Get the most from your Merrill Lynch tax reporting statement
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Merrill Lynch is the marketing name for Merrill Lynch and Merrill Edge, both of which are made available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (“MLPF&S”). Merrill Edge® is available through MLPF&S, and consists of the Merrill Edge Advisory Center (investment guidance) and self-directed online investing. Merrill Lynch Wealth Management makes available products and services offered by MLPF&S, a registered broker-dealer and Member SIPC, and other subsidiaries 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:

<table>
<thead>
<tr>
<th>Are Not FDIC Insured</th>
<th>Are Not Bank Guaranteed</th>
<th>May Lose Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>MLPF&amp;S and Bank of America, N.A., make available investment products sponsored, managed, distributed or provided by companies that are affiliates of BoFA Corp. or in which BoFA Corp. has a substantial economic interest.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Here’s an overview

What is the Merrill Lynch tax reporting statement?
As a Merrill Lynch client, you may receive a consolidated 1099 tax reporting statement that summarizes your account information for the past year. It helps make it easy for you or your tax advisor to prepare your tax return.

Who gets a tax reporting statement?
If you’re a Merrill Lynch client who is an individual, a partnership, a sole proprietor, a taxable trust, an estate or any other entity for whom we’re required to provide tax information or a Form 1099, you’ll receive a tax reporting statement.

What will you find in your tax reporting statement?
The annual tax reporting statement contains details on information that’s required to be reported to the IRS. It also includes nonreportable information related to the activities in your Merrill Lynch account. Plus, you’ll find all the latest legislative changes as well as instructions for reportable items you need to include when filing your tax return.

Your tax reporting statement includes the following sections:
• A summary of your account income for the prior year
  – Form 1099-DIV: Dividends and Distributions
  – Form 1099-INT: Interest Income
  – Summary of Original Issue Discount (OID) Items
  – Summary of Sales Proceeds
  – Form 1099-MISC: Miscellaneous Income
  – Distributions and Charges
• OID and gross proceeds and gain/loss details that may be IRS reportable at the transaction level

The following summary statements are available online if you have the appropriate account activity. The information is not reported to the IRS.
• The “Annual Summary” statement includes account activity information that’s not reported to the IRS but is helpful in preparing an income tax return.
• If you’re part of the Visa® program, you’ll get the details of your Visa card and checking transactions on a Visa Access summary statement. This summary statement will be posted online at mymerrill.com or merrilledge.com.
Check the status of your linked accounts

If your monthly account statements are linked and you’re eligible to receive multiple tax statements, your statement package will include the household link status summary page. The household link status summary includes a list of all the accounts within a statement link that have your household address and for which Merrill Lynch is required to provide annual tax reporting (Forms 1099). We’ll package statements in the same envelope, when possible, and mail them to the primary account holder. We’ll also provide the mailing status of the applicable tax statements and the page number(s) of the statement included within the package. The page numbers of each tax statement will be consecutive. For example, if the first tax statement is pages 1 through 10, the second statement will begin on page 11.

The eligible statement and form types that may be included in the account status display are Consolidated, Supplemental, Annual Visa/Checking Statement, Form 1099-R, Form 1099-SA and Form 1099-Q.

One link status page is produced per statement mailing (mailings may include more than one account per package).

Get a glimpse of what’s inside

Your tax reporting statement’s cover page includes a Table of Contents that directs you to the start of each major section. You’ll see a stop sign on the page if there are important items included in the statement that may affect your tax return.

IMPORTANT ITEMS FOR YOUR ATTENTION

As a holder of a Whole Life Fixed Investment Trust, Real Estate Mortgage Investment Conduit and/or certain Collateralized Debt Obligations, you are required to receive a Supplemental Statement (S-1099) containing additional information relative to your account. The Supplemental Statement is to be used in conjunction with this Tax Statement to complete your tax return. The Supplemental Statement must be produced and mailed to you on or before the March 31st IRS deadline.

