



# Welcome to Invesco Aim

Shareholder Guide



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## Dear Shareholder:

Welcome to Invesco Aim! We're pleased to introduce you to the shareholder support services we provide.

I believe Invesco Aim is uniquely positioned to serve you. Our parent company, Invesco Ltd., is one of the largest and most diversified global asset managers. We provide clients with diversified investment strategies and a range of investment products managed by distinct management teams around the world. We believe we can serve you best by focusing on one thing and doing it well: managing your money.

Our investment professionals have managed clients' money in up markets and down markets. All of us here recognize that market conditions change often; what will not change is our commitment to putting our clients first, helping you achieve your financial goals and providing excellent customer service.

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

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 website, [invescoaim.com](http://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 Services department at 800 959 4246 or contact your financial adviser directly.

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

Sincerely,



Philip Taylor

Senior Managing Director, Invesco Ltd.  
CEO, Invesco Aim

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## How Do I Contact Invesco Aim?

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

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 numeric code for) each fund you own

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### By Internet

To send a secure e-mail regarding your account, visit our website at [invescoaim.com](http://invescoaim.com) and use the secure Account Questions Form located in the Contact Us section under Shareholder Inquiry. You can also visit our website 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.

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### By mail

Mailing address:  
Invesco Aim Investment Services, Inc.  
P.O. 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.

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### By telephone

You can reach a Client Services Representative at 800-959-4246 any business day from 7:00 a.m. to 6:00 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 website 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 adviser 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 adviser 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.

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## What Can I Do at [invescoaim.com](http://invescoaim.com)?

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### eDelivery

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

We offer eDelivery service for quarterly statements, tax forms, transaction confirmation statements, 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 quarterly statements, tax forms, transaction confirmation statements, fund reports and prospectuses online, you will not receive a paper copy by mail. You may cancel the service at any time by visiting our website.

Please visit our website at [invescoaim.com](http://invescoaim.com) and go to Accounts and Services. Log into your account and then click on the Service Center tab and select Register for eDelivery.

The Invesco Aim website 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.

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### 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.

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### 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 adviser.

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### Perform account maintenance

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

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### 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

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### 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

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### Tax Center

During tax planning time, you'll find our helpful Tax Center under the Account and Services tab:

- Access tax forms.
- Get explanations of your tax forms.
- Get information on how to complete your tax return.

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### Order literature

You can request printed copies of any of the fund or educational information on our website at our online Literature Center. You can also download literature from the website for viewing on your computer.

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## What Can I Do on the Invesco Aim Investor Line?

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Invesco Aim Investor Line allows you access to your account whenever you want with just a phone call.

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.

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### 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.

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### 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.

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### 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.

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### 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.

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## How Do I Add to My Invesco Aim Account?

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You can purchase shares of AIM funds online.

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

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### By Internet

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

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### 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.

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### 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 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.

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### 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 2009 and 2010 must be postmarked by April 15, 2010, and April 15, 2011, respectively.

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### By bank wire

Please 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 021000021

Attention: Invesco Aim Wire Purchase

DDA 00100366807

Fund/Account Number

Shareholder Name

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### 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 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 website or by calling Client Services.
- You can track the status of your transfer/rollover by logging into your account on [invescoaim.com](http://invescoaim.com).

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# How Do I Change Information on My Account?

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You can change some account information online at [invescoaim.com](http://invescoaim.com)

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

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## Changing your name

If your name changes, send Invesco Aim either a completed Name Change Form or 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.

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## Changing your address

You can change your address by logging into Accounts and Services at [invescoaim.com](http://invescoaim.com) or by calling Client Services at 800-959-4246.

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.

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## 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.

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## Other changes

Call Client Services at 800-959-4246 or visit [invescoaim.com](http://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](http://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.

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## What Types of Accounts and Plans Does Invesco Aim Offer?

You'll find a wealth of retirement information online at [invescoaim.com](http://invescoaim.com)

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 accounts
- Custodial account
  - Uniform Gifts to Minors (UGMA)
  - Uniform Transfers to Minors (UTMA)
- Trust account
- 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

If you are thinking of opening a retirement account, we have a wealth of information on our website, [invescoaim.com](http://invescoaim.com), where you can order literature or download information directly.

