MERRILL
A BANK OF AMERICA COMPANY

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 Analysis[1] 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's[2] 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

3 Get your statement your way

5 Summary pages give you an overview

9 You can review each account's details

17 You receive only relevant information

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[1] For more information please visit corporateinsight.com

[2] For more information please visit dalbar.com

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Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value

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.® 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

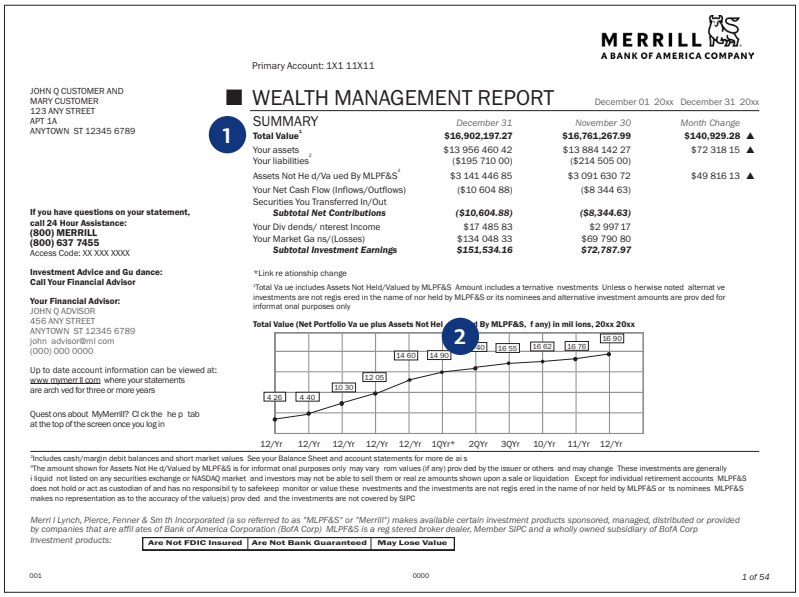
Cost basis details in the Equities section are consolidated to show only one tax lot for each security.

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.



MERRILL
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Primary Account: 1X1 11X11

JOHN Q CUSTOMER AND
MARY CUSTOMER
123 ANY STREET
APT 1A
ANYTOWN ST 12345 6789

WEALTH MANAGEMENT REPORT

December 01 20xx December 31 20xx

1

SUMMARY	December 31	November 30	Month Change
Total Value[1]	**$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[2]	($195 710 00)	($214 505 00)	
Assets Not He d/Va ued By MLPF&S[3]	$3 141 446 85	$3 091 630 72	$49 816 13 ▲
Your Net Cash Flow (Inflows/Outflows)	($10 604 88)	($8 344 63)	
Securities You Transferred In/Out			
Subtotal Net Contributions	***($10,604.88)***	***($8,344.63)***	
Your Div dends/ nterest Income	$17 485 83	$2 997 17	
Your Market Ga ns/(Losses)	$134 048 33	$69 790 80	
Subtotal Investment Earnings	***$151,534.16***	***$72,787.97***	

If you have questions on your statement, call 24 Hour Assistance:
(800) MERRILL
(800) 637 7455
Access Code: XX XXX XXXX

Investment Advice and Gu dance:
Call Your Financial Advisor

Your Financial Advisor:
JOHN Q ADVISOR
456 ANY STREET
ANYTOWN ST 12345 6789
john advisor@ml com
(000) 000 0000

Up to date account information can be viewed at:
www mymerr ll com where your statements are arch ved for three or more years

Quest ons about MyMerrill? Cl ck the he p tab at the top of the screen once you log in

*Link re ationship change

[1]Total Va ue includes Assets Not Held/Valued by MLPF&S Amount includes a ternative nvestments Unless o herwise noted alternat ve investments are not regis ered in the name of nor held by MLPF&S or its nominees and alternative investment amounts are prov ded for informat onal purposes only

Total Value (Net Portfolio Va ue plus Assets Not Hel d By MLPF&S, f any) in mil ions, 20xx 20xx

