



Get the most from  
your Merrill Lynch  
tax reporting statement

# Contents

- Here’s an overview** ..... 3
  - What is the Merrill Lynch tax reporting statement? ..... 3
  - Who gets a tax reporting statement? ..... 3
  - What will you find in your tax reporting statement? ..... 3
- Check the status of your linked accounts.** ..... 4
- Get a glimpse of what’s inside** ..... 4
  - Important items for your attention ..... 5
  - Corrections ..... 5
- See reportable and nonreportable information.** ..... 5
- Your account activity is summarized** ..... 6
- You can review transaction details** ..... 9
- Monitor card or checking activity** ..... 12
- Tap into online services and support** ..... 13
  - Downloading tax information ..... 13
  - Downloading text files ..... 13
  - Online statement view ..... 13
- Read these important reminders** ..... 14
  - Delayed statement mailings ..... 14
  - Amended returns due to reclassification ..... 14
  - Dates for statement mailings ..... 15
- Access additional resources** ..... 16
  - Questions about your statement ..... 16
  - Investment questions (non-tax related) ..... 16
  - Tax planning website ..... 16
  - Preparing your tax return ..... 16
  - Contacting the IRS ..... 16

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<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
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MLPF&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.

# 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](http://mymerrill.com) or [merrilledge.com](http://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.



**2018 TAX REPORTING HOUSEHOLD LINK STATUS**  
AS OF 02/18/2019

JOHN CUSTOMER  
123 MAIN STREET  
NEW YORK, NY 10281

We are providing a mailing status for all accounts in your statement link for which we are required to provide Annual Tax Reporting (Forms 1099). PLEASE NOTE: There may be more than one account in this statement package. Please review your Link Summary information carefully.

Account Name	Account No.	Status	Pages in Package
John Q Customer	XXX-X6000	Tax Statement Enclosed	1-35
	XXX-X6000	Supplemental Tax Statement Due by 3/15	n/a
John and Jane Customer Jr.	XXX-X6000	Annual Visa/Checking Statement Delivered Online 1/24	n/a
	XXX-X6001	Tax Statement Delivered Online 2/11	36-41
John Consults Account	XXX-X6004	Tax Statement Pending	n/a
Jonathan Q Customer	XXX-X6A00	Form 1099R Produced 1/18	n/a
Jane Customer	XXX-X6A04	Tax Statement Income Below IRS Reporting Requirements	n/a
Johnnie and Janie Customer	XXX-X6B03	Tax Statement Enclosed	42-47

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



Account No. 123-96000 Taxpayer No. XXX-XX-6789 Page 1 of 47

**2018 TAX REPORTING STATEMENT**  
ORIGINAL 1099 02/18/2019

JOHN Q CUSTOMER  
123 MAIN STREET  
NEW YORK, NY 10281

Table of Contents	Page
Summary Pages	3
Original Issue Discount Details	7
Contingent Payment Debt Details	9
Sale Proceeds and Gain/Loss Details	10
Profit or Loss on 125B Contracts	16
Federal Income Tax Withheld on Sales Proceeds	18
Amortization and Accretion Information	19
Dividend Income Activity	20
Miscellaneous Income Activity	27
Interest Income Activity	28
Other Distributions and Charges	33

**STOP** 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.

**IMPORTANT ITEMS FOR YOUR ATTENTION**

As a holder of a Widely Held Fixed Investment Trust, Real Estate Mortgage Investment Conduit and/or certain Collateralized Debt Obligations, you will be receiving a Supplemental Tax Information Statement in addition to this statement. The Supplemental Statement must be used in conjunction with this Tax Statement to complete your Tax Return. The Supplemental Statement will be produced and mailed to you on or before the March 15th 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 you receive will include your income, deductions, other items, and should be used in the preparation of your Tax Return.

Your Visa and Checking Statement is produced separately from your Tax Reporting Statement and is only available on MyMerrill.com or MerrillEdge.com. Online enrollment is necessary to access the statement. For more information, including how to download your Visa and Checking details into Microsoft Excel or other software, visit the Tax Education and Planning Center on MyMerrill.com or MerrillEdge.com.

All broker-dealers are required to report to the IRS both the date acquired and cost basis on a sale of a "covered security." Legislation requires reporting the gross proceeds of the sales of "covered" and "noncovered" securities and the adjusted cost basis for "covered securities." The gain/loss information for a "noncovered security" is included for your information, but will not be transmitted to the IRS.

2018 consolidated 102418.doc

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

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.

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

# 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.)

Merrill Lynch Bank of America Corporation		Account No. 123-96000	Taxpayer No. XXX-XX-6789	Page 3 of 47																																																																
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<p>This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.</p> <p>You may reach a Tax Representative at 800.637.6326.</p> <p>2018 consolidated 102418.qip</p> <p>Merrill Lynch, Pierce, Fenner &amp; Smith Incorporated (MLPF&amp;S) is a registered broker-dealer and wholly owned subsidiary of Bank of America Corporation Member, Securities Investor Protection Corporation (SIPC)</p>																																																																				

- 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.)

