

Get the most from your Merrill statement

Learn about its features and benefits

Industry recognition

Merrill statements have received top industry recognition for over 15 years. The statement was recently recognized in Corporate Insights' Broker Monitor – Annual Statement Analysis¹ for providing a robust statement with well-designed graphics and excellent delivery capabilities. In addition, the Merrill statement has consistently received an excellent designation and qualified for DALBAR's² Communications Seal of Excellence in their Trends & Best Practices in Investor Statements analysis.

It's a snapshot of your finances

Your user-friendly Merrill statement gives you a snapshot of where you stand financially — across both sides of your balance sheet and within each Merrill account and product type.

While the statement is simple by design and intended to be easy to read, this guide helps to explain its features and benefits and answer any questions you might have.

You can view your statements, your trade confirmations and this guide online. And you can print your statements or save them to your computer, a CD or other storage media. To opt for online delivery and convenient email alerts or to view your documents online, visit mymerrill.com.

Inside

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 - 5** Summary pages give you an overview
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¹ For more information please visit corporateinsight.com

² For more information please visit dalbar.com

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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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Get your statement your way

Your Merrill statement is based directly on our clients' recommendations and preferences, which we uncovered through extensive research and industry trends and best practices. You'll find that the statement is logical and easy to use. You'll also find relevant Merrill phone numbers, Web addresses, and your financial advisor's name and contact information throughout the statement in case you need to get more information.

The statement brings together key information about your investments, retirement savings, credit and lending, estate planning services, and business finances where appropriate. Plus, you can choose optional features, like including an amortization/accretion schedule, equity cost basis details or selecting how you want your statement delivered to you.

Convenient online delivery

To minimize the amount of paper mail you receive, you can sign up for secure online delivery. You'll get your statements three to five days faster, and you can view, save or print them. You'll also be able to access statements from the past seven years.

Your options for online statement delivery and access include:

- **Online delivery for all accounts.** You receive an email notification when your statements are available online.
- **Mail summary only.** The statement summary section is sent to you in the mail, with detail sections available electronically for you to view online.
- **Delivery options by account.** Choose either paper mail or online delivery on an account-by-account basis. You can choose the exact combination of delivery options you want for each account.
- **One-click statement view.** With online access, you can view, download, save or print your entire linked statement package into a single PDF file.
- **Date-range download.** You can download, save or print multiple statement PDFs from various time frames into a single PDF.

You can choose online delivery for other account records too, such as performance reports, trade confirmations, prospectuses, tax statements, notices and disclosures, and shareholder notices.

- **Third-party online access.** You can designate read-only online access to a third party, such as a family member, lawyer or accountant. They can review account balances, activity, and monthly brokerage and tax statements for any authorized account.
- **Statement repagination.** This allows you the flexibility to select specific statements from a linked statement package and renumber them so you'll have a version with a page count specific to that statement.

To enroll in online delivery, log into [MyMerrill.com](https://www.merrill.com).[®] From the Help & Settings tab, select Go Paperless. You'll be able to enter your delivery preferences for monthly statements and other eligible account records.

Statement frequency options

For some account types, you can opt to receive summary pages on a monthly basis and the individual account statement details quarterly. Speak to your financial advisor to find out which accounts qualify for this feature.

Get your statement your way *(continued)*

Less mail with statement linking

By linking your eligible Merrill accounts, you'll receive your statements together in one envelope. Linking your accounts allows you to receive account summary pages along with detail pages for each account in the linked relationship. It may also make you eligible to earn higher interest rates by putting you in a higher asset tier.

Contact your financial advisor to learn more. If you're working with the Merrill Advisory Center, please contact a Merrill Financial Solutions Advisor to learn more.

Streamlined account statement

To help simplify your financial life, some clients who have certain non-managed standalone accounts, or who want a more simplified statement, might be eligible to receive a streamlined version of the statement so it's easier to understand your investment holdings and activity.

The streamlined version of the statement presents information in a logical, clear and easy-to-read design that resembles other Merrill statements. Plus, it includes categorical holdings, account level "cash flow" and a separate listing of money fund transactions.

Personalized accounts

Nickname feature. You can personalize individual accounts in your statement link with unique identifiers by designating a nickname for each.

Customizable options you can choose

Account transaction activity. This default setting lists transactions by category and includes each transaction's date, description, type, quantity, unit price and debit/credit differentiation. As an alternative, you can opt to receive your account transaction activity listed in chronological order.

Alphabetical sort order for bonds. The default is maturity/callable date order; however, you can elect to have the bonds in the Asset section of your account listed in alphabetical order.

Amortization/Accretion schedule. You can opt in to receive an amortization/accretion schedule that provides additional details such as year to date, life to date, and adjusted total cost basis for certain fixed-income securities and/or bonds that you purchased at a premium or discount. The schedule is provided at the account level and will report open and closed lots at the security level.

Equity Cost Basis


Cost basis details in the Equities section are consolidated to show only one tax lot for each security.

If you receive your statement by e-delivery, a separate document will be posted online that reflects details for the individual purchases for all equities held in your account.

If you receive a paper statement in the mail, you can choose to have the Equity Cost Basis details printed at the back of your statement for reference. You will see this section listed separately for each account within the Your Accounts table of contents page.

Summary pages give you an overview

Your Merrill statement is designed to make it easy to locate information. It's based on as many as five summary pages, supported by account detail pages. Below and on the pages that follow, we'll show you the key features of the statement's summary section. Not all clients will receive all the summary pages.



Primary Account: 1X1-11X11

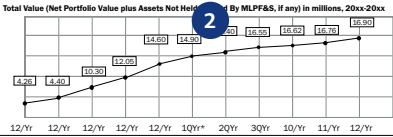
WEALTH MANAGEMENT REPORT

December 01, 20xx - December 31, 20xx

SUMMARY	December 31	November 30	Month Change
Total Value*	\$16,902,197.27	\$16,761,267.99	\$140,929.28 ▲
Your assets	\$13,956,460.42	\$13,884,142.27	\$72,318.15 ▲
Your liabilities	(\$195,710.00)	(\$214,505.00)	\$18,795.00 ▲
Assets Not Held/Valued By MLPF&S*	\$3,141,146.85	\$3,091,630.72	\$49,516.13 ▲
Your Net Cash Flow (Inflows/Outflows)	(\$10,604.88)	(\$8,344.63)	-\$2,260.25
Securities You Transferred In/Out	—	—	—
Subtotal Net Contributions	(\$10,604.88)	(\$8,344.63)	-\$2,260.25
Your Dividends/Interest Income	\$17,485.83	\$2,997.17	\$14,488.66
Your Market Gains/(Losses)	\$134,048.33	\$69,790.80	\$64,257.53
Subtotal Investment Earnings	\$151,534.16	\$72,787.97	\$78,746.19

*Link relationship change.
*Total Value includes Assets Not Held/Valued by MLPF&S. Amount includes alternative investments. Unless otherwise noted, alternative investments are not registered in the name of nor held by MLPF&S or its nominees and alternative investment amounts are provided for informational purposes only.

Total Value (Net Portfolio Value plus Assets Not Held/Valued By MLPF&S, if any) in millions, 20xx-20xx



Up-to-date account information can be viewed at: www.merrill.com. Where your statements are archived for three or more years.

Questions about MyMerrill? Click the "help" tab at the top of the screen once you log in.

*Includes cash/margin debit balances and short market values. See your Balance Sheet and account statements for more details.
*The amount shown for Assets Not Held/Valued by MLPF&S is for informational purposes only, may vary from values (if any) provided by the issuer or others, and may change. These investments are generally illiquid, not listed on any securities exchange or NASDAQ market, and investors may not be able to sell them or receive amounts shown upon a sale or liquidation. Except for individual retirement accounts, MLPF&S does not hold or act as custodian of and has no responsibility to safekeep, monitor or value these investments and the investments are not registered in the name of nor held by MLPF&S or its nominees. MLPF&S makes no representation as to the accuracy of the values provided, and the investments are not covered by SIPC.

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Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value**

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Wealth Management Report


This page shows your personal balance sheet — your assets and liabilities in one view.

1. Summary

This section highlights changes in net cash flow, securities deposits/withdrawals and market change. **Note:** Market Gains/Losses is based on a calculation of your opening/closing value plus or minus any debits, credits and securities transferred in/out of the account.

2. Net portfolio value

This graph displays trends over the past five years, including the current year.



Primary Account: 1X1-11X11

YOUR ACCOUNTS

December 01, 20xx - December 31, 20xx

Account No.	Account Type/Managing Firm	December 31	November 30	Page
INVESTMENTS & CASH MANAGEMENT				
JOHN Q CUSTOMER	1X1-11X11 Master CMA*	10,980,754.74	10,866,128.31	6
<small>* Margin Available Credit: 6,168,552.45 * Accounts denoted with an asterisk are pledged to an LMA account. Not all pledged collateral accounts may be included in this statement link.</small>				
RETIREMENT				
MARY'S RETIREMENT	1X1-11X12 IRA/Investment Advisory Program	1,510,061.65	1,488,539.66	25
CREDIT & LENDING				
<small>Do you need a convenient, flexible way to borrow funds? Ask your advisor.</small>				
ESTATE PLANNING SERVICES				
JOHN Q CUSTOMER	1X1-11X13 Trust Management	4,411,360.88	4,406,600.02	35
<small>Merrill does not provide tax or legal advice. Please consult with your tax and legal advisors.</small>				
SOLUTIONS FOR BUSINESS				
<small>Consider a Working Capital Management Account** to help manage business cash flow. Talk to your advisor.</small>				
EQUITY COST BASIS				
JOHN Q CUSTOMER AND MARY'S RETIREMENT	1X1-11X11 Master CMA*			1
JOHN Q CUSTOMER FAMILY TRUST	1X1-11X12 IRA/Investment Advisory Program			2
	1X1-11X13 Trust Management			3

** Your account statement is enrolled in electronic delivery viewable at www.mymerrill.com
* Equity Cost Basis details are available online.
All brokerage accounts are held at Merrill Lynch, Pierce, Fenner & Smith Incorporated, Member SIPC. Bank deposits are held at Merrill Lynch affiliated banks or other depository institutions and are covered by FDIC insurance up to applicable limits. They are not protected by SIPC; see the section titled "Coverage for Your Account" on the second to last page of your statement for more information.
These summary reports are provided for informational purposes only and contain information from accounts linked for delivery in a single package. The underlying accounts may have different owners and use of "you" or "your" in these reports refer to all owners. The enclosed separate account statements are the official record for each account.

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Your Accounts

This page lists all your linked accounts and the corresponding page numbers within the statement package. If you have accounts enrolled in electronic delivery, a symbol will be displayed next to the page number.


3. Portfolio-level summary

Here you can see your accounts summarized in one view. Margin available credit is displayed for applicable accounts. The page is organized by product categories and provides a clear, concise overview of your account's status. If you receive Equity Cost Basis details as part of your statement, page numbers will be referenced here.

4. Open 24/7

Our 24-hour assistance number appears prominently on every other page. Your statement also features contact information for your Merrill financial advisor on each individual account's summary page.

Summary pages give you an overview *(continued)*

		Primary Account: 1X1-11X11			
■ YOUR BALANCE SHEET (for your Merrill accounts)		December 01, 20xx - December 31, 20xx			
ASSETS		December 31	November 30	CASH FLOW	
Cash/Money Accounts	5,930,847.22	5,892,485.73	Opening Cash/Money Accounts		\$4,560,960.26
Fixed Income	3,045,117.48	3,073,203.06	CREDITS		
Equities	1,476,068.90	1,461,101.67	Funds Received	27,613.16	135,038.96
Mutual Funds	1,116,351.23	1,107,831.02	Electronic Transfers	6,500.00	62,400.00
Options	17,500.00	18,100.00	Other Credits	6,216.74	55,667.00
Other/Annuities/Insurance	1,739,165.96	1,725,891.60	Subtotal	40,429.90	243,105.96
Alternative Investments	615,922.10	597,291.72	DEBITS		
529 Portfolios	-	-	Electronic Transfers	(8,900.00)	(39,025.00)
Subtotal (Long Portfolio)	13,939,972.89	13,865,904.80	Margin Interest Charged	(1.24)	(7.86)
Estimated Accrued Interest	16,487.53	18,237.47	Other Debits	(17,117.39)	(108,250.77)
TOTAL ASSETS	\$13,956,460.42	\$13,884,142.27	Visa Purchases	(156.43)	(2,138.05)
INVESTMENT LIABILITIES			ATM/Cash Advances	(2,938.66)	(5,756.50)
Margin Loan/Debit Balance	-	-	Checks Written/Bill Payment	(3,248.92)	(23,379.54)
Short Market Value	(195,710.00)	(214,505.00)	Advisory/Trust Svc Fees	(13,476.77)	(96,458.44)
Subtotal	(195,710.00)	(214,505.00)	Style Manager Fees (TMA)	(5,185.37)	(62,224.44)
NET PORTFOLIO VALUE	\$13,760,750.42	\$13,669,637.27	Subtotal	(52,034.78)	(433,241.60)
Assets Not Held/Valued By MLPF&S ⁽¹⁾	\$3,141,446.85	\$3,091,630.72	NET CASH FLOW	(\$10,604.88)	(\$100,135.64)
TOTAL VALUE	\$16,902,197.27	\$16,761,267.99	Dividends/Interest Income	17,485.83	72,802.48
OTHER LIABILITIES (not included in Net Portfolio Value)			Dividend Reinvestments	(4,032.08)	(27,132.47)
Loan Management Account ⁽²⁾	-	-	Security Purchases/Debits	(659,017.50)	(5,142,618.92)
Mortgages	-	-	Security Sales/Credits	700,915.12	5,134,135.03
Home Equity Loans	-	-	Closing Cash/Money Accounts		605,706.75
Business Loans	-	-	Fees Included in Transactions Above		
Subtotal	-	-	Commissions/Trading Fees	(206.69)	(1,795.96)
TOTAL LIABILITIES	(\$195,710.00)	(\$214,505.00)	ATM/Cash Advance Fees	(2.72)	(10.88)

Your Balance Sheet

This page clearly presents your assets and liabilities, demonstrating the value of consolidating and integrating asset management with debt management.

