Cash management solutions

Yields at a glance

*Merrill Lynch offers access to a variety of investment and bank deposit solutions designed to provide liquidity, relative safety and competitive yields for your cash holdings. Your Merrill Lynch Financial Advisor can provide guidance and additional information on solutions that may be appropriate for you and/or your business based on your needs, goals, risk tolerance, investment time frame and liquidity requirements. Merrill Edge Advisory Center™ clients should call a Merrill Edge Financial Solutions Advisor™ at 888.ML.INVEST (888.654.6837), and Merrill Edge® self-directed investing clients should call the Investment Center at 877.653.4732.**

Please note: Availability is based on account type and may depend on other eligibility criteria.

	As of 3/28/2017
Bank Deposits available through Merrill Lynch Accounts	**Annual Percentage Yield**
Merrill Lynch Bank Deposit Program --- Tier 1 (<$250,000)	0.01%
Merrill Lynch Bank Deposit Program --- Tier 2 ($250,000 to <$1M)	0.01%
Merrill Lynch Bank Deposit Program --- Tier 3 ($1M to <$10M)	0.01%
Merrill Lynch Bank Deposit Program --- Tier 4 (>= $10M)	0.02%
Merrill Lynch Bank Deposit Program --- Tier 5[1]	0.02%
Insured Savings Account (ISA®)[2]	0.02%
Preferred Deposit®[3]	0.12%
Retirement Asset Savings Program --- Tier 1 (<$250,000)	0.01%
Retirement Asset Savings Program --- Tier 2 ($250,000 to <$1M)	0.01%
Retirement Asset Savings Program --- Tier 3 ($1M to <$10M)	0.01%
Retirement Asset Savings Program --- Tier 4 (>= $10M)	0.02%
Merrill Lynch Direct Deposit Program	0.01%
Merrill Lynch Direct Deposit Program --- Tier 6[4]	0.02%
Merrill Lynch Business Deposit Program --- Tier 1 (<$250,000)	0.01%
Merrill Lynch Business Deposit Program --- Tier 2 ($250,000 to <$1M)	0.01%
Merrill Lynch Business Deposit Program --- Tier 3 ($1M to <$10M)	0.01%
Merrill Lynch Business Deposit Program --- Tier 4 (>=$10M)	0.02%
Preferred Deposit for Business®[3,5]	0.12%

Please see next pages for additional important information.

* Throughout this document, the term "Merrill Edge representative" is used to refer to both a Merrill Edge Financial Solutions Advisor and a Merrill Edge Investment Center representative.

Merrill Lynch is the marketing name for Merrill Lynch Wealth Management, Merrill Edge and The Private Banking and Investment Group, all of which are made available through Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"). Merrill Edge is available through MLPF&S, and consists of the Merrill Edge Advisory Center (investment guidance) and self-directed online investing.

Merrill Lynch makes available products and services offered by MLPF&S and other subsidiaries of Bank of America Corporation ("BofA Corp.").

Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BofA Corp.

The Private Banking and Investment Group is a division of MLPF&S that offers a broad array of personalized wealth management products and services. Both brokerage and investment advisory services (including financial planning) are offered by the Group's Private Wealth Advisors through MLPF&S. The nature and degree of advice and assistance provided, the fees charged, and client rights and Merrill Lynch's obligations will differ among these services. The banking, credit and trust services sold by the Group's Private Wealth Advisors are offered by licensed banks and trust companies, including Bank of America, N.A., Member FDIC, and other affiliated banks.

MLPF&S is a registered broker-dealer, registered investment adviser, Member SIPC and a wholly owned subsidiary of BofA Corp.

Merrill Lynch makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of BofA Corp.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value

Money Market Mutual Fund performance data quoted represents past performance, and current performance may be lower or higher. Past performance is no guarantee of future results. Performance data for the most recent month end may be obtained by contacting your financial advisor. Merrill Edge clients may call the Merrill Edge Advisory Center™ or a Merrill Edge Financial Solutions Advisor™ at 888.ML .INVEST (888.654.6837), and Merrill Edge® self-directed investing clients should call the Investment Center at 877.653.4732.*

