest.
- (2) All figures as of the business day prior to the Date of Deposit. Figures in brackets represent the current return. The first year's estimated current returns are slightly lower than those for subsequent years because a portion of the monies received in the first year only will be treated as a return of principal due to the inclusion in the portfolio of "when issued" or other Bonds having delivery dates after the date of settlement for a purchase made on the Date of Deposit.
- (3) In contrast to Estimated Current Return, Estimated Long Term Return reflects the amortization of premium or accretion of discount, if any, on the bonds in the Trust's portfolio.

INTEREST DISTRIBUTIONS TO UNITHOLDERS Unitholders may elect to have interest distributions made on a monthly, quarterly, or semi-annual basis. Record Dates are May 1 and November 1 for semi-annual distributions; February 1, May 1, August 1 and November 1 for quarterly distributions; and the first of each month for monthly distributions. Details of interest distributions per unit under the various plans appear in the following table based upon estimated net annual interest income at the Date of Deposit:

<TABLE>
<CAPTION>

North Carolina Traditional Trust <S>	<C>	1994 <C>	<C>	<C>	1995 <C>	Normal Distributions per Year + <C>
Record Date*.....	6/1	8/1	11/1	2/1	5/1	
Distribution Date.....	6/15	8/15	11/15	2/15	5/15	
Monthly Distribution Plan.....	\$.6468(1)		\$.4620 every month			\$ 5.5456
Quarterly Distribution Plan.....	\$.6468(1)	\$.9294(2)	\$ 1.3941	\$ 1.3941	\$ 1.3941	\$ 5.5776
Semi-Annual Distribution Plan.....	\$.6468(1)		\$ 2.3310(3)		\$ 2.7972	\$ 5.5966

<FN>

* Record Dates for semi-annual distributions are May 1 and November 1; for quarterly distributions, they are February 1, May 1, August 1 and November 1. Record Dates for monthly distributions are the first day of each month.

- (1) The first distribution will be paid to all Unitholders, regardless of the distribution plan selected. Such distribution may be more or less than a regular monthly distribution.
- (2) The second distribution under the quarterly distribution plan represents a 2-month distribution; subsequent quarterly distributions will be regular 3-month distributions.
- (3) The second distribution under the semi-annual distribution plan represents a 5-month distribution; subsequent semi-annual distributions will be regular 6-month distributions.

</TABLE>

+ Interest for Unitholders of this series began to accrue as of the Date of Deposit. Units purchased on the Date of Deposit will have \$.11 of accrued interest that will be added to the Public Offering Price on the Settlement Date. After provision for expenses of the Fund, the daily rate of accrual from the Date of Deposit to the first Record Date is \$.01540 per unit per day. Consequently, on the first Record Date (06/01/94), accrued interest will total \$.6468 per unit for the 42-day period. All interest accrued from the Date of Deposit to the first Record Date, less expenses, will be distributed on the first Distribution Date to Unitholders of Record as of the first Record Date. The first payment to all Unitholders of Record on 06/01/94 is \$.6468 per unit. After the first Record Date daily rates of accrual are:

Monthly - \$.01540 Quarterly - \$.01549
Semi-Annual - \$.01554

This daily rate of accrual, and the annual distributions shown above, will remain the same as long as the portfolio size and composition remain the same.

AVERAGE PORTFOLIO LIFE The average maturity of portfolio bonds is 23.0 years.
The first bond is scheduled to mature in February, 2013, with the last bond
maturity being July, 2022.

QUALITY OF PORTFOLIO AS RATED BY
STANDARD & POOR'S CORPORATION
OR MOODY'S INVESTORS SERVICES

<TABLE>
<CAPTION>
Rating Percent of Portfolio
Category Par Value
<S> <C> <C>

AAA 71%
AA 14
A 15

100%
</TABLE>

CALL PROTECTION Bonds are first subject to optional redemption by the issuers
in the years and at the prices shown under the Redemption Provisions column in
the Schedule of Investments. Unless otherwise stated, in subsequent years, bonds
are redeemable at declining prices, but not usually below par value. Some issues
or some portions of issues may also be subject to sinking fund redemption or
extraordinary redemption without premium prior to the dates shown.