2

[2]Includes cash/margin debit balances and short market values See your Balance Sheet and account statements for more de ai s
[3]The amount shown for Assets Not He d/Valued by MLPF&S is for informat onal purposes only may vary rom values (if any) prov ded by the issuer or others and may change These investments are generally i liquid not listed on any securities exchange or NASDAQ market and investors may not be able to sell them or real ze 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 responsibil ty to safekeep monitor or value these nvestments and the investments are not regis ered in the name of nor held by MLPF&S or ts nominees MLPF&S makes no representation as to the accuracy of the value(s) prov ded 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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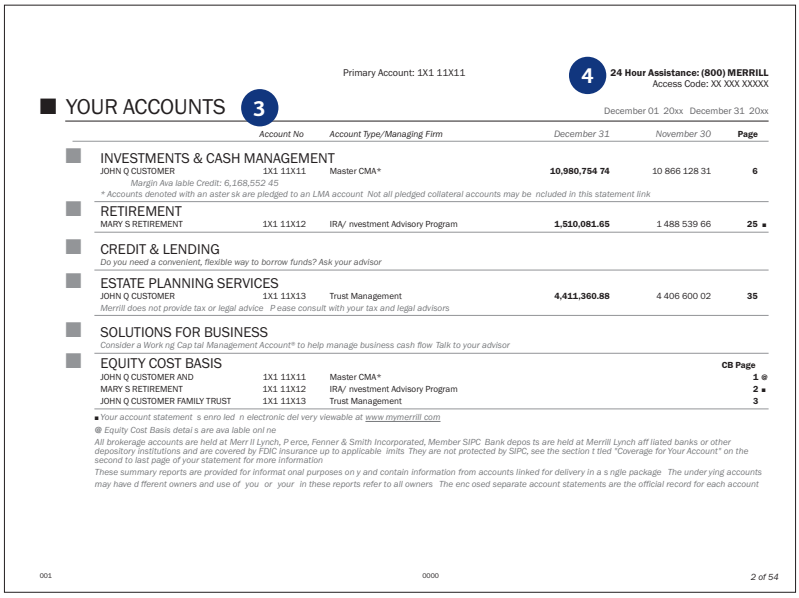
Wealth Management Report

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

4 **24 Hour Assistance: (800) MERRILL**
Access Code: XX XXX XXXXX

YOUR ACCOUNTS

3

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**
Margin Ava lable Credit: 6,168,552 45					
** Accounts denoted with an aster sk are pledged to an LMA account Not all pledged collateral accounts may be ncluded in this statement link*					
RETIREMENT					
MARY S RETIREMENT	1X1 11X12	IRA/ nvestment Advisory Program	**1,510,081.65**	1 488 539 66	**25** ■
CREDIT & LENDING					
Do you need a convenient, flexible way to borrow funds? Ask your advisor					
ESTATE PLANNING SERVICES					
JOHN Q CUSTOMER	1X1 11X13	Trust Management	**4,411,360.88**	4 406 600 02	**35**
Merrill does not provide tax or legal advice P ease consult with your tax and legal advisors					
SOLUTIONS FOR BUSINESS					
Consider a Work ng Cap tal Management Account® to help manage business cash flow Talk to your advisor					
EQUITY COST BASIS					**CB Page**
JOHN Q CUSTOMER AND	1X1 11X11	Master CMA*			**1** ●
MARY S RETIREMENT	1X1 11X12	IRA/ nvestment Advisory Program			**2** ■
JOHN Q CUSTOMER FAMILY TRUST	1X1 11X13	Trust Management			**3**

■ *Your account statement s enro led n electronic del very viewable at www mymerrill com*
● *Equity Cost Basis detai s are ava lable onl ne*

All brokerage accounts are held at Merr ll Lynch, P erce, Fenner & Smith Incorporated, Member SIPC Bank depos ts are held at Merrill Lynch aff liated banks or other depository institutions and are covered by FDIC Insurance up to applicable imits They are not protected by SIPC, see the section t tled "Coverage for Your Account" on the second to last page of your statement for more information

These summary reports are provided for informat onal purposes on y and contain information from accounts linked for delivery in a s ngle package The under ying accounts may have d fferent owners and use of you or your in these reports refer to all owners The enc osed 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)*

MERRILL
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Primary Account: 1X1-11X11

YOUR BALANCE SHEET (for your Merrill accounts)

December 01, 20xx - December 31, 20xx

ASSETS

	December 31	November 30
Cash/Money Accounts	**5,930,847.22**	5,882,485.73
Fixed Income	**3,045,117.48**	3,073,203.06
Equities	**1,475,068.90**	1,461,101.67
Mutual Funds	**1,116,351.23**	1,107,831.02
Options	**17,500.00**	18,100.00
Other/Annuities/Insurance	**1,739,165.96**	1,725,891.60
Alternative Investments	**615,922.10**	597,291.72
529 Portfolios	-	-
Subtotal (Long Portfolio)	***13,939,972.89***	*13,865,904.80*
Estimated Accrued Interest	**16,487.53**	18,237.47
TOTAL ASSETS	**$13,956,460.42**	$13,884,142.27

INVESTMENT LIABILITIES

5

Margin Loan/Debit Balance	–	–
Short Market Value	**(195,710.00)**	(214,505.00)
Subtotal	***(195,710.00)***	*(214,505.00)*
NET PORTFOLIO VALUE	**$13,760,750.42**	$13,669,637.27
Assets Not Held/Valued By MLPF&S [1]	**$3,141,446.85**	$3,091,630.72
TOTAL VALUE	**$16,902,197.27**	$16,761,267.99

OTHER LIABILITIES (not included in Net Portfolio Value)

Loan Management Account [1]	–	–
Mortgages	–	–
Home Equity Loans	–	–
Business Loans	–	–
Subtotal	–	–
TOTAL LIABILITIES	**($195,710.00)**	($214,505.00

