



One of the most important strategies for achieving your long-term investing goals is diversification* – spreading investment dollars across different types of funds based on your goals, needs, and risk tolerance.

This strategy may help reduce risk and can work to increase returns by offsetting losses in one asset class with an increased opportunity for gain in another.

Through our strategic partnerships with leading asset management companies like Invesco Aim, PFS Investments Inc. brings the power of Wall Street to your door.

Providing access to objective, third party research from industry leaders Morningstar and Ibbotson, PFS Investments Inc. is committed to helping you achieve your investing goals. Team up with your PFS Investments Inc. Registered Representative and get started.

*Diversification does not guarantee against a loss.

MODEL PORTFOLIOS

IBBOTSON PLUS



Income Portfolio

- 20% Invesco Money Market Cash Reserve
- 30% Invesco Core Bond A
- 20% Invesco Van Kampen Corporate Bond A
- 30% Invesco Charter A



Conservative Growth Portfolio

- 15% Invesco Money Market Cash Reserve
- 30% Invesco Core Bond A
- 35% Invesco Van Kampen Leaders A
- 20% Invesco Charter A



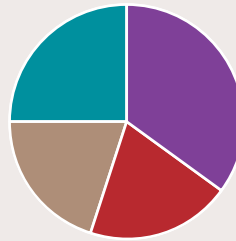
Moderate Growth Portfolio

- 35% Invesco Core Bond A
- 25% Invesco Charter A
- 25% Invesco Diversified Dividend A
- 15% Invesco International Growth A



Growth Portfolio

- 15% Invesco Core Bond A
- 30% Invesco Charter A
- 35% Invesco Diversified Dividend A
- 20% Invesco International Growth A



Aggressive Growth Portfolio

- 35% Invesco Diversified Dividend A
- 20% Invesco Van Kampen Capital Growth A
- 20% Invesco Van Kampen Growth and Income A
- 25% Invesco International Growth A

Asset Allocation by:

Model Portfolios built by:



MODEL PORTFOLIOS

IBBOTSON PLUS

An investor should carefully consider a fund's, risks, investment objectives, charges, and expenses before investing. The prospectus contains this and other information about the fund. You can obtain a prospectus from your PFSI Registered Representative. Please read and consider the prospectus carefully before investing.

Investing in mutual funds entails some risk. Investment return and principal may fluctuate. Shares, when redeemed, may be worth more or less than their original value.

Invesco Money Market Cash Reserve Fund Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund. Additionally, the fund's yield will vary as the short-term securities in its portfolio mature or are sold, and the proceeds are reinvested in other securities. An investment in the fund is not a deposit in a bank and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other governmental agency.

Invesco Diversified Dividend Fund

The fund invests in stocks that have historically paid consistent or increasing dividends and offer the most total return potential from price appreciation and dividend income. The fund can invest up to 25% of its assets in foreign securities that present risks not associated with investing solely in the United States. Foreign securities have additional risks, including exchange rate changes, political, social and economic upheaval, the relative lack of information about these companies, relatively low market liquidity and the potential lack of strict financial and accounting controls and standards. The values of the convertible securities in which the fund may invest may also be affected by market interest rates, the risks that the issuer may default on interest or principal payments and the value of the and the value of the underlying common stock into which the securities may be converted. Specifically, since these types of convertible securities pay fixed interest and dividends, their values may fall if market interest rate rise and rise if market interest rates fall. Additionally, an issuer may have the right to buy back certain of the convertible securities at a time and at a price that is unfavorable to the fund.

Invesco Core Bond Fund Foreign securities have additional risks, including exchange rate changes, political, social and economic upheaval, the relative lack of information about these companies, relatively low market liquidity and the potential lack of strict financial and accounting controls and standards. The

fund invests in a diversified portfolio of investment-grade, fixed-income securities. The fund can invest up to 25% of its assets in foreign securities that present risks not associated with investing solely in the United States. The fund can invest a portion of its assets in mortgage-backed securities, which may lose value if mortgages are prepaid in response to falling interest rates. The fund invests in securities issued or backed by the U.S. government, its agencies or instrumentalities. They offer a high degree of safety, and in the case of government securities, are guaranteed as to timely payment of principal and interest if held to maturity. Fund shares are not insured, and their value or yield will vary with market conditions.

