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Dear Shareholder:

Welcome to Invesco Aim! We’re pleased to introduce you to the shareholder support services we provide, and, as of March 31, 2008, our new brand.

We believe this brand better reflects our primary objective: to put the interests of our investors first, which means offering an all-weather lineup of diversified investment strategies to the U.S. marketplace. But let me explain a bit more.

Our new name, Invesco Aim, represents the strength of global diversification you get through the combination of Invesco’s worldwide resources and AIM’s tradition of delivering quality investment products to the U.S. marketplace. As one of the world’s largest, most diversified global investment management organizations, Invesco has more than 500 investment professionals operating in investment centers in 25 cities in 12 countries. We ended 2007 with $500 billion in assets under management globally at Invesco.

Let me say a few words about our new logo, which is fashioned after Ama Dablam, one of the most imposing and impressive peaks in the Himalayas. It represents what we hope you will envision when you think of Invesco Aim: stability, endurance, strength and longevity – which are all, by the way, sound investment principles.

All of these changes were made with an eye toward strengthening our already strong role in the marketplace. And there are some things that haven’t changed. The names of your funds and their trading symbols remain the same. All our contact numbers remain the same. And most importantly, our commitment to you hasn’t changed. I can personally assure you we’ll continue to strive to provide you with solid investment performance, attractive product solutions and high-quality customer support. Through bad markets and good, Invesco Aim will continue to hold to its mission: seeking to build financial security for investors.

As part of our commitment to you, we’re providing this guide, which contains important information, including how to:

- Contact us.
- Add to, or make withdrawals from, your accounts.
- Track the activity in your accounts.
- Read your account statements.
- Use our award-winning Web site, invescoaim.com.

We hope you find this guide useful and refer to it often. In addition to our broad line of investment options, we’re proud of our well-known reputation for excellent customer service. If you have questions about your account, call our Client Service department at 800-959-4246 or contact your financial advisor directly.

Again, welcome to Invesco Aim. We look forward to serving you.

Sincerely,

Philip Taylor
CEO, Invesco Aim
Senior Managing Director, Invesco
How Do I Contact Invesco Aim?

There are several ways you can contact us for services or information. For ease of service, when you contact Invesco Aim please include or have ready the following information:

- Your 10-digit account number
- Your Social Security or taxpayer ID number
- The name of (or the four-digit code for) each fund you own

By telephone
You can reach a Client Services Representative at 800-959-4246 any business day from 7:30 a.m. to 7:00 p.m. CST to:

- Request an exchange.
- Change your address of record.
- Establish a systematic redemption plan.
- Change the amount of a systematic purchase plan or a systematic redemption plan.
- Redeem shares from your account (for details on making redemptions from retirement accounts, see pages 16 and 17).
- Purchase shares into your account.

Note: If you have not authorized telephone transactions, please call Client Services or visit our Web site for the required documentation.

You can also call the Invesco Aim Investor Line 24 hours a day at 800-AIM-LINE to:

- Verify share balance.
- Verify account value.
- Confirm recent transactions.
- Obtain current price on any AIM fund.
- Request an account statement.
- Process financial transactions.

Our voice verification feature makes it even simpler and faster to get the information you need. The feature allows you to use your voice any time during the call instead of pushing buttons.

Your financial advisor is familiar with your particular circumstances. He or she is also very knowledgeable about Invesco Aim and how to execute your transactions swiftly and efficiently. Your financial advisor can help you obtain and interpret the information you need concerning your account or any fund or service about which you may have a question.

By Internet
To send a secure e-mail regarding your account, visit our Web site at invescoaim.com and use the secure Account Questions Form located in the Contact Us section under Shareholder Inquiry. You can also visit our Web site for:

- Account balance information.
- Transaction history.
- Daily prices of funds.
- Shareholder education information.
- Viewing statements and tax forms.
- Processing financial transactions.
- Signing up for eDelivery.

See page 3 for more on managing your account online.

By mail
Mailing address:
Invesco Aim Investment Services, Inc.
PO. Box 4739
Houston, TX 77210-4739

Overnight delivery address:
Invesco Aim Investment Services, Inc.
11 Greenway Plaza, Suite 100
Houston, TX 77046

Note: If sending a check, please mark the envelope Attn: Purchases.
What Can I Do at invescoaim.com?

**eDelivery**
Save paper by having your information sent by e-mail.

We offer eDelivery service for statements, tax forms, fund reports and prospectuses. Once you sign up for the service, we will send you a link via e-mail. It’s faster than traditional mail and more convenient, because it’s delivered right to your computer.

If you choose to receive your statements, tax forms, reports and prospectuses online, you will not receive a paper copy by mail. You may cancel the service at any time by visiting our Web site.

Please visit our Web site at invescoaim.com and go to My Account. Log into your account and then click on the Service Center tab and select Register for eDelivery.

The Invesco Aim Web site provides a fast, efficient way to keep track of your investments. You can access your account 24 hours a day, seven days a week right from your computer.

