

RETIREMENT PLAN SHARE CLASS ELIGIBILITY NOTICE

(RCMA® Accounts Only)

Please note that the Institutional Retirement Select Pricing Policy has been amended as of May 1, 2015. As a result, your retirement plan currently investing in Class C share mutual funds is now eligible for Class R share (or Class R share equivalent) mutual funds. You will be receiving a direct mailing with information regarding your eligibility to convert to this more favorable share class. If you would like to request information on how to initiate this conversion prior to the direct mailing, please contact your Merrill Lynch Advisor and/or your recordkeeper's service personnel.



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Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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