
Your personal investment plan

Prepared for:

Sample Client

KEN STERN

in sync provides guidelines and ideas for setting out an investment plan. It is not designed to predict the future. The results generated by this program are based on user estimates and assumptions, all of which are included in this investment plan. It is important that you understand, in reading this investment plan, that all rates of return (ROR) incorporated into your investment plan are, effectively, assumptions. Take care to ensure that you are accurate and realistic in your answers and assumptions. Any changes to any ROR will impact the result of your investment plan and if your actual ROR is less than that used in this investment plan, you will not meet your financial goals. Nothing in this investment plan should be interpreted as a guarantee by Invesco, your dealer or your advisor that your investment portfolio will achieve any ROR specified in this investment plan. Invesco assumes no responsibility for any losses, whether direct, indirect, special or consequential, that arise out of the use of this investment plan or any Invesco product referred to in this investment plan. The information contained herein is from sources believed to be reliable, but accuracy cannot be guaranteed. All information in this investment plan is subject to change without notice.

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Dear Sample Client,

I have prepared this investment plan for you based on what you've told me about your finances and your investment goals.

This printout is designed to give you a "thumbnail" sketch of the basic aspects of your financial future. It will help you see your current financial situation clearly and evaluate how well your current plan will allow you to achieve your goals.

You should carefully review the assumptions underlying this plan. While an exact prediction of your future is impossible, this investment plan assumes that the historical returns of your asset mix may provide you with a framework for estimating future returns. That said, you should be aware that past performance of any investment is not an accurate predictor of future returns nor is it a guarantee of future returns. So the extent to which we are able to match the past performance of the investments contained in your investment plan will determine the extent to which the financial plan will be successful. (That is one of the reasons we review your investments regularly: to make sure they are meeting our rate of return expectations or, if not, to determine whether we expect that to correct over time or to reformulate your plan under a different set of assumptions.) Give careful consideration to the assumed rate of inflation as well since it too will have a powerful effect on your ability to meet your financial goals.

Please take the time to understand the many aspects of this plan, especially your financial goals and historical behavior of the asset mix I am recommending to you. Part of my responsibility as your financial advisor is to answer your questions and concerns regarding this most important area of your life, so feel free to call me to discuss any aspect of the plan.

Sincerely,

KEN STERN

Your current profile

This is a summary of information you provided.

General information

Client - Sample

Date of birth	03/01/1960
Age	51
Planned retirement age	65
Planning horizon	91
Current salary (pre-tax)	\$100,000

Average earned income tax rate

Pre-retirement	27.7%
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Your current after-tax annual household income	\$72,345
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Marginal tax rate

Pre-retirement	43.4%
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Inflation rate	3.0%
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Income requirements (after-tax)

Annual income goal	% of Current after-tax household income	Amount (today's dollars)
Single goal	75.0%	\$54,259

Your investments - portfolio and future contributions

Current portfolio

Owner	Account description	Investment type	Asset type	Current value	Book value	Working ROR	Retired ROR
Client	LIRA	RRSP	Balanced	\$75,000	N/A	5.0%	5.0%
Client	RRSP	RRSP	Balanced	\$200,000	N/A	5.0%	5.0%
Client	TFSA	TFSA	Balanced	\$15,000	N/A	5.0%	5.0%
Total				\$290,000			

Future portfolio

Owner	Account description	Investment type	Asset Type	Current amount	Future amount	Start age	End Working age	Retired ROR	ROR
Client	RRSP Annually	RRSP	Balanced	\$20,000	\$20,000	51	65	5.0%	5.0%

Your current profile

Future income sources (pre-tax)

Government benefits

Client - Sample

Starts at age	65
CPP benefit	\$11,210
OAS	\$6,259

Company pensions

Employer name	Owner	Annual amount	Start age	End age	Index rate	Survivor benefit	Bridge benefit	Bridge start age
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No employer pensions are expected in this plan.

Other income sources

Owner	Description	Current amount	Future amount	Start age	End age	Index rate	Pre-tax ?
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No additional income sources are expected in this plan.

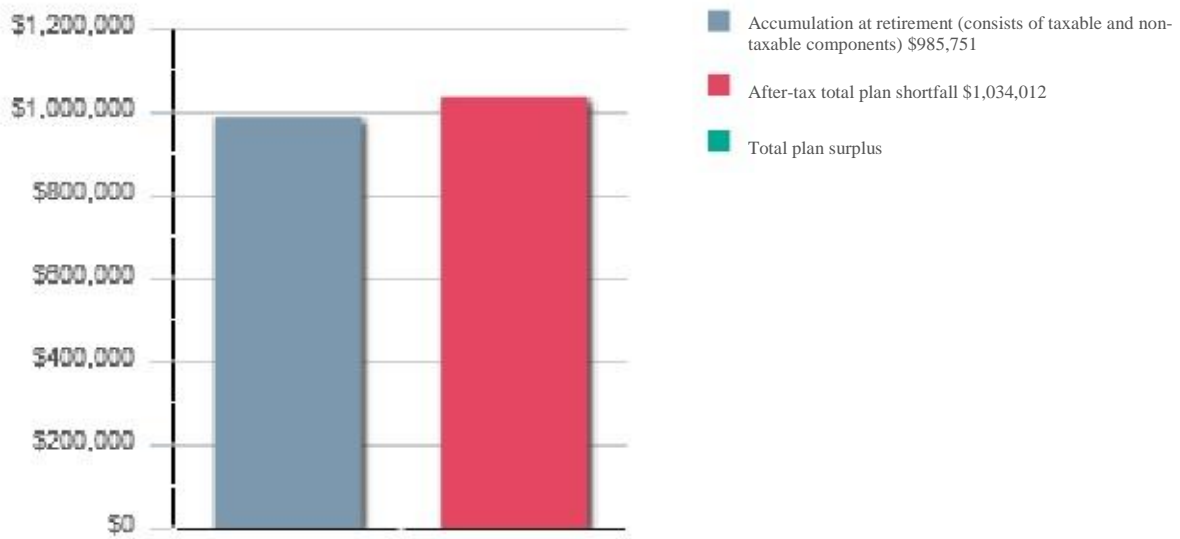
Other expenses

Owner	Description	Current amount	Future amount	Start age	End age	Index rate
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No exceptional expenses are expected in this plan.

