NEW YORK DURABLE POWER OF ATTORNEY FOR RETIREMENT ACCOUNTS FOR WHICH MERRILL LYNCH IS CUSTODIAN

INSTRUCTIONS:

You may use this form to designate an individual or entity to act on your behalf as your agent with regard to your retirement account(s) at Merrill Lynch. You can choose the extent of the authority you grant your agent by initialing only the powers that you want your agent to have.

Please note:

- Merrill Lynch does not require the use of this power of attorney to authorize an agent to act on your account. You may submit another form of power of attorney for review.
- If there is anything about this power of attorney you do not understand, you should consult your own attorney. Merrill Lynch does not provide legal advice.
- Please refer to pages 8 and 10 for directions on how this document must be executed.
- Use section 2a to indicate the powers you would like to give to your agent if your agent is <u>not</u> a registered Investment Adviser. Only use section 2b if your agent is a registered Investment Adviser. Do not use both sections. Section 2b may not be used for Merrill Edge accounts.
- When indicating the powers you would like to give to your agent, make sure you initial next to the power. Please do not use a check mark.
- Multiple agents can be listed in section 1 as long as they are granted the same powers and authority over the account. Please duplicate Section 5 on page 12 (Agent Information and Signature) if multiple agents are being appointed.

NEW YORK DURABLE POWER OF ATTORNEY FOR RETIREMENT ACCOUNTS FOR WHICH MERRILL LYNCH IS CUSTODIAN

NOTICE

CAUTION TO THE PRINCIPAL:

Your Power of Attorney is an important document. As the "principal," you give the person whom you choose (your "agent") authority to spend your money and sell or dispose of your property during your lifetime without telling you. You do not lose your authority to act even though you have given your agent similar authority.

When your agent exercises this authority, he or she must act according to any instructions you have provided or, where there are no specific instructions, in your best interest. "Important Information for the Agent" at the end of this document describes your agent's responsibilities.

Your agent can act on your behalf only after signing the Power of Attorney before a notary public.

You can request information from your agent at any time. If you are revoking a prior Power of Attorney, you should provide written notice of the revocation to your prior agent(s) and to any third parties who may have acted upon it, including the financial institutions where your accounts are located.

You can revoke or terminate your Power of Attorney at any time for any reason as long as you are of sound mind. If you are no longer of sound mind, a court can remove an agent for acting improperly.

Your agent cannot make health care decisions for you. You may execute a "Health Care Proxy" to do this.

The law governing Powers of Attorney is contained in the New York General Obligations Law, Article 5, Title 15. This law is available at a law library, or online through the New York State Senate or Assembly websites, www.nysenate.gov or www.nyassembly.gov.

If there is anything about this document that you do not understand, you should ask a lawyer of your own choosing to explain it to you.

SIGNATURE OF CLIENT/PRINCIPAL	DATE	

NEW YORK DURABLE POWER OF ATTORNEY FOR RETIREMENT ACCOUNTS FOR WHICH MERRILL LYNCH IS CUSTODIAN

(for NY Residents only)

(This Power of Attorney does not pertain to or provide any authority to your agent and attorney in fact to deal with your non retirement accounts at MLPF&S.)

Section 1. Account(s) and Agent(s) Identification

TO: Merrill Lynch, Pierce, Fenner & Smith Inc	corporated (MLPF&S) and, if applicable, Merrill Lynch Life Agency Inc. (MLLA)
RE: MLPF&S Retirement Account Number(s)	
` '	(If more than one account listed, accounts must report under same Tax ID and be identical in ownership.)

("Retirement Account(s)" includes, but is not limited to, any one or more of the following account types: an Individual Retirement Account (IRA), a Medical Savings Account (MSA), a Roth Individual Retirement Account (RRA), a Merrill Lynch Basic Money Purchase Pension or Profit-sharing Plan Account, a Merrill Lynch Simplified Employee Pension (SEP) Account, a Merrill Lynch Simple Retirement Account (SRA), or a Merrill Lynch 403(b)(7)-Retirement Selector Account (RSA), whether presently opened or hereafter opened.)

