



MAKING MONEY MOVES

How to Invest: Pay Yourself First

Three Fundamental Accounts

There is a common misunderstanding that the average investor cannot obtain their long-term goals. We feel paying yourself first may be the single most important concept that you can take in achieving this objective. Here are three fundamental accounts that may help you:



1. Emergency account

To guard against unexpected times, it can be beneficial for you to have money put away that is easily accessible.

- Emergencies
- Vacation

Possible target goal – 3 months income

Possible time frame – 0 to 2 years



2. Short-term account

A short-term account is money you set aside for expenses you may incur within a short time frame.

- Loss of job
- Disabilities
- Short-term purchases – car, house, etc.

Possible target goal – 6 months income

Possible time frame – 3 to 5 years



3. Wealth-building accounts

Wealth-building accounts are long-term savings and investment accounts. These accounts are where you might typically save for your long-term retirement goals.

- Retirement
- College fund
- Other long-range savings

Funding Your Three Fundamental Accounts

Notes

Investing with professional management

Below are examples of how you might consider funding your fundamental accounts:

1. Emergency account

- Liquid and easily accessible
- Consider a money market mutual fund

2. Short-term account

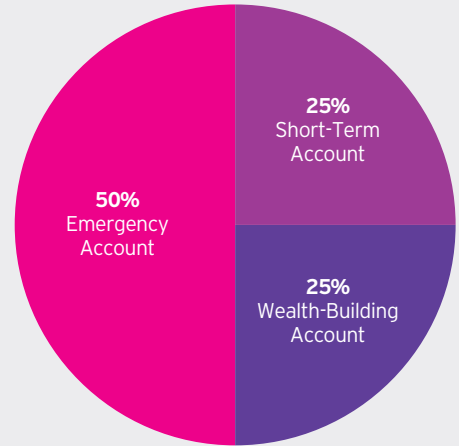
- Consider a balanced mutual fund
- Combine both stocks and bonds

3. Wealth-building account

- Consider investment options such as equity and fixed income mutual funds
- Seek a long-term time horizon
- Roth or Traditional IRA, 401(k), Deferred Compensation Plan, Tax Sheltered Accounts (TSA), etc.

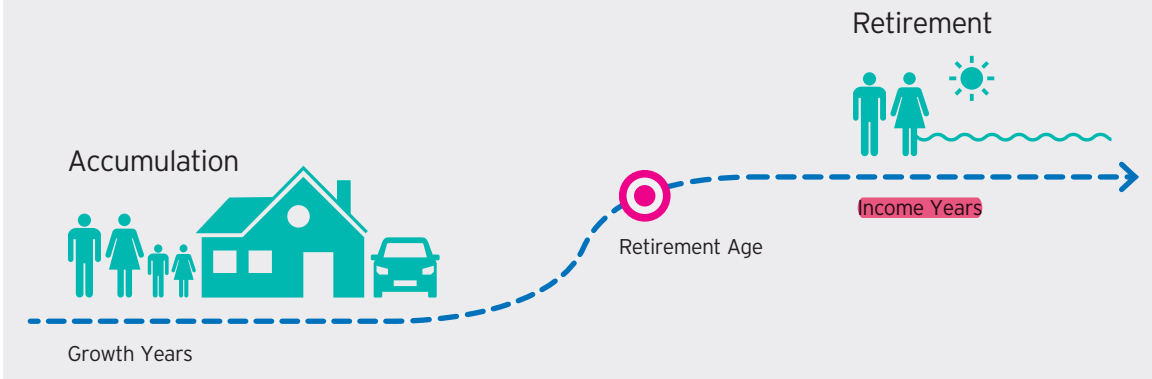
- **Invesco Mutual Funds**
(See appendix for list of funds)

Account Investment Allocation Example



This allocation might not be suitable for all investors. Diversification does not guarantee a profit or eliminate the risk of loss.

Wealth-Building Account Concept



For illustrative purposes only

It pays to start early!

The sooner you start to save, the less you will have to put away.

Look at how opening an IRA today can help you secure a comfortable retirement.