Merrill Lynch Bank of America Corporation		Account No. 123-96000	Taxpayer No. XXX-XX-6789	Page 4 of 47																																
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<p>This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.</p> <p>*Dollar amounts shown may reflect net, please review the detail section to determine impact. This information is not reported to the IRS, consult with your Tax Advisor for more information.</p>																																				
<b>7 INSTRUCTIONS FOR RECIPIENT OF FORMS 1099, COPY B - READ CAREFULLY</b>																																				
<p>The amounts listed on Forms 1099-DIV, 1099-INT, 1099-OID, 1099-MISC and 1099-REB represent dividends, interest, miscellaneous income, original issue discount and/or gross proceeds payments made or credited to your account during the calendar year.</p> <p>If you are an investor in a limited partnership, information concerning your distributive share of the partnership's taxable income or loss (Form 1099, Schedule K-1) will not appear on the Tax Reporting Statement. Such information will be sent to you directly from the limited partnership. Do not include on your income tax return.</p> <p><b>Nonresidents:</b> If your federal Taxpayer Identification Number is shown on the form and includes an address belonging to another person, you are considered a nonresident recipient. You must file Form 1099-DIV, 1099-INT, 1099-OID, 1099-MISC or 1099-REB, as applicable, with the IRS, for each of the other persons to whom their share of the income, and you must furnish a Form 1099-DIV, 1099-INT, 1099-OID, 1099-MISC or 1099-REB to each owner. A husband or wife is not required to file a nonresident return unless otherwise owned by the other. See the General Instructions for Certain Information Returns.</p> <p><b>Foreign Tax Paid:</b> You may be able to claim this foreign tax as a deduction or a credit on Form 1040. See your Form 1040 instructions. Foreign country names will always be displayed as written.</p> <p><b>Backup Withholding:</b> Persons not furnishing their taxpayer identification number to the payer become subject to backup withholding on certain payments, at a rate of 24%, including dividends, interest, and gross proceeds from dispositions of securities. See Form 1099 for information on backup withholding. Include this amount on your income tax return as tax withheld.</p> <p><b>1099-MISC - MISCELLANEOUS INCOME (OMB No. 1545-0115)</b> Each recipient that is required to provide the information with detailed information regarding items of total income and deductions. Because the information reported to shareholders by the issuer may include the information we report to you on Form 1099-MISC, you should be careful not to report this income on your tax return.</p> <p><b>Line 1 -</b> Shows the income received from rental property. Report on Schedule E (Form 1040).</p> <p><b>Line 2 -</b> Shows the royalty trust income paid to your account during the tax year. Report on Schedule E (Form 1040).</p> <p><b>Line 3 -</b> Generally, report this amount on the "Other Income" line of Form 1040 and identify the payment. The amount shown may be payments you received on the basis of a licensed real estate sales agent, awards, license damages, or other taxable income. See Publication 525, Taxable and Nontaxable Income. If it is trade or business income, report the amount on Schedule C or F (Form 1040).</p> <p><b>Line 4 -</b> Shows substitute payments in lieu of dividends or tax-exempt interest received by your broker on your behalf after transfer of your securities for use in a short sale. Report on the "Other Income" line of Form 1040.</p> <p><b>1099-DIV - DIVIDENDS AND DISTRIBUTIONS (OMB No. 1545-0110)</b> Line 8a - Shows total ordinary dividends that are taxable. Include this amount on line 9a of Form 1040 or 1040A. Also report on Schedule B (Form 1040A or 1040), if required.</p> <p><b>Line 9a -</b> Shows the portion of the amount on line 1a that may be eligible for reduced capital gains rates. See Form 1040-1040A instructions for how to determine this amount. Report the eligible amount on line 9a, Form 1040 or 1040A. The amount shown may be a distribution from an employee stock ownership plan (ESOP). Report line a dividend on your Form 1040-1040A but treat it as a gain distribution, not as investment income, for any other purpose.</p> <p><b>Line 2a -</b> Shows total capital gain distributions (long-term) from a regulated investment company or real estate investment trust. Report the amounts shown on line 2a on Schedule D (Form 1040), line 13. If the amount is shown on line 2a, 2b and your only capital gains and losses are capital gain distributions, you may be able to report the amounts as shown on line 2a on line 13 of Form 1040 (line 13 of Form 1040A) instead of on Schedule D (Form 1040).</p> <p><b>Line 2b -</b> Shows the portion of the amount on line 2a that is unrecaptured section 1223 gain from certain depreciable real property.</p> <p><b>Line 2c -</b> Shows the portion of the amount on line 2a that is section 1223 gain from certain small business stock that may be subject to an election. See the Schedule D (Form 1040) instructions.</p> <p><b>Line 2d -</b> Shows 28% rate gain from sales or exchanges of collectibles. If required, use this amount when completing the 28% Rate Gain Worksheet in the instructions for Schedule D (Form 1040).</p> <p><b>Line 3 -</b> Shows the net of the distribution that is considered taxable as a return of your cost (or other basis). You must reduce your cost (or other basis) by this amount for reporting gain or loss when you sell your stock. But if you get back all your cost (or other basis), you have distributions in capital gains. See Publication 550.</p> <p><b>Line 5 -</b> Shows your share of expenses of a nonpublicly offered regulated investment company, generally a nonpublicly offered mutual fund. If you file Form 1040 you may deduct these expenses on the "Other Expenses" line on Schedule A (Form 1040) subject to the 2% limit. This amount is included on line 1a.</p> <p><b>Line 6 and 7 -</b> Shows cash and noncash taxable distributions.</p> <p><b>Line 10 -</b> Shows exempt-interest dividends from a mutual fund or other regulated investment company. Include this amount on line 8c of the instruction for Form 6251.</p>																																				
<p>2018 consolidated 102418.qip</p>																																				

