

### Helpful information about the transfer of your assets from another Financial Institution

Thank you for making the decision to transfer your assets to Merrill Lynch.

#### WHAT CAN I EXPECT TO HAPPEN?

We are committed to transferring your assets to Merrill Lynch in a timely and efficient manner. First, you should expect to speak with your Merrill Lynch Financial Advisor and/or Client Associate about assets currently held at another financial institution. **Next, you may be asked to provide transfer-related documents signed and dated where appropriate.** These documents will then be used to instruct your former financial institution to transfer your assets to your new account(s) at Merrill Lynch.

#### WHAT CAN I DO TO HELP?

At a minimum you will be asked to sign a Merrill Lynch Account Transfer Form and provide copies of your most recent account statements for all accounts you would like transferred to Merrill Lynch. This will help to ensure that we have the information we need to review your account(s) and assets. We will use this information and other information you provided during the account-opening process, to determine what transfer documentation will be required. This documentation varies from transfer to transfer.

#### HOW LONG DO TRANSFERS TAKE?

The table below provides the current industry estimated transfer time frames:

Lossing Firm	Transfer Type	Asset Type	Business Days to Complete
Brokerage Firm	ACATS	<ul style="list-style-type: none"> <li>All ACATS- Eligible Transferable Assets</li> </ul>	<ul style="list-style-type: none"> <li>5 to 6</li> </ul>
	Non-ACATS	<ul style="list-style-type: none"> <li>Equities, Bonds &amp; Options</li> <li>Restricted Securities</li> <li>Mutual Funds &amp; Annuities</li> <li>Foreign Assets &amp; Limited Partnerships</li> </ul>	<ul style="list-style-type: none"> <li>15</li> <li>15 to 20</li> <li>May take up to 30</li> <li>4 – 6 weeks</li> </ul>
Bank	Non-ACATS		
Trust Company	Non-ACATS	<ul style="list-style-type: none"> <li>Mutual Funds</li> </ul>	<ul style="list-style-type: none"> <li>May take up to 30</li> </ul>
Mutual Fund Family	Non-ACATS	<ul style="list-style-type: none"> <li>Annuity Contracts</li> </ul>	<ul style="list-style-type: none"> <li>May take up to 30</li> </ul>
Annuity Carrier	Non-ACATS		

#### WHAT IS THE DIFFERENCE BETWEEN ACATS AND NON-ACATS?

##### ACATS:

The Automated Customer Account Transfer Service (ACATS) is an automated system for the transfer of assets in a client account from one brokerage firm to another.

##### Non-ACATS:

Other transfers are supported by manual processes that vary from firm to firm and require hard copy transfer paperwork. There are several industry-wide systems used to automate the transfer of specific types of individual assets. That is why equities, bonds and options normally transfer faster than mutual funds, annuities, foreign assets and limited partnerships.

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Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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