

AIM CHARTER
FUND
VERSUS
CERTIFICATES
OF DEPOSIT

The story of the \$135,000 toaster



Free with our first investment

IF YOU GOT A TOASTER, YOU GOT TOASTED

.....

Piggy banks. Clock radios. Toasters. These are only a few of the gifts financial institutions have historically used to attract investors. But hidden behind the shiny exterior of these “giveaways” were lost opportunities... investment opportunities that far outweighed the value of a toaster. And while financial institutions have now turned more toward yield promotions versus giveaways to lure customers, investors have learned that higher rates may only be paid for a short time before dropping down to much lower levels. Hidden behind the yield hype is the reality of lost opportunities.

You may remember these giveaways from the past. In fact, you may even have an old toaster from one of these promotions, now pushed to the very back of a bottom kitchen shelf.

On the following pages, we compare how two couples, the Smiths and the Jones, elected to invest their \$10,000 savings. As you will see, a well-meaning giveaway cost one couple more than \$135,000 in growth and income opportunities.



THE SMITHS

.....
...invested in a CD.

The Smiths were highly conservative investors who, in looking for safety, placed their trust *and* savings of \$10,000 in a bank certificate of deposit (CD).* The Smiths felt more comfortable knowing that their money was insured by the then-current Federal agency maximum of \$10,000. And, they felt lucky that their bank was giving away a toaster to new CD investors. As it turned out, the long-term cost for Federal insurance and the "free" toaster was significant. In fact, the Smiths lost an astonishing \$135,699 in growth and income opportunities over the 20 years ended December 31, 1991. The

ending value of their CD was only \$52,868 (\$10,000 principal plus \$42,868 interest income) versus the AIM Charter Fund ending value of \$188,566. Some might say that the Smiths got toasted.

While the value of their investment significantly lagged that of the Jones, it's not too late for the Smiths to rechart their investment course, and they realize the importance of seeking new opportunities. The Smiths have witnessed the tremendous increase in share value of AIM Charter Fund over time, and can take action by investing today. And with retirement almost two decades away, the Smiths have time on their side for capturing growth and income opportunities that can lead to a more secure future.

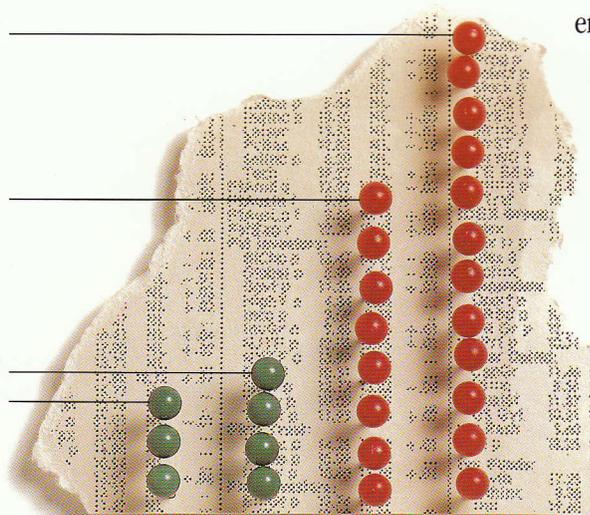
Growth of a \$10,000
Initial Investment

\$188,566

112,276

52,868

42,868



Reinvested Interest Income Ending Value Reinvested Distributions Ending Value

*Fixed-price investments, such as certificates of deposit and savings accounts, are today generally backed by Federal agencies for up to \$100,000. Shares of AIM Charter Fund are not insured and their value will vary with market conditions.

● Certificate of Deposit

● AIM Charter Fund

A CLOSER LOOK AT AIM CHARTER FUND.

▲ *Disciplined Investment Approach.* AIM Charter Fund seeks growth and income by investing primarily in stocks of large-capitalization, well-known, well-run companies with a history of stable and improving earnings and oftentimes increased dividend payouts. Emphasis is also placed on preservation of capital to protect principal. In addition, cash is used as a defensive tool in managing risk and volatility, and affords the flexibility to participate in the market when compelling opportunities become available.

▲ *Stellar Performance.* AIM Charter Fund has had only one down year in the last 17 years—a period of tremendous stock market volatility. Equally as impressive, in

THE JONES

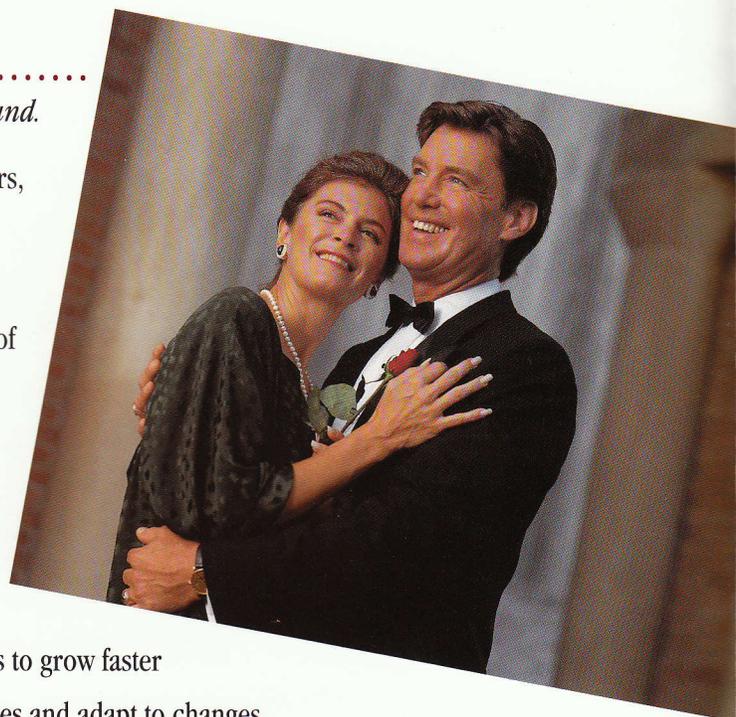
.....
...invested in AIM Charter Fund.