NO CHARGE FOR REDEMPTION The Trustee, United States Trust Company of New York,
will redeem units at net asset value. In addition, John Nuveen & Co.
Incorporated intends to maintain a secondary market for this Nuveen Tax-Exempt
Unit Trust. Inasmuch as all securities investments are subject to market price
fluctuation, net asset value at the time of redemption could be more or less
than the initial investment.

REINVESTMENT OPTIONS Specify automatic reinvestment of trust income, with no
sales charge, to earn compounded dividends with Nuveen mutual funds.

FOR A PROSPECTUS CONTAINING MORE COMPLETE INFORMATION, INCLUDING CHARGES AND
EXPENSES, ON THIS NUVEEN TAX-EXEMPT UNIT TRUST AND ANY OTHER NUVEEN FUND, CALL
YOUR BROKER . . . OR NUVEEN AT

1-800-257-8787

READ THE PROSPECTUS CAREFULLY BEFORE YOU INVEST OR SEND MONEY.

NUVEEN Tax-Exempt Unit Trusts
NUVEEN
GEORGIA
INSURED
TRUST 36

Estimated Current Return
5.51% to 5.74%
as of 04/18/94

Estimated Long Term Return
5.64% to 5.86%
35,000 units in a
diversified \$3,500,000
portfolio of tax-exempt
bonds rated "AAA"
Cusip:
67101M 371 Monthly Payment Option
67101M 389 Quarterly Payment Option
67101M 397 Semi-Annual Payment Option

Registered in Georgia
John Nuveen & Co. Incorporated
Investment Bankers

<TABLE>

<S>	<C>
Chicago:	Atlanta
333 W. Wacker Dr.	Austin
Chicago, Illinois 60606	Boca Raton
Telephone: 312.917.7700	Boston
	Columbus
New York:	Dallas/Ft. Worth
Swiss Bank Tower	Irvine
10 East 50th Street	Philadelphia
New York, New York 10022	Phoenix
Telephone: 212.207.2000	San Francisco
	Seattle
	Tampa
	Washington, D.C.

</TABLE>

 NUVEEN TAX-EXEMPT UNIT TRUST--INSURED, GEORGIA INSURED TRUST 36
 SCHEDULE OF INVESTMENTS
 DATE OF DEPOSIT APRIL 19, 1994

<TABLE>

<CAPTION>

Aggregate Principal <C>	<C> <S>	Name of Issuer and Title of Issue Represented by Sponsor's Contracts to Purchase Bonds	Optional Redemption Provisions <C>	Ratings	
				Standard & Poor's <C>	Moody's <C>
\$ 500,000		Municipal Electric Authority of Georgia, Power Revenue Bonds, Series Z, 5.50% Due 1/1/20.	No Optional Call	AAA	Aaa
500,000		Hospital Authority of Albany-Dougherty County, Georgia, Revenue Bonds (Phoebe Putney Memorial Hospital, Inc.), Series 1993, 5.00% Due 9/1/20. (Original issue discount bonds delivered on or about August 19, 1993 at a price of 88.984% of principal amount.)	2003 at 102	AAA	Aaa
500,000		Cherokee County (Georgia), Water and Sewerage Authority, Water and Sewerage Revenue Bonds, Refunding and Improvements Series 1993, 5.50% Due 8/1/23.	No Optional Call	AAA	Aaa
500,000		Dade County (Georgia) Water and Sewer Authority, Refunding and Improvement Revenue Bonds, Series 1993, 5.60% Due 7/1/28.	2003 at 102	AAA	Aaa
500,000		DeKalb County, Georgia, Water and Sewerage Revenue Bonds, Series 1993, 5.25% Due 10/1/23.	2003 at 102	AAA	Aaa
500,000		The Fulton-DeKalb Hospital Authority (Georgia), Revenue Refunding Certificates, Series 1993, 5.50% Due 1/1/20. (Original issue discount bonds delivered on or about June 15, 1993 at a price of 94.50% of principal amount.) (General Obligation Bonds.)	2003 at 102	AAA	Aaa
500,000		Commonwealth of Puerto Rico, Public Improvement Refunding Bonds, Series 1992A (General Obligation Bonds.), 6.25% Due 7/1/10.	2002 at 101 1/2	AAA	Aaa
----- \$3,500,000 -----					