5. Liabilities

This section clearly differentiates classes of liabilities and provides information on margin accounts and securities-based lending.

6. Cash flow

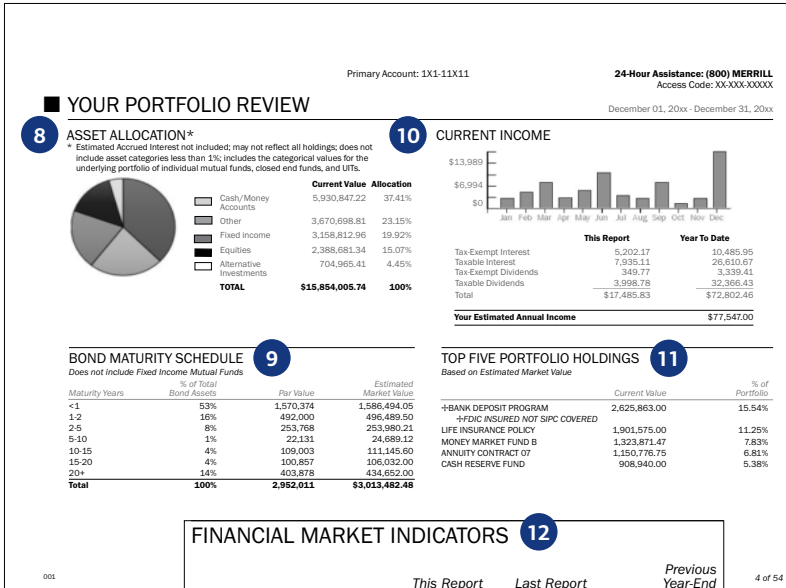
This section includes a comprehensive list of credits and debits by type and includes a true net cash flow value.

- Other credits, listed as a subcategory, captures credit transactions that bring money into the account and include but are not limited to: cash in lieu, loan advances, portfolio transfers and optional dividends.
- Other debits, another subcategory, summarizes various debit transactions and withdrawals such as taxes, stop payments and optional dividend payments.

7. Fees included in transactions above

This section provides a summary of certain Commissions/Trading Fees and ATM/Cash Advance Fees captured in Securities Purchases/Sales lines and ATM/Cash Advances, respectively.

Summary pages give you an overview *(continued)*



Your Portfolio Review

We've laid out this information in four quadrants to make it easy to access and understand.

8. Asset allocation

This section shows how your account is allocated among the following asset categories as a dollar value and a percentage: cash/money accounts, fixed income, equities, alternative investments, 529 portfolios and other. A footnote may appear regarding allocation of mutual funds, if applicable.

9. Bond maturity schedule

This section shows the total value of your bond portfolio within defined maturity ranges. The table points out the par value of the bond portfolio residing within each maturity range.

10. Current income

This section graphically depicts monthly and year-to-date income. Additionally, it delineates interest paid on taxable versus tax-exempt securities and displays the values of both taxable and tax-exempt dividends.

11. Top five portfolio holdings


This chart shows the current value and % of the portfolio of the top five holdings in the account(s).

12. Financial market indicators

This chart appears on the Your Portfolio Review page if you are not eligible to receive one of the other charts. It shows the value of major market indicators for both the current and prior periods.

Summary pages give you an overview *(continued)*

Primary Account: 1X1-11X11

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YOUR MONTHLY INCOME & GAIN/(LOSS) REVIEW December 01, 20xx - December 31, 20xx

INCOME SUMMARY 13

Account No.	This Report				Total This Report Income	Year to Date				Total YTD Income
	Tax-Exempt Interest	Taxable Interest	Tax-Exempt Dividends	Taxable Dividends *		Tax-Exempt Interest	Taxable Interest	Tax-Exempt Dividends	Taxable Dividends *	
<i>Non-Retirement</i>										
1X1-11X11	1,500	7,556	142	3,260	12,458	3,000	25,675	928	23,260	\$2,863
1X1-11X13	-	379	-	739	1,118	-	936	-	9,107	10,043
Subtotal	1,500	7,935	142	3,999	13,576	3,000	26,611	928	32,366	62,905
<i>Retirement</i>										
1X1-11X12	3,702	-	207	-	3,909	7,486	-	2,411	-	9,897
TOTAL	\$5,202	\$7,935	\$350	\$3,999	\$17,486	\$10,486	\$26,611	\$3,339	\$32,366	\$72,802

*Dividends may include long term capital gain distributions

GAIN/(LOSS) SUMMARY 14

Account No.	Realized Gains/(Losses)				Long Term Capital Gain Distributions	Unrealized Gains/(Losses)	
	This Report Short Term	YTD Short Term	This Report Long Term	YTD Long Term		Year To Date	Short Term
	<i>Non-Retirement</i>						
1X1-11X11	1,059.61	6,313.86	-	2,630.03	3,069.06	30,633.41	901,253.15
1X1-11X13	20.78	20.78	14,823.43	29,388.42	971.39	9,482.48	2,007,681.46
Subtotal	1,080.39	6,334.64	14,823.43	32,018.45	4,040.45	40,115.89	2,908,934.61
<i>Retirement</i>							
1X1-11X12	-	-	2,612.49	3,814.26	N/A	16,433.68	269,357.09
TOTAL	\$1,080.39	\$6,334.64	\$17,435.92	\$35,832.71	\$4,040.45	\$56,549.57	\$3,178,291.70

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Your Monthly Income & Gain/(Loss) Review

This page provides a summary of income from interest and dividends, as well as information on gains and losses for each account during the current month and year to date.

13. Income summary

This section shows income generated and received during the month and year to date. The table separates interest received on tax-exempt securities from that received on taxable securities and displays the values of both taxable and tax-exempt dividends. Total values are shown for each account and for your overall portfolio.

14. Gain/(Loss) summary

This section shows long- and short-term gains and losses, both realized and unrealized, for each account and year-to-date values for long-term capital gain distributions.

You can review each account's details

We've selected a sample Cash Management Account® (CMA® account) to give you a sense of the account details available in your Merrill statement. While specific sections may not appear in all statements, you'll find the information is presented consistently for each account type.

Online at mymerrill.com Account Number: 1X1-11X11 24-Hour Assistance: (800) MERRILL Access Code: XX-XXX-XXXX

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TOTAL VALUE: **\$2,884,965.21**

Your Financial Advisor:
JOHN Q. CUSTOMER AND MARY CUSTOMER
123 ANY STREET
APT 1A
ANYTOWN, ST 12345-6789

JOHN Q. CUSTOMER AND MARY CUSTOMER
456 ANY STREET
ANYTOWN ST 12345-6789
john_advisor@mfi.com
(000) 000-0000

CMA® ACCOUNT December 01, 20xx - December 31, 20xx

	This Statement	Year to Date
Opening Value (12/01)	\$10,866,128.31	
Total Credits	29,895.60	168,060.69
Total Debits	(16,939.26)	(106,084.12)
Securities You Transferred In/Out	60,978.50	60,978.50
Market Gains/(Losses)	40,691.59	371,756.84
Closing Value (12/30)	\$10,980,754.74	

This account is pledged as collateral for Loan Management Account # XXX-XXXX LMA Closing Monthly Loan Balance (as of MM, DD, YYYY) is \$xxxx.x*

ASSETS 1

	December 31	November 30
Cash/Money Accounts	4,033,010.48	4,026,975.35
Fixed Income	2,301,866.49	2,287,839.61
Equities	651,587.44	648,400.17
Mutual Funds	863,984.29	858,439.35
Options	17,500.00	18,300.00
Other	699,748.00	699,648.00
Alternative Investments ¹⁾	216,608.85	155,630.35
Subtotal (Long Portfolios)	8,744,604.55	8,705,032.83
Estimated Accrued Interest	14,269.44	12,320.78
TOTAL ASSETS	\$8,798,273.99	\$8,717,353.61

LIABILITIES 2

	December 31	November 30
Margin Loan/Debit Balance	—	—
Short Market Value	(195,710.00)	(214,505.00)
TOTAL LIABILITIES	(195,710.00)	(214,505.00)
NET PORTFOLIO VALUE	\$8,602,563.99	\$8,502,848.61
Assets Not Held/Valued By MLPF&S ²⁾	\$2,378,190.75	\$2,363,279.70
TOTAL VALUE	\$10,980,754.74	\$10,866,128.31
MARGIN AVAILABLE CREDIT	6,168,552.45	

NOTICE TO PLEDGORS: If the Borrower does not pay the debt, your pledged assets may be liquidated and the proceeds used to pay the Borrower's debt.

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Account Summary Page 1

This first summary page provides you with the opening and closing values for the account. It summarizes total credits, total debits, and the securities you transferred. The market gains and losses shows the fluctuation of your assets for the current month and year to date. The total value is highlighted.

1. Assets

You'll see current month and prior month values for all asset categories in the account.

2. Liabilities

Margin loan/debit balances and short position values are included here; loans appear only on the Your Accounts and Balance Sheet summary pages, if applicable. Margin available credit is displayed, if applicable.

3. Quick response (QR) code

This code is provided to streamline enrollment in electronic delivery of the statement.

Account Summary Page 2

This second summary page continues with a clear picture of your account's makeup and activity.

4. Cash flow

Here you'll find an easy-to-use summary of credits and debits for the account — for the month and year to date.

5. Other transactions

You'll see dividends and interest income, dividend reinvestments, and security purchases and sales.

6. Fees included in transactions above

This section provides a summary of certain Commissions/Trading Fees and ATM/Cash Advance Fees captured in Securities Purchases/Sales lines and ATM/Cash Advances, respectively. These fees are embedded in other line items within the Debits section and are included in the detailed transactions sections of the statement.

7. Asset allocation

This chart summarizes the allocation of your assets as a percentage at the account level.

8. Document preferences this period

This section lists the account documents that are mailed to you and those that you receive online.

JOHN Q. CUSTOMER AND MARY CUSTOMER Account Number: 1X1-11X11 24-Hour Assistance: (800) MERRILL Access Code: XX-XXX-XXXX

CMA® ACCOUNT December 01, 20xx - December 31, 20xx

	This Statement	Year to Date
Opening Cash/Money Accounts	\$4,026,975.35	
CREDITS		
Funds Received	5,481.69	37,623.00
Electronic Transfers	6,500.00	35,000.00
Other Credits	5,475.74	42,575.00
Subtotal	17,457.43	115,198.00
DEBITS		
Electronic Transfers	(6,500.00)	(32,000.00)
Margin Interest Charged	(1.24)	(7.86)
Other Debits	(43.97)	(586.77)
Visa Purchases	(186.43)	(2,139.05)
ATM/Cash Advances	(2,938.66)	(5,756.50)
Checks Written/Bill Payment	(1,155.92)	(4,263.54)
Advisory and other fees	(6,133.04)	(61,330.40)
Subtotal	(16,939.26)	(106,084.12)
Net Cash Flow	\$498.17	\$9,113.88

OTHER TRANSACTIONS 5

	This Statement	Year to Date
Dividends/Interest Income	12,458.17	52,862.69
Dividends Reinvestments	(3,259.82)	(25,858.79)
Security Purchases/Debits	(407,880.00)	(3,988,152.49)
Security Sales/Credits	402,749.61	3,879,586.25
Closing Cash/Money Accounts	\$4,031,541.48	

Fees Included in Transactions Above 6

	This Statement	Year to Date
Commissions/Trading Fees	(195.39)	(1,758.51)
ATM/Cash Advance Fees	(2.72)	(10.88)

ASSET ALLOCATION* 7

* Estimated Accrued Interest not included may not reflect all holdings; does not include asset categories less than 1%; includes the categorical values for the underlying portfolio of individual mutual funds, closed end funds, and ETFs.

