

Are you saving enough for college?

Introducing Scholars ChoiceSM—

a new college savings plan that offers federally tax-deferred earnings growth with high contribution limits and no income restrictions.

Are you sure?



Save Today. Help Secure Tomorrow.

Scholars ChoiceSM is:

- ✓ Available nationwide
- ✓ A way to put powerful tax advantages to work for you
- ✓ A valuable gifting and estate planning tool
- ✓ Flexible! Invest as little as \$50 or as much as \$150,000 per beneficiary*

Your investment in Scholars Choice can be used to pay for tuition, fees, room & board, books and supplies at any eligible college or university in the country. Speak with your Salomon Smith Barney Financial Consultant today to find out how Scholars Choice can help make your college savings goals a reality.

Investments in the Scholars Choice Program are not guaranteed by the State of Colorado, the Colorado Student Obligation Bond Authority or Salomon Smith Barney Inc., and are subject to investment risks, including the loss of the principal amount invested. Scholars Choice is a service mark of Salomon Smith Barney Inc.

*Please see the Program Disclosure Statement for information regarding contribution limits and taxation issues.