Pioneer Ibbotson Asset Allocation Series

Four Investment Strategies
One Asset Allocation Decision

80 years

Pioneer Funds

Asset Allocation

PIONEER Investments®

Subadvised by
IbbotsonAssociates Advisors

Pioneer Ibbotson Asset Allocation Series offers four ways to help investors pursue long-term goals.

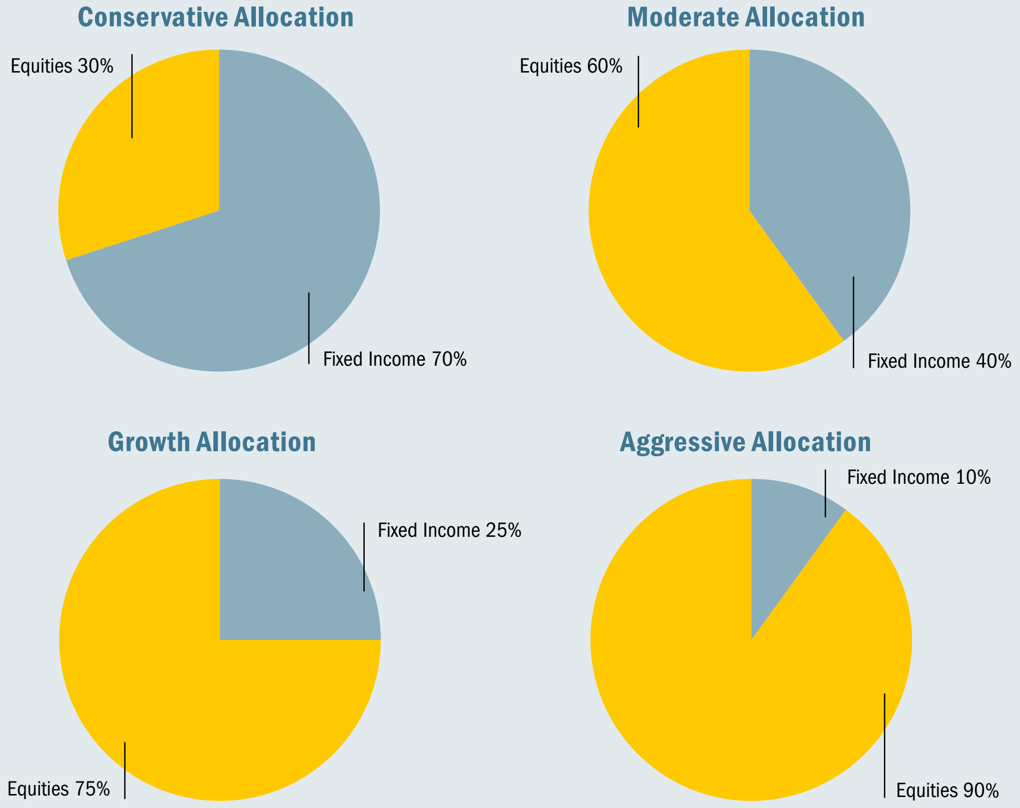
Pioneer Ibbotson Asset Allocation Series is a family of four portfolio allocations actively managed by Ibbotson Associates, a leading authority on investing and asset allocation. Each portfolio is a 'fund of funds' invested in a select group of Pioneer mutual funds.

Asset Allocation. Diversification. Rebalancing.
Each of these investment steps is an important part of building and maintaining a long-term portfolio. As subadvisor, Ibbotson Associates incorporates each of these elements into its management process to help each fund pursue attractive returns at a given level of risk.

Your Financial Advisor can help you select the portfolio that may be best for you based on your investment goals, time horizon and risk tolerance. Ibbotson Associates allocates, diversifies and automatically rebalances your investments over time, to keep them in line with your financial goals.

- *Easy, one-step portfolio allocation*
- *Asset allocation and day-to-day management by Ibbotson Associates*
- *Underlying funds managed by Pioneer Investments*

Pioneer Ibbotson Asset Allocation Series



Not FDIC insured	May lose value	No bank guarantee

Pioneer Investments brings the expertise of Ibbotson Associates to investors.

Why Invest in a Fund of Funds?

Many long-term investors — particularly those in search of retirement or education savings solutions — have been attracted to the ease and convenience that a fund of funds has to offer. With one investment decision, investors can open the door to a carefully allocated and diversified portfolio designed to pursue attractive returns at a level of risk that is comfortable for them.

Why Choose Pioneer Ibbotson Asset Allocation Series?

As an investor in Pioneer Ibbotson Asset Allocation Series you are supported by three levels of investment professionals.

First, the guidance of your financial advisor will help you choose the portfolio that may be best for you.

Once you've made your decision, Ibbotson Associates will manage your fund. Founded in 1977 by Roger Ibbotson, Ibbotson Associates is highly regarded for its expertise in asset allocation modeling, fund evaluation and portfolio construction — services that are typically reserved for large institutional clients.

Finally, you'll have access to a diverse range of Pioneer mutual funds, spanning virtually every investment asset class. As a leading innovator in the mutual fund industry worldwide, Pioneer Investments has been helping investors pursue their financial goals for 80 years.

Ibbotson Associates allocates, diversifies and automatically rebalances your investments over time, to keep them in line with your financial goals.

Designed for those invested in:

- *Individual retirement accounts – Traditional and Roth IRAs, and rollovers*
- *Small business retirement plans – Uni-K, SEP and SIMPLE IRA*
- *Other long-term savings programs, including 403(b) and Coverdell Education Savings Accounts*

“Asset allocation is critical to establishing a long-term, strategic investment plan.”