</TABLE>

 UNIT PRICE, ESTIMATED CURRENT RETURN AND ESTIMATED LONG TERM RETURN DEPEND ON
 AMOUNT PURCHASED AND PAYMENT OPTION
 Sales charge/volume discount applies on all concurrent purchases of any Nuveen
 trust units. Estimated Current Return equals net income divided by offering
 price. Estimated Long Term Return represents an average of the yields to
 maturity (or call) of the Bonds in the Trust adjusted to reflect expenses and
 sales charges.

<TABLE>

<CAPTION>

AMOUNT PURCHASED		Sales Charge	Public Offering Price (1)	Estimated Current Return (2)		
Units	Dollars			Monthly Payment	Quarterly Payment	Semi-Annual Payment
<S>	<C>	<C>	<C>	<C>	<C>	<C>
50-499	\$5,000-\$49,999	4.90 %	\$ 96.09	5.51%	5.55%	5.57%
500-999	50,000-99,999	4.75	95.94	5.52	5.56	5.58
1,000-2,499	100,000-249,999	4.50	95.69	5.54	5.57	5.59
2,500-4,999	250,000-499,999	4.25	95.44	5.55	5.59	5.61

5,000-9,999	500,000-999,999	3.50	94.69	5.60	5.63	5.65
10,000-24,999	1,000,000-2,499,999	3.00	94.21	5.62	5.66	5.68
25,000-49,999	2,500,000-4,999,999	2.50	93.72	5.65	5.69	5.71
50,000 and over	5,000,000 and over	2.00	93.25	5.68	5.72	5.74

<TABLE>

<S>

<C>
AMOUNT PURCHASED

<C>

<C>

<C>

<C>

<C>

Estimated Long Term Return (3)

Units

	Dollars	Sales Charge	Public Offering Price (1)	Monthly Payment	Quarterly Payment	Semi-Annual Payment
50-499	\$5,000-\$49,999	4.90 %	\$ 96.09	5.64 %	5.67 %	5.69 %
500-999	50,000-99,999	4.75	95.94	5.65	5.67	5.69
1,000-2,499	100,000-249,999	4.50	95.69	5.66	5.69	5.71
2,500-4,999	250,000-499,999	4.25	95.44	5.68	5.70	5.72
5,000-9,999	500,000-999,999	3.50	94.69	5.72	5.75	5.77
10,000-24,999	1,000,000-2,499,999	3.00	94.21	5.75	5.78	5.80
25,000-49,999	2,500,000-4,999,999	2.50	93.72	5.78	5.81	5.83
50,000 and over	5,000,000 and over	2.00	93.25	5.81	5.84	5.86

</TABLE>

- (1) As of the business day prior to the Date of Deposit. Units are offered at the Public Offering Price plus accrued interest.
- (2) All figures as of the business day prior to Date of Deposit. The estimated current return for purchases made on such date will be as shown, as long as the portfolio size and composition remain the same.
- (3) In contrast to Estimated Current Return, Estimated Long Term Return reflects the amortization of premium or accretion of discount, if any, on the bonds in the Trust's portfolio.