INVESTOR A

AGE	ANNUAL INVESTMENT	END OF YEAR ACCUMULATION
22	\$ 6,000	\$ 6,560
23	6,000	13,740
24	6,000	21,590
25	6,000	30,180
26	6,000	39,580
27	6,000	49,850
28	6,000	61,090
29	6,000	73,380
30	0	80,270
31	0	87,800
32	0	96,030
33	0	105,040
34	0	114,900
35	0	125,670
36	0	137,460
37	0	150,360
38	0	164,460
39	0	179,890
40	0	196,760
41	0	215,220
42	0	235,410
43	0	257,500
44	0	281,650
45	0	308,070
46	0	336,970
47	0	368,580
48	0	403,160
49	0	440,970
50	0	482,340
51	0	527,590
52	0	577,080
53	0	631,210
54	0	690,420
55	0	755,190
56	0	826,030
57	0	903,520
58	0	988,280
59	0	1,080,990
60	0	1,182,390
61	0	1,293,310
62	0	1,414,630
63	0	1,547,330
64	0	1,692,480
65	0	1,851,240
66	0	2,024,900
67	0	2,214,850

TOTAL CONTRIBUTIONS: \$48,000
TOTAL ACCUMULATION AT AGE 67: \$ 2,214,850

INVESTOR B

AGE	ANNUAL INVESTMENT	END OF YEAR ACCUMULATION
22	0	0
23	0	0
24	0	0
25	0	0
26	0	0
27	0	0
28	0	0
29	0	0
30	\$ 6,000	\$ 6,560
31	6,000	13,740
32	6,000	21,590
33	6,000	30,180
34	6,000	39,580
35	6,000	49,850
36	6,000	61,090
37	6,000	73,380
38	6,000	86,830
39	6,000	101,540
40	6,000	117,630
41	6,000	135,220
42	6,000	154,470
43	6,000	175,520
44	6,000	198,550
45	6,000	223,740
46	6,000	251,290
47	6,000	281,430
48	6,000	314,390
49	6,000	350,450
50	6,000	389,880
51	6,000	433,020
52	6,000	480,200
53	6,000	531,810
54	6,000	588,260
55	6,000	650,010
56	6,000	717,550
57	6,000	791,420
58	6,000	872,220
59	6,000	960,610
60	6,000	1,057,280
61	6,000	1,163,020
62	6,000	1,278,690
63	6,000	1,405,200
64	6,000	1,543,580
65	6,000	1,694,940
66	6,000	1,860,500
67	6,000	2,041,590

TOTAL CONTRIBUTIONS: \$228,000
TOTAL ACCUMULATION AT AGE 67: \$ 2,041,590

What if you invested \$6,000 from age 22 through 67? The total could be \$4,256,440!

The hypothetical 9% nominal rate of return, compounded monthly, and tax-deferred accumulation shown for both IRA accounts are not guaranteed or intended to demonstrate the performance of any actual investment. Unlike actual investments, the accounts show a constant rate of return without any fees or charges. Any tax-deductible contributions are taxed and tax-deferred growth may be taxed upon withdrawal. Withdrawals prior to age 59½ may be subject to a 10% penalty tax. Assumes payments are made at the beginning of each year. Investing entails risk, including loss of principal. Shares, when redeemed, may be worth more or less than their original value.

Chicken
Business

\$100

6mths

① \$10

10 chickens

② \$5

20 chickens

③ \$1

100 chickens

④ \$1

100 chickens

⑤ \$1

100 chickens

⑥ \$5

20 chickens

350 TOTAL

X 5

\$ 1750

- 600

\$ 1150

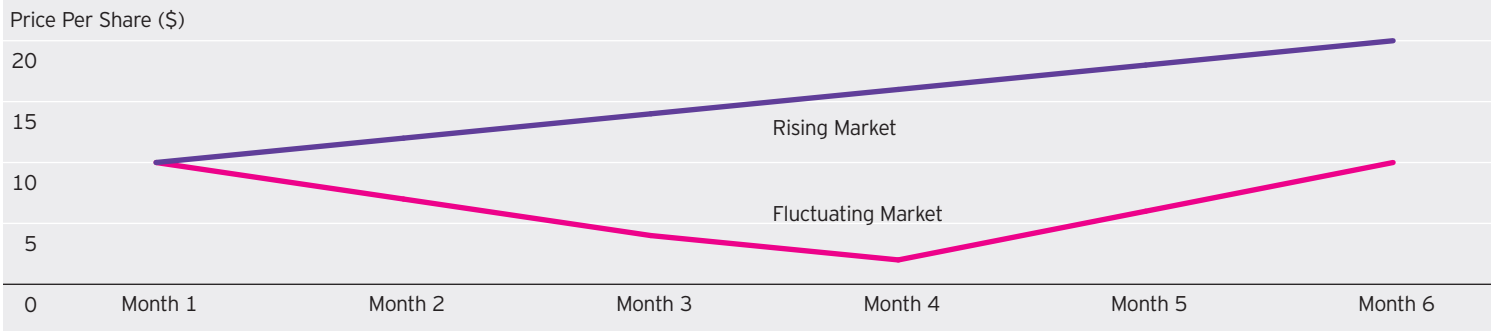
The Power of Dollar-Cost Averaging – PAC and PAC Plus