**Obtain account information**
- Check your account balance.
- Confirm recent transactions in your account.
- View your statements and tax forms.
- Check the status of your retirement transfer and/or rollover request.
- Download account information into Quicken® or Microsoft® Money.
- Contact us via e-mail.

**Conduct transactions**
- Buy shares.
- Redeem shares.
- Exchange shares.

Note: These options are not available for all account types. Internet transactions may be subject to the applicable sales charge or contingent deferred sales charge. Transactions conducted in a nonretirement account may be taxable events. Before making changes to your investment portfolio, we encourage you to consult your financial advisor.

**Perform account maintenance**
- Change your address.
- Modify dividends/capital gains options.
- Modify systematic purchase plans.
- Modify systematic redemption plans.
- Add/modify systematic exchange plans.

**Find important fund information**
- Daily prices and performance
- Current fund news
- Prospectuses for all AIM funds
- Fund overviews
- The latest fund reports
- The latest Performance and Commentary update on each fund
- Portfolio managers’ biographies
- Forms you may need to conduct transactions

**Find investor education**
- General information on investing
- Market updates and commentary from portfolio managers
- News and information that affects investors, such as changes to tax laws
- Retirement planning guidelines and tools

**Tax Center**
During tax planning time, you’ll find our helpful Tax Center under the My Account tab:
- Access tax forms.
- Get explanations of your tax forms.
- Get information on how to complete your tax return.

**Order literature?**
You can request printed copies of any of the fund or educational information on our Web site at our online Literature Center. You can also download literature from the Web site for viewing on your computer.
What Can I Do on the Invesco Aim Investor Line?

The toll-free Invesco Aim Investor Line – 800-246-5463 – gives you convenient access to your accounts and extensive information on all AIM funds 24 hours a day, seven days a week. It’s easy to use, and your calls are free. Helpful step-by-step instructions provide guidance during your call.

**Interactive speech recognition**
The speech recognition feature makes it simpler and faster to get the information you need. The feature allows you to ask for the information you need any time during the call instead of pushing buttons.

When listening to any information, you may interrupt by simply saying main menu or help to proceed with your next request. To access the touch-tone system, simply press ** or say touch-tone at any time during the call.

**Convenience**
You can use the feature you find more convenient:
- The speech recognition feature allows you to simply speak into the phone as you respond to your options.
- The push-button phone feature allows you to press buttons on your touch-tone phone to choose your options.

**Access**
Using either method, you can:
- Obtain fund prices on all AIM funds.
- Check your account balance and recent transactions.
- Purchase funds or exchange or redeem funds you own.
- Request duplicate fund statements.
- Create your personal watch list of funds.

**Take a test drive**
If you want to try out the Invesco Aim Investor Line, call 800-246-5463 and say menu. Once you hear the account options, say demo to hear a demonstration on how to use the system. Or just follow the easy step-by-step instructions, select your options and explore on your own.

You will need your Social Security number, and you will be asked to create a new PIN the first time you use the Invesco Aim Investor Line for the security of your account information.
How Do I Add to My Invesco Aim Account?

You may routinely add to your initial investment through these options.

By Internet
You can buy shares of AIM funds online once you establish a bank of record for your account.

By phone
At your request, we will draw the funds from your pre-authorized checking account. You can request this through the Invesco Aim Investor Line at 800-246-5463 or by calling Client Services at 800-959-4246.

Perform account maintenance
You can add to your account automatically at no charge by using the following plans:

Automatic dividend reinvestment plan
Automatically reinvest your dividends and capital gain distributions without paying a sales charge. You also can reinvest dividends and distributions from one fund into another fund in which you own the same class of shares. (This does not apply to prototype retirement plans.)

Systematic purchases
Make monthly investments ($50 minimum) by authorizing Invesco Aim to deduct a designated amount from your bank account on dates you specify.

Automatic dollar-cost averaging
You can systematically exchange a specified amount ($50 minimum) from one of your funds into the same class of another fund monthly or quarterly. The account from which you withdraw money must have at least $5,000 when you initiate this program.

By mail
Send a check payable to the fund in which you wish to invest to Invesco Aim Investment Services, Inc., Attn: Purchases, P.O. Box 4739, Houston, TX 77210-4739.
List your name and account number, the name of the fund(s) you wish to buy and the investment amount.

If adding to a retirement account, note the tax year for which you are making the contribution. For Roth and traditional IRAs, prior-year contributions for tax years 2007 and 2008 must be postmarked by April 15, 2008, and April 15, 2009, respectively.

By bank wire
If you have a question, call Invesco Aim before wiring money. (Your bank may charge a wiring fee.) Instruct your bank to transfer the funds to:

JP Morgan Chase Bank
ABA 113000609
Attention: Invesco Aim Wire Purchase
DDA 00100366807
Fund/Account Number
Shareholder Name

By rollover or transfer of retirement assets from another institution
If you have taken possession of retirement assets distributed from an IRA or an employer-sponsored retirement plan, you may make a rollover contribution to your existing AIM IRA or a new rollover IRA. Send us a check specifying the fund and the account number, and indicate that you are making a rollover contribution.
If you have an IRA at another institution, complete an AIM IRA application and a Retirement Account Transfer/Rollover Form (available at our Web site or by calling Client Services) and send it to Invesco Aim. We will facilitate the transfer of those assets to your new or existing AIM IRA.
If you have recently left your job or are planning to leave and have not taken a distribution from your employer-sponsored retirement plan, complete a Direct Rollover Form, which is available at our Web site or by calling Client Services.
You can track the status of your transfer/rollover by logging into your account on invescoaim.com.
How Do I Change Information on My Account?