INTEREST DISTRIBUTIONS TO UNITHOLDERS Unitholders may elect to have interest distributions made on a monthly, quarterly, or semi-annual basis. Record Dates are May 1 and November 1 for semi-annual distributions; February 1, May 1, August 1 and November 1 for quarterly distributions; and the first of each month for monthly distributions. Details of interest distributions per unit under the various plans appear in the following table based upon estimated net annual interest income at the Date of Deposit:

<TABLE>

<CAPTION>

Georgia Insured Trust	1994			1995			Normal Distributions per Year +
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Record Date*.....	6/1	8/1	11/1	2/1	5/1		
Distribution Date.....	6/15	8/15	11/15	2/15	5/15		
Monthly Distribution Plan.....	\$.6178(1)		\$.4413 every month				\$ 5.2987
Quarterly Distribution Plan.....	\$.6178(1)	\$.8880(2)	\$ 1.3320	\$ 1.3320	\$ 1.3320		\$ 5.3307
Semi-Annual Distribution Plan.....	\$.6178(1)		\$ 2.2290(3)		\$ 2.6748		\$ 5.3497

<FN>

* Record Dates for semi-annual distributions are May 1 and November 1; for quarterly distributions, they are February 1, May 1, August 1 and November 1. Record Dates for monthly distributions are the first day of each month.

- (1) The first distribution will be paid to all Unitholders, regardless of the distribution plan selected. Such distribution may be more or less than a regular monthly distribution.
- (2) The second distribution under the quarterly distribution plan represents a 2-month distribution; subsequent quarterly distributions will be regular 3-month distributions.
- (3) The second distribution under the semi-annual distribution plan represents a 5-month distribution; subsequent semi-annual distributions will be regular 6-month distributions.

</TABLE>

+ Interest for Unitholders of this series began to accrue as of the Date of Deposit. Units purchased on the Date of Deposit will have \$.10 of accrued interest that will be added to the Public Offering Price on the Settlement Date. After provision for expenses of the Fund, the daily rate of accrual from the Date of Deposit to the first Record Date is \$.01471 per unit per day. Consequently, on the first Record Date (06/01/94), accrued interest will total

\$0.6178 per unit for the 42-day period. All interest accrued from the Date of Deposit to the first Record Date, less expenses, will be distributed on the first Distribution Date to Unitholders of Record as of the first Record Date. The first payment to all Unitholders of Record on 06/01/94 is \$.6178 per unit. After the first Record Date daily rates of accrual are:

Monthly - \$0.01471 Quarterly - \$0.01480
Semi-Annual - \$0.01486

This daily rate of accrual, and the annual distributions shown above, will remain the same as long as the portfolio size and composition remain the same.

725

AVERAGE PORTFOLIO LIFE The average maturity of portfolio bonds is 26.7 years. The first bond is scheduled to mature in July, 2010, with the last bond maturity being July, 2028.

BONDS INSURED BY MBIA Each bond in this Nuveen Insured series has been insured* by the Municipal Bond Investors Assurance Corporation, which guarantees timely payments of principal and interest. Premium payments have been fully paid by the Date of Deposit.

CALL PROTECTION Bonds are first subject to optional redemption by the issuers in the years and at the prices shown under the Redemption Provisions column in the Schedule of Investments. Unless otherwise stated, in subsequent years, bonds are redeemable at declining prices, but not usually below par value. Some issues or some portions of issues may also be subject to sinking fund redemption or extraordinary redemption without premium prior to the dates shown.

NO CHARGE FOR REDEMPTION The Trustee, United States Trust Company of New York, will redeem units at net asset value. In addition, John Nuveen & Co. Incorporated intends to maintain a secondary market for this Nuveen Tax-Exempt Unit Trust. Inasmuch as all securities investments are subject to market price fluctuation, net asset value at the time of redemption could be more or less than the initial investment.

REINVESTMENT OPTIONS Specify automatic reinvestment of trust income, with no sales charge, to earn compounded dividends with Nuveen mutual funds.

* Insurance relates specifically to the bonds and not to the units or to the market value of units. Terms of the insurance are more fully described in the prospectus. No representation is made as to the insurer's ability to meet its commitments. See Section 5 of the prospectus for details.