Dollar-cost averaging through different market cycles

Market conditions can alter over time. This is why some investors consider using a dollar-cost averaging strategy – also known as Pre-Authorized Checking (PAC) or PAC Plus (PAC with a fixed contribution increase each year) – in an effort to reach their long-term investment goals. Consider the hypothetical scenarios below:

Taking Advantage of Market Highs and Lows – Example of Investing \$100 a Month

- **Hypothetical Investor A:** Began purchasing shares as the market was rising.
- **Hypothetical Investor B:** Began purchasing shares as the market fell and then recovered to where it was at the beginning of their investment period.



	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Full Shares Accumulated
Hypothetical Investor A							
Monthly Investment (\$)	100	100	100	100	100	100	42
Price Per Share (\$)	10	12	14	16	18	20	
Shares Purchased	10.00	8.33	7.14	6.25	5.56	5.00	
Hypothetical Investor B							
Monthly Investment (\$)	100	100	100	100	100	100	125
Price Per Share (\$)	10	7	4	2	6	10	
Shares Purchased	10.00	14.29	25.00	50.00	16.67	10.00	
	Total Investment (\$)		Total Shares Purchased		Average Cost Per Share (\$)		Average Price Per Share (\$)
Hypothetical Investor A	600		42.28		14.19		15.00
Hypothetical Investor B	600		125.95		4.76		6.50

Both hypothetical investor A and B were able to cut their average cost per share during rising and fluctuating market conditions because they used a dollar-cost averaging strategy. This strategy helped both investors stay on their wealth-building track while potentially weathering different kinds of market changes.

This hypothetical example is provided for illustrative purposes only and is not meant to depict the performance of any specific investment.

Average cost per share: Total investment divided by total number of shares bought.

Average price per share: Sum of share prices divided by the number of contributions.

A program of regular investment cannot ensure a profit or protect against a loss in a declining market. Since such a dollar-cost averaging program involves continuous investments regardless of fluctuating share values, you should consider your financial ability to continue the program through all market cycles.

Quarterly Statement

July 1, 2021 - September 30, 2021

Non-Retirement Detail

Account Number  (Continued)

Transaction Detail By Fund

Invesco Global Opportunities A

OPGIX

Transaction Date	Transaction Description	Sales Charge Rate	Sales Charge Amount	Dollar Amount	Share Price	Shares This Transaction	Share Balance
07/01/21	Beginning Value			\$1,385.92	\$82.51		16.797
07/01/21	Systematic Purchase	5.49%	\$7.33	\$133.34	\$87.27	1.528	18.325
08/02/21	Systematic Purchase	5.52%	\$7.36	\$133.34	\$88.29	1.510	19.835
09/01/21	Systematic Purchase	5.51%	\$7.34	\$133.34	\$89.37	1.492	21.327
09/30/21	Ending Value			\$1,687.82	\$79.14		21.327

Invesco Equally-Weighted S&P 500 Class A

VADAX

Transaction Date	Transaction Description	Sales Charge Rate	Sales Charge Amount	Dollar Amount	Share Price	Shares This Transaction	Share Balance
07/01/21	Beginning Value			\$1,595.64	\$79.81		19.993
07/01/21	Systematic Purchase	5.49%	\$7.33	\$133.33	\$85.04	1.568	21.561
08/02/21	Systematic Purchase	5.48%	\$7.31	\$133.33	\$85.38	1.562	23.123
09/01/21	Systematic Purchase	5.48%	\$7.30	\$133.33	\$87.57	1.523	24.646
09/30/21	Ending Value			\$1,960.59	\$79.55		24.646