Having an asset allocation that reflects your profile and goals is key to achieving the right outcome. Consult with your advisor to determine an appropriate allocation across all your holdings.

DOCUMENT PREFERENCES THIS PERIOD 8

	Mail	Online Delivery
Statements	X	
Performance Reports		X
Trade Confirmations	X	
Shareholders Communication		X
Prospectus		X
Service Notices		X
Tax Statements	X	

You can review each account's details (continued)

Account Details

This page provides you with additional important information about your account.

9. Account investment objective

Your account's investment objective(s) are stated here as Growth, Total Return and/or Income, based on your election.

10. Your bank deposit interest summary

This section shows balances on your bank deposits with Bank of America, N.A. (BANA), and/or Bank of America California, N.A., both of which are FDIC-insured institutions and subsidiaries of Bank of America Corporation, as well as affiliates of Merrill.

11. Items for attention

If applicable, this section heading will display changes in research opinions on equity positions, alerts that options are expiring or bonds are maturing, and other important messages.

Your Assets

Here you'll find a comprehensive list of securities within the account. Review this section for important tax lot, price and valuation information, and subtotals by asset type. You'll also see a calculation of the estimated accrued interest and yield for each investment category. Description trailers for all assets sections are consolidated to provide a more streamlined view of the details.

12. Equities

Within the equities section, individual tax lots are presented in a consolidated view for each security. Details for this section can be viewed online in the "Equity Cost Basis" supplemental section. The supplemental section(s) will be printed at the end of the statement for clients who receive paper and choose this option. The Equity Cost Basis pages will be numbered and listed separately for each account within the "Your Accounts" table of contents page.

JOHN Q CUSTOMER AND Account Number: 1X1-11X11

9 ACCOUNT INVESTMENT OBJECTIVE

December 01, 20xx - December 31, 20xx

10 TOTAL RETURN: Objective is to strike a balance between current income and growth. Despite the relatively balanced nature of the portfolio, the investor should be willing to assume the risk of price volatility and principal loss.

If you have changes to your investment objective, please contact your Financial Advisor(s).

YOUR CMA BANK DEPOSIT INTEREST SUMMARY

Money Account Description	Opening Balance	Average Deposit Balance	Current Yield%	Interest on Deposits	Closing Balance
Bank Deposit Account 1	2,131,358	2,132,578	0.01	19.23	2,133,858
Bank Deposit Account 2	481,732	485,811	0.01	5.29	482,905
TOTAL ML Bank Deposit Program	2,613,090			24.52	2,625,863

Money Account Description	Opening Balance	Average Deposit Balance	Current Yield%	Interest on Deposits	Closing Balance
Preferred Deposit Account	584,998	582,737	0.05	23.87	580,760
Total Preferred Deposit Program	584,998	582,737		23.87	580,760

ITEMS FOR ATTENTION **11**

Security	Message	Date	Security	Message	Date
TREASURY NOTE	Maturing	1/15/20XX	KAMNOA CORPORATION	Opinion Upgraded	

YOUR CMA ASSETS

CASH/MONEY ACCOUNTS	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH	110,760.48	110,760.48		110,760.48		
+ BANK DEPOSIT PROGRAM	2,625,863.00	2,625,863.00	1.0000	2,625,863.00	263	.01
+FDIC INSURED NOT SIPC COVERED						
+ PREFERRED DEPOSIT PROGRAM	580,760.00	580,760.00	1.0000	580,760.00	290	.05
+FDIC INSURED NOT SIPC COVERED						
CASH RESERVE FUND	714,158.00	714,158.00	1.0000	714,158.00	8,070	1.13
TOTAL	4,031,541.48	4,031,541.48		4,031,541.48	8,623	.21

JOHN Q CUSTOMER AND Account Number: 1X1-11X11

24-Hour Assistance: (800) MERRILL
Access Code: XX-XXX-XXXX

YOUR CMA ASSETS December 01, 20xx - December 31, 20xx

OTHER MONEY MARKET MUTUAL FUNDS

Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return (\$)	Estimated Annual Income
MONEY MARKET FUND A	1,469,000	1,469.00	1.0000	1,469.00		1,469		
FUND INSTL CL SYMBOL: MINTLR Initial Purchase: 08/15/19								
TOTAL	1,469,000	1,469.00		1,469.00		1,469		

Other Money Market Mutual Funds includes money market mutual funds with a floating net asset value or whose trade settlement occurs on the business day after the trade date. Money market mutual funds whose trade settlement typically occurs on the same business day as the trade date will appear in the "Cash/Money Accounts" section.

CDs/EQUIVALENTS

Description	Acquired	Quantity	Adjusted/Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income
CD SECURITY 1	06/04/19	400,000	400,000.00	101.5210	406,084.00	6,084.00	3,808.22	10,000
ANY TOWN, ST 02.500% JAN 14 20XX CUSIP: 000000001 CURRENT YIELD 2.46%								
CD SECURITY 2	07/31/20	100,000	100,000.00	100.0220	100,022.00	22.00	23.01	100
ANY TOWN, ST 00.100% AUG 06 20XX CUSIP: 000000002 CURRENT YIELD 0.09%								
CD SECURITY 3	12/18/20	385,000	385,000.00	100.0230	385,088.55	88.55	74.89	385
ANY TOWN, ST 00.100% AUG 19 20XX CUSIP: 000000003 CURRENT YIELD 0.09%								
CD SECURITY 4	02/20/20	390,000	390,000.00	101.3150	395,128.00	5,128.00	1,128.33	6,435
ANY TOWN, ST 01.850% AUG 27 20XX CUSIP: 000000004 CURRENT YIELD 0.62%								
TOTAL	YIELD 1.32%	1,275,000	1,275,000.00		1,286,323.05	11,323.05	5,034.45	16,920

GOVERNMENT AND AGENCY SECURITIES

Description	Acquired	Quantity	Adjusted/Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income
6 TREASURY NOTE	05/31/18	300,000	295,374.00	100.0570	300,171.00	4,797.00	2,396.74	5,250
1.750% JAN 15 20XX MOODY'S: AAA S&P: *** CUSIP: 000000006 ORIGINAL UNIT/TOTAL COST 98,2780/295,374.00 CURRENT YIELD 1.74%								
GOVERNMENT SECURITY 1	06/04/03	25,030	1,629.56	109.5411	1,722.60	93.04		79
05% 2033 AMORTIZED FACTOR 0.62826890 AMORTIZED VALUE 1.572 MOODY'S: *** S&P: *** CUSIP: 000000007 CURRENT YIELD 4.56%								
GOVERNMENT SECURITY 2	01/09/20	400,000	403,877.64	108.6630	434,652.00	30,774.36	3,949.66	11,560
CALLABLE BONDS 02.890% DEC 27 2044 MOODY'S: AAA S&P: AA+ CUSIP: 000000008 PAR CALL DATE: 12/27/24 PAR CALL PRICE: 100.00 ORIGINAL CURRENT YIELD 2.65%								
TOTAL	YIELD 2.29%	725,030	700,881.20		736,545.60	35,664.40	6,352.73	16,889

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JOHN Q CUSTOMER AND Account Number: 1X1-11X11

24-Hour Assistance: (800) MERRILL
Access Code: XX-XXX-XXXX

YOUR CMA ASSETS **12** December 01, 20xx - December 31, 20xx

EQUITIES

Description	Symbol	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income
VOSIGALL COMPANY	VSGL	1,250,000	61,884.91	201.9000	252,375.00	190,490.09	
DEI, CL B NEW							
T KAMNOA CORPORATION	KMNO	166,000	8,147.16	92.1100	15,290.26	7,143.10	642
CURRENT YIELD 4.19%							
ROSENGOLD CORPORATION	RNGD	807,000	1,302.73	475.7400	383,922.18	382,619.45	
TOTAL	YIELD 10%	71,334.80	651,587.44		580,252.64	642	

Equity Cost Basis details are available on the Statements and Documents page of mymerill.com

RESEARCH RATINGS

Security	Symbol	BoFAML Research	Morningstar	CFRA
KAMNOA CORPORATION	KMNO	Buy (B17)	Hold	Buy
ROSENGOLD CORPORATION	RNGD	Buy (B19)	Sell	Buy

PLEASE REFER TO THE BACK OF YOUR STATEMENT FOR A GUIDE TO BoFAML AND THIRD PARTY RESEARCH RATINGS.

MUTUAL FUNDS/CLOSED END FUNDS/UTL/ETPs

Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return (\$)	Estimated Annual Income
AM SKIYE FUND	1,122,1430	39,390.66	59,2100	66,442.09	27,051.43	17,540	48,901	427
CL A CURRENT YIELD 0.64% SYMBOL: AMSRI Initial Purchase: 09/09/10 Equity 100%								
ROUNDALL DOOR ETF	1,982,4240	71,812.45	34.9600	69,305.54	(2,506.91)	6,287	63,018	
CL A SYMBOL: RDLX Initial Purchase: 04/28/05 Equity 100%								
KRAULSE US MID CAP EQUITY FUND	7,707,3020	406,473.45	89.3300	688,493.29	282,019.84	150,480	538,012	
CL A SYMBOL: KRXXE INITIAL PURCHASE: 07/13/12 EQUITY 100%								
ORTINZI MARKET REAL RETURN PORTFOLIO	19,199,6880	44,482.79	2,0700	39,743.37	(4,739.42)	23,134	16,808	2,304
CL A1 CURRENT YIELD 5.79% SYMBOL: ORTNX Initial Purchase: 02/07/07 Fixed Income 55% Equity 45%								
Subtotal (Fixed Income)			21,858.85					
Subtotal (Equities)			842,125.44					
TOTAL	YIELD 3.2%	562,199.35	863,984.29	301,824.94	666,539	2,731		

You can review each account's details (continued)

JOHN Q CUSTOMER AND Account Number: 1X1-11X11 24-Hour Assistance: (800) MERRILL Access Code: XX-XXX-XXXX

YOUR CMA ASSETS December 01, 20xx - December 31, 20xx

Equities Description	Symbol	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income
VOSIGALL COMPANY	VSGL	1,250.0000	61,884.91	201.9000	252,375.00	190,490.09	
† KAMNICO CORPORATION	KMNO	166.0000	8,147.16	92.1100	15,290.26	7,143.10	642
ROSENGLD CORPORATION	RNGD	807.0000	1,302.73	475.7400	383,922.18	382,619.45	
TOTAL	YIELD:10%		71,334.80		651,587.44	580,252.64	642

Equity Cost Basis details are available on the Statements and Documents page of mymerill.com

RESEARCH RATINGS

Security	Symbol	BoFAML Research	Morningstar	CFRA
KAMNICO CORPORATION	KMNO	Buy (B17)	Hold	Buy
ROSENGLD CORPORATION	RNGD	Buy (B19)	Buy	Buy

PLEASE REFER TO THE BACK OF YOUR STATEMENT FOR A GUIDE TO BoFAML AND THIRD PARTY RESEARCH RATINGS.

MUTUAL FUNDS, CLOSED END FUNDS, UITs/ETPs **13**

Description	Symbol	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return (\$)	Estimated Annual Income
AM SKIYE FUND	SKYF	39,390.66	59,210.00	66,442.09	27,051.43	17,540	48,901	427	
ROUNDAL DOOR ETF	RDLX	71,812.45	34,960.00	69,305.54	(2,506.91)	6,287	63,018		
KRAULSE US MID CAP EQUITY FUND	KRXK	406,473.45	89,330.00	688,493.29	282,019.84	150,480	538,012		
ORTINX MARKET REAL RETURN PORTFOLIO	ORTX	44,482.79	2,070.00	39,743.37	(4,739.42)	23,134	16,608	2,304	
Subtotal (Fixed Income)					21,858.85				
Subtotal (Equities)					842,125.44				
TOTAL	YIELD:32%		562,159.35		863,984.29	301,824.94	666,539	2,731	

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13. Mutual funds/closed end funds/UITs/ETPs

The mutual funds section includes, consolidated values for the initial investment and the cumulative investment return.