To ensure that your account records are up to date, please notify us as soon as possible of any change in your status.

Changing your name
If your name changes, send Invesco Aim a letter of instruction signed with your name as it currently appears in the account registration. For your protection, we require you to include a signature guarantee from a financial institution (such as a bank).

What is a Signature Guarantee?
A signature guarantee is commonly used in the mutual fund industry to assist the fund company in determining the legitimacy of a signature. The guarantor verifies that the signature on a transaction request is the true signature of the person named. Acceptable guarantors include banks, broker-dealers, credit unions, national securities exchanges, saving associations and any other organization that qualifies as an “eligible guarantor institution” as defined by the Securities and Exchange Commission.

Changing your address
You can change your address by logging into My Account at invescoaim.com or by calling Client Services at 800-959-4246.

Changing ownership of your account
Please call Client Services for complete details. Your particular situation may require specific documentation, and some details may not carry over from one account to another.

Other changes
Call Client Services at 800-959-4246 or visit invescoaim.com for complete information and any necessary forms to change:
- The beneficiary on your retirement account.
- Your telephone privileges.

You can visit invescoaim.com or call Client Services to change:
- Options on your account, such as reinvestment of dividends.
- The amount or frequency of your systematic investments or withdrawals.

Note: To protect shareholders, redemption checks are mailed in envelopes marked “Return Service Requested.” This means that your check will be returned to Invesco Aim if your address has changed and you are having your mail forwarded to your new address.
What Types of Accounts and Plans Does Invesco Aim Offer?

As your investment needs grow and change, Invesco Aim's wide variety of accounts and plans will help meet your needs.

- Individual account
- Joint account
  - Joint tenants with right of survivorship
  - Tenants in common
  - Community property
  - Tenants by entirety
- Corporate account
- Custodial account
  - Uniform Gifts to Minors (UGMA)
  - Uniform Transfers to Minors (UTMA)
- Trust account
- College savings plan (529)
- Coverdell ESA
- Transfer on death account
- Retirement
  - Traditional IRA
  - IRA rollover
  - Roth IRA
  - SEP IRA
  - SIMPLE IRA
  - Age-weighted, new comparability and profit sharing plans
  - Money purchase pension plan
  - 401(k) plan
  - Super comparability 401(k) and Safe Harbor 401(k) plans
  - Solo 401(k) plan
  - 403(b)(7) plan

If you are thinking of opening a retirement account, we have a wealth of information on our Web site, invescoaim.com, where you can order literature or download information directly.

For more information on any of these accounts, see your financial advisor or call Client Services.

Opening an additional account is easy:

- To open a nonretirement account, contact your financial advisor or call Client Services for a fund prospectus and an account application. Complete the account application and send it along with your check to Invesco Aim Services at the address on page 2. You can also download the fund prospectus at invescoaim.com.
- To open a retirement account, contact your financial advisor or call Client Services for a fund prospectus and the appropriate application.
How Do I Track My Investment?

Mutual funds are long-term investments. The value of a mutual fund investment can fluctuate from day to day as financial markets rise and fall. With that in mind, here are some ways to track your investment.

**Online**
See page 3 for details on what you can do at our Web site, invescoaim.com.

**By phone**
You can call the 24-hour Invesco Aim Investor Line at 800-AIM-LINE (800-246-5463) to verify share balances and account values, confirm recent transactions, or obtain the current price on any AIM fund.

**By newspaper listing**
The financial pages of most daily newspapers provide closing prices for mutual funds. Different newspapers may list funds differently, and not every AIM fund and share class of every fund may be listed in every newspaper. At right is an illustration of a typical newspaper listing. It is not intended to be indicative of future performance of any fund.

1. **Company Name**
2. **Fund Abbreviation**
3. **Net Asset Value**
4. **Net Asset Value Change**

<table>
<thead>
<tr>
<th>AIM Funds</th>
<th>NAV</th>
<th>Net Chg</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chart p</td>
<td>12.64</td>
<td>0.04</td>
</tr>
<tr>
<td>EuroGrow p</td>
<td>28.94</td>
<td>0.08</td>
</tr>
<tr>
<td>GiAgGr p</td>
<td>18.54</td>
<td>0.01</td>
</tr>
<tr>
<td>IntGov p</td>
<td>9.00</td>
<td>0.04</td>
</tr>
<tr>
<td>Gold&amp;Prec p</td>
<td>13.30</td>
<td>0.01</td>
</tr>
<tr>
<td>Leisure p</td>
<td>37.89</td>
<td>0.26</td>
</tr>
<tr>
<td>SmCpGr p</td>
<td>27.10</td>
<td>0.10</td>
</tr>
</tbody>
</table>

Note: When a mutual fund pays out a dividend or a capital gains distribution (ex-dividend dates), the fund's NAV drops by approximately the amount of that distribution. Usually, newspapers will place a code such as “X” or “XD” next to the fund's name on its ex-dividend date. Because changes in market value may also affect a fund's NAV, the change in NAV may be more or less than the amount of the distribution.

