

Your Total Financial Picture

Your financial needs are complex. Do you manage your own company? Or have you just stepped onto your career path? Do you have children in your dreams, children in diapers or children getting diplomas? No matter what your situation, your financial success requires careful planning and professional guidance to help ensure your individual goals and needs are met. This checklist is designed to get you thinking about the entire range of your financial needs, not just your investments, so that you can participate in building a plan for financial security.

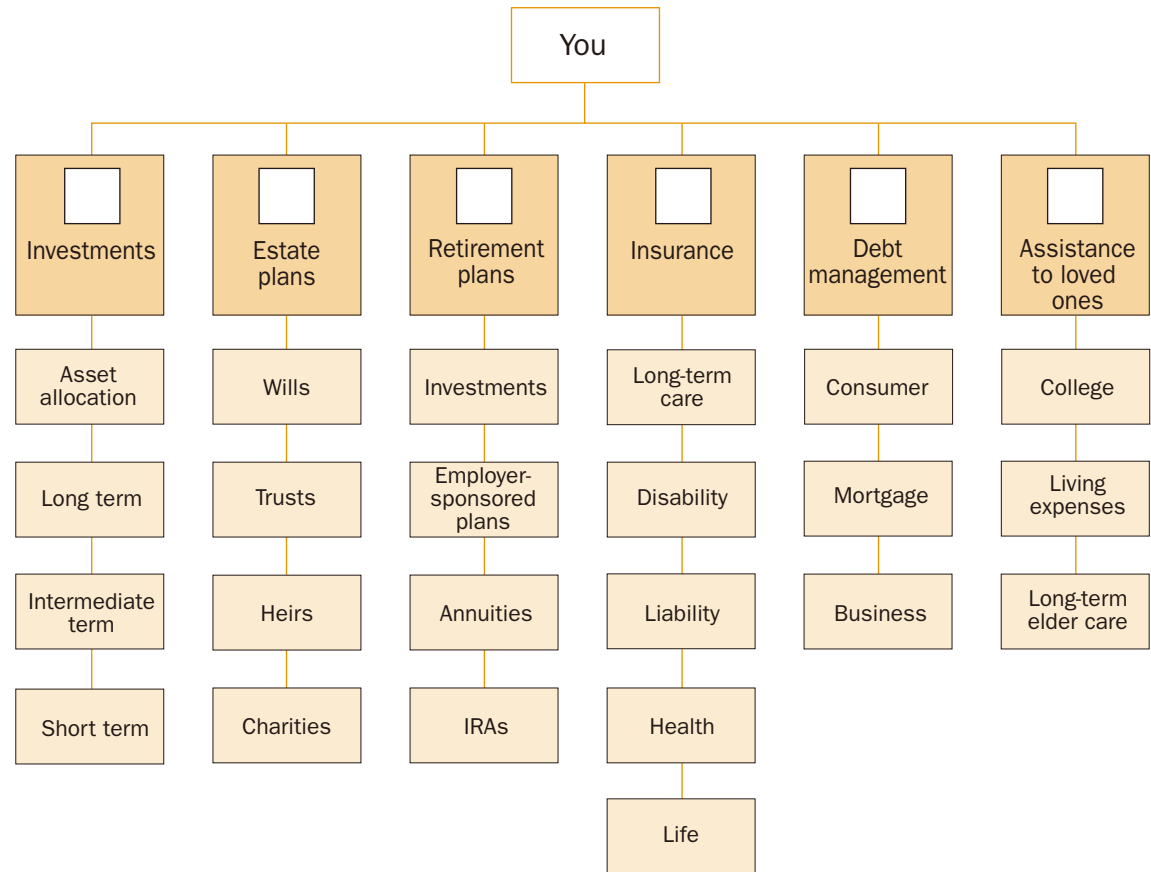
Four Steps to Managing Your Total Financial Picture

Step 1: The top six categories in the grid on this page represent the six basic components of a comprehensive financial strategy. Number each category in order of importance to you.

Step 2: Take a look at the back of this worksheet. Under the topics you prioritized as most important, answer as many questions as you can. Put a checkmark in the box next to any question you would like to address further.