Money Market Mutual Funds	Symbol	Seven-Day Yield
Taxable -- BlackRock Funds (as of 3/28/2017)		
BIF Money Fund**	CMA	0.16%
BIF Treasury Fund**	CMATF	0.10%
BBIF Money Fund --- Tier 1 (<$250,000)**	WCMAF	0%
BBIF Money Fund --- Tier 2 ($250,000 to <$1M)**	WCMAF	0%
BBIF Money Fund --- Tier 3 ($1M to <$10M)**	WCMAF	0.16%
BBIF Money Fund --- Tier 4 (>= $10M)**	WCMAF	0.16%
BBIF Treasury Fund --- Tier 1 (<$250,000)**	WCMAR	0%
BBIF Treasury Fund --- Tier 2 ($250,000 to <$1M)**	WCMAR	0%
BBIF Treasury Fund --- Tier 3 ($1M to <$10M)**	WCMAR	0.10%
BBIF Treasury Fund --- Tier 4 (>= $10M)**	WCMAR	0.10%
Ready Assets U.S.A. Government Money Fund**	MLUSA	0%
Ready Assets U.S. Treasury Money Fund**	MLTAX	0.36%
Ready Assets Government Liquidity Fund**	MLRAX	0.04%
Retirement Reserves Money Fund Class I (closed to new investors)**	MLIKX	0.07%
Retirement Reserves Money Fund Class II**	MBIKX	0.06%
Funds For Institutions: Treasury Strategies Institutional Fund[6,**]	MLIXX	0.47%
Funds For Institutions: Premier Government Institutional Fund[7,**]	MLPXX	0.55%
Funds For Institutions: Select Treasury Strategies Institutional Fund[7,**]	MLSXX	0.58%
Taxable – BlackRock Liquidity Funds (as of 3/28/2017)		
BlackRock Liquidity Funds: TempCash Fund --- Institutional Class[6,***]	TMCXX	0.89%
BlackRock Liquidity Funds: Treasury Trust --- Institutional Class[6,**]	TTTXX	0.54%
BlackRock Liquidity Funds: FedFund --- Institutional Class[6,**]	TFDXX	0.60%
BlackRock Liquidity Funds: Federal Trust Fund --- Institutional Class[6,**]	TFFXX	0.54%
BlackRock Liquidity Funds: T-Fund --- Institutional Class[6,**]	TSTXX	0.58%

Money Market Mutual Funds	Symbol	Taxable Equivalent Yield @ 39.6% Tax Rate	Seven-Day Yield
Tax-Exempt -- BlackRock Liquidity Funds (as of 3/28/2017)			
BlackRock Liquidity Funds: MuniCash --- Institutional Class[6,***]	MCSXX	0.99%	0.60%

[1]Offered during previous promotions; new enrollments are not being accepted.
[2]$1,000 minimum opening deposit.
[3]$100,000 minimum opening deposit.
[4]May be offered from time to time to Merrill Edge self-directed accounts during promotional periods; enrollment is optional and based on certain eligibility criteria.
[5]Not available for financial service entities.
[6]$100,000 minimum initial investment.
[7]$1,000,000 minimum initial investment.

Please see next pages for additional important information.

Important Information

The availability of the bank deposits and money market mutual funds included in this rate sheet is based on account type and may depend on other eligibility criteria.

There is no assurance that trades for Money Market Mutual Funds or deposits for Bank Deposits can be completed to obtain these yields. Yields shown are indicative of recent yields as of the dates shown and are subject to change and availability.

The short-term bank deposit and investment solutions shown are not comprehensive and other, similar solutions may be available. This rate sheet does not constitute a recommendation or solicitation by Merrill Lynch for the purchase or sale of any particular product.

Merrill Lynch and its representatives do not provide tax, accounting or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used, to avoid U.S. federal, state or local tax penalties. Please consult your advisors as to any tax, accounting or legal statements made herein.

Bank Deposits

Annual Percentage Yield (''APY'') of a bank deposit account is a rate based on daily compounding of interest and assumes interest is not withdrawn from the deposit account and no change to the interest rate for one year. Note that the interest rate (and APY) may change at any time, at the depository bank's discretion, after the deposit account is opened. The depository bank uses the daily balance method to calculate interest on your deposit account, which applies a daily periodic rate to the principal in your deposit account each day. Fees may reduce earnings.

Money Market Mutual Funds

Investing involves risk. For more complete information on any mutual fund, please request a prospectus and/or, if available, a summary prospectus from your Merrill Lynch Financial Advisor or a Merrill Edge representative and read it carefully. Before investing, carefully consider the investment objectives, risks, and charges and expenses of the fund. This and other information can be found in the fund's prospectus and/or, if available, summary prospectus.

*****You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.***

******You could lose money by investing in the Fund. Because the share price of the Fund will fluctuate, when you sell your shares they may be worth more or less than what you originally paid for them. The Fund may impose a fee upon sale of your shares or may temporarily suspend your ability to sell shares if the Fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.***

Seven-day yields are obtained from a Money Market Mutual Fund service provider. The seven-day current yield is based on the average net income per share for the seven days ended on the date specified above, and the offering price on that date. The current yield reflects any voluntary waivers or reimbursement of fund expenses by the advisor or its affiliates. Absent of these waivers or reimbursement arrangements, performance would have been lower. **Please contact your Merrill Lynch Financial Advisor or Merrill Edge representative for current yield information. The seven-day yield shown more closely reflects the current earnings of the fund than the total return performance information.** Taxable equivalent yields are for illustrative purposes only. The taxable equivalent yield assumes a 39.6% federal tax rate and will vary based on your federal tax rate.

Dividends from the tax-exempt money market mutual funds and the state-specific money market mutual funds are exempt from federal income tax; dividends from state-specific funds are exempt from the respective state's income tax as well. A portion of these funds' income, however, may be subject to the federal alternative minimum tax (AMT).

© 2017 Bank of America Corporation. All rights reserved. | ARJDFCQS | Code 410900PM-0117