

If you hold securities with Merrill Lynch that may be called or redeemed prior to maturity and a partial call occurs, we will use the impartial lottery process described below to determine the securities to be selected as called from all impacted clients.

Once we are notified by our custodian of the total call quantity of a partial call, a unique identifier is assigned to each security held by our clients which is subject to the partial call.

Then, we assign numbers to each client account based on the minimum call quantity. For example, if the minimum call quantity is 1000 shares and an account holds 2000 shares, two numbers are assigned to that account.

On the date the lottery occurs, we randomly select numbers until the total call quantity has been accounted for. The designated quantity of securities is then removed from the accounts associated with the randomly selected numbers and the transactions are processed. Proceeds are credited to the impacted clients' accounts approximately 30 days after the lottery occurs.

If you have any question regarding this process, please contact your Financial Advisor or, for clients of Merrill Lynch Edge, please contact the Investment Center at 1.877.653.4732.

April 2014