—Roger Ibbotson, Ph.D, Chairman and Founder, Ibbotson Associates, Inc.

Asset Allocation for a Solid Foundation

Asset allocation is the process of combining asset classes such as stocks, bonds and cash in a portfolio. The way you choose to allocate your investment dollars can be a primary factor in determining your long-term investment success. In fact, according to research conducted by Ibbotson Associates, it is the single most important determinant of portfolio performance.

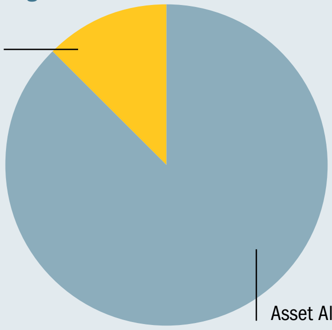
Your asset allocation should be influenced by your financial needs and goals, your investment time horizon and your attitude toward risk. A professional financial advisor can be useful in helping you determine these personal factors.

What Factors Influence Portfolio Performance?

According to a study conducted by Roger Ibbotson and Paul Kaplan, 87.6% of portfolio performance can be attributed to asset allocation, far outweighing the effects of market timing, security selection and other factors.

The way you choose to allocate your investment dollars can be a primary factor in determining your long-term financial success.

The Impact of Asset Allocation on Portfolio Performance



Source: “Does Asset Allocation Policy Explain 40, 90, or 100 Percent of Performance”, Roger Ibbotson and Paul Kaplan, Jan./Feb. Financial Analysts Journal, 2000.

An efficient allocation is one that is well diversified.

Why Diversify?

Spreading your holdings across a range of investments within each major asset class makes your portfolio less dependent on the performance of any single type of investment. This offers two potential benefits:

1. You may reduce overall risk by 'cushioning' against volatility in a single asset class
2. You may increase overall return by taking advantage of strong performance over a broader range of investments

The Importance of Low Correlation

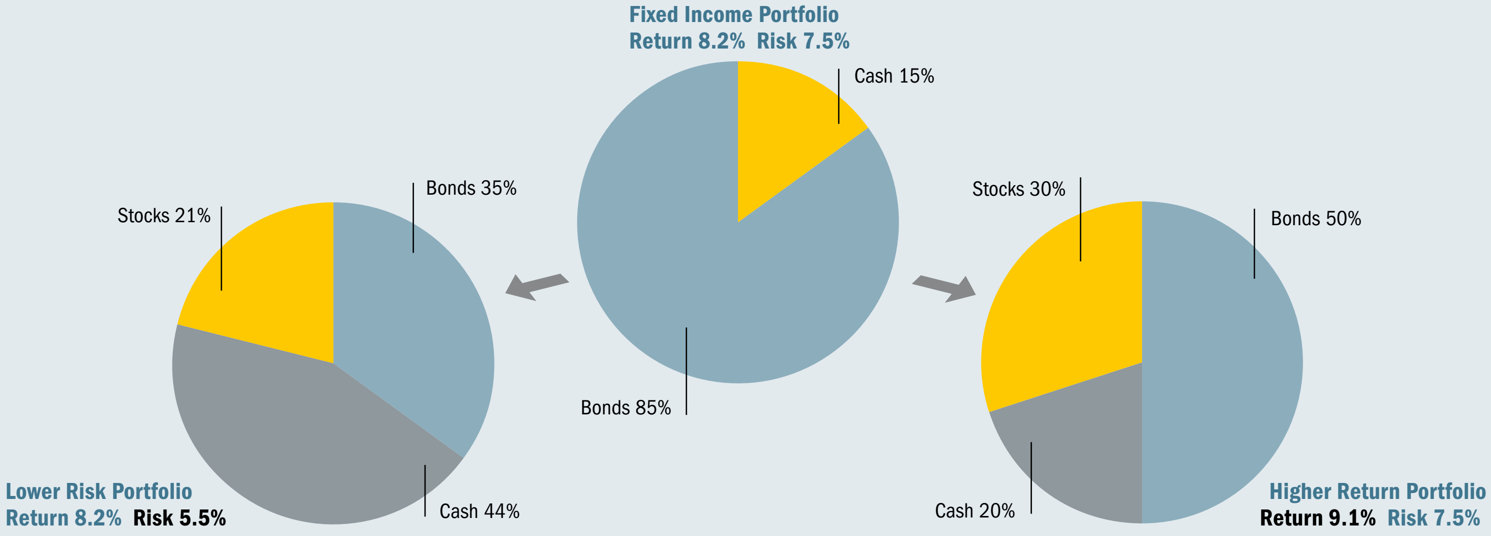
Effective diversification requires combining assets with low correlations — those that have behaved differently over varying economic or market conditions.

The pie charts below illustrate the effects of low correlation on the risk and return profiles of three hypothetical portfolios. Though it may seem counterintuitive, adding a 21% stock allocation to the Fixed Income portfolio actually reduced overall risk without affecting return. Similarly, increasing the stock allocation to 30% allowed an increased return, without added risk.

Data represents past performance. Past performance is no guarantee of future results. Information is presented for illustrative purposes only and is not indicative of any investment. Assumes reinvestment of all income and does not account for taxes or transaction costs. Diversification does not eliminate the risk of experiencing investment losses.

Government bonds and Treasury bills are guaranteed by the full faith and credit of the United States government as to the timely payment of principal and interest. This guarantee does not eliminate market risk. Stocks are not guaranteed and have been more volatile than the other asset classes.

