

Form 1040 Overlay (Front)

Align overlay with line item boxes. Please print your Form 1040 at 100% when using the PDF format.

Form **1040**

2009

Three easy steps to reduce your tax bill

1. Place the overlay on your completed tax return, lining up the boxes with the corresponding area on your Form 1040.
2. Follow the boxes below to see how you may be able to reduce your tax bill.
3. Talk to your financial and tax advisers to see which suggestions might be right for you.

Note: Withdrawals from retirement plans prior to age 59½ may be subject to tax penalties.

Are you saving for educational expenses?

Dependents

Tax-Exempt Equivalent Yields for Various Tax Brackets

	Taxable Income		Tax-Exempt Yield of		
	Single	Joint	3%	5%	7%
10%	\$0-8,350	\$0-16,700	3.33%	5.56%	7.78%
15%	\$8,351-33,950	\$16,701-67,900	3.53	5.88	8.24
25%	\$33,951-82,250	\$67,901-137,050	4.00	6.67	9.33
28%	\$82,251-171,550	\$137,051-208,850	4.17	6.94	9.72
33%	\$171,551-372,950	\$208,851-372,950	4.48	7.46	10.45
35%	over \$372,950	over \$372,950	4.62	7.69	10.77

This table represents 2009 marginal tax rates. It does not show the taxable equivalent yields for individuals who are subject to federal AMT.

Consider converting to a Roth IRA if you're using a traditional IRA as an income source. The converted amount will be taxable, but future distributions will be tax free.

15a
16a

Defer taxes on eligible distributions, including governmental 457 plan distributions, by rolling to an IRA or other eligible retirement plan. Variable annuities also offer an opportunity for tax-deferred growth.

Contributions to a qualified health savings account may be deductible depending on your health insurance plan. Use Form 8889 to calculate your allowable deduction.

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If you're self-employed, did you make contributions to an employer-sponsored plan on your behalf?

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IRAs offer a great way to save for retirement, and contributions may be deductible depending on your income.

32

Depending on your income, student loan interest may be deductible.

33

Interest and dividend income may affect your tax burden. Consider a strategic approach to include tax-exempt income or qualified dividends, which are eligible for a reduced tax rate. Certain individuals may be subject to the alternative minimum tax (AMT).

8a

8b

9b

9a

Dividends that may be eligible for a 15% capital gains rate are reported in box 1b of Form 1099-DIV.

12

13

Only a small portion of interest paid on rental property mortgages is tax deductible, so check with your lender(s) about refinancing opportunities.

17

20b

Certain retirement plans can help business owners save more. Also, check with your lender(s) about lowering interest rates on loans you already have.

The maximum long-term capital gains rate is 15%. When possible, offset gains with losses.

Retirees may need to move assets into more tax-efficient investments if their income has increased to a taxable amount because of interest, capital gains or dividends.



Form 1040 Overlay (Back)

Align overlay with line item boxes.

Could you potentially reduce your taxable income by gifting money to children or grandchildren?

43

Are you subject to the AMT?

45

Are you taking advantage of foreign tax credits?

47

48

49

Are you maximizing your child and dependent care credits?

Are you taking advantage of improved educational incentives? Coverdell Education Savings Accounts offer tax-advantaged savings.

Additional tax will be reported here if you:

- Received a premature distribution from an IRA or qualified plan.
- Received a return of excess from an IRA or Coverdell account.
- Received a taxable distribution from a Coverdell account.
- Didn't take a full required minimum distribution.

Review your distribution strategies to avoid penalties in the future.

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Consider participating in a company-sponsored retirement plan that may reduce your taxable wages (and, thus, your tax bill) or a Roth IRA that will reduce your investment income. Increased contribution limits, especially for those 50 or older, can help you maximize tax-deferred retirement plans.

60

By withholding too much, you give the government an interest-free loan and miss opportunities to put the dollars to work for yourself.

72

The IRS may penalize you for withholding too little. Recalculate your W-4 or estimated tax payments if you anticipate a significant change in your tax liability.

75

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

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

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

Supplemental Information

On or about April 30, 2010, Invesco Aim Distributors, Inc. becomes Invesco Distributors, Inc., Invesco Aim Investment Services, Inc. becomes Invesco Investment Services, Inc., and AIM funds become Invesco funds. In addition, invescoaim.com becomes invesco.com.

On or about April 30, 2010, Invesco replaces AIM in the fund name.

On or about April 30, 2010, AIM Trimark Fund becomes Invesco Global Fund.

On or about April 30, 2010, AIM Trimark Endeavor Fund becomes Invesco Endeavor Fund.

On or about April 30, 2010, AIM Trimark Small Companies Fund becomes Invesco Small Companies Fund.

On or about April 30, 2010, AIM V.I. PowerShares ETF Allocation Fund becomes Invesco V.I. Global Multi-Asset Fund.

After the close of business on Dec. 31, 2009, Invesco Aim Advisors, Inc., Invesco Aim Capital Management, Inc., Invesco Aim Private Asset Management, Inc. and Invesco Global Asset Management (N.A.), Inc. merged into Invesco Institutional (N.A.), Inc., which was renamed Invesco Advisers, Inc.

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Before investing, investors should carefully read the prospectus and/or summary prospectus and carefully consider the investment objectives, risks, charges and expenses. For this and more complete information about the fund(s), investors should ask their advisers for a prospectus/summary prospectus or visit invesco.com/fundprospectus.

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

