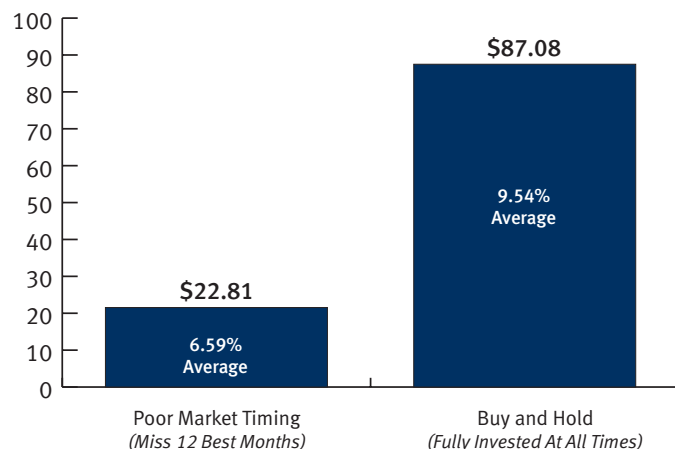


Time In, Not Timing

The Risk of Missing the Best Months of Being Invested

MONTHLY STOCK RETURNS FROM 1960 THROUGH 2009



Market timing is attempting to predict when to buy and sell investments based on discerning past patterns in investment returns. No one can predict whether the market will move up or down, and the risk of trying outweighs any possible rewards. Risk control and return enhancement are best achieved through asset allocation.

The odds of underperformance from market timing (relative to a buy-and-hold strategy) increase over larger investment horizons and with more frequent trading. If an investor had missed 12 of the best months of stock market performance since 1960, the cost would have been a loss of about 31% of the annual return that could have been achieved by not trying to predict the markets.

The dollar amounts represent the accumulated value of \$1 invested in the particular strategy from 1960 through 2009. The percentage figures are the corresponding average annual returns. Monthly returns for the Standard & Poor's 500 Stock Index from 1960 through 2009 were used. No return was earned during periods when the investor was out of the market.

Talk to your Financial Advisor about developing your asset allocation strategy.

This chart is for illustrative purposes and not intended to be representative of any specific investment vehicle. The material is based on data obtained from sources we consider to be reliable; however, it is not guaranteed to be accurate and does not purport to be complete. Past performance is not indicative of future results.

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