FOR A PROSPECTUS CONTAINING MORE COMPLETE INFORMATION, INCLUDING CHARGES AND EXPENSES, ON THIS NUVEEN TAX-EXEMPT UNIT TRUST AND ANY OTHER NUVEEN FUND, CALL YOUR BROKER . . . OR NUVEEN AT

1-800-257-8787

READ THE PROSPECTUS CAREFULLY BEFORE YOU INVEST OR SEND MONEY.

NUVEEN Tax-Exempt Unit Trusts

NUVEEN
NEW JERSEY
INSURED
TRUST 174

Estimated Current Return
First
Year: 5.50% to 5.72%
Subsequent
Years: 5.52% to 5.74%
as of 04/18/94

Estimated Long Term Return
5.63% to 5.85%
35,000 units in a
diversified \$3,500,000
portfolio of tax-exempt
bonds rated "AAA"

Cusip:
6706L6 257 Monthly Payment Option

Registered in New Jersey
 John Nuveen & Co. Incorporated
 Investment Bankers

<TABLE>	<C>
<S>	
Chicago:	Atlanta
333 W. Wacker Dr.	Austin
Chicago, Illinois 60606	Boca Raton
Telephone: 312.917.7700	Boston
	Columbus
New York:	Dallas/Ft. Worth
Swiss Bank Tower	Irvine
10 East 50th Street	Philadelphia
New York, New York 10022	Phoenix
Telephone: 212.207.2000	San Francisco
	Seattle
	Tampa
	Washington, D.C.

</TABLE>

 NUVEEN TAX-EXEMPT UNIT TRUST--INSURED, NEW JERSEY INSURED TRUST 174
 SCHEDULE OF INVESTMENTS
 DATE OF DEPOSIT APRIL 19, 1994

<TABLE>
 <CAPTION>

Aggregate Principal <C>	<C> <S>	Name of Issuer and Title of Issue Represented by Sponsor's Contracts to Purchase Bonds	Optional Redemption Provisions <C>	Ratings	
				Standard & Poor's <C>	Moody's <C>
\$ 500,000		New Jersey Educational Facilities Authority, Revenue Bonds, Jersey City State College Issue, Series 1992 D, 6.125% Due 7/1/22.	2002 at 102	AAA	Aaa
500,000		New Jersey Health Care Facilities, Financing Authority Revenue Bonds, Allegany Health System-Our Lady of Lourdes Medical Center Issue, Series 1993, 5.20% Due 7/1/18.	2003 at 102	AAA	Aaa
500,000		The Port Authority of New York and New Jersey, Consolidated Bonds, Ninety-First Series, 5.20% Due 11/15/15.	2003 at 101	AAA	Aaa
300,000		The Monmouth County Improvement Authority (Monmouth County, New Jersey), Revenue Bonds, Series 1993 (Millstone Township Board of Education Project), 5.50% Due 2/15/13. (General Obligation Bonds.)	2003 at 102	AAA	Aaa
500,000		North Jersey District Water Supply Commission of the State of New Jersey, Wanaque South Project, Revenue Refunding Bonds, Series 1993, 6.00% Due 7/1/21.	2003 at 102	AAA	Aaa
500,000		The Pollution Control Financing Authority of Salem County (New Jersey), Pollution Control Revenue Refunding Bonds, 1993 Series C (Public Service Electric and Gas Company Project), 5.55% Due 11/1/33.	2003 at 102	AAA	Aaa
325,000		South Monmouth Regional Sewerage Authority (Monmouth County, New Jersey), Sewer Revenue Bonds, Series 1994, 6.00% Due 1/15/14. (When issued.)	2004 at 102	AAA	Aaa
375,000		Commonwealth of Puerto Rico, Public Improvement Refunding Bonds, Series 1992A (General Obligation Bonds.), 6.25% Due 7/1/10.	2002 at 101 1/2	AAA	Aaa
----- \$3,500,000 -----					

</TABLE>

 UNIT PRICE, ESTIMATED CURRENT RETURN AND ESTIMATED LONG TERM RETURN DEPEND ON AMOUNT PURCHASED AND PAYMENT OPTION
 Sales charge/volume discount applies on all concurrent purchases of any Nuveen trust units. Estimated Current Return equals net income divided by offering price. Estimated Long Term Return represents an average of the yields to maturity (or call) of the Bonds in the Trust adjusted to reflect expenses and sales charges.