CASH FLOW

6

	This Report	Year to Date
Opening Cash/Money Accounts	**$4,560,960.26**	
CREDITS		
Funds Received	**27,613.16**	135,038.96
Electronic Transfers	**6,500.00**	52,400.00
Other Credits	**6,316.74**	55,667.00
Subtotal	***40,429.90***	*243,105.96*
DEBITS		
Electronic Transfers	**(8,900.00)**	(39,025.00)
Margin Interest Charged	**(1.24)**	(7.86)
Other Debits	**(17,117.39)**	(108,250.77)
Visa Purchases	**(166.43)**	(2,139.05)
ATM/Cash Advances	**(2,938.66)**	(5,756.50)
Checks Written/Bill Payment	**(3,248.92)**	(29,379.54)
Advisory/Trust Svc Fees	**(13,476.77)**	(96,458.44)
Style Manager Fees (TMA)	**(5,185.37)**	(62,224.44)
Subtotal	***(51,034.78)***	*(343,241.60)*
NET CASH FLOW	**($10,604.88)**	($100,135.64)
Dividends/Interest Income	**17,485.83**	72,802.46
Dividend Reinvestments	**(4,032.08)**	(37,132.47)
Security Purchases/Debits	**(659,017.50)**	(5,142,618.92)
Security Sales/Credits	**700,915.12**	5,134,135.03
Closing Cash/Money Accounts	**$4,605,706.75**	

7

Fees Included in Transactions Above		
Commissions/Trading Fees	**(206.09)**	(1,795.96)
ATM/Cash Advance Fees	**(2.72)**	(10.88)

[1] 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.
[2] Secured by assets in a Merrill account.

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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)*

Primary Account: 1X1 11X11

24 Hou Ass stance: (800) MERRILL
Access Code: XX XXX XXXXX

YOUR PORTFOLIO REVIEW

December 01 20xx December 31 20xx

8 ASSET ALLOCATION*

* Estimated Accrued Interest not inc uded; may not reflect all holdings; does not nclude asset categories less than 1%; includes the categorical values for the underlying portfol o of ndividual mutual funds c osed end funds and UITs

	Current Value	Allocation
Cash/Money Acc unts	5 930 847 22	37 41%
Other	3 670 698 81	23 15%
Fixed income	3 158 812 96	19 92%
Equities	2 388 681 34	15 07%
Alternative nvestments	704 965 41	4 45%
TOTAL	**$15,8 ,005 4**	**100%**

10 CURRENT INCOME

	This Report	Year To Date
Tax Exempt Interest	5 202 17	10 485 95
Taxable Interest	7 935 11	26 610 67
Tax Exempt Dividends	349 77	3 339 41
Taxab e D vidends	3 998 78	32 366 43
Total	$17 485 83	$72 802 46
Your Estimated Annual Income		$77 547 00

BOND MATURITY SCHEDULE **9**

Does not Include Fixed Income Mutual Funds

Matur ty Years	% of Total Bond Assets	Par Va ue	Estimated Market Va ue
<1	53%	1 570 374	1 586 494 05
1 2	16%	492 000	496 489 50
2 5	8%	253 768	253 980 21
5 10	1%	2 1	2 689 1
10 15	4%	109 003	111 145 60
15 20	4%	100 857	106 032 00
20+	14%	403 878	434 652 00
Total	**100%**	**2,952,011**	**$3,013,482.48**

TOP FIVE PORTFOLIO HOLDINGS **11**

Based on Est mat d Market Value

	Current Va ue	% of Portfol o
BANK DEPOSIT PROGRAM	2 625 863 00	15 54%
FDIC NSURED NOT S PC COVERED		
LIFE INSURANCE POLICY	1 901 575 00	11 25%
MONEY MARKET FUND B	1 323 871 47	7 83%
ANNUITY CONTRACT 07	1 150 776 75	6 81%
CASH RESERVE FUND	908 940 00	5 38%

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FINANCIAL MARKET INDICATORS **12**

	This Report	*Last Report*	*Previous Year-End*
S & P 500	1408.47	1365.68	1257.60
Three-Month Treasury Bills	.07%	.08%	.01%
Long-Term Treasury Bills	3.34%	3.09%	2.89%
One-Month BSBY	.24%	.24%	.30%
NASDAQ	1257.60	2966.89	2605.15

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)*

MERRILL
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Primary Account: 1X1 11X11

YOUR MONTHLY INCOME & GAIN/(LOSS) REVIEW

December 01 20xx December 31 20xx

INCOME SUMMARY

13

	This Report					Year to Date				
Account No	*Tax Exempt Interest*	*Taxab e Interest*	*Tax Exempt Dividends*	*Taxab e Div dend »*	*Total This Report Income*	*Tax Exempt Interest*	*Taxable Interest*	*Tax Exempt D vidends*	*Taxable D vidends »*	*Total YTD Income*
Non Ret rement										
1X1 11X11	1 500	7 556	142	3 260	**12,458**	3 000	25 675	928	23 260	**52,863**
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**
Retirement										
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**

»D vidends may include long term capital ga n distr butions

GAIN/(LOSS) SUMMARY

14

	Realized Gains/(Losses)				Long Term Capital Gain D stributions	Unrealized Gains/(Losses)	
Account No	*This Report Short Term*	*YTD Short Term*	*This Report Long Term*	*YTD Long Term*	*Year To Date*	*Short Term*	*Long Term*
Non Retirement							
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*
Retirement							
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

