



# Invesco 2011 Tax Guide

The Invesco guide to completing  
your tax return

Mutual funds, annuities  
and other investment  
products:

- are not insured by the FDIC or any other government agency;
- are not deposits or other obligations of, or guaranteed by, any bank or any affiliate; and
- are subject to investment risks, including possible loss of principal amount invested.

None of the information in this guide should be considered tax or legal advice. You should consult your legal or tax advisor for information concerning your individual situation.

The forms and statements shown in this brochure are for illustrative purposes only. Prices and per share values may not be the actual prices and values for the dates and accounts shown. CUSIP and federal tax identification numbers are not the actual numbers assigned to the Invesco funds. All information and form layouts may be subject to change based on IRS updates. Please visit [irs.gov](http://irs.gov) for the most updated information.

Definitions for all terms set in **boldface** are located in the Glossary of Tax and Investment Terms on pages 26-29.

## Table of Contents

Click on any topic below to go directly to that section.

- [1. Did You Know?](#)
- [2. Scheduled Tax Mailings from Invesco Investment Services](#)
- [3. Your Questions Answered](#)
  3. Form 1099-DIV
  4. Form 1099-INT
  4. Form 5498-ESA
  4. Form 1099-B & Cost Basis Statement
  7. Form 1042-S
  7. Form 5498
  8. Form 1099-R
  9. Form 1099-Q
- [10. Form 1099-DIV](#)  
Dividends and Distributions
- [12. Form 1099-INT](#)
- [13. Form 5498-ESA](#)  
Coverdell ESA Information
- [14. Form 1099-B & Cost Basis Statement](#)  
Redemptions or Exchanges of Mutual Fund Shares and Gain/Loss Calculations
- [16. Form 1042-S](#)  
Foreign Shareholders' U.S. Source Income
- [18. Form 5498](#)  
IRA Contribution Information
- [20. Form 1099-R](#)  
Retirement Plan Distributions
- [22. Form 1099-Q](#)  
Coverdell ESA Distributions
- [23. Tax-Advantaged Investment Plans](#)
- [25. IRS Ready Reference Tools](#)
- [26. Glossary of Tax and Investment Terms](#)

Visit Invesco's Web site: [invesco.com/us](http://invesco.com/us)

## 1. Direct deposit refund

You can have your IRS refund invested in your account by using the direct deposit section of IRS Form 1040, 1040A or 1040EZ. This is a fast, easy way to invest your refund dollars.

Here's how.

Simply fill in the refund section (see table below) of your Form 1040, 1040A or 1040EZ with the following information:

Line b: Enter routing number 011001234.

Line c: Place an "X" in the box for "Checking."

Line d: In the first three boxes, enter "IVZ." In the next four boxes, enter your fund number. In the last 10 boxes, enter your account number.

All 17 boxes must be filled. Include leading zeroes in the fund and account number fields if needed.

Note: The IRS also allows you to deposit your refund directly to your traditional or Roth IRA as your current or prior year contribution, but certain restrictions apply. Please review Form 8888 and Instructions for Form 1040 on the IRS website ([irs.gov](http://irs.gov)) for more details.

### Where to Find the Refund Section

Form 1040	Lines 74b, c and d
Form 1040A	Lines 43b, c and d
Form 1040EZ	Lines 11b, c and d

Line numbers are subject to change without notice from the IRS.

## 2. TurboTax® Online and Desktop Download Products



Tax season is rapidly approaching, and it's time to get a head start on your taxes.

As a valued shareholder, you can easily access TurboTax Online and Desktop tax preparation products through [invesco.com](http://invesco.com).

And this year, if you need extra help, TurboTax now offers FREE one-on-one personalized tax advice via phone or live chat.<sup>1</sup>

You can prepare your federal and state tax return and receive a 15% discount<sup>2</sup> off the regular price, compliments of Invesco. Finish your taxes faster and more accurately when you import 1099 tax information for accounts with Invesco and other participating financial institutions directly into your TurboTax tax return. It's easy, fast, and your data is protected by password-protected access and industry standard SSL encryption. Look for the TurboTax program on [invesco.com](http://invesco.com) in the coming weeks.

1 The "Ask a Tax Expert" service is a free service available by phone or live chat to registered TurboTax users between Dec. 1, 2011 and Apr. 30, 2012, to answer questions related to 2011 U.S. Federal and State tax returns (restrictions apply). Service and experience levels, hours of operation, and availability will vary based on demand and capacity, and are subject to change without notice. Visit <http://turbotax.intuit.com/affiliate/invesc1> for more information.

2 To take advantage of this offer, you must access the TurboTax products through [invesco.com/us](http://invesco.com/us) each time you access your TurboTax tax return. If you access this service through another site or TurboTax.com, you will not receive the discount.

TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of the respective owners.

## 3. Contribution limits for IRAs

The annual contribution limit for both traditional and Roth IRAs is the smaller of the applicable amount listed in the table below or your taxable compensation for the year. See IRS Pub. 590 for more details.

Year	Contribution limit	Including age 50 catch up
2011	\$5,000	\$6,000
2012	\$5,000	\$6,000

Please consult your tax advisor for detailed information.

## 4. Backup withholding rate

The current **backup withholding** rate applies to distributions made from your Invesco account. Refer to the glossary on page 26 for more information.

## 5. Social Security number masking

For your protection, Invesco will mask the first five digits of your Social Security number and it will read in a format such as XXX-XX-1234. Please note that accounts in an Employee Identification number or Tax Identification number format may not be masked.

## 6. eDelivery

Sign up for eDelivery to gain online access to your tax forms, quarterly statements and other documents. This convenient service will also help you avoid mailing delays, reduce the amount of paper you receive and view your documents online any time. (Invesco will send an email notification once your documents are available.) For security purposes, you will need to log into your account to view your tax forms and statements. To sign up, log into your Invesco account and select "Register for eDelivery" from the "I would like to ..." box.

## 7. Cost Basis changes for 2012

As part of the Energy Improvement and Extension Act of 2008, mutual fund companies are required to report your cost basis information on IRS Form 1099-B for shares that are acquired and subsequently redeemed on or after January 1, 2012. To learn more about the new regulations, go to the Accounts & Services tab on the home page of [invesco.com/us](http://invesco.com/us) and select Tax Center, followed by Mandatory Cost Basis Information.

Type of communication	Description	Mailed to shareholders	Reported to IRS	Used in tax return preparation
IRS Form 1099-DIV (See page 10)	Reports capital gains, dividend distributions and federal income tax withheld during 2011 from nonfiduciary accounts in all funds.	Late January <sup>1</sup>	Yes	Shows dividends, capital gains and any return of capital distributed by the fund that must be reported on tax returns.
IRS Form 1099-INT (See page 12)	Reports tax-exempt income earned from tax-exempt funds during 2011 and the amount of income subject to the Alternative Minimum Tax (AMT).	Late January	Yes	Shows total tax-exempt income that must be recorded on IRS Form 1040 and the amount of income subject to the AMT that may be used to prepare Form 6251.
IRS Form 5498-ESA (See page 13)	Reports contributions and rollovers including direct trustee transfers made to Coverdell Education Savings Accounts (ESAs).	Late April	Yes	Retain to track any contributions or rollovers to your Coverdell ESA account.
IRS Form 1099-B & Cost Basis Statement (See page 14)	Reports redemptions and exchanges during 2011 from nonfiduciary accounts of price-fluctuating funds. Also summarizes cost basis for the transactions according to the average cost basis single-category method.	Late January	Proceeds – Yes Cost Basis – No	Shows proceeds of sales that are needed for calculating capital gain or loss from sales of shares. Also shows cost basis information according to the average cost basis single-category method, which may be used to calculate capital gains and losses. Proceeds are reported to the IRS, cost basis is not.
IRS Form 1042-S (See page 16)	Reports distributions and taxes withheld during 2011 for accounts owned by nonresident aliens.	Mid-March	Yes	Shows nonresident alien's U.S. source of income subject to withholding.
IRS Form 5498 (See page 18)	Reports IRA contributions, rollovers, conversions, and year-end <b>fair market value</b> .	Late May	Yes	Retain to track IRA contributions. Also indicates if required minimum distribution will be required in 2012.
IRS Form 1099-R (See page 20)	Reports distributions made during 2011 from Invesco-sponsored retirement accounts (unless processed as a transfer of assets).	Late January	Yes	Shows retirement account distributions that must be reported on tax returns. If this form shows federal income tax withheld, attach Copy B to your tax return and retain Copy C for your records.
IRS Form 1099-Q (See page 22)	Reports all distributions and rollovers during 2011 from Coverdell ESAs.	Late January	Yes	Shows distributions and earnings from Coverdell ESAs that must be reported to the IRS.
<p><sup>1</sup> Due to the nature of REIT investments, the IRS Form 1099-DIV for Invesco Real Estate Fund, Invesco Global Real Estate Income Fund, Invesco Global Real Estate Fund and Invesco Van Kampen Real Estate Securities Fund will typically be mailed in February.</p>				

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## About Form 1099-DIV

For additional information on your Form 1099-DIV, please see pages 10-11.

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### Q: Why did I receive a Form 1099-DIV on my account?

**A:** With certain exceptions defined by the Internal Revenue Code, every shareholder who has received \$10 or more in taxable dividends or distributions from an Invesco account during 2011 receives a Form 1099-DIV, even if the distribution was reinvested in the account.

You will *not* receive a Form 1099-DIV if:

- Your account is a tax-deferred account such as an IRA.
- The distributions on your account are less than \$10 per fund.
- All distributions on your account are tax exempt.