Invesco American Franchise Class A

VAFAX

Transaction Date	Transaction Description	Sales Charge Rate	Sales Charge Amount	Dollar Amount	Share Price	Shares This Transaction	Share Balance
07/01/21	Beginning Value			\$1,519.96	\$32.07		47.395
07/01/21	Systematic Purchase	5.50%	\$7.33	\$133.33	\$34.02	3.919	51.314
08/02/21	Systematic Purchase	5.50%	\$7.33	\$133.33	\$33.79	3.946	55.260
09/01/21	Systematic Purchase	5.51%	\$7.34	\$133.33	\$34.91	3.819	59.079
09/30/21	Ending Value			\$1,845.04	\$31.23		59.079

Disclosures

Please review the enclosed Primerica Disclosures (PFS-QD04) as it provides important information regarding your account.



Account Summary

Account Profile

Trade

Agent Tools

Fund Information

Help

Sell

Buy

Exchange

Automatic Sells

Automatic Buys

Pre-Authorized Check Plan List

Pre-Authorized Check Plans Automate Share Purchases by Your Schedule

Purchase Invesco American Franchise Class A (VAFAX) [Edit](#)

Amount: \$133.33

Status: ACTIVE

Draft Date: 1st of the month

Frequency: Monthly

Start Date: Monday, March 1, 2021

Last Bank Draft: Thursday, October 28, 2021

Bank Account: BK OF AMER NA Checking #XXXXXXXXX957

Auto Increase: 10.00% Annually

Next Increase: Saturday, January 1, 2022

Purchase Invesco Equally-Weighted S&P 500 Class A (VADAX) [Edit](#)

Amount: \$133.33

Status: ACTIVE

Draft Date: 1st of the month

Frequency: Monthly

Start Date: Monday, March 1, 2021

Last Bank Draft: Thursday, October 28, 2021

Bank Account: BK OF AMER NA Checking #XXXXXXXXX957

Auto Increase: 10.00% Annually

Next Increase: Saturday, January 1, 2022

Purchase Invesco Global Opportunities A (OPGIX) [Edit](#)

Amount: \$133.34

Status: ACTIVE

Draft Date: 1st of the month

Frequency: Monthly

Start Date: Monday, March 1, 2021

Last Bank Draft: Thursday, October 28, 2021

Bank Account: BK OF AMER NA Checking #XXXXXXXXX957

Auto Increase: 10.00% Annually

Next Increase: Saturday, January 1, 2022

Customer Service

Need Help? Call [Redacted] Monday through Friday 8 AM - 8 PM ET

Account Owner

My Profile

Account #: [Redacted]

Registration: [Redacted] [Edit](#)

Representative: ANNY RIVERON (951) 972-3100 [Edit](#)

STAR Form: Not Defined [Edit](#)

\$ 400

[Click here for information about opening a new Pre-Authorized Check Plan.](#)

Calculate

Ending Balance

Beginning Balance

\$6,605.54

Rate of Return

9.00%

Duration

1

Years

Contributions (enter negative for withdrawals)