As an owner of units in a Master Limited Partnership, you will receive a Form 1065, Schedule K-1 directly from the partnership. Although we have included any partnership distributions paid to your account in the Other Distributions and Charges section of this statement, we will not report this information to the IRS. The Form 1065, Schedule K-1 is an informational document and is not intended to be a substitute for tax returns. You are responsible for completing your tax return and may be required to request a tax extension if the forms are not completed by the due date.

Merrill Lynch would like you to note the following item(s) which may affect your tax return. Please discuss these matters with your Tax Advisor prior to completing your tax return.

STOP
**Important items for your attention**

Occasionally, we may highlight information that could impact your tax return. In that case, we’d provide details in the “Important Items for Your Attention” section of the statement. For example, if you’re scheduled to receive a Supplemental Tax Information statement because you hold a Widely Held Fixed Investment Trust (WHFIT), Real Estate Mortgage Investment Conduit and/or certain collateralized debt obligations, you’d be notified in this section.

*Note: This section won’t appear if there are no messages for you.*

**Corrections**

A corrected tax reporting statement replaces any previous tax reporting statement you may have received from Merrill Lynch. When we notify you of changes, an “Adjustments Applied to This Statement” section appears within the “Important Items for Your Attention” section on the cover page. This section highlights every security that was adjusted and includes an accompanying explanation for the correction made.

<table>
<thead>
<tr>
<th>Security Description</th>
<th>CUSIP Number</th>
<th>Reason for Adjustment</th>
<th>Transaction Date(s) Affected</th>
</tr>
</thead>
<tbody>
<tr>
<td>DIVIDENDS AND DISTRIBUTIONS</td>
<td></td>
<td>COMPANY RECLASSIFIED INCOME.</td>
<td>05/07/18</td>
</tr>
<tr>
<td>NEWS CORP LTD SPND ADR</td>
<td></td>
<td></td>
<td>11/02/18</td>
</tr>
<tr>
<td>MISCELLANEOUS INCOME</td>
<td></td>
<td>ADDED TO STATEMENT, PREVIOUSLY NOT REPORTED.</td>
<td>06/30/18</td>
</tr>
<tr>
<td>THORNBURG MTG INC COM</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**See reportable and nonreportable information**

Merrill Lynch is required to report your taxable information on Forms 1099 to the IRS.

The IRS issued regulations that required all brokers to report to clients and to the IRS the adjusted cost basis and the date it was acquired for covered transactions. The regulations specified a multiyear phase-in period during which different security classes would become subject to basis reporting. In 2011, we began basis reporting for covered equity sales, and in 2012 we reported basis on covered mutual fund sales. Beginning with tax year 2014, we initiated basis reporting on sales of covered bonds and options.

The reportable section of your statement includes a summary of the 1099 taxable transactions in your account for the following categories:

- Dividends and Distributions
- Interest Income
- Original Issue Discount (OID)
- Sales Proceeds
- Miscellaneous Income

In addition, we’ve grouped a detailed, chronological breakdown of reportable transactions by security under the following categories:

- Original Issue Discount (OID)
- Proceeds From Broker and Barter Exchange Transactions

Your statement will also include some nonreportable information. These sections can assist you in reviewing the summary of your investments and may be useful in preparing your tax return. They include details of your transactions as well as totals for each of the individual sections. We don’t report to the IRS the details provided in the following sections of your statement:

- Dividends and Distributions
- Miscellaneous Income
- Other Distributions and Charges
- Interest Income

You may, however, see data from various 1099 forms repeated in this section for your convenience, the totals of which are reportable to the IRS.
Your account activity is summarized

Your statement’s summary pages include the activity that we’re required to report to you and, in most cases, to the IRS. In addition, summary pages include IRS form and line items associated with the income reflected in the summary boxes. This gives you an easy reference for where the information should be included on your tax return.

Summary page sections

1. Dividends and Distributions
   (Summary totals are reported to the IRS.)

2. Interest Income
   (Summary totals are reported to the IRS.)

3. Summary of Original Issue Discount Items
   (Individual details are reported to the IRS.)

4. Summary of Sales Proceeds
   (Individual details are reported to the IRS.)

5. Miscellaneous Income
   (Summary totals are reported to the IRS.)

6. Distributions and Charges
   (These items are not reported to the IRS.)

7. Instructions
   (Instructions on pages 4 and 5 of your statement explain the information included as well as how the information may be reported on your tax return.)

