

Choosing a Financial Advisor

Taking the Team Approach

Like many endeavors, pursuing financial security can be more successful when a team approach is used. Experienced financial advisors can help their clients move from the minors to the major leagues of investing. Working with an advisor is much like exercise: the more effort expended, the better the results. Think of your financial advisor as a financial coach—one who can help you cover all of your financial bases.

Changing Conditions

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

A qualified advisor

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

Unique Investors

Each batter's swing is different, and so are you. Investors have unique needs, goals, risk tolerances and time horizons. Financial advisors understand this, and an advisor can help identify investments that meet your individual objectives and preferences. Good investment advisors know that there is no such thing as a “one-size-fits-all” investor. Consider the following examples.

Every Investor Has Different Long-Term and Short-Term Investment Goals

Long-Term Goals

- Accumulating assets for a secure retirement
- Paying children's college expenses
- Helping parents financially in their later years

Short-Term Goals

- Paying for a family vacation
- Buying a first home in three years
- Eliminating outstanding credit card debt

Not FDIC insured | **May lose value** | **No bank guarantee**

Your goals.
Our solutions.®



Finding a Good Fit

Financial advisors make an effort to identify investments that meet an individual's personal needs by considering these factors (among others) about each investor.

Age	Generally speaking, younger investors can invest more aggressively than older investors, since the volatility of aggressive investments tends to even out over time.
Investment Objective	Some investors seek capital growth, while others may seek investments that can provide income and protect assets accumulated over many years.
Risk Tolerance	Once you've determined your objectives, consider how much risk you are willing to take for the potential reward.
Time Horizon	Do you need the funds in one year? 15 years or more? Your financial time frame greatly influences the type of investments you choose.

Diversification and Discipline

A good financial advisor knows that diversification can reduce risk, since stocks and bonds react differently in various market conditions. An advisor can help design asset-allocation strategies that combine all your investments and other financial resources into one comprehensive package.

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

Not a Spectator Sport

Before you step up to the plate, see your financial advisor. When it comes to your investments, you can't afford to be a mere spectator—you must get into the game. You should visit your financial advisor annually to determine if your investments are still on track with your financial goals. Always talk to your financial advisor before changing existing investments—or making any new ones.

Leave it to the Professionals

Of all the investment decisions you'll ever make, the most important one might be to put a professional advisor on your side. AIM Investments® has managed our clients' money through all kinds of markets. Our goal is to bring our customers insightful investment solutions and a wide variety of quality products. At AIM Investments, we believe successful investors always start with their financial advisor. It's about your goals and the solutions AIM can provide.

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

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