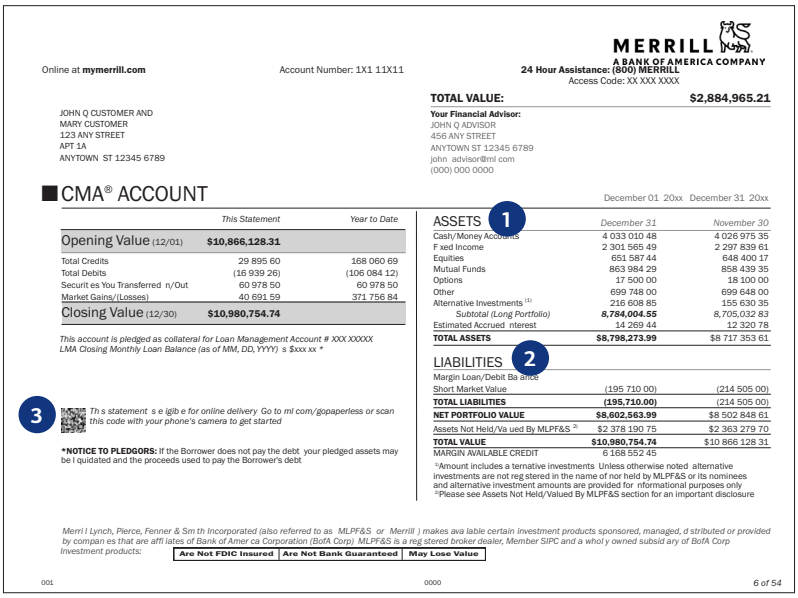
This section shows income generated and received during the month and year to date. The table separates interest received on tax-exempt securities from that received on taxable securities and displays the values of both taxable and tax-exempt dividends. Total values are shown for each account and for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



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

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

JOHN Q CUSTOMER AND
MARY CUSTOMER
123 ANY STREET
APT 1A
ANYTOWN ST 12345 6789

Your Financial Advisor:
JOHN Q ADVISOR
456 ANY STREET
ANYTOWN ST 12345 6789
john advisor@ml 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)
Securit es You Transferred n/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 XXXXX
*LMA Closing Monthly Loan Balance (as of MM, DD, YYYY) $ $xxx xx **

Th s statement s e iglb e for online delivery Go to ml com/gopaperless or scan this code with your phone's camera to get started

***NOTICE TO PLEDGORS:** If the Borrower does not pay the debt your pledged assets may be l quidated and the proceeds used to pay the Borrower's debt

ASSETS	December 31	November 30
Cash/Money Accounts	4 033 010 48	4 026 975 35
F xed Income	2 301 565 49	2 297 839 61
Equities	651 587 44	648 400 17
Mutual Funds	863 984 29	858 439 35
Options	17 500 00	18 100 00
Other	699 748 00	699 648 00
Alternative Investments [1]	216 608 85	155 630 35
Subtotal (Long Portfolio)	***8,784,004.55***	*8,705,032 83*
Estimated Accrued nterest	14 269 44	12 320 78
TOTAL ASSETS	**$8,798,273.99**	$8 717 353 61

LIABILITIES		
Margin Loan/Debit Ba ances		
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/Va ued 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	

[1]Amount includes a ternative investments Unless otherwise noted alternative investments are not reg stered in the name of nor held by MLPF&S or its nominees and alternative investment amounts are provided for nformational purposes only
[2]Please see Assets Not Held/Valued By MLPF&S section for an important disclosure

Merr l Lynch, Pierce, Fenner & Sm th Incorporated (also referred to as MLPF&S or Merrill) makes ava lable certain investment products sponsored, managed, d stributed or provided by compan es that are affi iates of Bank of Amer ca Corporation (BofA Corp) MLPF&S is a reg stered broker dealer, Member SIPC and a whol y owned subsid ary of BofA Corp
Investment products: **Are Not FDIC Insured** | **Are Not Bank Guaranteed** | **May Lose Value**

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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

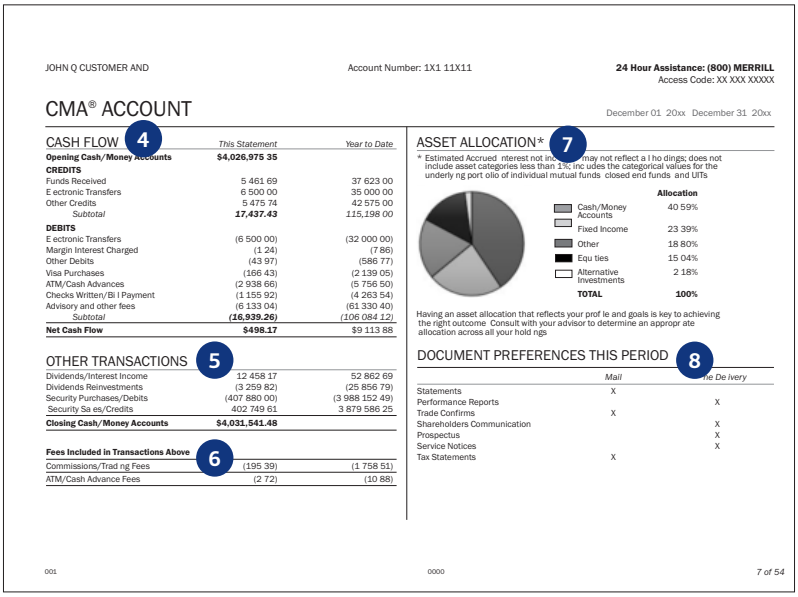
You'll see current month and prior month values for all asset categories in the account.