# Your account activity is summarized *(continued)*

Form 1099-DIV		2018 Dividends and Distributions	(OMB NO. 1545-0110)
			<b>Amount</b>
1a	Total Ordinary Dividends	Sched. B, Line 5 &/or Form 1040, Line 9a	16,684.15
1b	Qualified Dividends	Form 1040, Line 9b	6,810.08
2a	Total Capital Gain Distributions	Sched. D, Line 13 or Form 1040, Line 13	1,411.62
2b	Unrecap. Sec. 1250 Gain	Sched. D, Line 19	81.30
2c	Section 1202 Gain	See Sched. D Instructions	57.85
2d	Collectibles (28%) Gain	Sched. D, Line 18	892.15
3	Nondividend Distributions	See Publication 550	227.15
4	<b>Federal Income Tax Withheld</b>	<b>Form 1040, Line 64</b>	<b>352.37</b>
5	Section 199A Dividends	See Instructions	4,069.60
6	Investment Expenses	Sched. A, Line 23 (Amt. inc. in Line 1a)	0.00
7	Foreign Tax Paid	Form 1116 &/or Form 1040, Line 48	7.83
8	Foreign Country or U.S. Possession	See Instructions	Various
9	Liquidation Distributions Cash	See Instructions	4.42
10	Liquidation Distributions Non-Cash	See Instructions	0.00
11	Exempt-Interest Dividends	Form 1040, Line 8b	10,022.85
12	Spec. Private Activity Bond Int. Div.	See Instructions for Form 6251	5,838.78

## 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.

Form 1099-INT		2018 Interest Income	(OMB NO. 1545-0112)
			<b>Amount</b>
1	Interest Income	Sched. B, Line 1 &/or Form 1040, Line 8a	4,898.94
2	Early Withdrawal Penalty	Form 1040, Line 30	0.00
3	Int. on U.S. Savings Bonds & Treas.	See Publication 550	7,809.36
4	<b>Federal Income Tax Withheld</b>	<b>Form 1040, Line 64</b>	<b>95.63</b>
5	Investment Expenses	Sched. A, Line 23 (Amt. inc. in Line 1)	0.00
6	Foreign Tax Paid	Form 1116 &/or Form 1040, Line 48	0.00
7	Foreign Country or U.S. Possession	See Instructions	
8	Tax-Exempt Interest	Form 1040, Line 8b	3,106.83
9	Specified Private Activity Bond Interest	See Instructions for Form 6251	1,793.33
10	Market Discount	See Instructions	47.40
11	Bond Premium	See Instructions	36.86
12	Bond Premium on Treas. Obligations	See Instructions	393.14
13	Bond Premium on Tax-Exempt Bonds	See Instructions	180.00
14	Tax-Exempt/Tax Credit Bond CUSIP No.	See Instructions	Various

## 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.)

Summary of 2018 Original Issue Discount Items		
		<b>Amount</b>
Original Issue Discount	See Publication 1212	1,738.98
Market Discount	See Publication 1212	75.76
Acquisition Premium	See Publication 1212	305.13
OID on U.S. Treasury Obligations	See Publication 1212	1,046.88
Tax-Exempt Original Issue Discount	See Publication 1212	316.67

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

## 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.

# Your account activity is summarized *(continued)*

Summary of 2018 Sales Proceeds		
Sales Proceeds	See Form 8949	Amount 584,748.28
<b>Federal Income Tax Withheld</b>	<b>Form 1040, Line 64</b>	<b>440.87</b>
Profit or Loss on 1256 Contracts	See Form 6781	28,498.74
<b>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.</b>		

## 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.

Form 1099-MISC	2018 Miscellaneous Income	(OMB NO. 1545-0115)	Amount
2	Royalties	Sched. E, Line 4	775.00
3	Other Income	Form 1040, Line 21	109.38
4	<b>Federal Income Tax Withheld</b>	<b>Form 1040, Line 64</b>	<b>0.00</b>
8	Sub. Payments in Lieu of Div. or Int.	Form 1040, Line 21	640.00
<b>This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.</b>			

## 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.

Distributions and Charges*		Amount
Limited Partnership Income	.....	468.72
Non-Reportable Dividends and Interest	.....	0.00
Non-Reportable Tax-Exempt Interest	.....	0.00
Taxable Muni Accrued Int. Paid	.....	228.37
Non-Tax Muni Accrued Int. Paid	.....	135.00
Other Accrued Interest Paid	.....	145.96
Margin Interest	.....	2,077.54
Non-Reportable Distribution Expenses	.....	358.10
Excess Bond Premium	.....	77.67
Additional Bond Premium	.....	85.32
<b>*Dollar amounts above may reflect as net, please review the detail section to determine impact. This information is not reported to the IRS, consult with your Tax Advisor for more information.</b>		

