The Merrill Edge Self-Directed Investing Client Relationship Agreement and Merrill Edge Self-Directed Investing Terms of Service are the general agreements governing the Merrill Edge Self-Directed Investing services available to you. You are also subject to additional agreements and disclosures that cover other products, services or account features for which you may be enrolled, including cash management, margin and retirement accounts and services like bill payment.

You will also be subject to additional agreements and disclosures we may send you from time to time. If a provision in any additional agreement conflicts or is inconsistent with the Merrill Edge Self-Directed Investing Client Relationship Agreement and Merrill Edge Self-Directed Investing Terms of Service, the provisions of the additional agreement will control for matters and services covered by that additional agreement.

The following contains your consent to the Electronic Communications Disclosure, the Merrill Edge Self-Directed Investing Client Relationship Agreement, the Merrill Edge Self-Directed Investing Terms of Service, the agreement applicable to the type of account you are applying for, the Bank of America Privacy Policy for U.S. Consumers, and the Federally Required Affiliate Marketing Notice. Consenting to the Electronic Communications Disclosure allows us to provide you with documents electronically. Please carefully review these documents. You can also request printed copies for your records.

By signing below, you represent and agree that:

1. You agree to arbitrate all controversies that may arise between you and us, in accordance with the Merrill Lynch Agreements and Disclosures, including Section 11 of the Merrill Edge Self-Directed Investing Client Relationship Agreement.
2. You are the person(s) named in the "Personal Information" section(s) of this application, you acknowledge that you are of legal age under the laws of your place of residence, and have reviewed all information contained in this application whether prefilled systematically, by a representative, or entered by you and you confirm that all the information is accurate;
3. You agree to receive electronic delivery of all documents related to your accounts (in accordance with Section 3 of the Merrill Edge Self-Directed Investing Terms of Service);
4. You have received, reviewed and agreed to the terms of the:
   - Bank of America Privacy Policy for U.S. Consumers
   - Federally Required Affiliate Marketing Notice
   - Electronic Communications Disclosure (the "eCommunications Disclosure")
   - Merrill Lynch Agreements & Disclosures and that you intend to be bound by them as your legal agreements;
5. Any devices you are using for this application and will use to review subsequent electronic communications meet the Hardware and Software Requirements, as described in the eCommunications Disclosure;
6. You authorize Merrill Lynch and its affiliates to request a consumer report or credit report about you from one or more consumer reporting agencies to verify the information provided in this client relationship agreement and for any other legitimate business purposes;
7. Merrill Lynch has a lien on your accounts and assets in those accounts for any payment obligations you have to Merrill Lynch, in accordance with the Merrill Lynch Agreements and Disclosures, including Section 8 of the Merrill Edge Self-Directed Investing Client Relationship Agreement;
8. New York law governs your agreements and transactions unless we indicate otherwise;
9. The Primary Account holder has completed the Taxpayer Certification;
10. Unless you have declined margin lending in the account features section above or your account is not eligible, margin loans may be extended to you from time to time, and certain of your securities may be loaned to Merrill Lynch or loaned out to others, pursuant to Section 7 of the Merrill Edge Self-Directed Investing Client Relationship Agreement and the applicable paragraph of the securities account agreement;
11. You acknowledge and understand that non-deposit investment products are provided by Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"), a registered broker-dealer and wholly owned subsidiary of Bank of America Corporation, and that investment products offered through MLPF&S and insurance and annuity products offered through its subsidiary, Merrill Lynch Life Agency Inc. (i) are not insured by the FDIC or any federal government agency, (ii) are not a deposit or other obligation of, or guaranteed by, issued or underwritten by Bank of America, N.A. or any of its bank affiliates, (iii) are subject to investment risks, including possible loss of the principal amount invested, and (iv) are not a condition to any banking service or activity;
12. You affirmatively consent to having your available cash balances deposited or invested through the Sweep Program in accordance with Section 13 of the Merrill Edge Self-Directed Investing Client Relationship Agreement;