

# THE *INVESCO* Alternative

Dedicated to helping you ...

## ... Achieve Financial Independence

Number 144

Asset Management · Estate Planning · IRA's

February 23, 2009

Registered Investment Advisors - Certified Public Accountants - Real Estate Brokers

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

### Don't Leave Your 401(k) Behind

Change jobs recently? Laid off? Downsized? Retired? Quit? Fired? We can make it easy for you to roll your 401(k)'s with past employers into an IRA. You pay *INVESCO* a low annual fee - 1% or less. You get diversified out of company and industry risk - far safer than what your portfolio may be in now. Plus you remain in full control of your own accounts. With the help of our newly developed computer program we will monitor your portfolio, and, on a monthly basis, adjust it as needed for proper risk and industry balance. So call us now and we'll make it a smooth easy transition.

### "Talk To Chuck"

You've seen the ads and the commercials - right? Well, we're your direct link to Charles Schwab & Company. They act as custodian for our stock accounts. That means they execute and get paid commissions on the trades.

They also do all the paperwork - from sending out client statements and trade confirmations to year-end tax reporting. *INVESCO* does not get any direct benefit or "kickbacks" from having our clients do business through Schwab. We only use them to get our clients the best service at a reasonable price.

### Looking For A New Adviser?

Maybe you or someone you know has recently been taken for a "financial ride"?

Kiplingers February 2009 Personal Finance Adviser says find an adviser who "... puts your interests first. ... make sure that the check you send to your adviser goes directly to a third party custodian ... such as Charles Schwab". Also, find out who audits your adviser and get a copy of the audit. (If you want a copy of *INVESCO*'s, just call us.)

*INVESCO* doesn't sell or make commissions on mutual funds, annuities and insurance "products".

### When is an R.M.D. Not an R.M.D.?

Answer: 2009. For people with IRA's Keoughs, 401k's and 403b's (not Roths) who are over 70-1/2, the Required Minimum Distribution has been temporarily waived for 2009. Certainly you can still take the funds out - but you don't have to, thanks to the "Worker Retiree and Employer Recovery Act of 2008" that former President Bush signed.



## 2% Can Add Up!

Use a credit card? (Of course if you do, you pay it off every month - right?) Well for those of us with a Schwab brokerage account (not Roths and IRA's) you can get a Schwab Visa card which deposits 2% of purchases into your Schwab account monthly. An unlimited 2% cash back and no annual fee.

If you make purchases of \$1,500 per month 2% adds up to \$360 per year! Schwab's goal is to help clients save and invest - which is exactly *INVESCO's* goal for our clients. If you have a Schwab brokerage account, call 1-800-714-6052 and use the promo code *FACYZP* to get your VISA card. If you want to open a Schwab brokerage account, just give *INVESCO* a call.

### ***INVESCO, LLC***

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**What's good in this  
bad economy ... Look Inside!**