

Merrill Edge® Funds Transfer Service



Please use this form to establish a link between a Merrill Edge® investment account and a designated bank account to enable over the phone and online transfers.

THE MERRILL EDGE FUNDS TRANSFER SERVICE

The Merrill Edge Funds Transfer Service provides you with the ability to move money by phone or through merrilledge.com.

Funds are transferred electronically between a Merrill Edge **retail investment account** (i.e., CMA, BIA/WMCA Sole Proprietorship accounts or another Merrill Edge brokerage account or Merrill Edge Retirement Cash Management Account (RCMA)) and a designated bank account.

Retirement, RCMA II, Delaware (IIA) and 529 accounts are ineligible account types for the Merrill Edge Funds Transfer Service. Funding for retirement accounts may be established by completing the Merrill Edge Automatic Funding Service Form. Funding for 529 accounts may be established by completing the NextGen Automated Funding Service Enrollment/Change Authorization Form.

For this service, the Merrill Edge account you designate will be referred to as your "Merrill Edge investment account." Money will either move into your Merrill Edge investment account or be transferred out of your Merrill Edge investment account—whatever you instruct. If you would like to move money between your investment accounts or additional bank accounts, please contact us at 877.653.4732.

HELPFUL HINTS

If your Merrill Edge investment account and/or the designated bank account is a trust account or joint account, **all trustees or joint account holders must sign this Merrill Edge Funds Transfer Service Enrollment Form. Also, for all trust accounts, when signing in a fiduciary capacity the client must include their title (e.g., Trustee).**

Please do not include standing instruction requests on your Merrill Edge Funds Transfer Service Enrollment Form. These should be set up separately after your enrollment is complete by entering the instructions on merrilledge.com or by calling 877.653.4732.

Please Note: An FTS Personal Identification Number (PIN) is required before having the ability to make online transfers. In order to establish an FTS PIN, please contact the Merrill Edge Investment Center at the number above.

Return Completed Forms to:

By Fax:

866.994.7807

By Standard Mail:

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

Merrill Edge is available through Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"), and consists of the Merrill Edge Advisory Center™ (investment guidance) and self-directed online investing.

MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of Bank of America Corporation ("BofA Corp.").

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


Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

© 2018 Bank of America Corporation. All rights reserved. | SHEET-12-18-0227 | 12/2018

 To learn about Bank of America's environmental goals and initiatives, go to bankofamerica.com/environment.
Leaf icon is a registered trademark of Bank of America Corporation.

Merrill Edge Funds Transfer Service Enrollment Form

In order to set up transfer options, we will need both your Merrill Edge investment account information and one Bank account. Please begin by entering your Merrill Edge investment account information. (Please note that this account cannot be a retirement account.)

Section 1

ACCOUNT INFORMATION	ACCOUNT NUMBERS	ACCOUNT HOLDERS
		List all account holder names (including trustees/joint account holders if applicable).
Merrill Edge Investment account <i>Retirement, RCMA II and 529 accounts are ineligible.</i>	Account number: _____ - _____	_____ _____ _____

Now please enter or provide the Bank account information needed depending on your account type (only fill one).

Section 2

ACCOUNT INFORMATION	ACCOUNT NUMBERS	ACCOUNT HOLDERS
		List all account holder names (including trustees/joint account holders if applicable).
Bank of America account	Account number _____	_____ _____ _____

NON-BANK OF AMERICA ACCOUNT	
<p>Non-Bank of America Savings Account</p> <p>If you do not have a checking account, please provide a typed letter from your financial institution on its letterhead. The letter must be signed by an officer of the institution and include the following:</p> <ul style="list-style-type: none"> • Account title • Account holders • Institution's ABA routing number • Account type • Secondary account's Taxpayer Identification Number (TIN) or Social Security number (SSN) • Account number • Business accounts must be a sole proprietorship to receive credits into the primary account 	<p>Non-Bank of America Checking Account</p> <p>(Please also provide voided check below)</p> <p>Account number _____</p> <p>ABA routing number _____</p>

TAPE PREPRINTED VOIDED CHECK HERE

PLEASE COMPLETE AND SIGN PAGE 3

Please read the following carefully before choosing transfer options.

