Changing conditions
In baseball, the score can change from inning to inning. It's the same with investing. Market conditions change often – and sometimes dramatically. Market volatility, together with shifting investor preferences, causes various investment styles to go in and out of favor. The results? Investments considered “hot” one year may cool considerably the next.

A quality advisor:
- Takes the time to understand you and your goals.
- Can recommend mutual funds that fit your needs.
- Helps you decide how to allocate your assets.
- Analyzes how changing market conditions affect you.
- Works to deliver information while it’s still timely.
- Helps make investing more convenient.

Working with an advisor is much like spring training: The more effort expended, the better the results.

Unique investors
Just as each batter’s swing is different, so are the needs of each investor. Your goals, risk tolerance and time horizon are unique. Good investment advisors know there is no such thing as a “one-size-fits-all” portfolio. Your financial advisor can help identify investments that meet your individual objectives, which may include long- and short-term investment goals such as these:

<table>
<thead>
<tr>
<th>Long-Term Goals</th>
<th>Short-Term Goals</th>
</tr>
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<tbody>
<tr>
<td>Accumulating assets for a secure retirement</td>
<td>Paying for a family vacation</td>
</tr>
<tr>
<td>Paying children’s college expenses</td>
<td>Buying a first home in three years</td>
</tr>
<tr>
<td>Helping parents financially in their later years</td>
<td>Eliminating outstanding credit card debt</td>
</tr>
</tbody>
</table>

Your financial advisor will also consider these factors, among others, to help you develop your individual investment “game” strategy:
- **Age.** Generally speaking, younger investors can invest more aggressively than older investors, since the volatility of aggressive investments tends to even out over time.
- **Investment objective.** Is your objective capital growth or investments that can provide income and protect assets accumulated over many years?
- **Risk tolerance.** How much risk you are willing to take for potential reward?
- **Time horizon.** Do you need the funds in one year? Fifteen years or more? Your financial time frame greatly influences what type of investments you choose.
Diversification and discipline
Like a coach filling out a lineup, a good financial advisor knows that diversification may reduce risk since stocks and bonds may react differently to market conditions. Your advisor can help design asset allocation strategies that combine all your investments and other financial resources into one comprehensive package.

Because your advisor is familiar with your financial situation, investment goals and risk tolerance, he or she can help maintain your long-term focus when markets become volatile. It's only human for investors to become distracted by market trends. An experienced advisor can help you keep your eye on the ball and focused on the long term.

Not a spectator sport
You can’t afford to be a mere spectator when it comes to your investments. You must get into the game. But before you step up to the plate, see your financial advisor.

You should visit your financial advisor annually to determine if your investments are still on track with your financial goals. Always talk to your financial advisor before changing existing investments or making any new ones.

Talk to your financial advisor
Your sights are set on a financial summit – a college degree, new home or secure retirement. One of the best ways to help reach your goal is to partner with a strong team: a financial advisor who can provide sound guidance based on your individual needs and an investment company that can deliver a broad range of diversified strategies. Talk to your financial advisor about how an investment plan and Invesco Aim can help you pursue your financial goals.
Supplemental Information


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, obtain a prospectus from your financial adviser and read it carefully before investing.

Note: Not all products, materials or services available at all firms. Advisers, please contact your home office.

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