iSHARES® 401(k) SOLUTIONS

BUILDING A NEW FOUNDATION FOR RETIREMENT PLANS

Welcome to 401(k) 2.0

A new solution has emerged for 401(k) plans: iShares Exchange Traded Funds (ETFs). Increasingly popular with financial advisors and their clients, these innovative investment tools have only recently become widely available for advisors to use in 401(k) plans. With their arrival, advisors have a set of tools to construct sound 401(k) plans for their clients.

iShares ETFs offer a number of advantages for constructing a 401(k): reasonable and transparent fees, a flexible and transparent investment lineup, risk management through portfolio diversification, as well as an ability to capture consistent asset class exposure—all features that help strengthen retirement plans.

Inside are key iShares ETFs you may consider in a 401(k) plan, including core holdings to build a customized asset allocation strategy, target date funds based on participants' investment horizons, and target risk funds based on participants' risk tolerance.

iShares core 401(k) solutions for a customized asset allocation

Trading symbols and management fees (%)

U.S. EQUITY

BROAD	**ISI** iShares S&P 1500 0.20%	**IWV** iShares Russell 3000 0.20%
LARGE CAP	**IVV** iShares S&P 500 0.09%	**IWB** iShares Russell 1000 0.15%
LARGE CAP GROWTH	**IVW** iShares S&P 500 Growth 0.18%	**IWF** iShares Russell 1000 Growth 0.20%
LARGE CAP VALUE	**IVE** iShares S&P 500 Value 0.18%	**IWD** iShares Russell 1000 Value 0.20%
MID CAP	**IJH** iShares S&P MidCap 400 0.20%	**IWR** iShares Russell Midcap 0.20%
MID CAP GROWTH	**IJK** iShares S&P MidCap 400 Growth 0.25%	**IWP** iShares Russell Midcap Growth 0.25%
MID CAP VALUE	**IJJ** iShares S&P MidCap 400 Value 0.25%	**IWS** iShares Russell Midcap Value 0.25%
SMALL CAP	**IJR** iShares S&P SmallCap 600 0.20%	**IWM** iShares Russell 2000 0.20%
SMALL CAP GROWTH	**IJT** iShares S&P SmallCap 600 Growth 0.25%	**IWO** iShares Russell 2000 Growth 0.25%
SMALL CAP VALUE	**IJS** iShares S&P SmallCap 600 Value 0.25%	**IWN** iShares Russell 2000 Value 0.25%

ALTERNATIVES

REAL ESTATE & REITs	**ICF** iShares Cohen & Steers Realty Majors 0.35%

INTERNATIONAL AND WORLD EQUITY

BROAD	**ACWI** iShares MSCI ACWI 0.35%	
BROAD EX-U.S.	**ACWX** iShares MSCI ACWI ex US 0.35%	
DEVELOPED MARKETS	**EFA** iShares MSCI EAFE 0.35%	**SCZ** iShares MSCI EAFE Small Cap 0.40%
EMERGING MARKETS	**EEM** iShares MSCI Emerging Markets 0.72%	

DOMESTIC AND INTERNATIONAL FIXED INCOME

BROAD DOMESTIC	**AGG** iShares Barclays Aggregate 0.24%*
INTERNATIONAL TREASURIES	**IGOV** iShares S&P/Citigroup International Treasury 0.35%
INFLATION-INDEXED	**TIP** iShares Barclays TIPS 0.20%
SHORT TERM TREASURIES	**SHV** iShares Barclays Short Treasury 0.15%
HIGH YIELD BONDS	**HYG** iShares iBoxx $ High Yield Corporate 0.50%

This is a sample of the more than 170 iShares ETFs available for advisors to use in a 401(k) plan. For more information, please refer to the product descriptions on www.iShares.com. iShares transactions may result in recordkeeping fees, but the savings from low annual fees can help offset these costs. Other plan fees may apply.

* The total annual operating expenses of the iShares Barclays Aggregate Bond Fund and iShares Barclays MBS Bond Fund include "acquired fund fees and expenses" which are related to the funds' investments in the BlackRock Cash Funds: Prime (the "money market fund"). "Acquired fund fees and expenses" represent the funds' pro rata share of the fees and expenses charged by the money market fund and may vary based on the funds' allocation of assets to the annualized net expenses of the money market fund. Annual operating expenses do not include the effect of interest earned by investments in the money market fund, which is expected to offset the money market fund's fees and expenses.