1. Find AIM Funds in the alphabetical listing of mutual funds in the financial pages of the newspaper. There may be separate listings for different share classes.

2. Look for the abbreviation for your fund.

3. NAV (net asset value) represents the market value of one share of your fund at the close of the preceding business day.

4. Net Chg states the increase or decrease in the value of a share from the preceding business day's reported NAV. In this example, the NAV of a share of AIM Leisure Fund had risen $0.26 from the preceding business day.
How Will Invesco Aim Keep Me Up to Date?

We will keep you informed about the status of your investment through regular mailings, either traditionally or through e-mail if you’ve signed up for eDelivery. (See page 3.)

You can view and download your account statements through our Web site. You may also order a duplicate through the 800-AIM-Line (800-246-5463). For tax purposes, Invesco Aim will send you forms, statements and informational reports about your investments. To help explain these documents and how to record information from them on your tax return, Invesco Aim offers a Tax Guide to shareholders each year. You can order an Invesco Aim Tax Guide by calling Client Services or by visiting invescoaim.com. You can also download a copy of the Tax Guide from our Web site.

Link your accounts to avoid multiple mailings. You can consolidate account records for all shareholders in your household so that you receive one quarterly account statement and eliminate duplicate mailings. If you have not already linked your household’s accounts and you wish to do so, call Invesco Aim or visit our Web site.

* Statements, tax forms, reports and prospectuses are available by eDelivery. (See page 3.)

<table>
<thead>
<tr>
<th>Mailings You will Receive from Invesco Aim</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type of communication</strong></td>
</tr>
<tr>
<td>---------------------------</td>
</tr>
<tr>
<td>Transaction confirmation</td>
</tr>
<tr>
<td>Quarterly account statement*</td>
</tr>
<tr>
<td>Statement inserts</td>
</tr>
<tr>
<td>Annual and semiannual reports*</td>
</tr>
<tr>
<td>Prospectus*</td>
</tr>
</tbody>
</table>

* Statements, tax forms, reports and prospectuses are available by eDelivery. (See page 3.)
How Do I Read My Quarterly Statement?

You can access your account 24 hours a day, 7 days a week by calling the Invesco Aim Investor Line at 800-AIM-LINE or through the Invesco Aim Web site at invescoaim.com.

Your statement, which summarizes all activity in your account, is mailed to you at the end of each quarter.

1 Name or names under which your account is registered and mailing address. Also, name and address of your broker/dealer or financial advisor, if applicable.

2 Portfolio Summary breaks down your current investments in Invesco Aim regular accounts, retirement accounts or third-party retirement accounts (provided that the accounts are linked for consolidated statements).

3 Invesco Aim News provides timely information and important fund announcements.

4 Portfolio Allocation By Fund provides customized charts showing how your assets are divided among funds and asset categories.

5 Portfolio Breakdown details your investments by fund.

6 Individual Account Transactions details each transaction during the quarter, including dividend payments, dividend reinvestments, exchanges, purchases, redemptions and contributions to your retirement account.

7 Period-to-Date Income Summary reports dividends, capital gains, taxes and fees withheld that were added to or subtracted from your accounts during the quarter and year-to-date.

8 Account Options shows which features you specified when you set up your account.

9 Retirement Account Contribution Summary lists all contributions to your retirement accounts made by you and/or your employer. (Other information about retirement account activity appears in Individual Account Transactions.)
For more information on your Invesco Aim account:

- Contact your Financial Advisor
- Visit our Web site, www.invescoaim.com
- Call our 24-hour automated information line at 800-AIM-LINE
- Talk to a Client Services Representative at 800-959-4246 from 7:30am to 7:00pm CST

Visit us online at www.invescoaim.com. Please log in to My Account, select the 'Service Center' tab, then click on 'Register for eDelivery.'

If you have any questions, please contact your Financial Advisor or Invesco Aim's Client Services Department at 800-959-4246.

Welcome to Invesco Aim
Shareholder Guide
How Do I Redeem or Exchange Shares?

Invesco Aim offers many convenient ways to redeem or exchange shares. You may call Client Services at 800-959-4246 to learn more about the various options and which one would work best for you.

Generally, you are permitted to exchange within the same class of shares of AIM funds. Please see your fund’s prospectus for details. Remember that redemption or exchange of shares may be a taxable event involving capital gains or losses.

### Important Note on Redemptions
To receive your redemption proceeds, you will be required to provide Invesco Aim with a signature guarantee if any of the following apply:
- The account’s address of record has changed in the last 30 days.
- The proceeds are to be sent to an address other than the address of record.
- The redemption amount is greater than $250,000 per fund.
- The proceeds are to be made payable to someone other than the account owner.