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.



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

CMA® ACCOUNT

December 01 20xx December 31 20xx

CASH FLOW	This Statement	Year to Date
Opening Cash/Money Accounts	**$4,026,975 35**	
CREDITS		
Funds Received	5 461 69	37 623 00
E ectronic Transfers	6 500 00	35 000 00
Other Credits	5 475 74	42 575 00
Subtotal	***17,437.43***	*115,198 00*
DEBITS		
E ectronic Transfers	(6 500 00)	(32 000 00)
Margin Interest Charged	(1 24)	(7 86)
Other Debits	(43 97)	(586 77)
Visa Purchases	(166 43)	(2 139 05)
ATM/Cash Advances	(2 938 66)	(5 756 50)
Checks Written/Bi l 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		
Dividends/Interest Income	12 458 17	52 862 69
Dividends Reinvestments	(3 259 82)	(25 856 79)
Security Purchases/Debits	(407 880 00)	(3 988 152 49)
Security Sa es/Credits	402 749 61	3 879 586 25
Closing Cash/Money Accounts	**$4,031,541.48**	

Fees Included in Transactions Above		
Commissions/Trad ng Fees	(195 39)	(1 758 51)
ATM/Cash Advance Fees	(2 72)	(10 88)

ASSET ALLOCATION*

* Estimated Accrued nterest not in[illegible] may not reflect a l ho dings; does not include asset categories less than 1% inc udes the categorical values for the underly ng port olio of individual mutual funds closed end funds and UITs

	Allocation
Cash/Money Accounts	40 59%
Fixed Income	23 39%
Other	18 80%
Equ ties	15 04%
Alternative Investments	2 18%
TOTAL	**100%**

Having an asset allocation that reflects your prof le and goals is key to achieving the right outcome Consult with your advisor to determine an appropr ate allocation across all your hold ngs

DOCUMENT PREFERENCES THIS PERIOD

	Mail	The De ivery
Statements	X	
Performance Reports		X
Trade Confirms	X	
Shareholders Communication		X
Prospectus		X
Service Notices		X
Tax Statements	X	

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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.

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

MERRILL
A BANK OF AMERICA COMPANY

OHN Q USTOME AND

9 Account Number: 1X1 11X11

ACCOUNT INVESTMENT OBJECTIVE

e m xx ec m e 3 2 x

TOTAL RETURN: Objective is to strike a balance between current income and growth Desp te the relatively balanced nature of the portfolio the investor should be will ng to assume the risk of price volatility and princ pal oss

If you have changes to your nvestment objective please contact your F nanc al Advisor(s) 10

YOUR CMA BANK DEPOSIT INTEREST SUMMARY

Money Ac ount Description	*Openin Balance*	*Average Depos t B ance*	*Current Y e d%*	*Interest on Deposits*	*Clos ng Balance*
B po t Account 1	2 131 358	2 1 2 578	1	19 23	**2,133,858**
Bank Deposit A count	481 732	486 811	0 01	5 29	**492,005**
TOTAL ML Bank Deposit Program	2 613 090			24 52	**2,625,863**

Money Account Description	*Opening Balance*	*Average Deposit Balance*	*Current Y eld%*	*Interest on Deposits*	*Clos ng Balance*
referred 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*
TREASUR NOTE	Maturing	/ 5/20XX	KAMNOA CORPORATION	Opinion Upgraded	

YOUR CMA ASSETS

CASH/MONEY ACCOUNTS *Description*	*Quantity*	*Total Cost Basis*	*Estimated Market Price*	*Estimated Market Value*	*Estimated Annual Income*	*Est Annual Yie d%*
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**	**8,623**	21

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.