<TABLE>
 <CAPTION>

Estimated Current Return (2)

AMOUNT PURCHASED		Sales Charge	Public Offering Price (1)	Monthly Payment		Quarterly Payment		Semi-Annual Payment	
Units	Dollars			Payment	Payment	Payment	Payment		
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
50-499	\$5,000-\$49,999	4.90 %	\$ 99.34	(5.50%)	5.52%	(5.54%)	5.56%	(5.55%)	5.57%
500-999	50,000-99,999	4.75	99.18	(5.51)	5.53	(5.54)	5.56	(5.56)	5.58
1,000-2,499	100,000-249,999	4.50	98.92	(5.53)	5.55	(5.56)	5.58	(5.58)	5.60
2,500-4,999	250,000-499,999	4.25	98.66	(5.54)	5.56	(5.57)	5.59	(5.59)	5.61
5,000-9,999	500,000-999,999	3.50	97.90	(5.58)	5.60	(5.62)	5.64	(5.64)	5.66
10,000-24,999	1,000,000-2,499,999	3.00	97.39	(5.61)	5.63	(5.65)	5.67	(5.67)	5.69
25,000-49,999	2,500,000-4,999,999	2.50	96.89	(5.64)	5.66	(5.68)	5.70	(5.69)	5.72
50,000 and over	5,000,000 and over	2.00	96.40	(5.67)	5.69	(5.70)	5.73	(5.72)	5.74

<TABLE>

<S> <C> <C> <C> <C> <C> <C>

Units	Estimated Long Term Return (3)					
	Dollars	Sales Charge	Public Offering Price (1)	Monthly Payment	Quarterly Payment	Semi-Annual Payment
50-499	\$5,000-\$49,999	4.90 %	\$ 99.34	5.63 %	5.66 %	5.68 %
500-999	50,000-99,999	4.75	99.18	5.64	5.66	5.68
1,000-2,499	100,000-249,999	4.50	98.92	5.65	5.68	5.70
2,500-4,999	250,000-499,999	4.25	98.66	5.67	5.69	5.71
5,000-9,999	500,000-999,999	3.50	97.90	5.71	5.74	5.76
10,000-24,999	1,000,000-2,499,999	3.00	97.39	5.74	5.77	5.79
25,000-49,999	2,500,000-4,999,999	2.50	96.89	5.77	5.80	5.82
50,000 and over	5,000,000 and over	2.00	96.40	5.80	5.83	5.85

- (1) As of the business day prior to the Date of Deposit. Units are offered at the Public Offering Price plus accrued interest.
- (2) All figures as of the business day prior to the Date of Deposit. Figures in brackets represent the current return. The first year's estimated current returns are slightly lower than those for subsequent years because a portion of the monies received in the first year only will be treated as a return of principal due to the inclusion in the portfolio of "when issued" or other Bonds having delivery dates after the date of settlement for a purchase made on the Date of Deposit.
- (3) In contrast to Estimated Current Return, Estimated Long Term Return reflects the amortization of premium or accretion of discount, if any, on the bonds in the Trust's portfolio.

INTEREST DISTRIBUTIONS TO UNITHOLDERS Unitholders may elect to have interest distributions made on a monthly, quarterly, or semi-annual basis. Record Dates are May 1 and November 1 for semi-annual distributions; February 1, May 1, August 1 and November 1 for quarterly distributions; and the first of each month for monthly distributions. Details of interest distributions per unit under the various plans appear in the following table based upon estimated net annual interest income at the Date of Deposit:

