

What is MutualADVANTAGE?

MutualADVANTAGE is a secure, browser-based internet service that allows Investors to place trades, retrieve account balances, access account transaction history and view Fund performance information online.

What do I need to use MutualADVANTAGE?

In addition to internet access through an ISP or your own internet connection, MutualADVANTAGE requires a Web-browser - current versions of Microsoft Internet Explorer and Netscape Navigator are the most commonly used.

How do I access MutualADVANTAGE?

Each organization using MutualADVANTAGE is issued a Coder-ID and a Password after the User Agreement has been signed and returned. This Coder-ID and Password are assigned to the organization and not to an individual. Each organization determines who should have access to account information. Most organizations designate staff to place trades online through unique Coder-ID assigned to the authorized person(s) that will be placing trades. The Coder-ID is assigned at the account level four (4) authorized traders can be assigned.

How many trades can be placed on a single Trade entry screen?

MutualADVANTAGE offers an optional, high volume input feature for clients who place multiple trades (more than 10). High Volume Trading uses a Java 1.2.2 Applet that is available from Sun Microsystems. (Clients can download Sun Java Platform 1.2.2 from www.mutualadvantage.com.) The High Volume Trading feature is optional and no functionality is lost without it.

NOTE: Users wishing to place more than 10 trades without using the Java applet must simply submit up to 10 trades, receive a confirmation, and then repeat until all trades have been placed.

What happens if I have trouble logging into MutualADVANTAGE?

Three (3) failed logon attempts will lock the offending ID. Locked or forgotten passwords can be reset by calling MutualADVANTAGE Support at 800-444-3390. The caller provides their company name, account number, and caller name for verification against our security profile for each client organization. (Non-reset requests must be made through formal, written request.)

What if my Password and Coder-ID expire?

A company Password and Coder-ID only stays active if used and expires after three months of inactivity. As part of the security measures, the Coder-ID will be cleared from our control system. If a Client wishes to resume use of MutualADVANTAGE, they only need to call and have a new ID activated.

Does MutualADVANTAGE have Disaster Recovery capabilities?

MutualADVANTAGE has hardware and software recovery capability. In the event of a disaster that impacted a client site or the client internet providers, MutualADVANTAGE inquiry and trade placement could be accomplished by phoning trade orders to the Funds office at 800-441-7450. BlackRock maintains a fully redundant backup of the MutualADVANTAGE hardware and software systems for Disaster Recovery and all transactional information is backed up on a daily basis.