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

Opening an additional account is easy:

- To open a nonretirement account, contact your financial adviser 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 Investment Services, Inc. at the address on page 2. You can also download the fund prospectus at [invescoaim.com](http://invescoaim.com).
- To open a retirement account, contact your financial adviser or call Client Services for a fund prospectus and the appropriate application.

## How Do I Track My Investment?

You can track your fund's performance online at [invescoaim.com](http://invescoaim.com) or by checking the fund's listing in the daily newspaper.

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 website, [invescoaim.com](http://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. 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

The illustration shows a newspaper clipping with a table of AIM Funds. A blue arrow labeled '1. Company Name' points to the fund names. Another blue arrow labeled '2. Fund Abbreviation' points to the 'p' suffix of the fund names. A third blue arrow labeled '3. Net Asset Value' points to the NAV column. A fourth blue arrow labeled '4. Net Asset Value Change' points to the Net Chg column.

AIM Funds:	NAV	Net Chg
Chart p	12.64	0.04
EuroGrow p	28.94	0.08
GIAGr p	18.54	0.01
USGov p	9.00	0.04
Gold&Prec p	13.30	0.01
Leisure p	37.89	0.26
SmCpGr p	27.10	0.10

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.

## How Will Invesco Aim Keep Me Up to Date?

You can have quarterly statements, transaction confirmation statements, tax forms, fund reports and prospectuses sent to you by e-mail by signing up for our eDelivery service.

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 website. 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 download a copy of the Tax Guide by visiting [invescoaim.com](http://invescoaim.com).

### Mailings You will Receive from Invesco Aim

Type of communication	Purpose	When sent
Transaction confirmation*	Confirms dates, amounts and share prices for purchases, redemptions and exchanges	After a transaction, including buying or redeeming shares transfers, etc.
Quarterly account statement*	Summarizes all activity in your AIM account, including automatic-dividend-reinvestment plan transactions and quarter-end values	Quarterly; year end
Statement inserts	Announce new services and products and provide shareholder education	Quarterly, with account statements
Annual and semiannual reports* fiscal year end	Present portfolio holdings, financial statements, fund performance and other information	60 days after fiscal year end and fiscal mid-year
Prospectus*	Explains fund's investment objectives, management and policies	Annually, 120 days after fund's fiscal year end

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 website.

\* Quarterly statements, transaction confirmation statements, tax forms, reports and prospectuses are available by eDelivery. (See page 3.)

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## How Do I Read My Quarterly Statement?

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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 website at [invescoaim.com](http://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 adviser, 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, transfers 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.
- 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 including Transfer of Assets and Rollover dollar amounts. (Other information about retirement account activity appears in Individual Account Transactions.)



**PERIODIC STATEMENT**

January 1, 2009 - December 31, 2009

1 ANTC CUST IRA FBO  
JOHN Q SAMPLE  
1234 MAIN ST  
YOUTOWN USA 98765-4321

1 Your Financial Advisor:  
JOHN Q BROKER  
TEST DEALER  
4400 TECH CIRCLE  
ANYTOWN USA 98765-4321

**2 PORTFOLIO SUMMARY**

Value on 12/31/08	\$2,683.22
Additions	\$10,100.00
Withdrawals	\$0.00
Exchanges In	\$0.00
Exchanges Out	\$0.00
Transfer of Shares	\$0.00
Change in Market Value	\$522.20
Value on 12/31/09	\$13,305.42

For More Information on your Invesco Aim account:

- Contact your Financial Advisor
- Visit us online at [www.invescoaim.com](http://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

3 Tired of juggling armloads of mail? You can opt to receive your Invesco Aim annual and semiannual reports and prospectuses online instead of on paper. To register for electronic delivery, visit our Web site, [www.invescoaim.com](http://www.invescoaim.com). Please log in to My Account, select the 'Service Center' tab, then click on 'Register for eDelivery.'

