

Merrill Edge Automated Funding Service



What is the Merrill Edge® Automated Funding Service? This convenient service allows you to invest in a **retirement** account by making regular, automatic contributions from another Merrill Edge account, Bank of America account or from an account at another financial institution.

The Automated Funding Service provides an easy way for you to make **current-year** contributions to your Merrill Edge IRA. You can contribute the maximum amount allowed by law, either all at once or periodically throughout the year. A Merrill Edge Financial Solutions Advisor™ can help you invest your contributions through the Automated Investment Program to ensure your contributions work for you as soon as possible.

Please review important disclosures and account eligibility rules on the last page of this form.

Develop a convenient, disciplined contribution program

With the Automated Funding Service, you can contribute to a retirement account regularly and effortlessly. This convenient service allows you to:

- Pay yourself first through the Automated Funding Program.
- Authorize automatic debits from your Merrill Edge Cash Management Account® (CMA®) or Bank of America account or an account with another financial institution.
- Specify the frequency and amount of your contributions.
- Designate any business day of the month for your contribution.
- Establish a disciplined investment program through the Automated Investment Program.

Step 1: Contribute to Your Account

If you are ready to participate in the Automated Funding Service, complete the form beginning on the next page. Please print all information and return it to: **Merrill Edge, P.O. Box 29002, Hot Springs, AR 71903-9002** or fax to **866.994.7807**.

Step 2: Invest Your Contributions

Merrill Edge's Automated Investment Program enables you to easily implement a dollar cost averaging strategy to invest regular fixed amounts in specific mutual funds on an ongoing basis.

Any questions?

Please contact us if you have any questions regarding this form, 24 hours a day, 7 days a week at **877.653.4732**.

AUTOMATED FUNDING SERVICE FORM CHECKLIST

It is critical to clearly print and complete all required fields of this document. Failure to do so will result in our inability to execute your instructions.

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Part 1: Retirement Account Information

- Account owner first name, middle initial and last name
- 8-digit Merrill Edge retirement account number
- New instruction or change/terminate existing instruction

Part 2: Contributing Account Information

- Only personal accounts can be used for AFS

Select only one as a funding account:

- A. Merrill Lynch CMA number—voided check not required
- B. Bank of America account number, routing number and state where opened—voided check not required
- C. Outside financial institution
 - Name of institution and account number
 - Attach voided check or letter of authorization (required)
 - Check off account type (checking, savings, other)

PAGE 3

Part 3: Funding Frequency and Amount

- A. Funding start date (allow 10 business days before the start date)
- B. Did you select frequency and amount of funding?
- C. Would you like to maximize contributions? Check box if yes.

Part 4: IRA Contribution Deductibility

- Would you like to record as a deductible IRA contribution?

Part 5: Authorization and Signature

- Did you sign, include your email address and date the form? (form must be printed and physically signed)
- Would you like to use this email address as the primary?

Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

00-66-0051B

Please print all information clearly.

PART 1. CLIENT AND ACCOUNT INFORMATION

8-Digit Merrill Edge Retirement Account Number -

Account Owner Name _____

Please print first, middle and last name

Instruction type: New funding request Change existing funding request Terminate existing funding

PART 2. CONTRIBUTING ACCOUNT INFORMATION

Choose from one of the options —A, B or C— to authorize automatic debits. Please note that business and non-personal accounts are not eligible for AFS.

A. Merrill Lynch CMA® (Voided check NOT REQUIRED)

8-digit Merrill Edge Account Number -

B. Bank of America® Account (Voided check NOT REQUIRED)

Your Bank of America Account Number _____

ABA Routing Number _____

State in which account was opened (if ABA routing number is not available)

* A valid ABA routing number will be required if the account was opened in the following states as these states can have multiple routing numbers: CA, FL, IL, IN, MI, MO and TX.

C. Outside Financial Institution (Preprinted voided check REQUIRED)

Name of Outside Financial Institution _____

Outside Financial Institution Account Number _____

ABA Routing Number _____

Outside Financial Institution account to be debited:

- Check** (Enclose a preprinted, voided check for the account.)
- Savings** (Enclose either a preprinted, voided check for the account or a letter of authorization from your financial institution.)
- Other** (Enclose either a preprinted, voided check for the account or a letter of authorization from your financial institution.)

* If you do not have a preprinted check, you must provide a letter of authorization that must be signed by an officer of the institution. Required information includes account owner name, type of account (checking, savings, other), account number, your ABA routing/transit number and your taxpayer identification number.

123

YOUR NAME AND ADDRESS

12 - 34
567

PAY TO THE ORDER OF _____ \$ _____

DOLLARS

VOID

SAMPLE VOID

BANK NAME AND ADDRESS _____

MEMO _____

:123456789: 345678: 1011

TAPE PREPRINTED VOIDED CHECK HERE PLEASE COMPLETE AND SIGN PAGE 3

Please print all information clearly.