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### Q: Why did I receive Form 1099-DIV information from my tax-exempt fund(s)?

**A:** Exempt interest dividends paid by your tax-exempt fund(s) are free from federal income tax and are not reported on Form 1099-DIV. Invesco funds are allowed, per the prospectus, to have up to 20% of holdings in taxable securities. Therefore, if your tax-exempt fund had taxable dividends and/or capital gain distributions, you will receive a Form 1099-DIV that reflects those amounts. The tax-exempt portion of those dividends and/or capital gain distributions will be sent to you on a Form 1099-INT.

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### Q: What is a foreign tax credit, and how do I handle the foreign tax paid shown on my Form 1099-DIV when I complete my income tax return?

**A:** The **foreign tax credit** is intended to relieve U.S. taxpayers of double taxation when their foreign-source income is taxed by both the United States and the foreign country from which the income is derived. Funds have to meet certain criteria to pass the foreign tax credit through to shareholders. Funds also have the option not to pass through the foreign tax credit.

You can elect to take the amount of any qualified foreign taxes paid or accrued during the year either as a foreign tax credit or as an itemized deduction. To elect the foreign tax credit, you may report it directly on your Form 1040 if you are exempt from the foreign tax credit limitation rules. If not, you must file Form 1116 to claim the credit. To elect the deduction, you must itemize deductions on Schedule A, Form 1040.

If you pay foreign taxes totaling less than \$300 (\$600 if married filing jointly), your foreign taxes are all reported on 1099 forms and you are not filing Form 4563 or excluding income from sources within Puerto Rico, then you are exempt from the foreign tax credit limitation rules and can claim your foreign tax credit on Form 1040. To claim the credit, you must have held your fund shares for at least 16 days.

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### Q: Will I be required to complete a Schedule D for my tax return?

**A:** If you had a capital gain or loss, including any capital gain distributions from a mutual fund, you must complete and attach Schedule D. However, you do not have to file Schedule D if both of the following apply:

1. The only amounts you have to report on Schedule D are capital gain distributions from box 2a.
2. None of the Form(s) 1099-DIV have an amount in box 2b (unrecaptured section 250 gain), box 2c (section 1202 gain) or box 2d (collectibles 28% gain).

If both apply, enter your capital gain distributions on line 13 of Form 1040 and check the box on that line. If only your capital gain distributions are reported on Form 1099-DIV, then Form 1040A can be used. Enter your capital gain distributions on line 10 of Form 1040A.

If you do not have to file Schedule D, be sure to use the Qualified Dividends and Capital Gain Tax worksheet to figure your tax.

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### Q: Why don't the distribution amounts on my statements match the amounts on my Form 1099-DIV?

**A:** Your fund may have had a **reclassification** of its dividends or capital gains after the distributions were already paid to your account. If so, your year-end statement will reflect information prior to the reclassification while your Form 1099-DIV reflects post-reclassification information. You should use the information on your Form 1099-DIV in preparing your tax return.

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### Q: Why are there nontaxable distributions listed on my taxable accounts on my Form 1099-DIV?

**A:** The nontaxable distributions box reports the portion of your distribution that is a return of your cost or other basis.

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### About Form 1099-DIV (continued)

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**Q: Why did I receive a Form 1099-DIV for my Uniform Gift or Uniform Transfer to Minors Act account?**

**A:** Federal regulations require reporting of all dividends and capital gain distributions. Minors are required to file a federal tax return if any of the following apply:

- Your unearned income was over \$950.
- Your earned income was over \$5,800.
- Your gross income was more than the larger of
  - \$950, or
  - Your earned income (up to \$5,500) plus \$300.

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### About Form 1099-INT

For additional information on your Form 1099-INT, please see page 12.

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**Q: Why am I receiving a Form 1099-INT?**

**A:** Form 1099-INT reflects tax-exempt dividends received during the year.

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**Q: What is the alternative minimum tax?**

**A:** The alternative minimum tax (AMT) applies to taxpayers who have certain types of income that receive favorable treatment or who qualify for certain deductions under tax law. The AMT sets a limit on these benefits that can be used to reduce total tax. An amount may appear in box 9 based on investments the fund made during the year, not based on a shareholder tax situation. A figure in the AMT box does not imply that a shareowner is subject to the AMT.

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**Q: I'm not sure I understand the AMT on my tax-exempt fund and how it affects me.**

**A:** AMT income is calculated using the taxpayer's taxable income, with certain adjustments, and increased by the amount of any tax preference items. Tax-exempt interest on certain private activity bonds (AMT bonds) is one of these tax preference items. Invesco provides information on the amount of income derived from AMT bonds earned each year to shareholders in tax-exempt funds. Consult your tax advisor to determine if AMT applies to your tax situation.

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**Q: How do I determine if I am subject to the AMT?**

**A:** First, calculate your tax under the regular tax system. Next, calculate your tax under the AMT system and compare the results of the two calculations. If the

AMT is greater than the regular tax, you must pay the difference, as an AMT liability, in addition to your regular tax. To determine whether the AMT applies to your situation, complete IRS Form 6251, Alternative Minimum Tax-Individuals.

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**Q: How are dividends taxed at the state level?**

**A:** Most states do not tax mutual fund dividends derived from their own municipal obligations, but do tax dividends derived from interest paid on the obligations of other states. Some states have special rules. Consult your tax advisor or state revenue department regarding your state's requirements.

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### About Form 5498-ESA (Coverdell ESA)

For additional information on your Form 5498-ESA, please see page 13.

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**Q: What will I need to do if my child's Social Security number is incorrect on the 5498-ESA tax form?**

**A:** Submit a new, completed W-9 form to Invesco.

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**Q: Can I make prior-year contributions to a Coverdell ESA?**

**A:** IRS regulations allow prior year contributions. Contributions for 2011 must be made by April 17, 2012.

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### About Form 1099-B & Cost Basis Statement

For additional information on your Form 1099-B & Cost Basis Statement, please see pages 14-15.

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**Q: Why did I receive a Form 1099-B on my account?**

**A:** All redemptions or exchanges made in non-retirement mutual fund accounts (except money market accounts) must be reported on a Form 1099-B.

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**Q: Why is the cost basis information not available on my account or Form 1099-B?**

**A:** Many factors can prevent Invesco from providing cost basis information. If your account was originally an Invesco account opened before 1993, or the account received a transfer from an account ineligible for cost basis, then we are unable to provide cost basis information. This information is provided for your convenience in calculating gains or losses. You are not required to use the cost basis information we have provided to calculate gains or losses under the average **cost basis** single-category method.

**About Form 1099-B & Cost Basis Statement (continued)**

**Q: How is the cost basis calculated under the average cost basis single-category method?**

**A:** With this method, an average cost for all shares in a fund is calculated at the time of redemption, regardless of how long the shares have been owned. A redemption may generate short- and/or long-term gains or losses since multiple purchases may be depleted by one transaction.

The following steps are used to calculate an **average cost per share**:

1. **Add** up the total dollars that were used to purchase all of the shares currently owned.
2. **Divide** the results of Step 1 by the number of shares currently owned. This yields an average basis per share.
3. **Multiply** the results of Step 2 by the number of shares sold. This figure is the basis of the shares being sold.

**Example:** A shareholder redeems 50 shares of ABC Fund on Aug. 25, 2011, at a price of \$17 per share. He has made two investments and had one capital gain reinvestment. His account information is as follows:

Trade date	Transaction	Price per share	Number of shares
01/03/10	Purchase	\$10	100 shares
12/15/10	Capital Gain	\$12	10 shares
01/02/11	Purchase	\$14	100 shares

1. **Find** the shareholder's total cost by adding up all purchases (dividend and capital gain reinvestments included).

*Total Cost (\$)*  
 $\$10 \times 100 = \$1,000$   
 $\$12 \times 10 = \$120$   
 $\$14 \times 100 = \$1,400$

Total:  $\$2,520$

2. **Divide** the total cost by the number of shares owned.

*Average Basis Per Share*  
 $100 + 10 + 100 = 210$   
 $(\$2,520 / 210 \text{ shares}) = \$12$

3. **Multiply** the average basis per share by the number of shares sold.

*Basis of Shares Sold*  
 $(\$12 \times 50 \text{ shares}) = \$600$

We can see that the shareholder's cost using the average cost basis single-category method is \$600.

From here, it's just a simple calculation to find his taxable gain/loss.

<i>Redemption Proceeds</i>	
\$17 x 50 shares sold	\$850
Average Cost	\$600
Taxable Gain	\$250

Because Invesco redeems shares on a first-in, first-out basis, we know that these shares were redeemed from the oldest purchase (lot) on 01/03/10. Since the redemption was placed on 08/25/11, we can conclude that the shareholder has incurred a long-term capital gain of \$250.

**Note:** Although it may seem that the shareholder is taxed on reinvested dividends and capital gains for the year in which they were distributed as well as at the time the shares are redeemed, he/she is **NOT** double taxed on the assets. Because the IRS considers the reinvested dividends and capital gains income, the shareholder is taxed on them for the year in which they were distributed. In addition, at the time the shares are redeemed, the shareholder may be taxed on the gain resulting from the sell. The reinvested dividends and capital gains increase the shareholder's tax basis on the shares sold, thereby avoiding double taxation.

**Q: What other methods of calculating cost basis are there?**

**A:** There are other ways to calculate cost basis, each of which requires careful recordkeeping on your part as Invesco does not offer these methods.

1. **First In, First Out (FIFO).** With this method, shares are sold in the order in which they were purchased – the oldest shares are sold first, and so on.
2. **Specific Identification.** With this method, you specify which shares are to be sold first. This method can result in the lowest capital gain and the highest capital loss.