Account: 1234567890

**4 PORTFOLIO ALLOCATION BY FUND**

- 80% AIM Moderate Growth Fund Class A
- 20% AIM High Yield Fund Class A



**PORTFOLIO ALLOCATION BY INVESTMENT CATEGORY**

- 80% Domestic Equity
- 0% Int/Global Equity
- 0% Money Market
- 0% Domestic Equity & Income
- 0% Sector Equity
- 20% Taxable Fixed Income
- 0% Tax-Free Fixed



**PERIODIC STATEMENT**

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January 1, 2009 - December 31, 2009

**5 PORTFOLIO BREAKDOWN**

Fund Name Fund Symbol	Value on 12/31/08	Additions	Withdrawals	Transfer of Shares	Change in Value	Value on 12/31/09
<b>Retirement Accounts</b>						
AIM Moderate Growth Fund - Class A XXXX						
	\$2,683.22	\$100.00	\$0.00	\$0.00	\$279.10	\$3,062.32
AIM High Yield Fund - Class A XXXX						
	\$0.00	\$10,000.00	\$0.00	\$0.00	\$243.10	\$10,243.10
<b>Total Retirement Accounts</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>TOTALS:</b>	<b>\$2,683.22</b>	<b>\$10,100.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$522.20</b>	<b>\$13,305.42</b>

**6 INDIVIDUAL ACCOUNT TRANSACTIONS**

<b>Retirement Accounts</b>						
AIM MODERATE GROWTH FUND - CLASS A Fund/Account: XXXX/1234567890						
ANTC CUST IRA FBO JOHN Q SAMPLE						
Post Date	Trade Date	Transaction Description	Dollar Amount	Share Price	Transaction Shares	Ending Shares
Value on 12/31/08						
			\$2,683.22	\$17.78		150.912
10/10/09	10/10/09	Automatic Investment	\$50.00	\$19.05	2.625	153.537
11/10/09	11/10/09	Automatic Investment	\$50.00	\$18.49	2.704	156.241
Value on 12/31/09						
			\$3,062.32	\$19.60		156.241
AIM HIGH YIELD FUND - CLASS A Fund/Account: XXXX/1234567890						
ANTC CUST IRA FBO JOHN Q SAMPLE						
Post Date	Trade Date	Transaction Description	Dollar Amount	Share Price	Transaction Shares	Ending Shares
Value on 12/31/08						
				\$14.49		.000
10/30/09	10/30/09	Rollover Investment	\$10,000.00	\$15.22	657.030	657.030
Value on 12/31/09						
			\$10,243.10	\$15.59		657.030



**PERIODIC STATEMENT**

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January 1, 2009 - December 31, 2009

**7 PERIOD-TO-DATE INCOME SUMMARY**

Fund	Period-to-Date (PTD)	Dividends and ST Capital Gains	Long Term Capital Gains
AIM Moderate Growth Fund - Class A	PTD \$	.00	.00
AIM High Yield Fund - Class A	PTD \$	.00	.00
<b>Period-to-Date Total</b>	<b>\$</b>	<b>.00</b>	<b>.00</b>

**8 ACCOUNT OPTIONS**

Fund	Telephone Redemption Telephone Exchange	Dividends Capital Gains	Systematic Withdrawal	Automatic Investments	Automatic Exchange
AIM Moderate Growth Fund - Class A	Yes Yes	Reinvest Reinvest	No	Yes	No
AIM High Yield Fund - Class A	Yes Yes	Reinvest Reinvest	No	No	No



**PERIODIC STATEMENT**

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January 1, 2009 - December 31, 2009

**9 RETIREMENT ACCOUNT CONTRIBUTION SUMMARY**

AIM Fund	Current Year	Prior Year	Employer	Rollover	Asset Transfer
AIM Moderate Growth Fund - Class A	PTD \$ .00	.00	.00	.00	.00
AIM High Yield Fund - Class A	PTD \$ .00	.00	.00	10,000.00	.00
<b>Period-to-Date Total</b>	<b>\$ .00</b>	<b>.00</b>	<b>.00</b>	<b>10,000.00</b>	<b>.00</b>

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## How Do I Redeem or Exchange Shares?

Because of their tax-advantaged status, retirement accounts have different redemption requirements. Please see pages 16 and 17 for details.

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.

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### By Internet

You can redeem or exchange shares online. For redemptions, there is a maximum of \$250,000 per transaction. (Currently, shareholders in retirement accounts can conduct only purchases and exchanges between funds over the Internet; they cannot redeem shares.)

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### 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 adviser or call Client Services to make the necessary arrangements.

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### 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.

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### 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.

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### 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 adviser or visit the Invesco Aim website 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 31 days of purchase. Exceptions to the redemption fee are listed in the fund's prospectus.

## How Can I Lower the Cost of Investing?

For more information on any of these programs, contact your financial adviser or call Client Services. For details about the breakpoints that apply to your fund, please see the prospectus.

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 accumulation 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 adviser.