Your current plan

Summary of results



This plan assumes

1. Retirement age
Client65

2. Applied rate of return

	RRSP		Non-registered		TFSA	
	Working	Retired	Working	Retired	Working	Retired
Client	5.0%	5.0%	0.0%	0.0%	5.0%	5.0%

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Your asset mix - current plan

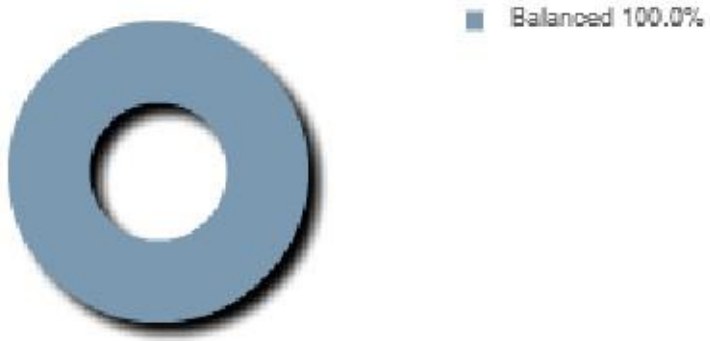
Based on the information you have provided, your combined household asset mix at retirement is displayed below.

Your current asset mix - holdings at retirement



Your asset mix - recommended plan

Holding at retirement

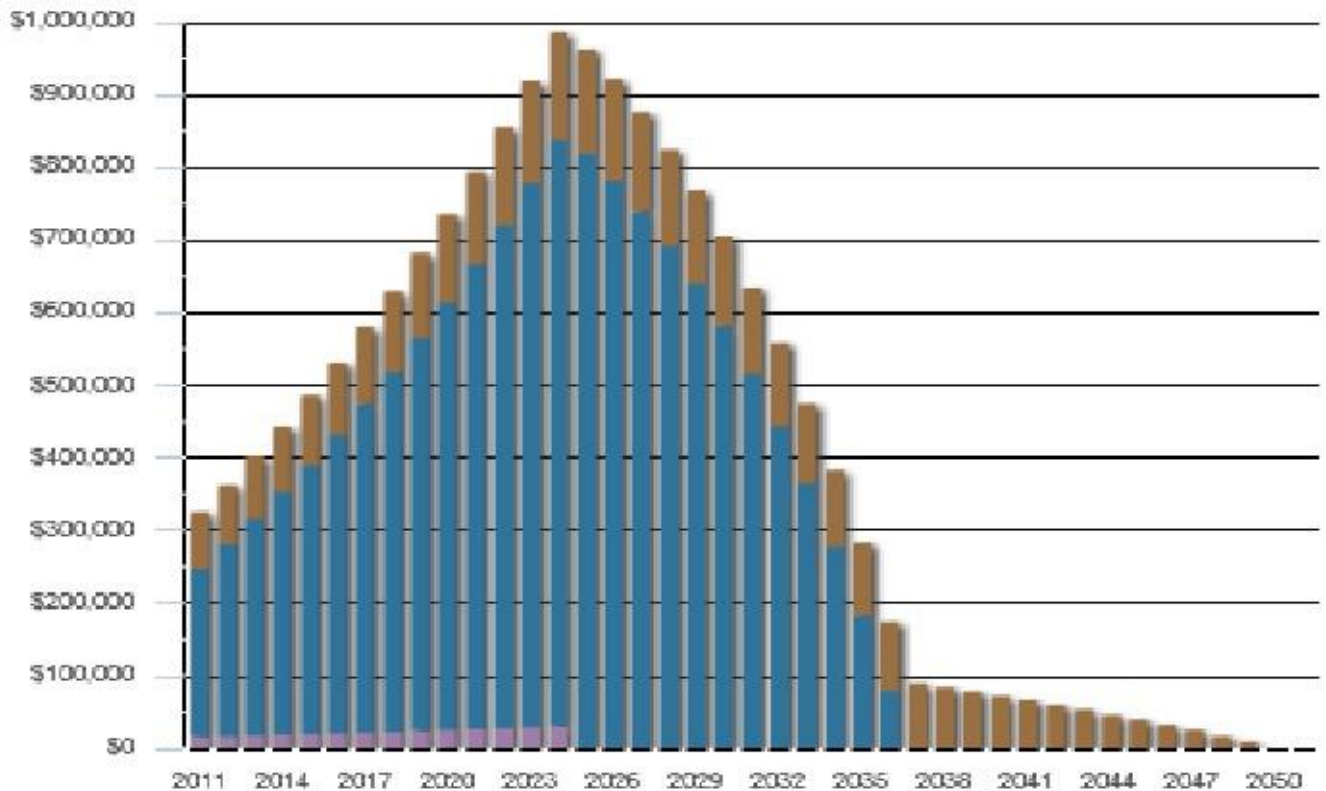


Your investments - current plan

This graph shows the estimated value of your RRSP, TFSA and non-registered assets at the beginning of each year from now until the end of retirement.