Step 3: Look at the questions under the topics you considered less important at first. Do you see any other issues that you may need to consider? If so, mark those for further discussion.

Step 4: Make sure you discuss any area you marked with your financial advisor.



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Investments

- Have you considered your time horizon when constructing an investment strategy? Which financial goals are long term, and which ones are more immediate?
- Are enough of your investments designed to meet long-term goals like retirement?
- Do you know which investments are most likely to allow you to meet intermediate-term goals, like starting a business in a few years?
- Do you have investments designed to help you meet short-term goals, like putting a down payment on a home or paying for an upcoming vacation or wedding?
- Do you think your current asset allocation matches your investment needs?
- When did you and your financial advisor last review your investment portfolio?

Estate plans

- Do you have a will? When was it last updated?
- What's the primary goal of your estate plan? Avoiding taxes? Providing for your family? Charitable giving?
- If you were to pass away suddenly or become incapacitated, do your loved ones understand your wishes? How do you know? Do you have a living will?
- Do you have durable power of attorney in the event you can't make important decisions?
- Who are the principal beneficiaries of your estate? Do you know what to do if you want to make changes?
- If you have children, do you have guardians for them? Trustees for the estate?
- If you own a business, what kind of succession plan does it have? How would you fund the succession plan?
- Are there charities you would like your estate to support now and/or in the future?

Retirement plans

- What are your retirement needs and financial goals?
- What kind of retirement plans do you have? What are the assets in each? How are they invested?

- What does your employer or your company contribute to your retirement plan? Are you vested?
- When do you want to retire? Where do you want to live or go? What do you hope to do while in retirement?
- Are you confident you have enough resources set aside for retirement income? How much do you think you'll need?
- Have you calculated your expected income from Social Security? How much do you know about your benefits from Medicare/Medicaid?
- When are you eligible to draw money from your retirement plans? From which account would you first draw income? Last?
- Do you own any annuities?

Insurance

- Do you have disability insurance of any kind? How much?
- When do the benefits begin after a disability? What is the maximum monthly check you could receive, and how long would you be eligible for benefits?
- Do you own long-term care insurance? Do you think you need it?
- Do you own personal liability coverage? Are you confident that you have adequate coverage for yourself, your family, your business, if applicable? Have you ever been sued?
- Do you have enough life insurance? How do you know?
- If you own a business, does it have adequate protection against lawsuits for sexual harassment, product liability and worker's compensation claims?

Debt management

- Are you sure you have the lowest possible interest rates on consumer debt? Could personal debt restructuring benefit you?
- Do your credit cards offer rewards like frequent flyer miles, discount purchases or prize catalogs?
- Do you know how to protect your credit rating and avoid the risk of bankruptcy?
- Do you have a strategic plan for addressing and paying off debt? Have you considered consolidating revolving debt?

- Could it be time to refinance your mortgage? Does a home equity loan make sense for you?
- Have you explored alternative financing avenues and ways to restructure business-related debt?
- Do you need a small business loan?
- If you own a business, does your line of credit adequately provide for equipment and expansion needs? Do you need to restructure your business debt?
- Would you like to discuss financing of short-term debt and ways to improve cash flow?

Assistance to loved ones

- How complicated is your domestic situation? Do you expect to add to your family in the future?
- Have you provided financially for educational needs? How can you be sure?
- Do you talk to your children about money?
- If your children participate in savings or investing and have accounts of their own, what kind do they have? Roth IRAs? UGMA accounts? How much do they have in those accounts?
- How much financial assistance do you provide to children or grandchildren, if any? Do you expect the amount of financial support you provide to grow? Stay the same? Decline?
- What's the status of each of your parent's health? What do you know about their medical histories? Are you concerned about their health?
- How do you think your parents will provide for their expenses in retirement?
- If you are providing care for older relatives or friends, how long have you been doing so? What are their expectations of you in terms of caring for their needs? How do you know?
- Are there any relatives or friends for whom you might one day be responsible? When do you think that might happen?

This information does not constitute tax advice. You should consult your tax advisor about your particular situation.

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