Please consult your tax advisor to determine which cost basis calculation method is most advantageous for your tax situation. Generally, once you select an averaging cost basis method for an investment, you must continue to use that method. To change the method used, please consult your tax advisor. For more information on calculating cost basis, see IRS Pub. 564, Mutual Fund Distributions.

**About Form 1099-B & Cost Basis Statement (continued)**

**Q: I sold shares that I inherited from my parents. Will accurate cost basis information be shown on this form?**

**A:** Gain (loss) information for redemptions of shares acquired by gift or inheritance may not be accurate since limited information about the cost of these shares was available to us. You should consult your tax advisor before using this form to report a gain (loss) resulting from shares acquired by gift or inheritance.

**Q: Will a contingent deferred sales charge (CDSC) affect my cost basis?**

**A:** If you use the redemption proceeds provided on Form 1099-B, your CDSC has already reduced your redemption proceeds. Therefore, there is no need to adjust your cost basis.

**Q: Do I show the same cost basis information on my state or local return as on my federal return?**

**A:** State and local calculations of capital gains (losses) are usually the same as the federal calculations. However, your state or locality may have special rules that result in a different amount or treatment of gains (losses). To determine whether an adjustment is necessary, please read your state and local income tax form instructions or consult your tax advisor.

**Q: What is a wash sale loss?**

**A:** If you sell shares at a loss, and purchase any shares of the same fund within 30 days before, after or on the day of that sale, this is known as a wash sale. Tax regulations defer deduction of a loss on the sale to prevent investors from realizing losses solely to offset capital gains. The loss is added to the basis of the replacement shares purchased. The amount of the disallowed loss has been deducted from the amount shown in the Net Capital Gain (Loss) column for each transaction qualifying as a wash sale. Reinvested dividend and capital gain distributions are considered purchases by the IRS and are, therefore, capable of creating a wash sale.

**Q: How does a return of capital affect my cost basis?**

**A:** It reduces the cost basis. For example, if your cost basis for shares of a fund is \$10 per share and you have received a return of capital of \$0.50 per share, your cost basis is reduced to \$9.50 per share.

**Q: What is Sales Load Basis Deferral?**

**A:** Normally, the amount of sales load paid when purchasing shares of a fund is added to the basis amount of the shares purchased. However, if you redeem the shares within 90 days after the date of purchase and acquire additional shares in the same fund or exchange into another fund, this may not be the case. The sales load may need to be deferred and added to the cost basis of the subsequently acquired shares. This cost basis statement does make the adjustment for you. Please consult your tax advisor regarding the effect this transaction may have on the average cost for this and subsequent transactions.

**Q: Does a stock dividend affect my cost basis?**

**A:** No. The cost basis of your account will be adjusted by the amount of the stock dividend. However, due to the reduction of the net asset value (NAV) at the time of the stock dividend, there is no effect on your gain/loss calculation. The example below shows cost basis information on a redemption without a stock dividend and on the same redemption with a stock dividend.

Without stock dividend	With stock dividend 2-for-1 split
100 shares @ \$10/share with an average cost of \$5	200 shares (100 x 2) @ \$5/share (\$10/2) with an average cost of \$2.50 (\$5/2)
Redeem 100 shares @ \$10/share = \$1,000	Redeem 200 shares @ \$5/share = \$1,000
Gain of \$500 (100 shares x \$5)	Gain of \$500 (200 shares x \$2.50)

**Q: Does a fund merger affect my cost basis?**

**A:** A fund merger does not lower or raise your cost basis. After the merger is completed, the accounts are adjusted to reflect the new pricing without affecting your cost basis.

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### About Form 1042-S

For additional information on your Form 1042-S, please see pages 16-17.

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**Q: Why did I receive a Form 1042-S?**

**A:** This form is a record of all distributions and federal taxes withheld from the account of a nonresident alien, a representative of a foreign corporation or fiduciary. If any tax was withheld from your distributions because of your nonresident alien status, it will be reported on this form.

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**Q: Why did I receive both a Form 1099-DIV and a Form 1042-S?**

**A:** Your Form W-8 verifies your nonresident alien status and verifies that you are exempt from certain backup withholding rules. If your Form W-8 is not on file with Invesco or has expired, your account may be subject to backup withholding. You will receive a Form 1042-S plus a Form 1099-DIV that reports the backup withholding and possibly a Form 1099-B if you had any redemptions or exchanges in your account during 2011.

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**Q: How do I reclaim nonresident alien withholding?**

**A:** You can file Form 1040-NR if too much non-resident alien tax was withheld. This is the tax return filed with the IRS by nonresident aliens. You must have an individual taxpayer identification number. You may obtain one by filing Form W-7.

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### About Form 5498

For additional information on your Form 5498, please see pages 18-19.

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**Q: When will I receive my Form 5498, and what do I need to do with the information?**

**A:** Form 5498 reports all contributions made to your IRAs for tax year 2011 and is mailed in late May. This information is reported to the IRS, but you do not need to file it with your tax return; it is for your records.

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**Q: I have an IRA, but I did not receive a Form 5498. Why not?**

**A:** If there were no contributions or rollover contributions to your IRA, you will not receive a Form 5498. The **fair market value** of your account appears on your year-end account statement.

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**Q: What information is reported on Form 5498?**

**A:** IRA, SEP and SIMPLE contributions, **recharacterization, rollover or conversion** amounts made for 2011 are reported on Form 5498. The form also reports the fair market value of your account as of Dec. 31, 2011, and if the account must take a required minimum distribution during 2012.

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**Q: During 2011, I transferred assets from an IRA with another firm to Invesco. That transaction is not shown on my Form 5498. Why not?**

**A:** A direct transfer of assets (in which assets are moved directly from one custodian to another between like plans, and where the shareholder has never taken custody of those assets) is a non-reportable event. However, if you completed a **rollover** in which you took custody of retirement assets and then deposited them into your account yourself, that transaction would be reported on your Form 5498.

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**Q: Why is there an April 17, 2012, cutoff date for IRA contributions?**

**A:** The April 17 deadline to make traditional and Roth IRA contributions for the previous year is regulated by the IRS and is designed to give investors additional time to contribute to their IRAs. 2011 contributions for IRAs will be accepted through April 17, 2012, provided the contribution is postmarked on or before that date and it is clearly marked as a 2011 IRA contribution.

Note: For information regarding an extension of the deadline due to presidential proclaimed disasters and military service, visit the IRS website at [irs.gov](http://irs.gov).

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### About Form 5498 (continued)

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**Q: Why is there a difference between the fair market value on my Form 5498 and my current fair market value?**

**A:** Form 5498 reports the value of your account as of Dec. 31, 2011. If you make further contributions to your retirement account between Jan. 1, 2012, and April 17, 2012, those contributions will be reflected on your Form 5498, but will not be included in the calculation of the fair market value.

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**Q: Can I make a prior-year contribution to my SEP IRA or SIMPLE IRA?**

**A:** The IRS instructs Invesco to report contributions for SEP and SIMPLE IRAs on a calendar year basis. This includes contributions made for 2011 during 2012. Although we report contributions based on the IRS guidance, you may work with the IRS and/or your employer related to any prior year reporting.

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**Q: How will recharacterizations or conversions and reconversions of traditional and Roth IRA contributions be reported?**

**A:** For traditional and Roth IRAs, any distribution is reported on Form 1099-R, and any contribution is reported on Form 5498. Therefore, if during 2011 you converted a traditional IRA into a Roth IRA, the distribution from your traditional IRA will be reported on Form 1099-R, and the contribution to the Roth IRA will be reported on Form 5498. If you had a recharacterization (moving assets from a Roth IRA back into a traditional IRA), you will receive a Form 1099-R showing the distribution from the Roth IRA and a Form 5498 reporting the recharacterization contribution into the traditional IRA. The withdrawals from and the contributions to the different types of accounts will be reported in different boxes on the forms.

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### About Form 1099-R

For additional information on your Form 1099-R, please see pages 20-21.

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**Q: Why did I receive a Form 1099-R for my account?**

**A:** Federal regulations require that you report proceeds from redemptions (including removals of excess deferrals/contributions, conversions and recharacterizations) on your retirement accounts. You are required to send in this form with your federal income tax return if federal income tax was withheld from your gross distribution.

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**Q: Where do I report this information on my individual tax return?**

**A:** Generally, retirement account distributions are reported in the Income section of your tax return. You may need to obtain IRS Form 5329 if this was a **premature distribution**. Consult your tax advisor if you need assistance deciding if this applies to your situation.

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**Q: Why was money withheld from my retirement account redemption?**

**A:** IRS regulations generally require 10% withholding on distributions from retirement accounts, unless instructed otherwise by the shareholder. This serves as a prepayment of your income taxes and is not to be confused with any IRS penalties for premature withdrawals. Additionally, if your distribution was from a qualified plan or 403(b) account, IRS regulations require 20% withholding on distributions that are not eligible for direct rollover to another custodian; this 20% withholding should not be confused with any IRS penalties.

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### About Form 1099-R (continued)

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**Q: Why did I receive a Form 1099-R on my conversion from my traditional IRA to my Roth IRA?**

**A:** Your conversion from your traditional IRA to your Roth IRA, in effect, was a distribution from your traditional IRA. That distribution is reported on Form 1099-R as taxable income for 2011.

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**Q: In 2011, I recharacterized my Roth IRA contribution. How is that reported on my taxes?**

**A:** The recharacterization of your Roth IRA contribution (or previous conversion from a traditional IRA) must be reported in the calendar year in which it occurs. The recharacterization must be reported on Form 8606. If you would like further details on the recharacterization of your contributions, please consult your tax advisor.