\$400.00

per

Month

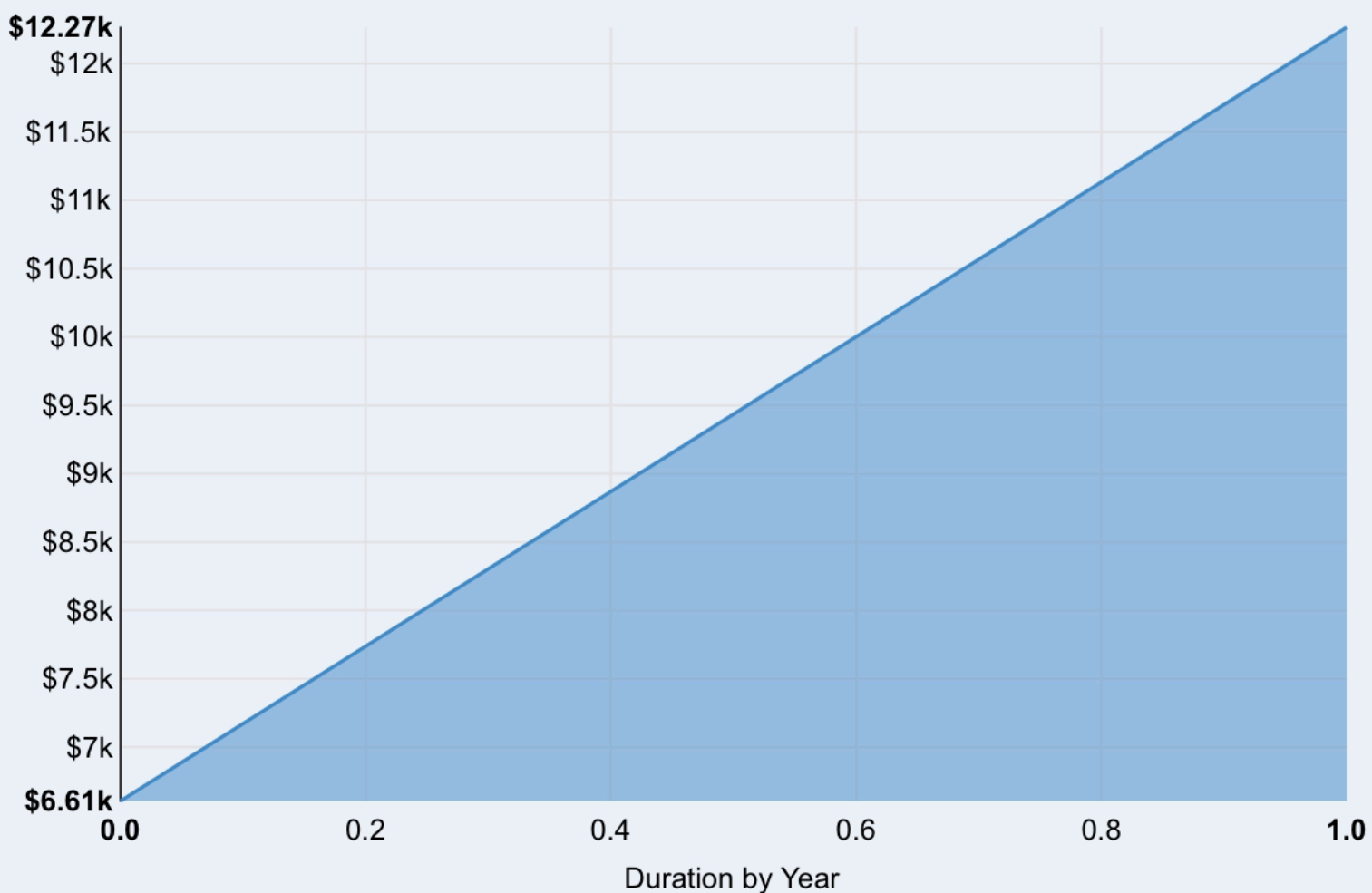
Ending Balance

\$12,266

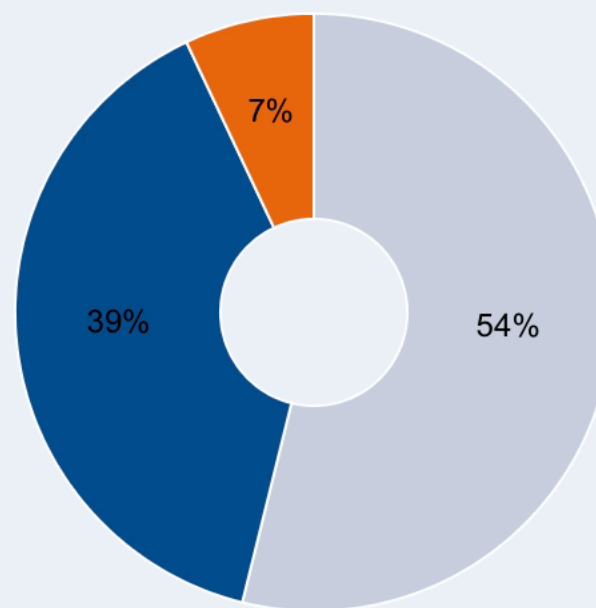
Inflation

This illustrative calculator is designed to be an informational and educational tool only. This illustration is a hypothetical and does not represent an actual investment. This illustration uses a constant rate, compounded on a monthly basis, unlike actual investments which will fluctuate in value and could be significantly impacted by periods of negative returns. It does not include fees, taxes, expenses, or withdrawals, which if included, would lower results. There is no guarantee you will achieve these results. The historical inflation rate is 3%.