JOHN Q CUSTOMER AND Account Number: 1X1-11X11 24-Hour Assistance: (800) MERRILL Access Code: XX-XXX-XXXX

YOUR CMA ASSETS December 01, 20xx - December 31, 20xx

OTHER Description	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income
MINTLELLER CONSUMER	06/10/20	400,000,000.00	99.8125	399,250.00	99.9730	399,892.00		
COMMERCIAL PAPER	06/11/20	300,000,000.00	99.7700	299,310.00	99.9520	299,856.00		
TOTAL				698,560.00		699,748.00		

OPTIONS Description	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income
CALL SECURITY 1	12/28/20	10,000.00	14.1650	14,165.00	11.8000	11,800.00	(2,365.00)	
CALL SECURITY 2	12/26/20	10,000.00	8.7150	8,715.00	5.7000	5,700.00	(3,015.00)	
TOTAL				22,880.00		17,500.00	(5,380.00)	

ALTERNATIVE INVESTMENTS HELD AT MLPF&S **14**

Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return (\$)	Estimated Annual Income
SILVER COINS 1979	10,000.00	4,174.43	1,857,140.00	18,571.40	14,396.97	4,174	14,396	
GOLD BAR	1,000.00	14,119.37	58,695,530.00	58,695.53	44,576.16	14,119	44,576	
TOTAL		18,293.80		77,266.93	58,973.13		58,972	

ALTERNATIVE INVESTMENTS (NOT HELD IN THE NAME OF MLPF&S)

Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return (\$)	Estimated Annual Income
DANVEERN INDUSTRIES	73,000.00	74,000.00	835,321.7	60,978.50	74,000	74,000		
ARMADEN INDUSTRIES	85,500.00	85,500.00	918,531.2	78,363.42	86,500	86,500		
TOTAL		160,500.00		139,341.92				

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14. Alternative investments

Alternative investments are listed as those being held at Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S) and/or those not held in the name of MLPF&S. The alternative investments that are neither registered in the name of nor held by MLPF&S or its nominees are identified with an asterisk, and we indicate that they are provided for informational purposes only.

JOHN Q CUSTOMER AND Account Number: 1X1-11X11 24-Hour Assistance: (800) MERRILL Access Code: XX-XXX-XXXX

YOUR CMA ASSETS December 01, 20xx - December 31, 20xx

LONG PORTFOLIO **15**

	Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Accrued Interest	Estimated Annual Income
TOTAL	7,652,614.94	8,784,004.55	931,886.56	14,269.44	57,427

Total Client Investment: Cost of shares directly purchased and still held. Does not include shares purchased through reinvestment.

Unrealized Gain or (Loss): Estimated Market Value minus Total Cost Basis (total cost of shares directly purchased and still held, as well as cost of shares acquired through reinvestment). Provided for Tax Planning purposes only and is not applicable to retirement accounts.

Cumulative Investment Return: Estimated Market Value minus Total Client Investment.

Market Timing: Merrill's policies prohibit mutual fund market timing, which involves the purchase and sale of mutual fund shares within short periods of time with the intention of capturing short-term profits resulting from market volatility. Market timing may result in lower returns for long-term fund shareholders because market timers capture short-term gains that would otherwise pass to all shareholders and due to increased transaction costs and fewer assets for investment due to the need to retain cash to satisfy redemptions.

Sales Charge Discounts or Waivers: Many funds offer various sales charge discounts or waivers depending on the terms of the prospectus and/or statement of additional information. You should consult a fund's prospectus and/or statement of additional information to determine whether you may qualify for a discount or waiver. Notify your Financial Advisor, Financial Solutions Advisor or Investment Center representative if you believe you qualify for any of these or any other discounts or waivers. Please contact your Financial Advisor, Financial Solutions Advisor or Investment Center representative for further information on available sales charge discounts and waivers.

Initial Purchase: Date of your initial investment in this fund.

Bank of America Merrill Lynch Global Research publishes research reports and ratings ("Research Ratings") regarding a select universe of ETFs and ETNs (collectively, "ETPs"). Research Ratings on ETPs are intended to assess the potential for outperformance of ETP peers in the same coverage category. Bank of America Merrill Lynch Global Research and other business areas, including CIO, apply different methodologies in their review of ETPs, and may arrive at different or inconsistent conclusions with respect to one or more ETPs. Neither the CIO review process nor the internal business review performed by product teams will rely on or otherwise use the Research Ratings on ETPs as an input or factor, and the CIO review process and product team's internal business review will determine an ETP's inclusion, status, and availability for solicitation through the Global Wealth & Investment Management area of MLPF&S and its affiliates.

Notes

† Some agency securities are not backed by the full faith and credit of the United States government.

** Rating currently unavailable or not rated/unrated as provided by Rating Agency or recognized industry wide third party vendor source.

‡ Debt Instruments purchased at a premium show amortization

§ Debt Instruments purchased at a discount show accretion

Total values exclude N/A items

For Credit Ratings: S&P and Moody's provide credit ratings on the credit quality of certain bonds and preferred stocks. For a credit enhanced security, Moody's and S&P publish and provide third party vendors the higher of the rating on the credit enhancer (guarantor) or the stand alone rating on the underlying security.

* Cost basis has been adjusted by the deferred loss amount from a previous "Wash Sale" and the acquisition date has been adjusted to include the holding period of the lot closed by that previous "Wash Sale".

†† These alternative investments are provided for informational purposes only, and are not registered in the name of nor held by MLPF&S or its nominees.

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15. Long portfolio

This section provides totals for adjusted/total cost basis, estimated market value, unrealized gain (or loss), estimated accrued interest, estimated annual income and yield %. Clarifying footnotes are displayed to provide additional details related to items presented on your statement.

You can review each account's details *(continued)*

Your Liabilities

Here you'll see a list of the liabilities in your account, including short positions.

JOHN Q CUSTOMER AND		Account Number: 1X1-11X11		24-Hour Assistance: (800) MERRILL Access Code: XX-XXX-XXXX				
YOUR CMA LIABILITIES				December 01, 20xx - December 31, 20xx				
SHORTS Description	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income
CALL SECURITY 3 00140.000	09/08/20	2.0000	4.6987	939.75	1.6900	338.00	601.75	
SEC3 CL 8 EXP 03-15-20XX								
CALL SECURITY 3 00140.000	09/08/20	8.0000	4.7255	3,780.41	1.6900	1,352.00	2,428.41	
Subtotal		10.0000		4,720.16		1,690.00	3,030.16	
ROSENGOLD CORPORATION	04/09/20	500.0000	113.9606	56,980.32	388.0400	194,020.00	(137,039.68)	
SYMBOL: RINGD								
TOTAL				61,700.48		195,710.00	(134,009.52)	
YOUR CMA AMORTIZATION/ACCRETION SCHEDULE								
OPEN LOTS								
MUNICIPAL BONDS Description	Acquired	Quantity	Original Unit Cost	Original Total Cost	Amortization / Accretion This Report	Amortization / Accretion Year to Date	Amortization / Accretion Life To Date	Adjusted Total Cost
CITY & COUNTY GO BOND	05/16/16	100.000	123.131	123,136.35	(144.12)	(1,621.78)	(15,762.59)	107,373.76
SER: A PRF22 NOV12 05.000%NOV01 2032 MOODY'S: A1 S&P: *** CUSIP: 000000013								
OID STATE GO BOND	04/14/16	100.000	101.480	101,480.00	(7.61)	(93.78)	(623.40)	100,856.60
SER: FB OID APR16 03.000%APR01 2035 MOODY'S: A2 S&P: A+ CUSIP: 000000014								
SUBTOTAL		200.000		224,616.35	(151.73)	(1,715.56)	(16,385.99)	208,230.36
SUBTOTAL OPEN LOTS		200.000		224,616.35	(151.73)	(1,715.56)	(16,385.99)	208,230.36
TOTAL AMORTIZATION/ACCRETION VALUE				224,616.35	(151.73)	(1,715.56)	(16,385.99)	208,230.36
Securities with missing or invalid information will be excluded from the Amortization/ Accretion schedule until adjustments can be made.								
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Your Transactions

This is the record of activity in your account, organized in chronological order by category.

16. Dividends/Interest income transactions

Here's a summary of the dividends and interest earned for the statement period and year to date, including reinvestments. For tax-reporting purposes, dividends and interest are noted as either taxable or tax-exempt. A footnote may appear to highlight dividends that may be subject to long-term capital gain distribution.

JOHN Q CUSTOMER AND		Account Number: 1X1-11X11		MERRILL A BANK OF AMERICA COMPANY			
YOUR CMA TRANSACTIONS				December 01, 20xx - December 31, 20xx			
DATE	DESCRIPTION	Transaction Type	Quantity	Reinvestment	Income	Income Year To Date	
Tax-Exempt Interest							
12/01	OID STATE GO BOND	Interest			1,500.00		
	SER: FB OID APR16 03.000%APR01 2035 PAY DATE 12/01/20xx CUSIP NUM: 000000014						
Subtotal (Tax-Exempt Interest)					1,500.00	3,000.00	
Taxable Interest							
12/14	CD SECURITY 5	INTEREST			7,507.50		
	ANY TOWN, ST 01 950% DEC 14 20xx PAY DATE 12/14/20xx CUSIP NUM: 000000005						
12/30	BANK DEPOSIT INTEREST	BANK INTEREST			0.52		
12/30	BANK DEPOSIT INTEREST	BANK INTEREST			0.87		
	BANK DEPOSIT PROGRAM	Income Total			24.00		
	PREFERRED DEPOSIT PROGRAM	Income Total			23.00		
Subtotal (Taxable Interest)					7,555.89	25,674.72	
Tax-Exempt Dividends							
12/28	CORP BOND 3 CMO 1993	Dividend			19.52		
	2 G 05.000% 01/24/20xx PAY DATE 12/24/20xx CUSIP NUM: 000000012						
12/28	CORP BOND CMO 1993	Dividend			122.94		
	1 G 06.250% MAR24 20xx PAY DATE 12/24/20xx CUSIP NUM: 000000009						
Subtotal (Tax-Exempt Dividends)					142.46	928.15	
Taxable Dividends							
12/22	AM SKYIE FUND	Dividend			190.76		
	CL A REIN DATE 12/21/20xx						
12/22	AM SKYIE FUND	Reinvestment Program		(190.76)			
	CL A						
12/22	AM SKYIE FUND	Long Term Capital Gain			3,069.06		
	CL A REIN DATE 12/21/20xx						
12/22	AM SKYIE FUND	Reinvestment Program		(3,069.06)			
	CL A						
12/22	AM SKYIE FUND	Reinvestment Shares	2,8410				
	CL A AGENT REINVT \$190.76 REINVT PRICE \$67.15000 REINVT SHRS 2.8410 AS OF 12/18						
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You can review each account's details *(continued)*

JOHN Q CUSTOMER AND		Account Number: 1X1-11X11		24-Hour Assistance: (800) MERRILL Access Code: XX-XXX-XXXXX			
YOUR CMA TRANSACTIONS							
SECURITY TRANSACTIONS (continued) 17							
TRANSACTIONS CONDUCTED PER THE APPLICABLE WRITTEN AGREEMENT							
Settlement/Trade Date	Description	Transaction Type	Quantity	Transaction Amount	Commissions/Trading Fees	(Debit)/Credit	Accrued Interest/Earned/(Paid)
12/14	CD SECURITY 5	Redemption	-385,000,000			385,000.00	
ANY TOWN, ST 01 950% DEC 14 20xx PAY DATE 12/14/20xx							
Subtotal (Other Security Transactions)						385,000.00	
TOTAL				(387,747.25)	(195.39)	(5,130.39)	(407,880.00)
TOTAL SECURITY PURCHASES/(DEBITS)						(407,880.00)	
TOTAL SECURITY SALES/(CREDITS)						402,749.61	
Total Accrued Interest Earned						0.00	
Total Accrued Interest Paid						(2,187.75)	
REALIZED GAINS/(LOSSES)							
Description	Quantity	Acquired/Cover Short Date	Liquidation/Short Sale Date	Sale Amount	Cost Basis	This Statement	Gains/(Losses) Year To Date
MONEY MARKET FUND A	25,000	08/15/XX	12/04/XX	25.00	25.00	0.00	2,630.03
ROUNDALL DOOR ETF	52,000	06/08/XX	12/12/XX	1,562.60	2,634.31	N/C	0.00
Subtotal (Long-Term)							1,059.61
CALL SECURITY 1 JAN 02/205.000	10,000	9/24/XX	12/05/XX	17,724.61	17,724.61	16,665.00	6,313.86
Subtotal (Short-Term)						1,059.61	6,313.86
TOTAL				19,312.21	19,324.31	1,059.61	8,943.89
<small> Ⓞ Excludes transactions for which we have insufficient data N/A: Results which cannot be calculated because of insufficient data are reflected by an N/A entry in the capital gain or (loss) column and are not included in the realized capital gain and loss summary. N/C: Results may not be calculated for transactions which involve the sale of partnership interests, short term debt instruments, derivative products purchased in the secondary market, or the determination of ordinary income and/or capital items for discount and zero-coupon issues. * This transaction has been affected by a "Wash Sale" based on IRS regulations. There are two different types of adjustments that may be occurring. (A) If the gain/loss displays as N/C, this transaction has been identified as a "Wash Sale" based on IRS regulations and the loss has been added to the cost basis of the related purchase. (B) If the gain/loss is calculated, the cost basis has been adjusted by the deferred loss amount from a previous "Wash Sale" and your gain or loss will be inclusive of this amount. </small>							
SECURITIES YOU TRANSFERRED IN/OUT							
Date	Description	Transaction Type	Quantity	Value of Securities		Year To Date	
12/30	DANVEERN INDUSTRIES	Transfer/Adjustment	73,000	60,978.50			
EQUITY ACCESS FUND V.L.P. TR FROM TMA 1X1-11X13							
NET TOTAL				60,978.50		60,978.50	
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17. Security transactions

In addition to purchases, sales and redemptions, this section includes information on commissions and trading fees, accrued interest and subtotals for selected categories.