Adding Equities Reduced Risk or Increased Return (1970-2007)



Source: Ibbotson Associates. Stocks represented by Standard & Poor's 500 Index,® an unmanaged measure of U.S. stock market performance; Bonds represented by an equally weighted portfolio of 20-year U.S. Government Bonds and 5-year U.S. Government Bonds; Cash represented by 30-day U.S. Treasury Bills. It is not possible to invest directly in an index. Risk is measured by standard deviation, a statistical measure of the fluctuation of returns around the arithmetic average return of the investment. The higher the standard deviation, the greater the variability (and thus risk) of the investment returns. All portfolios are rebalanced annually. Charts prepared by Pioneer.

Diversifying your portfolio makes you less dependent on the performance of any single asset class.

Greater % Return

1993	1994	1995	1996	1997	1998	1999	2000
Internat'l stocks 32.56	Internat'l stocks 7.78	Mid stocks 34.46	Large stocks 20.26	Large stocks 31.01	Large stocks 26.67	Internat'l stocks 27.03	LT Gov't bonds 20.29
Small stocks 18.88	30 day T-bills 3.84	Large stocks 34.11	Mid stocks 19.00	Mid stocks 29.01	Internat'l stocks 19.93	Small stocks 21.26	Corporate bonds 11.63
LT Gov't bonds 17.42	Diversified portfolio -0.59	LT Gov't bonds 30.90	Small stocks 16.49	Small stocks 22.36	LT Gov't bonds 13.41	Large stocks 19.53	Mid stocks 8.25
Diversified portfolio 14.65	Large stocks -1.54	Small stocks 28.45	Diversified portfolio 9.94	Diversified portfolio 16.19	Diversified portfolio 12.16	Mid stocks 18.23	30 day T-bills 5.65
Mid stocks 14.30	Small stocks -1.82	Diversified portfolio 23.07	Internat'l stocks 6.05	LT Gov't bonds 15.12	Mid stocks 10.10	Diversified portfolio 11.26	Diversified portfolio 2.68
Corporate bonds 9.75	Mid stocks -2.09	Corporate bonds 18.47	30 day T-bills 4.95	Corporate bonds 9.66	Corporate bonds 8.69	30 day T-bills 4.44	Small stocks -3.02
Large stocks 7.06	Corporate bonds -2.92	Internat'l stocks 11.21	Corporate bonds 3.63	30 day T-bills 4.88	30 day T-bills 4.55	Corporate bonds -0.82	Large stocks -10.14
30 day T-bills 2.86	LT Gov't bonds -7.73	30 day T-bills 5.37	LT Gov't bonds -0.84	Internat'l stocks 1.78	Small stocks -2.55	LT Gov't bonds -8.73	Internat'l stocks -14.19

Lower % Return

Avoid Market Motion Sickness

For many investors, staying diversified helps to alleviate concerns about being in the right place at the right time. It may also help ease anxiety during periods of market volatility. Of course, diversification does not guarantee a profit or protect against loss.

Data shown represents past performance. Past performance does not guarantee future results. The investments you choose should correspond to your financial needs, goals and risk tolerance. Consult your financial advisor for assistance in selecting investments.

Source: Calculated by Pioneer Research using information and data from Morningstar Direct. Used with permission. Chart is for illustrative purposes only and not indicative of any investment. The data assumes reinvestment of all income and does not account for taxes or transaction costs.

Market Segment Key

Investment
Diversified Portfolio
International Stocks
Large-cap Stocks
Mid-cap Stocks
Small-cap Stocks
Corporate Bonds
Long Term Gov't. Bonds
30 Day T-bills

No Asset Class Performs Well All the Time

The performance of most major asset classes has shifted — at times dramatically — from one year to the next. Take a moment to track the movements of each asset class over any five-year period. You will notice that the top performers in one year are often lesser or bottom performers in the next, and vice versa.

2001	2002	2003	2004	2005	2006	2007	1993 – 2007 Annualized Returns	1993 – 2007 Standard Deviation
Corporate bonds 8.44	LT Gov't bonds 16.99	Small stocks 47.25	Internat'l stocks 20.25	Internat'l stocks 13.54	Internat'l stocks 26.34	Internat'l stocks 11.17	Mid stocks 12.62	Small stocks 17.71
LT Gov't bonds 4.34	Corporate bonds 10.26	Mid stocks 40.06	Mid stocks 20.22	Mid stocks 12.65	Small stocks 18.37	L T gov't bonds 9.65	Small stocks 10.10	Mid stocks 14.32
30 day T-bills 3.69	30 day T-bills 1.65	Internat'l stocks 38.59	Small stocks 18.33	Diversified portfolio 6.69	Mid stocks 15.26	Corporate bonds 6.97	Internat'l stocks 9.56	Internat'l stocks 14.23
Small stocks 2.49	Diversified portfolio -7.08	Large stocks 26.38	Diversified portfolio 11.59	LT Gov't bonds 6.61	Large stocks 13.62	Mid stocks 5.60	Diversified portfolio 9.04	Large stocks 13.55
Diversified portfolio -2.86	Internat'l stocks -15.94	Diversified portfolio 22.00	Large stocks 8.99	Small stocks 4.55	Diversified portfolio 12.02	Diversified portfolio 4.94	Large stocks 8.44	Diversified portfolio 9.07
Mid stocks -5.62	Mid stocks -16.19	Corporate bonds 4.10	LT Gov't bonds 7.94	Large stocks 3.00	30 day T-bills 4.75	30 day T-bills 4.56	LT gov't bonds 8.18	L T gov't bonds 8.37
Large stocks -13.04	Small stocks -20.48	LT Gov't bonds 2.61	Corporate bonds 4.34	30 day T-bills 2.93	Corporate bonds 4.33	Large stocks 3.53	Corporate bonds 6.47	Corporate bonds 3.70
Internat'l stocks -21.43	Large stocks -23.37	30 day T-bills 1.03	30 day T-bills 1.21	Corporate bonds 2.43	LT Gov't bonds 2.06	Small stocks -1.57	30 day T-bills 3.75	30 day T-bills 0.43

Represented by Index

Calculated using an equal-weighted average, based on total return, of the indices provided.