---

### 2018 Dividends and Distributions

<table>
<thead>
<tr>
<th>Form 1099-DIV</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Dividends and Distributions</td>
<td>358.10</td>
</tr>
<tr>
<td>2</td>
<td>Interest on U.S. Treasury Obligations</td>
<td>1,046.88</td>
</tr>
<tr>
<td>3</td>
<td>Foreign Tax Paid</td>
<td>0.00</td>
</tr>
<tr>
<td>4</td>
<td>Federal Income Tax Withheld</td>
<td>440.87</td>
</tr>
</tbody>
</table>

### 2018 Sales Proceeds

<table>
<thead>
<tr>
<th>Form 1099-B</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Sale of Corporate Securities</td>
<td>584,748.28</td>
</tr>
</tbody>
</table>

---

### 2018 Original Issue Discount Items

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>OID</td>
<td>1,046.88</td>
</tr>
<tr>
<td>Tax-Exempt OID</td>
<td>316.67</td>
</tr>
<tr>
<td>Market Discount</td>
<td>75.76</td>
</tr>
</tbody>
</table>

---

### Instructions for Recipient of Forms 1099, Copy B - Read Carefully

1. **Prescriptions**: You are the recipient of this information and should report it on your return as required by law. Your income is included on your Form 1099-DIV or Form 1099-B. You may be required to file a return even if you do not have any tax liability. Please consult your tax advisor for more information.

2. **Distributions**: Distributions from a tax-exempt organization are generally reported as income. However, if you receive a distribution from an IRA or other retirement plan, be sure to check the instructions on the Form 1099-R for more information.

3. **Capital Gains and Losses**: If you sell securities or other assets, your capital gains and losses may be reported on line 8 of Form 1040. Be sure to consult your tax advisor for more information.

4. **Foreign Country or U.S. Possession**: If you receive income from a foreign country or U.S. possession, be sure to consult your tax advisor for more information.

5. **Federal Income Tax Withheld**: If you are a U.S. citizen or resident alien and had Federal income tax withheld, be sure to check the instructions on Form 1040 for more information.

6. **Form 1040**: Send a copy of your 1040 to the Internal Revenue Service. You may also be required to file a return even if you do not have any tax liability.

---

John Q. Customer

Original 1099 02/18/2019

Summary of 2018 Sales Proceeds

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales Proceeds</td>
<td>584,748.28</td>
</tr>
</tbody>
</table>

Summary of 2018 Dividends and Distributions

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dividends and Distributions</td>
<td>358.10</td>
</tr>
</tbody>
</table>

Summary of Original Issue Discount Items

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>OID</td>
<td>1,046.88</td>
</tr>
<tr>
<td>Tax-Exempt OID</td>
<td>316.67</td>
</tr>
<tr>
<td>Market Discount</td>
<td>75.76</td>
</tr>
</tbody>
</table>
Your account activity is summarized (continued)

### Form 1099-DIV 2018 Dividends and Distributions (OMB NO. 1545-0110)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1a Total Ordinary Dividends</td>
<td>16,684.15</td>
</tr>
<tr>
<td>1b Qualified Dividends</td>
<td>6,810.08</td>
</tr>
<tr>
<td>2a Total Capital Gain Distributions</td>
<td>1,411.62</td>
</tr>
<tr>
<td>2b Unrecap. Sec. 1250 Gain</td>
<td>81.30</td>
</tr>
<tr>
<td>2c Section 1202 Gain</td>
<td>57.85</td>
</tr>
<tr>
<td>2d Collectibles (25%) Gain</td>
<td>892.15</td>
</tr>
<tr>
<td>3 Nondividend Distributions</td>
<td>227.15</td>
</tr>
<tr>
<td>4 Federal Income Tax Withheld</td>
<td>352.37</td>
</tr>
<tr>
<td>5 Section 1958 Dividends</td>
<td>4,089.60</td>
</tr>
<tr>
<td>6 Investment Expenses</td>
<td>0.00</td>
</tr>
<tr>
<td>7 Foreign Tax Paid</td>
<td>7.83</td>
</tr>
<tr>
<td>8 Foreign Country or U.S. Possession</td>
<td>Various</td>
</tr>
<tr>
<td>9 Liquidation Distributions Cash</td>
<td>4.42</td>
</tr>
<tr>
<td>10 Liquidation Distributions Non-Cash</td>
<td>0.00</td>
</tr>
<tr>
<td>11 Exempt-Interest Dividends</td>
<td>10,022.85</td>
</tr>
<tr>
<td>12 Spec. Private Activity Bond Int. Div.</td>
<td>5,838.78</td>
</tr>
</tbody>
</table>