Invesco Charter Fund To the extent the fund holds cash or cash equivalents rather than equity securities for risk management purposes, the fund may not achieve its investment objective. Foreign securities have additional risks, including exchange rate changes, political and economic upheaval, relative lack of information, relatively low market liquidity, and the potential lack of strict financial and accounting controls and standards.

Invesco International Growth Fund Foreign securities have additional risks, including exchange rate changes, political, social and economic upheaval, the relative lack of information about these companies, relatively low market liquidity, and the potential lack of strict financial and accounting controls and standards. The fund invests in a diversified portfolio of international equity securities with strong earnings momentum. Investing in emerging markets involves greater risk and potential reward than investing in more established markets.

Invesco Van Kampen Growth and Income Fund Convertible securities. In addition to the risks associated with common stocks, investments in convertible securities are subject to the risks associated with fixed-income securities, namely credit, price and interest-rate risks.

Foreign and emerging markets. Investments in foreign markets entail special risks such as currency, political, economic, and market risks. The risks of investing in emerging-market countries are greater than the risks generally associated with foreign investments. **REITs.** The risks associated with ownership of real estate and the real estate industry in general include, fluctuations in the value of underlying property, defaults by borrowers or tenants, market saturation, decreases in market rents, interest rates, property taxes, increases in operating expenses and political or regulatory occurrences adversely affecting real estate.

Invesco Van Kampen Corporate Bond Fund Fixed income securities. Subject to credit and interest-rate risk. Credit risk refers to the ability of an issuer to make timely payments of interest and principal. Interest-rate risk refers to fluctuations in the value of a fixed-income security resulting from changes in the general level of interest rates. In a declining interest-rate environment, the portfolio may generate less income. In a rising interest-rate environment, bond prices fall. **Foreign and Emerging markets.** Investments in foreign markets entail special risks such as currency, political, economic, social and market risks. The risks of investing in emerging market countries are greater than the risks associated with foreign investments. **Derivative Instruments.** Derivatives can be illiquid, may disproportionately increase losses and may have a potentially large negative impact on the fund's performance. **Credit Quality.** Investments in securities rated below investment grade (commonly known as "junk bonds") present greater risk of loss to principal and interest than investment in higher quality securities.

Invesco Van Kampen Leaders Fund Interest rates. More bonds may be called by the issuer, which may decrease the overall income potential of the portfolio. **Credit quality.** Equity and Income Fund generally invests only in investment grade-quality debt securities. However, investments in securities rated below investment grade (commonly known as "junk bonds")

present greater risk of loss to principal and interest than investment in higher-quality securities. **Foreign securities.** International Growth Fund does invest and the other funds may invest in foreign securities; the portfolios may be subject to additional currency, political, economic, and market risks. **REITs.** Equity and Income Fund and International Growth Fund may invest in REITs. The risks associated with ownership of real estate and the real estate industry in general include, fluctuations in the value of underlying property, defaults by borrowers or tenants, market saturation, decreases in market rents, interest rates, property taxes, increases in operating expenses and political or regulatory occurrences adversely affecting real estate. **Nondiversification.** Because the fund expects to hold a concentrated portfolio of a limited number of securities, a decline in the value of these investments would cause the funds' overall value to decline to a greater degree than a less concentrated portfolio. **Derivative instruments.** Derivatives can be illiquid, may disproportionately increase losses and may have a potentially large negative impact on the fund's performance. **Fund of funds.** The fund's ability to achieve its investment objective depends on the ability of the underlying funds to achieve their investment objectives. There can be no assurance that the underlying funds or the fund will achieve their investment objectives. The cost of this type of investment may be higher than a mutual fund that invests in stocks and bonds only.

Invesco Van Kampen Capital Growth Fund Foreign and emerging markets. Investments in foreign markets entail special risks such as currency, political, economic, and market risks. The risks of investing in emerging-market countries are greater than the risks generally associated with foreign investments. **Derivative instruments.** Derivatives can be illiquid, may disproportionately increase losses and may have a potentially large negative impact on the fund's performance.

Invesco Funds represent the underlying investments for the Model Portfolios built by Ibbotson for PFS Investments Inc.

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