

Scot Anderson  
PO Box 2062  
Collegedale, TN 37315

Joseph Robbins  
5788 Rugby Road  
Hillsborough, CO 80732

September 2, 2007

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Hillsborough, CO 80732

Dear Joseph:

We have an excellent opportunity for you to invest in a new tax incentive program for your children's education. The program is called HigherEdVest. If you are interested in saving for your children's education, I highly recommend it. Give me a call at (555) 555-5555 for more details and we can tweak your portfolio for maximum tax savings.

Sincerely,

Scot Anderson  
Ph.D.