Index the core: U.S. equities

How do you build equity portfolios?

### Style-based portfolios

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>Core</th>
<th>Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Large</td>
<td>IUSV</td>
<td>IVV</td>
<td>IUSG</td>
</tr>
<tr>
<td></td>
<td>0.04%</td>
<td>0.04%</td>
<td>0.04%</td>
</tr>
<tr>
<td>Mid</td>
<td>0.04%</td>
<td>0.04%</td>
<td>0.04%</td>
</tr>
<tr>
<td>Small</td>
<td>0.04%</td>
<td>0.04%</td>
<td>0.04%</td>
</tr>
</tbody>
</table>

No one is lower in large cap value and growth

No one is lower. 0.04% expense ratio is the industry low for Large Value and Large Growth ETFs.¹

Expense ratios are shown below the ticker symbols.

### Market cap portfolios

Avoid overlap: If you start with the S&P 500, stick with the S&P

<table>
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<th>Index</th>
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<th>Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>S&amp;P 500</td>
<td>0.04%</td>
<td>0.07%</td>
<td>0.07%</td>
</tr>
<tr>
<td>S&amp;P Mid Cap 400</td>
<td>0.04%</td>
<td>0.07%</td>
<td>0.07%</td>
</tr>
<tr>
<td>S&amp;P Small Cap 600</td>
<td>0.04%</td>
<td>0.07%</td>
<td>0.07%</td>
</tr>
</tbody>
</table>

Did you know? IVV, IJH, and IJR have 0% overlap and 100% coverage of the S&P 1500 index.

Combining index families can disrupt your asset allocation

S&P only

Zero overlapping stocks

100% coverage

S&P + CRSP

255 overlapping stocks²

IUSV is the iShares Core S&P U.S. Value ETF; IVV is iShares Core S&P 500 ETF; IUSG is the iShares Core S&P U.S. Growth ETF; IJH is the iShares Core S&P Mid-Cap ETF; IJR is the iShares Core S&P Small-Cap ETF. ¹Source: Morningstar as of 3/31/19; uses all ETFs in the Large Value category for IUSV and all ETFs in the Large Growth category for IUSG. ²Source: Bloomberg, as of 12/31/18.

iShares.com
Index the core: U.S. bonds

How do you build bond portfolios?

iShares Corporate Bond ETFs cover the entire yield curve

By maturity

- IGSB 0.06%
- IGIB 0.06%
- IGLB 0.06%
- USIG 0.06%

Total market

10+ years

- IGLB 0.06%

5-10 years

- IGIB 0.06%

1-5 years

- IGSB 0.06%

1-10+ years

Did you know?

At a 0.06% expense ratio, iShares offers the lowest cost range of corporate bond ETFs.3

Seek tax savings now

As interest rates have risen, you may have unrealized losses in bond funds and ETFs. Discuss with your advisor ways to harvest those losses and potentially cut your tax bill by moving to low cost ETFs.

Seek tax savings forever

iShares bond ETFs are more tax efficient, with only 3% distributing capital gains vs. 17% for bond mutual funds over the past 5 years.4

Carefully consider the Funds’ investment objectives, risk factors, and charges and expenses before investing. This and other information can be found in the Funds’ prospectuses or, if available, the summary prospectuses which may be obtained by visiting www.iShares.com or www.blackrock.com. Read the prospectus carefully before investing. Investing involves risk, including possible loss of principal.

IGSB is the iShares Short-Term Corporate Bond ETF; IGIB is the iShares Intermediate-Term Corporate Bond ETF; IGLB is the iShares Long-Term Corporate Bond ETF; USIG is the iShares Broad USD Investment Grade Corporate Bond ETF. 3 Source: Morningstar, as of 3/31/2019. IGSB / IGIB / IGLB / USIG all charge 0.06%, which is the lowest cost range of corporate bond ETFs.

4 Source: Morningstar, as of 12/31/2018; for years 2014-2018 for all bond funds. Number of funds includes all funds that incepted on or before 10/31 of each year, excluding any funds that closed on or before 10/31 of each year. The iShares Funds are distributed by BlackRock Investments, LLC (together with its affiliates, “BlackRock”). Fixed income risks include interest-rate and credit risk. Typically, when interest rates rise, there is a corresponding decline in bond values. Credit risk refers to the possibility that the bond issuer will not be able to make principal and interest payments. Small-capitalization companies may be less stable and more susceptible to adverse developments, and their securities may be more volatile and less liquid than larger capitalization companies. Transactions in shares of ETFs will result in brokerage commissions and will generate tax consequences. All regulated investment companies are obliged to distribute portfolio gains to shareholders. Past distributions are not indicative of future distributions. This material does not constitute any specific legal, tax or accounting advice. Please consult with qualified professionals for this type of advice. The strategies discussed are strictly for illustrative and educational purposes and are not a recommendation, offer or solicitation to buy or sell any securities or to adopt any investment strategy. There is no guarantee that any strategies discussed will be effective. The iShares Funds are not sponsored, endorsed, issued, sold or promoted by ICE Data Services, LLC or S&P Dow Jones Indices LLC. None of these companies make any representation regarding the advisability of investing in the Funds. BlackRock Investments, LLC is not affiliated with the companies listed above.

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