

ML DIGITAL CAPABILITIES

At Merrill Lynch we are committed to providing the best service possible, in every aspect of your relationship with us. MyMerrill.com is the online destination created to enhance the relationship between you and your Advisor.

The website has been designed to provide an easy to use platform that includes powerful new features and puts your advisor front and center on every page. In addition, the MyMerrill mobile app allows access to your accounts when and where you want.

The Merrill Lynch online offering provides you with secure access to view balances for your Merrill Lynch, Bank of America, and any external accounts added through our asset aggregation tool.

And for Merrill Lynch specific accounts, view your

- intra-day holdings,
- activity, including pending and settled transactions,
- and access and download up to seven years of statements and tax reporting documents.

On the Transfers and Withdrawals page, you can

- transfer money in real time between eligible Merrill Lynch and linked Bank of America accounts,
- request a wire transfer,
- issue a check,
- and transfer securities.

Take advantage of My Financial Picture[®] on MyMerrill.com[®]. This is a secure service which provides a single snapshot where you can view all of your finances.

As digital interactions become more prevalent, we're committed to ensuring your personal information and communications are managed securely. Secure Message Center provides a safe two way messaging channel between you and your Advisor to share information and accept meeting invitations.

Our Electronic signature capability is available to expedite the document process.

Documents Vault is a secure data repository used for uploading documents and sharing certain category types with your advisor and 3rd party relationships.

With our Authorize Account Access feature, you may grant read-only account access to statements, activity and balances to 3rd party relationships such as accountants and attorneys. These relationships have no access to perform any account changes or transactions.

To ensure personal information is kept safe and protected, we offer several security features:

- the option to receive a one-time password to verify your identity,
- a free online fraud software download which protects you from malware,
- as well as view login history and email notifications informing you of important account updates.

At Merrill Lynch, we know the importance of providing our clients' with access to innovative tools and resources that help make your financial life easier. It's all part of our commitment to you, and to improving your experience through every interaction.