Savings



Breakdown



Beginning Balance
\$6,605

Contributions
\$4,800

Interest
\$860

Savings

Loan

Schedule >

Calculate

Ending Balance

Beginning Balance

\$6,605.54

Rate of Return

9.00%

Duration

5

Years

Contributions (enter negative for withdrawals)

\$400.00

per

Month

Ending Balance

\$40,738

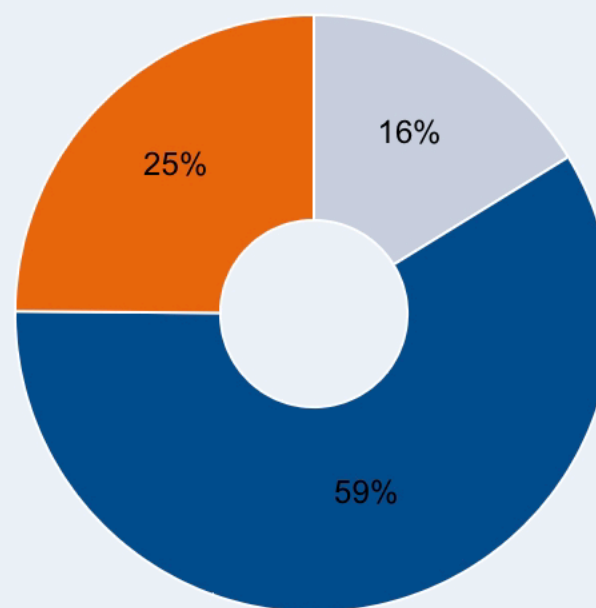
Inflation

This illustrative calculator is designed to be an informational and educational tool only. This illustration is a hypothetical and does not represent an actual investment. This illustration uses a constant rate, compounded on a monthly basis, unlike actual investments which will fluctuate in value and could be significantly impacted by periods of negative returns. It does not include fees, taxes, expenses, or withdrawals, which if included, would lower results. There is no guarantee you will achieve these results. The historical inflation rate is 3%.

Savings



Breakdown



Beginning Balance
\$6,605

Contributions
\$24,000

Interest
\$10,132

Savings

Loan

Schedule >

Calculate

Ending Balance

Beginning Balance

\$6,605.54

Rate of Return

9.00%

Duration

10

Years

Contributions (enter negative for withdrawals)