## 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.

Merrill Lynch		Account No.	Taxpayer No.	Page			
Bank of America Corporation		123-96000	XXX-XX-6789	7 of 47			
JOHN Q CUSTOMER							
2018 TAX REPORTING STATEMENT							
Form 1099-OID							
2018 ORIGINAL ISSUE DISCOUNT		(OMB NO. 1545-0117)					
7. Description	CUSIP Number	Quantity	1a. Market From To	1b. Acquisition Discount	6. Acquisition Premium	Amount*	Remarks
<b>ORIGINAL ISSUE DISCOUNT</b>							
DJIA MITS ISSUER BAC	06051R774	2500	01/01/18 12/31/18	0.00	(78.99)	1,030.17	
EGTR SERIES 12 ZERON% FEB 14 2027	277847YV2	2000	01/26/18 12/31/18	0.00	(1.89)	10.09	
RICO STRIPS SERIES B ZERON% FEB 03 2018	31771CVDA	2000	01/01/18 12/31/18	0.00	(205.62)	128.15	
		1900	02/01/18 12/31/18	17.32	(0.00)	28.74	
			Security Subtotal	17.32	(205.62)	156.49	
ML NATL FINC DIA SV	589940204	100	01/01/18 12/31/18	0.00	0.00	90.00	
WILLIAMS COMPANIES INCOME PACS	999457886	700	01/01/18 10/22/18	0.00	0.00	294.33	
		350	01/01/18 10/22/18	0.00	0.00	137.50	
			Security Subtotal	0.00	0.00	431.83	
<b>TOTAL ORIGINAL ISSUE DISCOUNT (LINE 1 1099-OID)</b>				17.32		1,738.96	
<b>TOTAL MARKET DISCOUNT ON ORIGINAL ISSUE DISCOUNT</b>							
<b>TOTAL ACQUISITION PREMIUM ON ORIGINAL ISSUE DISCOUNT</b>					(286.70)		
<b>ORIGINAL ISSUE DISCOUNT ON U.S. TREASURY OBLIGATIONS</b>							
U.S. TREASURY STRIP PRN	910303L4	10000	01/02/18 12/31/18	0.00	(17.23)	27.68	
ZERON% AUG 15 2027							
U.S. TSY INFLATION NOTE 0.500% APR 15 2022	912828MY3	50000	01/01/18 12/31/18	16.52	0.00	514.28	

## 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.

Merrill Lynch		Account No.	Taxpayer No.	Page			
Bank of America Corporation		123-96000	XXX-XX-6789	10 of 47			
JOHN Q CUSTOMER							
2018 TAX REPORTING STATEMENT							
Form 1099-B							
2018 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS (OMB NO. 1545-0715)							
1a. Description of Property	1b. Date Acquired	1c. Date Sold or Disposed	1d. Proceeds	1e. Cost Basis	1f. Accrued Market Discount	1g. Wash Sale Loss Disallowed	Gain or Loss
<b>SHORT TERM CAPITAL GAINS AND LOSSES - 1099-B Line 2 - Box 6 Net Proceeds</b>							
<b>COVERED TRANSACTIONS - Cost basis reported to IRS - Form 8949, Part I, (A)</b>							
APPLE INC	101-5000	Sale	03/23/18	35,000.22	35,000.90	0.00	491.27
APPLIED MATERIAL INC	028322105	Sale	02/02/18	2,356.40	0.00	0.00	2,356.40
		Sale	06/29/18	5,993.29	0.00	0.00	5,993.29
		Security Subtotal		5,993.29	0.00	0.00	5,993.29
FIDELITY ADVISOR NEW PROSPECTS FUND CL F	316071604	Sale	01/07/18	61.17	58.47	0.00	0.00
GOOGLE INC CL A	28299P908	Short Sale	01/09/18	37,459.67	39,000.02	0.00	(1,540.35)
		Short Sale	01/29/18	37,459.65	49,011.66	0.00	(11,552.01)
		Sale	04/19/18	49,299.14	39,000.00	0.00	10,299.14
		Sale	12/27/18	109,328.09	109,180.00	0.00	148.09
		Security Subtotal		231,546.55	238,191.78	0.00	(2,645.18)

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

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

Merrill Lynch		Account No.	Taxpayer No.	Page			
Bank of America Corporation		123-96000	XXX-XX-6789	11 of 47			
JOHN Q CUSTOMER							
2018 TAX REPORTING STATEMENT							
Form 1099-B							
2018 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS (OMB NO. 1545-0715)							
1a. Description of Property	1b. Date Acquired	1c. Date Sold or Disposed	1d. Proceeds	1e. Cost Basis	1f. Accrued Market Discount	1g. Wash Sale Loss Disallowed	Gain or Loss
<b>NONCOVERED TRANSACTIONS - Cost basis not reported to IRS - Form 8949, Part I, (B)</b>							
LORD ABBETT FLOATING RATE FUND CL F	543916167	Sale	03/22/18	287.68	299.52	0.00	(11.84)
		Security Subtotal		275,298.82	271,558.64	0.00	3,740.18
CP-ELEXON MOBIL CUSIP 0706C16 00.000%11/JAN/2018	30229A817	Sale	12/07/17	2,075.00	2,300.00	0.00	(225.00)
NEW YORK CITY SER D FULLY PCD REF CID PRP 04 MAR 93 06.000%MAR 15 28	64966B478	Redemption	12/24/17	3,000.00	3,000.00	0.00	0.00
NEW YORK ST EDY RESH DEV ATW CID AMSCA AMT PRP 04 MAR 93 06.000%MAR 15 28	64984EB17	Redemption	12/24/17	10,100.00	10,100.00	0.00	0.00
BLACKROCK LIQUIDITY FD 80.000% Sale TRANSACTION NOT REPORTED TO THE IRS CLIENT MAY BE REQUIRED TO FILE ON THEIR TAX RETURN	02048J877	Sale	03/22/17	59.71	62.56	0.00	(2.85)
WILLIAMS COMPANIES INCOME PACS	999457886	Tender	11/04/17	1,029.00	0.00	0.00	1,029.00
		Redemption	11/04/17	17,920.00	7,741.75	0.00	10,178.25
		Security Subtotal		18,949.00	7,741.75	0.00	11,207.25
PUT DAL JAN 0011		Short Sale	05/20/18	2,583.00	2,600.00	0.00	(17.00)
<b>Noncovered Short Term Capital Gains and Losses Subtotal</b>				36,346.71	25,274.31	0.00	10,072.40
<b>NET SHORT TERM CAPITAL GAINS AND LOSSES</b>				311,645.53	296,832.95	0.00	14,812.58