The Morgan Stanley Capital International (MSCI) EAFE (Europe, Australasia, and Far East) Index is a commonly used measure of the performance of international stocks.

Standard & Poor's 500®, an unmanaged measure of U.S. stock market performance.

The Russell Midcap™ Index consists of the smallest 800 companies in the Russell 1000 Index.

The Russell 2000 Index measures U.S. small-cap stocks.

The Lehman Brothers Aggregate Bond Index measures the performance of the corporate bond market.

The Lehman Brothers Long-Term Government Bond Index measures the performance of the long-term government bond market.

The Citigroup 30 day T-bill Index is generally considered representative of the performance of short-term money market instruments.

Risk Considerations

Equity investments offer a higher rate of return, but may be more volatile and riskier than fixed income investments.

Risks of international investing include currency fluctuations and political instability.

Small- and mid-cap stocks may be more volatile and less liquid than stocks of larger companies.

When interest rates rise, the prices of fixed income securities in the fund will generally fall. Conversely, when interest rates fall the prices of fixed income securities in the fund will generally rise.

Government bonds and Treasury bills are guaranteed by the full faith and credit of the United States government as to the timely payment of principal and interest. This guarantee does not eliminate market risk.

Indices are unmanaged and their returns assume reinvestment of dividends and, unlike mutual fund returns, do not reflect any fees or expenses associated with a mutual fund. It is not possible to invest in an index. Standard deviation is a statistical measure of the historic volatility of a portfolio.

Active rebalancing is essential to avoiding unnecessary risk over time.

Keeping Your Investments on Track

From time to time, your allocation may need to be shifted, or 'rebalanced' to bring it back in line with your long-term goals. That's because, over the years, the asset classes in your portfolio offer varying rates of return. When a particular asset class has performed well for an extended period of time, it can grow to occupy a larger percentage of your allocation, offsetting the intended balance between risk and reward.

Rebalancing your portfolio on a regular basis can help you avoid unnecessary risk and remain well positioned to capture return potential.

An Unbalanced Portfolio May Result In Unnecessary Risk

Here's an example of the effect that a changing market environment can have on an asset allocation left unchecked over time:

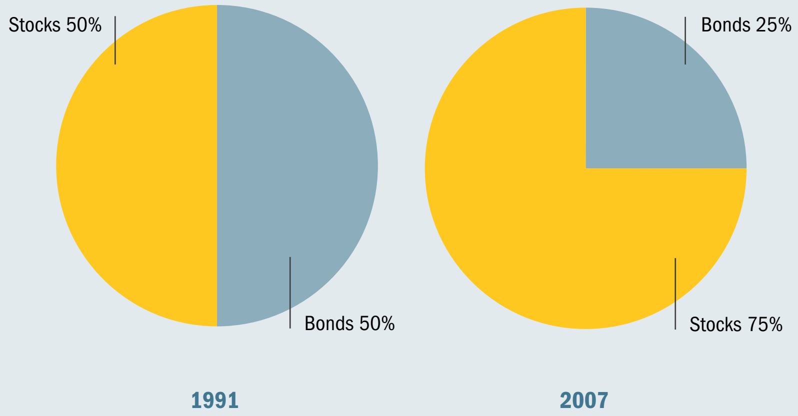
The bull market of the late 1990s contributed to the increased value of stocks in the portfolio below, causing it to be overweighted and therefore subjecting it to greater volatility than the investor may have planned.

More Reasons for Rebalancing

Over the years, changes in lifestyle – a growing family, a shift in college or retirement savings needs – may trigger the need to revisit your asset allocation decision.

Your financial advisor can review these changes with you to determine whether another fund in the Series may be more appropriate for your needs.

A Portfolio Left Unchecked Over Time



Data represents past performance. Past performance is no guarantee of future results. These examples are hypothetical and intended for illustrative use only. They are not intended to represent the actual performance of any Pioneer portfolio. While asset allocation does not guarantee a profit or protect against loss, a balanced portfolio may improve your ability to reach long-term goals.

Source: Ibbotson Associates. Portfolio allocations are represented by: Large Company Stocks – Standard & Poor's 500®, which is an unmanaged group of securities and considered to be representative of the stock market in general; Small Company Stocks – represented by Dimensional Fund Advisors, Inc. (DFA), U.S. Micro Cap Portfolio; International Stocks – Morgan Stanley Capital International Europe, Australasia, and Far East (EAFE®) Index; Government Bonds – 5-year U.S. Government Bonds; Cash – 30-day U.S. Treasury Bill.

