



MutualADVANTAGE User Guide

User authorizations must be established prior to first use. Following receipt of the signed User Agreement, a user-ID and password will be issued. This combination will allow Inquiry-only (Reporting) use of MutualADVANTAGE.

Most clients also use the Trading (Order Placement) capabilities of MutualADVANTAGE. To allow Trade (Order) Placement, your designated individuals will each be issued a coder-ID to use along with the user-ID password.

Log-on

1. Establish a SECURE SESSION by pointing your browser to: www.mutualadvantage.com and, Once the site has been reached, providing user-ID and password. (If set-up for Trade (Order) Placement, enter coder-ID to have the Trade Online button appear during sign in.)

Accounts Page: Once you have logged in you will be on the Accounts screen detailing the accounts and funds you are invested in along with the starting balances of each. From each account line you can access Reports and Statements as well as Trading if you have logged in with a coder ID. These selections can be accessed from the tabs at the top of the page as well. To the right of the page will be found any Marketing Literature of the funds.

Trade (Order) Placement

1. Select the TRADE Tab on the Top right side of the screen or from the account line on the Accounts Page.
2. Select the ACCOUNTS & FUND from the drop down box. Select Purchase or Redeem then select **Add Trade**. This will add the first Account and Fund to be traded. Simply fill in the amount of the transaction. (*Commas are not used for data entry. Commas are used to display back the entered amount.*)

If you have more than one trade to process simply repeat step 3 till all trade are in before Previewing Trades.

*If you wish to Net your trade to one wire settlement select the **NET SETTLEMENT** box next to the preview Trades button. This will net all redemptions to the Primary wire instruction on file.*

3. Select REVIEW TRADES, and when you are satisfied with both the amount and the type of Transaction, then select EXECUTE.

BLACKROCK

Trade (Order) Confirmation

1. A Trade Confirmation Message will be returned on-line upon successful Trade Placement. Do not log-off until you have received this acknowledgement.
2. The confirm message will provide a Number that should be noted and retained. (Many clients print the confirm message and use it as part of their audit record.)

Note: The Fund Custodian will post a hardcopy Confirmation the morning following Trade (Order) Placement. This Confirm can be matched-up with the session-generated confirm that was produced immediately.)

Inquiry (Reporting)

1. If not already logged-on, follow Step 1 above to access the secure server and site.
2. On the Account line or from the Reports Tabs at the top of screen, there are five (5) reports Tabs to choose from.

Balance Report includes current (or next) business day, share balance, accrued or paid dividend, price (net asset value), factor and Annualized one day Yield for all accounts and funds currently invested in (in any pre-defined target grouping of accounts as applicable).

Pending Order Report includes all orders (trades) not settled at the close of prior business day and any pending transactions for all funds in the account (or in your target account grouping, if this roll-up reporting is used).

Transaction Report includes effective transaction date, type of transaction, amount and ending share balance over previous 30 days of from current day.

Fund Factor Report includes date, net asset value (price), factor, and annualized yield for the current and prior calendar month.

Dividend Report includes account, fund, dividend date, dividend paid (Euro, Sterling or USD), beginning share balances, as-of dividend date.



Additional Inquiry (Reporting)

Statements On the Account line or from the Statements Tab at the top of screen, available by 3rd business day on-line and in PDF format for viewing and downloading.

Fund Information From the Fund information Tab at the top of the screen, available on-line for viewing and printing includes:
Daily Rate Billboard for each fund and share class,
Prospectus for each fund and share class,
Monthly Fund Information such as Schedule of investments and Performance report.
Financial Reports including Annual Reports and Semi-Annual Report

Note: All reports are downloadable in Comma Separated Values (CSV) format except the Pending Orders Report and Statements. These files are easily edited using common spreadsheet applications like Microsoft Excel.