# You can review transaction details *(continued)*

## 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.

Merrill Lynch		Account No.	Taxpayer No.	Page			
Bank of America Corporation		123-96000	XXX-XX-6789	12 of 47			
JOHN Q CUSTOMER							
2018 TAX REPORTING STATEMENT							
Form 1099-B 2018 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS (OMB NO. 1545-0715)							
1a. Description of Property	1b. Date Acquired	1c. Date Sold or Disposed	1d. Proceeds	1e. Cost Basis	1f. Acquired Market Discount	1g. Wash Sale Loss Disallowed	Gain or Loss
<b>LONG TERM CAPITAL GAINS AND LOSSES - 1099-B Line 2 - Box 6 Net Proceeds</b>							
<b>COVERED TRANSACTIONS - Cost basis reported to IRS - Form 8849, Part II, (D)</b>							
AMEREN CORP	3/1/2008	Sale	CUSIP Number 023608102 01/03/15	1,865.00 <sub>(2)</sub>	5,210.00	0.00	(3,324.00)
COCA COLA COM	10/00/00	Sale	CUSIP Number 191216100 01/07/11	408.20	500.22	0.00	(92.02)
HONEYWELL INTL INC	30/00/00	Sale	CUSIP Number 438516108 06/28/11	21,362.52 <sub>(2)</sub>	17,323.26	0.00	4,039.26
OCCIDENTAL PETE CORP CAL	100/00/00	Sale	CUSIP Number 674599105 05/18/12	9,756.82 <sub>(2)</sub>	8,155.02 <sub>(2)</sub>	0.00	1,601.80
U.S. TREASURY NOTE	100/00/00	Sale	CUSIP Number 912826344 01/08/15	1,005.09	980.86	4.92	20.31
2000/00/00	Sale	01/07/15	06/04/18	4,012.18	1,961.72	14.75	2,035.71
Security Subtotal				3,078.27	2,342.58	19.68	735.69
Covered Long Term Capital Gains and Losses Subtotal				34,531.81	34,131.08	19.68	3,391.05
<b>NONCOVERED TRANSACTIONS - Cost basis not reported to IRS - Form 8849, Part II, (E)</b>							
ALL AMER COFFEE BV	1500/00/00	Sale	CUSIP Number 01643Q103 04/29/09	27,179.49	26,648.70 <sub>(2)</sub>	0.00	530.79
ALLCART INC	16/00/00	Sale	CUSIP Number 016706103 06/29/10	21,471.24	22,522.85	0.00	(1,051.61)
APPLE INC	4/00/00	Sale	CUSIP Number 037833100 06/18/18	1,301.28	1,342.82	0.00	(41.54)
APPLIED MATERIAL INC	16/00/00	Sale	CUSIP Number 038022109 01/07/03	337.58	189.58	0.00	148.00
33/00/00	Sale	02/23/18	02/23/18	999.93	779.79	0.00	220.14
Security Subtotal				999.93	779.79	0.00	220.14

Merrill Lynch		Account No.	Taxpayer No.	Page			
Bank of America Corporation		123-96000	XXX-XX-6789	16 of 47			
JOHN Q CUSTOMER							
2018 TAX REPORTING STATEMENT							
Form 1099-B 2018 FEDERAL INCOME TAX WITHHELD ON SALES PROCEEDS (OMB NO. 1545-0715)							
1a. Description of Property	1b. Date Acquired	1c. Date Sold or Disposed	4. Amount	1e. Cost Basis	1f. Acquired Market Discount	1g. Wash Sale Loss Disallowed	Gain or Loss
COCA COLA COM			Federal Tax Withholding	11/03/18	(440.87)		
<b>TOTAL FEDERAL INCOME TAX WITHHELD (LINE 4 1099-B)</b>							
(440.87)							

Merrill Lynch		Account No.	Taxpayer No.	Page			
Bank of America Corporation		123-96000	XXX-XX-6789	20 of 47			
JOHN Q CUSTOMER							
2018 TAX REPORTING STATEMENT							
2018 DIVIDENDS, QUALIFIED AND SECTION 199A DIVIDEND DISTRIBUTIONS							
Security Description	Quantity	Date	Transaction Description	Amount	Qualified	Section 199A	Remarks
<b>U.S.</b>							
BANK OF AMERICA CORP	29	03/26/18	Dividend	23.20	23.20	0.00	
	29	06/29/18	Dividends	23.20	23.20	0.00	
			Security Subtotal	46.40	46.40	0.00	
COCA COLA	55	04/01/18	Dividend	13.75	13.75	0.00	
	55	07/01/18	Dividend	13.75	13.75	0.00	
	55	10/01/18	Dividend	13.75	13.75	0.00	
			Security Subtotal	41.25	41.25	0.00	
MCI INC	161	09/18/18	Dividend	64.40	64.40	0.00	
	161	12/18/18	Dividend	64.40	64.40	0.00	
			Security Subtotal	128.80	128.80	0.00	
NORFOLK SOUTHERN RAIL	1000	05/18/18	Dividend	611.03	611.03	0.00	
	1000	05/18/18	Short Term Capital Gain	36.97	36.97	0.00	
	1000	08/18/18	Dividend	650.00	650.00	0.00	
			Security Subtotal	1,318.00	1,318.00	0.00	
<b>DIVIDENDS FROM U.S.</b>				<b>1,526.45</b>	<b>1,526.45</b>	<b>0.00</b>	
<b>U.S. TERRITORIES - PUERTO RICO</b>							
BACARDI CORP CLA	29	03/26/18	Dividend	23.20	23.20	0.00	
	29	06/29/18	Dividend	23.20	23.20	0.00	
			Security Subtotal	46.40	46.40	0.00	
FIRST BANCORP SHS	29	03/26/18	Dividend	33.20	0.00	0.00	
	29	06/29/18	Dividend	33.20	0.00	0.00	
			Security Subtotal	66.40	0.00	0.00	
TELEMUNDO GRP COM	29	03/26/18	Dividend	43.20	0.00	0.00	
	29	06/29/18	Dividend	43.20	0.00	0.00	
			Security Subtotal	86.40	0.00	0.00	
<b>DIVIDENDS FROM U.S. TERRITORIES - PUERTO RICO</b>				<b>199.20</b>	<b>46.40</b>	<b>0.00</b>	