JOHN Q CUSTOMER AND

Account Number: 1X1 11X11

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

YOUR CMA ASSETS

December 01 20xx December 31 20xx

OTHER MONEY MARKET MUTUAL FUNDS *Description*	*Quantity*	*Total Cost Basis*	*Estimated Market Pr ce*	*Estimated Market Value*	*Unrealized Gain/(Loss)*	*Total Cl ent Investment*	*Cumulative nvestment Return ($)*	*Est mated Annual Income*
MONEY MARKET FUND A	1 469 0000	1 469 00	1 0000	**1,469.00**		1 469		
T FUND INSTL CL SYMBOL: MNTLR Initial Purchase: 08/15/19								
TOTAL		1 469 00		**1,469.00**		**1,469**		

Other Money Market Mutual Funds includes money market mutual funds with a floating net asset va ue or whose trade settlement occurs on the business day after the trade date Money market mutual funds whose trade settlement typica ly 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 ncome*
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% JUN 14 20XX CUSIP: 000000001 CURRENT Y ELD 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 50**	5 128 50	1 128 33	**6,435**
ANY TOWN ST 01 650% AUG 27 20XX CUS P: 000000004 CURRENT YIELD 1 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 [1] *Description*	*Acquired*	*Quantity*	*Adjusted/Total Cost Basis*	*Estimated Market Price*	*Estimated Market Value*	*Unrealized Gain/(Loss)*	*Estimated Accrued Interest*	*Estimated Annual ncome*
8 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 OR GINAL UN T/TOTAL COST 98 2780/295,374 00 CURRENT YIELD 1 74%*								
GOVERNMENT SECUR TY 1	06/04/03	25 030	1 629 56	109 5411	**1,722 60**	93 04	6 33	**79**
*05% 2033 AMORTIZED FACTOR 0 062826890 AMORTIZED VALUE 1,572 MOODY'S: *** S&P: *** CUSIP: 000000007 CURRENT YIELD 4 56%*								
GOVERNMENT SECUR TY 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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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.

JOHN Q CUSTOMER AND

Account Number: 1X1 11X11

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

YOUR CMA ASSETS 12

December 01 20xx December 31 20xx

EQUITIES *Description*	*Symbol*	*Quantity*	*Total Cost Basis*	*Estimated Market Pr ce*	*Estimated Market Value*	*Unreal zed Gain/ (Loss)*	*Estimated Annual ncome*
VOSIGALL COMPANY	VSGL	1 250 0000	61 884 91	201 9000	**252,375.00**	190 490 09	
DEL CL B NEW							
† KAMNOA CORPORAT ON	KMNO	166 0000	8 147 16	92 1100	**15,290.26**	7 143 10	**642**
CURRENT YIELD 4 19%							
ROSENGOLD 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**

Equ ty Cost Basis deta ls are available on the Statements and Documents page of mymerrill 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/UITs/ETPs *Description*	*Quantity*	*Total Cost Basis*	*Estimated Market Price*	*Est mated Market Value*	*Unrealized Ga n (Loss)*	*Total Client nvestment*	*Cumulat ve Investment Return ($)*	*Estimated Annual Income*
AM SKYIE 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: AMSKI Init al 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: RDLLX In tial Purchase: 04/28/05 Equ ty 100%								
KRAULSE US M D 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	**16,608**	**2,304**
CL A1 CURRENT YIELD 5 79% SYMBOL: ORTNX nitial Purchase: 02/07/07 Fixed Income 55% Equ ty 45%								
Subtotal (F xed 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**

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.

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 ASSETS — December 01 20xx December 31 20xx

EQUITIES Description	Symbol	Quantity	Total Cost Bas s	Est mated Market Price	Estimated Market Value	Unrealized Gain/ (Loss)	Estimated Annual Income
VOSIGALL COMPANY *DEL CL B NEW*	VSGL	1 250 0000	61 884 91	201 9000	**252,375.00**	190 490 09	
↑ KAMNOA CORPORAT ON *CURRENT YIELD 4 19%*	KMNO	166 0000	8 147 16	92 1100	**15,290.26**	7 143 10	**642**
ROSENGOLD 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 deta ls are available on the Statements and Documents page of mymerr ll com

RESEARCH RATINGS

Security	Symbol	BofAML Research	Morningstar	CFRA
KAMNOA CORPORATION	KMNO	Buy (B17)	Hold	Buy
ROSENGOLD CORPORATION	RNGD	Buy (B19)	Se l	Buy

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

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MUTUAL FUNDS/CLOSED END FUNDS/UITs/ETPs Descript on	Qu	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unreal zed Gain (Loss)	Total Client Investment	Cumulat ve Investment Return ($)	Estimated Annual Income
AM SKYIE FUND *CL A CURRENT YIELD 0 64% SYMBOL: AMSKI 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: RDLLX In t al Purchase: 04/28/05 Equity 100%*	1 982 4240	71 812 45 ✦	34 9600	**69,305.54**	(2 506 91)	6 287	**63,018**	
KRAULSE US MID CAP EQUITY FUND *CL A SYMBOL: KRXKE INITIAL PURCHASE: 07/13/12 EQUITY 100%*	7 707 3020	406 473 45	89 3300	**688,493.29**	282 019 84	150 480	**538,012**	
ORTINZI MARKET REAL RETURN PORTFOLIO *CL A1 CURRENT YIELD 5 79% SYMBOL: ORTNX In tial Purchase: 02/07/07 Fixed ncome 55% Equity 45%*	19 199 6880	44 482 79	2 0700	**39,743.37**	(4 739 42)	23 134	**16,608**	**2,304**
Subtotal (F xed 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.

