

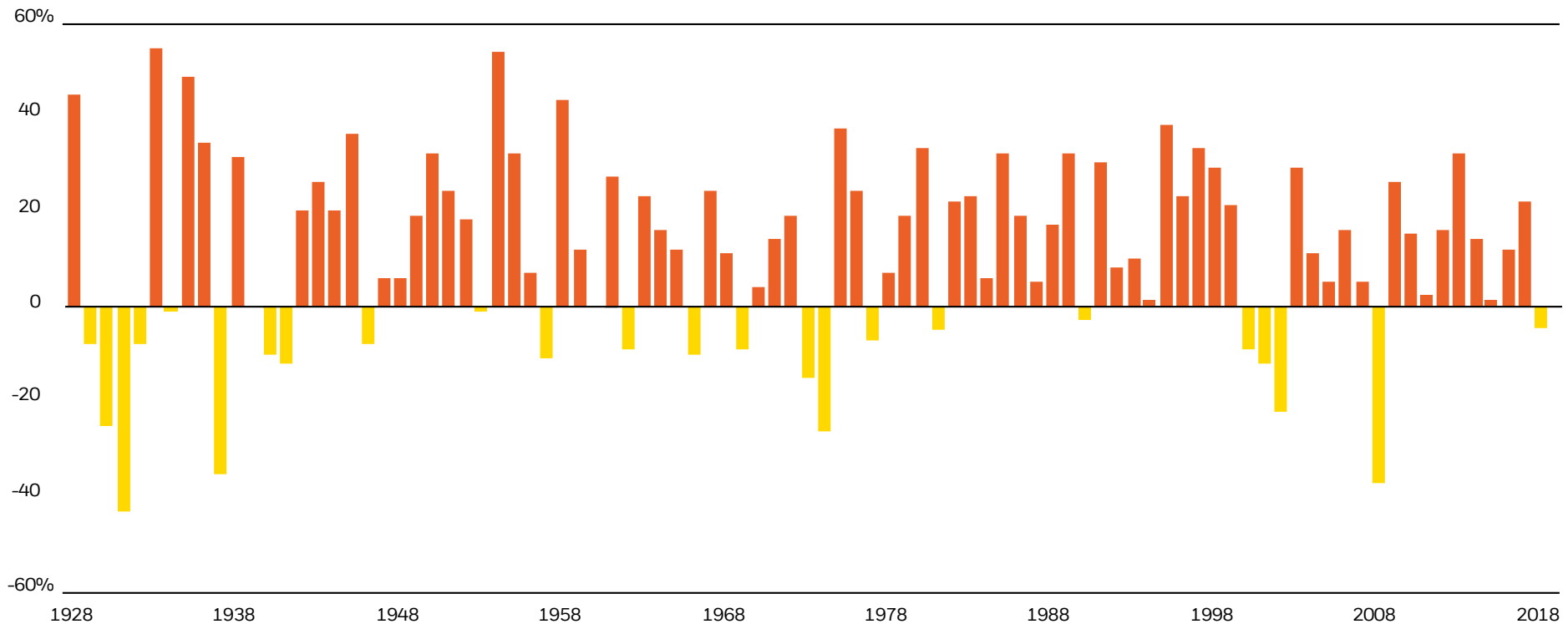
Staying invested for the long-term



Investors know that it's logical to think long-term when it comes to investing. But when headlines about the market turn worrisome, many feel the need to act. Acting impulsively in the short-term could have significant consequences when it comes to trying to achieve your long-term financial goals.

Over shorter time periods, investing may feel turbulent

1-year returns of stocks (1928-2018)

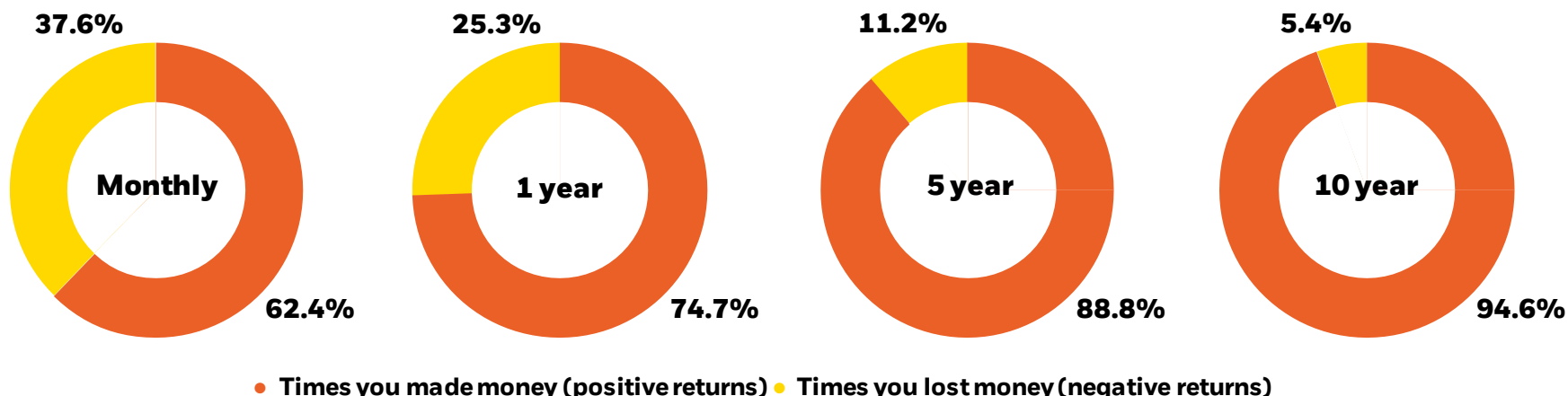


Sources: Bloomberg; Lipper. Stocks are represented by the S&P 500 Index from 2/1970 to 12/31/18 and the IA SBB1 US, Lrg Cap Index from 1926 to 2/1970. The S&P 500 Index is an unmanaged index that consists of the common stocks of 500 large capitalization companies, within various industrial sectors, most of which are listed on the New York Stock Exchange. Past performance is no guarantee of future results. The information provided is for illustrative purposes and is not meant to represent the performance of any particular investment. It is not possible to invest directly in an index.

The stock market can be volatile in the short term. It can decline substantially in a single day, creating fear amongst investors. But if you stay calm, you'll find that the likelihood of a positive return grows higher the longer you stay invested.

The longer you stay invested, the greater your likelihood of positive returns

Rolling returns of stocks (1928-2018)



Sources: BlackRock; Bloomberg; Lipper. Stocks are represented by the S&P 500 Index from 2/1970 to 12/31/18 and the IASBBI U.S. Lrg Cap Index from 1926 to 2/1970. See front for a description of the S&P 500 Index. Past performance is no guarantee of future results. This is for illustrative purposes only and not indicative of any investment. It is not possible to invest directly in an index.

Investing involves risks, including possible loss of principal.

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