\$400.00

per

Month

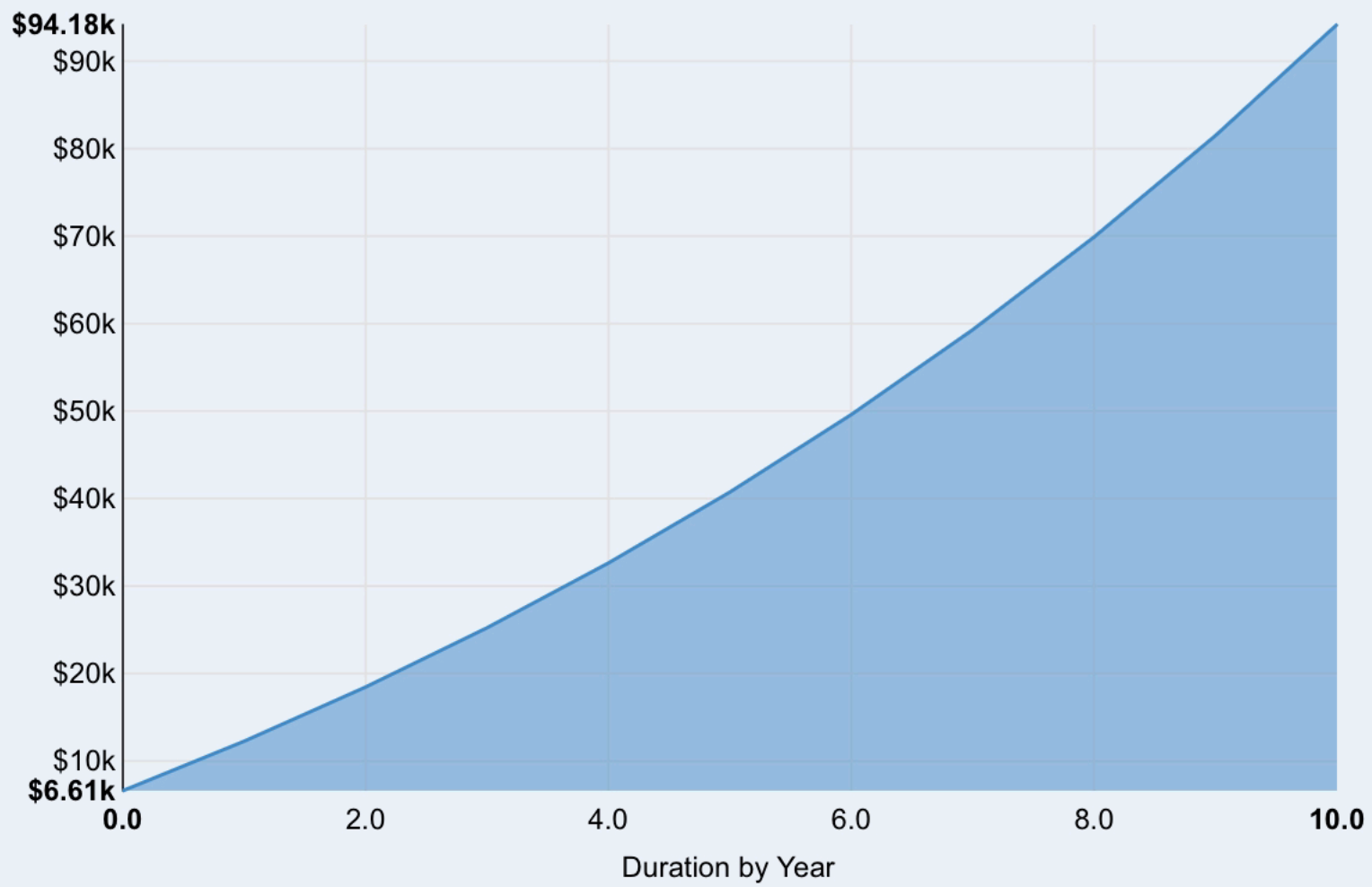
Ending Balance

\$94,179

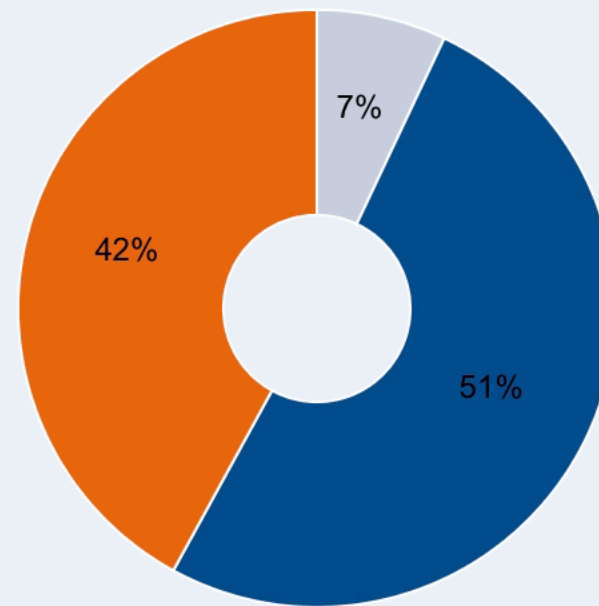
Inflation

This illustrative calculator is designed to be an informational and educational tool only. This illustration is a hypothetical and does not represent an actual investment. This illustration uses a constant rate, compounded on a monthly basis, unlike actual investments which will fluctuate in value and could be significantly impacted by periods of negative returns. It does not include fees, taxes, expenses, or withdrawals, which if included, would lower results. There is no guarantee you will achieve these results. The historical inflation rate is 3%.