18. Transaction amount

This column provides the ability to display Debit/Credit with Commission/Trading Fees.

19. Commission/Trading fees*

This column displays the costs related to security purchases and sales, for example, mutual funds — front end load sales charges and equity commissions. The Total Amount will align to Cash Flow.

20. Security purchases and security sales

Totals will align to values in the Cash Flow section.

* **Important:** The following trading-related fees are not broken out in the "Commissions & Trading Fees" section listed in this column, but would continue to be included in the total cost of the transaction: Costs incurred in any purchase of new-issue securities; fixed income securities—any markups or markdowns for fixed income trades; underwriting discounts; selling concessions; trading profits and/or structuring charges paid to or earned by the firm for equities, fixed income, preferred securities; certificates of deposit; market-linked investments; unit investment trusts (UITs); and closed-end funds; option / futures premiums and / or clearing fees; Private equity placement fees and fractional share-related fees.

JOHN Q CUSTOMER AND		Account Number: 1X1-11X11		24-Hour Assistance: (800) MERRILL Access Code: XX-XXX-XXXXX			
YOUR CMA TRANSACTIONS							
SECURITY TRANSACTIONS (continued) 21							
TRANSACTIONS CONDUCTED PER THE APPLICABLE WRITTEN AGREEMENT							
Settlement/Trade Date	Description	Transaction Type	Quantity	Transaction Amount	Commissions/Trading Fees	(Debit)/Credit	Accrued Interest/Earned/(Paid)
12/14	CD SECURITY 5	Redemption	-385,000,000			385,000.00	
ANY TOWN, ST 01 950% DEC 14 20xx PAY DATE 12/14/20xx							
Subtotal (Other Security Transactions)						385,000.00	
TOTAL				(387,747.25)	(195.39)	(5,130.39)	(407,880.00)
TOTAL SECURITY PURCHASES/(DEBITS)						(407,880.00)	
TOTAL SECURITY SALES/(CREDITS)						402,749.61	
Total Accrued Interest Earned						0.00	
Total Accrued Interest Paid						(2,187.75)	
REALIZED GAINS/(LOSSES)							
Description	Quantity	Acquired/Cover Short Date	Liquidation/Short Sale Date	Sale Amount	Cost Basis	This Statement	Gains/(Losses) Year To Date
MONEY MARKET FUND A	25,000	08/15/XX	12/04/XX	25.00	25.00	0.00	2,630.03
ROUNDALL DOOR ETF	52,000	06/08/XX	12/12/XX	1,562.60	2,634.31	N/C	0.00
Subtotal (Long-Term)							1,059.61
CALL SECURITY 1 JAN 02/205.000	10,000	9/24/XX	12/05/XX	17,724.61	17,724.61	16,665.00	6,313.86
Subtotal (Short-Term)						1,059.61	6,313.86
TOTAL				19,312.21	19,324.31	1,059.61	8,943.89
<small> Ⓞ Excludes transactions for which we have insufficient data N/A: Results which cannot be calculated because of insufficient data are reflected by an N/A entry in the capital gain or (loss) column and are not included in the realized capital gain and loss summary. N/C: Results may not be calculated for transactions which involve the sale of partnership interests, short term debt instruments, derivative products purchased in the secondary market, or the determination of ordinary income and/or capital items for discount and zero-coupon issues. * This transaction has been affected by a "Wash Sale" based on IRS regulations. There are two different types of adjustments that may be occurring. (A) If the gain/loss displays as N/C, this transaction has been identified as a "Wash Sale" based on IRS regulations and the loss has been added to the cost basis of the related purchase. (B) If the gain/loss is calculated, the cost basis has been adjusted by the deferred loss amount from a previous "Wash Sale" and your gain or loss will be inclusive of this amount. </small>							
SECURITIES YOU TRANSFERRED IN/OUT							
Date	Description	Transaction Type	Quantity	Value of Securities		Year To Date	
12/30	DANVEERN INDUSTRIES	Transfer/Adjustment	73,000	60,978.50			
EQUITY ACCESS FUND V.L.P. TR FROM TMA 1X1-11X13							
NET TOTAL				60,978.50		60,978.50	
001		0000					19 of 54

21. Realized gains/(losses)

This summary of gains and losses for transactions closed within the month represents figures as short-term and long-term to guide your tax planning and investment decisions.

You can review each account's details *(continued)*

JOHN Q CUSTOMER AND Account Number: 1X1-11X11 24-Hour Assistance: (800) MERRILL
Access Code: XX-XXX-XXXX
December 01, 20xx - December 31, 20xx

YOUR CMA TRANSACTIONS

22. OPEN ORDERS EQUITIES

Date	Transaction	Quantity	Description	Price	Qualifier	Price	Qualifier
05/13	ORDER TO BUY	100.0000	RDLX	32.0000	Limit		
06/27	ORDER TO SELL	57.0000	RNGD	375.0000	Stop Quote		

***Stop Quote**
A sell stop quote order is placed at a stop price below the current market price and will trigger if the national best bid quote is at or lower than the specified stop price. A buy stop quote order is placed at a stop price above the current market price and will trigger if the national best offer quote is at or higher than the specified stop price. Once triggered, a stop quote order becomes a market order (buy or sell, as applicable) and execution prices can deviate significantly from the specified stop price. **Once triggered, a stop quote order becomes a market order (a buy or sell order, as applicable) and execution prices can deviate significantly from the specified stop price. A stop order is not guaranteed to execute as the order will not be triggered unless the stop price is reached.** You were informed of the disclosures above by your Financial Advisor and, if you were enrolled in electronic delivery of communications, they were delivered to you by email at the time of order entry.

OPEN ORDERS OPTIONS

Date	Transaction	Quantity	Description	Price	Qualifier	Price	Qualifier	Strike Price
09/16	ORDER TO BUY	3.0000	SEC3 PUT EXP 03-20-xx	12.6500	Limit			105.0000
12/30	ORDER TO SELL	5.0000	SEC2 CALL EXP 03-15-xx	6.8500	Stop			140.0000

***Stop**
A listed option "sell stop order" is placed at a stop price below the current market price and will trigger if the option trades or has a prevailing offer quote at or lower than the specified stop price on the exchange to which the order is routed. A listed option "buy stop order" is placed at a stop price above the current market price and will trigger if the option trades or has a prevailing bid quote at or higher than the specified stop price on the exchange to which the order is routed. **Once triggered, a stop order becomes a market order (a buy or sell order, as applicable) and execution prices can deviate significantly from the specified stop price. A stop order is not guaranteed to execute as the order will not be triggered unless the stop price is reached and, even if triggered, your order may not be executed if there is no prevailing bid quote (in the case of a sell stop order) or a prevailing offer quote (in the case of a buy stop order) available on the exchange to which your order is routed.**

23. UNSETTLED TRADES

Trade Date	Settlement Date	Description	Symbol/Cusip	Transaction Type	Quantity	Price	Amount
12/30	01/02	TREASURY BILL	000000018	Purchase	300,000,000.00	99.6578	(298,973.40)
12/30	01/02	ROSENGOLD CORPORATION	RNGD	Sale	631.0000	475.7400	300,191.94
NET TOTAL							1,218.54

24. STANDING INSTRUCTIONS

Transaction	Frequency	Description	Amount
FTS TO	Quarterly	CMA TO TMA ACCOUNT	1,500.00
VARIABLE PAYOUT	Monthly	ONLINE ACCOUNT	

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22. Open orders equities/options

Here you'll see any open orders placed for equities as well as options that remain unexecuted. Listed information includes quantity, description, price, and price qualifier details, and, for options, the strike price.

23. Unsettled trades

This is a list of purchases/sales entered during the current month's statement period, but that do not settle until the following month.

24. Standing instructions

This shows the transaction, frequency, description and amount of the action

JOHN Q CUSTOMER AND Account Number: 1X1-11X11 MERRILL A BANK OF AMERICA COMPANY
December 01, 20xx - December 31, 20xx

YOUR CMA TRANSACTIONS

25. WHEN ISSUED

Date	Trans	Quantity	Description
01/22	When Issue Purchase	10.0000	WHEN ISSUE SECURITY CLASS A

26. CASH/OTHER TRANSACTIONS

Date	Description	Transaction Type	Quantity	Debit	Credit
Funds Received					
12/08	CHECK DEPOSIT	Funds Received			5,461.69
25 CHECKS					
Subtotal (Funds Received)					5,461.69
Electronic Transfers					
12/11	ONLINE ACCOUNT	Direct Deposit			6,500.00
JOHN Q CUSTOMER					
12/11	TO BACF 1X1-11X13	Withdrawal		1,500.00	
JOHN Q CUSTOMER AND MARY CUSTOMER					
12/11	CREDIT CARD	Pre-Authorized Withdrawal		3,000.00	
JOHN Q CUSTOMER					
12/20	WIRE TRF OUTXXXXXXXXXX	Wire Transfer Out		2,000.00	
Subtotal (Electronic Transfers)					6,500.00
Other Debits/Credits					
12/11	TR FROM XXXXXXXX	Transfer / Adjustment			5,000.00
12/18	ROSENGOLD CORPORATION	Cash In Lieu of Shares			475.74
PMT DATE 12/18/20xx					
12/19	KAMNQA CORPORATION	Foreign Tax Withholding		43.97	
PMT DATE 12/19/xx					
12/28	MONTH END SUMMARY DEBIT	Visa Access Debit		166.43	
Subtotal (Other Debits/Credits)					210.40
					5,475.74

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25. When issued

This shows the transactions, quantity and description for When Issued transactions.

26. Cash/Other transactions

This section lists miscellaneous transactions, such as:

- Funds received
- Electronic transfers
- Other debits/credits
- Margin interest charged

You can review each account's details *(continued)*

JOHN Q CUSTOMER AND Account Number: 1X1-11X11 24-Hour Assistance: (800) MERRILL Access Code: XX-XXX-XXXXX

YOUR CMA TRANSACTIONS December 01, 20xx - December 31, 20xx

CASH/OTHER TRANSACTIONS (continued)

Date	Description	Transaction Type	Quantity	Debit	Credit
Margin Interest Charged					
12/30	* INTEREST CHARGE	Margin Interest Charged		1.24	
				FOR 3 DR DAYS AT 3.100% ON AVG DR BAL \$000 BAL TO	
Subtotal (Margin Interest Charged)				1.24	
NET TOTAL					10,727.03

ADVISORY AND OTHER FEES 27

Date	Description	Fee Type	Quantity	Debit	Credit
12/03	INV. ADVISORY FEE DEC	Advisory Program Fee		6,864.67	
12/03	MUTUAL FUND REBATE	Advisory Program Fee			750.40
12/03	PRECIOUS METALS SERVICE AND STORAGE FEE	Metals Servicing Fee		18.77	
NET TOTAL				6,133.04	

VISA ACCESS CARD ACTIVITY 28

Trans. Date	Date Cleared	Description	Location/Transaction	Debit	Credit
Visa Purchases/Credits					
11/25		OPENING BALANCE			0.00
11/30	12/28	* GAS STATION	ANY TOWN, ST	21.75	
12/10	12/28	* Super Center	ANY TOWN, ST	129.37	
12/17	12/28	* SUBSCRIPTION	ANY TOWN, ST	15.31	
Subtotal (Visa Purchases/Credits)				166.43	
ATM Activity					
12/12	12/11	ATM 007400	ANY TOWN, ST	138.66	
				2,000.000.00 IDR Or \$135.94	
				* \$2.72 Int.Trn.Fee	
12/17	12/18	ATM 000339	ANY TOWN, ST	303.00	
12/17	12/18	ATM 0000339 REFUND	ANY TOWN, ST		3.00
Subtotal (ATM Activity)				441.66	3.00

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* **Important:** Some fees are not included here and will display in "Other Debits." These may include: Corporate actions fees, ADR cable fees, ADR certificate fees, reorganization processing fees, and third party foreign dividend tax processing fees.