SELECT TRANSFER OPTIONS	
<p><u>Transfer of Funds and Dividend Transfers</u> Please choose one of the following options.</p> <ol style="list-style-type: none"> 1 <input type="checkbox"/> Transfer funds from your Merrill Edge investment account. 2 <input type="checkbox"/> Transfer funds between your Merrill Edge investment and bank accounts. (E) 3 <input type="checkbox"/> Transfer funds from your bank account to your Merrill Edge investment accounts only. (C) 4 <input type="checkbox"/> Transfer funds from your Merrill Edge investment account AND make daily transfers of all dividends and interest from your Merrill Edge investment account to your bank account. 5 <input type="checkbox"/> Transfer funds from your Merrill Edge investment account AND make monthly transfers of all dividends and interest from your Merrill Edge investment accounts to your bank account. 6 <input type="checkbox"/> Transfer funds between your Merrill Edge investment and bank accounts AND make daily transfers of all dividends and interest from your Merrill Edge investment account to your bank account. 7 <input type="checkbox"/> Transfer funds between your Merrill Edge investment and bank accounts AND make monthly transfers of all dividends and interest from your Merrill Edge investment account to your bank account. <p>Please note: By selecting "daily transfers of all dividends and interest" (options 4 and 6) or "monthly transfers of all dividends and interest" (options 5 and 7), transfers will continue until cancelled. This selection will override any previous selections made on Merrill Edge investment account with regard to dividends and interest. The amount of each transfer will vary based on the securities held in your Merrill Edge investment account and the amount of dividends and interest received in your Merrill Edge investment account for the applicable period. The amount of each transfer will be reflected in your periodic statement. To cancel these transfers, please select the appropriate option on merrilledge.com or call 877.653.4732. Please provide three business days' prior notice if canceling.</p>	<p>Please note: At least one account holder must match on both your Merrill Edge investment account and your bank account to establish a funds transfer link. UGMA/UTMA account holders must match on both accounts, in order to be eligible. The custodian must be on the bank side in order to set up concentrations. The account can be set up for disbursements if the minor is an account holder on the bank side.</p> <p><i>For business accounts, transfers in both ways are possible if the Tax Identification Numbers are identical, or if the business account is a sole proprietorship and the sole proprietor is the owner of the other account.</i></p>

By signing this form, you hereby authorize Merrill Lynch to initiate the types of transfers indicated above, and adjustments for any entries made in error, to your account indicated above and authorize Bank of America to act on the instructions of Merrill Lynch to execute debits and/or credits to such accounts. This authorization is to remain in full force and effect until Merrill Lynch has received notification from you of its termination, or until your account is closed, whichever is earlier.

If you are a Trustee or other Fiduciary for these accounts, you represent and warrant by signing below: 1) that the terms of the trust instrument, fiduciary agreement, governing document, or court appointment permit the Funds Transfer Service transactions that you are authorizing; or 2) that, if applicable, the Funds Transfer Service transactions that you are authorizing represent valid partial or total revocations; and 3) that, Merrill Lynch may conclusively rely on these representations. You will receive the Funds Transfer Agreement and Description electronically or via mail, based on the delivery preferences you have requested, which you will be deemed to have read and agreed to by using the Funds Transfer Service.

All account holders for Merrill Edge investment account must sign this enrollment form. For transaction options 2 and 3 above, all account holders from designated bank or brokerage must also sign this enrollment form. Business accounts only require the signature of a Business account agreement signer. If your Merrill Edge investment account and/or designated bank account is a trust account or joint account, all trustees or joint account holders must sign below. For WCMA/BIA and all trust accounts (including RCMA) **the client must sign in fiduciary capacity (e.g., Trustee).**

Please be aware, ALL account holders listed in Section 1 AND 2 must sign this form in order to be approved

<p>X _____ Signature (and title if applicable, e.g., Trustee, Custodian) Date</p>	<p>X _____ Signature (and title if applicable, e.g., Trustee, Custodian) Date</p>
<p>X _____ Signature (and title if applicable, e.g., Trustee, Custodian) Date</p>	<p>X _____ Signature (and title if applicable, e.g., Trustee, Custodian) Date</p>

Note: Please retain a second copy of this form for your records.