

Attention clients with a Working Capital Management Account® or Business Investor Account: We've made changes to your Financial Relationship

Your Financial Relationship is the automatic grouping of your business accounts that have the same Taxpayer Identification Number (TIN) or that are linked using the Master Financial Service. Currently, the Business Investor Account (BIA account), Working Capital Management Account® (WCMA® account) and Business Delaware account types are eligible to be included in your Financial Relationship, along with Bank of America business checking and savings accounts and CDs. Beginning April 1, 2015, the Endowment Management Account™ (EMA® account) and the EMA II account will also be eligible to be included in your Financial Relationship.

Your Financial Relationship's value determines the monthly asset tier for your WCMA and/or BIA account(s). By adding EMA accounts to your Financial Relationship, your WCMA and/or BIA tier may increase and:

- You may earn a greater annual percentage yield on the Merrill Lynch Bank Deposit Program and/or Merrill Lynch Business Deposit Program.
- You may experience shorter availability delays for certain deposit types.
- Your account may be eligible to own a different share class of the BBIF Money Funds.

We'll amend your account agreement to reflect these changes. If you have any questions, please refer to it or contact your Merrill Lynch financial advisor or Merrill Edge Representative.



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