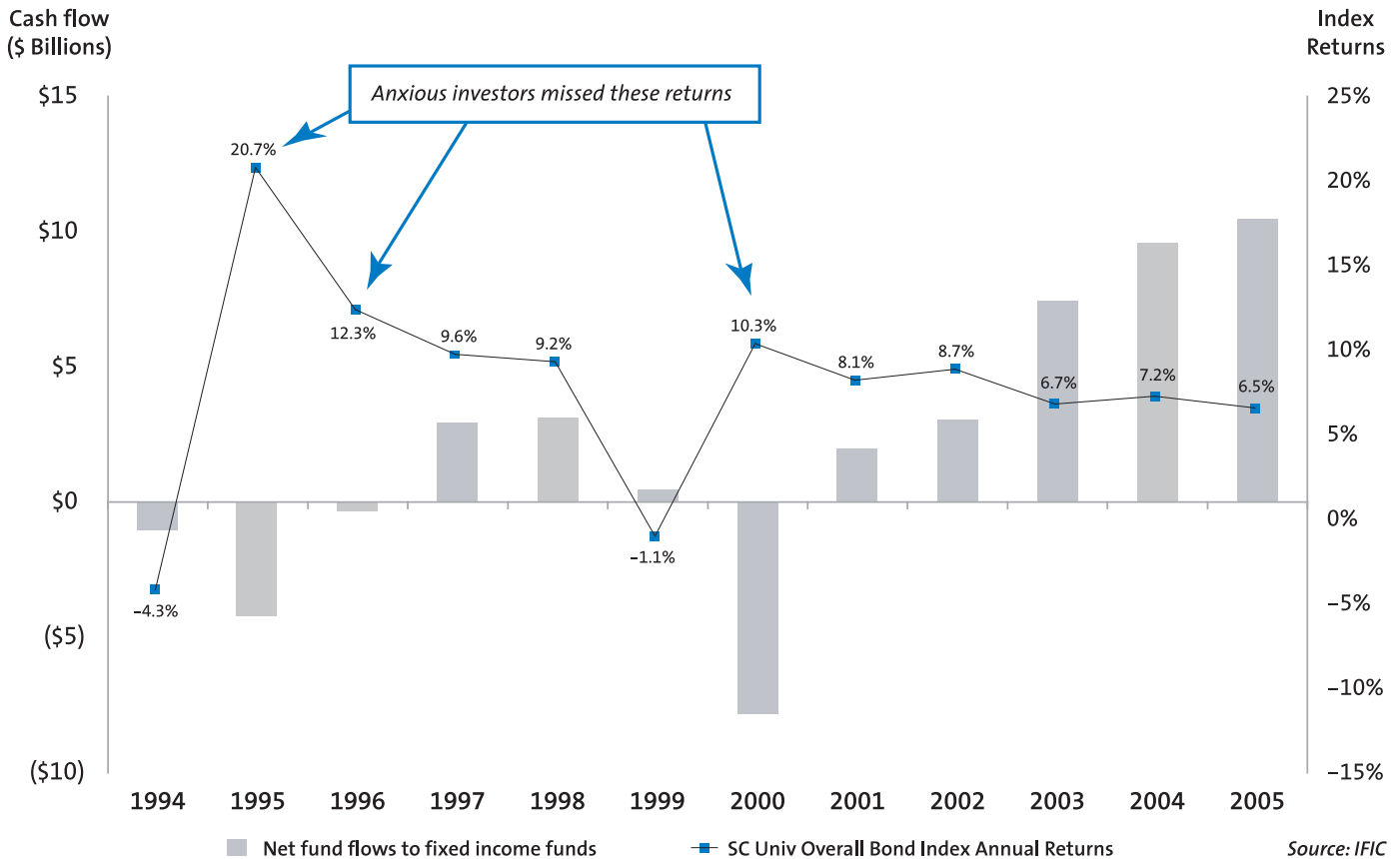


# Don't let your emotions get the best of you

Fixed income investments are an important part of a well-balanced portfolio. They are typically less volatile than equity investments, provide regular interest income, and potentially generate capital gains when interest rates decline. But short-term losses can occur when rates rise, leading some investors to prematurely exit the market.

A strategic asset allocation approach to diversifying your portfolio will help take the emotion out of investing and can result in higher overall returns.

Following periods of negative returns investors have had a tendency to exit the fixed income market only to miss out on the exceptional performance the following year



Symphony recommendations relate only to Investors Group mutual funds. Please speak to your Investors Group Consultant about how Symphony can be used as part of your overall financial plan. Commissions, trailing commissions, management fees and expenses all may be associated with the mutual fund investments and the use of an asset allocation service like Symphony. Please read the prospectus of the mutual funds in which investment may be made under the asset allocation service before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

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