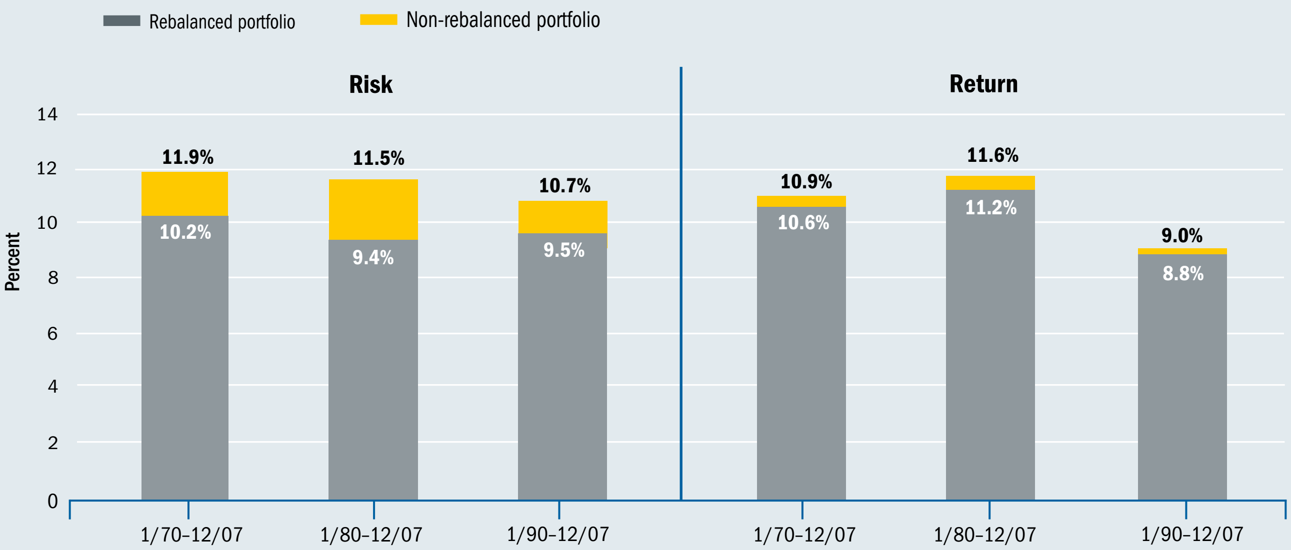
Chart prepared by Pioneer.

Rebalancing as a Valuable Risk-Management Tool

Historically, rebalancing a portfolio has allowed investors to reduce portfolio risk without sacrificing too much return. In all three of the examples below, regular rebalancing resulted in lower risk, with a minimal trade-off of reduced return. For example, the rebalanced portfolio beginning January 1980 offered approximately 20% less risk than the non-rebalanced portfolio, with about nearly 100% of the return.

In addition to regular rebalancing, Ibbotson allows some flexibility, in each target allocation, to take advantage of market trends that may offer improved return potential.

Rebalancing Helped to Lower Risk



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Source: Ibbotson Associates. Each portfolio consisted of 60% stocks, 20% bonds, and 20% cash at portfolio begin date. Stocks consist of 33.3% large, 33.3% small, and 33.3% international stocks at each portfolio begin date and are represented by the Standard & Poor's 500 Index, the DFA U.S. Micro Cap Portfolio and the Morgan Stanley Capital International (MSCI) EAFE Index, respectively. The bond allocation consists entirely of 5-year U.S. Government bonds, while the cash allocation consists of 30-day U.S. Treasury bills. The portfolios have been rebalanced semi-annually. Risk is measured by standard deviation, a statistical measure of the fluctuation of returns around the arithmetic average return of the investment. The higher the standard deviation, the greater the variability (and thus risk) of the investment returns. The data assumes reinvestment of income and does not account for taxes or transaction costs. It is not possible to invest directly in an index. Chart prepared by Pioneer.

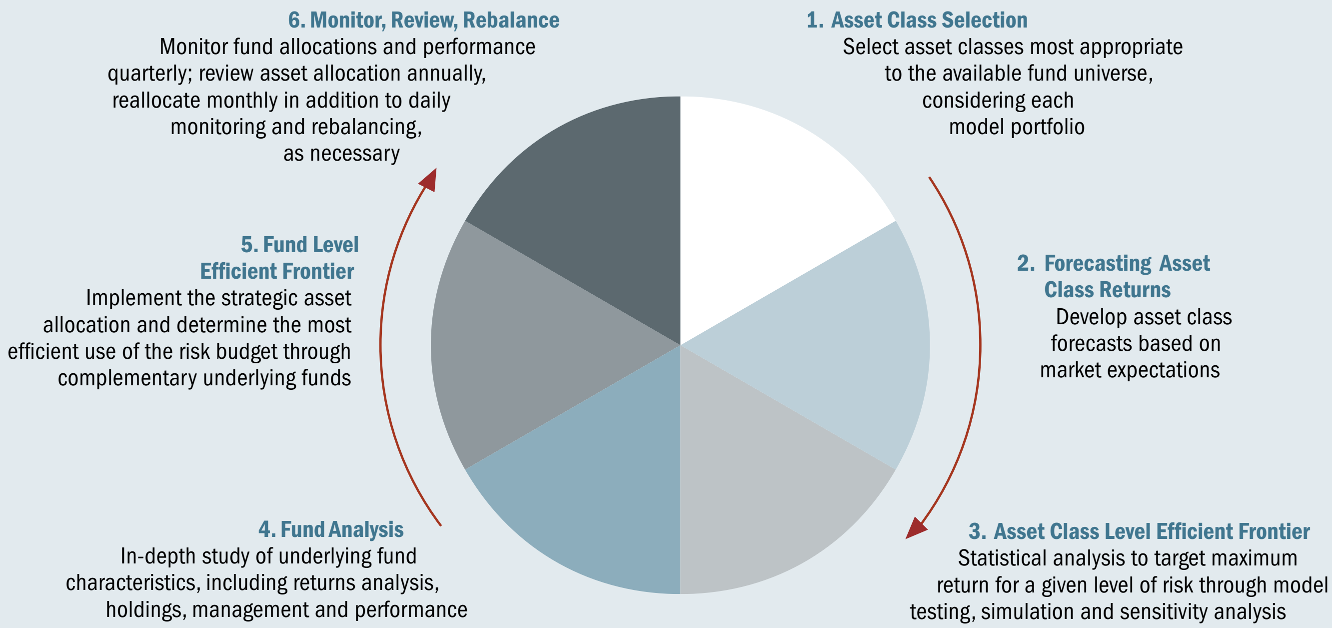
Professional Portfolio Management by Ibbotson Associates