### Form 1099-INT 2018 Interest Income (OMB NO. 1545-0112)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Interest Income</td>
<td>4,898.94</td>
</tr>
<tr>
<td>2 Early Withdrawal Penalty</td>
<td>0.00</td>
</tr>
<tr>
<td>3 Int. on U.S. Savings Bonds &amp; Treas.</td>
<td>7,809.36</td>
</tr>
<tr>
<td>4 Federal Income Tax Withheld</td>
<td>95.63</td>
</tr>
<tr>
<td>5 Investment Expenses</td>
<td>0.00</td>
</tr>
<tr>
<td>6 Foreign Tax Paid</td>
<td>0.00</td>
</tr>
<tr>
<td>7 Foreign Country or U.S. Possession</td>
<td>Various</td>
</tr>
<tr>
<td>8 Specified Private Activity Bond Interest</td>
<td>3,106.83</td>
</tr>
<tr>
<td>9 Market Discount</td>
<td>1,793.33</td>
</tr>
<tr>
<td>10 Bond Premium</td>
<td>47.40</td>
</tr>
<tr>
<td>11 Bond Premium on Treas. Obligations</td>
<td>36.86</td>
</tr>
<tr>
<td>12 Bond Premium on Tax-Exempt Bonds</td>
<td>393.14</td>
</tr>
<tr>
<td>13 Bond Premium on Tax-Exempt Bonds</td>
<td>180.00</td>
</tr>
<tr>
<td>14 Tax-Exempt/Tax Credit Bond CUSIP No.</td>
<td>Various</td>
</tr>
</tbody>
</table>

### Summary of 2018 Original Issue Discount Items

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Original Issue Discount</td>
<td>1,738.98</td>
</tr>
<tr>
<td>Market Discount</td>
<td>75.76</td>
</tr>
<tr>
<td>Acquisition Premium</td>
<td>305.13</td>
</tr>
<tr>
<td>OID on U.S. Treasury Obligations</td>
<td>1,046.88</td>
</tr>
<tr>
<td>Tax-Exempt Original Issue Discount</td>
<td>316.67</td>
</tr>
</tbody>
</table>

Amounts of Original Issue Discount are individually reported to the IRS. Refer to the 2018 Original Issue Discount detail section of this statement.

1. **Dividends and Distributions**
   
   This section reports various dividend income amounts, including ordinary dividends, qualified dividends, exempt-interest dividends, income tax withheld from dividends, Section 199A dividends, foreign taxes you’ve paid on dividends, and income received from foreign sources for your account.

2. **Interest Income**
   
   This section lists interest income received during the year; for example, interest on corporate bonds, commercial paper, debentures and notes, CDs, municipal securities, and investment expenses. Included in these amounts is any accrued interest earned. (Accrued interest paid is not included. See “Other Distributions and Charges” for this information.)

3. **Summary of Original Issue Discount Items**
   
   This section summarizes original issue discount (OID) items accrued on your holdings of certain taxable debt instruments during the year. OID is generally the difference between a bond’s original issue price and its stated redemption price at maturity.
Summary of 2018 Sales Proceeds

<table>
<thead>
<tr>
<th>Sales Proceeds</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales Proceeds</td>
<td>See Form 8949</td>
</tr>
<tr>
<td>Federal Income Tax Withheld</td>
<td>Form 1049, Line 64</td>
</tr>
<tr>
<td>Profit or Loss on 1256 Contracts</td>
<td>See Form 6781</td>
</tr>
</tbody>
</table>

Gross Proceeds from each of your 2018 securities trades are individually reported to the IRS. Refer to the 2018 Proceeds from Broker and Barter Exchange Transactions detail section of this statement.

