

# 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: **1994-01-14**  
SEC Accession No. **0000882921-94-000005**

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### FILER

#### **NUVEEN TAX EXEMPT UNIT TRUST SERIES 712**

CIK: **883002** | State of Incorporation: **DE** | Fiscal Year End: **1231**  
Type: **497** | Act: **33** | File No.: **033-51245** | Film No.: **94501452**

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

NUVEEN Tax-Exempt Unit Trusts

Nuveen  
National  
Trust 527

(National Traditional Trust 527)

Estimated Current Return  
5.10% to 5.25%  
as of 01/12/94

Estimated Long Term Return  
5.15% to 5.32%  
100,000 units in a  
diversified \$10,000,000  
portfolio of tax-exempt  
bonds

Cusip:  
67101E 700 Monthly Payment Option  
67101E 718 Quarterly Payment Option  
67101E 726 Semi-Annual Payment Option

Registered in all states  
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	Los Angeles
New York, New York 10022	Philadelphia
Telephone: 212.207.2000	Phoenix
	San Francisco
	Seattle
	Tampa
	Washington, D.C.

</TABLE>

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NUVEEN TAX-EXEMPT UNIT TRUST--NATIONAL TRADITIONAL TRUST 527  
SCHEDULE OF INVESTMENTS  
DATE OF DEPOSIT JANUARY 13, 1994  
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<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>
\$ 750,000		State Public Works Board of the State of California, Lease Revenue Bonds (The Regents of the University of California), 1993 Series B (Various University of California Projects), 5.50% Due 6/1/19.	2003 at 102	A	A1
500,000		Jefferson County School District No. R-1 (Jefferson County, Colorado), General Obligation Bonds, Series 1992, 6.00% Due 12/15/12. (AMBAC Insured.)	2002 at 101	AAA	Aaa
260,000		City of Thornton, Colorado, General Obligation Water Refunding Capital Appreciation Bonds, Series 1991, 0.00% Due 12/1/13. (Original issue discount bonds delivered on or about March 14, 1991 at a price of 21.656% of principal amount.) (FGIC Insured.)	No Optional Call	AAA	Aaa
410,000		Illinois Health Facilities Authority, Central DuPage Health System Revenue Bonds, Series 1992 (Wyndemere Retirement Community Project), 5.75% Due 11/1/22. (Original issue discount bonds delivered on or about February 20, 1992 at a price of 88.924% of principal amount.) (MBIA Insured.)	2002 at 102	AAA	Aaa
750,000		The Illinois State Toll Highway Authority, Toll Highway Priority Revenue Bonds, 1992 Series A, 5.75% Due 1/1/17. (Original issue discount bonds delivered on or about October 14, 1992 at a price of 92.619% of principal amount.) (FGIC Insured.)	2003 at 102	AAA	Aaa

470,000	Illinois Development Finance Authority, Pollution Control Revenue Refunding Bonds (Central Illinois Public Service Company), 1993 Series B-2, 5.90% Due 6/1/28.	2003 at 102	AA	Aa2
300,000	Illinois Educational Facilities Authority, Revenue Bonds, Illinois Wesleyan University, Series 1993, 5.625% Due 9/1/18.	2003 at 102	A	A1
475,000	Illinois Health Facilities Authority Revenue Refunding Bonds, Series 1993 (Illinois Masonic Medical Center), 5.50% Due 10/1/19. (Original issue discount bonds delivered on or about November 18, 1993 at a price of 94.719% of principal amount.)	2003 at 102	A-	A
730,000	Indiana Health Facility Financing Authority, Hospital Refunding Revenue Bonds, Series 1993 (Welborn Memorial Baptist Hospital Project), 5.625% Due 7/1/23.	2003 at 102	A	--
280,000	County Commissioners of Charles County, Maryland, Mortgage Revenue Refunding Bonds, Series 1994A (Holly Station III Townhouses Project-FHA Insured Mortgage Loan), 5.875% Due 7/1/25. (When issued.) (MBIA Insured.)	2003 at 102	AAA	Aaa
740,000	State of Michigan, State Trunk Line Fund Refunding Bonds, Series 1992B-1, 5.50% Due 10/1/21. (Original issue discount bonds delivered on or about July 30, 1992 at a price of 90.625% of principal amount.)	2002 at 100	AA-	A1
750,000	Medical Center Educational Building Corporation (Mississippi), Revenue Bonds, Series 1993 (University of Mississippi Medical Center Project), 5.90% Due 12/1/23.	2004 at 102	A-	--
750,000	New York City (New York), Municipal Water Finance Authority, Water and Sewer System Revenue Bonds, Fixed Rate Fiscal 1994 Series B, 5.50% Due 6/15/19.	2004 at 101	A-	A
125,000	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
750,000	Gregg County Health Facilities Development Corporation (Texas), Hospital Revenue Refunding Bonds (Good Shepherd Medical Center Project), Series 1993, 5.50% Due 10/1/15. (Original issue discount bonds delivered on or about June 2, 1993 at a price of 94.75% of principal amount.) (AMBAC Insured.)	2003 at 102	AAA	Aaa
250,000	Texas Municipal Power Agency, Refunding Revenue Bonds, Series 1993, 0.00% Due 9/1/17. (Original issue discount bonds delivered on or about June 29, 1993 at a price of 23.126% of principal amount.) (MBIA Insured.)	No Optional Call	AAA	Aaa
210,000	Intermountain Power Agency (Utah), Power Supply Revenue Refunding Bonds, 1993 Series A, 5.50% Due 7/1/20.	2003 at 102	AA	Aa
750,000	Washington Public Power Supply System, Nuclear Project No. 3 Refunding Revenue Bonds, Series 1993B, 5.625% Due 7/1/12.	2003 at 102	AA	Aa
750,000	Wisconsin Health and Educational Facilities Authority Revenue Bonds (Sisters of the Sorrowful Mother-Ministry Corporation), Series 1993C, 5.50% Due 8/15/19. (When issued.) (MBIA Insured.)	2003 at 102	AAA	Aaa