Keeping Risk in Line with Expected Return

As subadvisor to the Pioneer Ibbotson Asset Allocation Series portfolios, Ibbotson Associates adheres to a strict investment process that marries a proprietary quantitative approach with a qualitative set of guidelines in an effort to minimize expected risk for a given level of expected return in each portfolio.

Ibbotson begins the process by selecting asset classes and — based on its own forecasting and analysis — building model portfolios that target maximum return for given levels of risk. Next, an in-depth analysis of each underlying fund leads to the construction of actual portfolios designed to mirror the risk/return characteristics of the asset class models. An ongoing process of monitoring, reallocating and rebalancing helps to keep each portfolio in line with its stated investment objective.

Ibbotson's Investment Process



Diversification Among Asset Classes

Each of the four asset allocation strategies — Conservative, Moderate, Growth and Aggressive — invests in a mix of Pioneer mutual funds allocated across major asset classes, which include U.S. stocks, international stocks, bonds and cash. Ibbotson also makes sure that each allocation is properly diversified to spread your investment assets over a range of investment styles and market capitalizations.

Building and Maintaining Efficient Allocations

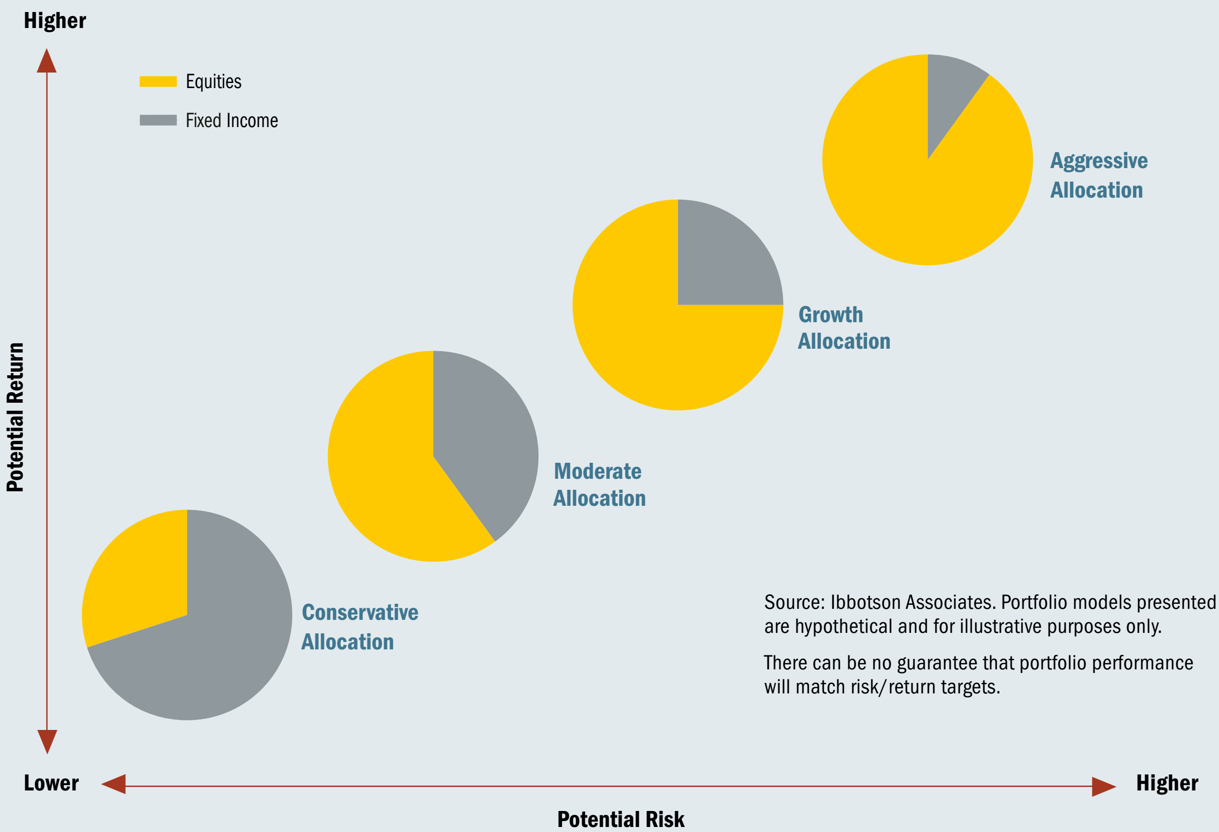
The chart below represents an 'efficient frontier', a scientific way of looking at the targeted risk/return characteristics of each portfolio. A portfolio that lines up along the efficient frontier is one that targets the greatest potential return for a given level of risk, or the lowest level of risk for a given level of return.

