

MERRILL LYNCH

Business Life

**Merrill Lynch**
Bank of America Corporation

TABLE OF CONTENTS

Mutual Fund disclosure pamphlet available	1
Callable securities/procedures for a partial redemption	1
Protect your assets and avoid escheatment	2

JULY 2016

Mutual Fund disclosure pamphlet available

Mutual Fund Investing at Merrill Lynch provides information about the fees and expenses related to mutual funds available at Merrill Lynch, as well as the compensation that Merrill Lynch earns with respect to those funds. This pamphlet also discusses sales charge discounts and waivers that

may be available based on the fund's prospectus and/or statement of additional information. Notify Merrill Lynch if you believe you qualify for any discounts or waivers. For a copy of this client disclosure pamphlet, please visit ml.com/funds.

Callable securities/procedures for a partial redemption

If you hold securities with us that may be redeemed or called prior to maturity and a partial call occurs, a fair and impartial approach will be used among impacted clients to allocate the securities selected to be called.

For Merrill Lynch's allocation procedures, please go to the following link or you may request a hard copy by contacting your financial advisor. <https://olui2.fs.ml.com/Publish/Content/application/pdf/GWMOL/PartialCallProcessNotice.pdf>

Protect your assets and avoid escheatment

This information is being provided to you to help you protect your assets not only at Merrill Lynch but at any other financial institution you may do business with. Escheatment is the process of transferring an owner's assets to the state treasury due to lack of contact with the owner or the account being flagged as "lost." Some tips to keep in mind to protect your assets are as follows:

- **Maintain an up-to-date list of all your financial institutions you do business with and contact them at least once per year.** Contacting your financial institutions annually confirms your property is not abandoned.
- **Keep your address, phone number, email and any other contact information up to date.** This includes notifying your businesses and financial institutions of any name changes. If your name and/or address are not up-to-date, then mail may be returned as undeliverable, and this could lead to your account being flagged as lost.
- **Cash checks, no matter how small the amount.** Check-cashing activity is generally considered verification that your account is active.

- **Vote your proxy.** Voting your proxy demonstrates ownership of your assets and that your property is not abandoned.
- **Respond to company notices regarding your assets.** You may receive notice that your assets are at risk of being escheated via mail or telephone. Do not ignore these notices.

Note: If a service provider contacts you regarding your unclaimed property, you have the option to use the service or claim the asset by working directly with your financial institution.

- **Make sure your Executor or Beneficiary knows about the securities you own and where your financial assets are located.** Your representative will need to establish contact with all your financial institutions in order to claim the property and avoid escheatment.
- **Visit your state's unclaimed property website and www.missingmoney.com to find out if any of your property has already been escheated.** You may be able to recoup all or a portion of the asset value if it has already been transferred to the state. Visit the site for more information.

For more information please contact your financial advisor or service center where your account is located.



L-06-16

Merrill Lynch is the marketing name for Merrill Lynch Wealth Management and Merrill Edge which are made available through Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S").

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

Merrill Edge is the marketing name for two businesses: Merrill Edge Advisory Center, which offers team-based advice and guidance brokerage services; and a self-directed online investing platform.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
-----------------------------	--------------------------------	-----------------------

MLPF&S is a registered broker-dealer, member Securities Investor Protection Corporation (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. or in which BofA Corp. has a substantial economic interest.

Unless otherwise noted, all trademarks are the property of Bank of America Corporation.

© 2016 Bank of America Corporation. All rights reserved.

157907

Code 208202PM-0616