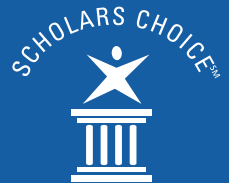


Three numbers that may  
change the way you save for  
college expenses

529



Save Today. Help Secure Tomorrow.

# Section 529 of the IRS code

may change the way you save for your child or grandchild's higher education costs by allowing you to save more than ever before on a tax-deferred basis.

Salomon Smith Barney has teamed up with the Colorado Student Obligation Bond Authority to offer Scholars Choice<sup>SM</sup>—a new program offered under section 529 of the IRS code. Scholars Choice is a national college savings program that can be used to pay for expenses at any eligible college. To learn more about how Scholars Choice can help you invest in the future of a child, please call me at the number below.

Administered by the Colorado Student  
Obligation Bond Authority

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This program is not guaranteed.

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