I hereby constitute and ap	point				 (wh	ose signature
	•	(lı	nsert Name	of agent)	,	<u> </u>
			4 - 1	1 .1 .	 	

appears below), as my agent and attorney-in-fact, with power and authority to act for me and on my behalf in connection with my Retirement Account(s) with MLPF&S and for which MLPF&S is custodian, however designated, specifically conferring upon my agent and attorney-in-fact those powers which I have designated below by initialing the corresponding space provided to the left of each power that I wish to confer.

I agree that this Durable Power of Attorney shall be applied to the MLPF&S accounts that I have listed above and annuity contract(s) and life, disability, and long-term care insurance policy(ies) owned by me and linked to my account(s) at MLPF&S and that it may also be applied to any identically titled account(s) that I establish at MLPF&S and/or identically titled annuity contract(s) and life, disability, and long-term care insurance policy(ies) that I own and are linked to my accounts at MLPF&S in the future, unless I notify you otherwise inwriting.

Section 2a. Agent (If Agent is a registered Investment Adviser, go to Section 2b)

If the agent and attorney-in-fact is not a registered Investment Adviser, choose from the powers listed below in this section 2a:

<u>IMPORTANT</u>: REVIEW <u>EACH</u> POWER AND INITIAL <u>ONLY</u> THOSE POWERS YOU WANT YOUR AGENT AND ATTORNEY-IN-FACT TO EXERCISE.

Initial here (Do not make a mark):

initials here		(a	PURCHASES	AND	SALES

To effect purchases and sales, to subscribe for and to trade in all types of securities including, but not limited to, stocks, bonds, options, limited partnership interests, trust units, investments, or other securities obtainable through MLPF&S and its affiliates, that are compatible with MLPF&S's administrative, regulatory and operational requirements pertaining to my Retirement Account(s) at MLPF&S, whether such securities or investments are in negotiable form, issued or unissued, or are traded on a foreign exchange (including any foreign currency transactions necessary to effect the trade); to receive statements of transactions made for my Retirement Account(s); to approve and confirm the same, to receive any and all notices or demands with reference to my Retirement Account(s); and to direct payments to other broker-dealers, banks and other financial service providers for purchases or trades made at such other firms, for my Retirement Account(s) at MLPF&S.

initials here (b) DISTRIBUTIONS/TRANSFERS TO/FOR ME

To instruct MLPF&S to distribute or transfer to me or for my benefit or a successor custodian or trustee any and all cash, securities or other property held in my Retirement Account(s), regardless of the tax consequences of any such distribution.

initials here (c) BENEFICIARY DESIGNATIONS

To designate beneficiaries, or change existing beneficiary designations, in accordance with the procedures outlined in the applicable account agreement(s) governing my Retirement Account(s) at MLPF&S.

initials here (d) MAKE CONTRIBUTIONS

To make contributions to my Retirement Account(s) at MLPF&S, whether or not tax deductible by me.

(e) LIFE, DISABILITY AND LONG-TERM CARE INSURANCE POLICIES

To exercise all available ownership rights on my policy(ies), including, but not limited to, the right to cancel or exchange the policy(ies), and receive the net cash surrender value or to choose one or more income plans on canceling the policy(ies), to apply for and receive policy loans, to collaterally assign the policy(ies), to change the allocation between and among the available investment options of the company in which the policy(ies) are funded, to change the beneficiary and ownership designations of the policy(ies) and to make inquiries and receive information as to the cash value and death benefit of the policy(ies). To receive funds from, elect options under or continue any life, disability, and long-term care insurance policy for which I am named a beneficiary that is linked to or held in any account at MLPF&S.

initials here (f) ANNUITIES

To exercise all available ownership rights under my contract(s), including, but not limited to, the right to select or change an annuitant, the annuity date, the annuity option or the allocation between and among the available investment options, to cancel or exchange the contract(s) and receive the net value, to make withdrawals from the contract(s), to collaterally assign the contract(s), to make or change the beneficiary designations or ownership designations of the contract(s), to exercise all available benefits and/or riders, and to make inquiries and receive all information as to the cash value and death benefit of the contract. To receive funds from, elect options under or continue any annuity contract for which I am named a beneficiary that is linked to or held in any account at MLPF&S.

initials here (h) ONLINE ACCESS (READ ONLY)

To view my Retirement Account(s) at MLPF&S through MLPF&S's websites and/or mobile applications.