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\$10,000,000  
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</TABLE>

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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>
50-999	\$5,000-\$99,999	4.90 %	\$ 101.91	5.10%	5.13%	5.15%
1,000-2,499	100,000-249,999	4.50	101.49	5.12	5.15	5.17
2,500-4,999	250,000-499,999	4.25	101.22	5.14	5.17	5.19
5,000-9,999	500,000-999,999	3.50	100.44	5.18	5.21	5.23
10,000 and over	1,000,000 and over	3.00	99.92	5.20	5.24	5.25

</TABLE>

<TABLE>  
<CAPTION>

Estimated Long Term Return (3)

AMOUNT PURCHASED		Sales Charge	Public Offering Price (1)	Monthly Payment	Quarterly Payment	Semi-Annual Payment
Units	Dollars					
<S>	<C>	<C>	<C>	<C>	<C>	<C>
50-999	\$5,000-\$99,999	4.90 %	\$ 101.91	5.15%	5.19%	5.21%
1,000-2,499	100,000-249,999	4.50	101.49	5.18	5.21	5.23
2,500-4,999	250,000-499,999	4.25	101.22	5.19	5.23	5.24
5,000-9,999	500,000-999,999	3.50	100.44	5.23	5.27	5.29
10,000 and over	1,000,000 and over	3.00	99.92	5.26	5.30	5.32

- (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.

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

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>

National Traditional Trust	1994				Normal Distributions per Year +
<S>	<C>	<C>	<C>	<C>	<C>
Record Date*	4/1	5/1	8/1	11/1	
Distribution Date	4/15	5/15	8/15	11/15	
Monthly Distribution Plan	\$ .3511(1)	----- \$ .4332 every month -----			\$ 5.1994
Quarterly Distribution Plan	\$ .3511(1)	\$ .4359(2)	\$ 1.3078	\$ 1.3078	\$ 5.2314
Semi-Annual Distribution Plan	\$ .3511(1)	\$ .4375(3)		\$ 2.6252	\$ 5.2504

- <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.
- (2) The second distribution under the quarterly distribution plan represents a 1-month distribution; subsequent quarterly distributions will be regular 3-month distributions.
- (3) The second distribution under the semi-annual distribution plan represents a 1-month distribution; subsequent semi-annual distributions will be regular 6-month distributions.

+ Interest for Unitholders of this series began to accrue as of the Date of Deposit. Units purchased on the Date of Deposit will have \$.12 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 \$.01444 per unit per day. Consequently, on the first Record Date (04/01/94), accrued interest will total \$1.1263 per unit for the 78-day period. Because a substantial portion of this interest will not yet be due from the issuers of the bonds in the Fund, the first payment to all Unitholders of Record on 04/01/94 is \$.3511, and the remaining \$.7752 of accrued interest will remain an asset of the Trust and be distributed in subsequent periods as portfolio bonds mature, or are redeemed, or sold and the accrued interest on these bonds is collected. After the first

Record Date daily rates of accrual are:

Monthly - \$0.01444

Quarterly - \$0.01453

Semi-Annual - \$0.01458

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.

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DIVERSIFICATION OF PORTFOLIO INCOME

There are 19 Tax-exempt bond issues in this trust; this diversified portfolio yields current income from issuers in 13 states.

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<TABLE>

<CAPTION>

	Percent of Total Income	
<S>	<C>	<C>
		%
California	7.7	
Colorado	5.6	
Illinois	25.6	
Indiana	7.7	
Maryland	3.1	
Michigan	7.6	
Mississippi	8.3	

<CAPTION>

	Percent of Total Income	
<S>	<C>	<C>
		%
North Carolina	1.2	
New York	7.7	
Texas	7.7	
Utah	2.2	
Washington	7.9	
Wisconsin	7.7	

</TABLE>

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AVERAGE PORTFOLIO LIFE

The average maturity of portfolio bonds is 25.5 years. The first bond is scheduled to mature in July, 2012, with the last bond maturity being June, 2028.

-----  
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>	<C>
AAA	41%	
AA	22	
A1/A+	10	
A	27	
	---	
	100%	

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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.

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 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

1-800-351-4100

READ THE PROSPECTUS CAREFULLY BEFORE YOU INVEST OR SEND MONEY.

712

NUVEEN Tax-Exempt Unit Trusts

NUVEEN

NORTH CAROLINA

TRUST 272

(NORTH CAROLINA TRADITIONAL TRUST 272)

Estimated Current Return

4.78% to 4.93%

as of 01/12/94

Estimated Long Term Return

4.83% to 4.98%

35,000 units in a diversified \$3,500,000 portfolio of tax-exempt bonds

Cusip:

670958 644 Monthly Payment Option

670958 651 Quarterly Payment Option

670958 669 Semi-Annual Payment Option

Registered in North Carolina

John Nuveen & Co. Incorporated

Investment Bankers

<TABLE>

<S>

<C>

Chicago:  
 333 W. Wacker Dr.  
 Chicago, Illinois 60606  
 Telephone: 312.917.7700

Atlanta  
 Austin  
 Boca Raton  
 Boston  
 Columbus  
 Dallas/Ft. Worth  
 Irvine  
 Los Angeles  
 Philadelphia  
 Phoenix  
 San Francisco  
 Seattle  
 Tampa  
 Washington, D.C.

