
THE *INVESCO* Alternative

Dedicated to helping you ...
... Achieve Financial Independence

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INVESCO, LLC - 1295 Rand Road, Des Plaines, Illinois, 60016 (847) 824-4078

MUTUAL FUNDS (& ANNUITIES) REVISITED

Some Of You Still Have Them. Why?

A 2004 DALBAR study showed the S&P 500 index gained 16.3% per year for the 10-year period ending December 31, 2003; the average mutual fund investor earned only 5.3% per year!

Business Week shows constantly how much is "missing" from mutual funds. Mutual Funds almost always lose out to the S&P 500.

Separately Managed Accounts (SMA's)

SMA's avoid the unnecessary costs involved with mutual funds. SMA's can save you taxes, rather than increase them. *INVESCO*, LLC / Charles Schwab SMA returns have exceeded the S&P 500 for each of the 7 years they have been available* - and we can lower your risk through proper diversification while increasing your return!

* - Call for the latest copy of our track record.

Can We CREATE WEALTH For YOU?

You need at least \$70,000 total in all your family accounts together (IRA's, 401-k's, brokerage accounts) to take advantage of all the benefits of diversification without paying excessive trading commissions. No need to sell appreciated stock.

If your financial assets have not yet reached \$70,000, invest in an S&P 500 fund; every brokerage house offers one.

How Does The Market Work?

According to Eugene Fama, Merton Miller and other noted (and Nobel prize-winner) professors from the University of Chicago, stock prices behave randomly; ONLY future information changes stock prices. Therefore, there are no undervalued or overvalued stocks (witness the 55% May 1st increase in Dow Jones stock when Rupert Murdoch made a takeover offer).

This theory has worked soundly for over 60 years; we adhere strongly to its principles. If you want professional portfolio management at its best, then *INVESCO*/Schwab is your opportunity. If you still believe you can "get lucky" in the market by stock picking or day trading, we can't help you (yet)!

Come Party With Us!

My name is Beverly. Call me now to reserve a spot at our annual Investors Dinner Party Tuesday, October 2nd at 6:30 p.m. Of course, you may bring any friends who may need our services.



Meet our enthusiastic clients and hear what they have to say about us. At the very least, we'll all have an enjoyable evening!

Computer Programmer Needed

INVESCO is looking for someone to finish developing a computer program. This would be a short-term project.

This person should be familiar with the following: Java Script and JSP languages, Eclipse, TOAD and JBuilder tools as well as Apache Tomcat Servers and My SQL databases. It would also be helpful if this person had an understanding of creating and querying tables in the database along with knowledge of Unix programming.

This new software is being completed to more efficiently manage our clients' stock portfolios. It will also help us bill accounts, report quarterly results and monitor our track record.

If you know of someone who likes short-term projects like this, call Keith immediately.

INVESCO, LLC

1295 Rand Road
Des Plaines, IL 60016

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**If you have an account at
Vanguard or T. Rowe Price,
they are drastically curtailing
the policies toward beneficiaries.
Call us immediately.**