Your investments



The numbers in the graph assume:

- Each year during retirement, withdrawals are made to meet your stated income goals
- Withdrawals will occur by investment type in the order specified by your advisor
- All RRSPs convert to RRIFs at age 71 and are subject to minimum RRIF withdrawals thereafter

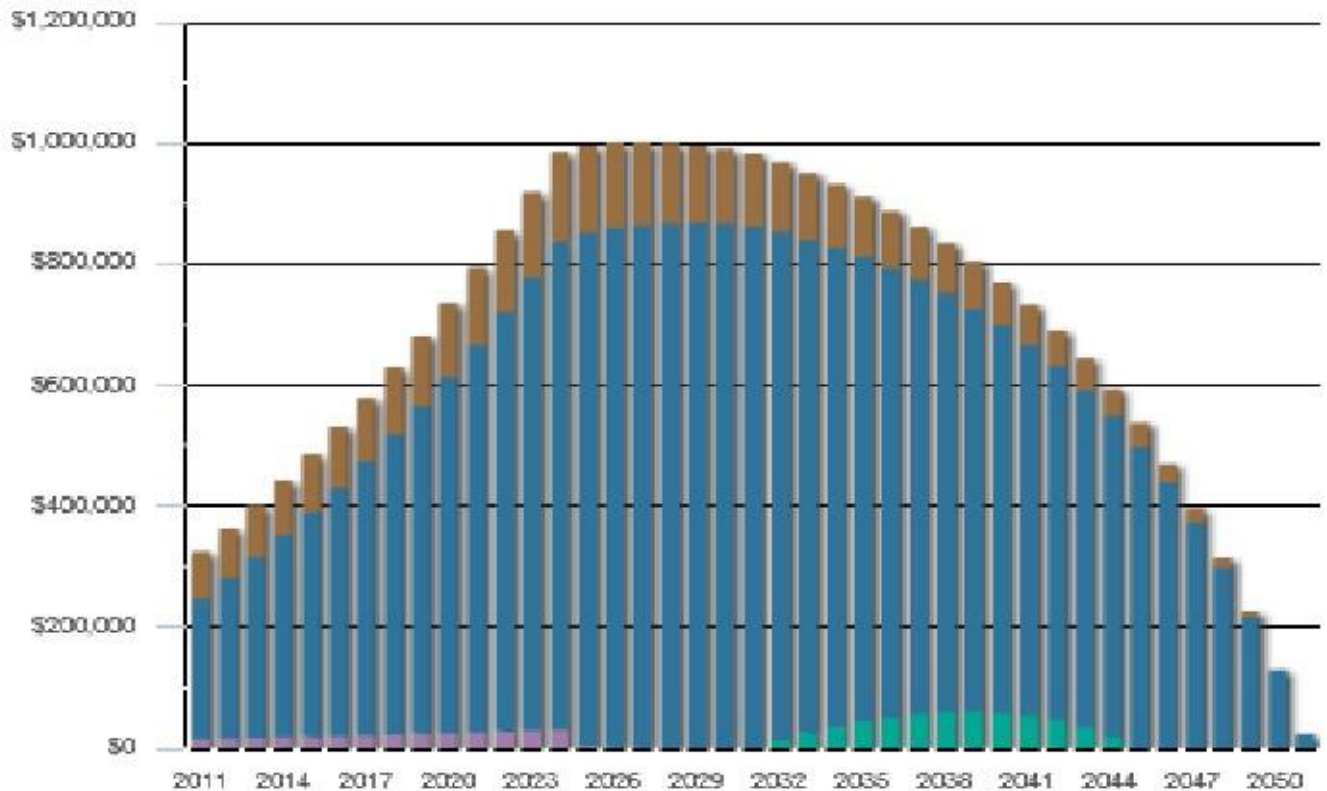
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Your investments - recommended plan

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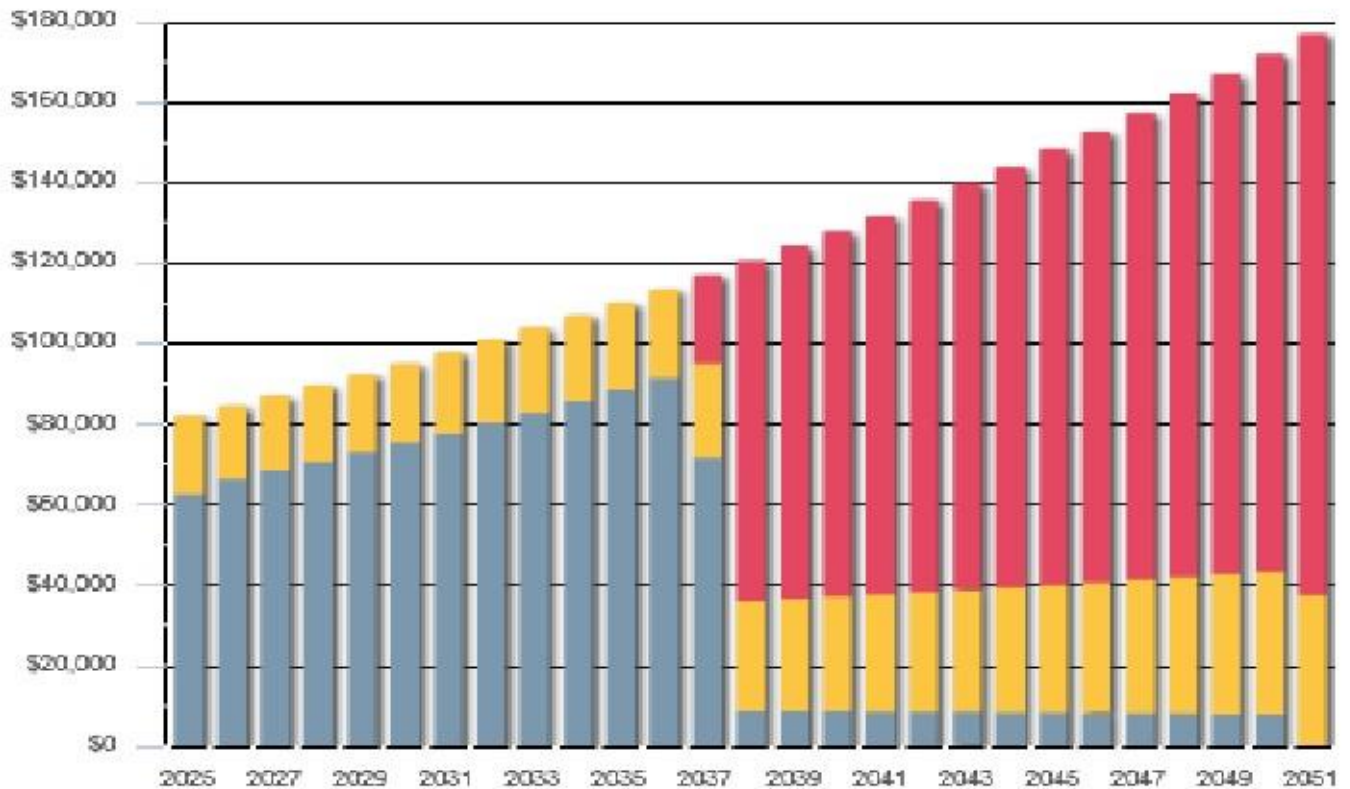
Your income (after taxes) - current plan