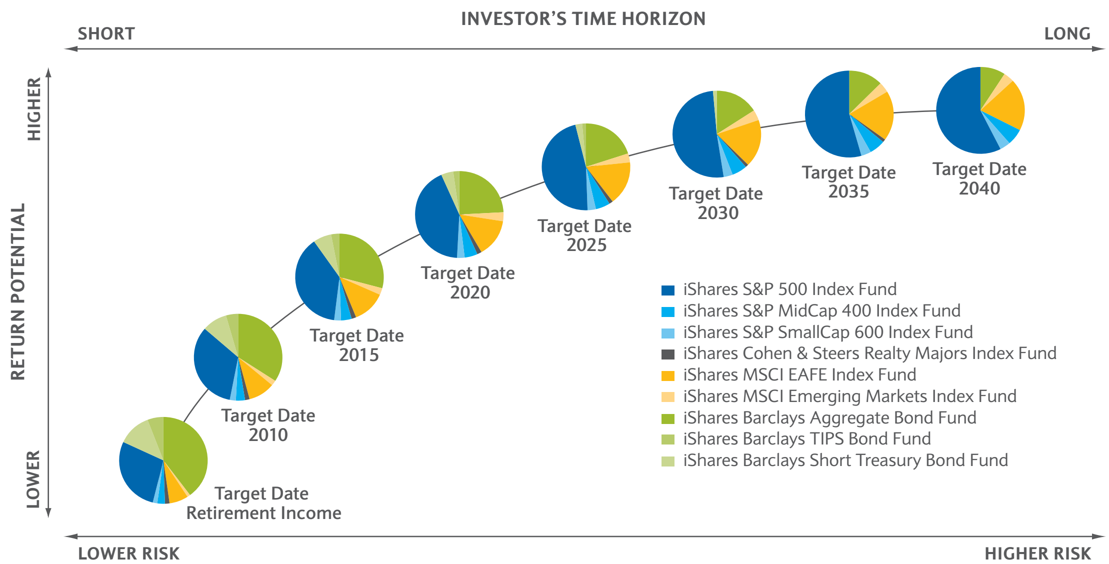
iShares asset allocation solutions

iShares ETFs are a convenient way to achieve tailored portfolios that offer cost-effective, efficient, and diversified solutions to help meet specific needs based upon your clients' risk tolerance or anticipated retirement date. Both strategies are dynamically managed by portfolio managers who constantly monitor and rebalance to the specific allocation parameters.

SOLUTION 1: iSHARES S&P TARGET DATE INDEX FUNDS

iShares S&P Target Date Index Funds offer a convenient way to adopt an overall portfolio solution. Each fund has a number (a target date) at the end of the name that designates an approximate year when an investor plans to start withdrawing their money. The funds seek to meet investment needs for retirement based on an investor's investment horizon, and reallocates automatically to lower-risk investments as each fund's target date approaches. An investment in the iShares S&P Target Date Funds is not guaranteed, and an investor may experience losses, including near, at, or after the target date.

FIGURE 1
Target Date Indexes



For illustrative purposes only. Allocations shown are for illustration only and do not represent the actual allocation of any iShares Fund.

