



Merrill Lynch, Pierce, Fenner & Smith Incorporated
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December 2014

Additional Information when Reviewing Alternative Investment Fund Distributions on Your Statement

An alternative investment fund(s) in which you are invested has paid out a distribution(s) this month for the 2014 tax year. The date, size and amount of the distribution(s) can be found in the transactions section of this statement. If you opted to participate in the fund's dividend reinvestment plan(s), new shares of the fund(s) were issued and reinvested in your account at that time.

When the dividend is distributed, either in cash or reinvested, it becomes a realized gain. When reinvested, your Total Cost Basis increases by the value of the distribution. The Unrealized Gain/Loss reflected on your statement (and in the example below for 12/31/2013) is being calculated based on the increase in Total Cost Basis from the distribution (Estimated Market Value minus new Total Cost Basis from the distribution). The Unrealized Gain/Loss column should not be confused with your overall cumulative return from the investment.

Example:

The example assumes a distribution of \$52,313.64, or 55.583 shares (a 10.0% dividend) that was reinvested on 12/31/2013 with no change in market value (performance was 0.0% month-over-month) between 11/30/2013 and 12/31/2013.

Date	Quantity (Shares)	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/Loss
11/30/2013	500.250	\$989.505	\$495,000.00	\$1045.750	\$523,136.44	\$28,136.44
12/31/2013	555.833	\$984.673	\$547,313.64	\$941.175	\$523,136.44	(\$24,177.20)

You should consult your tax advisor(s) for detailed information about the tax consequences of the distribution(s) on your personal situation. If you have any other questions or concerns, please contact your Merrill Lynch Financial Advisor.

The details of the distribution(s) will be reported on the Form 1099-DIV issued by the fund(s), **not** your Merrill Lynch year-end tax statement. Please note that you will not be issued a Form 1099-DIV if you invest through a tax-deferred retirement account.

January Month End Statement Enhancements

To improve reporting for AI dividend paying funds, two additional reporting metrics, Total Client Investment and Cumulative Investment Return (\$), will be added to the AI section of the MLPF&S account statements. These updates will be included in the MLPF&S account statements beginning with the January 2015 month-end statements.

Total Client Investments: Cost of shares directly purchased and still held. Does not include shares purchased through reinvestments.

Cumulative Investment Return: Estimated Market Value minus Total Client Investment. Cumulative Investment Return is the dollar value of the capital appreciation (depreciation) of all shares purchased and still held, including shares acquired through reinvestment of dividends and distributions, which may be greater or less than the actual income distributed.

Example of Update:

The example assumes a distribution of \$52,313.64, or 55.583 shares (a 10.0% dividend) that was reinvested on 12/31/2013 with no change in market value (performance was 0.0% month-over-month) between 11/30/2013 and 12/31/2013.

Date	Quantity (Shares)	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/Loss	Total Client Investment	Cumulative Investment Return (\$)
11/30/2013	500.250	\$989.505	\$495,000.00	\$1,045.750	\$523,136.44	\$28,136.44	\$495,000.00	\$28,136.44
12/31/2013	555.833	\$984.673	\$547,313.64	\$941.175	\$523,136.44	(\$24,177.20)	\$495,000.00	\$28,136.44

Merrill Lynch Wealth Management makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S") and other subsidiaries of Bank of America Corporation.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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