Savings



Breakdown



Beginning Balance
\$6,605

Contributions
\$48,000

Interest
\$39,573

Savings

Loan

Schedule >

Calculate

Ending Balance

Beginning Balance

\$6,605.54

Rate of Return

9.00%

Duration

15

Years

Contributions (enter negative for withdrawals)

\$400.00

per

Month

Ending Balance

\$177,850

Inflation

This illustrative calculator is designed to be an informational and educational tool only. This illustration is a hypothetical and does not represent an actual investment. This illustration uses a constant rate, compounded on a monthly basis, unlike actual investments which will fluctuate in value and could be significantly impacted by periods of negative returns. It does not include fees, taxes, expenses, or withdrawals, which if included, would lower results. There is no guarantee you will achieve these results. The historical inflation rate is 3%.

Savings

\$177.85k

\$160k

\$140k

\$120k

\$100k

\$80k

\$60k

\$40k

\$20k

\$6.61k

0.0

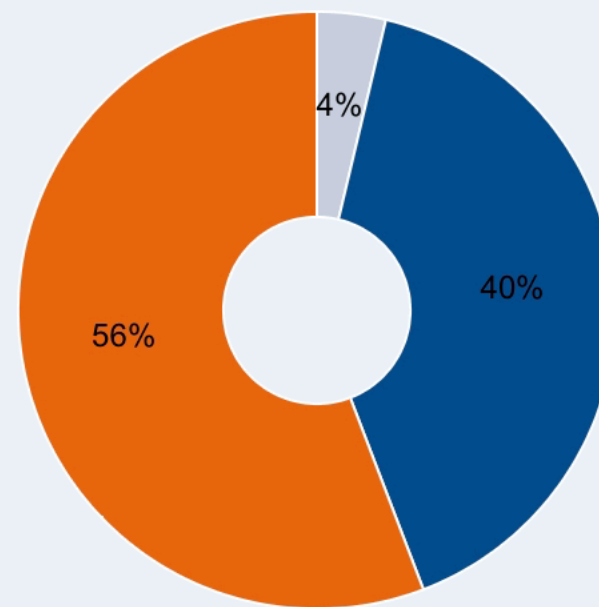
5.0

10.0

15.0

Duration by Year

Breakdown



Beginning Balance
\$6,605

Contributions
\$72,000

Interest
\$99,244

Savings

Loan

Schedule >

Calculate

Ending Balance

Beginning Balance

\$6,605.54

Rate of Return

9.00%

Duration

20

Years

Contributions (enter negative for withdrawals)

\$400.00

per

Month

Ending Balance

\$308,852

Inflation

This illustrative calculator is designed to be an informational and educational tool only. This illustration is a hypothetical and does not represent an actual investment. This illustration uses a constant rate, compounded on a monthly basis, unlike actual investments which will fluctuate in value and could be significantly impacted by periods of negative returns. It does not include fees, taxes, expenses, or withdrawals, which if included, would lower results. There is no guarantee you will achieve these results. The historical inflation rate is 3%.

Savings

\$308.85k

\$250k

\$200k

\$150k

\$100k

\$50k

\$6.61k

0.0

5.0

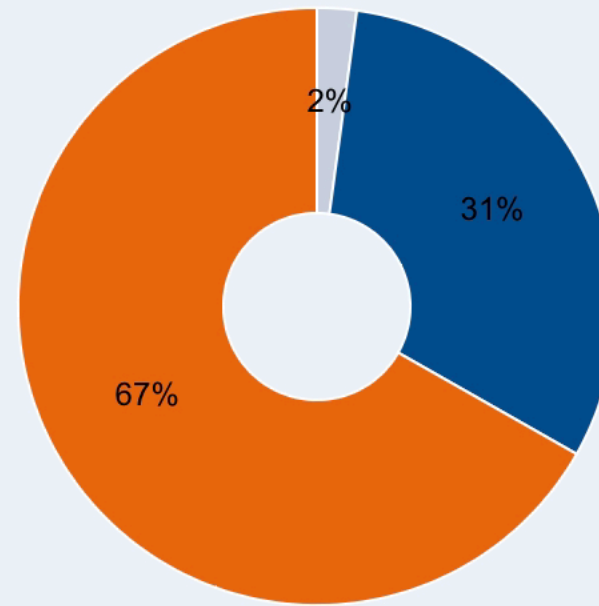
10.0

15.0

20.0

Duration by Year

Breakdown



Beginning Balance
\$6,605

Contributions
\$96,000

Interest
\$206,246