New York:  
 Swiss Bank Tower  
 10 East 50th Street  
 New York, New York 10022  
 Telephone: 212.207.2000

</TABLE>

-----  
 NUVEEN TAX-EXEMPT UNIT TRUST--NORTH CAROLINA TRADITIONAL TRUST 272

SCHEDULE OF INVESTMENTS

DATE OF DEPOSIT JANUARY 13, 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>
\$ 150,000		North Carolina Medical Care Commission, Hospital Revenue Bonds (Scotland Memorial Hospital Project), Series 1993, 5.375% Due 10/1/11. (ASSET GUARANTEED.)	2004 at 102	AA	--
525,000		North Carolina Municipal Power Agency Number 1, Catawba Electric Revenue Bonds, Series 1992, 5.75% Due 1/1/20.	2003 at 100	AAA	Aaa

(Original issue discount bonds delivered on or about December 10, 1992 at a price of 92.75% of principal amount.) (MBIA Insured.)

115,000	County of Caswell, North Carolina, General Obligation Refunding Bonds, Series 1993, 4.80% Due 6/1/11. (FGIC Insured.)	2003 at 102	AAA	Aaa
150,000	City of Charlotte, North Carolina, Certificates of Participation, Series 1991 (Convention Facility Project), 0.00% Due 12/1/09. (Original issue discount bonds delivered on or about July 2, 1991 at a price of 27.672% of principal amount.) (AMBAC Insured.)	No Optional Call	AAA	Aaa
375,000	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
335,000	Craven Regional Medical Authority (North Carolina), Insured Health Care Facilities Revenue Bonds, Series 1993, 5.625% Due 10/1/17. (MBIA Insured.)	2003 at 102	AAA	Aaa
500,000	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
165,000	City of Fayetteville, North Carolina, Public Works Commission Revenue Refunding Bonds, Series 1993, 4.75% Due 3/1/14. (Original issue discount bonds delivered on or about November 23, 1993 at a price of 94.037% of principal amount.) (FGIC Insured.)	2003 at 100	AAA	Aaa
525,000	County of New Hanover, North Carolina Hospital Revenue Bonds (New Hanover Regional Medical Center Project), Series 1993, 4.75% Due 10/1/23. (Original issue discount bonds delivered on or about October 26, 1993 at a price of 92.775% of principal amount.) (AMBAC Insured.)	2003 at 102	AAA	Aaa
160,000	New Hanover County Water and Sewer District, North Carolina, General Obligation Refunding Bonds, Series 1994, 5.00% Due 6/1/12. (When issued.)	2003 at 102	A	A1
500,000	Commonwealth of Puerto Rico, Public Improvement Refunding Bonds, Series 1993 (General Obligation Bonds.), 5.25% Due 7/1/18. (Original issue discount bonds delivered on or about July 15, 1993 at a price of 93.414% of principal amount.) (MBIA Insured.)	2003 at 101 1/2	AAA	Aaa

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\$3,500,000  
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</TABLE>

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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)	Estimated Current Return (2)		
Units	Dollars			Monthly Payment	Quarterly Payment	Semi-Annual Payment
<S>	<C>	<C>	<C>	<C>	<C>	<C>
50-999	\$5,000-\$99,999	4.90 %	\$ 102.05	4.78%	4.81%	4.83%
1,000-2,499	100,000-249,999	4.50	101.62	4.80	4.83	4.85
2,500-4,999	250,000-499,999	4.25	101.36	4.82	4.85	4.87
5,000-9,999	500,000-999,999	3.50	100.57	4.85	4.89	4.90
10,000 and over	1,000,000 and over	3.00	100.05	4.88	4.91	4.93

<TABLE>  
<CAPTION>

-----  
Estimated Long Term Return (3)  
-----

AMOUNT PURCHASED		Sales Charge	Public Offering Price (1)	Estimated Long Term Return (3)		
Units	Dollars			Monthly Payment	Quarterly Payment	Semi-Annual Payment

<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
50-999	\$5,000-\$99,999	4.90 %	\$	102.05	4.83%	4.86%	4.88%
1,000-2,499	100,000-249,999	4.50		101.62	4.85	4.88	4.90
2,500-4,999	250,000-499,999	4.25		101.36	4.86	4.89	4.91
5,000-9,999	500,000-999,999	3.50		100.57	4.90	4.93	4.95
10,000 and over	1,000,000 and over	3.00		100.05	4.93	4.96	4.98

- (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:

North Carolina Traditional Trust	1994					Normal Distributions per Year +
<S>	<C>	<C>	<C>	<C>	<C>	
Record Date*	4/1	5/1	8/1	11/1		
Distribution Date	4/15	5/15	8/15	11/15		
Monthly Distribution Plan	\$ .3958 (1)	----- \$ .4067 every month -----				\$ 4.8811
Quarterly Distribution Plan	\$ .3958 (1)	\$ .4094 (2)	\$ 1.2282	\$ 1.2282		\$ 4.9131
Semi-Annual Distribution Plan	\$ .3958 (1)	\$ .4110 (3)		\$ 2.4660		\$ 4.9321

- <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.
  - (2) The second distribution under the quarterly distribution plan represents a 1-month distribution; subsequent quarterly distributions will be regular 3-month distributions.
  - (3) The second distribution under the semi-annual distribution plan represents a 1-month distribution; subsequent semi-annual distributions will be regular 6-month distributions.