4. Summary of Sales Proceeds

This section totals the gross proceeds received from dispositions of securities, including sales, redemptions, called bonds, tender offers and other dispositions for cash. Gross proceeds from short sales are also reported in this section in the year the position was closed.

5. Miscellaneous Income

This section lists miscellaneous income, which can be royalties, substitute payments in lieu of dividends or interest, or other income you may have received, as well as the amount of federal income tax that Merrill Lynch has withheld and reported on that income for a particular tax year.

6. Distributions and Charges

This section summarizes nonreportable distributions, interest earned and paid, and charges that are detailed in the “Other Distributions and Charges” section of the statement.
You can review transaction details

This section itemizes the information included on pages 3 and 4 of your statement. It also includes nonreportable information that you may find useful for completing your tax return.

1. Original Issue Discount (OID)

This is the amount of OID income accrued during the year on taxable OID obligations that you held during 2018 in your Merrill Lynch account. Merrill Lynch reports the OID to the IRS separately for each instrument.

Proceeds From Broker and Barter Exchange Transactions

This section provides all gross cash proceeds credited to your account by Merrill Lynch from dispositions of securities for cash. Merrill Lynch reports the gross proceeds from each of these dispositions of securities separately.

The detailed gross proceeds section is organized into the four categories below, as well as Broad-Based Index Options and Other Transactions (where applicable). Details for the associated income will display in chronological order by security and trade date.

2. Short-Term Capital Gains and Losses for Covered Transactions

We'll report the cost basis and the sales proceeds for these transactions as required by the cost basis reporting regulations.

3. Short-Term Capital Gains and Losses for Noncovered Transactions

We'll only report the sales proceeds for these transactions.
4. Long-Term Capital Gains and Losses for Covered Transactions

We’ll report the cost basis and the sales proceeds for these transactions as required by the cost basis reporting regulations.

5. Long-Term Capital Gains and Losses for Noncovered Transactions

We’ll only report the sales proceeds for these transactions.

Finally, the section provides details of all sales and other closing transactions that occurred for which Merrill Lynch doesn’t have enough data for calculating a gain or loss. The sales proceeds will be reported to the IRS.

6. Federal Tax Withholding

Here are all gross proceeds withholding transactions in your account, if applicable.

7. Dividends, Qualified and Section 199A Dividend Distributions

Dividend activity is itemized, but only the totals shown on the summary page are sent to the IRS.

- Note: Foreign income is categorized by country and includes dividends/interest, foreign tax, capital gains, accrued interest and annual bond premiums/excess reporting.
8. **Miscellaneous Income**

Here’s an itemization of substitute payments in lieu of dividends or interest, royalties and other income. However, only the totals on the summary page are sent to the IRS.

9. **Interest Income**

This is an itemization of reportable interest credited to your account by Merrill Lynch. Only the totals on the summary page are sent to the IRS.

10. **Other Distributions and Charges**

This may include the following categories, if applicable. Totals and details are not sent to the IRS:

- Limited Partnership Dividends
- Nonreportable Dividends and Interest
- Taxable Municipal Accrued Interest Paid
- Nontaxable Municipal Accrued Interest Paid
- Other Accrued Interest Paid
- Margin Interest
- Nonreportable Distribution Expenses

**Note: Municipal bond state reporting**

- Includes interest, accrued interest, annual bond premiums and excess, market discount and federal withholding and is categorized by state.
Monitor card or checking activity

If you’re part of the CMA Visa program, you’re likely to receive a “Visa Access Transaction Summary” statement.

**Note:** This statement will be provided if there has been any CMA Visa card or checking activity during the reporting year and will only be available online. You must be enrolled in the free MyMerrill.com® or Merrill Edge® service in order to be able to view, print or download this statement.