Note: Power (h) ONLINE ACCESS (READ ONLY) is at all times subject to the terms, conditions and requirements applicable to MLPF&S's websites and/or mobile applications, including any requirements for access.

initials here (i) INFORMATION

To discuss my account(s) with representatives of MLPF&S; to request and receive confidential information from MLPF&S regarding my account(s), including, but not limited to, account number(s), balances, holdings, activity, strategy, goals and performance; and to request and be provided with copies of my account statements, trade confirmations, and tax reporting statements.

Section 2b. Registered Investment Adviser as Agent (May not be used for Merrill Edge Accounts) If you filled out Section 2a, please do not fill out Section 2b

If the agent and attorney-in-fact is a <u>registered Investment Adviser</u>, choose from the powers listed below in this section 2b:

<u>IMPORTANT</u>: REVIEW <u>EACH</u> POWER AND INITIAL <u>ONLY</u> THOSE POWERS YOU WANT YOUR INVESTMENT ADVISER TO EXERCISE.

Initial here (Do not make a mark):

To effect purchases and sales, to subscribe for and to trade in all types of securities including, but not limited to, stocks, bonds, options, limited partnership interests, trust units, investments, or other securities, obtainable through MLPF&S and its affiliates, that are compatible with MLPF&S's administrative, regulatory and operational requirements pertaining to my Retirement Account(s) at MLPF&S, whether such securities or investments are in negotiable form, issued or unissued, or are traded on a foreign exchange (including any foreign currency transactions necessary to effect the trade); to receive statements of transactions made for my Retirement Account(s); to approve and confirm the same, to receive any and all notices or demands with reference to my Retirement Account(s); and to direct payment to other broker-dealers, banks and other financial service providers for purchases or trades made at such other firms, for my Retirement Account(s) at MLPF&S.

initials here	(b) PROXY
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To receive proxy soliciting materials, annual reports and other related materials and to vote proxies on my behalf (or respond to requests for voting instructions) with respect to all securities and other assets held in my Retirement Account(s). If this power is initialed, the undersigned hereby represents the following to MLPF&S: that the investment adviser designated above is registered under the Investment Advisers Act of 1940 and that such adviser exercises investment discretion over my Retirement Account(s) at MLPF&S pursuant to an advisory contract.

NOTE: You may revoke this power at any time by providing MLPF&S with written notice that all proxy soliciting materials, annual reports and other related materials are to be sent directly to you and are no longer to be sent to your investment adviser.

initials here	-	(c) FEES
		I (C) FEES

MLPF&S is hereby authorized, upon receipt of invoices or statements from the investment adviser named above, to pay such amounts in connection with the above Retirement Account(s) to:

Name of Investment Adviser	
Address of Investment Adviser	

In connection with the above direction, I agree that the investment adviser's fees shall be paid first, (a) from free credit balances, if any, in my Retirement Account(s); and second, (b) from the liquidation or withdrawal (which the client/principal hereby authorizes by his/her signature below) by MLPF&S of my shares of any money market funds or balances in my Retirement Account(s) at MLPF&S. I further agree that MLPF&S shall be under no other duty or obligation to pay the investment adviser's fee, that I shall be solely responsible for verifying the accuracy or calculation of fees submitted for such payment, and that the investment adviser named above has been directed to submit an invoice or statement for each payment of fees to me and to MLPF&S, stating

the client's name, which MLPF&S account number the fee is to be paid from, and the amount to be paid. This fee payment authorization shall remain in full force and effect until terminated by one of the parties hereto, and such termination shall be effective upon receipt of written notice by MLPF&S. MLPF&S may terminate this fee payment arrangement at any time.

