AGREEMENT FOR USERS OF THE BRIGHT START WEB SITE

By using the Bright Start Web Site (the "Site"), you agree to be bound by all of the terms of this Agreement.

1. SERVICES PROVIDED

Citigroup Asset Management and its affiliates, through the Site, shall provide you with electronic access through your computer or other electronic device (collectively "Computer") to certain electronic services and information ("Services"), including but not limited to the provision of information and access to software ("Information") through the Site by means of an unaffiliated Internet service provider (the "Provider") and the ability to communicate electronically with Citigroup Asset Management and its affiliates ("E-mail"). Citigroup Asset Management and its affiliates may cancel or change the Services at any time. Your continued use of the Services following the posting or notice of any changes will constitute your acceptance of such changes. You agree not to attempt to connect to the Site, to use the Services or to view any of the Information if you do not agree to the terms of this Agreement.

2. ELECTRONIC RECORDING

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Management or any other such entity does not have control, including but not limited to failure of
electronic or mechanical equipment, unauthorized access, strikes, failures of common carrier or utility
systems, severe weather, or other causes commonly known as "acts of god".

6. CONFIDENTIALITY
Citigroup Asset Management and its affiliates shall use reasonable precautions to maintain the confidentiality of the information you may provide to Citigroup Asset Management and its affiliates and information you have created, input or developed in connection with your use of the Services, but because such information can be accessed through the Internet, you hereby acknowledge and agree that there can be no assurance that the information, any Information provided to you through the Services, or any communication through E-mail will remain secure. In addition, Citigroup Asset Management and its affiliates may disclose such information to their employees, representatives, officers, agents, and affiliates, as well as a governmental entity, the Provider or any other third party agent or service provider (a) for any purpose related to the conduct of Citigroup Asset Management's and its affiliates' business or to the offering, providing or maintaining of the Services, (b) to comply with applicable rules, orders, subpoenas or other legal process, or in order to give information to any government agency or official requesting such information, or (c) for any other legitimate business purpose.

7. GOVERNING LAW

This Agreement and all the terms herein shall be governed by and construed in accordance with the laws of the State of New York without giving effect to principles of conflicts of law.

8. TERMINATION

Either you or Citigroup Asset Management and its affiliates may terminate this Agreement and your access to the Services at any time. Citigroup Asset Management and its affiliates may discontinue or change the Information or the Services, or their availability to you, at any time. Any violation or breach by you of any of the terms of this Agreement will be cause for Citigroup Asset Management and its affiliates to terminate your access to the Services without notice. Paragraphs 4, 5, 6, and 11 shall survive termination of this Agreement.

9. ASSIGNMENT

Resale and/or any commercial redistribution of the Services or Information is not permitted. This Agreement and your rights and obligations hereunder may not be assigned by you without the written permission of Citigroup Asset Management and shall inure to the benefit of Citigroup Asset Management's successors and assigns whether by merger, consolidation or otherwise. Citigroup Asset Management may assign this Agreement or any of its rights or obligations under this Agreement to a company affiliated with, or a successor to or assignee of, Citigroup Asset Management, or to any other third party.

10. MISCELLANEOUS

a. This Agreement represents the complete and exclusive statement of the agreement and understanding between you and Citigroup Asset Management and its affiliates regarding your rights to access and use the Services and Information on the Site, and supersedes all prior and contemporaneous agreements and representations regarding such subject matter. Except as herein provided, no waiver, modification or amendment of any provision to this Agreement shall be effective against Citigroup Asset Management and its affiliates unless the same is in writing and signed by an authorized official of Citigroup Asset Management and its affiliates. Citigroup Asset Management and its affiliates may modify these terms and conditions at any time upon written notice or posting to the Site. You agree that if you use the Services after such notification of changes in the Agreement, you will be bound by all such changes. At the time of such modification, you will have the opportunity to reject such modification, which rejection shall constitute a termination of this Agreement and of your rights to access and use the Site, Services and Information. Should any term or provision of this Agreement be deemed or held to be invalid or unenforceable, the remaining terms and provisions shall continue in full force and effect.

b. Citigroup Asset Management's and its affiliates' failure to insist at any time upon strict compliance with any term of this Agreement, or any delay or failure on Citigroup Asset Management's and its
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11. INDEMNIFICATION

You hereby indemnify and hold harmless Citigroup Asset Management and its affiliates (and their respective directors, officers, employees, control persons, vendors, licensors and agents), the sponsor of the college savings program referenced on this SITE, the Provider and any third party Information provider or licensor from and against any and all claims, losses, liabilities, damages, costs and expenses (including reasonable attorney's fees and costs) arising out of or related to your breach of your agreements, representations and warranties contained in this Agreement or your use of, or inability to use, the Services or Information. This indemnification shall be binding upon you and your executing heirs, successors and assigns.

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Terms and Conditions
Program Disclosure Statement
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