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**Q: Why did I receive three copies of my Form 1099-R?**

**A:** You received three copies of your Form 1099-R so that you may provide those copies to different agencies. The first copy is filed with your federal taxes. The second copy is for your own records, while the third copy should be used if you are required to file taxes with your particular state.

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### About Form 1099-Q

For additional information on your Form 1099-Q, please see page 22.

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**Q: Why did I receive a Form 1099-Q for my account?**

**A:** All qualified and nonqualified distributions, rollovers and trustee-to-trustee transfers from Coverdell ESAs must be reported on a Form 1099-Q.

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**Q: Where will the Form 1099-Q be sent?**

**A:** The Form 1099-Q will be sent to the account owner for distributions from a Coverdell ESA, regardless of whether the distribution was payable to the account owner, a third party, or the beneficiary's institution of higher education.

---

**Q: Can I have taxes withheld from my Coverdell ESA?**

**A:** No. Taxes should not be withheld from your account.

# Form 1099-DIV

Dividends and Distributions (Mailed in late January)

[Return to table of contents](#)

Form 1099-DIV is a record of all taxable dividends and **capital gain** distributions – including those that are reinvested – paid by your fund investments during 2011.

All dividends and capital gains must be reported on your federal income tax return, regardless of whether such amounts were received in cash or reinvested to purchase additional fund shares.

Please note that taxable dividends and capital gains that total less than \$10 per fund are not reported. The form includes any federal income tax that has been withheld according to IRS backup withholding requirements.



Invesco  
 P.O. BOX 219319  
 KANSAS CITY, MISSOURI 64121-9319  
 invesco.com  
 1 800 959 4246

## 2011 FORM 1099-DIV

Dividends and Distributions  
 Copy B for Recipient  
(OMB NO. 1545-0110)

RECIPIENT'S NAME AND ADDRESS:

**A**

JOHN Q. PUBLIC  
 100 MAIN STREET  
 HOUSTON TX 77001

Recipient's Identification Number

**B**

XXX-XX-1234

CORRECTED (IF CHECKED)

Payer's Name Payer's Federal ID Number Fund & Account Number	1a. Total Ordinary Dividends	1b. Qualified Dividends	2a. Total Capital Gain Distribution	2b. Unrec. Sec.1250 Gains	3. Nontaxable Distributions	4. Federal Income Tax Withheld	6. Foreign Tax Paid
<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>
Invesco Constellation Fund-A 99-9999999 9999-9999999999	\$999,999,999.99	\$999,999,999.99	\$999,999.99	\$999,999.99	\$999,999.99	\$999,999.99	\$999,999.99

## Form 1099-DIV (continued)

[Return to table of contents](#)

Dividends and Distributions (Mailed in late January)

- A Your Name and Address.**
- B Your Tax Identification Number (TIN),** usually your Social Security Number (SSN) or Employer Identification Number (EIN).
- C Your Fund Name, the Fund's Federal Tax ID Number, the Fund Number and Your Account Number.**
- D** Ordinary dividends, which include any net short-term capital gains from a mutual fund, are fully taxable. Include this amount on the "Ordinary dividends" line of Form 1040 or 1040A. Also, report it on Schedule B (Form 1040) or Schedule 1 (Form 1040A) as appropriate. The amount shown may be a distribution from an employee stock ownership plan (ESOP). Report it as a dividend on your income tax return, but treat it as a plan distribution, not as investment income.
- E** Shows the portion of the amount in box D that may be eligible for a reduced capital gains rate. See Form 1040/1040A instructions for how to determine this amount.
- F** Total capital gain distributions (long term) from a regulated investment company or real estate investment trust (REIT). Report the amount from box F on Schedule D (Form 1040), Part II. See Form 1040 or 1040A instructions.
- G** Shows the portion of the amount in box 2a that is Unrecaptured Section 1250 gain from certain depreciable real property. Report this amount on the Unrecaptured Section 1250 Gain worksheet in the Schedule D instructions (Form 1040).
- H** This part of the distribution is nontaxable because it is a return of your cost (or other basis). You must reduce your cost (or other basis) by this amount for figuring gain or loss when you sell your shares. But if you receive back all your cost (or other basis), you must report future nontaxable distributions as capital gains, even though this form shows them as nontaxable. For more information, see IRS Pub. 550, Investment Income and Expenses.
- I** Shows **backup withholding.** For example, persons not furnishing their TIN to the payer become subject to backup withholding. See Form W-9, Request for Taxpayer Identification Number and Certification, for information on backup withholding. **Include this amount on your income tax return as tax withheld.**
- J** You may be able to claim this foreign tax as a deduction or a credit on Form 1040. See your Form 1040 instructions.

**Form 1099-INT**  
(Mailed in late January)

[Return to table of contents](#)

Form 1099-INT lists the tax-exempt income you earned from your tax-exempt funds in 2011.

If the fund produced both taxable and nontaxable income, you will receive a Form 1099-DIV for the taxable income, as well as this statement for the nontaxable income.

You must include the "Total Tax-Exempt Income" shown on this statement on the "Tax-Exempt Interest" line of the Income section of Form 1040. You may also need to report these tax-exempt earnings on your state income tax return.



Invesco  
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KANSAS CITY, MISSOURI 64121-9319  
invesco.com  
1 800 959 4246

2011 FORM  
**1099-INT**

Copy B for Recipient  
(OMB NO. 1545-0112)

RECIPIENT'S NAME AND ADDRESS:

**A** JOHN Q. PUBLIC  
100 MAIN STREET  
HOUSTON TX 77001

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

**B** Recipient's Identification Number  
XXX-XX-1234

CORRECTED (IF CHECKED)

Payer's Name Payer's Federal ID Number Fund & Account Number	8. Tax-exempt Interest Dividends	4. Federal Income Tax Withheld	9. Specified Private Activity Bond Interest
<b>C</b> Invesco Municipal Bond Fund-A 99-9999999 9999-9999999999	<b>D</b>	<b>E</b>	<b>F</b>

- A Your Name and Address.**
- B Your Tax Identification Number (TIN),** usually your Social Security Number (SSN) or Employer Identification Number (EIN).
- C Your Fund Name, the Fund's Federal Tax ID Number, the Fund Number and Your Account Number.**
- D Federal Tax Exempt Dividends:** The total tax-exempt income you received in 2011.
- E Federal Income Tax Withheld.**
- F Specified Private Activity Bond Interest:** The amount of income subject to the alternative minimum tax (AMT). Report this amount on Form 6251.

# Form 5498-ESA

[Return to table of contents](#)

Coverdell ESA Information (Mailed in late April)

Form 5498-ESA reports contributions made to your Coverdell ESA account in 2011 and regular contributions made through April 17, 2012, for 2011.



Invesco  
P.O. BOX 219319  
KANSAS CITY, MISSOURI 64121-9319  
invesco.com  
1 800 959 4246

RECIPIENT'S NAME AND ADDRESS:

**A** JOHN Q. PUBLIC  
100 MAIN STREET  
HOUSTON TX 77001

## 2011 FORM 5498-ESA Coverdell ESA Contribution Information

Copy B for Recipient  
(OMB NO. 1545-1815)

Beneficiary's Identification Number

**B** XXX-XX-1234

CORRECTED (IF CHECKED)

Trustee's or Issuer's Name Trustee's or Issuer's Federal ID Number Fund & Account Number	1. Coverdell ESA Contributions	2. Rollover Contributions
<b>C</b> Invesco Constellation Fund-A 99-9999999 9999-9999999999	<b>D</b> \$999,999,999.99	<b>E</b> \$999,999,999.99

**A** Your Name and Address.

**B** Your Tax Identification Number (TIN), if any.

**C** Your Fund Name, the Fund's Federal Tax ID Number, the Fund Number and Your Account Number.

**D** **Coverdell ESA Contributions:** Contributions made in 2011 and through April 17, 2012, for 2011.

**E** **Rollover Contributions:** Any rollover, including a direct rollover and contribution of a military death gratuity, you made in 2011.

# Form 1099-B & Cost Basis Statement

[Return to table of contents](#)

Redemptions or Exchanges of Mutual Fund Shares (Mailed in late January)

Form 1099-B is a record of the redemption proceeds from the sale or exchange of your fund shares (excluding money market funds) during 2011. The form also includes any federal income tax that has been withheld according to IRS **backup withholding** requirements.

When you exchange shares of one fund for those of another, it is considered a sale and subsequent purchase, and must be reflected as such on your tax return. The information provided on this form is used to calculate any gain or loss on a redemption of fund shares.

Your cost basis is a record of any gains or losses from the sale or exchange of your fund shares.

The cost basis on your Form 1099-B provides the information you need to determine gains or losses from redeemed or exchanged shares under the average

cost basis single-category method authorized by IRS regulations. This is not reported to the IRS; however, if you use the Cost Basis Statement for tax purposes, you are ultimately responsible for the accuracy and correctness of this information and your tax filing.

If you choose to use the average cost basis single-category method, you must continue to use this method for all your accounts that are under the same name in that particular mutual fund. You may, however, use other methods for other mutual funds.

In addition, if you acquired shares by gift or inheritance, please refer to IRS Pub. 564, "Mutual Fund Distributions," and consult your tax advisor for specific instructions that apply to shares acquired by gift or inheritance.