By choosing investments with low correlations, Ibbotson has been able to target the lowest, or most efficient level of risk for the maximum level of potential return in each of the four portfolios. Then, with regular rebalancing, Ibbotson makes sure that each allocation maintains its peak efficiency over time.

As Subadvisor, Ibbotson is responsible for:

- *Dynamic Allocation*
- *Portfolio Construction and Fund Selection*
- *Monitoring, Reallocating and Rebalancing*

Portfolio Model Risk/Reward Targets

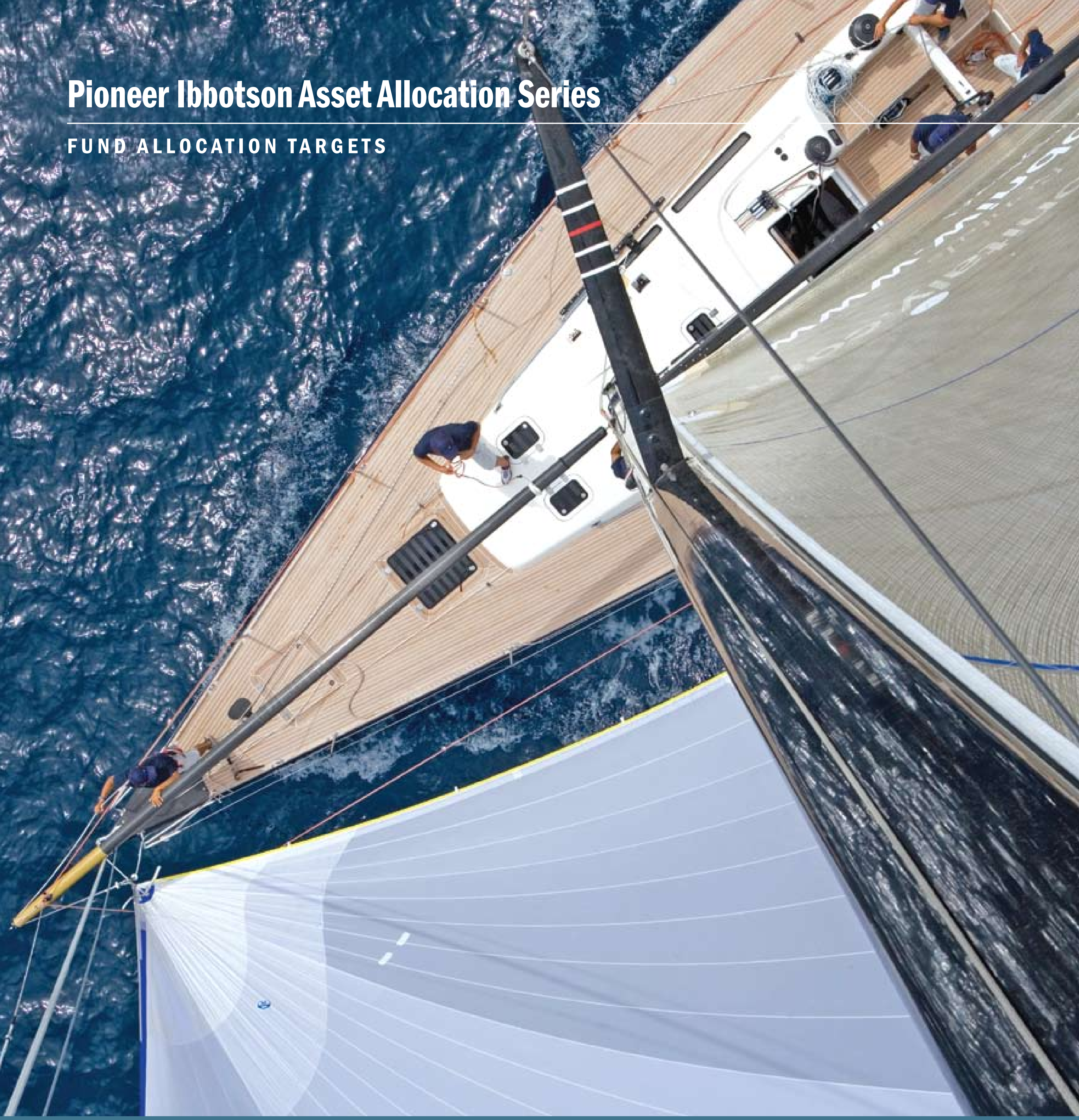


Source: Ibbotson Associates. Portfolio models presented are hypothetical and for illustrative purposes only.

There can be no guarantee that portfolio performance will match risk/return targets.