FIGURE 2
iShares S&P Target Date Index Funds Overview

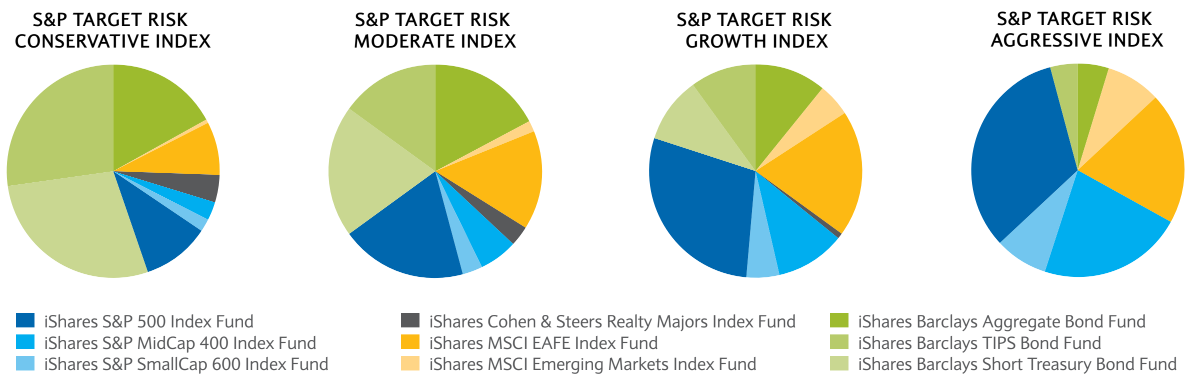
Description	Multi-asset-class strategy corresponding to an anticipated need for funds (e.g., college, retirement date)	
Investment Strategy	Seeks to deliver risk-adjusted returns in line with a retirement date or other goal	
Allocation Categories	Domestic equity, international equity, REITs, bonds	
Constituents	iShares S&P 500 Index Fund (IVV) iShares S&P MidCap 400 Index Fund (IJH) iShares S&P SmallCap 600 Index Fund (IJR) iShares MSCI EAFE Index Fund (EFA) iShares MSCI Emerging Markets Index Fund (EEM)	iShares Cohen & Steers Realty Majors Index Fund (ICF) iShares Barclays Aggregate Bond Fund (AGG) iShares Barclays Short Treasury Bond Fund (SHV) iShares Barclays TIPS Bond Fund (TIP)
Index Methodology	Indexes are representative of a snapshot of target date industry funds available to investors.	
Available Funds	iShares S&P Target Date Retirement Income Index Fund (TGR) iShares S&P Target Date 2010 Index Fund (TZD) iShares S&P Target Date 2015 Index Fund (TZE) iShares S&P Target Date 2020 Index Fund (TZG)	iShares S&P Target Date 2025 Index Fund (TZI) iShares S&P Target Date 2030 Index Fund (TZL) iShares S&P Target Date 2035 Index Fund (TZO) iShares S&P Target Date 2040 Index Fund (TZV)

SOLUTION 2: iSHARES S&P TARGET RISK INDEX FUNDS

iShares S&P Target Risk Index Funds offer your clients a convenient way to adopt an overall portfolio solution that seeks to meet investment needs for retirement based on an investor's tolerance for risk.

FIGURE 3

Target Risk Indexes



For illustrative purposes only. Index allocations shown are subject to change and do not represent the actual allocation of any iShares Fund.

FIGURE 4

iShares S&P Target Risk Index Funds Overview

Description	Multi-asset-class strategy corresponding to a particular level of risk tolerance.	
Investment Strategy	Seeks to deliver risk-adjusted returns in line with the defined level of risk.	
Allocation Categories	Domestic equity, international equity, REITs, bonds	
Constituents	iShares S&P 500 Index Fund (IVV) iShares S&P MidCap 400 Index Fund (IJH) iShares S&P SmallCap 600 Index Fund (IJR) iShares MSCI EAFE Index Fund (EFA) iShares MSCI Emerging Markets Index Fund (EEM)	iShares Cohen & Steers Realty Majors Index Fund (ICF) iShares Barclays Aggregate Bond Fund (AGG) iShares Barclays Short Treasury Bond Fund (SHV) iShares Barclays TIPS Bond Fund (TIP)
Index Methodology	Indexes represent market value-weighted portfolios utilizing U.S. equities, international equities, U.S. fixed income, and cash, and are adjusted based on the specific risk tolerances.	
Available Funds	iShares S&P Conservative Allocation Fund (AOK) iShares S&P Moderate Allocation Fund (AOM)	iShares S&P Growth Allocation Fund (AOR) iShares S&P Aggressive Allocation Fund (AOA)

For more information:

WWW.iSHARES401k.COM

1-888-450-4015

For more information on how to use iShares ETFs in your clients' 401(k) plans, please see www.iShares401k.com or contact the iShares 401(k) Group at 1-888-450-4015. Carefully consider the iShares Funds' investment objectives, risk factors and charges and expenses before investing. This and other information can be found in the Funds' prospectuses, which may be obtained by calling 1-800-iShares (1-800-474-2737) or by visiting www.iShares.com. Read the prospectuses carefully before investing.

Investing involves risk, including possible loss of principal. Asset allocation models and diversification do not promise any level of performance or guarantee against loss of principal. Investment in the iShares S&P Target Date Index Funds and iShares S&P "Target Risk" Allocation Funds is subject to the risks of the underlying funds.

An investment in the fund(s) is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.

iShares transactions may result in recordkeeping fees, but the savings from low annual fees can help offset these costs. Other plan fees may apply.

The iShares Funds ("Funds") are distributed by SEI Investments Distribution Co. (SEI).

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