NOTE: If this paragraph (c) (FEES) has been initialed by the client/principal, the investment adviser/agent, by signing below, makes the following representations to MLPF&S: That I/we have entered into an agreement with the client/principal for investment advisory services which authorizes me/us to receive direct payment from the client's/principal's retirement account(s) at MLPF&S upon presentation of my/our invoice or statement to MLPF&S. I/We acknowledge and agree to all of the foregoing terms and conditions of my/our client's above authorization to MLPF&S, and I/we agree to hold MLPF&S harmless for amounts paid to me/ us upon receipt of my/our invoice or statement.

Section 3. Power of Attorney Disclosure and Client Signature Page (Review this section carefully)

I have inquired as to whether or not my agent and attorney-in-fact is registered (or is otherwise exempt from registration) with the Securities and Exchange Commission under the Investment Advisers Act of 1940 and with the appropriate state authority of my state of residence, where such registration would be required. In addition, I have investigated the business experience, qualifications and reputation of my agent and attorney-in-fact and am satisfied with the experience, qualifications and reputation of my agent and attorney-in-fact.

If I have appointed two or more agents and attorneys-in-fact, I hereby authorize each of them to act alone and without the consent of the other agent or agents, with respect to the powers granted above. In addition, I hereby authorize MLPF&S to restrict my Retirement Account(s) from further activity in the event the agents enter conflicting or inconsistent instructions. I also hereby authorize any insurance company issuing my annuity contract(s) and life, disability, and long-term care insurance policy(ies) to restrict my contract(s) and life, disability, and long-term care insurance policy(ies) from further activity in the event the agents enter conflicting or inconsistent instructions. I understand that my Retirement Account(s), annuity contract(s), and life, disability, and long-term care insurance policy(ies) at MLPF&S may remain restricted until written instructions are received from me, the principal, or until joint written instructions are submitted by all of my agents.

MLPF&S, MLLA and any insurance company issuing annuity contracts and life, disability, and long-term care insurance policies owned by me and linked to my accounts at MLPF&S accordingly are authorized and empowered to follow the instructions of my said agent and attorney-in-fact with respect to the powers set forth and initialed above with respect to my Retirement Account(s) at MLPF&S and annuity contract(s) and life, disability, and long-term care insurance policy(ies) owned by me and linked to my account(s) at MLPF&S; provided such instructions and transactions are permissible under the terms of my applicable Retirement Account(s) agreement(s) with MLPF&S and those annuity contract(s) and life, disability, and long-term care insurance policy(ies), and I hereby ratify and confirm any and all transactions, trades, or dealings effected in and for my Retirement Account(s) and with regard to annuity contract(s) and life, disability, and long-term care insurance policy(ies) owned by me and linked to my account(s) at MLPF&S by my agent and attorney-in-fact, and agree to indemnify MLPF&S and MLLA, their affiliates, officers, agents and employees of MLPF&S and MLLA and their affiliates and hold them free and harmless from any loss, liability, or damage by reason of any such transaction, trade or dealing; or by reason of any other matter or thing done by MLPF&S and MLLA, their affiliates, officers, agents and employees of MLPF&S and MLLA and their affiliates in and for my Retirement Account(s) and with regard to annuity contract(s) and life, disability, and long-term care insurance policy(ies) owned by me and linked to my account(s) at MLPF&S pursuant to instructions received from my agent and attorney-in-fact.

This durable power of attorney, authorization and indemnity is in addition to (and in no way limits or restricts) any and all rights which MLPF&S and MLLA may have under any other agreement or agreements between MLPF&S and MLLA and me, and shall inure and continue in favor of MLPF&S and MLLA, their successors (by merger, consolidation or otherwise) and assigns.