For more on signature guarantees, see page 6.

### By systematic redemptions
You can make regular withdrawals of $50 or more from most accounts if you have a balance of at least $5,000. Contact your financial advisor or call Client Services to make the necessary arrangements.

### By telephone
If you have authorized the telephone redemption privilege, you can redeem $250,000 of your shares in nonretirement accounts and certain retirement accounts. If you’ve added banking instructions to your account, your proceeds will be automatically credited to your pre-authorized checking account.

### By mail
To redeem shares by mail, send a letter of instruction to Invesco Aim Investment Services, Inc., P.O. Box 4739, Houston, TX 77210-4739. Include the account number, fund name, either the dollar amount or the number of shares to be redeemed and the signatures of all registered owners exactly as they appear on the account statement.

### By writing checks
You can write checks of $250 or more on AIM Money Market Fund, Premier Portfolio, Premier U.S. Government Money Portfolio, Premier Tax-Exempt Portfolio and AIM Tax-Exempt Cash Fund. Contact your financial advisor or visit the Invesco Aim Web site to obtain a Check Writing Authorization Form, which must be signed by all registered owners and signature guaranteed before checks can be issued.

Please note:
A redemption fee of 2% will be imposed on certain redemptions or exchanges out of the fund within 30 days of purchase. Exceptions to the redemption fee are listed in the fund’s prospectus.
How Can I Lower the Cost of Investing?

When you use these strategies to lower your cost of investing, you may increase your potential for greater returns.

By qualifying for quantity discounts
Because many investors do not invest enough money at their initial purchase to qualify for a "breakpoint," or discount, Invesco Aim offers two ways to obtain quantity discounts and thereby lower the cost of investing.

Under a Letter of Intent (LOI), you agree to buy a specified dollar amount of Class A shares of an AIM fund during a 13-month period. This allows you to take immediate advantage of the quantity-discount privilege. If at the end of the 13-month period you have not invested the agreed-upon amount, you must pay the applicable sales charge.

Rights of cumulative discount allow you to combine new purchases with shares you currently own so you can qualify for a quantity discount. You can also link accounts, including those of immediate family members. There is no limitation on the amount of time during which you can qualify for breakpoints under cumulative discount. For more information about breakpoints, please contact your financial advisor.

By dollar-cost averaging
If you invest the same amount on a regular schedule, theoretically you acquire more shares when prices are low and fewer when they are high. The result: Your average cost per share is usually lower than it would be had you made investments at irregular intervals. See the example in the table below.

<table>
<thead>
<tr>
<th>Month</th>
<th>Amount Invested</th>
<th>Share Price</th>
<th>Shares Purchased</th>
</tr>
</thead>
<tbody>
<tr>
<td>January</td>
<td>$200</td>
<td>$24</td>
<td>8.333</td>
</tr>
<tr>
<td>February</td>
<td>200</td>
<td>20</td>
<td>10,000</td>
</tr>
<tr>
<td>March</td>
<td>200</td>
<td>14</td>
<td>14.286</td>
</tr>
<tr>
<td>April</td>
<td>200</td>
<td>18</td>
<td>11.11</td>
</tr>
<tr>
<td>May</td>
<td>200</td>
<td>22</td>
<td>9,091</td>
</tr>
<tr>
<td>June</td>
<td>200</td>
<td>24</td>
<td>8,333</td>
</tr>
<tr>
<td>6-month total</td>
<td>$1,200</td>
<td>$122</td>
<td>61.154</td>
</tr>
</tbody>
</table>

Average price per share: $122 ÷ 6 = $20.33
Average cost to you per share: $1,200 ÷ 61.154 = $19.62

* Of course, no investment strategy ensures a profit or protects against loss in declining markets. Since dollar-cost averaging involves continuous investing regardless of fluctuating prices, you should consider your ability to continue purchases through periods of low price levels. This table is a hypothetical example and is not intended to represent any actual fund or investment.
### How Do I Choose the Right Retirement Plan?

Everyone needs to save for retirement, but how do you know which plan is right for you? The chart below can get you started. Then talk with your financial advisor about which retirement plan is the best choice for your needs.