Invesco  
P.O. BOX 219319  
KANSAS CITY, MISSOURI 64121-9319  
invesco.com  
1 800 959 4246

RECIPIENT'S NAME AND ADDRESS:

**A** JOHN Q. PUBLIC  
100 MAIN STREET  
HOUSTON TX 77001

## 2011 FORM 1099-B & Cost Basis Statement

Proceeds from Broker and  
BarterExchange Transactions

Copy B for Recipient

(OMB NO. 1545-0715)

Recipient's Identification Number

**B**

XXX-XX-1234

CORRECTED (IF CHECKED)

### COST BASIS INFORMATION Not reported to the IRS

Payer's Name Payer's Federal ID Number Fund & Account Number	CUSIP Number	9. Number of Shares	1a. Date of Sale or Exchange	1b. Date of Acquisition	4. Federal Income Tax Withheld	2. Gross Proceeds Less Commissions	6.* Check if a Noncovered Security	3. Cost Basis	8. Type of G/L	5. Wash Sale Loss Disallowed	Gain or (Loss)	** Cost Basis Adjustment Indicator	Cost Basis Method Applied
<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>	<b>O</b>	<b>P</b>
Invesco Moderate Allocation - Class B 99-9999999 9999-9999999999	999999999	99.999	99/99/9999	Various	\$9.99	\$999.99		\$999.99	Short	\$9.99	\$999.99		Avg. Cost

## Form 1099-B & Cost Basis Statement

[Return to table of contents](#)

Redemptions or Exchanges of Mutual Fund Shares (Mailed in late January)

- A Your Name and Address.**
- B Your Tax Identification Number (TIN),** usually your Social Security Number (SSN) or Employer Identification Number (EIN).
- C Your Fund Name, the Fund's Federal Tax ID Number, the Fund Number and Your Account Number.**
- D CUSIP Number:** The CUSIP (Committee on Uniform Security Identification Procedure) number of your fund.
- E Number of Shares:** The number of shares sold or exchanged from your fund for which the proceeds are being reported.
- F Trade Date:** The date(s) of each redemption or exchange.
- G Date of Acquisition:** Shows the original acquisition date of the shares that were reported or sold. This box may be blank if the non-covered security box is checked or if the securities sold were acquired on a variety of dates.
- H Federal Income Tax Withheld:** The amount of backup withholding from your redemptions and exchanges that was forwarded to the IRS under the **backup withholding** requirements.
- I Total Proceeds:** This number represents the proceeds from each redemption or exchange of your fund shares, net of any **contingent deferred sales charge (CDSC)**.
- J Noncovered Security:** If this box is checked then the securities sold are noncovered. Generally, a mutual fund share purchased before 2012 is a noncovered security.
- K Cost Basis:** Shows the cost basis of the securities sold.
- L Type of G/L:** This box shows the type of gain or loss. "ST" indicates short term, resulting from the sale of shares that were acquired one year ago or less. "LT" indicates long-term, resulting from the sale of shares that were acquired more than a year ago.
- M Wash Sale Loss Disallowed:** Shows the amount of the nondeductible loss in a wash sale transaction.
- N Gain or (Loss):** The amount of the capital gain (loss).
- O Cost Basis Adjustment Indicator:** A value in this box indicates that an adjustment was made to the cost basis amount.  
  
**Sales Load Basis Deferral Adjustment (if applicable, an "L" will appear in this column):**  
This adjustment to net capital gain (loss) can occur when shares of a fund are sold that were purchased with a sales charge that provides a reinstatement right. If the shares are sold within 90 days of their purchase and shares of the same fund or another fund are bought at a reduced sales charge (due to the reinstatement privilege), this results in an adjustment to the basis of the shares that have been sold and to the shares that have been purchased. The basis of the shares that were sold will not include the sales charge. The basis of the purchased shares will include the sales charge on the shares that were sold.  
  
**Wash Sale Loss (if applicable, a "W" will appear in this column):** A wash sale occurs if you sell your fund shares at a loss and, within 30 days before, after or on the day of that sale, you purchase additional shares in the same fund. Purchases include any dividend reinvestments.
- P Cost Basis Method Applied:** This represents the cost basis method utilized to redeem your shares. NOTE: For 2011, this will reflect average cost.

# Form 1042-S

Foreign Shareholders' U.S. Source Income (Mailed in mid-March)

[Return to table of contents](#)

Form 1042-S is your record of all distributions, including **dividends, short-term capital gains** and/or **return of capital**, and redemptions from accounts owned by nonresident aliens or representatives of foreign corporations. **Long-term capital gains** are not included on this form.

This form also reports the amount of federal tax withheld from distributions because of the nonresident alien status. The withholding rate, which is determined by the IRS, is based on the country of tax residence and Invesco's receipt of a Certificate of Foreign Status (Form W-8).

Distributions are identified by the appropriate income code. See the back of Form 1042-S for a list of income codes and their descriptions.

**FORM 1042-S ■ Foreign Person's U.S. Source Income Subject to Withholding ■ 2011**

12 WITHHOLDING AGENT'S name and address (including ZIP code)

Invesco  
P.O. BOX 219319  
KANSAS CITY, MISSOURI 64121-9319

1 Income code <b>C</b>	2 Gross income <b>D</b>	5 Tax rate % <b>E</b>	6 Exemption code <b>F</b>	7 U.S. fed tax withheld <b>G</b>	9 Total Withholding Credit <b>H</b>
---------------------------	----------------------------	--------------------------	------------------------------	-------------------------------------	--

13 RECIPIENT'S name, (first name, initial, and last name),  
Street Address, City or Town, Province or State, and Country (including postal code)

**A** JOHN Q. PUBLIC  
100 MAIN STREET  
HOUSTON TX 77001

COPY B for Recipient

OMB NO 1545-0096

11 Withholding agent's EIN <b>I</b>	14 Recipient's U.S. TIN, if any <b>J</b>	<input type="checkbox"/> SSN OR ITIN <input type="checkbox"/> EIN <input type="checkbox"/> Qi-EIN
15 Recipient's foreign tax identifying number, if any <b>K</b>		16 Country code <b>L</b>
17 NOI-S/Flow-through entity's name <b>M</b>		18 Country code <b>N</b>
19 NOI-S/Flow-through entity's address <b>O</b>		
20 NOI-S/Flow-through entity's TIN, if any <b>P</b>	21 PAYER'S name and TIN (if different from withholding agent's) <b>Q</b>	
22 Recipient account number (optional) <b>R</b>		

13b Recipient code  
**B**

AMENDED

Department of the Treasury - Internal Revenue Service

1042-S FORM

## Form 1042-S (continued)

[Return to table of contents](#)

Foreign Shareholders' U.S. Source Income (Mailed in mid-March)

- A Your Name and Address.**
- B Recipient Code:** IRS account type code from the instructions on Form 1042-S.
- C Income Code:** Code that identifies the income you received.  
  
See the back of your Form 1042-S for a list of codes and their definitions.
- D Gross Income Paid:** Gross distributions, including taxable and non-taxable dividends, short-term capital gains and /or return of capital, and redemptions from a retirement account.
- E Tax Rate:** Nonresident alien tax withholding rate based on your country of tax residency.
- F Exemption Code:** Income exempt from tax withholding per IRS regulations.
- G U.S. Federal Tax Withheld:** Amount of federal tax withheld from taxable dividends, return of capital and short-term capital gain distributions.
- H Total Withholding Credit:** The total amount of tax withheld.
- I Withholding Agent's EIN or Tax ID.**
- J Your U.S. Tax Identification Number, if any.**
- K Recipient's Foreign Tax Identifying Number, if any.**
- L Country Code:** Two-letter IRS code representing your country of residence.
- M Non-Qualified Intermediary's (NQI's)/Flowthrough Entity's Name.**
- N** If M is populated, N will be the country code for that entity.
- O NQI's/Flow-through Entity's Address.**
- P NQI's/Flow-through Entity's TIN, if any.**
- Q Payer's Name:** Fund name and tax ID.
- R Your Account Number (optional).**

# Form 5498

IRA Contribution (Mailed in late May)

[Return to table of contents](#)

Form 5498 reports gross contributions to your IRAs, including rollover and conversion contributions made during 2011, and regular contributions to traditional and Roth IRAs made through April 17, 2012, for 2011. It also reports the fair market value of your IRA account as of Dec. 31, 2011, and if the account is required to take a required minimum distribution during the coming year.

If no contributions were made for 2011 to your traditional or Roth IRA, Simplified Employee Pension (SEP), Salary Reduction SEP (SARSEP) or SIMPLE IRA plans, you will not receive Form 5498 in May. Your annual statement will be the only record you receive of your account's fair market value as of Dec. 31, 2011.



