



Bank of America Corporation

Action Required

Letter of Authorization

Read Only and Trading and Ownership

Thank you for your recent communication with Merrill Edge®. To grant Read Only and Trading or Ownership status for online capabilities on your account, please complete this Letter of Authorization. To help ensure your request is processed in a timely manner, include all the information listed below and return to **Merrill Edge, P.O. Box 29002, Hot Springs, AR 71903-9002**. You may also fax this form to **866.994.7807**.

Date: _____

Re: Account number: _____

Client's Name: _____

Power of Attorney (POA) name (**NOTE: A POA must be appointed before this form can be completed.**): _____

POA Account Number (**NOTE: A POA must have an existing Merrill Edge relationship in order to be granted with online access.**): _____

Please select one of the two options below:

I wish to grant _____ access to Read Only and Trading status for online capability on my account.
(POA User ID)

For both a retirement and CMA account, the client must initial at least the purchases, sales and durability powers in order for the POA to be able to view and trade on the account.

I understand they will now have authority to view the account activities online and limited to Trading only.

I wish to grant _____ access to Ownership (OW) status for online capability on my account.
(POA User ID)

For both a retirement and CMA account, the client must initial all powers in order for the POA to have ownership access.

I understand they will now have transactional access, which will include the ability to place trades, move money, transfer securities, and suppress all mailings to his/her own email address.

I/We agree to alert Merrill Edge in writing immediately if this Agent should no longer have access to my/our accounts online so that their access may be terminated. I/We understand that Merrill Edge will continue to allow the Agent to have online access to my/our accounts until it receives written notice to terminate such access.

Sincerely,

Client's Signature: _____ Title: _____ Date: _____

Client's Signature: _____ Title: _____ Date: _____

If you have any questions or need additional information, please contact our Investment Center at **877.653.4732**. Representatives are available to assist you 24 hours a day, seven days a week.

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

MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of Bank of America Corporation ("BofA Corp."). Banking products are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of BofA Corp.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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