<table>
<thead>
<tr>
<th>Type of plan</th>
<th>Key features</th>
<th>Who can establish</th>
</tr>
</thead>
</table>
| Traditional Individual Retirement Account (IRA) | ■ Tax deductions depend on salary level and participation in an employer-sponsored retirement plan.  
■ Earnings grow tax deferred. | ■ Anyone under 70½, with earned income.  
■ Nonworking spouse, if married filing jointly. |
| Roth IRA | ■ Contributions are not tax deductible and can be withdrawn anytime tax free and penalty free.  
■ Earnings withdrawn after five years are free of federal income tax under any of these conditions: reaching age 59½, death, disability or first home purchase.  
■ Conversion from traditional IRA allowed with modified adjusted gross income (MAGI) less than $100,000.  
■ Minimum distributions not required at age 70½. | 2007: Individuals of any age with earned income below $114,000 (single) or $166,000 (joint).  
2007: Allowed contributions begin to phase out for those earning $99,000 (single) or $156,000 (joint).  
2008: Individuals of any age with earned income below $116,000 (single) or $169,000 (joint).  
2008: Allowed contributions begin to phase out for those earning $101,000 (single) or $159,000 (joint). |
| SIMPLE IRA | ■ Flexible contribution options for employers.  
■ No IRS Form 5500 filing requirement.  
■ No discrimination testing.  
■ Higher contribution level than traditional IRA.  
■ Mandatory employer contributions are deductible business expenses. | Partnerships, self-employed persons and small corporations with 100 or fewer employees. |
| Tax-Sheltered Account 403(b)(7) Plan | ■ Participants can make pretax salary deferral contributions.  
■ Permits higher contribution limits than IRAs.  
■ Participant loans and hardship withdrawals available if permitted by the plan. | Employees of universities, colleges, hospitals, churches, schools and other nonprofit 501(c)(3) groups. |
| Simplified Employee Pension Plan (SEP) | ■ Minimal paperwork and reporting.  
■ Employers set eligibility and change annual contributions to suit their cash flow.  
■ Employer contributions are made directly to employees’ SEP IRAs.  
■ Employer contributions are tax deductible. | Self-employed persons, partnerships, corporations and nonprofit groups. |
| Profit Sharing Plan | ■ Employers can vary the amount they contribute annually.  
■ Employer contributions are tax deductible. | Self-employed persons, partnerships, corporations and nonprofit groups. |
| AIM SOLO 401(k)® | ■ 401(k) program designed for an employer with no employees other than a spouse.  
■ Employer contribution requirements are set in the plan document. Contributions may be discretionary.  
■ Participant loans are available if permitted by the plan.  
■ All contributions must be 100% immediately vested. | Business owners and corporations with no employees other than a spouse. |
| 401(k) Plan | ■ Pre-tax salary deferral contributions.  
■ Participant loans and hardship withdrawals available if permitted by the plan.  
■ Permits higher contribution limits than IRAs.  
■ Can be added to most profit sharing plans.  
■ Optional employer contributions are tax deductible. | Businesses, partnerships, corporations and nonprofit groups (no government entities). |

1 Key employees may benefit with additional contributions through plans designed with Social Security integration, age-weighted or new comparability formulas. See your tax advisor for more information.
2007 annual contributions

- Up to $4,000 or $5,000 if age 50 or older (aggregate with Roth IRA contributions) to be postmarked by April 15, 2008, to be considered a prior-tax-year contribution.
  Who contributes: individual.

- Up to $4,000 or $5,000 if age 50 or older (aggregate with traditional IRA contributions) to be postmarked by April 15, 2008, to be considered a prior-tax-year contribution.
  No prohibition on contributions after age 70½.
  Who contributes: individual.

- Up to $10,500 ($13,000 if age 50 or older) of employee’s salary plus employer’s contribution.
  Who contributes: eligible employee. Employer can match dollar for dollar up to 3% of employee gross salary (not to exceed $10,000); or contribute 2% of each eligible employee’s salary (maximum eligible wages $225,000) regardless of employee’s participation.

- Up to $15,500 ($20,500 if age 50 or older)
  Who contributes: employee.

- Employee can defer up to $15,500 ($20,500 if age 50 or older).
  Deferrals and employer contributions cannot exceed the lesser of 100% of each employee’s compensation or $45,000 per employee. Catch-up deferrals are not included in this limit.
  Maximum eligible compensation: $225,000.
  Who contributes: employer.

- Employees can defer up to $15,500 ($20,500 if age 50 or older). Deferrals and employer contributions cannot exceed the lesser of 100% of each employee’s compensation or $45,000 per employee. Catch-up deferrals are not included in this limit.
  Total employer contributions to the plan cannot exceed 25% of total eligible compensation. (Employer contributions exclude employee deferrals.)
  Maximum eligible compensation: $225,000.
  Who contributes: employer.

2008 annual contributions

- Up to $5,000 or $6,000 if age 50 or older (aggregate with Roth IRA contributions) to be postmarked by April 15, 2009, to be considered a prior-tax-year contribution.
  Who contributes: individual.

- Up to $5,000 or $6,000 if age 50 or older (aggregate with traditional IRA contributions) to be postmarked by April 15, 2009, to be considered a prior-tax-year contribution.
  No prohibition on contributions after age 70½.
  Who contributes: individual.

- Up to $10,500 ($13,000 if age 50 or older) of employee’s salary plus employer’s contribution.
  Who contributes: eligible employee. Employer can match dollar for dollar up to 3% of employee gross salary (not to exceed $10,000); or contribute 2% of each eligible employee’s salary (maximum eligible wages $230,000) regardless of employee’s participation.

- Up to $15,500 ($20,500 if age 50 or older)
  Who contributes: employee.

- Employee can defer up to $15,500 ($20,500 if age 50 or older). Deferrals and employer contributions cannot exceed the lesser of 100% of each employee’s compensation or $45,000 per employee. Catch-up deferrals are not included in this limit.
  Maximum eligible compensation: $230,000.
  Who contributes: employee.