Invesco  
 P.O. BOX 219319  
 KANSAS CITY, MISSOURI 64121-9319  
 invesco.com  
 1 800 959 4246

## 2011 FORM 5498

IRA Contribution Information  
 Copy B for Recipient  
(OMB NO. 1545-0747)

RECIPIENT'S NAME AND ADDRESS:

**A** JOHN Q. PUBLIC  
 100 MAIN STREET  
 HOUSTON TX 77001

**B** Participant's Identification Number  
 XXX-XX-1234

CORRECTED (IF CHECKED)

Trustee's or Issuer's Name Trustee's or Issuer's Federal ID Number Fund & Account Number/Plan ID	1. IRA Contributions (other than amounts in Boxes 2, 3, 4, and 8-10)	2. Rollover Contributions	3. Roth Conversion Amount	4. Recharacterized Contributions	5. Fair Market Value on Account as of 12/31/11	7. Plan Type	8. SEP Contributions	9. SIMPLE Contributions	10. Roth IRA Contributions	11. If checked required minimum distribution for 2012
<b>C</b> Invesco Investment Services Invesco Constellation Fund-A 99-9999999 9999-9999999999	<b>D</b> \$999,999.99	<b>E</b> \$999,999,999.99	<b>F</b> \$999,999,999.99	<b>G</b> \$999,999.99	<b>H</b> \$999,999,999.99	<b>I</b> IRA	<b>J</b> \$999,999,999.99	<b>K</b> \$999,999,999.99	<b>L</b> \$999,999.99	<b>M</b> <input type="checkbox"/>

## Form 5498 (continued)

IRA Contribution (Mailed in late May)

[Return to table of contents](#)

- A Your Name and Address.**
- B Your Tax Identification Number (TIN):** Usually your Social Security Number (SSN) or Employer Identification Number (EIN).
- C Your Fund Name, the Fund's Federal Tax ID Number, the Fund Number and Your Account Number or Plan ID.**
- D IRA Contributions:** Regular contributions deposited to a traditional IRA between Jan. 1, 2011, and April 17, 2012, for 2011.
- E Rollover Contributions:** Shows the deposit of amounts previously distributed from an IRA that are invested in your Invesco IRA within 60 days; any rollover, including a direct rollover, into your Invesco traditional or Roth IRA; and direct rollovers (conversions) from a qualified plan, 403(b) or 457 plan into your Roth IRA.
- F Roth Conversion Amount:** The amount converted from a traditional, SEP or SIMPLE IRA to a Roth IRA during 2011.
- G Recharacterized Contributions:** Recharacterized IRA contributions deposited between Jan. 1, 2011, and Dec. 31, 2011.
- H Fair Market Value of Account:** Determined by multiplying the number of shares in your account by the net asset value on Dec. 31, 2011.
- I Plan Type:** The type of retirement plan you have.
- J SEP Contributions:** SEP contributions deposited between Jan. 1, 2011, and Dec. 31, 2011, on your behalf.
- K SIMPLE Contributions:** SIMPLE contributions deposited between Jan. 1, 2011, and Dec. 31, 2011, on your behalf.
- L Roth IRA Contributions:** Regular contributions deposited to a Roth IRA between Jan. 1, 2011, and April 17, 2012, for 2011.
- Do not deduct Roth contributions on your income tax return.
- M Required Minimum Distribution (RMD):** If the RMD box is checked, you must take an RMD for 2012 based on the regulatory requirements governing RMDs that were in effect at the time this document was produced.

# Form 1099-R

Retirement Plan Distributions (Mailed in late January)

[Return to table of contents](#)

Form 1099-R is a record of all **distributions**, including qualified distributions, **premature distributions** and **direct rollovers**, taken from your retirement account.

You will not receive a Form 1099-R if you transferred the assets in an account directly from one trustee to another, or if you exchanged shares among funds held within the same retirement plan.



Invesco  
 P.O. BOX 219319  
 KANSAS CITY, MISSOURI 64121-9319  
 invesco.com  
 1 800 959 4246

## 2011 FORM 1099-R

Distributions from Pensions,  
 Annuities, Retirement or Profit Sharing  
 Plans, IRAs, Insurance Contracts, etc.

Copy B for Recipient

(OMB NO. 1545-0119)

Report this income on your Federal tax  
 return. If this form shows Federal  
 income tax withheld in box 4, attach  
 this copy to your return

RECIPIENT'S NAME AND ADDRESS:

**A** JOHN Q. PUBLIC  
 100 MAIN STREET  
 HOUSTON TX 77001

Recipient's Identification Number

**B** XXX-XX-1234

CORRECTED (IF CHECKED)

Payer's Name Payer's ID Number Fund & Account Number/Plan ID	1. Gross Distribution	2a. Taxable Amount	2b. Taxable Amount not Determined	Total Distribution	4. Federal Income Tax Withheld	5. Employee contributions/ Designated Roth contributions	7. Distribution Code(s)	IRA/ SEP/ SIMPLE	11. 1st year of desig. Roth Contrib.
<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>
Invesco Investment Services Invesco Constellation Fund-A 99-99999999 9999-9999999999	\$999,999,999.99	\$999,999,999.99			\$999,999.99		\$999,999.99		

## Form 1099-R (continued)

Retirement Plan Distributions (Mailed in late January)

[Return to table of contents](#)

- A Your Name and Address.**
- B Your Tax Identification Number (TIN):** Usually your Social Security Number (SSN) or Employer Identification Number (EIN).
- C Your Fund Name, the Fund's Federal Tax ID Number, the Fund Number and Your Account Number or Plan ID.**
- D Gross Distribution:** The total amount you received this year plus any federal income tax withholding (if applicable). This amount may have been a rollover or received as periodic payments, nonperiodic payments or a total distribution.
- E Taxable Amount:** This part of the distribution is generally taxable. However, if there is no entry in this box, Invesco may not have all the facts needed to calculate the taxable amount. In that case, the first section in Box 2b (Column F) should be marked.
- See the back of your Form 1099-R for more information.
- F Taxable Amount Not Determined:** If the taxable amount of the distribution could not be determined, Box 2a (Column E) typically will be blank and the first section in Box 2b (Column F) will be checked.
- G Total Distribution:** This box will be checked only if the distribution was a total distribution that closed out your account.
- H Federal Income Tax Withheld:** This is the amount of federal income tax withheld on your distribution.
- I Employee Contributions/Designated Roth Contributions:** Shows after-tax contributions, if any, recovered tax-free this year; the portion that is your basis in a designated Roth 401(k) or Roth 403(b) account.
- J Distribution Code:** Codes that identify the type of distribution you received.
- See the back of your Form 1099-R for a list of codes and their definitions.
- K IRA/SEP/SIMPLE:** If this box is checked, you received an IRA, SEP or SIMPLE distribution.
- L First Year of Designated Roth Contributions:** The first year of the five-year holding period for the Roth 401(k) or Roth 403(b) plan.

# Form 1099-Q

Coverdell ESA Distributions (Mailed in late January)

[Return to table of contents](#)

Form 1099-Q is a record of all distributions made from a Coverdell Education Savings Account (ESA) defined under Section 530.

If there was a reportable distribution, the fair market value of your Coverdell ESA account will be reflected as of Dec. 31, 2011.



Invesco  
P.O. BOX 219319  
KANSAS CITY, MISSOURI 64121-9319  
invesco.com  
1 800 959 4246

## 2011 FORM 1099-Q

Payments from Qualified  
Education Programs  
(Under Section 530)

Copy B for Recipient  
(OMB NO. 1545-1760)

RECIPIENT'S NAME AND ADDRESS:

**A** JOHN Q. PUBLIC  
100 MAIN STREET  
HOUSTON TX 77001

Recipient's Identification Number

**B** XXX-XX-1234

CORRECTED (IF CHECKED)

Payer's Name Payer's Federal ID Number Fund & Account Number	1. Gross Distribution	2. Earnings	3. Basis	4. Trustee-to- Trustee Transfer	5. Program Type	6. If this box is checked the recipient is not the designated recipient	Fair Market Value
<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>
Invesco Investment Services Invesco Moderate Growth Allocation Fund-A 99-9999999 9999-9999999999	\$999,999,999.99	\$999,999,999.99	\$999,999,999.99	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$99,999,999.99

**A Your Name and Address.**

**B Your Tax Identification Number (TIN):** Usually your Social Security Number (SSN) or Employer Identification Number (EIN).

**C Your Fund Name, the Fund's Federal Tax ID Number and Your Account Number.**

**D Gross Distributions:** The gross distributions, including in-kind distributions, paid to you this year from a Coverdell ESA under section 530.

**E Earnings:** Earnings on the gross distribution. These earnings are not subject to backup withholding.

**F Basis:** Basis of the gross distribution.

**G Trustee-to-Trustee Transfer box:** This box will be checked if the distribution was made directly to another Coverdell ESA Plan or qualified tuition program.

**H Program Type:** Shows whether the gross distribution was from a Coverdell ESA.

**I Designated Beneficiary box:** This box will be checked if the recipient is not the designated beneficiary.

**J Fair Market Value of Account:** Determined by multiplying the number of shares in your account by the net asset value on Dec. 31, 2011.

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## Traditional IRA

Individuals under age 70½ who have received compensation or are spouses filing jointly are eligible to contribute. Traditional IRA investments grow tax deferred, and there is a possible tax deduction for contributions. For individuals who are not an active participant in a pension plan and are filing jointly with a spouse who is active in a plan, the 2011 income limit for deductibility of contributions is \$179,000. For individuals who are active participants in a pension plan, income limits for deductibility of contributions is \$66,000 for a single person or head of household, \$110,000 for a married couple filing jointly or a qualifying widow(er), or \$10,000 for a married person filing a separate return.

**Distributions:** Withdrawals made before age 59½ may be subject to an additional 10% penalty tax. Withdrawals may be made penalty free before age 59½ if certain conditions are met. See IRS Pub. 590 for more information.

**Required Minimum Distribution (RMD):** The IRS requires that a minimum amount be withdrawn from retirement accounts<sup>1</sup> each year once the account owner has attained 70½ years of age. The amounts of these distributions are based on the IRS life expectancy tables. Please visit [invesco.com/us](http://invesco.com/us) or contact our Client Services department for assistance in calculating your RMD. For more information, see IRS Pub. 590.

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## Roth IRA

Individuals who meet IRS prescribed income limitations and age requirements are eligible to contribute. Maximum income limits for Roth IRA contributions in 2011 are \$122,000 for single taxpayers, \$179,000 for married taxpayers filing jointly and \$10,000 for married taxpayers filing separately. Contribution limits begin to phase out at \$107,000 for single taxpayers and \$169,000 for those filing jointly. Roth IRA investments grow tax free if paid out after a five-year period and certain distribution requirements are met.