+ 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 \$.01356 per unit per day. Consequently, on the first Record Date (04/01/94), accrued interest will total \$1.0576 per unit for the 78-day period. Because a substantial portion of this interest will not yet be due from the issuers of the bonds in the Fund, the first payment to all Unitholders of Record on 04/01/94 is \$.3958, and the remaining \$.6618 of accrued interest will remain an asset of the Trust and be distributed in subsequent periods as portfolio bonds mature, or are redeemed, or sold and the accrued interest on these bonds is collected. After the first Record Date daily rates of accrual are:

Monthly - \$.01356                      Quarterly - \$.01365  
Semi-Annual - \$.01370

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 23.8 years. The first bond is scheduled to mature in December, 2009, with the last bond maturity being October, 2023.



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

<TABLE>

<CAPTION>

Rating Category	Percent of Portfolio Par Value	<C>
AAA	91%	
AA	4	
A1/A+	5	
	---	
	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.

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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

1-800-351-4100

READ THE PROSPECTUS CAREFULLY BEFORE YOU INVEST OR SEND MONEY.

NUVEEN Tax-Exempt Unit Trusts

NUVEEN  
INTERMEDIATE  
INSURED  
TRUST 72

Estimated Current Return  
First  
Year: 4.15% to 4.25%  
Subsequent  
Years: 4.20% to 4.31%  
as of 01/12/94

Estimated Long Term Return  
4.34% to 4.44%  
100,000 units in a  
diversified \$10,000,000  
portfolio of tax-exempt  
bonds rated "AAA"

Cusip:  
67093H 687 Monthly Payment Option  
67093H 695 Quarterly Payment Option  
67093H 703 Semi-Annual Payment Option

Registered in all states  
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

New York:  
 Swiss Bank Tower  
 10 East 50th Street  
 New York, New York 10022  
 Telephone: 212.207.2000

Columbus  
 Dallas/Ft. Worth  
 Irvine  
 Los Angeles  
 Philadelphia  
 Phoenix  
 San Francisco  
 Seattle  
 Tampa  
 Washington, D.C.

</TABLE>

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 NUVEEN TAX-EXEMPT UNIT TRUST--INSURED, INTERMEDIATE INSURED TRUST 72  
 SCHEDULE OF INVESTMENTS  
 DATE OF DEPOSIT JANUARY 13, 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>
\$1,000,000		Alabama Corrections Institution Finance Authority, Revenue Bonds, Series 1993-A, 5.00% Due 4/1/04.	2003 at 102	AAA	Aaa
500,000		North Slope Borough, Alaska, General Obligation Bonds, Series 1993B, 0.00% Due 1/1/03. (Original issue discount bonds delivered on or about October 5, 1993 at a price of 62.233% of principal amount.)	No Optional Call	AAA	Aaa
1,000,000		The Industrial Development Authority of the County of Pima, Arizona, Health Care System Revenue Bonds, Carondelet Health Care Corporation of Arizona Issue, Series 1993, 4.75% Due 7/1/03.	No Optional Call	AAA	Aaa
1,000,000		California Health Facilities Financing Authority, Insured Health Facility Refunding Revenue Bonds (Catholic Healthcare West), 1994 Series A, 4.70% Due 7/1/03. (When issued.)	No Optional Call	AAA	Aaa
445,000		Southern California Public Power Authority, San Juan Power Project Revenue Bonds, 1993 Series A (San Juan Unit 3), 5.00% Due 1/1/04.	2003 at 102	AAA	Aaa
1,000,000		The Regents of the University Of California, Refunding Revenue Bonds, (1989 Multiple Purpose Projects), Series C, 4.80% Due 9/1/04.	2003 at 102	AAA	Aaa
615,000		District of Columbia (Washington, D.C.), General Obligation Refunding Bonds, Series 1993C, 5.25% Due 12/1/04.	2003 at 102	AAA	Aaa
650,000		The Economic Development Corporation of the City of Dearborn (Michigan), Hospital Revenue Refunding Bonds (Oakwood Obligated Group), Series 1993B, 4.90% Due 8/15/04. (When issued.)	No Optional Call	AAA	Aaa
1,000,000		The Industrial Development Authority of the County of Jackson, State of Missouri Health Care System Revenue Bonds, Saint Joseph Health Center Issue, Series 1993, 4.85% Due 7/1/04.	No Optional Call	AAA	Aaa
715,000		South Dakota Board of Regents, South Dakota State University Housing and Auxiliary Facilities, Revenue Bonds, Series 1994A, 360M-4.70% Due 4/1/03, 355M-4.80% Due 4/1/04. (When issued.)	No Optional Call	AAA	Aaa
725,000		City of Austin, Texas, Hotel Occupancy Tax Revenue Refunding Bonds, Series 1993A, 4.60% Due 11/15/03.	No Optional Call	AAA	Aaa
1,000,000		Harris County, Texas, Toll Road Senior Lien Revenue Refunding Bonds, Series 1994, 4.65% Due 8/15/03. (When issued.)	No Optional Call	AAA	Aaa
100,000		Washington Public Power Supply System, Nuclear Project No. 2 Refunding Revenue Bonds, Series 1993A, 5.25% Due 7/1/03.	No Optional Call	AAA	Aaa
250,000		Washington Public Power Supply System, Nuclear Project No. 3 Refunding Revenue Bonds, Series 1990B, 0.00% Due 7/1/04. (Original issue discount bonds delivered on or about June 21, 1990 at a price of 35.841% of principal amount.)	No Optional Call	AAA	Aaa