- Employees can defer up to $15,500 ($20,500 if age 50 or older). Deferrals and employer contributions cannot exceed the lesser of 100% of each employee’s compensation or $45,000 per employee. Catch-up deferrals are not included in this limit.
  Total employer contributions to the plan cannot exceed 25% of total eligible compensation. (Employer contributions exclude employee deferrals.)
  Maximum eligible compensation: $230,000.
  Who contributes: employer.

- Employee can defer up to $15,500 ($20,500 if age 50 or older). Deferrals and employer contributions cannot exceed the lesser of 100% of each employee’s compensation or $45,000 per employee. Catch-up deferrals are not included in this limit.
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- Employees can defer up to $15,500 ($20,500 if age 50 or older). Deferrals and employer contributions cannot exceed the lesser of 100% of each employee’s compensation or $45,000 per employee. Catch-up deferrals are not included in this limit.
  Maximum eligible compensation: $230,000.
  Who contributes: employer.

- Employee can defer up to $15,500 ($20,500 if age 50 or older). Deferrals and employer contributions cannot exceed the lesser of 100% of each employee’s compensation or $45,000 per employee. Catch-up deferrals are not included in this limit.
  Maximum eligible compensation: $230,000.
  Who contributes: employer.

This table presents eligibility standards and contribution limits for retirement plans for tax years 2007 and 2008. Please keep in mind, this information is not intended as tax advice. In addition to helping you select the most suitable plan for you, your financial advisor can make sure you have the most up-to-date information about eligibility and contributions.
How Do I Take Distributions From an IRA?

Consult your tax advisor before taking distributions from, or making changes to, your retirement accounts.

Because of the tax-advantaged status of IRAs and other retirement accounts, various restrictions apply to distributions from these accounts. Redemptions from certain retirement accounts may be requested over the phone. Please call Client Services for details.

Invesco Aim offers a distribution form for traditional/Roth/SEP/SIMPLE IRAs that can be used to take one-time or periodic distributions. Please contact us to request one, or you can download the form from our Web site or request one from your financial advisor.

In general, if you redeem shares from a traditional IRA before age 59½, there may be a 10% tax penalty.

Distribution guidelines for traditional IRAs

You may request a distribution from your traditional IRA without incurring an IRS penalty when you have met one of the following conditions:

- You are 59½ or older.
- You have become permanently disabled.
- You are the beneficiary of an IRA whose owner has died.
- You have elected to take your distributions as a series of substantially equal periodic payments over your life expectancy. (Please ask your financial advisor for complete details.)
- You have incurred qualifying medical expenses in excess of 7.5% of your adjusted gross income.
- You are paying medical insurance premiums equal to or greater than the distribution during a prolonged period of unemployment (at least 12 weeks).
- You are a first-time home buyer ($10,000 lifetime limit).

- You or a family member has qualified higher education expenses equal to or greater than the distribution.
- A court order requires you to transfer IRA assets to an IRA for a former spouse.
- You are taking a qualified reservist distribution.

At age 70½, the IRS requires that you begin taking minimum distributions from your IRA. (This rule does not apply to Roth IRAs.)

You may, of course, withdraw more than the minimum required amount. Withdrawals from retirement plans are taxed as ordinary income, except for any amount allocable to nondeductible contributions.

Required minimum distributions

- Please remember that people not yet 70½ who are already taking distributions from retirement accounts must be sure they withdraw the required minimum amount each year once they are required to begin distributions.
- Even if you do not need the money you are required to withdraw, you must remove the money from your tax-deferred retirement account.
- There is a 50% excise tax on any amount that should have been distributed but was not (if you should have taken $10,000 out of a retirement account during a year but withdrew only $6,000, half the undistributed $4,000 goes to the government).
Welcome to Invesco Aim
Shareholder Guide

Simplify your financial life by consolidating your retirement plans

If you have multiple retirement plans, consider consolidating all your retirement assets in one Invesco Aim account. That way, you will have one concise account statement and only one tax form to keep track of, significantly reducing the amount of paperwork you must handle at tax time and reducing account maintenance fees.

At age 70½, you are required to start taking minimum annual distributions from your traditional IRA.

The simplicity of having one consolidated account at Invesco Aim could be very desirable when you begin to make required minimum distributions from retirement accounts.

See your financial advisor
The tax code is complex, and the treatment of assets remaining in your retirement accounts after your death can vary significantly depending on who your designated beneficiary is. Consult your financial and tax advisors about your particular situation before making any changes to your retirement accounts. Please remember that this information is based on the current interpretation of federal tax law, and it is not intended as tax advice.

Other restrictions apply to distributions from Roth IRAs and employer-sponsored plans such as SIMPLE IRAs, 403(b) plans, money purchase pension plans and profit sharing plans. Please see your financial advisor or call Client Services at 800-959-4246 for more information.

Distribution guidelines for Roth IRAs
Because the money you contribute to a Roth IRA is after-tax money, you can withdraw your contributions to the account at any time without facing federal income taxes or penalties.