Pioneer Ibbotson Asset Allocation Series

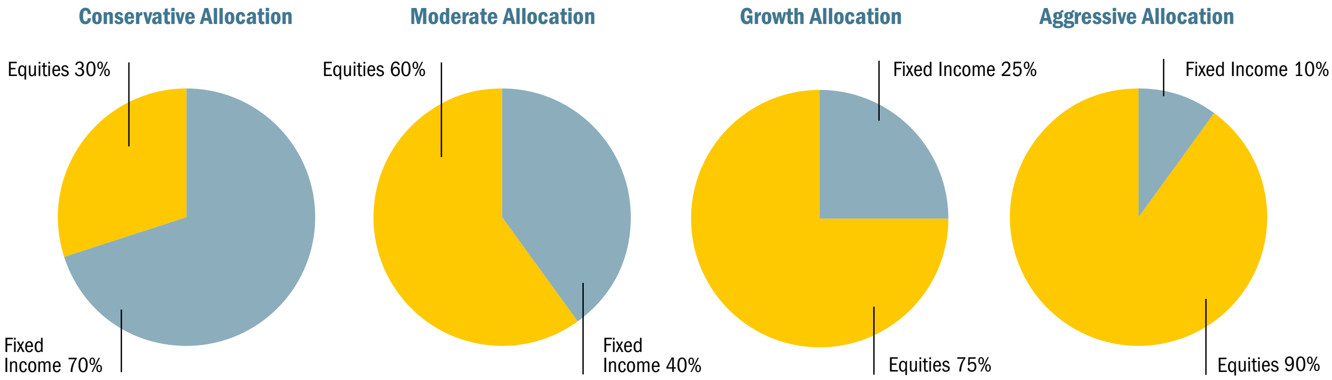
FUND ALLOCATION TARGETS



The fund's performance depends on the adviser's skill in determining the strategic asset class allocations, the mix of underlying Pioneer funds, as well as the performance of those underlying funds. The underlying funds' performance may be lower than the performance of the asset class that they were selected to represent. Stocks and bonds can decline due to adverse issuer, market, regulatory, or economic developments. Before making an investment in the fund, you should consider all the risks associated with it.

For performance information pertaining to any of the Pioneer Ibbotson Asset Allocation Series portfolios, ask your financial advisor for a fund fact sheet, call 1-800-225-6292, or visit our web site at pioneerinvestments.com.

Pioneer Ibbotson Asset Allocation Series



Pioneer Allocations as of December 2007

	Conservative Allocation	Moderate Allocation	Growth Allocation	Aggressive Allocation
For Investors Seeking	Conservative long-term growth potential	Moderate long-term growth potential	Strong long-term growth potential	Aggressive long-term growth potential
Expected Volatility	**Lower** ◄		►	**Higher**
U.S. Stocks	**26%**	**48%**	**58%**	**65%**
Pioneer Fund	6%	9%	9%	10%
Pioneer Research Fund	7%	10%	12%	13%
Pioneer Oak Ridge Large Cap Growth Fund	2%	5%	7%	8%
Pioneer Cullen Value Fund	3%	4%	4%	5%
Pioneer Value Fund	2%	4%	4%	4%
Pioneer Mid Cap Growth Fund	1%	2%	3%	3%
Pioneer Mid Cap Value Fund	–	2%	4%	5%
Pioneer Small Cap Value Fund	1%	2%	3%	4%
Pioneer Real Estate Shares	–	3%	4%	4%
Pioneer Independence Fund	3%	4%	5%	5%
Pioneer Growth Opportunities Fund	1%	3%	3%	4%
International Stocks	**8%**	**15%**	**19%**	**26%**
Pioneer International Equity Fund	6%	10%	12%	15%
Pioneer Emerging Markets Fund	–	2%	4%	6%
Pioneer Europe Select Equity Fund	2%	3%	3%	5%
Bonds	**60%**	**36%**	**23%**	**9%**
Pioneer Bond Fund	23%	11%	9%	7%
Pioneer Short Term Income Fund	25%	18%	11%	2%
Pioneer High Yield Fund	3%	2%	1%	–
Pioneer Global High Yield Fund	2%	2%	1%	–
Pioneer Strategic Income Fund	5%	2%	1%	–
Pioneer Government Income Fund	2%	1%	–	–
Cash	**6%**	**1%**	**–**	**–**

Small- and mid-cap stocks may be more volatile and less liquid than stocks of larger companies. Real estate investments may be subject to special risks, including risks related to general and local economic conditions, and risks related to an individual property. Risks of international and emerging market investing include currency fluctuations and political instability. Below investment grade securities may be more volatile and riskier than investment grade securities.

Your Financial Advisor – A Valuable Resource

Our Commitment to You

Pioneer Investments is committed to supporting the partnership between you and your financial advisor through a broad range of quality, innovative investment ideas designed to help you pursue your long-term goals.

Contact your financial advisor for more information about the Pioneer investment products and programs that might be best for you.

A fund of funds – or any other single investment – may be only one component of your long-term portfolio. Your financial advisor can be a valuable resource for helping you select additional investments and coordinate the broader aspects of your overall financial plan.

Here are just a few of the topics you might discuss with your financial advisor when considering an investment in Pioneer Ibbotson Asset Allocation Series.

Retirement planning – Traditional, Roth and rollover IRAs as well as small business retirement plans, such as Uni-K plans or SIMPLE IRAs, or other retirement savings vehicles, such as 403(b) plans

Education savings – An investment program such as a Coverdell Education Savings Account

Lump sum investing – Windfall sums, such as lottery winnings, an inheritance or a large insurance payment

Other opportunities – Of course, you need not wait for a major financial event to begin investing in one of the Pioneer Ibbotson Asset Allocation Series portfolios. Nor does your investment need to take the form of one lump sum. You can make regular investments over time by using an automatic investment program.

Automatic investment programs do not assure a profit or protect against loss in declining markets. You should consider your financial ability to continue investing through periods of low prices.

Find Out More

Before investing, consider the product's investment objectives, risks, charges and expenses carefully. Contact your financial advisor or Pioneer Investments for a prospectus containing this information. Read it carefully.

Contact Us

For more information about these or any Pioneer funds, please visit pioneerinvestments.com or call 1-800-225-6292.

Fundamentals never go out of style.[SM]

PIONEER Investments®

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60 State Street, Boston, Massachusetts 02109
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PIONEER Investments®

Atlantic Financial
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Please also visit Fenton Report Globalization Blog and Economic News, edited by Economic Strategist Bruce Fenton

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