**Distributions:** Similar to traditional IRAs, penalties are applied to those taking withdrawals prior to age 59½. For a withdrawal to be tax free, the contributions must have been in the account for at least five years, and the shareowner must be at least 59½ years old, or taking withdrawals upon death, disability or for a first-time home purchase. Roth IRAs are not subject to RMD rules until the original account owner dies.

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## Contribution limits

Combined contributions to traditional IRAs and Roth IRAs cannot exceed the lower of \$5,000 per year (\$6,000 for individuals 50 years of age and older) or your taxable compensation for tax year 2011.

A traditional, SIMPLE or SEP IRA may be converted to a Roth IRA. The conversion from one of these IRAs to a Roth IRA will be treated as a taxable distribution but not subject to the 10% penalty. Unlike in prior years, the shareholder is no longer subject to an income limitation or filing status to be eligible to convert.

The cutoff date of April 17, 2012, applies to all traditional IRA, Roth IRA and Coverdell ESA contributions made for the 2011 tax year.

1 RMD does not apply to the Roth IRA.

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### Coverdell Education Savings Account

Individuals under age 18 or special needs beneficiaries are eligible to have a Coverdell ESA established on their behalf. Annual nondeductible contributions are limited to \$2,000 per child in 2011 and are subject to maximum income limits. Individuals of any age with a modified adjusted gross income below \$110,000 for single taxpayers and \$220,000 for married taxpayers filing jointly can contribute on behalf of the child. Contribution limits begin to phase out at \$95,000 for single taxpayers and \$190,000 for those filing jointly. Coverdell ESA investments grow tax free.

**Distributions:** All assets must be withdrawn for qualified education expenses by the time the child reaches age 30 (unless it is considered a special needs case), or an IRS 10% penalty applies. If a distribution is non-qualified, it will be subject to an IRS 10% penalty and the earnings will be taxable. See IRS Pub. 970 for further information.

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### SIMPLE IRA

Eligible employers who had 100 or fewer employees during the preceding tax year may establish a SIMPLE IRA plan. Employees who received at least \$5,000 in compensation from the employer during the two previous years and are reasonably expected to earn \$5,000 during the current calendar year are eligible to participate in the plan by making salary deferrals and receiving an employer match or non-elective contribution, as determined by the employer. Investments grow tax deferred, and there is a possible tax deduction for employers.

**Distributions:** Withdrawals made before age 59½ may be subject to an additional 25% penalty tax if made within the first two years. Withdrawals can be made penalty free before age 59½ if certain conditions are met. See IRS Pub. 590 for information. Required minimum distributions (RMD) must begin at age 70½.

Rules for RMDs are the same as for traditional IRAs. See page 23 for RMD information.

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### SEP IRA

Individual eligibility must be established by an eligible employer. Individuals must be at least 21 years of age and have worked for the employer in three of the last five years. In addition, the individual must have earned at least \$550 for the 2011 calendar year to be eligible to contribute. Investments grow tax deferred, and there is a possible tax deduction for employers.

**Distributions:** Rules for distributions are the same as for traditional IRAs.

Many of your tax questions can be cleared up with a phone call. The IRS makes all these resources available to you free, on request.

## Tele-Tax topics

The IRS has recorded tax information on about 150 topics that answers many federal tax questions. Touch-tone service is available 24 hours a day, seven days a week. (Rotary dial service is also available. Hours of operation may be restricted.) Call 800 829 4477.

Topic number	Subject
123	Directory of Topics
155	Forms and Publications: How to Order
309	Roth IRA Contributions
310	Coverdell Education Savings Accounts
313	Qualified Tuition Programs
404	Dividends
409	Capital Gains and Losses
410	Pensions and Annuities
413	Rollovers from Retirement Plans
424	401(k) Plans
451	IRAs
553	Tax on a Child's Investment Income
556	Alternative Minimum Tax (AMT)
851	Resident and Nonresident Aliens
856	Foreign Tax Credit

*(See IRS Pub. 910 for a complete list of topics.)*

## IRS resources

**General Information:** 800 829 1040  
(Spanish-speaking assistance available)

**TTY/TDD Telephone Service:** 800 829 4059

**Note:** This number is answered by TTY/TDD equipment only.

**Web site:** [www.irs.gov](http://www.irs.gov)

## Key IRS publications

Topic number	Subject
17	Your Federal Income Tax for Individuals
505	Tax Withholding and Estimated Tax
514	Foreign Tax Credit for Individuals
519	U.S. Tax Guide for Aliens
550	Investment Income and Expenses
553	Highlights of Tax Changes
560	Retirement Plans for Small Business
564	Mutual Fund Distributions
575	Pension and Annuity Income
590	Individual Retirement Accounts (IRAs)
910	Guide to Free Tax Services
929	Tax Rules for Children and Dependents
970	Tax Benefits for Education

*(See IRS Pub. 910 for a complete list of topics.)*

## Simple reminders

The IRS reports that many tax returns are rejected because of simple errors and oversights. Keep the following tips in mind as you complete your return:

- Double check all your calculations.
- Enclose all required forms and documentation.
- Sign and date your return.
- Keep a copy of all documents for your personal records.
- Enclose a check for the amount of any tax due.
- Affix sufficient first-class postage or e-file via the Internet.

For additional information, call our Client Services representatives at 800 959 4246, Monday through Friday, 7:00 a.m. to 6:00 p.m. Central time.

**Or contact us via our website:** [invesco.com/us](http://invesco.com/us)

**401(k) Plan.** An employer-sponsored qualified retirement plan that allows employees to contribute pretax dollars that are often matched by employer contributions. Contributions and earnings grow tax deferred until withdrawn, when they are taxed as ordinary income. The amount the employer withholds from the employee's paycheck and deposits in the plan is called a "deferral."

**403(b) Plan.** An employer-sponsored retirement plan, similar to a 401(k) plan, for employees of public schools, certain non-profit groups and churches. Contributions and earnings grow tax deferred until withdrawn, when they are taxed as ordinary income.

**Adjusted Cost Basis.** Cost basis for determining capital gains and losses. Consists of the original purchase of a mutual fund/original value of reinvested dividend, less any expenses related to the transaction, such as brokers' commissions.

**Alternative Minimum Tax (AMT).** A minimum tax imposed on taxpayers who itemize deductions, such as interest, medical expenses, state taxes, miscellaneous deductions and passive activity losses, or who earn certain types of income. These deductions are added back into your income, and the result is taxed at a flat rate of either 26% or 28%. If you are subject to the AMT, you pay the higher of either your regular tax or this AMT. If you think you may be subject to AMT, you should consult your tax advisor.

**Annual Contribution Limit.** The maximum amount of money per year that can be contributed to an IRA or other retirement plan.

**Average Cost Per Share.** The total cost of all shares purchased (including dividends and capital gains reinvested) divided by the total number of shares purchased.

**Backup Withholding.** Withholding on certain payments made to you, including payments from distributions and redemption proceeds. Certain payments you received will be subject to backup withholding if: (1) you did not furnish your taxpayer identification number (TIN); (2) the IRS notified Invesco that you furnished an incorrect TIN; (3) the IRS notified you that you are subject to backup withholding because you failed to report income on your tax return; or (4) you did not certify that you are not subject to backup withholding. Backup withholding is claimed when filing your tax return and will either increase the amount of your tax refund or decrease the amount of additional tax you may owe.

**Capital Gain.** The amount by which an asset's selling price exceeds its cost basis. A gain on an asset sold one year or less after purchase is called a short-term capital gain; a gain on an asset held more than one year is called a long-term capital gain. Mutual fund investors can receive a capital gain in two ways: (1) as a distribution from the net gains on the sale of securities in a fund's portfolio; or (2) as a gain on shares redeemed from the fund.

**Compensation.** Includes salaries, wages, tips, commissions, bonuses, alimony, royalties from creative efforts, and "earned income" in the case of a self-employed individual.

**Contingent Deferred Sales Charge (CDSC).** A sales charge levied by certain mutual funds or classes of funds when shares are redeemed within a specified number of years. Investors purchase the shares/units without paying a commission up front; however, the distributor pays the commission to the dealer at the time of purchase. CDSC charges typically decline for each year that the shareholder remains in the fund. CDSCs are designed to discourage withdrawals and to reimburse the distributor for commissions paid in advance of earning those commissions. Also known as Back-End Load or Deferred Contingent Sales Charge.

**Conversion.** Movement of assets from a traditional, SIMPLE or SEP IRA into a Roth IRA account through (1) an amount distributed from an IRA and then redeposited into a Roth IRA within 60 days of the distribution; or (2) a trustee-to-trustee transfer from a traditional IRA to a Roth IRA at the same financial institution.

**Cost Basis.** The original price or cost of an asset (usually the purchase price, including commissions) used in determining capital gains and losses for tax purposes.

**Coverdell Education Savings Account.** A trust or custodial account created exclusively for the purpose of paying the qualified higher education expenses of the designated beneficiary of the account. Contributions to fund the account are taxed, but earnings used to pay any education expenses are not. The account is transferable among family members.

**Custodian.** A bank or other financial institution that keeps custody (or an inventory) of stock certificates and other assets of a mutual fund, individual or corporate client.

**Designated Roth Contribution.** An elective deferral contribution of after-tax income to a 401(k) or 403(b) plan. The contributions are accounted for separately from other pre-tax or employer contributions in the plan.