Furthermore, once your Roth IRA has been open for five years, you can withdraw any amount from it without incurring federal income tax or penalties when you have met one of the following conditions:
- You are 59½ or older.
- You have become permanently disabled.
- You are the beneficiary of an IRA whose owner has died.
- You are a first-time home buyer ($10,000 lifetime limit).
If you retire or change employers, an AIM Rollover IRA allows your retirement assets to continue to grow tax deferred until you need to withdraw them. The simplest way to preserve this benefit is to roll the assets directly into an IRA. The money will be conveyed directly from your former employer’s plan to Invesco Aim, so there are no income tax consequences for you.

If you take custody of the money from your former employer’s plan, you have 60 days to move those assets into a tax-deferred account. If you do not transfer the assets within 60 days, their tax-deferred status is lost forever, and you pay income tax on the entire sum you receive (plus a possible 10% early distribution penalty under certain circumstances).

In addition, IRS regulations require that 20% of the total distribution be automatically withheld. If you wish to reinvest the entire distribution within the 60-day limit, you have to replace that 20% from other sources and then wait for a tax refund. If you reinvest only part of the distribution within 60 days, you pay income taxes on the portion you keep.

A direct IRA Rollover can avoid the 20% withholding requirement. And because you do not formally take possession of the proceeds, there are no income taxes. If you’re under age 59½, you also avoid the 10% IRA penalty for early withdrawal.

With an IRA rollover, your money continues to grow on a tax-deferred basis. And by directly rolling the money into an IRA, you can gain access to a wide variety of investment options that will help keep your money working hard for you. Your financial advisor can help you find the best investment vehicles for your situation.

If You’re Over the Age of 70½ ...  
If you’re over the age of 70½, and have a traditional IRA, you are required to take minimum distributions from your IRA:
- Your required minimum distributions cannot be rolled over.
- Your required minimum distributions are not subject to the 20% mandatory withholding.
- Your required minimum distributions are subject to income tax, which can be withheld automatically if you choose to make arrangements with your plan’s administrator.

Please keep in mind information shown here is not intended as tax advice. Please consult your tax advisor with any questions about your individual circumstances.

Easier Rollovers
You can now roll over both the taxable and non-taxable parts of a distribution from a qualified retirement plan. However, be sure to keep track of which money is which, so you don’t end up paying unnecessary taxes. Your former employer’s plan administrator can help you determine which assets are taxable and which aren’t.
Should I Take a Distribution or a Rollover?

Taking your retirement distribution in cash could be very costly, considering taxes and the loss of retirement savings. When you roll over your distribution directly to an AIM Rollover IRA, your savings and their earnings accrue tax deferred until you’re ready to withdraw them. For example, if you roll a $100,000 distribution into a rollover IRA, you will not lose the value at the time of distribution.

On the other hand, if you receive your $100,000 distribution in cash, you will be left with only $57,000 after paying current income taxes and a premature withdrawal penalty (if under age 59 1/2).²

<table>
<thead>
<tr>
<th>The Benefits of a Direct Rollover</th>
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<tbody>
<tr>
<td>This hypothetical example shows the difference between rolling over a $100,000 distribution to an IRA and taking it in cash.</td>
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<table>
<thead>
<tr>
<th></th>
<th>Direct Rollover</th>
<th>Cash Distribution</th>
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</thead>
<tbody>
<tr>
<td>Distribution Amount</td>
<td>$100,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Taxes and Penalties</td>
<td>-0</td>
<td>-43,000²</td>
</tr>
<tr>
<td>Value of Distribution</td>
<td>$100,000</td>
<td>$57,000</td>
</tr>
</tbody>
</table>

This information is not intended as tax advice. Consult your tax advisor about your particular situation.

1 Certain distributions may not be rolled over to an IRA. Consult your tax advisor about your particular distribution.

2 This hypothetical example assumes the investor is in the 28% tax bracket and is subject to a 5% state income tax. A 28% federal tax bracket is based on a $78,851 to $164,550 income for an individual filing a single return and a $131,451 to $200,300 income for persons filing a joint return for tax year 2008. Your actual state tax may be higher or lower than 5%. Tax rates and brackets are subject to change. This example also assumes the investor is under age 59 1/2 and, therefore, subject to a 10% premature withdrawal penalty.
Contact Information

Mailing address

Invesco Aim Investment Services, Inc.
P.O. Box 4739
Houston, TX 77210-4739

Phone numbers

Invesco Aim Client Services
800-959-4246
Hours: 7:30 a.m. to 7:00 p.m. Central Time

AIM College Savings Plan®
Client Services
877-246-7526
Hours: 7:30 a.m. to 7:00 p.m. Central Time

Automated phone lines

Invesco Aim Investor Line
800-AIM-Line
(800-246-5463)
Hours: 24 hours a day

Web site

www.invescoaim.com
Consider the investment objectives, risk, and charges and expenses carefully. For this and other information about AIM Funds, obtain a prospectus from your financial advisor and read it carefully before investing.

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