This graph shows your stated retirement income goal from the year the client retires until the year when the last person's retirement ends. It also shows how your retirement benefits and savings will be used to meet your income goal.

Your shortfall is shown as the difference between your income goal and your expected income from benefits and savings.



Your retirement income



The numbers in the graph assume:

- Each year during retirement, withdrawals are made to meet your stated income goals
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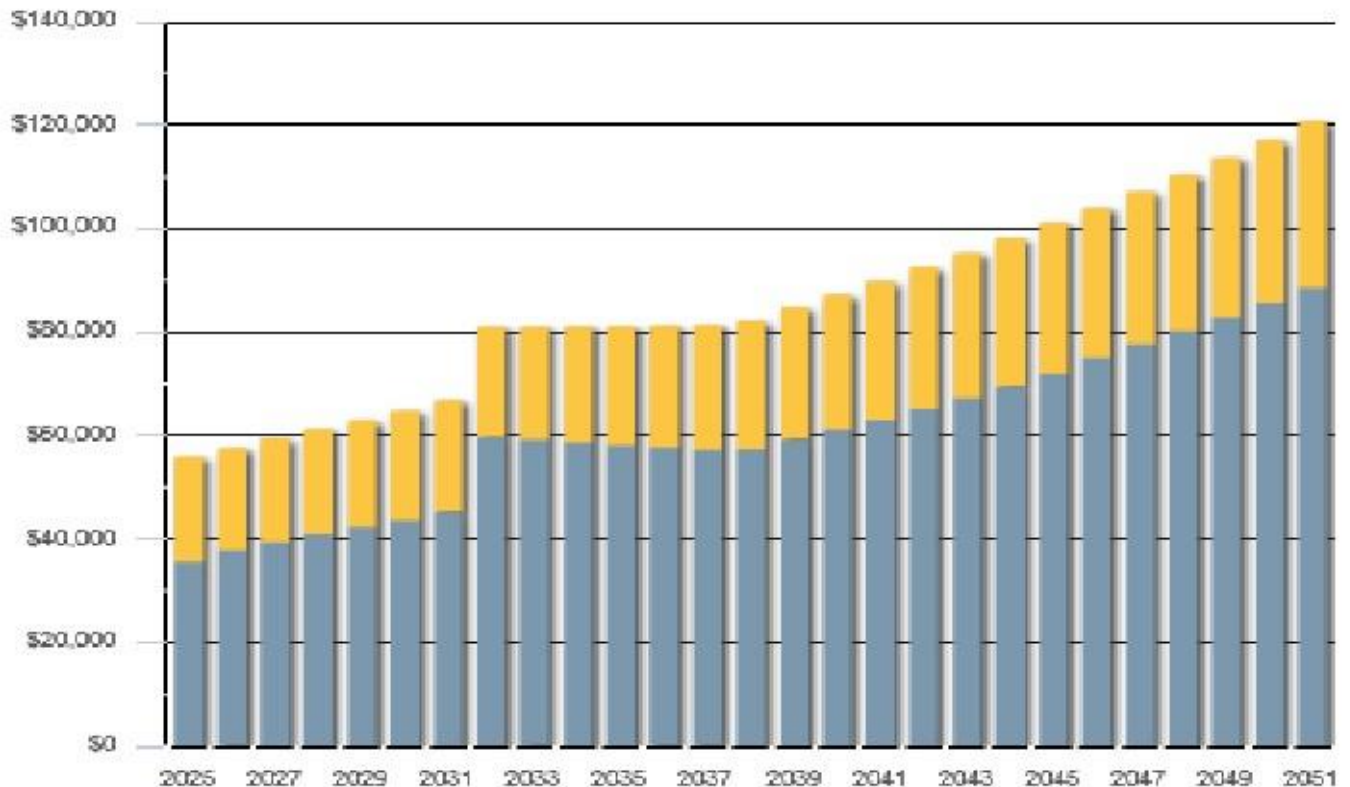
Your income (after taxes) - recommended plan

This graph shows your stated retirement income goal from the year the client retires until the year when the last person's retirement ends. It also shows how your retirement benefits and savings will be used to meet your income goal.

Your shortfall is shown as the difference between your income goal and your expected income from benefits and savings.



Your retirement income



The numbers in the graph assume:

- Each year during retirement, withdrawals are made to meet your stated income goals
- Withdrawals will occur by investment type in the order specified by your advisor
- All RRSPs convert to RRIFs at age 71 and are subject to minimum RRIF withdrawals thereafter

This information is based on important assumptions such as tax rates, government benefits, life expectancy, inflation and rates of return. You should therefore understand that this is an illustration only, that none of the information can be guaranteed and that your experience may vary from the information presented.

