

STRATEGIES FOR VOLATILE MARKETS

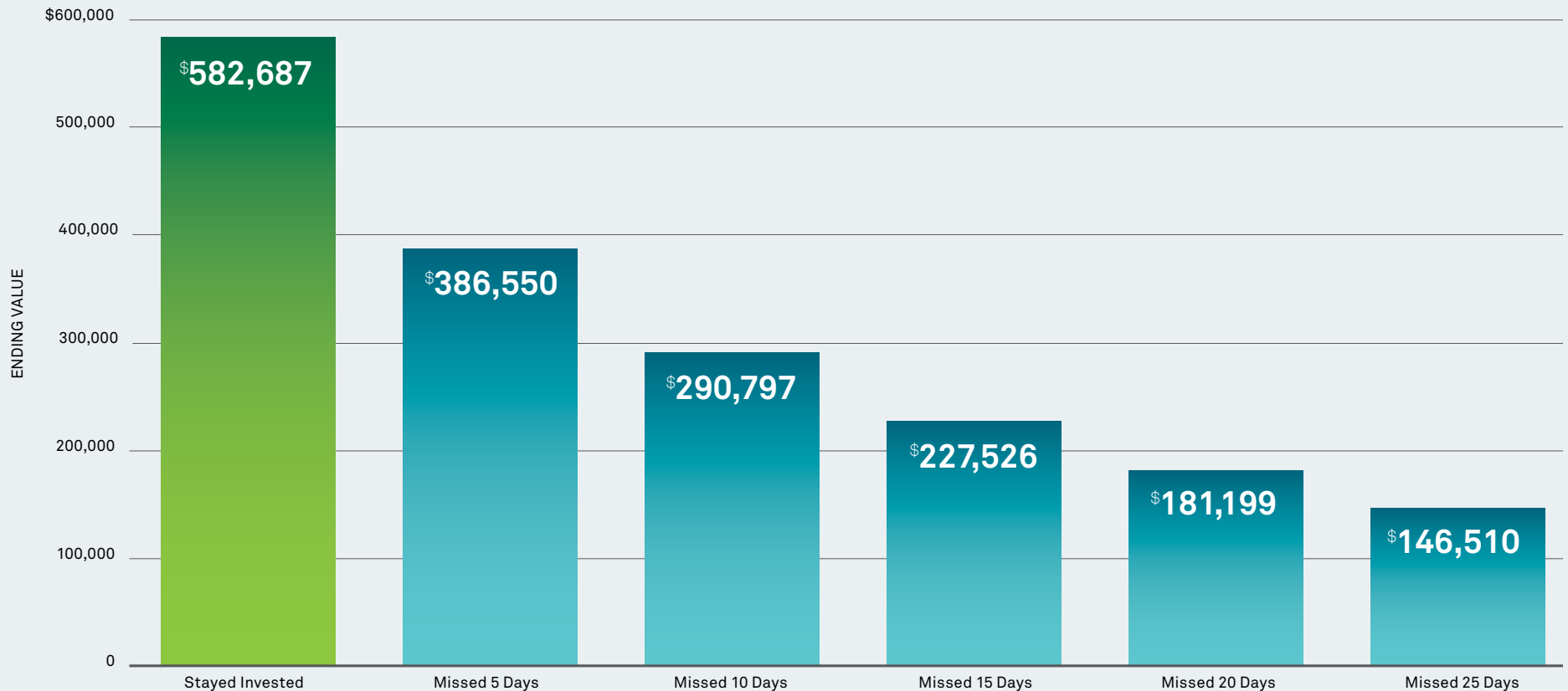
Stay Invested

BLACKROCK®

The graph below shows how a hypothetical \$100,000 investment in stocks would have been affected by missing the market's top-performing days over the 20-year period from January 1, 1994 to December 31, 2013. For example, an individual who remained invested for the entire time period would have accumulated \$582,687, while an investor who missed just five of the top-performing days during that period would have accumulated only \$386,550.

MISSING TOP-PERFORMING DAYS CAN HURT YOUR RETURN

Hypothetical Investment of \$100,000 in the S&P 500 Index Over the Last 20 Years (1994–2013)



Sources: BlackRock; Bloomberg. Stocks are represented by the S&P 500 Index, an unmanaged index that is generally considered representative of the US stock market. Past performance is no guarantee of future results. It is not possible to invest directly in an index.

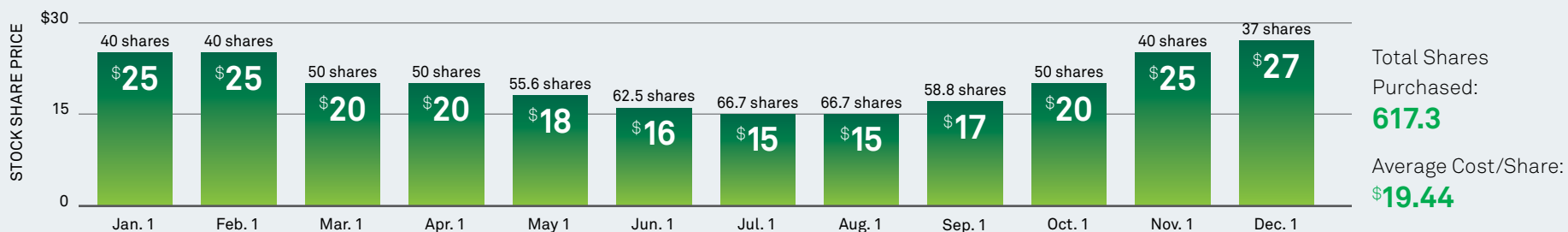
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Use Dollar-Cost Averaging to Start Investing Now

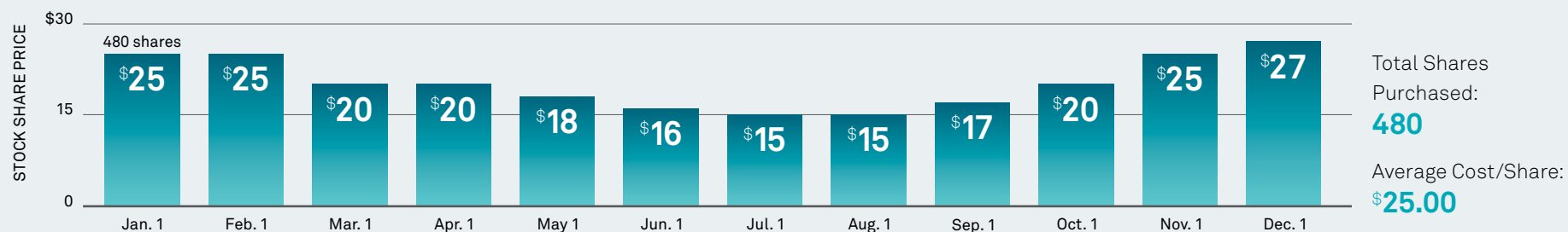


INVESTING SYSTEMATICALLY CAN HELP YOU ACHIEVE A BETTER OUTCOME WHEN MARKETS ARE VOLATILE

Strategy 1: Systematically Invest \$1,000 Per Month Every Month for a Year Regardless of Share Price



Strategy 2: Invest \$12,000 in a Lump Sum at the Beginning of the Year



The information provided is for illustrative purposes only and is not meant to represent the performance of any particular investment. Systematic investing does not guarantee a profit and does not protect against loss in declining markets. Systematic investing involves continuous investing so investors should consider their ability to make periodic payments in all market environments. Investing involves risk including the loss of your entire principal.

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