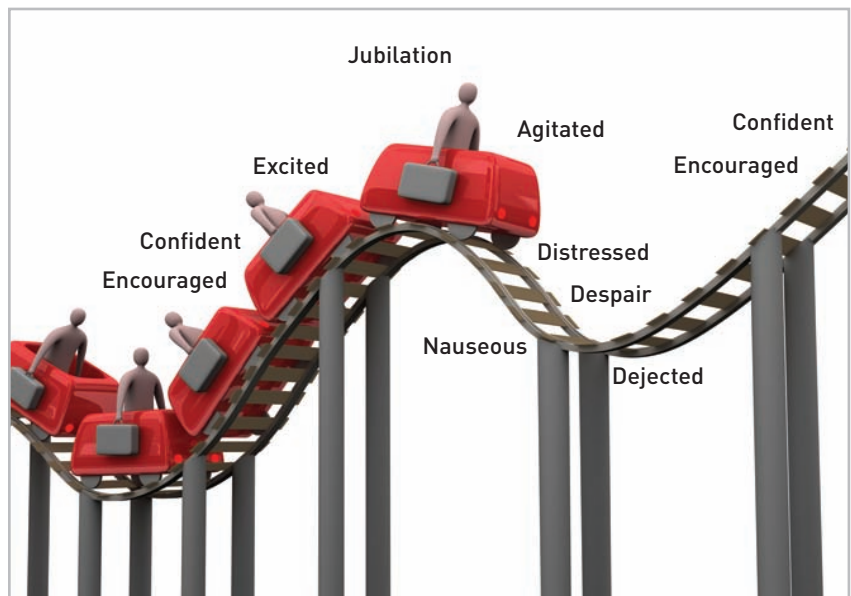


Stay Focused

Using a portfolio approach to properly diversify your assets can reduce the negative effects that any individual security or asset class may have on the performance of your portfolio. Financial markets don't always move in the same direction. When stocks are rising, for example, bonds may decline in value. Similarly, different types of equities or even investment styles are more successful in some market conditions than others. By carefully diversifying your portfolio, we can reduce your risk and enhance your chances of successfully attaining your long-term goals.

There is no need for long-term investing to be a ride like this.



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.

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