27. Advisory and other fees*

This section includes monthly totals for various account fees such as annual account fees, check reorder fees and Merrill Lynch Investment Advisory Program fees. These fees may be charged by Merrill Lynch, Pierce, Fenner & Smith, Incorporated, an affiliate, or in certain instances, a third party.

28. Visa® Access Card activity

Here you'll find subtotals for selected categories— Visa® debit purchase activity, Visa credit activity, ATM activity and cash advances. Any fees associated with these transactions will be summarized in the Cash Flow section of the statement under Fees Included in Transactions Above.

JOHN Q CUSTOMER AND Account Number: 1X1-11X11 MERRILL A BANK OF AMERICA COMPANY

YOUR CMA TRANSACTIONS December 01, 20xx - December 31, 20xx

VISA ACCESS CARD ACTIVITY (continued)

Trans. Date	Date Cleared	Description	Location/Transaction	Debit	Credit
Cash Advances					
12/14	12/15	VISA: BANK CARD	Visa Cash Advance	2,500.00	
Subtotal (Cash Advances)				2,500.00	
NET TOTAL				3,105.09	

12/28 CLOSING BALANCE .00
*-Month-End Debit for Visa Purchases

NET ATM/CASH ADVANCE FEES: 2.72 Total fees charged less any ATM refunds
Your CMA® account provides up to \$200.00 in ATM operator fee reimbursements per calendar year for transactions at non-Bank of America ATMs within the U.S. Year to date, you have received \$45.00 in ATM operator fee reimbursements. As a reminder, when you use your CMA Access® Visa® Card to access cash at Bank of America ATMs, there are no ATM operator fees. To report Lost or Stolen Visa Cards or Checks, please call (800) CMA-LOST.

CHECKS WRITTEN/BILL PAYMENT 29

Date Written	Date Cleared	Check#	Description	Debit	Credit
12/04	12/04	Bill Payment	ONLINE ACCOUNT	100.00	
	12/05	2007§	CHECK	125.00	
	12/12	2009**§	CHECK	811.92	
N/A	12/18	2010#	LIFE INSURANCE CD	119.00	
NET TOTAL				1,155.92	

* Indicates gap in check sequence
Check converted to ACH debit by payee
§ Check Image available online
To report Lost or Stolen Visa Cards or Checks, please call (800) CMA-LOST.

YOUR CMA MONEY ACCOUNT TRANSACTIONS 30

Date	Description	Withdrawals	Deposits	Date	Description	Withdrawals	Deposits
12/03	BANK DEPOSIT PROGRAM		25,000.00	12/18	PREFERRED DEPOSIT PROGRAM	1,761.00	
12/08	BANK DEPOSIT PROGRAM	30,000.00		12/19	BANK DEPOSIT PROGRAM		2,597.00
12/11	BANK DEPOSIT PROGRAM		7,500.00	12/30	BANK DEPOSIT PROGRAM		7,676.00
12/15	PREFERRED DEPOSIT PROGRAM	2,500.00		12/30	PREFERRED DEPOSIT PROGRAM		23.00
NET TOTAL						8,535.00	

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29. Checks written/Bill payment

This section provides details on check-clearing activity and electronic bill payments.

30. Money account/Money fund transactions

Displayed here are details of all deposits to, and withdrawals from, your balances in the Merrill Lynch Bank Deposit Program or other available money funds.

You can review each account's details *(continued)*

JOHN Q CUSTOMER AND		Account Number: 1X1-11X11		24-Hour Assistance: (800) MERRILL Access Code: XX-XXX-XXXXXX				
YOUR CMA MONEY FUND TRANSACTIONS				December 01, 20xx - December 31, 20xx				
Date	Description	Sales	Purchases	Date	Description			
12/02	CASH RESERVE FUND	25,000.00		12/10	CASH RESERVE FUND			
12/09	CASH RESERVE FUND		30,000.00					
NET TOTAL		2,500.00						
PRIVATE EQUITY/REAL ASSETS FUNDS SUMMARY 31								
PRIVATE EQUITY/ REAL ASSETS FUNDS	Original Investment Date	Commitment	Contributions (a)	Distributions (b)	Estimated NAV (c)	Total Distributions (d)	Investment Multiple on Contributions to Date (d)	Net IRR as Reported by Fund (e)
DANVEERN INDUSTRIES EQUITY ACCESS FUND VI, L.P.	02/04/2019	100,000	73,000	9,631	60,978	70,609	0.97	(3.73%)
ARIMADENN INDUSTRIES L.P.	12/20/2018	100,000	85,500	0	78,363	78,363	0.92	(8.23%)
TOTAL		200,000	158,500	9,631	139,341	148,972	0.94	
Footnotes*								
a - Aggregate contributions, net of applicable placement fee, from original investment date. Unfunded balance does not include outstanding recallable capital, if applicable. Please refer to the most recent Fund Capital Account Statement.								
b - Net distributions, including outstanding recallable if applicable, from original investment date. Please refer to the most recent Fund Capital Account Statement.								
c - Estimated Net Asset Value (NAV) based on the most recent financial information (may be unaudited) from the Underlying Fund and adjusted for any contributions or distributions since the valuation date for feeder funds. Other funds (e.g., not feeder funds) may not adjust for subsequent calls/distributions. Please refer to the Capital Account Statement.								
d - Investment Multiple = (Distributions + Estimated NAV) / Contributions, net of applicable placement fee.								
e - Last reported annualized net internal rate of return (IRR). IRR is the net return earned by investors over a particular period, calculated on the basis of cash flows to and from investors, after the deduction of all fees (except placement fee if applicable), including carried interest. In the early years of a Fund, fees and expenses are a more material component of the calculation, and have a greater impact on the Fund's IRR.								
* - All amounts shown above are cumulative-to-date, without regard to transfer activity, if any.								
COPIES OF THIS STATEMENT HAVE BEEN SENT TO: 32								
Michael Recipient 123 Any Street Anytown, ST 12345-6789	Jane Recipient 123 Any Street Anytown, ST 12345-6789	Joe Recipient 123 Any Street Anytown, ST 12345-6789						
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31. Private equity/Real assets funds summary

If you have private equity holdings, you'll see this section. See page 19 for more details.

32. Copies of this statement have been sent to:

Here you'll see the names of those who will receive a copy of your statement.

You receive only relevant information

Your Merrill statement reflects the holdings and activity that are specific to your accounts with Merrill and its affiliates. In an effort to reduce page count, we provide you with only the sections of the statement that are relevant to your holdings, activity and account type. Below and on the pages that follow, we highlight certain sections that you may or may not receive, based on your account characteristics.

MERRILL LYNCH
A BANK OF AMERICA COMPANY

JOHN Q CUSTOMER AND Account Number: 1X1-11X11

YOUR CMA ACCOUNT EQUITY COST BASIS 1 December 01, 20xx - December 31, 20xx

EQUITIES Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income
VOSGALL COMPANY	VVGL	08/19/99	600.0000	40.5576	24,334.60	201.9000	121,140.00	96,805.40	
DEL. CL. B NEW		03/31/05	650.0000	57.7697	37,590.31	201.9000	131,235.00	93,644.69	
Subtotal			1,250.0000		61,924.91		252,375.00	190,490.09	
KAMINDA CORPORATION	KMNO	12/31/04	33.0000	45.7757	1,510.50	92.1100	3,039.63	1,529.03	128
CURRENT YIELD 4.19%		03/31/05	133.0000	49.8989	6,636.56	92.1100	12,250.63	5,614.07	514
Subtotal			166.0000		8,147.16		15,290.26	7,143.10	642
ROSENGOLD CORPORATION	RNGD	12/27/05	807.0000	1.6142	1,302.73	475.7400	383,822.18	382,519.45	
TOTAL					71,334.80		651,587.44	580,252.64	642

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1. Your CMA account equity cost basis

If you receive a paper statement in the mail, you can choose to have the Equity Cost Basis details printed at the back of your statement for reference. This section reflects the individual purchases for all equities held in your account.

You will see this section listed separately for each account within the Your Accounts table of contents page. If you receive your statement by e-delivery, a separate document will be posted online.

MERRILL LYNCH
A BANK OF AMERICA COMPANY

JOHN Q CUSTOMER AND Account Number: 1X1-11X11

ASSETS NOT HELD/VALUED BY MLPF&S 2 December 01, 20xx - December 31, 20xx

The amount shown for Assets Not Held/Valued by MLPF&S is for informational purposes only, may vary from values (if any) provided by the issuer or others, and may change. These investments are generally illiquid, not listed on any securities exchange or NASDAQ market, and investors may not be able to sell them or realize amounts shown upon a sale or liquidation. Except for individual retirement accounts, MLPF&S does not hold or act as custodian of and has no responsibility to safekeep, monitor or value these investments and the investments are not registered in the name of nor held by MLPF&S or its nominees. MLPF&S makes no representation as to the accuracy of the value(s) provided, and the investments are not covered by SIPC.

CMA INSURANCE SERVICES

VARIABLE ANNUITY AND FIXED INDEXED ANNUITY CONTRACTS

Annuitant	Tax Status	Contract Value	Cash Surrender Value	Contractual Benefit Information ¹		
				Protected Living Benefit Base Amount	Projected Annual Income Amount	Guaranteed Minimum Death Benefit
ANNUITY CONTRACT 07	NON-QUALIFIED	\$1,150,776.75	\$1,132,210.84			
POLICY NUMBER 0000000019 ISSUE DATE 12/26/07 TOTAL PREMIUMS \$1,000,000.00 PRODUCT TYPE VARIABLE ANNUITY CONTRACT VALUE AS OF 12/29/xx						
CURRENT DEATH BENEFIT \$2,345,358.68						

UNDERLYING INVESTMENT INFORMATION:

Name	Units	Unit Price	Value (\$)
ANNUITY/MODERATE PLUS	55,215.4328	20.841578	\$1,150,776.75

TOTAL VARIABLE ANNUITY AND FIXED INDEXED ANNUITY CONTRACTS **\$1,150,776.75**

¹ If present, values displayed in the Contractual Benefits section represent aspects of an annuity living benefit and/or death benefit feature associated with your contract. These annuity details are provided to assist you with determining the value of these benefits as of the date shown. The Protected Living Benefit Base Amount and Guaranteed Minimum Death Benefit values are not amounts you can withdraw as cash. The Protected Living Benefit Base Amount shown is used to determine the current year's living benefit income amount (Annual Income Amount). The actual Annual Income Amount may be more or less depending on the income start date, market fluctuations and withdrawals. The Guaranteed Minimum Death Benefit is the minimum death benefit payable under your contract. The actual annuity death benefit amount may be more or less depending on the date of death, market fluctuations and withdrawals. For more information regarding your benefits, please refer to your contract or prospectus.

This Insurance Services Summary is provided to you as a courtesy and is reported to you based upon information supplied by the issuing insurance company. Merrill Lynch does not verify the information provided by the insurance company. The official accounting of your life insurance or annuity contract values will be provided by the issuing insurance company in a separate statement. If the life insurance or annuity product is variable, the investments underlying the contract values are held in the insurance company's separate account, which is registered with the SEC under the Investment Company Act of 1940. If the insurance product is fixed or you have elected a fixed interest subaccount, these guarantees are provided by the issuing insurance company and are backed by its claims-paying ability. Insurance product(s) and any underlying variable product investment option(s) are not held in your Merrill Lynch CMA Account, and are not covered by SIPC protection. Any questions concerning your contract should be directed to the issuing insurance company. Insurance and annuity contract guarantees and benefits, including rider guarantees and annuity payout rates, are not backed by Merrill, or any of its affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

2. Assets not held/valued by MLPF&S

As an accommodation, we may display assets you own that are not held/valued by MLPF&S. The value of these assets, when provided to MLPF&S, is included in the summary and as part of the total value of the account. In addition, we list them in their own sections by category: Insurance Contracts/Services and Other. We also include a total at the end of each section.

- **Insurance contracts/services** shows key contract details, benefit information, contract features and underlying investment details for various types of annuity and life insurance contracts.
- **Other assets not held/valued by MLPF&S** documents values for other assets held outside MLPF&S.