Your investment details - current plan

Year	Client's age	RRSP	Non-registered	Locked-in RRSP	TFSA	Total assets
2011	51	\$231,000	\$0	\$78,750	\$15,750	\$325,500
2012	52	\$263,550	\$0	\$82,688	\$16,538	\$362,775
2013	53	\$297,728	\$0	\$86,822	\$17,364	\$401,914
2014	54	\$333,614	\$0	\$91,163	\$18,233	\$443,009
2015	55	\$371,295	\$0	\$95,721	\$19,144	\$486,160
2016	56	\$410,859	\$0	\$100,507	\$20,101	\$531,468
2017	57	\$452,402	\$0	\$105,533	\$21,107	\$579,041
2018	58	\$496,022	\$0	\$110,809	\$22,162	\$628,993
2019	59	\$541,823	\$0	\$116,350	\$23,270	\$681,443
2020	60	\$589,915	\$0	\$122,167	\$24,433	\$736,515
2021	61	\$640,410	\$0	\$128,275	\$25,655	\$794,341
2022	62	\$693,431	\$0	\$134,689	\$26,938	\$855,058
2023	63	\$749,102	\$0	\$141,424	\$28,285	\$918,811
2024	64	\$807,558	\$0	\$148,495	\$29,699	\$985,751
2025	65	\$818,340	\$0	\$144,607	\$0	\$962,947
2026	66	\$781,247	\$0	\$140,632	\$0	\$921,880
2027	67	\$739,271	\$0	\$136,564	\$0	\$875,836
2028	68	\$692,076	\$0	\$132,397	\$0	\$824,473
2029	69	\$639,305	\$0	\$128,126	\$0	\$767,431
2030	70	\$580,584	\$0	\$123,744	\$0	\$704,328
2031	71	\$515,513	\$0	\$119,244	\$0	\$634,757
2032	72	\$443,671	\$0	\$114,620	\$0	\$558,292
2033	73	\$364,613	\$0	\$109,865	\$0	\$474,479
2034	74	\$277,868	\$0	\$104,972	\$0	\$382,840
2035	75	\$182,938	\$0	\$99,931	\$0	\$282,869
2036	76	\$79,296	\$0	\$94,735	\$0	\$174,031
2037	77	\$0	\$0	\$89,376	\$0	\$89,376
2038	78	\$0	\$0	\$83,844	\$0	\$83,844
2039	79	\$0	\$0	\$78,130	\$0	\$78,130
2040	80	\$0	\$0	\$72,224	\$0	\$72,224
2041	81	\$0	\$0	\$66,115	\$0	\$66,115
2042	82	\$0	\$0	\$59,792	\$0	\$59,792
2043	83	\$0	\$0	\$53,244	\$0	\$53,244
2044	84	\$0	\$0	\$46,458	\$0	\$46,458
2045	85	\$0	\$0	\$39,422	\$0	\$39,422
2046	86	\$0	\$0	\$32,123	\$0	\$32,123
2047	87	\$0	\$0	\$24,546	\$0	\$24,546
2048	88	\$0	\$0	\$16,677	\$0	\$16,677
2049	89	\$0	\$0	\$8,500	\$0	\$8,500
2050	90	\$0	\$0	\$0	\$0	\$0

This information is based on important assumptions such as tax rates, government benefits, life expectancy, inflation and rates of return. You should therefore understand that this is an illustration only, that none of the information can be guaranteed and that your experience may vary from the information presented.

Your investment details - current Plan (continued)

Year	Client's age	RRSP	Non-registered	Locked-in RRSP	TFSA	Total assets
2051	91	\$0	\$0	\$0	\$0	\$0

This information is based on important assumptions such as tax rates, government benefits, life expectancy, inflation and rates of return. You should therefore understand that this is an illustration only, that none of the information can be guaranteed and that your experience may vary from the information presented.

Your investment details - recommended plan

Year	Client's age	RRSP	Non-registered	Locked-in RRSP	TFSA	Total assets
2011	51	\$231,000	\$0	\$78,750	\$15,750	\$325,500
2012	52	\$263,550	\$0	\$82,688	\$16,538	\$362,775
2013	53	\$297,728	\$0	\$86,822	\$17,364	\$401,914
2014	54	\$333,614	\$0	\$91,163	\$18,233	\$443,009
2015	55	\$371,295	\$0	\$95,721	\$19,144	\$486,160
2016	56	\$410,859	\$0	\$100,507	\$20,101	\$531,468
2017	57	\$452,402	\$0	\$105,533	\$21,107	\$579,041
2018	58	\$496,022	\$0	\$110,809	\$22,162	\$628,993
2019	59	\$541,823	\$0	\$116,350	\$23,270	\$681,443
2020	60	\$589,915	\$0	\$122,167	\$24,433	\$736,515
2021	61	\$640,410	\$0	\$128,275	\$25,655	\$794,341
2022	62	\$693,431	\$0	\$134,689	\$26,938	\$855,058
2023	63	\$749,102	\$0	\$141,424	\$28,285	\$918,811
2024	64	\$807,558	\$0	\$148,495	\$29,699	\$985,751
2025	65	\$847,935	\$0	\$144,607	\$4,004	\$996,547
2026	66	\$859,584	\$0	\$140,632	\$0	\$1,000,217
2027	67	\$863,954	\$0	\$136,564	\$0	\$1,000,518
2028	68	\$866,693	\$0	\$132,397	\$0	\$999,091
2029	69	\$867,666	\$0	\$128,126	\$0	\$995,792
2030	70	\$866,725	\$0	\$123,744	\$0	\$990,469
2031	71	\$863,715	\$0	\$119,244	\$0	\$982,959
2032	72	\$839,971	\$12,978	\$114,620	\$0	\$967,570
2033	73	\$815,998	\$24,685	\$109,865	\$0	\$950,549
2034	74	\$791,767	\$34,998	\$104,972	\$0	\$931,737
2035	75	\$767,258	\$43,777	\$99,931	\$0	\$910,966
2036	76	\$742,380	\$50,918	\$94,735	\$0	\$888,033
2037	77	\$717,217	\$56,184	\$89,376	\$0	\$862,777
2038	78	\$691,702	\$59,399	\$83,844	\$0	\$834,945
2039	79	\$665,787	\$60,288	\$78,130	\$0	\$804,206
2040	80	\$639,445	\$58,597	\$72,224	\$0	\$770,266
2041	81	\$612,669	\$53,960	\$66,115	\$0	\$732,743
2042	82	\$585,469	\$45,920	\$59,792	\$0	\$691,181
2043	83	\$557,756	\$34,200	\$53,244	\$0	\$645,200
2044	84	\$529,539	\$18,416	\$46,458	\$0	\$594,413
2045	85	\$498,596	\$0	\$39,422	\$0	\$538,019
2046	86	\$438,159	\$0	\$32,123	\$0	\$470,282
2047	87	\$371,406	\$0	\$24,546	\$0	\$395,952
2048	88	\$297,920	\$0	\$16,677	\$0	\$314,597
2049	89	\$217,257	\$0	\$8,500	\$0	\$225,758
2050	90	\$128,950	\$0	\$0	\$0	\$128,950

