Symphony™
STRATEGIC INVESTMENT PLANNING

Managing emotions when investing

Driven by emotions, investors have tended to pour money into equity mutual funds following a period of strong growth, and then move to the next "hot" asset class during market troughs.

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

Index Returns and Net Fund Flows

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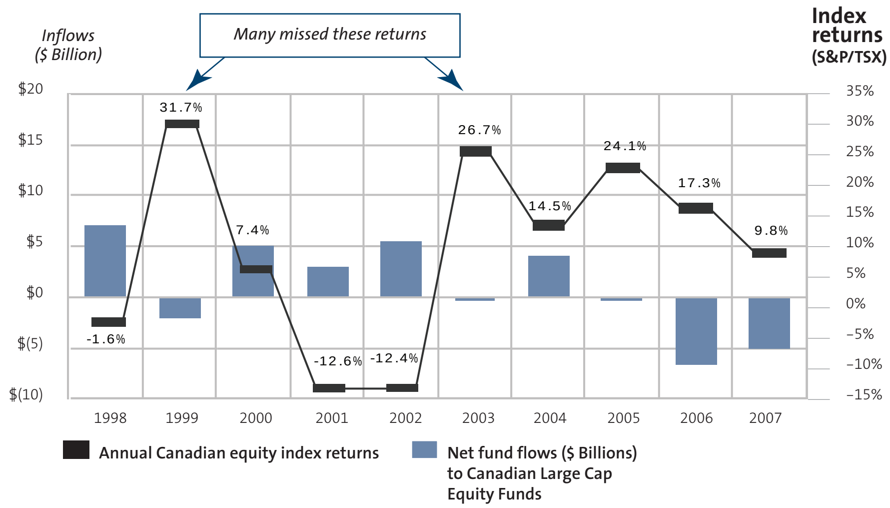
Following spectacular market returns in 1999, investors who jumped on board in the year 2000 missed these returns. Investors who exited the market in 2003—because of negative performance in 2002—missed out on excellent returns of close to 30%.



Source : Investor Economics

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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 mutual fund investments. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

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The Plan by Investors Group™

Investors Group Financial Services Inc.