INVESTING CONCEPT

Symphony
STRATEGIC INVESTMENT PLANNING™

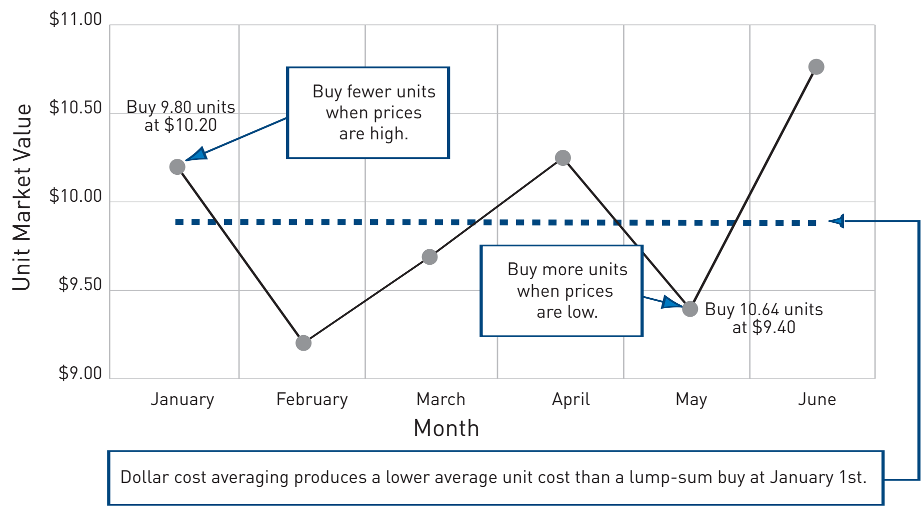
Profit with dollar cost averaging

The concept of "buy low and sell high" sounds attractive, but is difficult to follow due to the unpredictable nature of short-term market prices. To take advantage of these changing prices, one of the simplest yet most effective investment strategies you can use is known as dollar cost averaging.

By making a commitment to investing a smaller amount on a regular schedule, dollar cost averaging can help you lower your average cost by purchasing more investment units at lower prices, and fewer units at higher prices.

An example of dollar cost averaging in a fluctuating market

Rather than making a lump sum buy of $600 on January 1st, a monthly investment of $100 over 6 months can help you buy more units when they are "on sale", resulting in a lower average cost.



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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.

Prospective investors should review the annual report, simplified prospectus, and annual information form of any fund carefully before making an investment decision. Clients should discuss their situation with their Consultant for advice based on their specific circumstances. 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.

The Plan by Investors Group™

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