New Jersey Insured Trust	1994					1995		Normal Distributions per Year + <C>
	<C>	<C>	<C>	<C>	<C>	<C>		
Record Date*.....	6/1	8/1	11/1	2/1	5/1			
Distribution Date.....	6/15	8/15	11/15	2/15	5/15			
Monthly Distribution Plan.....	\$.6400(1)		\$.4572 every month				\$ 5.4870	
Quarterly Distribution Plan.....	\$.6400(1)	\$.9198(2)	\$ 1.3797	\$ 1.3797	\$ 1.3797		\$ 5.5190	
Semi-Annual Distribution Plan.....	\$.6400(1)		\$ 2.3070(3)		\$ 2.7684		\$ 5.5380	

<FN>

* Record Dates for semi-annual distributions are May 1 and November 1; for quarterly distributions, they are February 1, May 1, August 1 and November 1. Record Dates for monthly distributions are the first day of each month.

(1) The first distribution will be paid to all Unitholders, regardless of the distribution plan selected. Such distribution may

- be more or less than a regular monthly distribution.
- (2) The second distribution under the quarterly distribution plan represents a 2-month distribution; subsequent quarterly distributions will be regular 3-month distributions.
- (3) The second distribution under the semi-annual distribution plan represents a 5-month distribution; subsequent semi-annual distributions will be regular 6-month distributions.

</TABLE>

+ Interest for Unitholders of this series began to accrue as of the Date of Deposit. Units purchased on the Date of Deposit will have \$.11 of accrued interest that will be added to the Public Offering Price on the Settlement Date. After provision for expenses of the Fund, the daily rate of accrual from the Date of Deposit to the first Record Date is \$.01524 per unit per day. Consequently, on the first Record Date (06/01/94), accrued interest will total \$0.6400 per unit for the 42-day period. All interest accrued from the Date of Deposit to the first Record Date, less expenses, will be distributed on the first Distribution Date to Unitholders of Record as of the first Record Date. The first payment to all Unitholders of Record on 06/01/94 is \$.6400 per unit. After the first Record Date daily rates of accrual are:

Monthly - \$0.01524 Quarterly - \$0.01533
Semi-Annual - \$0.01538

This daily rate of accrual, and the annual distributions shown above, will remain the same as long as the portfolio size and composition remain the same.

725

AVERAGE PORTFOLIO LIFE The average maturity of portfolio bonds is 25.3 years. The first bond is scheduled to mature in July, 2010, with the last bond maturity being November, 2033.

BONDS INSURED BY MBIA Each bond in this Nuveen Insured series has been insured* by the Municipal Bond Investors Assurance Corporation, which guarantees timely payments of principal and interest. Premium payments have been fully paid by the Date of Deposit.

CALL PROTECTION Bonds are first subject to optional redemption by the issuers in the years and at the prices shown under the Redemption Provisions column in the Schedule of Investments. Unless otherwise stated, in subsequent years, bonds are redeemable at declining prices, but not usually below par value. Some issues or some portions of issues may also be subject to sinking fund redemption or extraordinary redemption without premium prior to the dates shown.

NO CHARGE FOR REDEMPTION The Trustee, United States Trust Company of New York, will redeem units at net asset value. In addition, John Nuveen & Co. Incorporated intends to maintain a secondary market for this Nuveen Tax-Exempt Unit Trust. Inasmuch as all securities investments are subject to market price fluctuation, net asset value at the time of redemption could be more or less than the initial investment.

REINVESTMENT OPTIONS Specify automatic reinvestment of trust income, with no sales charge, to earn compounded dividends with Nuveen mutual funds.

* Insurance relates specifically to the bonds and not to the units or to the market value of units. Terms of the insurance are more fully described in the prospectus. No representation is made as to the insurer's ability to meet its commitments. See Section 5 of the prospectus for details.

FOR A PROSPECTUS CONTAINING MORE COMPLETE INFORMATION, INCLUDING CHARGES AND EXPENSES, ON THIS NUVEEN TAX-EXEMPT UNIT TRUST AND ANY OTHER NUVEEN FUND, CALL YOUR BROKER . . . OR NUVEEN AT

1-800-257-8787

READ THE PROSPECTUS CAREFULLY BEFORE YOU INVEST OR SEND MONEY.