-----  
 \$10,000,000  
 -----

</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>
50-999	\$5,000-\$99,999	3.90 %	\$ 102.47	(4.15%)	4.20%	(4.18%)	4.24%	(4.20%)	4.25%
1,000-2,499	100,000-249,999	3.50	102.04	(4.17)	4.22	(4.20)	4.25	(4.22)	4.27
2,500-4,999	250,000-499,999	3.25	101.78	(4.18)	4.23	(4.21)	4.26	(4.23)	4.28
5,000-9,999	500,000-999,999	3.00	101.52	(4.19)	4.24	(4.22)	4.27	(4.24)	4.29
10,000 and over	1,000,000 and over	2.75	101.25	(4.20)	4.25	(4.23)	4.29	(4.25)	4.31

<TABLE>  
<CAPTION>

AMOUNT PURCHASED			Public Offering Price (1)	Estimated Long Term Return (3)		
Units	Dollars	Sales Charge		Monthly Payment	Quarterly Payment	Semi-Annual Payment
<S>	<C>	<C>	<C>	<C>	<C>	<C>
50-999	\$5,000-\$99,999	3.90 %	\$ 102.47	4.34%	4.37%	4.39%
1,000-2,499	100,000-249,999	3.50	102.04	4.36	4.39	4.41
2,500-4,999	250,000-499,999	3.25	101.78	4.37	4.40	4.42
5,000-9,999	500,000-999,999	3.00	101.52	4.38	4.41	4.43
10,000 and over	1,000,000 and over	2.75	101.25	4.39	4.42	4.44

- (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.

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

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>

Intermediate Insured Trust	1994					Normal Distributions per Year +
<S>	<C>	<C>	<C>	<C>	<C>	<C>
Record Date*	4/1	5/1	8/1	11/1		
Distribution Date	4/15	5/15	8/15	11/15		

Monthly Distribution Plan.....	\$ .2853(1)				\$ 4.3080
			\$ .3589 every month		
Quarterly Distribution Plan.....	\$ .2853(1)	\$ .3616(2)	\$ 1.0849	\$ 1.0849	\$ 4.3400
Semi-Annual Distribution Plan.....	\$ .2853(1)	\$ .3632(3)		\$ 2.1794	\$ 4.3590

<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.
- (2) The second distribution under the quarterly distribution plan represents a 1-month distribution; subsequent quarterly distributions will be regular 3-month distributions.
- (3) The second distribution under the semi-annual distribution plan represents a 1-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 \$.01197 per unit per day. Consequently, on the first Record Date (04/01/94), accrued interest will total \$0.9336 per unit for the 78-day period. Because a substantial portion of this interest will not yet be due from the issuers of the bonds in the Fund, the first payment to all Unitholders of Record on 04/01/94 is \$.2853, and the remaining \$.6483 of accrued interest will remain an asset of the Trust and be distributed in subsequent periods as portfolio bonds mature, or are redeemed, or sold and the accrued interest on these bonds is collected. After the first Record Date daily rates of accrual are:

Monthly - \$.01197                      Quarterly - \$.01206  
Semi-Annual - \$.01211

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.

DIVERSIFICATION OF PORTFOLIO INCOME

There are 14 Tax-exempt bond issues in this trust; this diversified portfolio yields current income from issuers in 8 states and the District of Columbia.

<TABLE>

<CAPTION>

<S>	Percent of Total Income <C>	<C>
		%
Alabama	11.2	
Arizona	10.6	
California	26.3	
Washington D.C.	7.2	
Michigan	7.1	

<CAPTION>

<S>	Percent of Total Income <C>	<C>
		%
Missouri	10.9	
South Dakota	7.6	
Texas	17.9	
Washington	1.2	

AVERAGE PORTFOLIO LIFE The average maturity of portfolio bonds is 10.0 years. The first bond is scheduled to mature in January, 2003, with the last bond maturity being December, 2004.

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.

\* 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

1-800-351-4100

READ THE PROSPECTUS CAREFULLY BEFORE YOU INVEST OR SEND MONEY.

712

NUVEEN Tax-Exempt Unit Trusts

NUVEEN  
MICHIGAN  
INSURED  
TRUST 52

Estimated Current Return

First  
Year: 4.89% to 5.04%  
Subsequent  
Years: 4.90% to 5.05%  
as of 01/12/94

Estimated Long Term Return

4.92% to 5.06%  
35,000 units in a  
diversified \$3,500,000  
portfolio of tax-exempt  
bonds rated "AAA"  
Cusip:  
67095D 858 Monthly Payment Option  
67095D 866 Quarterly Payment Option  
67095D 874 Semi-Annual Payment Option

Registered in Michigan  
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	Los Angeles
New York, New York 10022	Philadelphia
Telephone: 212.207.2000	Phoenix
	San Francisco
	Seattle
	Tampa
	Washington, D.C.