This durable power of attorney, authorization and indemnity shall not be affected by my subsequent disability, incompetence or incapacity, or by any lapse of time, and MLPF&S, its successors and assigns, shall be indemnified in relying thereon, until MLPF&S shall receive written notice of revocation thereof, signed by me; or in the event of the termination thereof by my death, until MLPF&S shall have received actual notice thereof, and such revocation or termination shall in no way affect the validity of this Power of Attorney and my liability under the indemnity herein contained, with reference to any transaction initiated by my agent and attorney-infact, prior to the actual receipt by MLPF&S of notice of such revocation or termination, as above provided.

To induce any transfer agent or other third party to act, I hereby agree that any transfer agent or other third party receiving a duly executed copy or facsimile of this Power of Attorney may act upon it, and that revocation or termination hereof shall be ineffective as to such transfer agent or other third party, unless and until actual notice or knowledge of such revocation or termination shall have been received by such transfer agent or other third party, and I for myself and for my heirs, executors, legal representatives and assigns, hereby agree to indemnify and hold harmless any such transfer agent or other third party from and against any and all claims that may arise against such transfer agent or other third party by reason of such transfer agent or third party having relied on this Power of Attorney.

I have read carefully the provisions of this Power of Attorney and understand that it authorizes my agent and attorney-in-fact, herein named, to exercise all rights and powers set forth and initialed above with respect to my Retirement Account(s) with MLPF&S and annuity contract(s) and life, disability, and long-term care insurance policy(ies) owned by me and linked to my account(s) at MLPF&S, and I understand that anything my agent may do in the exercise of such rights and powers is fully binding upon me. Regardless of whether power (i) INFORMATION is initialed, I authorize MLPF&S to share confidential information about my Retirement account(s) at MLPF&S with my agent and attorney-in-fact as MLPF&S deems reasonable and necessary for my agent and attorney-in-fact to perform the powers granted.

I understand that MLPF&S and MLLA have not provided any advice that this Durable Power of Attorney satisfies the requirements under the laws of the state in which it is to be effective, and if there is anything about this Durable Power of Attorney that I do not understand, I should consult with my attorney for an explanation.

NOTE: *ADDITIONAL EXECUTION REQUIREMENTS FOR DURABLE POWERS OF ATTORNEY EXIST FOR CLIENTS RESIDING IN THE STATE OF NEW YORK. THESE ADDITIONAL EXECUTION REQUIREMENTS ARE SET FORTH IN DETAIL AT THE TOP OF PAGE 10 OF THIS POWER OF ATTORNEY. IF THE CLIENT SIGNS A POWER OF ATTORNEY IN A STATE OTHER THAN NEW YORK, THE CLIENT SHOULD CONSULT WITH HIS OR HER OWN LEGAL COUNSEL TO DETERMINE IF THIS DURABLE POWER OF ATTORNEY SHOULD BE RE-EXECUTED.

[Remainder of page intentionally left blank; signature page follows]

NOTICE:

This is an important legal document. Before executing this Durable Power of Attorney you should know these important facts:

- 1. Since this is a Durable Power of Attorney, your agent's and attorney-in-fact's authority will continue not with standing your subsequent mental disability, incompetence or incapacity.
- 2. You have the right to revoke or terminate this Durable Power of Attorney at any time and any such revocation or termination shall be effective upon receipt of written notice by MLPF&S and MLLA.
- 3. If you have initialed power (c) under Section 2a of this Durable Power of Attorney, you have given your agent and attorney-in-fact the authority to choose who will receive the assets in your Retirement Account at your death.
- 4. The information provided in this Power of Attorney does not substitute for legal advice. If there is anything about this Durable Power of Attorney you do not understand, you should consult with your own attorney.