Merrill Lynch		Account No.	Taxpayer No.	Page			
Bank of America Corporation		123-96000	XXX-XX-6789	21 of 47			
JOHN Q CUSTOMER							
2018 TAX REPORTING STATEMENT							
2018 DIVIDENDS, QUALIFIED AND SECTION 199A DIVIDEND DISTRIBUTIONS							
Security Description	Quantity	Date	Transaction Description	Amount	Qualified	Section 199A	Remarks
<b>UNITED KINGDOM</b>							
BP PLC	29	03/26/18	Dividend	23.20	23.20	0.00	
	29	06/29/18	Dividend	23.20	23.20	0.00	
			Security Subtotal	46.40	46.40	0.00	
ROYAL DUTCH SHELL PLC	29	03/26/18	Dividend	33.20	33.20	0.00	
	29	06/29/18	Dividend	33.20	33.20	0.00	
			Security Subtotal	66.40	66.40	0.00	
NEWS CORP LTD SPND ADR	39	05/01/18	Foreign Dividend	4.20	4.20	0.00	
	39	05/01/18	Foreign Tax	(0.20)	0.00	0.00	
	39	11/01/18	Foreign Dividend	4.20	4.20	0.00	
			Security Subtotal	7.20	4.00	0.00	
<b>DIVIDENDS FROM UNITED KINGDOM</b>				<b>121.35</b>	<b>121.35</b>	<b>0.00</b>	
<b>FOREIGN TAX PAID FROM UNITED KINGDOM</b>				<b>(0.40)</b>			
<b>SOUTH KOREA</b>							
SK HYUNDAI CORP	29	03/26/18	Foreign Dividend	26.20	0.00	0.00	
	29	06/29/18	Foreign Dividend	26.20	0.00	0.00	
			Security Subtotal	52.40	0.00	0.00	
SAMSUNG ELECTRONICS	29	03/26/18	Foreign Dividend	37.20	0.00	0.00	
	29	06/29/18	Foreign Dividend	37.20	0.00	0.00	
			Security Subtotal	74.40	0.00	0.00	
KOREA FUND	01/12/18	Foreign Dividend	37.20	0.00	0.00		
	01/12/18	Foreign Tax	(17.20)	0.00	0.00		
		Security Subtotal	20.00	0.00	0.00		
<b>DIVIDENDS FROM SOUTH KOREA</b>				<b>164.00</b>	<b>0.00</b>	<b>0.00</b>	
<b>FOREIGN TAX PAID FROM SOUTH KOREA</b>				<b>(17.20)</b>			
<b>NONCLASSIFIED SECURITIES</b>							
JANUS SMALL CAP VAL		12/22/18	Dividend	17.30	15.25	0.00	
INVESTOR CL		12/20/18	Security Capital Gain	2.05	17.99	0.00	

# You can review transaction details *(continued)*

Merrill Lynch		Account No.	Taxpayer No.	Page	
Bank of America Corporation		123-96900	XXX-XX-6789	27 of 47	
JOHN Q CUSTOMER					
<b>8 2018 TAX REPORTING STATEMENT</b>					
2018 MISCELLANEOUS INCOME					
Security Description	Quantity	Date	Transaction Description	Amount	Remarks
<b>ROYALTIES</b>					
<b>NONCLASSIFIED SECURITIES</b>					
CANADIAN RTY T LIBI		04/18/18	Royalty Trust Distribution	775.00	
<b>ROYALTIES INCOME FROM NONCLASSIFIED SECURITIES</b>				<b>775.00</b>	
<b>TOTAL ROYALTY INCOME (LINE 2 1099-MISC)</b>				<b>775.00</b>	
<b>OTHER INCOME</b>					
<b>U.S.</b>					
WILLIAMS COMPANIES INCOME PACS	700	08/18/18	Other Income	109.38	
<b>OTHER INCOME FROM U.S.</b>				<b>109.38</b>	
<b>TOTAL OTHER INCOME (LINE 3 1099-MISC)</b>				<b>109.38</b>	
<b>SUBSTITUTE PAYMENTS IN LIEU OF DIVIDENDS OR INTEREST</b>					
<b>U.S.</b>					
THORNHURST MFG INC COM		01/23/18	Miscellaneous Dividend	640.00	
<b>SUBSTITUTE PAYMENTS IN LIEU OF DIVS OR INT FROM U.S.</b>				<b>640.00</b>	
<b>TOTAL SUBSTITUTE PAYMENTS IN LIEU OF DIVIDENDS OR INTEREST (LINE 8 1099-MISC)</b>				<b>640.00</b>	
<b>TOTAL FEDERAL INCOME TAX WITHHELD (LINE 4 1099-MISC)</b>				<b>0.00</b>	