MERRILL A BANK OF AMERICA COMPANY

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

YOUR CMA ASSETS — December 01 20xx December 31 20xx

OTHER Description	Acquired	Quantity	Un t Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income
M NTELLER CONSUMER *10JUN20 00 000% 08 MAR 20xx*	06/10/20	400 000 0000	99 8125	399 250 00	99 9730	**399,892.00**		
COMMERCIAL PAPER *11JUN20 00 000% 05 MAR 20xx*	06/11/20	300 000 0000	99 7700	299 310 00	99 9520	**299,856.00**		
TOTAL				698 560 00		**699,748.00**		

OPTIONS Description	Acquired	Quant ty	Un t Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrea lzed Gain/(Loss)	Estimated Annual Income
CALL SECURITY 1 00205 000 *SEC1 CORP EXP 03 15 20xx*	12/28/20	10 0000	14 1650	14 165 00	11 8000	**11,800.00**	(2 365 00)	
CALL SECURITY 2 00115 000 *SEC2 INC EXP 03 15 20xx*	12/26/20	10 0000	8 7150	8 715 00	5 7000	**5,700.00**	(3 015 00)	
TOTAL				22 880 00		**17,500.00**	(5 380 00)	

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ALTERNATIVE INVESTMENTS HELD AT MLPF&S Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unreal zed Ga n/(Loss)	Total Cl ent Investment	Cumulat ve Investment Return ($)	Estimated Annual Income
SILVER COINS 1979 *In t al Purchase: 11/26/79*	10 0000	4 174 43	1 857 1400	**18,571.40**	14 396 97	4 174	**14,396**	
GOLD BAR *In t al Purchase: 09/09/81*	1 0000	14 119 37	58 695 5300	**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	Unreal zed Ga n/(Loss)	Total Cl ent Investment	Cumulat ve Investment Return ($)	Estimated Annual Income
DANVEERN INDUSTRIES *EQUITY ACCESS FUND VI, L P EST MKT PRICE AS OF 6/30/xx Initial Purchase: 02/04/19*	73 0000	74 000 00	835 3217	**60,978.50**		74 000		
ARIMADENN NDUSTR ES *ACCESS FUND L P EST MKT PR CE AS OF 06/30/xx Initial Purchase: 12/20/18*	85 5000	86 500 00	916 5312	**78,363.42**		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 XXXXX

YOUR CMA ASSETS — December 01 20xx December 31 20xx

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LONG PORTFOLIO	Adjusted/Total Cost Basis	Est mated Market Value	Unrealized Gain/(Loss)	Estimated Accrued nterest	Estimated Annual Income
TOTAL YIELD 0 65%	7 652 614 94	**8,784,004.55**	931 886 56	14 269 44	**57,427**

Total Cl ent Investment: Cost of shares direct y purchased and still held Does not inc ude shares purchased through reinvestment
Cumulative Investment Return: Est mated Market Va ue minus Total C ient Investment Cumulat ve Investment Return is the dollar value of the capital appreciation (depreciation) of all shares purchased and still held including shares acquired through reinvestment of div dends and distr butions wh ch may be greater or less than the actual income distr buted
Unrea lzed Gain or (Loss): Estimated Market Value minus Total Cost Basis (total cost of shares directly purchased and sti l held as well as cost of shares acquired through re nvestment) Provided for Tax Planning purposes only and is not appl cab e to retirement accounts
Init al Purchase: Date of your initial investment in th s fund

Market Timing: Merrill s policies proh bit mutual fund market timing which involves the purchase and sale of mutual fund shares with n short periods of time with the intention of capturing short term profits resulting from market vo atility Market timing may result in lower returns for long term fund shareholders because market t mers 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 sat sfy redemptions

Sales Charge Discounts or Waivers: Many funds offer var ous sa es charge discounts or waivers depend ng on the terms of the prospectus and/or statement of addit onal information You shou d consu t a fund s prospectus and/or statement of addit onal information to determine whether you may qua ify for a discount or waiver Notify your Financial Advisor Financial Solutions Advisor or Investment Center representative f you believe you qual fy for any of these or any other d scounts or waivers Please contact your F nancial Adv sor Financial So utions Adv sor or Investment Cen er representative or further information on available sales charge discounts and waivers

Bank of Amer ca Merrill Lynch G obal Research publ shes research reports and ratings (Research Ratings) regard ng a se ect universe of ETFs and ETNs (collectively ETPs) Research Ratings on ETPs are ntended to assess the potent al for outperformance of ETP peers n the same coverage category Bank of America Merrill Lynch Global Research and other business areas including CIO apply d f erent methodolog es n the r rev ew 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 w ll re y on or otherwise use the Research Rat ngs on ETPs as an nput or factor; and the CIO review process and product team s nternal bus ness review will determine an ETP s inc usion status and availab lity for solicitation through the Global Wealth & nvestment Management area of MLPF&S and ts aff liates