</TABLE>

NUVEEN TAX-EXEMPT UNIT TRUST--INSURED, MICHIGAN INSURED TRUST 52  
SCHEDULE OF INVESTMENTS  
DATE OF DEPOSIT JANUARY 13, 1994

<TABLE>

<CAPTION>

Aggregate Principal <C>	Name of Issuer and Title of Issue Represented by Sponsor's Contracts to Purchase Bonds <C> <S>	Optional Redemption Provisions <C>	Ratings	
			Standard & Poor's <C>	Moody's <C>
\$ 395,000	Michigan Public Power Agency, Belle River Project Refunding Revenue Bonds, 1993 Series A, 5.25% Due 1/1/18. (Original issue discount bonds delivered on or about April 14, 1993 at a price of 92.50% of principal amount.)	2003 at 102	AAA	Aaa
525,000	State of Michigan, State Trunk Line Fund Refunding Bonds, Series 1992B-1, 5.50% Due 10/1/21. (Original issue discount bonds delivered on or about July 30, 1992 at a price of 90.625% of principal amount.)	2002 at 100	AAA	Aaa
330,000	Regents of the University of Michigan, Hospital Revenue Refunding Bonds, Series 1993A, 5.50% Due 12/1/21. (Original issue discount bonds delivered on or about January 19, 1993 at a price of 89.412% of principal amount.)	2002 at 102	AAA	Aaa
525,000	The Economic Development Corporation of the City of Dearborn (Michigan), Hospital Revenue Refunding Bonds (Oakwood Obligated Group), Series 1993B, 5.25% Due 8/15/21. (When issued.)	2004 at 102	AAA	Aaa
475,000	City of Kalamazoo Building Authority, Kalamazoo County, Michigan, Building Authority Bonds, Series 1993 A, 5.90% Due 10/1/13. (General Obligation Bonds.)	2002 at 101 1/2	AAA	Aaa
200,000	Okemos Public Schools, County of Ingham, State of Michigan, 1993 Refunding Bonds, 0.00% Due 5/1/20. (Original issue discount bonds delivered on or about February 2, 1993 at a price of 17.271% of principal amount.) (General Obligation Bonds.)	No Optional Call	AAA	Aaa
525,000	City of Royal Oak Hospital Finance Authority (Michigan), Hospital Revenue Refunding Bonds (William Beaumont Hospital), Series 1993G, 5.50% Due 11/15/13.	2003 at 102	AAA	Aaa
525,000	Commonwealth of Puerto Rico, Public Improvement Refunding Bonds, Series 1993 (General Obligation Bonds.), 5.25% Due 7/1/18. (Original issue discount bonds delivered on or about July 15, 1993 at a price of 93.414% of principal amount.)	2003 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			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>	<C>
50-999	\$5,000-\$99,999	4.90 %	\$ 101.27	(4.89%)	4.90%	(4.92%)	4.93%	(4.94%)	4.95%	
1,000-2,499	100,000-249,999	4.50	100.85	(4.91)	4.92	(4.94)	4.95	(4.96)	4.97	
2,500-4,999	250,000-499,999	4.25	100.59	(4.92)	4.93	(4.95)	4.96	(4.97)	4.98	
5,000-9,999	500,000-999,999	3.50	99.80	(4.96)	4.97	(4.99)	5.00	(5.01)	5.02	
10,000 and over	1,000,000 and over	3.00	99.29	(4.98)	5.00	(5.02)	5.03	(5.04)	5.05	

<TABLE>  
<CAPTION>

AMOUNT PURCHASED			Public Offering Price (1)	Estimated Long Term Return (3)			
Units	Dollars	Sales Charge		Monthly Payment	Quarterly Payment	Semi-Annual Payment	
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>







Swiss Bank Tower  
 10 East 50th Street  
 New York, New York 10022  
 Telephone: 212.207.2000

Irvine  
 Los Angeles  
 Philadelphia  
 Phoenix  
 San Francisco  
 Seattle  
 Tampa  
 Washington, D.C.

</TABLE>

-----  
 NUVEEN TAX-EXEMPT UNIT TRUST--INSURED, OHIO INSURED TRUST 111  
 SCHEDULE OF INVESTMENTS  
 DATE OF DEPOSIT JANUARY 13, 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>
\$ 110,000		State of Ohio, Full Faith and Credit, Series 1993, College Savings Bonds, 0.00% Due 8/1/10. (Original issue discount bonds delivered on or about December 9, 1993 at a price of 40.861% of principal amount.) (General Obligation Bonds.)	No Optional Call	AAA	Aaa
500,000		Ohio Air Quality Development Authority, State of Ohio, % Collateralized Air Quality Development Revenue Refunding Bonds, 1994 Series B (The Cincinnati Gas & Electric Company Project), 5.45% Due 1/1/24.	2004 at 102	AAA	Aaa
525,000		Ohio Water Development Authority, Water Development Revenue Refunding Bonds, Pure Water Refunding and Improvement Series, 5.50% Due 12/1/11. (Original issue discount bonds delivered on or about October 14, 1992 at a price of 91.688% of principal amount.)	2002 at 102	AAA	Aaa
425,000		Hamilton County, Ohio, Sewer System Improvement and Refunding Revenue Bonds, 1993 Series A (The Metropolitan Sewer District of Greater Cincinnati), 5.00% Due 12/1/14. (Original issue discount bonds delivered on or about May 4, 1993 at a price of 92.50% of principal amount.)	2003 at 100	AAA	Aaa
525,000		County of Lucas, Ohio, Hospital Refunding Revenue Bonds, Series 1993C (St. Vincent Medical Center), 5.25% Due 8/15/22.	2003 at 102	AAA	Aaa
460,000		County of Lucas, Ohio, Hospital Improvement and Refunding Revenue Bonds, Series 1993 (The Toledo Hospital), 5.00% Due 11/15/22. (Original issue discount bonds delivered on or about July 29, 1993 at a price of 91.402% of principal amount.)	2003 at 102	AAA	Aaa
430,000		City of Warren, Ohio, General Obligation Multiple Purpose Bonds, Series 1993, 5.20% Due 11/15/13.	2003 at 102	AAA	Aaa
525,000		Commonwealth of Puerto Rico, Public Improvement Refunding Bonds, Series 1993 (General Obligation Bonds.), 5.25% Due 7/1/18. (Original issue discount bonds delivered on or about July 15, 1993 at a price of 93.414% of principal amount.)	2003 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		Estimated Current Return (2)				
Units	Dollars	Sales Charge	Public Offering Price (1)	Monthly Payment	Quarterly Payment	Semi-Annual Payment