## 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.

Merrill Lynch		Account No.	Taxpayer No.	Page		
Bank of America Corporation		123-96900	XXX-XX-6789	28 of 47		
JOHN Q CUSTOMER						
<b>9 2018 TAX REPORTING STATEMENT</b>						
2018 INTEREST INCOME						
Security Description	CUSIP	Quantity	Date	Transaction Description	Amount	Remarks
<b>U.S.</b>						
FORD MOTOR COMPANY 6.625% FEB 15 2028	456456456	25000	01/12/18	Accrued Interest	676.30	
		25000	12/31/18	Annual Market Discount	3.17	
				<b>Security Subtotal</b>	<b>679.47</b>	
CD KEY BANK N A CLEVELAND OHIO 06.000% JUN 23 2034 SEMI	123123123		08/23/18	Interest	1,092.34	
SLM CORP SRNT SER BED 2 FLT% DEC 15 2037	789789789		11/18/18	Interest	43.67	
			11/18/18	Federal Tax Withholding	(10.48)	
			12/18/18	Interest	67.28	
			12/18/18	Federal Tax Withholding	(15.10)	
				<b>Security Subtotal</b>	<b>84.32</b>	
ML CONVRT STRIDES (JDSU)	987654321		09/27/18	Interest	30.40	
FICO STRIPS SERIES 8	987987987		09/18/18	Interest	43.67	
			12/31/18	Annual Market Discount	12.23	
				<b>Security Subtotal</b>	<b>55.89</b>	
DJIA MITTS ISSUER BAC	654654654		03/18/18	Interest	67.28	
			12/31/18	Annual Bond Premium	(18.84)	
				<b>Security Subtotal</b>	<b>48.44</b>	
ML BANKING ADVANTAGE			10/31/18	Interest	1,750.00	
<b>INTEREST FROM U.S.</b>				<b>3,770.94</b>		
<b>FEDERAL INCOME TAX WITHHELD FROM U.S.</b>				<b>(26.63)</b>		
<b>BOND PREMIUM FROM U.S.</b>				<b>(18.84)</b>		
<b>MARKET DISCOUNT FROM U.S.</b>				<b>15.40</b>		

## 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.

Merrill Lynch		Account No.	Taxpayer No.	Page			
Bank of America Corporation		123-96900	XXX-XX-6789	33 of 47			
JOHN Q CUSTOMER							
<b>10 2018 TAX REPORTING STATEMENT</b>							
2018 OTHER DISTRIBUTIONS AND CHARGES*							
Security Description	CUSIP	Quantity	Date	Transaction Description	Total Amount	AMT Amount	Remarks
<b>LIMITED PARTNERSHIP INCOME</b>							
CONAGRA CAPITAL LLC ADJUSTABLE RATE CUM 7.00% PFD SERIES B		500	08/20/18	Dividend	468.72		SEE NOTE
<b>TOTAL LIMITED PARTNERSHIP INCOME</b>					<b>468.72</b>		
<b>TAXABLE MUNICIPAL ACCRUED INTEREST PAID</b>							
<b>NEW YORK</b>							
NEW YORK NY PRF 04 MAP 13 06.00% OCT15 28	963258741	10000	12/18/18	Interest Paid	(136.00)	0.00	
		10000	12/31/18	Annual Market Discount	17.00	0.00	
				<b>Security Subtotal</b>	<b>(118.00)</b>	<b>0.00</b>	
NEW YORK NY EDW12 JAN6 05.750% SEP 01 27	741258963		12/18/18	Interest Paid	(117.50)	0.00	
			12/31/18	Annual Bond Premium	7.13	0.00	
				<b>Security Subtotal</b>	<b>(110.37)</b>	<b>0.00</b>	
<b>TAXABLE ACCRUED INTEREST PAID FROM NEW YORK</b>					<b>(228.37)</b>	<b>0.00</b>	
<b>TOTAL TAXABLE MUNICIPAL ACCRUED INTEREST PAID</b>					<b>(252.50)</b>	<b>0.00</b>	
<b>TOTAL BOND PREMIUM ON TAXABLE MUNI ACCR INT PAID</b>					<b>7.13</b>	<b>0.00</b>	
<b>TOTAL MARKET DISCOUNT ON TAXABLE MUNI ACCR INT PAID</b>					<b>17.00</b>	<b>0.00</b>	

