

SECURITIES AND EXCHANGE COMMISSION

FORM 497

Definitive materials filed under paragraph (a), (b), (c), (d), (e) or (f) of Securities Act Rule 497

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FILER

READY ASSETS PRIME MONEY FUND

CIK:**65109** | IRS No.: **036673653** | State of Incorporation:**MA** | Fiscal Year End: **1231**
Type: **497** | Act: **33** | File No.: **002-52711** | Film No.: **13523236**

Mailing Address
*100 BELLEVUE PARKWAY
WILMINGTON DE 19809*

Business Address
*100 BELLEVUE PARKWAY
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BIF MONEY FUND

CIK:**215457** | IRS No.: **132960583** | State of Incorporation:**MA** | Fiscal Year End: **0331**
Type: **497** | Act: **33** | File No.: **002-59311** | Film No.: **13523230**

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BIF TAX EXEMPT FUND/

CIK:**320281** | IRS No.: **136789904** | State of Incorporation:**MA** | Fiscal Year End: **0331**
Type: **497** | Act: **33** | File No.: **002-69877** | Film No.: **13523240**

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BLACKROCK FINANCIAL INSTITUTIONS SERIES TRUST

CIK:**353281** | IRS No.: **136797398** | State of Incorporation:**MD** | Fiscal Year End: **0531**
Type: **497** | Act: **33** | File No.: **002-78646** | Film No.: **13523237**

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BIF GOVERNMENT SECURITIES FUND

CIK:**353480** | IRS No.: **136798425** | State of Incorporation:**MA** | Fiscal Year End: **0331**
Type: **497** | Act: **33** | File No.: **002-72724** | Film No.: **13523241**

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RETIREMENT SERIES TRUST

CIK:**356013** | IRS No.: **133092129** | State of Incorporation:**MA** | Fiscal Year End: **1031**
Type: **497** | Act: **33** | File No.: **002-74584** | Film No.: **13523232**

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Ready Assets USA Government Money Fund

CIK:**704957** | IRS No.: **136811522** | State of Incorporation:**MA** | Fiscal Year End: **0831**
Type: **497** | Act: **33** | File No.: **002-78702** | Film No.: **13523233**

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BIF MULTI STATE MUNICIPAL SERIES TRUST

CIK:**810598** | IRS No.: **000000000** | State of Incorporation:**MA** | Fiscal Year End: **0331**
Type: **497** | Act: **33** | File No.: **033-11882** | Film No.: **13523239**

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BLACKROCK FUNDS

CIK:**844779** | IRS No.: **510318674** | State of Incorporation:**MA** | Fiscal Year End: **0930**
Type: **497** | Act: **33** | File No.: **033-26305** | Film No.: **13523238**

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BIF TREASURY FUND

CIK:**869311** | IRS No.: **000000000** | State of Incorporation:**MA** | Fiscal Year End: **0331**
Type: **497** | Act: **33** | File No.: **033-37439** | Film No.: **13523242**

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Ready Assets U.S. Treasury Money Fund

CIK:**869663** | IRS No.: **223095131** | State of Incorporation:**MA** | Fiscal Year End: **1231**
Type: **497** | Act: **33** | File No.: **033-37537** | Film No.: **13523235**

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BBIF MONEY FUND

CIK:**1186231** | IRS No.: **000000000** | State of Incorporation:**MA**
Type: **497** | Act: **33** | File No.: **333-99387** | Film No.: **13523245**

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BBIF GOVERNMENT SECURITIES FUND

CIK:**1186233** | IRS No.: **000000000** | State of Incorporation:**MA**
Type: **497** | Act: **33** | File No.: **333-99395** | Film No.: **13523243**

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BBIF TAX EXEMPT FUND

CIK:**1186235** | IRS No.: **000000000**
Type: **497** | Act: **33** | File No.: **333-99391** | Film No.: **13523231**

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BBIF TREASURY FUND

CIK:**1186237** | IRS No.: **000000000**
Type: **497** | Act: **33** | File No.: **333-99389** | Film No.: **13523244**

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BBIF Tax-Exempt Fund
BBIF Money Fund
BBIF Treasury Fund
BBIF Government Securities Fund

BIF Money Fund
BIF Treasury Fund
BIF Government Securities Fund
BIF Tax-Exempt Fund

BIF Multi-State Municipal Series Trust

- BIF California Municipal Money Fund
- BIF Connecticut Municipal Money Fund
- BIF Massachusetts Municipal Money Fund
- BIF Michigan Municipal Money Fund
- BIF New Jersey Municipal Money Fund
- BIF New York Municipal Money Fund
- BIF Ohio Municipal Money Fund
- BIF Pennsylvania Municipal Money Fund

BlackRock Funds

- BlackRock Money Market Portfolio

- BlackRock U.S. Treasury Money Market Portfolio
- BlackRock Municipal Money Market Portfolio
- BlackRock New Jersey Municipal Money Market Portfolio
- BlackRock North Carolina Municipal Money Market Portfolio
- BlackRock Ohio Municipal Money Market Portfolio
- BlackRock Pennsylvania Municipal Money Market Portfolio
- BlackRock Virginia Municipal Money Market Portfolio

BlackRock Financial Institutions Series Trust

- BlackRock Summit Cash Reserves Fund

Ready Assets Prime Money Fund

Ready Assets U.S. Treasury Money Fund

Ready Assets U.S.A. Government Money Fund

Retirement Series Trust

- Retirement Reserves Money Fund

**Supplement Dated January 10, 2013 to the
Statements of Additional Information
of the Funds Listed Above**

(each, a “Fund” and collectively, the “Funds”)

Effective immediately, each Fund’s Statement of Additional Information is amended as follows:

The third paragraph under the section entitled “Purchase of Shares — Other Compensation to Selling Dealers” in Part II of each Fund’s current Statement of Additional Information is deleted in its entirety and replaced with the following:

As of the date of this Statement of Additional Information, as amended or supplemented from time to time, the following Service Organizations may receive such payments: Ameriprise Financial Services, AXA Advisors, Cetera Advisor Networks LLC, Cetera Advisors LLC, Cetera Financial Specialists LLC, Cetera Investment Services LLC, Chase Investment Services Corp, CCO Investment Services, Commonwealth Equity Services (Commonwealth Financial Network), Donegal Securities, FSC Securities Corporation, ING Financial Partners, Investacorp, Inc., LPL Financial Corporation, Merrill Lynch, MetLife Securities, Morgan Stanley Smith Barney, New England Securities Corporation, Oppenheimer & Co., PFS Investments, Raymond James, RBC Capital Markets, Royal Alliance Associates, SagePoint Financial, Securities America, Tower Square Securities, Triad Advisors, Inc., UBS Financial Services, U.S. Bancorp Investments, Walnut Street Securities, Wells Fargo, Woodbury Financial Services, Inc. and/or broker dealers and other financial services firms under common control with the above organizations (or their successors or assignees). The level of payments made to these Service Organizations with respect to the Funds in any year will vary. Such payments may be limited to specific Funds or share classes, or may exclude the Funds entirely. In addition, from time to time BRIL, BlackRock or certain of their affiliates may make fixed dollar amount payments to certain Service Organizations listed above that are not based on the value of the shares sold to, or held by, the Service Organization’s customers and may be different for different Service Organizations.

Shareholders should retain this Supplement for future reference.

SAI-MMF-0113SUP