Dated this	day of	, 20
Signature of Clien	t/Principal	
Printed Name of C	lient/Principal	WITNESSES* (two witnesses are required. Notary may act as one witness. Agent may not be a witness). By signing as witness, I acknowledge that the principal signed the Power
Signature of Clie	ent/Principal	of Attorney in my presence and the presence of the other witness, or that the principal acknowledged to me that the principal's signature was affixed by him or her or at his or
Printed Name of	Client/Principal	 her direction. I also acknowledge that the principal has stated that this Power of Attorney reflects his or her wishes and that he or she has signed it voluntarily. I am not named herein as a permissible recipient of gifts.
TITLE written on	above	
(e.g., Trustee, Presi	dent, etc.)	*Client/Principal signature MUST be notarized. See Page 9.
	ciary accounts (if not nt will be rejected).	
(1)		(2)
Signature of Witne		Signature of Witness 2
 Date		
Printed Name of W	litness 1	Printed Name of Witness 2
Address		Address
	le	

PLEASE NOTE THAT ALL FIELDS, INCLUDING THE CHECK BOXES BELOW, MUST BE COMPLETED BY THE NOTARY (OR THE DOCUMENT WILL BE REJECTED).

THIS ACKNOWLEDGMENT FORM MAY NOT BE USED BY CALIFORNIA OR FLORIDA NOTARIES. CALIFORNIA NOTARIES ARE TO USE THE CALIFORNIA ACKNOWLEDGMENT FORM OR THE NOTARIAL ACKNOWLEDGMENT FORM AVAILABLE ON THE CALIFORNIA SECRETARY OF STATE WEBSITE

FLORIDA NOTARIES ARE TO USE THE ACKOWLEDGMENT FOR FLORIDA.

CERTIFICATE OF ACKNOWLEDGMENT OF NOTARY PUBLIC (For all states EXCEPT CA and FL) Notary Acknowledgment: State of County of The foregoing instrument was acknowledged before me, a Notary Public, this day of____ ____ the person whose name is subscribed to (Insert Name of Client/Principal, not Notary's name) the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person or entity upon which the person acted, executed the instrument. PLEASE CHECK ONE OF THE FOLLOWING (REQUIRED): ☐ Personally known to me OR ☐ Produced identification Type of Identification Produced WITNESS my hand and official seal. (Seal) Signature of Notary Public **Print Name of Notary Public** My Commission expires CALIFORNIA NOTARIES MUST USE THIS ACKNOWLEDGMENT FORM OR THE NOTORIAL ACKNOWLEDGMENT FORM AVAILABLE ON THE CALIFORNIA SECRETARY OF STATE WEBSITE. **ACKNOWLEDGMENT** A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy or validity of that document. State of California, County of___ before me. (Date of execution) (Insert name and title of the officer) ___, who proved to me on the basis of personally appeared_ (Insert name of Client/Principal, not Notary's name) satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct. WITNESS my hand and official seal. (Seal) Signature

PLEASE NOTE THAT ALL FIELDS, INCLUDING THE CHECK BOXES BELOW, $\underline{\text{MUST}}$ BE COMPLETED BY THE NOTARY (OR THE DOCUMENT WILL BE REJECTED).

FLORIDA NOTARIES MUST USE THIS ACKNO	WLEDGMENT FORM
NOTARY ACKNOWLEDGEMENT:	
State of Florida, County of	
The foregoing instrument was acknowledged before me, a Notary Public, by means of	of (check one) \square physical presence or \square online
notarization, this day of	, 20,
by, the person whose name is	subscribed to within this instrument and
(Insert Name of Client/Principal, not Notary's name)	
acknowledged to me that he/she executed the same in his/her authorized capacity.	
PLEASE CHECK ONE OF THE FOLLOWING (REQUIRED):	
\square Personally known or \square Produced the following type of identification:	
WITNESS my hand and official seal	
	(5 . N
Signature of Notary Public	(Seal)
Signature of rectary i done	
Print Name of Notary Public	My Commission expires

NEW YORK EXECUTION REQUIREMENTS IF THE CLIENT/PRINCIPAL SIGNS A POWER OF ATTORNEY IN THE STATE OF NEW YORK:

- The Power of Attorney must be signed and dated by the principal, notarized and witnessed by two persons who are not named in the instrument as permissible recipients of gifts or transfers.
- The Power of Attorney must be signed and dated by the agent(s), and the signature(s) of the agent(s) must be notarized (the agent(s) may sign at a later date than the principal). Agent may not sign before the principal has executed the Power of Attorney.