The Jones, equally risk-averse investors, confronted the challenge of beating the constantly rising cost of living. After weighing the potential risks and rewards of an insured CD versus other investment alternatives, the Jones opted for growth and income opportunities in stocks of well known, "blue chip" companies. They felt most confident owning stocks of companies that have the basic strengths to grow faster than their competitors, weather tough times and adapt to changes. So they invested \$10,000 in AIM Charter Fund. After 20 years, they didn't end up with a toaster on a bottom kitchen shelf. But they did have something far greater: an investment that had escalated in value to \$188,566* as of December 31, 1991.

Can you afford a \$135,000 toaster?

*Comparable future performance of the Fund cannot be guaranteed. Unlike CDs, shares of AIM Charter Fund will fluctuate with market conditions and are not insured.

These two couples are fictional, but AIM Charter Fund's figures are factual.



The Jones are financially more secure today than the Smiths, thanks to their investment in AIM Charter Fund 20 years ago. And they're not stopping now. The Jones are continuing to enjoy growth and income opportunities as they build a comfortable nest egg for retirement. AIM Charter Fund is helping the Jones chart their course for the future.

Using \$100,000 as the initial investment value in the preceding hypothetical illustration, the ending value for AIM Charter Fund would have been an astonishing \$1,923,813. The CD value would have posted a significantly lower ending value of only \$528,676.

1987—the year of the stock market crash—the Fund was up 10.42%* versus 5.25% for the unmanaged Standard & Poor's 500 Stock Index. Based on its stellar performance, AIM Charter Fund has been named to the *Forbes* "Honor Roll" in five of the last 16 years.

▲ *Diverse Market Appeal.* AIM Charter Fund's relatively conservative investment strategy makes it a viable investment for both equity and fixed-income investors. Investors may capture opportunities for growth of capital over the long-term and enjoy current income.

*Fund performance is historical and reflects reinvestment of all dividends and capital gains distributions, changes in net asset value and the effect of the Fund's 5.50% maximum sales charge. Past performance is no guarantee of comparable future results. Of course, principal value and investment return will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost.

**THE \$135,000
DIFFERENCE IN AIM
CHARTER FUND
VERSUS CDS.**

**AIM CHARTER FUND OR A CERTIFICATE OF DEPOSIT
YOU MAKE THE CHOICE**

The Growth of an Initial \$10,000 Investment January 1, 1972–December 31, 1991

Year	CD Income ¹	Year-end Value of \$10,000 CD ²	Reinvested Distributions ³	Year-end Value of \$10,000 AIM Charter Fund Investment ⁴	
1972	\$ 539	\$10,539	\$ 1,134	\$ 12,933	
1973	906	11,445	31	11,191	
1974	1,167	12,612	144	8,157	
1975	821	13,432	128	10,825	
1976	701	14,133	134	15,344	
1977	864	14,997	1,318	16,139	
1978	1,531	16,528	4,882	21,347	
1979	1,967	18,496	3,195	30,748	
1980	2,280	20,776	7,014	41,097	
1981	3,219	23,995	5,449	41,659	
1982	2,922	26,917	2,365	48,139	
1983	2,597	29,514	6,435	57,429	
1984	3,142	32,656	0	54,130	
1985	2,554	35,210	1,577	68,127	
1986	2,217	37,427	24,626	79,776	
1987	2,465	39,892	21,634	88,092	
1988	3,251	43,142	3,140	91,584	
1989	3,567	46,710	11,866	126,468	
1990	3,666	50,376	8,936	136,874	
1991	2,492	52,868	8,268	188,566	
		\$42,868	\$52,868	\$112,276	\$188,566

Value of AIM Charter Fund shares at the end of each year.

The Jones elected to reinvest their annual distributions in the Fund free of charge. The power of compounding significantly increased the value of their assets over time.

Over 20 years, the CD earned income of only \$42,868. AIM Charter Fund enjoyed reinvested distributions of \$112,276.

The year-end value of AIM Charter Fund exceeded that of a CD in 17 of the 20 investment periods.

**Total Ending Values:
The Smith's CD: \$52,868
The Jones' AIM Charter Fund shares: \$188,566**

¹Calculated using the six-month annualized average monthly CD rate reported by the Federal Reserve Board. ²Ending value assumes that CD income is reinvested. ³Comprised of income dividends and capital gains distributions. ⁴AIM Charter Fund investment value calculated using FCTowers hypothetical system, and includes reinvested dividends and capital gains distributions and the effect of the Fund's 5.50% maximum sales charge. Past performance cannot guarantee comparable future results.

AIM Family of Funds
11 Greenway Plaza, Suite 1919
Houston, TX 77046

TRUST YOUR INVESTMENT TO A LEADER

For 15 years, the AIM Management Group of Companies has provided leadership in the mutual fund industry. A I M Advisors, Inc. and A I M Capital Management, Inc., members of the AIM Management Group of Companies, currently manage approximately \$20 billion in assets for individual investors, corporate clients and financial institutions, ranking among the nation's top 20 mutual fund managers in assets under management.

This brochure is not authorized for distribution to prospective investors unless preceded or accompanied by a currently effective Fund prospectus which contains more complete information about the Fund, including sales charges and expenses. Please read the prospectus carefully before you invest or send money. This brochure must be accompanied by an AIM Charter Fund Quarterly Performance Update for the most recent quarter-end.



A I M Distributors, Inc.

11702-2/92