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Your investment details - recommended plan (continued)

Year	Client's age	RRSP	Non-registered	Locked-in RRSP	TFSA	Total assets
2051	91	\$23,662	\$0	\$0	\$0	\$23,662

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Your income details - current plan

Year	Client's age	Income goal	Savings withdrawn	Pension benefits	Government benefits	Other income	Shortfall
2025	65	\$82,071	\$62,603	\$0	\$19,467	\$0	\$0
2026	66	\$84,533	\$66,211	\$0	\$18,321	\$0	\$0
2027	67	\$87,069	\$68,381	\$0	\$18,688	\$0	\$0
2028	68	\$89,681	\$70,619	\$0	\$19,062	\$0	\$0
2029	69	\$92,372	\$72,928	\$0	\$19,443	\$0	\$0
2030	70	\$95,143	\$75,311	\$0	\$19,832	\$0	\$0
2031	71	\$97,997	\$77,768	\$0	\$20,228	\$0	\$0
2032	72	\$100,937	\$80,304	\$0	\$20,633	\$0	\$0
2033	73	\$103,965	\$82,919	\$0	\$21,045	\$0	\$0
2034	74	\$107,084	\$85,617	\$0	\$21,466	\$0	\$0
2035	75	\$110,297	\$88,400	\$0	\$21,896	\$0	\$0
2036	76	\$113,606	\$91,271	\$0	\$22,334	\$0	\$0
2037	77	\$117,014	\$71,599	\$0	\$23,541	\$0	\$21,873
2038	78	\$120,524	\$8,695	\$0	\$27,221	\$0	\$84,608
2039	79	\$124,140	\$8,631	\$0	\$27,824	\$0	\$87,685
2040	80	\$127,864	\$8,568	\$0	\$28,440	\$0	\$90,856
2041	81	\$131,700	\$8,505	\$0	\$29,071	\$0	\$94,124
2042	82	\$135,651	\$8,443	\$0	\$29,716	\$0	\$97,493
2043	83	\$139,721	\$8,381	\$0	\$30,375	\$0	\$100,965
2044	84	\$143,912	\$8,320	\$0	\$31,049	\$0	\$104,543
2045	85	\$148,230	\$8,259	\$0	\$31,739	\$0	\$108,232
2046	86	\$152,677	\$8,199	\$0	\$32,444	\$0	\$112,034
2047	87	\$157,257	\$8,140	\$0	\$33,165	\$0	\$115,952
2048	88	\$161,975	\$8,080	\$0	\$33,903	\$0	\$119,992
2049	89	\$166,834	\$8,022	\$0	\$34,657	\$0	\$124,155
2050	90	\$171,839	\$7,964	\$0	\$35,429	\$0	\$128,447
2051	91	\$176,994	\$0	\$0	\$37,392	\$0	\$139,602

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Your income details - recommended plan

Year	Client's age	Income goal	Savings withdrawn	Pension benefits	Government benefits	Other income	Shortfall
2025	65	\$55,966	\$35,467	\$0	\$20,499	\$0	\$0
2026	66	\$57,645	\$37,773	\$0	\$19,871	\$0	\$0
2027	67	\$59,374	\$39,410	\$0	\$19,963	\$0	\$0
2028	68	\$61,155	\$40,792	\$0	\$20,362	\$0	\$0
2029	69	\$62,990	\$42,220	\$0	\$20,770	\$0	\$0
2030	70	\$64,880	\$43,694	\$0	\$21,185	\$0	\$0
2031	71	\$66,826	\$45,217	\$0	\$21,609	\$0	\$0
2032	72	\$68,831	\$59,588	\$0	\$21,372	\$0	\$0
2033	73	\$70,896	\$59,077	\$0	\$21,911	\$0	\$0
2034	74	\$73,023	\$58,580	\$0	\$22,466	\$0	\$0
2035	75	\$75,213	\$58,089	\$0	\$23,039	\$0	\$0
2036	76	\$77,470	\$57,654	\$0	\$23,626	\$0	\$0
2037	77	\$79,794	\$57,148	\$0	\$24,236	\$0	\$0
2038	78	\$82,188	\$57,329	\$0	\$24,859	\$0	\$0
2039	79	\$84,653	\$59,167	\$0	\$25,486	\$0	\$0
2040	80	\$87,193	\$61,067	\$0	\$26,125	\$0	\$0
2041	81	\$89,809	\$63,053	\$0	\$26,755	\$0	\$0
2042	82	\$92,503	\$65,142	\$0	\$27,360	\$0	\$0
2043	83	\$95,278	\$67,302	\$0	\$27,976	\$0	\$0
2044	84	\$98,136	\$69,532	\$0	\$28,604	\$0	\$0
2045	85	\$101,080	\$71,887	\$0	\$29,192	\$0	\$0
2046	86	\$104,113	\$75,030	\$0	\$29,083	\$0	\$0
2047	87	\$107,236	\$77,571	\$0	\$29,664	\$0	\$0
2048	88	\$110,453	\$80,195	\$0	\$30,258	\$0	\$0
2049	89	\$113,767	\$82,904	\$0	\$30,863	\$0	\$0
2050	90	\$117,180	\$85,699	\$0	\$31,480	\$0	\$0
2051	91	\$120,695	\$88,586	\$0	\$32,110	\$0	\$0

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Risk tolerance questionnaire

Many people are uncertain about the level of volatility they can or should tolerate. The information gathered here will help you and your advisor determine your tolerance or capacity for volatility. He or she can then decide if there's a conflict between the asset allocation you need and the asset allocation you can comfortably accept, given your ability to tolerate investment volatility.