PART 3. FUNDING FREQUENCY AND AMOUNT

Contributions in the amount that you designated below will be made to your account according to the frequency schedule you have chosen for the year you enroll in the service and each year thereafter, unless you check "Yes" in Part 3.C. The total of your contributions to your IRA account in any one year may not exceed the maximum annual contribution limit allowed by law.

The maximum contributions in 2017 are as follows: \$5,500 for individuals younger than age 50, and \$6,500 for individuals age 50 or older (includes \$1,000 "catch-up" contribution).

Allow 10 business days before the start date for contributions to begin.

A. Start date / /
MM/DD/YYYY

B. Please select only one frequency by filling in the desired contribution amount. (Note: If Option B is selected, Option C cannot be selected)

\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
Monthly (12x)	Quarterly (4x)
\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
Semiannually (2x)	Annually (1x)

C. Maximize contributions (IRA ONLY) (Note: If Option B is selected, Option C cannot be selected)

Yes

By checking the "Yes" box above, I authorize Merrill Edge to increase my IRA contributions to the maximum limits permitted under the Economic Growth and Tax Relief Reconciliation Act of 2001 and automatically increase contributions to include a "catch-up" contribution in the year I reach age 50.

Frequency:

- Monthly (12x)
- Quarterly (4x)
- Semiannually (2x)
- Annually (1x)

Please note that this form may not be used to set up automatic funding of your Educational Savings Accounts. Please log in to **merrilledge.com** or call our client information line at 888.654.6837 to receive forms for the funding of your Educational Savings Accounts.

PART 4. IRA CONTRIBUTION DEDUCTIBILITY

Please record as a deductible IRA contribution.

You may make only current-year contributions to the account designated through the Automated Funding Service. Contributions may not be designated for a prior year. If you want to make a deductible IRA contribution, please check the box above. Roth IRA contributions cannot be designated as deductible.

PART 5. AUTHORIZATION

I hereby authorize Merrill Edge to debit the account indicated in the dollar amount and frequency indicated and to transfer such funds to the Merrill Edge account designated to receive my current-year contribution. I authorize the financial institution holding the account to be debited to accept Automated Clearinghouse debits to my account without responsibility for the correctness thereof. I further agree that Merrill Edge will not be liable for any loss, liability, cost or expense for acting upon my written instructions, except to the extent required by applicable law.

I acknowledge that Merrill Edge has no duty to determine or advise me of the consequences of enrolling my account in the service. I have received a copy of the applicable custodial agreement, disclosure statement and program description governing my account and understand that I am responsible for determining if I am ineligible or become ineligible to make contributions to the enrolled IRA. I understand that Merrill Edge will not notify me if I am or become ineligible to make such contributions. If I have opted to maximize my contributions in Part 3.C., I acknowledge that it is my responsibility to determine if I can make contributions as permitted by this option. I will advise Merrill Edge to terminate automated funding if these contributions exceed my permissible contributions and will take any steps necessary to correct excess contributions to my account.

This authorization is to remain in full force and effect until Merrill Edge has received notification from me of its change or termination. Either of us may terminate my participation in the service at any time. Any termination or change will become effective as soon as Merrill Edge has had a reasonable amount of time to act on it. If you notify Merrill Edge by spoken communication, you may also be required to send written notification.

/ /

Account Owner Signature (Required) **Date**

The person authorizing the transfer must be the IRA owner.

@

Email Address

Please check box if you would like to use the above as your primary email address.

Telephone Number

For fastest service, fax all pages and voided check/letter of authorization to:

866.994.7807

Or mail to:

**Merrill Lynch
P.O. Box 29002
Hot Springs, AR 71903-9002**

Please ensure this form is signed and dated.

Neither Merrill Lynch nor any of its affiliates or financial advisors provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

Keep in mind that dollar cost averaging cannot guarantee a profit or prevent a loss in declining markets. Since such an investment plan involves continual investment in securities regardless of fluctuating price levels, you should consider your willingness to continue purchasing during periods of high or low price levels.

The Automated Funding Service cannot be used for SEP or SIMPLE employer contributions or salary deferral. You should confirm your IRA eligibility and contribution limits with your tax advisor every year.

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MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of BofA Corp.

Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BofA Corp.

IRAs: For traditional IRAs, contributions cannot be made once you reach age 70½. For Roth IRAs, there is no age restriction on your ability to contribute. For traditional and Roth IRAs, you can contribute up to the maximum amount described below or 100% of your taxable compensation, whichever is less. Additionally, the maximum contribution limits for IRAs is one limit regardless of how many or which type of IRAs you may make contributions to in any one year. The maximum contributions in 2017 are as follows: \$5,500 for individuals younger than age 50, and \$6,500 for individuals age 50 or older (includes \$1,000 "catch-up" contribution).

Please note that your Modified Adjusted Gross Income may limit your eligibility and contribution limits to both IRAs and Coverdell ESAs. Please refer to your Custodial Agreement for additional details on these restrictions.

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