ALL OTHER ASSETS NOT HELD/VALUED BY MLPF&S

Description	Quantity	Est. Value Per Unit	Est. Value
SLOONEA CORPORATION FUND LLC	1,252.6790	293.40	367,536 (1)
VONPEARL COMPANY FUND LLC	3,252.9242	264.34	859,878 (1)
TOTAL			1,227,414

(1) - An estimate of value provided to Merrill Lynch by an independent valuation service on at least an annual basis. This amount has not been adjusted to reflect changes which may have taken place subsequent to that valuation date.

(2) - Unavailable; the value of this investment may be different than its original purchase price.

TOTAL ASSETS NOT HELD/VALUED BY MLPF&S **\$2,378,190.75**

The amount shown for Assets Not Held/Valued by MLPF&S is for informational purposes only, may vary from values (if any) provided by the issuer or others, and may change. These investments are generally illiquid, not listed on any securities exchange or NASDAQ market, and investors may not be able to sell them or realize amounts shown upon a sale or liquidation. Except for individual retirement accounts, MLPF&S does not hold or act as custodian of and has no responsibility to safekeep, monitor or value these investments and the investments are not registered in the name of nor held by MLPF&S or its nominees. MLPF&S makes no representation as to the accuracy of the value(s) provided, and the investments are not covered by SIPC.

You receive only relevant information *(continued)*

JOHN Q CUSTOMER AND		Account Number: 1X1-11X11		24-Hour Assistance: (800) MERRILL Access Code: XX-XXX-XXXX				
YOUR CMA ASSETS			December 01, 20xx - December 31, 20xx					
Equities Description	Symbol	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/ (Loss)	Estimated Annual Income	
VOSIGALL COMPANY DECL CL B NEW	VSGL	1,250,000	61,884.91	201.9000	252,375.00	190,490.09		
KAMNDA CORPORATION CURRENT YIELD 4.19%	KMND	166,000	8,147.16	92.1100	15,290.26	7,143.10	642	
ROSENGOLD CORPORATION	RNGD	807,000	1,302.73	475.7400	383,922.18	382,619.45		
TOTAL	YIELD 10%		71,334.80		651,587.44	580,252.64	642	
Equity Cost Basis details are available on the Statements and Documents page of my.merrill.com								
RESEARCH RATINGS 3								
Security	Symbol	BofAML Research	Morningstar	CFRA				
KAMNDA CORPORATION	KMND	Buy (B17)	Hold	Buy				
ROSENGOLD CORPORATION	RNGD	Buy (B19)	Sell	Buy				
PLEASE REFER TO THE BACK OF YOUR STATEMENT FOR A GUIDE TO BOFAML AND THIRD PARTY RESEARCH RATINGS.								
MUTUAL FUNDS/CLOSED END FUNDS/UTS/ETPs Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain (Loss)	Total Client Investment	Cumulative Investment Return (\$)	Estimated Annual Income
AM SKYIE FUND CL A CURRENT YIELD 0.64% SYMBOL: AMSP Initial Purchase: 09/09/10 Equity 100%	1,122,1430	39,390.66	59.2100	66,442.09	27,051.43	17,540	48,901	427
ROUNDALL DOOR ETF CL A SYMBOL: RDLX Initial Purchase: 04/28/05 Equity 100%	1,982,4240	71,812.45	34.9600	69,305.54	(2,506.91)	6,287	63,018	
KRALISE US MID CAP EQUITY FUND CL A SYMBOL: KRXXE Initial Purchase: 07/13/12 Equity 100%	7,707,3020	406,473.45	89.3300	688,493.29	282,019.84	150,480	536,012	
ORTINZI MARKET REAL RETURN PORTFOLIO CL A1 CURRENT YIELD 5.79% SYMBOL: ORTNX Initial Purchase: 02/07/07 Fixed Income 55% Equity 45%	19,199,6880	44,482.79	2.0700	39,743.37	(4,739.42)	23,134	16,608	2,304
Subtotal (Fixed Income)				21,858.85				
Subtotal (Equities)				842,125.44				
TOTAL	YIELD 3.2%	562,159.35		863,964.29	301,824.94		666,539	2,731
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3. Research ratings

For accounts that qualify, BofA Merrill Lynch Global Research (BofA ML Research) and independent research ratings from Morningstar and Center for Financial Research and Analysis (CFRA) are provided for most equities. In addition, Moody's and S&P ratings are provided for corporate bonds, municipal bonds, preferred stock, and government and agency securities.

JOHN Q CUSTOMER AND		Account Number: 1X1-11X11		24-Hour Assistance: (800) MERRILL Access Code: XX-XXX-XXXX				
YOUR CMA LIABILITIES			December 01, 20xx - December 31, 20xx					
SHORTS Description	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income
CALL SECURITY 3 SECC3 CL B EXP 03-15-20XX	09/08/20	2,000	4.6987	939.75	1.6900	338.00	601.75	
CALL SECURITY 3 SER A PRF22 NOV12 05.000%NOV01 2032 MOODY'S: AA1 S&P: *** CUSIP: 0000000013	09/08/20	8,000	4.7255	3,780.41	1.6900	1,352.00	2,428.41	
Subtotal		10,000		4,720.16		1,690.00	3,030.16	
ROSENGOLD CORPORATION SYMBOL: RNGD	04/09/20	500,000	113.9606	56,980.32	388.0400	194,020.00	(137,039.68)	
TOTAL				61,700.48		195,710.00	(134,009.52)	
YOUR CMA AMORTIZATION/ACCRETION SCHEDULE 4								
OPEN LOTS								
MUNICIPAL BONDS Description	Acquired	Quantity	Original Unit Cost	Original Total Cost	Amortization / Accretion This Report	Accretion / Adjustments Year to Date	Adjusted Total Cost	Adjusted Total Cost
CITY & COUNTY GO BOND SER A PRF22 NOV12 05.000%NOV01 2032 MOODY'S: AA1 S&P: *** CUSIP: 0000000013	05/16/16	100,000	123.131	123,136.35	(144.12)	(1,621.78)	(15,762.59)	107,373.76
OID STATE GO BOND SER FB OID APR16 03.000%APR01 2038 MOODY'S: AA2 S&P: AA+ CUSIP: 0000000014	04/14/16	100,000	101.480	101,480.00	(7.61)	(93.78)	(623.40)	100,856.60
SUBTOTAL		200,000		224,616.35	(151.73)	(1,715.56)	(16,385.99)	208,230.36
SUBTOTAL OPEN LOTS		200,000		224,616.35	(151.73)	(1,715.56)	(16,385.99)	208,230.36
TOTAL AMORTIZATION/ACCRETION VALUE				224,616.35	(151.73)	(1,715.56)	(16,385.99)	208,230.36
Securities with missing or invalid information will be excluded from the Amortization/ Accretion schedule until adjustments can be made.								
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4. Amortization/Accretion table

This is a supplemental section that you can request to have included in your monthly statement. If selected, the table provides details such as year to date, life to date and adjusted cost basis for certain fixed-income securities and/or bonds that you purchased at a premium or discount. The schedule is provided at the account level and open and closed lots will be reported at the security level.

You receive only relevant information *(continued)*

JOHN Q CUSTOMER AND Account Number: 1X1-11X11 **24-Hour Assistance: (800) MERRILL**
Access Code: XX-XXX-XXXX

YOUR CMA MONEY FUND TRANSACTIONS December 01, 20xx - December 31, 20xx

Date	Description	Sales	Purchases	Date	Description	Sales	Purchases
12/02	CASH RESERVE FUND	25,000.00		12/10	CASH RESERVE FUND	7,500.00	
12/09	CASH RESERVE FUND		30,000.00				
NET TOTAL						2,500.00	

PRIVATE EQUITY/REAL ASSETS FUNDS SUMMARY **5**

PRIVATE EQUITY/ REAL ASSETS FUNDS	Original Investment Date	Commitment	Contributions (a)	Distributions (b)	Estimated NAV (c)	Total Distributions ± Estimated NAV	Investment Multiple on Contributions to Date (d)	Net IRR as Reported by Fund (e)
DANVEERN INDUSTRIES EQUITY ACCESS FUND V.L.R.	02/04/2019	100,000	73,000	9,631	60,978	70,609	0.97	(3.73%)
ARIMADENN INDUSTRIES L.R.	12/20/2018	100,000	85,500	0	78,363	78,363	0.92	(8.23%)
TOTAL		200,000	158,500	9,631	139,341	148,972	0.94	

Footnotes*
a - Aggregate contributions, net of applicable placement fee, from original investment date. Unfunded balance does not include outstanding recallable capital, if applicable. Please refer to the most recent Fund Capital Account Statement.
b - Net distributions, including outstanding recallable if applicable, from original investment date. Please refer to the most recent Fund Capital Account Statement.
c - Estimated Net Asset Value (NAV) based on the most recent financial information (may be unaudited) from the Underlying Fund and adjusted for any contributions or distributions since the valuation date for feeder funds. Other funds (e.g., not feeder funds) may not adjust for subsequent calls/distributions. Please refer to the Capital Account Statement.
d - Investment Multiple = (Distributions + Estimated NAV) / Contributions, net of applicable placement fee.
e - Last reported annualized net internal rate of return (IRR). IRR is the net return earned by investors over a particular period, calculated on the basis of cash flows to and from investors, after the deduction of all fees (except placement fee if applicable), including carried interest. In the early years of a Fund, fees and expenses are a more material component of the calculation, and have a greater impact on the Fund's IRR.
* All amounts shown above are cumulative-to-date, without regard to transfer activity, if any.

COPIES OF THIS STATEMENT HAVE BEEN SENT TO:

Michael Recipient	Jane Recipient	Joe Recipient
123 Any Street Anytown, ST 12345-6789	123 Any Street Anytown, ST 12345-6789	123 Any Street Anytown, ST 12345-6789

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5. Private equity/Real assets funds summary

This section complements the information in the Alternative Investments Holdings section and provides a snapshot of additional details for private equity holdings, including:

- Original investment date
- Commitment
- Contributions (a)
- Distributions (b)
- Estimated NAV (c)
- Total distributions and estimated NAV
- Investment multiple on contributions to date (d)
- Net IRR as reported by the fund (e)

MARY'S RETIREMENT Account Number: 1X1-11X12 **24-Hour Assistance: (800) MERRILL**
Access Code: XX-XXX-XXXX

YOUR RETIREMENT ACCOUNT CONTRIBUTIONS AND DISTRIBUTIONS **6** December 01, 20xx - December 31, 20xx

Year-End Plan Value as of December 31, 20xx: \$1,508,080.29 **Employer Contributions after 12/31/yy for 20xx:** \$150.34

Total Rollover Deposits (Life-to-Date): \$60,000

Contributions	Tax Year 20cy	Tax Year 20py
Employer Contributions	\$934.66	\$1,093.56
Salary Deferral Contributions	\$3,116.30	\$3,643.07
Total Rollover Deposits	\$15,000.00	\$15,000.00

Distributions	Tax Year 20cy	Tax Year 20py	RMD Calculated Amount 20cy
Normal	\$6,000.00	\$6,000.00	\$95,536.37
Federal Taxes Withheld	\$1,440.00	\$1,440.00	
ST Taxes Withheld	\$480.00	\$480.00	

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Our records indicate that for [statement year + 1] you may be required to take a Required Minimum Distribution (RMD) from this account. You are required to take annual RMDs from your IRA account (s) for the year you turn age 72 and each subsequent year. The deadline for taking your [statement year + 1] RMD is December 31, [statement year + 1] or April 1, [statement year + 2] if [statement year + 1] is your first RMD year. Contact us after January 15th in order to obtain your RMD calculation (if applicable), otherwise the calculation will be provided to you on your next statement.

The IRS requires all IRA custodians, including Merrill Lynch, to notify it through IRS Form 5498 when an RMD is required from the IRA of a living account owner for the calendar year. An RMD that is required for the current year will be reported to the IRS on the applicable IRS Form 5498.

Important Information for ERISA plans - To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

Please visit the Department of Labor website at <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification> for more information on individual investing and diversification.

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6. Your retirement account contributions and distributions

Retirement account holders will see account contributions and distributions and, if applicable, the required minimum distribution (RMD) calculated amount for the annual distribution. Merrill retirement account statements for traditional IRAs, IRA rollovers, SIMPLE accounts, Supplemental Retirement Accounts (SRAs) and Simplified Employee Pension (SEP) plans provide information regarding the RMD.

7. Required minimum distribution (RMD)

The RMD calculated amount for the annual distribution is provided in addition to deadlines and instructions for taking the distribution.