## 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.

Merrill Lynch Bank of America Corporation		Account No. 1X1-11X11	CMA		Page 1 of 3
JOHN Q CUSTOMER 1500 AMERICAN BLVD PENNINGTON NJ 08000-0000		Your Financial Advisor 0000 PAM ADVISOR 600 CONCORD PLAZA STE 100 HOPEWELL, NJ 08000			
THIS YEAR-END SUMMARY STATEMENT TRACKS ALL OF YOUR CARD TRANSACTIONS BY DATE AND MERCHANT CATEGORY, KEEPS YOUR CHECKS ORGANIZED NUMERICALLY AND EVEN PROVIDES A MONTH-BY-MONTH ANALYSIS OF ALL YOUR CARD AND CHECKING EXPENSES. THIS INFORMATION IS FOR PERSONAL REVIEW AND IS NOT REPORTED TO THE IRS. THIS YEAR-END SUMMARY STATEMENT CAN HELP YOU, YOUR ACCOUNTANT OR YOUR TAX ADVISOR WITH YOUR FINANCIAL PLANNING AND YOUR TAX PREPARATION.					
<b>1 2018 CHECKS WRITTEN/BILL PAYMENTS</b>					
Check Number	Date Written	Date Cleared	Payee	Amount	Client Workspace
1557	01/05	01/09	CASH	150.00	
1558	01/20	02/08	JOHN CASH	230.00	
1559	02/06	02/07	CASH	150.00	
1560	03/11	03/14	CASH	150.00	
1581	04/12	04/18	CASH	150.00	
1582	05/01	05/02	CASH	150.00	
1583	05/11	05/15	PETER CUSTOMER	1,000.00	
1584	06/01	08/01	DAVID CUSTOMER	500.00	
1585	06/03	06/06	CASH	150.00	
1586	06/12	07/20	JOHN CUSTOMER	100.00	
1587	06/12	06/20	JANE CUSTOMER	100.00	
1588	06/12	06/22	JANE MONEY	500.00	
1589	07/20	07/20	JUNE CUSTOMER	150.00	
1570	07/31	08/08	JAKE CUSTOMER	25.00	
1571	07/03	08/21	CASH	25.00	
1572	08/04	08/07	CASH	150.00	
1573	09/05	09/07	CASH	150.00	
1574	09/29	10/02	CASH	150.00	
<b>TOTAL CHECKS WRITTEN/BILL PAYMENTS ACTIVITY</b>				<b>3,950.00</b>	
<b>2 2018 VISA ACCESS TRANSACTION SUMMARY</b>					
Trans Date	Description	Location	Amount	Merchant Category	Client Workspace
01/04	DILLARD'S 720 NORTH STAR	SAN ANTONIO TX	29.77	Merchandise	
01/07	UNIVERSITY OF TEXAS DE	512-4758653 TX	59.00	Education	
01/09	PLAYHOUSE 2000	KERVILLE TX	96.00	Other/Unclassified	
02/04	FREDRICK'S BISTRO	SAN ANTONIO TX	198.92	Restaurants	
02/08	CHICO'S #0171	SAN ANTONIO TX	259.68	Merchandise	
02/13	CHICO'S #0171	SAN ANTONIO TX	118.77	Merchandise	
02/22	CHICO'S #0151	SAN ANTONIO TX	91.00	Merchandise	
02/24	CHICO'S #0171	SAN ANTONIO TX	125.38	VISA Credit	

## 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.

Merrill Lynch Bank of America Corporation		Account No. 1X1-11X11	CMA		Page 3 of 3		
JOHN Q CUSTOMER		<b>3 EXPENSES BY MONTH</b>					
	JAN	FEB	MAR	APR	MAY	JUN	2018 SUBTOTAL
Lodging	-	-	-	-	-	-	-
Restaurants	-	198.92	180.47	57.06	-	-	436.45
Car Rentals	-	-	-	-	-	-	-
Air Lines/Travel Agents	-	-	-	-	200.00	-	200.00
Entertainment/Recreation	-	-	-	-	-	-	-
Service Stations	-	-	-	-	-	-	-
Healthcare	-	-	-	-	-	-	-
Education	59.00	-	-	-	60.00	-	119.00
Merchandise	29.77	378.45	444.46	382.82	133.15	209.26	1,577.91
Cash Advances	-	-	-	-	-	-	-
ATM Cash Withdrawals	-	-	-	-	-	-	-
Other/Unclassified	96.00	-	-	60.93	601.29	-	697.29
VISA Credit	-	125.38	-	70.36	-	200.00	495.67
<b>Total Net Charges:</b>	<b>184.77</b>	<b>451.99</b>	<b>624.93</b>	<b>378.95</b>	<b>924.08</b>	<b>9.26</b>	<b>2,573.98</b>
<b>Total Checking:</b>	<b>150.00</b>	<b>350.00</b>	<b>150.00</b>	<b>150.00</b>	<b>1,150.00</b>	<b>750.00</b>	<b>2,700.00</b>
<b>Total Expenses:</b>	<b>334.77</b>	<b>801.99</b>	<b>774.93</b>	<b>528.95</b>	<b>2,074.08</b>	<b>759.26</b>	<b>5,273.98</b>
<b>EXPENSES BY MONTH</b>							
	JUL	AUG	SEP	OCT	NOV	DEC	2018 SUBTOTAL
Lodging	-	-	-	1,090.19	-	-	1,090.19
Restaurants	-	41.73	-	-	-	-	478.18
Car Rentals	-	-	-	-	-	-	-
Air Lines/Travel Agents	-	-	-	-	-	-	200.00
Entertainment/Recreation	-	-	-	-	-	-	-
Service Stations	-	-	-	-	-	-	-
Healthcare	-	-	-	-	-	-	-
Education	-	-	-	-	-	-	119.00
Merchandise	307.95	-	224.18	1,310.62	-	-	3,420.66
Cash Advances	-	-	-	-	-	-	-
ATM Cash Withdrawals	-	-	-	-	-	-	-
Other/Unclassified	-	-	-	-	-	-	697.29
VISA Credit	-	87.17	-	-	-	-	543.94
<b>Total Net Charges:</b>	<b>307.95</b>	<b>45.44</b>	<b>224.18</b>	<b>2,400.81</b>	<b>-</b>	<b>-</b>	<b>5,461.48</b>
<b>Total Checking:</b>	<b>250.00</b>	<b>700.00</b>	<b>150.00</b>	<b>150.00</b>	<b>-</b>	<b>-</b>	<b>3,950.00</b>
<b>Total Expenses:</b>	<b>557.95</b>	<b>654.56</b>	<b>374.18</b>	<b>2,550.81</b>	<b>-</b>	<b>-</b>	<b>9,411.48</b>
***END OF STATEMENT FOR THIS ACCOUNT***							

## 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](https://www.mymerrill.com) or [merrilledge.com](https://www.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](https://www.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](https://www.mymerrill.com) or [merrilledge.com](https://www.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](https://www.mymerrill.com) or [merrilledge.com](https://www.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.™

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

\*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](https://www.mymerrill.com) or [merrilledge.com](https://www.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](https://www.irs.gov) to obtain information and print forms and publications.



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