1. Checks Written/Bill Payments

Here you’ll see details, in check number order, of checking and bill payment activity for the year, listing the date the check was written, the date it cleared, the payee and the amount paid.

2. Visa Access Transaction Summary

This section lists CMA Visa transactions for the year in chronological order. The transaction date, date cleared, transaction description, location, amount and merchant category (for example, lodging, merchandise) appear for each transaction.

3. Expenses by Month

Here’s a month-by-month analysis of all CMA Visa and checking expenses for the year according to merchant category.
Tap into online services and support

**Downloading tax information**
If you have IRS reportable accounts and retirement accounts, you can download the following tax information directly from Merrill Lynch into TurboTax®, TurboTax® Online or other TurboTax desktop software products, or H&R Block® tax software:

- Form 1099-DIV: Dividends and Distributions
- Form 1099-INT: Interest Income
- Form 1099-OID: Original Issue Discount
- Form 1099-B: Proceeds From Broker and Barter Exchange Transactions
- Form 1099-MISC: Miscellaneous Income (TurboTax accepts download; H&R Block tax software requires manual entry)
- Form 1099-R: Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.

You won’t have to manually enter most data from your statement if you use any of the above-referenced online capabilities.

TurboTax products and H&R Block tax software will prompt you to enter your MyMerrill.com or Merrill Edge Login ID and password before downloading your information. The download service is available to MyMerrill.com or Merrill Edge clients at no additional cost. If you’re not currently enrolled in MyMerrill.com or Merrill Edge, you have the opportunity to register when you navigate through the TurboTax or H&R Block tax software interview process. Enrollment in MyMerrill.com or Merrill Edge is free and can be completed in just a few minutes.

For more information on these services, and for a TurboTax software discount to Merrill Lynch clients for TurboTax Online, please visit the Tax Center on MyMerrill.com or merrilledge.com.

**Downloading text files**
You can download your tax information into text files to import into Microsoft® Excel® software and other software. Enrollment in the free MyMerrill.com or Merrill Edge service is required.

**Online statement view**
To reduce the paper in your mailbox, you can opt to receive your tax reporting statement online. Online delivery of your statement is a step towards environmentally responsible financial reporting.

When you receive your statement online, you can print, save to your computer or archive to a disk. You’ll also be able to access statements from the past seven years.

To view your tax reporting statement online through MyMerrill.com or Merrill Edge (merrilledge.com), from the top navigation, select the Tax Documents tab under the Accounts tab. Or, you can click here to go directly to the Tax Documents page for your 2018 document. You will need to log in to MyMerrill.com or merrilledge.com first.

You can also view your tax reporting statement and documents through the site search using any of the following keywords: taxes, tax statement, tax documents, year-end tax statement, tax preparation, tax forms, income tax, tax reporting, 1099.

For a direct link to Tax Documents, visit the Tax Center on MyMerrill.com or merrilledge.com.
Read these important reminders

We could receive amended information from mutual funds, real estate investment trusts (REITs) and unit investment trusts (UITs) after the February 15 tax statement mailing deadline. As a result, we strongly discourage you from filing your tax return early if you’re holding mutual funds, REITs and/or UITs. Below we’ve outlined how we address this situation so we can provide you with an accurate tax statement.

**Delayed statement mailings**

We frequently have to delay the delivery of your tax reporting statement(s) when we do not receive year-end income classification data for certain mutual funds, REITs and UITs. In preparing tax reporting statements, we rely on the issuers of these investments to provide information about classification of their annual distributions. Some of these institutions may be delayed in providing us with the required information in time to accurately produce all tax reporting statements by February 15.

Merrill Lynch continues to be in the forefront of working with industry associations and the IRS to address the timeliness of income classification. In addition, we’ve been communicating our concerns and expectations directly to those issuers whose products are available to our clients. Although the issue continues to show steady improvement, providing accurate information on time remains an issue for a significant number of mutual funds, REITs and UITs.

