



August 15, 2008

**IMPORTANT INFORMATION**

Dear 403(b) Plan Participant:

This letter is to inform you that the Internal Revenue Service (IRS) recently issued regulations that may affect your 403(b) custodial account with Invesco Aim. These new regulations will result in significant increases in administrative duties and information-sharing responsibilities for both 403(b) plan sponsors and account custodians beginning January 1, 2009. In response to the IRS regulations, Invesco Aim has decided, on behalf of Invesco National Trust Company, to no longer accept transfers of assets or individual contributions to existing 403(b) accounts after December 31, 2008. Any contributions to your existing 403(b) accounts received after that date will be returned to your employer.

Invesco Aim will continue to maintain your existing 403(b) accounts. You will have the option to leave your assets in your existing 403(b) account with us; however, you will not be able to make contributions to this account after December 31, 2008.

Carefully review the enclosed custodial agreement which contains, among other revisions, several revisions related to the changes mentioned in this letter.

Alternatively, you have the option to transfer your assets into a 403(b) account with another financial services company or roll over the assets from your 403(b) account into an Invesco Aim individual retirement account (IRA) or an IRA with another company.

For the proceeds of your Invesco Aim 403(b) account to be rolled over to an IRA, one of the following criteria must be met:

- Attains age 59½ or older
- Separation from service with employer
- Disability as defined by the amended Internal Revenue Code of 1986

To transfer your assets into a 403(b) account with another financial services company, the following criteria must be met:

- Your employer has approved that company's 403(b) account as part of your employer's 403(b) plan.
- Your employer and the financial services company must enter into an information sharing agreement that meets IRS 403(b) regulations.

~~If you have changed employers, you may have the added option of being able to roll over your account assets into your new employer's tax qualified plan, if permitted by your new employer's plan.~~

Before making a decision regarding your assets, we encourage you to talk to your employer and/or to your financial advisor. At Invesco Aim, we believe all our clients can benefit from the advice of investment professionals. If you decide to roll over your assets into an Invesco Aim IRA, you may talk with your financial advisor or contact a Client Services Representative for an application.

Additionally, we would recommend that you consult with your tax advisor regarding any possible tax implications.

If you have any questions regarding the above information, please call one of our Client Services Representatives toll free at 1 800 959 4246 from 7:30 a.m. to 7:00 p.m. CST. We will be glad to answer any questions you may have.

Sincerely,

Invesco Aim Investment Services, Inc.

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## QUESTIONS & ANSWERS

**Q: What do I need to do with the assets in my 403(b) account?**

**A:** You do not have to do anything, regardless of your age or employment status. We will continue to maintain your account, so you do not need to close it. However, you will no longer be able to make contributions to this account after December 31, 2008. If you want to continue making salary deferral contributions on or after January 1, 2009, please talk with your financial advisor, tax advisor and/or your employer's benefits office.

**Q: Can I establish a new 403(b) loan?**

**A:** Invesco Aim will not accept new loan requests after September 30, 2008. Any existing loans will be honored through maturity.

**Q: What if I need to repay an outstanding loan to my 403(b) account?**

**A:** You will still be required to repay a loan from your account via Automatic Clearing House (ACH) draft.

**Q: Will these changes necessitate that I sign a new Invesco Aim custodial agreement?**

**A:** No. Invesco Aim has enclosed an amended Invesco Aim 403(b) custodial agreement that contains revisions addressing the changes referred to in this letter. You are not required to sign the enclosed agreement, because the original custodial agreement you signed bound you to later amendments by Invesco Aim.

**Q: Is Invesco Aim notifying my employer?**

**A:** Invesco Aim is contacting 403(b) employers for whom we maintain contact information. Please feel free to share a copy of this letter with your employer.

**Q: What transactions can I perform on my existing account after January 1, 2009?**

**A:** Shareholders will be able to continue to initiate exchanges. In addition, we will accept redemption requests and maintenance requests.

**Q: What will be required to redeem my account after January 1, 2009?**

**A:** We will require a completed Invesco Aim 403(b) distribution form signed by the shareholder and the employer.

Invesco Aim looks forward to continuing to meet your investment needs. Invesco Aim remains committed to providing you the investment and retirement solutions you have come to expect from its world class investment professionals. If you have questions about the information covered here please contact us at 1 800 959 4246.

**This material is not intended to replace the advice of a qualified attorney, tax advisor, investment professional, insurance agent, or your employer's benefits consultants. Before making any financial decision regarding your 403(b) plan assets, consult with the appropriate professional advisor about your particular situation.**

**An IRA should be considered a long-term investment. IRAs generally have expenses and account fees, which may impact the value of the account. Non-qualified withdrawals may be subject to taxes and penalties. Maximum contributions are subject to eligibility requirements. Depending on your eligibility, you may not be able to contribute the maximum amount. For more detailed information about taxes, consult IRS Publication 590, as well as your tax advisor regarding your personal circumstance.**

**Please consider charges, risks, expenses and investment objectives carefully before investing. For a prospectus containing this and other information, please call us at 1 800 959 4246 or download the file from [www.invescoaim.com](http://www.invescoaim.com). Read it carefully before you invest or send money.**