### 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.

#### Dollar-Cost Average and Pay Less Per Share – An Example

Month	Amount invested	Share price	Shares purchased
January	\$200	\$24	8.333
February	200	20	10.000
March	200	14	14.286
April	200	18	11.111
May	200	22	9.091
June	200	24	8.333
<b>6-month total</b>	<b>\$1,200</b>	<b>\$122</b>	<b>61.154</b>

Average price per share:  $\$122 \div 6 = \$20.33$

Average cost to you per share:  $\$1,200 \div 61.154 = \$19.62$

\* 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 adviser about which retirement plan is the best choice for your needs.

Type of Plan	Key features	Who can establish
<b>Traditional Individual Retirement Account (IRA)</b>	<ul style="list-style-type: none"> <li>■ Tax deductions depend on salary level and participation in an employer-sponsored retirement plan.</li> <li>■ Earnings grow tax deferred.</li> </ul>	<ul style="list-style-type: none"> <li>■ Anyone under 70½ with earned income.</li> <li>■ Nonworking spouse, if married filing jointly.</li> </ul>
<b>Roth IRA</b>	<ul style="list-style-type: none"> <li>■ Contributions are not tax deductible and can be withdrawn anytime tax free and penalty free.</li> <li>■ 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.</li> <li>■ Conversion from traditional IRA allowed with modified adjusted gross income (MAGI) less than \$100,000.</li> <li>■ Conversion in 2010 and after: No MAGI limitation and married individuals filing separately may convert.</li> <li>■ Conversion in 2010 only: taxpayer may elect not to report the includable income in 2010. Instead, half can be reported in 2011 and half in 2012. Minimum distributions not required at age 70½.</li> </ul>	<ul style="list-style-type: none"> <li>■ 2009: Individuals of any age with earned income below \$120,000 (single) or \$176,000 (joint).</li> <li>■ 2009: Allowed contributions begin to phase out for those earning \$105,000 (single) or \$166,000 (joint).</li> <li>■ 2010: Individuals of any age with earned income below \$120,000 (single) or \$177,000 (joint).</li> <li>■ 2010: Allowed contributions begin to phase out for those earning \$105,000 (single) or \$167,000 (joint).</li> </ul>
<b>SIMPLE IRA</b>	<ul style="list-style-type: none"> <li>■ Flexible contribution options for employers.</li> <li>■ No IRS Form 5500 filing requirement.</li> <li>■ No discrimination testing.</li> <li>■ Higher contribution level than traditional IRA.</li> <li>■ Mandatory employer contributions are deductible business expenses.</li> </ul>	<ul style="list-style-type: none"> <li>■ Partnerships, self-employed persons and small corporations with 100 or fewer employees.</li> </ul>
<b>Simplified Employee Pension Plan (SEP)</b>	<ul style="list-style-type: none"> <li>■ Minimal paperwork and reporting.</li> <li>■ Employers set eligibility and change annual contributions to suit their cash flow.</li> <li>■ Employer contributions are made directly to employees' SEP IRAs.</li> <li>■ Employer contributions are tax deductible.</li> </ul>	<ul style="list-style-type: none"> <li>■ Self-employed persons, partnerships, corporations and nonprofit groups.</li> </ul>
<b>Profit Sharing Plan</b>	<ul style="list-style-type: none"> <li>■ Employers can vary the amount they contribute annually.</li> <li>■ Employer contributions are tax deductible.</li> </ul>	<ul style="list-style-type: none"> <li>■ Self-employed persons, partnerships, corporations and nonprofit groups.</li> </ul>
<b>AIM SOLO 401(k)<sup>®</sup></b>	<ul style="list-style-type: none"> <li>■ 401(k) program designed for an employer with no employees other than a spouse.</li> <li>■ Employer contribution requirements are set in the plan document. Contributions may be discretionary.</li> <li>■ Participant loans are available if permitted by the plan.</li> <li>■ All contributions must be 100% immediately vested.</li> </ul>	<ul style="list-style-type: none"> <li>■ Business owners and corporations with no employees other than a spouse.</li> </ul>
<b>401(k) Plan</b>	<ul style="list-style-type: none"> <li>■ Pre-tax salary deferral contributions.</li> <li>■ Participant loans and hardship withdrawals available if permitted by the plan.</li> <li>■ Permits higher contribution limits than IRAs.</li> <li>■ Can be added to most profit sharing plans.</li> <li>■ Optional employer contributions are tax deductible.</li> </ul>	<ul style="list-style-type: none"> <li>■ Businesses, partnerships, corporations and nonprofit groups (no government entities).</li> </ul>

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

## 2009 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, 2010, 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, 2010, to be considered a prior-tax-year contribution.
- No prohibition on contributions after age 70½.
- Who contributes: individual.