<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
50-999	\$5,000-\$99,999	4.90 %	\$ 103.45	4.74%	4.77%	4.79%	4.81%
1,000-2,499	100,000-249,999	4.50	103.02	4.76	4.79	4.81	4.82
2,500-4,999	250,000-499,999	4.25	102.75	4.78	4.81	4.82	4.86
5,000-9,999	500,000-999,999	3.50	101.95	4.81	4.84	4.86	4.89
10,000 and over	1,000,000 and over	3.00	101.42	4.84	4.87	4.88	4.91

<TABLE>  
<CAPTION>

Estimated Long Term Return (3)

AMOUNT PURCHASED		Sales Charge	Public Offering Price (1)	Monthly Payment	Quarterly Payment	Semi-Annual Payment
Units	Dollars					
<S>	<C>	<C>	<C>	<C>	<C>	<C>
50-999	\$5,000-\$99,999	4.90 %	\$ 103.45	4.77%	4.80%	4.81%
1,000-2,499	100,000-249,999	4.50	103.02	4.79	4.82	4.83
2,500-4,999	250,000-499,999	4.25	102.75	4.80	4.83	4.84
5,000-9,999	500,000-999,999	3.50	101.95	4.84	4.87	4.88
10,000 and over	1,000,000 and over	3.00	101.42	4.86	4.90	4.91

- (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>

Ohio Insured Trust	1994				Normal Distributions per Year +
<S>	<C>	<C>	<C>	<C>	<C>
Record Date*	4/1	5/1	8/1	11/1	
Distribution Date	4/15	5/15	8/15	11/15	
Monthly Distribution Plan	\$ .3810 (1)	----- \$ .4088 every month -----			\$ 4.9066
Quarterly Distribution Plan	\$ .3810 (1)	\$ .4115 (2)	\$ 1.2346	\$ 1.2346	\$ 4.9386
Semi-Annual Distribution Plan	\$ .3810 (1)	\$ .4131 (3)		\$ 2.4788	\$ 4.9576

- <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.
  - (2) The second distribution under the quarterly distribution plan represents a 1-month distribution; subsequent quarterly distributions will be regular 3-month distributions.
  - (3) The second distribution under the semi-annual distribution plan represents a 1-month distribution; subsequent semi-annual distributions will be regular 6-month distributions.

+ 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 \$.01363 per unit per day. Consequently, on the first Record Date (04/01/94), accrued interest will total \$1.0631 per unit for the 78-day period. Because a substantial portion of this interest will not yet be due from the issuers of the bonds in the Fund, the

first payment to all Unitholders of Record on 04/01/94 is \$.3810, and the remaining \$.6821 of accrued interest will remain an asset of the Trust and be distributed in subsequent periods as portfolio bonds mature, or are redeemed, or sold and the accrued interest on these bonds is collected. After the first Record Date daily rates of accrual are:

Monthly - \$0.01363                      Quarterly - \$0.01372  
Semi-Annual - \$0.01377

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.

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712  
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AVERAGE PORTFOLIO LIFE    The average maturity of portfolio bonds is 24.2 years. The first bond is scheduled to mature in August, 2010, with the last bond maturity being January, 2024.

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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

1-800-351-4100

READ THE PROSPECTUS CAREFULLY BEFORE YOU INVEST OR SEND MONEY.

NUVEEN Tax-Exempt Unit Trusts

NUVEEN  
TENNESSEE  
INSURED  
TRUST 24

Estimated Current Return  
4.76% to 4.91%  
as of 01/12/94

Estimated Long Term Return  
4.84% to 4.99%  
35,000 units in a  
diversified \$3,500,000  
portfolio of tax-exempt  
bonds rated "AAA"  
Cusip:

67100U 796 Monthly Payment Option  
 67100U 804 Quarterly Payment Option  
 67100U 812 Semi-Annual Payment Option

Registered in Tennessee  
 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	Los Angeles
New York, New York 10022	Philadelphia
Telephone: 212.207.2000	Phoenix
	San Francisco
	Seattle
	Tampa
	Washington, D.C.
</TABLE>	