You receive only relevant information *(continued)*

YOUR TRUST MANAGEMENT ACCOUNT STATEMENT OF PRINCIPAL INVESTMENTS 8 December 01, 20xx - December 31, 20xx

CASH/MONEY ACCOUNTS		Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH		.93	0.93		200.93		
CASH RESERVE FUND		97,391.00	97,391.00	1.0000	97,391.00	19	.02
+ ISA BANK FUND		154,496.00	154,496.00	1.0000	154,496.00	15	.01
+FIDIC INSURED NOT SIPC COVERED							
TOTAL			251,887.93		252,087.93	34	.01

OTHER MONEY MARKET MUTUAL FUNDS		Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return (\$)	Estimated Annual Income
MONEY MARKET FUND B		1,316,426.3470	1,310,084.56	1.0008	1,317,479.49	7,394.93	1,310,084	7,395	1,250
CURRENT YIELD 0.09% SYMBOL: MNTLR INITIAL PURCHASE: 04/17/XX									
TOTAL	YIELD:09%		1,310,084.56		1,317,479.49	7,394.93		1,250	

Other Money Market Mutual Funds includes money market mutual funds with a floating net asset value or whose trade settlement occurs on the business day after the trade date. Money market mutual funds whose trade settlement typically occurs on the same business day as the trade date will appear in the "Cash/Money Accounts" section.

GOVERNMENT AND AGENCY SECURITIES ¹		Acquired	Quantity	Adjusted Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Estimated Annual Income
TREASURY NOTE		12/20/20	223,000	222,190.26	26.997190	222,373.37	183.11	66.99	837
0.375% DEC 31 20XX MOODY'S: AAA S&P: +** CUSIP: 000000025 ORIGINAL UNIT/TOTAL COST: 99.6368/222,190.26 CURRENT YIELD 0.37%									

8. Trust management account statement of principal investments

This section is a comprehensive list of principal investments within a Trust Management Account. You'll see important tax lot, price and valuation information, and subtotals by asset type. There's also a calculation for the estimated accrued interest and yield for each investment category.

9. Trust management account statement of income investments

This section lists any income investments within the account. You'll see tax lot, price and valuation information, and subtotals by asset type. There's also a calculation for the estimated annual income and yield for each investment category.

YOUR TRUST MANAGEMENT ACCOUNT STATEMENT OF INCOME INVESTMENTS 9

CASH/MONEY ACCOUNTS		Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH RESERVE FUND		97,391.00	97,391.00	1.0000	97,391.00	19	.02
+ ISA BANK FUND		52,106.00	52,106.00	1.0000	52,106.00	5	.01
+FIDIC INSURED NOT SIPC COVERED							
TOTAL			149,497.00		149,497.00	24	.01

10. Trust management account transactions


Here you'll find a record of the trust account activity; the default setting organizes transactions by category. If you wish, you can opt to receive your account transaction activity listed in chronological order.


YOUR TRUST MANAGEMENT ACCOUNT TRANSACTIONS 10 December 01, 20xx - December 31, 20xx

DIVIDENDS/INTEREST INCOME TRANSACTIONS 11		Quantity	Income Cash	Principal Cash	Income Year to Date
Taxable Interest					
12/21	TRSY NOTE 1.500% NOV 30 20xx 01.500% INCOME ON SALE EXCD CUSIP NUM: 000000026		428.60		
12/22	TREASURY NOTE 0.375% DEC 31 20xx BUY ACCRUED INT EXCD CUSIP NUM: 000000025		(50.82)		
12/30	ISA BANK FUND INTEREST	1.0000			
12/30	ISA BANK FUND INTEREST FROM 12/01 THRU 12/30		0.44		
12/30	BANK DEPOSIT SHARE INTEREST		1.00		
Subtotal (Taxable Interest)			379.22		935.95

11. Dividends/Interest income transactions

Here's a summary of the dividends, interest and accrued interest received for the statement period and year to date, including income cash and principal cash. For tax-reporting purposes, dividends and interest are noted as either taxable or tax-exempt. A footnote may appear to highlight dividends that may be subject to long-term capital gain distribution.

BANK OF AMERICA  Account Number: 1X1-11X13

MERRILL LYNCH  A BANK OF AMERICA COMPANY

YOUR TRUST MANAGEMENT ACCOUNT TRANSACTIONS 12 13 14 December 01, 20xx - December 31, 20xx

SECURITY TRANSACTIONS		Quantity	Transaction Amount	Commissions/Trading Fees	Income Cash	Principal Cash
TRANSACTIONS CONDUCTED UNDER THE APPLICABLE WRITTEN AGREEMENT						
Purchases						
12/20	TREASURY NOTE 0.375% DEC 31 20xx SUBSCRIPTION EXCD CUS NO 000000025 UNIT PRICE 99.6368	223,000.0000	(222,246.43)	(5.35)		(222,190.26)
Subtotal (Purchases)			(222,246.43)	(5.35)		(222,190.26)
Sales						
12/21	TRSY NOTE 1.500% NOV 30 20xx 01.500% REDEEMED EXCD CUS NO 000000026 UNIT PRICE 101.6092	209,646.90	209,646.90			209,218.30
12/27	INTERNATIONAL EQUITY FUND SALE	-107,9410	7,386.40			7,386.40
12/24	INTERNATIONAL EQUITY FUND SALE	-3,1210	213.56		213.57	
12/24	INTERNATIONAL EQUITY FUND SALE	-68,4300	217,246.86		213.57	216,604.70
Subtotal (Sales)			217,246.86		213.57	216,604.70
Other Security Transactions						
12/07	TREASURY BILL 250K 05/07 20xx REDEEMED PVI DATE 12/07/20xx INTEREST: 3.00	50,000.0000				50,000.00
Subtotal (Other Security Transactions)						50,000.00
TOTAL			(4,999.57)	(5.35)	213.57	44,414.44
REALIZED GAINS/(LOSSES)						
Description	Quantity	Acquired Date	Liquidation Date	Sale Amount	Cost Basis	This Statement Gains/(Losses) Year to Date
TSY NOTE 1.500% NOV 30 20xx	200,000.0000	12/17/19	12/19/20	209,218.30	198,117.50	11,100.80
INTERNATIONAL EQUITY FUND	107,9410	09/29/00	12/24/20	7,386.40	3,663.77	3,722.63
Subtotal (Long Term)						
INTERNATIONAL EQUITY FUND	3,1210	09/17/20	12/24/20	213.57	192.79	14,823.43
Subtotal (Short Term)						
TOTAL				216,818.27	201,974.06	14,844.21
0 - Excludes transactions for which we have insufficient data						

12. Security transactions

In addition to purchases, sales and redemptions, this section includes information on income cash and principal cash and subtotals.

13. Transaction amount

This column provides the ability to display Debit/Credit with Commission/Trading Fees.

14. Commission/Trading fees*

This column displays the costs related to security purchases and sales, for example, mutual funds — front end load sales charges and equity commissions. The Total Amount will align to Cash Flow.

* **Important:** The following trading-related fees are not broken out in the "Commissions & Trading fees" section listed in this column, but would be included in the total cost of the transaction: Costs incurred in any purchase of new-issue securities; fixed income securities — any markups or markdowns for fixed income trades; underwriting discounts; selling concessions; trading profits and/or structuring charges paid to or earned by the firm for equities, fixed income, preferred securities; certificates of deposit; market-linked investments; unit investment trusts (UITs); and closed-end funds; option / futures premiums and / or clearing fees; Private equity placement fees and fractional share-related fees.

You receive only relevant information *(continued)*

BANK OF AMERICA		MERRILL LYNCH A BANK OF AMERICA COMPANY			
JOHN Q CUSTOMER TRUST		Account Number: 1X1-11X13			
YOUR TRUST MANAGEMENT ACCOUNT TRANSACTIONS		December 01, 20xx - December 31, 20xx			
CASH/OTHER TRANSACTIONS (continued)					
Date	Description	Transaction Type	Quantity	Income Cash	Principal Cash
Other Debits/Credits					
12/20	PE03 DISBURSEMENT	Disbursement			(2,000.00)
12/22	I164 FUNDS MVMT TO ANOTHER	Transfer / Adjustment		(750.00)	
12/24	I640 TRANSFER OF FUNDS	Portfolio Adjustment		(750.00)	
12/24	PE19 TRANSFER OF FUNDS	Portfolio Adjustment			750.00
12/29	GOVERNMENT SECURITY 3	Principal Payment			(491.75)
12/29	FOREIGN EQUITY HOLDING	Foreign Tax Withholding			(44.57)
12/29	FOREIGN EQUITY HOLDING	Depository Bank (ADR) Fee			(2.10)
12/29	FEDERAL INCOME TAX 20xx	Federal Income Tax			(6,784.00)
				(1,500.00)	(10,665.42)
	Subtotal (Other Debits/Credits)				
	NET TOTAL			(1,500.00)	(4,185.42)
TRUST SERVICES (TMA) FEES 15					
Date	Description	Fee Type	Quantity	Income Cash	Principal Cash
12/01	MUTUAL FUND REBATE	TMA Fee Rebate			7.45
12/01	MUTUAL FUND REBATE	TMA Fee Rebate		7.45	
12/05	US TRUST FEE- PERIOD OF	TMA Fee			(599.19)
12/05	US TRUST FEE- PERIOD OF	TMA Fee		(599.18)	
12/09	US TRUST OIL GAS MINERAL	Service Fee			(50.00)
12/09	US TRUST OIL GAS MINERAL	Service Fee		(50.00)	
	Net Total			(641.73)	(641.74)
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15. Trust services (TMA) fees

This section includes fees associated with TMA accounts except Style Manager expenses.

BANK OF AMERICA		MERRILL LYNCH A BANK OF AMERICA COMPANY			
JOHN Q CUSTOMER TRUST		Account Number: 1X1-11X13			
YOUR TRUST MANAGEMENT ACCOUNT TRANSACTIONS		December 01, 20xx - December 31, 20xx			
STYLE MANAGER FEES 16					
Date	Description	Fee Type	Quantity	Income Cash	Principal Cash
12/05	ML SPA FEE 4Q20xx	Advisory Program Fee			(2,121.90)
12/05	ML SPA FEE 4Q20xx	Advisory Program Fee		(2,121.89)	
12/05	STYLE MGR. FEE- PERIOD OF	Style Manager Fee			(470.79)
12/05	STYLE MGR. FEE- PERIOD OF	Style Manager Fee		(470.79)	
	NET TOTAL			(2,592.68)	(2,592.69)

16. Style manager fees

This section includes Style Manager expenses for TMA accounts.

Additional reports help complete the picture

Other accounts and services

Depending on the nature of your linked account statements, your statement may also contain complete details of the following:

- Retirement accounts
- Investment Advisory Program accounts
- Loan Management Account®
- Trust Management Account
- College savings plan accounts

Performance Report

Accounts enrolled in the Investment Advisory Program will receive an Annual Client Review package which includes the Annual Performance Report (APR). The delivery of the package will align to the time of the annual client review with your financial advisor. Additionally your advisor may elect to send a performance report at year-end or quarter-end. You will receive these reports through the mail or online, based on your delivery preference.

Managed accounts not enrolled in the Investment Advisory Program will receive a Quarterly Performance Report (QPR). Both the QPR and APR provide detailed information on the rate of return for the account or Account Group against its benchmark along with a robust amount of additional analytics.

Fiscal Statement

If you have a Retirement Cash Management Account (RCMA® account), Working Capital Management Account® (WCMA® account), Endowment Management Account (EMA® account), Business Investor Account (BIA) or Trust Management Account (TMA), you are eligible to receive an annual Fiscal Statement in addition to the Merrill monthly statement. The Fiscal Statement is a comprehensive statement that combines 12 months of activity and is generated once in a 12-month cycle based on a fiscal plan month the client chooses.

Annual Consolidated Tax Reporting Statement

Each February, if you are eligible, you'll receive a tax reporting statement that contains account data to help with tax-return preparation. The Consolidated Tax Reporting Statement contains the following key features:

- A summary of taxable activities in your account and a detailed chronological breakdown of reportable transactions grouped by category. This section legally substitutes for IRS Forms 1099-DIV, 1099-INT, 1099-OID, 1099-B and 1099-MISC.
- The Non-Reportable Income/Expense section goes beyond providing the details of your transactions. It also includes income and expenses that, although we do not report to the IRS, can help with tax preparation.

CMA Visa Card Summary

This statement includes Check Summary and Visa Card Transaction Summary sections that list all checks numerically and all card transactions by date and category. This statement also offers a month-by-month analysis of all expenditures and includes preauthorized debits and Web bill payments. **Note:** This statement will be provided if there was 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](https://www.merrill.com)® or Merrill Edge® service in order to be able to view, print or download this statement.


Supplemental Tax Information Statement

If you hold Widely Held Fixed Investment Trusts (WHFITS), Real Estate Mortgage Investment Conduits (REMICs) and/or collateral debt obligations (CDOs), in March you'll receive a Supplemental Tax Information statement that provides a consolidated summary of gross income and expenses for these securities.

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