- Up to \$11,500 (\$14,000 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 (match cannot exceed deferral limit); or contribute 2% of each eligible employee's salary (maximum eligible wages \$245,000) regardless of employee's participation.

- Up to the lesser of \$49,000 or 25% of compensation. Maximum eligible wages: \$245,000.
- Who contributes: employer.

- Up to the lesser of 100% of compensation or \$49,000 per employee. Total employer contribution cannot exceed 25% of total eligible compensation.
- Maximum eligible compensation: \$245,000.
- Who contributes: employer.<sup>1</sup>

- Employees can defer up to \$16,500 (\$22,000 if age 50 or older).
- Deferrals and employer contributions cannot exceed the lesser of 100% of each employee's compensation or \$49,000 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: \$245,000.
- Who contributes: employer.

- Employees can defer up to \$16,500 (\$22,000 if age 50 or older).
- Deferrals and employer contributions cannot exceed the lesser of 100% of each employee's compensation or \$49,000 per employee. Catch-up deferrals are not included in this limit.
- Who contributes: employee. Employer contributions are optional.

## 2010 annual contributions

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- 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, 2011, to be considered a prior-tax-year contribution.
- No prohibition on contributions after age 70½.
- Who contributes: individual.

- Up to \$11,500 (\$14,000 if age 50 or older) of employee's salary plus employer's contribution.
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- Total employer contributions to the plan cannot exceed 25% of total eligible compensation. (Employer contributions exclude employee deferrals.)
- Maximum eligible compensation: \$245,000.
- Who contributes: employer.

- Employees can defer up to \$16,500 (\$22,000 if age 50 or older).
- Deferrals and employer contributions cannot exceed the lesser of 100% of each employee's compensation or \$49,000 per employee. Catch-up deferrals are not included in this limit.
- Who contributes: employee. Employer contributions are optional.

This table presents eligibility standards and contribution limits for retirement plans for tax years 2009 and 2010. 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 adviser can make sure you have the most up-to-date information about eligibility and contributions.

## How Do I Take Distributions From an IRA?

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Consult your tax adviser 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 website or request one from your financial adviser.

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

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### 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 adviser 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.

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### 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).

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### **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.

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### **See your financial adviser**

The tax code is complex, and the treatment of assets remaining in your retirement accounts after your death can vary significantly depending on your designated beneficiary. Consult your financial and tax advisers about your particular situation before taking any distributions from, or 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 adviser or call Client Services at 800-959-4246 for more information.

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### **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).

## How Do I Preserve My Plan's Tax Advantages?

You can also find a wealth of retirement information and tools on our website at [invescoaim.com](http://invescoaim.com).

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 adviser 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 adviser 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?

Don't mortgage your future by spending your retirement dollars today. Careful planning of your lump-sum retirement plan distributions can save tax dollars in the years to come and help you enjoy a financially secure future.

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.<sup>1</sup>

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 59½).<sup>2</sup>

### Dollar-Cost Average and Pay Less Per Share – An Example

This hypothetical example shows the difference between rolling over a \$100,000 distribution to an IRA and taking it in cash.

	Direct Rollover	Cash Distribution
Distribution Amount	\$100,000	\$100,000
Taxes and Penalties	-0	-43,000 <sup>2</sup>
<b>Value of Distribution</b>	<b>\$100,000</b>	<b>\$57,000</b>

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

- 1 Certain distributions may not be rolled over to an IRA. Consult your tax adviser 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 \$82,250 to \$171,550 income for an individual filing a single return and a \$137,050 to \$208,850 income for persons filing a joint return for tax year 2009. 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 59½ and, therefore, subject to a 10% premature withdrawal penalty.

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## Contact Information

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### Mailing address

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

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### Phone number

Invesco Aim Client Services  
800-959-4246  
Hours: 7:00 a.m. to 6:00 p.m. Central Time

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### Automated phone line

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

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### Website

[www.invescoaim.com](http://www.invescoaim.com)



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