

Notification of changes regarding BlackRock Money Market Funds as sweep options

At this time, there is nothing you need to do as a result of the changes outlined in this notification.

As of **October 22, 2018**, the following BlackRock Money Market Funds (the "Funds") will no longer be available for designation as an automatic or other cash sweep option ("Sweep Option") in **any** Merrill Lynch account:

| Funds No Longer available as a Sweep Option in Any Account | |
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| <ul style="list-style-type: none"> • BBIF Money Fund – Class 1, 2, 3 and 4* • BBIF Treasury Fund – Class 1, 2, 3 and 4* • BIF Money Fund* • BIF Treasury Fund* • Dollar Asset Portfolio | <ul style="list-style-type: none"> • Ready Assets Government Liquidity Fund* • Ready Assets U.S.A. Government Money Fund* • Ready Assets U.S. Treasury Money Fund* • Retirement Reserves Fund, Class I and Class II* |

You will receive additional information related to these changes if you hold shares in one of these Funds.

Certain account types will have access to additional Funds as a Sweep Option beginning **September 4, 2018**.

For **Retirement Cash Management Account® (RCMA®) Investment Only®** and **RCMA® Investment Link** account types, two new money market mutual funds will be made available as a Sweep Option:

- BlackRock Liquidity Fund FedFund – Cash Reserve Shares*
- BlackRock Liquidity Fund Treasury Trust Fund – Cash Reserve Shares*

An additional change for **RCMA Investment Only®** accounts:

- If you have selected the Insured Savings Account® Program (ISA) as an automatic cash sweep option and did not choose an additional Money Account, any ISA deposits exceeding the program's maximum deposit amount will be invested in the BlackRock Liquidity Fund FedFund – Cash Reserve Shares. This change is effective **October 22, 2018**. Your account agreement will be amended accordingly.

For **Institutional Retirement TMA, RCMA® II** (Advisor Alliance and Merrill Edge Small Business 401(k)), **Qualified Retirement Plan Trust** and **Self-direct Brokerage** plan account types, one new money market mutual fund will be made available as a Sweep Option:

- BlackRock Liquidity Fund FedFund – Cash Reserve Shares

For all account types, the cash Sweep Option(s) available after **October 22, 2018** are as described in your account agreement.

As a reminder Merrill Lynch may, with 30 days prior written notice (45 days' notice in the case of Advisor Alliance plan account types), (i) make changes to the terms and conditions of our Sweep Program; (ii) make changes to the terms and conditions of any available Sweep Option; (iii) change, add or remove the products available as Sweep Options; (iv) transfer your Sweep Option from one sweep product to another.

Your account agreement, as applicable, will be amended accordingly.

Please contact your advisor if you have any questions regarding your Sweep Options.

For all Retirement Cash Management Account® (RCMA®) (including RCMA Investment Only held with Merrill EDGE Self-Directed Investing) and RCMA Investment Link clients: Important Information Regarding Changes Your ERISA 408(b)(2) Fee Disclosures

The following is being added to the “Indirect Compensation Payable From Other Sources” section of your RCMA 408(b)(2) Fee Disclosure

- The BlackRock Liquidity Fund FedFund-Cash Reserve Shares and BlackRock Liquidity Fund Treasury Trust Fund – Cash Reserve Shares made available as Sweep Options pay Sub-Transfer Agency Fees (.5 basis points), Administration Service Fees and (Non 12b-1) Shareholder Servicing Fees (40 basis points), and fees in consideration of the provision of the infrastructure, marketing support and/or other services, with most typical total fees of 50 basis points.

You can find more information about the fees and services described above in our brochure, “Mutual Fund Investing at Merrill Lynch,” which is available at www.ml.com/funds.

For all Advisor Alliance and Merrill Edge Small Business 401(k) Plan clients: Important Information Regarding Changes To Your Merrill Lynch, Pierce, Fenner & Smith, Incorporated your ERISA 408(b)(2) Fee Disclosures

The following is being added to the “Indirect Compensation Payable From Other Sources” section of your 408(b)(2) Fee Disclosure

- The BlackRock Liquidity Fund FedFund-Cash Reserve Shares made available as the Sweep Options pay Sub-Transfer Agency Fees (.5 basis points), Administration Service Fees and (Non 12b-1) Shareholder Servicing Fees (40 basis points), and fees in consideration of the provision of the infrastructure, marketing support and/or other services, with most typical total fees of 50 basis points.

You can find more information about the fees and services described above in our brochure, “Mutual Fund Investing at Merrill Lynch,” which is available at www.ml.com/funds.

Important Information and Disclosures

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 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 Funds. 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 FDIC 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.**



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

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