**Direct Rollover.** A distribution from a qualified pension plan, 401(k) plan or 403(b) plan that is remitted directly to the receiving trustee, custodian or issuer of an IRA or other retirement plan and is reported to the IRS as a rollover. By taking a direct rollover rather than a conventional rollover, the participant can avoid mandatory 20% withholding on the distribution from the qualified plan since the participant did not take custody of the assets.

**Distribution.** (1) Payment from a mutual fund, including dividends, short-term capital gains, long-term capital gains, tax-exempt dividends and return of capital. (2) The proceeds from the sale of shares from your account.

**Dividends.** A distribution of earnings from a fund to its shareholders paid in the form of cash or additional shares of the fund.

**Fair Market Value.** The value of your account as of Dec. 31, 2011, as shown on your year-end statement and Form 5498 (if applicable). The fair market value is calculated by multiplying the number of shares in your fund(s) by the net asset value(s).

**Foreign Tax Credit.** Many funds invest in securities of foreign companies and pay taxes in those countries. If a fund has more than 50% of its assets invested in foreign securities at fiscal year-end, it may pass a foreign tax credit through to shareholders. This credit may be used to offset the amount of tax due on a shareholder's federal income tax return. Shareholders have the option of taking the foreign tax credit or deduction. Holding-period rules may apply. If you have questions about claiming a foreign tax credit or deduction, consult a tax advisor.

**Gross Amount.** The dollar value of a purchase or redemption order before deducting any commissions or fees.

**Individual Account.** An account in which only one person has control over the investments and may transact business.

**Individual Retirement Account (IRA).** A tax-deferred retirement account with a yearly contribution limit established by an employed person. There are two broad IRA categories: traditional and Roth. Traditional IRAs are generally funded with pretax dollars; they grow tax-deferred, and withdrawals are taxed as ordinary income. Roth IRAs are funded with after-tax dollars; they grow tax-deferred, and withdrawals are not subject to tax.

**Individual Retirement Account Rollover.** Provision of the IRA law that enables persons receiving lump-sum distributions from a qualified retirement plan or IRA to roll over the amount into an IRA investment plan within 60 days and thus avoid paying taxes until distributions are made from the IRA Rollover account. If a distribution is not rolled over, it will be taxed as ordinary income for the year the distribution was made and may be subject to IRS penalties.

**Interest-Related Dividends.** Generally limited within a fund's taxable year to the excess of the amount of "qualified interest income" of the fund over allocable expenses.

**Joint Account.** A type of registration that allows two or more individuals to own an account. There are four different types of joint accounts: JTWRROS (Joint Tenants with Right of Survivorship), TIC (Tenancy in Common), COM PROP (Community Property) and TEN ENT (Tenancy by Entirety).

**Long-Term Capital Gain.** Net profit from the sale of securities realized in the fund. A long-term capital gain (or loss) occurs when securities held for more than one year are sold.

**Net Amount.** In mutual fund financial transactions, the gross amount of the transaction, minus any commissions or fees.

**Nondeductible Contribution.** Funds contributed to a qualified retirement plan that are not deducted for tax purposes, either voluntarily or because the maximum deduction for the given year has been exceeded.

**Nonresident Alien.** A person who is not a U.S. citizen and not residing in the U.S.

**Ordinary Dividend.** A dividend of net investment income or a realized short-term capital gain.

**Premature Distribution.** Withdrawal of money from a retirement plan before the age of 59½, usually accompanied by a penalty payable to the IRS. The IRS does allow penalty-free distributions before the age of 59½ under various circumstances: disability, death, substantially equal periodic payments, timely contribution withdrawal, nondeductible contributions, rollover distributions, court ordered distributions, medical expenses, health insurance premiums, first-time home buyer, higher-education expenses, IRS levy and qualified reservist distributions.

**Qualified Dividends.** Dividends received from domestic corporations and certain qualifying foreign corporations that meet holding period requirements. Common stock must be held at least 61 days within the 121-day period beginning 60 days before the ex-dividend date. Preferred stock must be held at least 91 days during the 181-day period beginning 90 days before the ex-dividend date.

**Qualified Interest Income.** Generally equal to a fund's U.S. source income that consists of (1) bank deposit interest; (2) short-term original issue discount that is exempt from withholding tax; (3) interest on a debt obligation that is in registered form (with certain exceptions); and (4) interest-related dividends from another regulated company.

**Qualified Plan.** A tax-deferred plan established by an employer for employees that qualifies for federal tax preferences. Such plans usually provide for employer contributions, e.g., profit sharing or pension plans, and may also allow employee contributions. Because these plans are designed to build retirement savings, employees may pay taxes when they withdraw money. In the case of a Roth 401(k) or Roth 403(b), certain assets may be considered after-tax, and only the earnings would be taxable for this type of withdrawal. Participants may receive certain deductions and other tax benefits when they make contributions.

**Recharacterization.** (1) The transfer of a current-year or prior-year regular contribution together with any accrued investment earnings or losses from a traditional IRA to a Roth IRA or from a Roth IRA to a traditional IRA. (2) The reversal of a conversion made to a Roth IRA from a traditional, SIMPLE or SEP IRA by transferring the converted amount together with any accrued investment earnings or losses back to a traditional IRA.

**Reclassification.** A change in the way distributions were originally classified/reported on a shareholder's statement. This can occur when income has been overdistributed due either to unexpected currency losses or to earnings that are less than expected. For example, a distribution that was originally reported as income could be reclassified to a distribution of long-term capital gains or to a return of capital.

**Reconversion.** Converting a recharacterized contribution from a traditional IRA to a Roth IRA that has previously been converted. The reconversion may not take place within the same tax year of the previous conversion or if later during the 30-day period following the recharacterization.

**Redemption Fees.** Fees levied by certain mutual funds when shares are redeemed or exchanged within a specified number of days. Redemption fees are retained by the fund for the benefit of remaining shareholders, as compared to a contingent deferred sales charge that is paid to the distributor. The fees are intended to encourage long-term investment in the fund, to avoid transaction and other expenses caused by short-term excessive trading and to facilitate portfolio management.

**Required Minimum Distribution (RMD).** The minimum distribution amounts individuals must take are different based on the type of retirement plan.

- For IRAs (excluding Roth IRAs), RMDs must begin by April 1 of the calendar year following the year in which they reach 70½ years of age.
- For 403(b) plans, RMDs must begin by April 1 of the calendar year following the later of the calendar year in which they reach 70½ or the calendar year in which they retire from employment with the employer sponsoring the plan.
- Qualified plan individuals owning more than 5% of the company sponsoring the retirement plan must begin taking RMDs by April 1 of the calendar year following the year they reach age 70½. Individuals who do not own more than 5% of the company must begin taking RMDs by April 1 of the calendar year following the later of the calendar year in which you reach age 70½ or the calendar year in which you retire from employment with the employer sponsoring the plan.

All subsequent RMDs must be distributed by December 31, regardless of any amounts that may have been withdrawn in earlier years.

**Resident Alien.** An immigrant to the U.S. or a nonimmigrant who meets certain residency requirements or makes a special election to be taxed as a resident.

**Return of Capital.** A distribution in excess of a fund's current and accumulated earnings and profits. A return of capital distribution is generally a nontaxable distribution that reduces a shareholder's cost basis in shares of a fund.

**Rollover.** A tax-free reinvestment of a distribution from a qualified retirement plan or IRA into an IRA or other qualified plan within 60 days of the distribution. See Direct Rollover and Individual Retirement Account Rollover.

**Roth 401(k)/Roth 403(b).** A designated Roth account within a 401(k) plan or 403(b) plan that contains after-tax monies for which earnings may be withdrawn tax-free if certain requirements are met. Employee payroll deduction contributions can be designated to this Roth account. The Roth 401(k)/Roth 403(b) follows many of the same regulations as the Roth IRA but not all.

**Short-Term Capital Gain.** Net profit from the sale of securities realized in the fund. A short-term capital gain (loss) occurs when securities held for one year or less are sold.

**Stock Dividend.** The issuance of additional shares having the same par value and rights as the other shares of the same class. There is no tax liability. The issuance of the stock dividend will not change a shareholder's account value.

**Tax-Exempt Dividend.** A dividend derived from the earnings from tax-exempt municipal securities held in tax-exempt funds.

**Taxpayer Identification Number.** A nine-digit number assigned by the Social Security Administration that is used to report dividend and capital gain distributions and certain other payments to the IRS. Also called Social Security Number (SSN) or Employer Identification Number (EIN).

**Transfer Agent.** The organization employed by a mutual fund to prepare and maintain records relating to the accounts of its shareholders.

**Transfer of Assets.** A movement of assets between retirement accounts of the same type such as a traditional IRA to traditional IRA or a qualified plan to a plan of the same type maintained by the same employer. Assets are sent directly from one custodian (trustee) to a new custodian (trustee) without the participant receiving the funds. A transfer of assets is not a taxable event and therefore is not reported to the IRS.

**Trustee to Trustee Transfer.** A method of moving account assets in which the assets are sent directly from one custodian (trustee) to the receiving custodian (trustee).

**Uniform Gift to Minors Act (UGMA).** An irrevocable gift to minors enabling them to own securities in a beneficial fashion without need of trust instruments or other legal documents.

**Uniform Transfer to Minors Act (UTMA).** Similar to a UGMA, but also allows minors to own other types of property, such as real estate, fine art, patents and royalties, and for the transfers to occur through inheritance.

**Wash Sale.** A wash sale occurs if you sell your fund shares at a loss and, 30 days before, after or on the day of that sale, you purchase additional shares in the same fund.

**Withholding.** Money deducted from a principal amount to pay income tax.

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