-----  
 NUVEEN TAX-EXEMPT UNIT TRUST--INSURED, TENNESSEE INSURED TRUST 24  
 SCHEDULE OF INVESTMENTS  
 DATE OF DEPOSIT JANUARY 13, 1994  
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<TABLE>				
<CAPTION>				
				Ratings
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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>		
\$ 525,000	Commonwealth of Puerto Rico, Public Improvement Refunding Bonds, Series 1993 (General Obligation Bonds.), 5.25% Due 7/1/18. (Original issue discount bonds delivered on or about July 15, 1993 at a price of 93.414% of principal amount.)	2003 at 101 1/2	AAA	Aaa
525,000	The Health and Educational Facilities Board of the City of Bristol, Tennessee, Hospital Revenue Refunding Bonds, Series 1993 (Bristol Memorial Hospital), 5.125% Due 9/1/13.	2003 at 102	AAA	Aaa
250,000	City of Clarksville, Tennessee, Water, Sewer and Gas Revenue Refunding and Improvement Bonds, Series 1992, 0.00% Due 2/1/15. (Original issue discount bonds delivered on or about December 8, 1992 at a price of 22.986% of principal amount.)	No Optional Call	AAA	Aaa
150,000	The Health, Educational and Housing Facilities Board of the County of Knox (Tennessee), Hospital Revenue Refunding Bonds, Series 1993 (Fort Sanders Alliance Obligated Group), 5.25% Due 1/1/23.	2003 at 102	AAA	Aaa
500,000	Memphis-Shelby County Airport Authority (Tennessee), Airport Revenue Refunding Bonds, Series 1993, 5.65% Due 9/1/15.	2003 at 102	AAA	Aaa
525,000	The Health and Educational Facilities Board of the Metropolitan Government of Nashville and Davidson County, Tennessee, The Vanderbilt University Revenue Refunding Bonds, 1993 Series A, 5.20% Due 7/1/18.	2003 at 102	AAA	Aaa
525,000	Putnam County, Tennessee, School Bonds and General Obligation Public Improvement Bonds, Series 1993, 5.125% Due 4/1/12.	2003 at 102	AAA	Aaa
500,000	The Health, Educational and Housing Facilities Board of the County of Sullivan, Tennessee, Hospital Revenue Bonds, Series 1993 (Holston Valley Health Care, Inc.), 5.75% Due 2/15/20.	2003 at 102	AAA	Aaa
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\$3,500,000				
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</TABLE>				

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 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>
50-999	\$5,000-\$99,999	4.90 %	\$ 100.53	4.76%	4.79%	4.81%
1,000-2,499	100,000-249,999	4.50	100.10	4.78	4.81	4.83
2,500-4,999	250,000-499,999	4.25	99.84	4.79	4.82	4.84
5,000-9,999	500,000-999,999	3.50	99.07	4.83	4.86	4.88
10,000 and over	1,000,000 and over	3.00	98.56	4.85	4.89	4.91

<TABLE>  
<CAPTION>

AMOUNT PURCHASED		Sales Charge	Public Offering Price (1)	Estimated Long Term Return (3)		
Units	Dollars			Monthly Payment	Quarterly Payment	Semi-Annual Payment
<S>	<C>	<C>	<C>	<C>	<C>	<C>
50-999	\$5,000-\$99,999	4.90 %	\$ 100.53	4.84%	4.87%	4.89%
1,000-2,499	100,000-249,999	4.50	100.10	4.86	4.89	4.91
2,500-4,999	250,000-499,999	4.25	99.84	4.87	4.90	4.92
5,000-9,999	500,000-999,999	3.50	99.07	4.91	4.94	4.96
10,000 and over	1,000,000 and over	3.00	98.56	4.94	4.97	4.99

- (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:

Tennessee Insured Trust	1994					Normal Distributions per Year +
<S>	<C>	<C>	<C>	<C>	<C>	<C>
Record Date*	4/1	5/1	8/1	11/1		
Distribution Date	4/15	5/15	8/15	11/15		
Monthly Distribution Plan	\$ .3015(1)	----- \$ .3986 every month -----			\$ 4.7835	
Quarterly Distribution Plan	\$ .3015(1)	\$ .4012(2)	\$ 1.2038	\$ 1.2038	\$ 4.8155	
Semi-Annual Distribution Plan	\$ .3015(1)	\$ .4028(3)		\$ 2.4172	\$ 4.8345	

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\* 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.

- (2) The second distribution under the quarterly distribution plan represents a 1-month distribution; subsequent quarterly distributions will be regular 3-month distributions.
- (3) The second distribution under the semi-annual distribution plan represents a 1-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 \$.01329 per unit per day. Consequently, on the first Record Date (04/01/94), accrued interest will total \$1.0366 per unit for the 78-day period. Because a substantial portion of this interest will not yet be due from the issuers of the bonds in the Fund, the first payment to all Unitholders of Record on 04/01/94 is \$.3015, and the remaining \$.7351 of accrued interest will remain an asset of the Trust and be distributed in subsequent periods as portfolio bonds mature, or are redeemed, or sold and the accrued interest on these bonds is collected. After the first Record Date daily rates of accrual are:

Monthly - \$0.01329	Quarterly - \$0.01338
Semi-Annual - \$0.01343	

712

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.

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AVERAGE PORTFOLIO LIFE The average maturity of portfolio bonds is 22.6 years. The first bond is scheduled to mature in April, 2012, with the last bond maturity being January, 2023.

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

1-800-351-4100

READ THE PROSPECTUS CAREFULLY BEFORE YOU INVEST OR SEND MONEY.