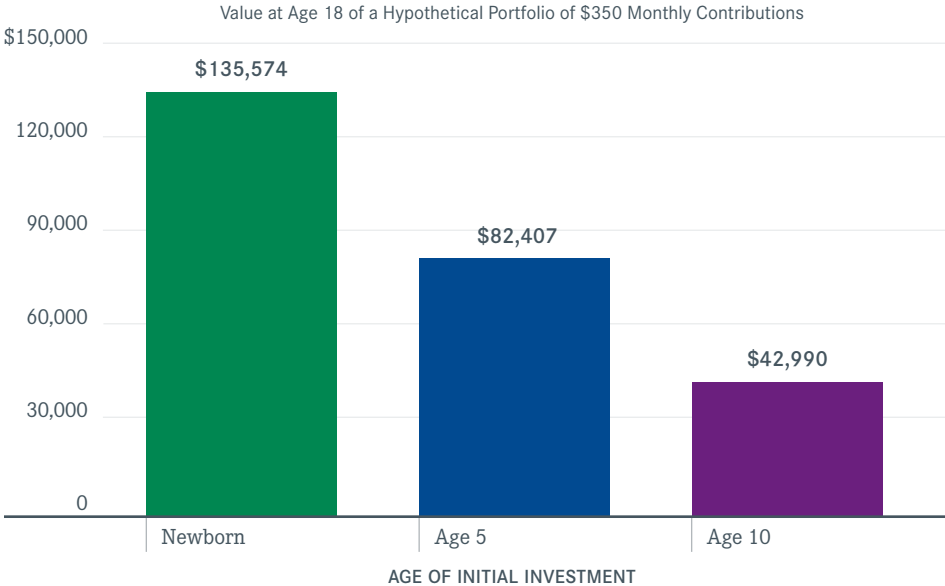


The Cost of a College Education

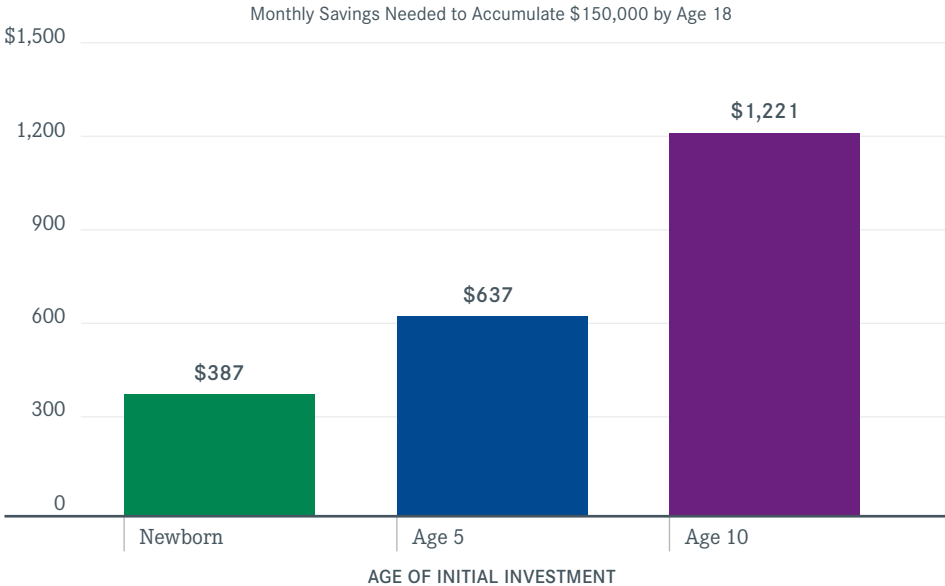
Danger of Delaying Savings

Starting later to save for your children's or grandchildren's education may prevent you from meeting your goals or make meeting the goals more costly.

Starting to Save Earlier Can Reap Benefits



Starting to Save Later May Be More Costly



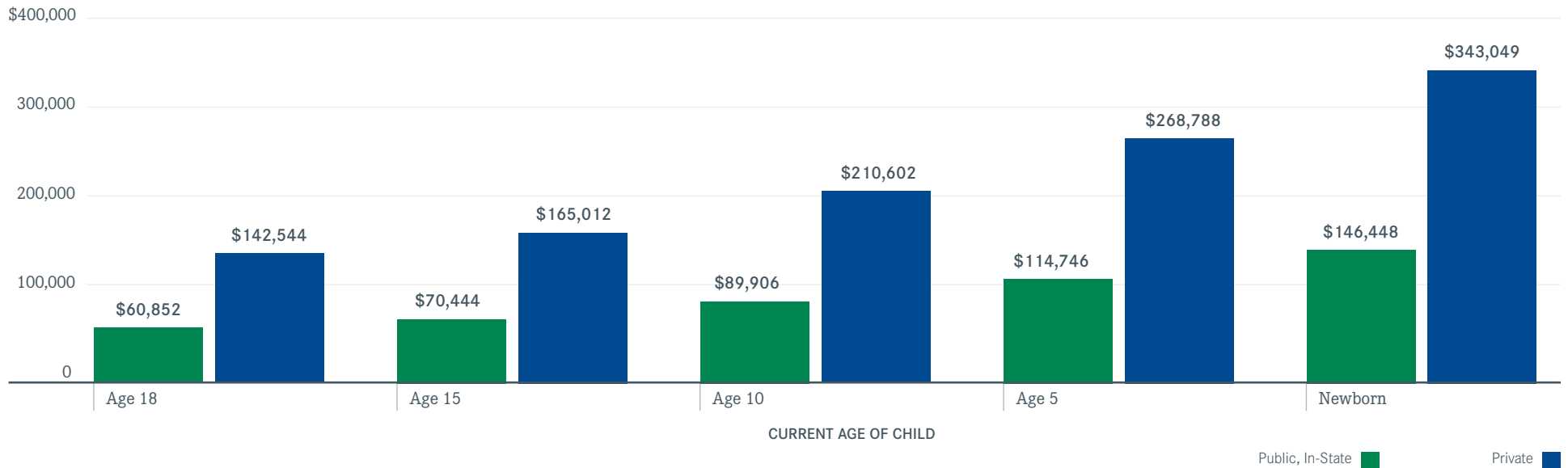
Source: BlackRock®. This is for illustrative purposes only and not indicative of any investment. This illustration assumes your ability to continue to make contributions on a monthly basis. Assumes 6% annual returns compounded monthly.

The Cost of a College Education

Costs Are Increasing Quickly

Between academic years 1999-2000 and 2009-2010, tuition and fees at public, four-year colleges and universities rose at an average annual rate of 4.9% beyond general inflation. Tuition and fees at private, four-year colleges rose at an average annual rate of 2.6% beyond inflation.

The Total Cost of a Four-Year Education Will Likely Increase Substantially Over Time



Sources: BlackRock; College Board, "Trends in College Pricing 2009." Figures include tuition, fees, room and board. Figures for age 18 based on costs for 2009-2010 academic year. Estimated annual growth rate of 5%.

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