If you have minor children, it is essential that you have a will to designate guardians. Having an estate plan ensures that you decide the disposition of your assets after your death. Estate planning minimizes taxes and may maximize the amount that goes to your heirs. An estate plan and health care directives help your family carry out your wishes while minimizing conflict.

Estate Planning
Safeguarding your legacy

Do you have a will? If you don’t, you’re not alone. According to a 2005 survey by legal Web site FindLaw.com, 55% of Americans don’t have a will, and 67% don’t have a living will to express their wishes about end-of-life medical care. What’s more, those who have a will often forget to update it.

There are a number of compelling reasons why it’s important to have a will and other documents related to estate planning.

Reason 1: You determine who raises your children.
If you have minor children, it is essential that you have a will to designate guardians who will raise them should something happen to you and your spouse. If you don’t appoint guardians in writing, the state could decide who will raise your children. Obviously, you want to make that decision yourself.

Reason 2: If you don’t have an estate plan, your state has plans for your estate.
Even if you’ve never considered writing a will, you already have an estate plan by default. Your state has laws that dictate disposition of your assets after death. That means that if you die without a will, the state decides who receives your assets—and there’s no guarantee that the state will make the same decisions that you would have.

Reason 3: Your heirlooms will go to the people you designate.
The only way to ensure that your possessions are divided according to your wishes is by making a will. Without it, your heirs will not have definitive proof of your wishes, and conflicts among family members may arise.

Reason 4: You can safeguard your estate even if you become incapacitated.
Should you become unable to make your own decisions, you can designate someone to act on your behalf regarding your estate and your health and well-being.

Reason 5: A living will spares your family difficult end-of-life decisions.
Putting your wishes in writing relieves your family of the burden of making end-of-life decisions for you—decisions that may have profound emotional and financial consequences for your family.

Reason 6: Having your estate in order helps your family when you die.
When a loved one dies, many details need to be taken care of quickly while family members are emotionally fragile. Having a will and other estate planning documents and legal instruments reduces red tape and relieves your family of additional stress.

(over)
Important Information for Shareholders of AIM Funds

The names of the following entities changed, effective March 31, 2008:

**Former name**
A I M Advisors, Inc.
A I M Capital Management, Inc.
A I M Distributors, Inc.
AIM Investment Services, Inc.
A I M Management Group Inc.
AIM Private Asset Management, Inc.
INVESCO Asset Management Ltd.
INVESCO Asset Management (Japan) Ltd.
INVESCO Global Asset Management (N.A.), Inc.
INVESCO Hong Kong Limited
INVESCO Institutional (N.A.), Inc.
INVESCO Senior Secured Management, Inc.
AIM Retirement Services, Inc.
AIM National Trust Company
PowerShares Capital Management LLC

**New name**
Invesco Aim Advisors, Inc.
Invesco Aim Capital Management, Inc.
Invesco Aim Distributors, Inc.
Invesco Aim Investment Services, Inc.
Invesco Aim Management Group, Inc.
Invesco Aim Private Asset Management, Inc.
Invesco Asset Management Ltd.
Invesco Asset Management (Japan) Ltd.
Invesco Global Asset Management (N.A.), Inc.
Invesco Hong Kong Limited
Invesco Institutional (N.A.), Inc.
Invesco Senior Secured Management, Inc.
Invesco Aim Retirement Services, Inc.
Invesco National Trust Company
Invesco PowerShares Capital Management LLC

Please note that the names of individual products have not changed.

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NOT FDIC INSURED | MAY LOSE VALUE | NO BANK GUARANTEE

Consider the investment objectives, risks, and charges and expenses carefully. For this and other information about AIM funds and PowerShares exchange-traded funds, obtain a prospectus from your financial advisor and read it carefully before investing.

This is not an offer to buy or sell any financial instruments and should not be relied upon as the sole factor in an investment-making decision.
**Reason 7: Estate planning minimizes taxes.**
You can maximize the amount of your estate that goes to your heirs by working with a tax professional to minimize the amount of taxes your estate pays after your death.

**Reason 8: You can support your favorite charity.**
If you have a favorite charity or cause, a gift from your estate can be an easy way to make a significant financial contribution.

For estate planning assistance, you may wish to consider an elder law attorney. Elder law attorneys focus on issues that typically affect older adults, and with their knowledge of wills and probate issues (and their tax consequences), can be a valuable resource. These attorneys also specialize in health and long-term care planning, public services such as Medicare and Social Security, and powers of attorney and guardianship.

The following Web sites offer additional information about elder law attorneys:

- National Elder Law Foundation: [www.nelf.org](http://www.nelf.org)

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This information is not intended as tax advice. Please consult your tax advisor for more complete information.