Below are eleven questions asking you about your personal situation, financial goals and risk tolerance. This assessment should take you no more than five minutes to complete.

1. How many years do you expect to maintain at least your current income level?

- 5 years or less
- 5 to 10 years
- 10 years or more

2. Your financial stability is important when determining how much volatility you can tolerate in your portfolio. Do you feel that your current financial situation is:

- very secure
- relatively secure
- secure
- somewhat secure
- not secure

3. Your age is:

- under 30
- 30 to 42
- 43 to 54
- 55 to 64
- over 64

4. When investing, you may choose investments that provide a regular stream of income and/or investments that offer the potential for growth. Currently you need this investment to:

- Not decrease from your initial investment
- Provide a stream of income
- Provide a mix of income and growth
- Grow, since income is not important to you at this time
- Grow as much as possible

5. How many years will you keep this investment before you need to make withdrawals from the original amount?

- 3 years or less
- 3 to 8 years
- 8 to 12 years
- 12 years or more

6. When evaluating the performance of your investments, you review your holdings:

- Frequently (at least quarterly) and sell investments that performed poorly since your last review
- Annually and sell investments that performed poorly since your last review
- At least annually to assess performance and change your portfolio only if investments have performed poorly for a long time and you do not expect them to recover their value
- Infrequently or never

7. Which normal investment return best represents what you are prepared to accept over a one-year time frame given the potential loss that you may experience once in every 20 years?

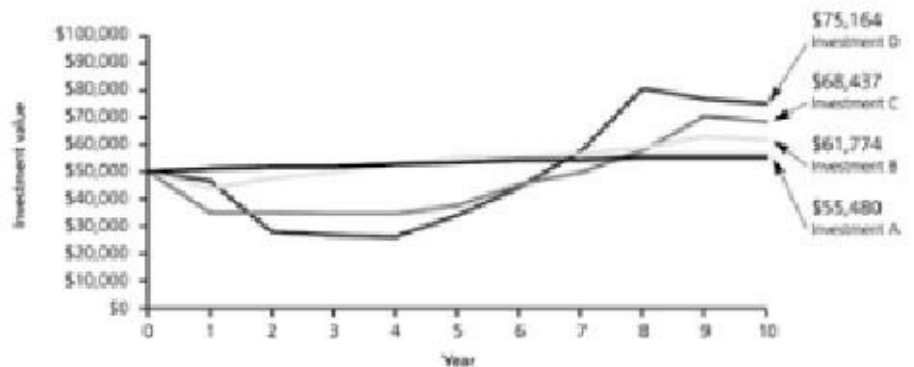
	Normal return - over one year	Loss - once in 20 years
<input type="checkbox"/>	6.2%	-6.1%
<input checked="" type="checkbox"/>	7.8%	-10.6%
<input type="checkbox"/>	9.3%	-15.7%
<input type="checkbox"/>	10.2%	-18.7%
<input type="checkbox"/>	11.0%	-21.0%

8. Last year, you purchased units in a mutual fund. Since then, it has lost 15% of its value, which is consistent with the performance of similar funds. What is your reaction?

- I would sell my units
- I would keep my units
- I would buy more units

9. With an original investment of \$50,000, which hypothetical return history best represents the ideal performance for your portfolio over a 10-year period?

- Investment A
- Investment B
- Investment C
- Investment D



10. Which statement best applies to you?

- I must achieve my financial goal by my target date
- I would like to come close to achieving my financial goal by my target date
- I have the flexibility to move the target date further into the future if my investment value is below my goal
- I re-evaluate my financial goal and my target date regularly and have the flexibility to adjust either to align them with the performance of my investments

11. Which statement best describes your preferred approach to investing?

I would rather accept a lower rate of return to avoid fluctuations in the value of my account

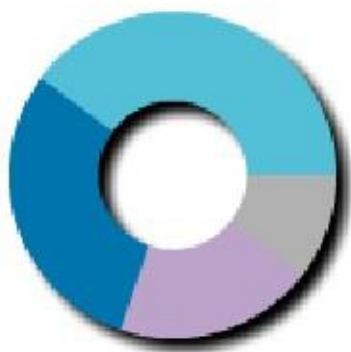
I am willing to accept day-to-day fluctuations associated with an investment in the stock market for the potential to earn a higher return

I would like to achieve above-average returns on my investment and I am willing to accept some fluctuations in the value of my investment

I don't have a preferred approach

Recommended portfolio based on risk tolerance

Based on your risk tolerance level of Balanced Growth, as your advisor I recommend the Invesco Intactive Balanced Growth Portfolio.



Target strategic asset mix	Target (%)
Fixed-income mutual funds and ETFs	39.9%
Canadian equity mutual funds and ETFs	29.9%
Global and international equity mutual funds and ETFs	19.7%
Gold/silver ETFs	10.5%

This recommendation is based solely on the answers that you provided on the Risk Tolerance Questionnaire (RTQ) or the risk tolerance level selected by your advisor on your behalf and may not be suitable for your personal situation. The RTQ is not a substitute for your advisors' Know Your Client (KYC) obligation; it is merely a component of KYC. As such, other aspects of your KYC could lead your advisor (or anyone) to recommend a different portfolio than this one.