NOTICE

IMPORTANT INFORMATION FOR THE AGENT:

When you accept the authority granted under this Power of Attorney, a special legal relationship is created between you and the principal. This relationship imposes on you legal responsibilities that continue until you resign or the Power of Attorney is terminated or revoked. You must:

- (1) Act according to any instructions from the principal, or, where there are no instructions, in the principal's best interest;
- (2) Avoid conflicts that would impair your ability to act in the principal's best interest;
- (3) Keep the principal's property separate and distinct from any assets you own or control, unless otherwise permitted by law;
- (4) keep a record of all transactions conducted for the principal or keep all receipts of payments and transactions conducted
- (5) for the principal; and Disclose your identity as an agent whenever you act for the principal by writing or printing the principal's name and signing your own name as "agent" in either of the following manners: (Principal's Name) by (Your Signature) as Agent, or (Your Signature) as Agent for (Principal's Name).

You may not use the principal's assets to benefit yourself or anyone else or make gifts to yourself or anyone else unless the principal has specifically granted you that authority in the modifications section of this document or a Non-Statutory Power of Attorney. If you have that authority, you must act according to any instructions of the principal or, where there are no such instructions, in the principal's best interest. You may resign by giving written notice to the principal and to any co-agent, successor agent, monitor if one has been named in this document, or the principal's guardian if one has been appointed. If there is anything about this document or your responsibilities that you do not understand, you should seek legal advice.

LIABILITY OF THE AGENT:

The meaning of the authority given to you is defined in New York's General Obligations Law, Article 5, Title 15. If it is found that you have violated the law or acted outside the authority granted to you in the Power of Attorney, you may be liable under the law for your violation.

Section 5. Agent Information and Signature (Each Agent is required to complete and sign this section) Agent cannot sign before the principal has executed the Power of Attorney

AGENT'S SIGNATURE AND ACKNOWLEDGMENT OF APPOINTMENT:

*Additional Profile information may be required

It is not required that the principal and the agent(s) sign at the same time, nor that multiple agents sign at the same time.

I hereby represent to the principal and to MLPF&S that I am familiar with and have reviewed the investment goals, guidelines and objectives of the client; and that I will invest consistently with his or her stated goals, guidelines and objectives.

I have read the foregoing Power of Attorney. I am the person identified therein as agent for the principal named therein. I acknowledge my legal responsibilities.

Agent's Signature		Agent's SSN/TIN	Agent's Date of Birth
Printed Name of Agent		Agent's Occupation	
Date Note: Must be signed after POA is execut.		Agent's Employer Name (if any)	
Note. Wast be signed after FOA is executi	<u>su</u>	Agent's Email Address	
Agent's Phone Number			
		Agent's Address	
Agent's MLPF&S Account Number(s) (if an	(y)		
PLEASE NOTE THAT ALL FIELDS, INCLUDING THE AGENT SIGNATURE MUST BE NOTARIZED.	CHECK BOXES BELOW,	, <u>MUST</u> BE COMPLETED BY THE NOTARY (OR THE DOCUMENT WILL BE REJECTED)
THIS ACKNOWLEDGMENT FORM MAY NOT A STAND-ALONE NOTARIAL ACKNOWLEDGI			NIA OR FLORIDA NOTARIES SHOULD US
CERTI FIC	ATE OF ACKNOWLE	DGMENT OF NOTARY PUBLIC	
State of	County of		
The foregoing instrument was acknowledged	before me, a Notary	Public, thisday of	,
20by		, the person whose name	e is subscribed to
(Insert Name of Agent,	not Notary's name)		
the within instrument and acknowledged to n signature on the instrument the person or en		· · · · · · · · · · · · · · · · · · ·	city, and that by his/her
PLEASE CHECK ONE OF THE FOLLOWING	(REQUIRED): ☐ Per	sonally known to me OR \square Produced	didentification
Type of Identification Produced WITNESS	my hand and officia	l seal.	
			(Seal)
Signature of Notary Public			
Print Name of Notary Public			My Commission expires