**Amended returns due to reclassification**

We typically begin printing tax reporting statements in late January. Some of the information in the statement is provided to us from outside sources and may occasionally be subject to change. Often, distributions made by mutual funds, REITs and UITs structured as regulated investment companies (RICs) need to be reclassified as a different type of distribution— for example, nondividend distributions, qualified dividends, long-term capital gain distributions or tax-exempt dividends subject to the AMT — after year-end financial information becomes available to the funds. Since we may not receive this amended information until after the February 15 mailing deadline, we’ll notify you of the amended information by providing you with a corrected tax reporting statement.

Please discuss your specific situation with your tax advisor.
Read these important reminders (continued)

**Dates for statement mailings**

Here’s a schedule of the various tax information forms that Merrill Lynch or others will mail to you in the first few months of the year. Most amended forms are mailed between the end of February and April 1. You’ll receive only those forms that are appropriate for the activity in your accounts.

For more exact mailing dates, please contact your Merrill Lynch financial advisor or Merrill Edge Financial Solutions Advisor.

<table>
<thead>
<tr>
<th>Form</th>
<th>Description</th>
<th>Mailing Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tax Reporting Statement – Form 1099</td>
<td>Consolidated summary of Forms 1099</td>
<td>February 15*</td>
</tr>
<tr>
<td>Form 1099-C</td>
<td>Reportable debt income</td>
<td>January 31</td>
</tr>
<tr>
<td>Form 1099-DIV</td>
<td>Reportable dividends and other distributions</td>
<td>January 31</td>
</tr>
<tr>
<td>Form 1099-INT</td>
<td>Reportable interest income</td>
<td>January 31</td>
</tr>
<tr>
<td>Form 1099-MISC</td>
<td>Reportable miscellaneous income</td>
<td>January 31</td>
</tr>
<tr>
<td>Form 1099-OID</td>
<td>Original issue discount interest accretion (not paid) other than CMO/REMIC instruments</td>
<td>January 31</td>
</tr>
<tr>
<td>Forms 1099-R and 1099-Q</td>
<td>Distributions from IRA, retirement account or Education Savings Account</td>
<td>January 31</td>
</tr>
<tr>
<td>IRA Fair Market Value</td>
<td>Shows the fair market value of the account as of the last business day of the year</td>
<td>January 31</td>
</tr>
<tr>
<td>Form 1099-B</td>
<td>Proceeds from broker and barter exchange transactions</td>
<td>February 15</td>
</tr>
<tr>
<td>Supplemental Tax Information Statement</td>
<td>Widely Held Fixed Investment Trusts (WHFITs) and Real Estate Mortgage Investment Conduits (REMICs)</td>
<td>March 15</td>
</tr>
<tr>
<td>Schedule K-1</td>
<td>Master Limited Partnership (MLP) income, which will be mailed directly from the General Partner</td>
<td>Mid-March</td>
</tr>
<tr>
<td>Form 5498-ESA</td>
<td>Reports contributions to your Education Savings Account</td>
<td>April 30</td>
</tr>
<tr>
<td>Form 5498</td>
<td>Reports contributions, rollovers, conversions and changes in fair market value after 12/31</td>
<td>May 31</td>
</tr>
</tbody>
</table>

*Merrill Lynch requests an IRS extension every year to account for publication of income reclassification.
Access additional resources

Questions about your statement
Call toll-free 800.637.6326, 24 hours a day, seven days a week, if you have any tax reporting questions.
You have access to specially trained client service representatives who are available nationwide to answer your questions about the information on your tax reporting statement. Please keep in mind Merrill Lynch is not able to offer you tax or legal advice.

Investment questions (non-tax related)
Contact your Merrill Lynch financial advisor or Merrill Edge Financial Solutions Advisor.

Tax planning website
Visit the online tax planning center through MyMerrill.com or merrilledge.com for tips and articles on making tax preparation easier.

Preparing your tax return
Contact your tax professional or the IRS.

Contacting the IRS
You can contact the IRS in one of the following ways:
• Call 800.829.1040 with tax questions for individuals, or 800.829.4933 with tax questions for businesses.
• Call 888.272.9829 to pay your taxes by credit card. Your Merrill Lynch Visa card is accepted as well as MasterCard®, American Express® and Discover® cards. There is a convenience fee for this service.
• Visit irs.gov to obtain information and print forms and publications.
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