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A treasure trove of opportunities awaits the educated investor.

Ask us for the map ... A.G. Edwards' *Tax Saver*.

Dear Investor,

The new tax legislation is, perhaps, the broadest federal tax law to be enacted in a generation. You've seen it on the news and read about it in the paper. While the income tax cuts have garnered the most attention, several other items could actually have greater impact.

The law's provisions enhance your ability to build for the days ahead, including major changes to retirement and education savings opportunities, changes in estate tax rates, and greater control over your financial future. You need to be familiar with these provisions to take advantage of their intended benefits. I can help you figure it out today.

Read about the issues that affect investors. Ask for a copy of our free report—*Tax Saver*.

The new law can be quite complex. Tax laws usually are. **A.G. Edwards' *Tax Saver*** will identify which provisions take effect in 2002 and those that are gradually phased in over the next decade. And the "Sunset Provision?" We'll let you know what it is and why it's important.

To order your copy of ***Tax Saver***, complete the attached form below and return it in the envelope provided. For faster service, call toll free [phone] to request your copy today.

Sincerely,

<<Broker Name>>

P.S. The government is providing better vehicles to help you reach your financial goals. But knowledge is the key. I can help you get where you want to be.

A.G. Edwards & Sons, Inc. Member SIPC

(A.G. Edwards business reply card)

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(GRAPHIC)

For our free report, ***Tax Saver***, return this reply card today or call us at **[phone]**.

(Envelope Tease)

How does the new tax law affect investors?

See our special report offer inside.