The Invesco Intactive Accumulation Portfolios are Invesco mutual funds that invest in a portfolio of underlying Invesco mutual funds and exchange-traded funds. Gold and silver are the only commodities which the Portfolio may invest in. A Portfolio may invest up to 10% of its net assets in aggregate in (a) gold (b) silver and/or (c) securities of exchange-traded funds that seek to replicate the price of gold, silver or an index which seeks to track the price of gold, silver or derivatives the underlying interest of which is gold or silver. The Portfolios are seeking relief from the Canadian securities regulatory authorities to increase this limit to 20%.

On September 16, 2010, the target allocations of the Invesco Intactive Accumulation Portfolios will be set as above, at which time we will begin transitioning the Portfolios towards these target allocations. However, Invesco may, in its sole discretion, based in part upon the asset allocation services provided by Invesco Global Asset Allocation team, change the target strategic allocations and/or remove underlying Funds in order to meet the objectives of the Invesco Intactive Accumulation Portfolios set out in the prospectus for the Portfolios. Investor notice is not required.

Commissions, trailing commissions, management fees and expenses may all be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Please read the prospectus before investing. Copies of the prospectus are also available from your financial advisor or Invesco Canada Ltd.

Plan module assumptions

General assumptions

Planning horizon: Default values for one's planning horizon are determined based on the age at which the client or spouse has a 10% chance of living to or beyond. This value may be influenced by one's retirement age.

Inflation: The default value is based on the historical average yearly inflation rate from 1924 until the present. The Inflation rate can be changed by user, and may be applied, or the dollar amounts can be indexed in other sections of the program.

Current income: Current income is assumed to be consumed in the year it is earned.

Taxes: The plan model will calculate one's marginal tax rates in retirement based on the flows from income and various investment withdrawals. For tax purposes, all non-registered investment growth are will be treated as capital gains.

Retirement goal (after tax): The retirement income goal is indexed to the inflation rate shown, and can be changed in retirement by clicking on the "Multiple Goals" button.

Other expenses: These are the extraordinary expenses that are not met by the client's or spouse's current income, and require the plan model to redeem his or her investments in order to cover them.

RRSP annual savings: Annual savings entered can be indexed to the program inflation rate shown or a customized index rate, and occur every year up to the client's and/or spouse's year of retirement. If you expect the contributions to a) change in the future, b) not be indexed or c) be listed as the individual investments, then edit the input field and make the appropriate changes.

RRSP rate of return: Each investment will have a pre- and post-retirement rate of return assigned to it. In the Results - Current screen we will show a weighted average rate of return. The recommended rates of return will show the same information that was initially entered in the Current portion of the program until changes are made to at least one field.

Non-registered annual savings: Annual savings entered can be indexed to the program inflation rate shown or a customized index rate, and occur every year up to the client's and/or spouse's year of retirement. If you expect the contributions to a) change in the future, b) not be indexed or c) be listed as the individual investments, then edit the input field and make the appropriate changes.

Non-registered rate of return: Each investment will have a pre and post retirement rate of return assigned to it. In the Results - Current screen we will show a weighted average rate of return. The recommended rates of return will show the same information that was initially entered in the Current portion of the program until changes are made to at least one field.

TFSA annual savings: Annual savings entered can be indexed to the program inflation rate shown or a customized index rate, and occur every year up to the client's and/or spouse's year of retirement. If you expect the contributions to a) change in the future, b) not be indexed or c) be listed as the individual investments, then edit the input field and make the appropriate changes.

TFSA rate of return: Each investment will have a pre- and post-retirement rate of return assigned to it. In the Results - Current screen we will show a weighted average rate of return. The recommended rates of return will show the same information that was initially entered in the Current portion of the program until changes are made to at least one field.

OAS: We assumed that each individual is eligible for full OAS benefits (subject to clawback). OAS clawback is subsequently estimated based on the various sources of income from age 65 until the end of the planning horizon.

CPP/QPP: This retirement benefit is estimated based on an individual's CPP/QPP retirement benefit at age 65 and subsequently adjusted should the benefit become payable between ages 60-64 or 66.70.

The CPP/QPP benefit at age 65 is estimated based on the current income and its relation to the current yearly maximum pensionable earnings (YMPE). For example, where a current income is equal or greater than the current YMPE, the program will assume maximum CPP/QPP retirement benefit eligibility. The user is provided with the option to override the CPP/QPP estimated amount.

Pension benefit: This is where the user would enter projected private pension plan (e.g., defined benefit plan) income. Note that defined contribution plans may be entered into RRSPs as a locked-in investment. Pension bridge benefits end at age 65.

Plan module assumptions

Additional income: In pre-retirement, all income is deemed to be consumed to meet day-to-day needs. If the user needs to indicate a deposit of income, he or she will need to enter that amount into the appropriate investment. In retirement, other income is used first to meet the income requirements of the client and/or spouse. If other income is insufficient, then the Plan module will look to redeem the client's investments. If there is an amount of income that exceeds the "Retirement Income Goal + any Other Expenses" item, that excess income will be reinvested, after taxes, into a non-registered investment at a rate of return of 7% in the asset category "Cash and Equivalents."

Import assumptions:

- If the inflation rate in the plan in the Desktop in sync is 0%, the new Web-based plan shows a default inflation rate of 0%
- Entered tax rates are not carried forward into the Web-based plan. The Web-based version applies tax rates based on income flows and the province entered
- Joint expenses entered into the desktop plan are assigned to the client in the Web-based version
- In the desktop version, if no asset type is selected for an investment, the Web-based version uses "Cash and Equivalents" as the asset type
- Any investment with no dollar value is not imported into the Web-based version
- Any desktop plan investment with "High Yield Bonds" or "Bonds" as the selected asset type shows in the Web-based version as the asset type "Domestic Bonds"
- Any inputs left as the default within a plan in the desktop version are imported with the new Web-based defaults
- Due to changes in the Plan module, "Multiple goals" periods may be adjusted when a plan is imported
- The functional logic of annual investments, income, expenses, retirement goals, or planning horizon indicates that the annual amounts stop the year prior to the end-year specified