Notes
1 Some agency securities are not backed by the full fa th and cred t of the United States government
*** Rat ng currently unavai able or not rated/unrated as provided by Rating Agency or recogn zed ndustry wide third party vendor source
△ Debt Instruments purchased at a premium show amort zation θ Debt Instruments purchased at a discount show accretion
Total values exc ude N/A items
For Credit Ratings: S&P and Moody's prov de credit rat ngs on the credit quality of certain bonds and preferred stocks For a credit enhanced security Moody s and S&P publ sh and provide third party vendors the higher of the rating on the credit enhancer (guarantor) or the stand alone rating on the under y ng security
✦ Cost bas s has been adjusted by the deferred loss amount from a previous "Wash Sale" and the acquisition date has been adjusted to nc ude the ho ding period of the ot closed by that prev ous "Wash Sa e"
These alternative nvestmen s are prov ded for informational purposes on y and are not reg stered n the name of nor held by MLPF&S or ts nom nees

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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)*

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

YOUR CMA LIABILITIES — December 01 20xx December 31 20xx

SHORTS Description	Acquired	Quantity	Un t Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Va ue	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 B 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: RNGD								
TOTAL				61 700 48		**195,710.00**	(134 009 52)	

YOUR CMA AMORTIZATION/ACCRETION SCHEDULE

OPEN LOTS

MUNICIPAL BONDS Descript on	Acquired	Quantity	Orig nal Un t Cost	Original Total Cost	Amortization / Accret on Ad ustments This Report	Year to Date	L fe 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: AA1 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: AA2 S&P: AA+ 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/ACCRET ON VALUE				**224,616.35**	**(151.73)**	**(1,715.56)**	**(16,385.99)**	**208,230.36**

Securit es with missing or inva id in ormation will be excluded from the Amortization/ Accretion schedu e until adjustments can be made

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Your Liabilities

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

MERRILL A BANK OF AMERICA COMPANY

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

YOUR CMA TRANSACTIONS — December 01 20xx December 31 20xx

DIVIDENDS/INTEREST INCOME TRANSACTIONS 16

Date	Description	Transaction Type	Quant ty	Reinvestment	Income	ncome 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***
Taxab e 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	Div dend			19 52	
	2 G 06 000% JUL24 20xx PAY DATE 12/24/20xx CUS P NUM: 000000012					
12/28	CORP BOND CMO 1993	Div dend			122 94	
	1 G 06 250% MAR24 20xx PAY DATE 12/24/20xx CUSIP NUM: 000000009					
	Subtotal (Tax Exempt Dividends)				***142.46***	***928.15***
Taxab e Dividends						
12/22	AM SKYIE FUND	* Div dend			190 76	
	CL A PAY 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 PAY DATE 12/21/20xx					
12/22	AM SKYIE FUND	Reinvestment Program		(3 069 06)		
	CL A					
12/22	AM SKYIE FUND	Reinvestment Share(s)	2 8410			
	CL A AGENT REINV AMT $190 76 REINV PRICE $67 15000 REINV SHRS 2 8410 AS OF 12/18					

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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.

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

SECURITY TRANSACTIONS (continued)
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)*
Other Security Transactions							
12/14	CD SECURITY 5	Redemption	-385,000.0000			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)**	
	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*	*Gains/(Losses)✪ This Statement*	*Year To Date*
MONEY MARKET FUND A	25.0000	08/15/XX	12/04/XX	25.00	25.00	0.00	
◇ROUNDALL DOOR ETF	52.0000	06/08/XX	12/12/XX	1,562.60	2,634.31	N/C	
Subtotal (Long-Term)						*0.00*	*2,630.03*
CALL SECURITY 1 JAN 00205.000	10.0000	9/24/XX	12/05/XX		17,724.61	16,665.00	1,059.61
Subtotal (Short-Term)						*1,059.61*	*6,313.86*
TOTAL				**19,312.21**	**19,324.31**	**1,059.61**	**8,943.89**

✪ - 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.

SECURITIES YOU TRANSFERRED IN/OUT

Date	*Description*	*Transaction Type*	*Quantity*	*Value of Securities*	*Year To Date*
12/30	DANVEERN INDUSTRIES	Transfer/Adjustment	73.0000	60,978.50	
	EQUITY ACCESS FUND VI, 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 — December 01, 20xx - December 31, 20xx

SECURITY TRANSACTIONS (continued)
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)*
Other Security Transactions							
12/14	CD SECURITY 5	Redemption	-385,000.0000			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)**	
	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*	*Gains/(Losses)✪ This Statement*	*Year To Date*
MONEY MARKET FUND A	25.0000	08/15/XX	12/04/XX	25.00	25.00	0.00	
◇ROUNDALL DOOR ETF	52.0000	06/08/XX	12/12/XX	1,562.60	2,634.31	N/C	
Subtotal (Long-Term)						*0.00*	*2,630.03*
CALL SECURITY 1 JAN 00205.000	10.0000	9/24/XX	12/05/XX		17,724.61	16,665.00	1,059.61
Subtotal (Short-Term)						*1,059.61*	*6,313.86*
TOTAL				**19,312.21**	**19,324.31**	**1,059.61**	**8,943.89**

✪ - 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.

SECURITIES YOU TRANSFERRED IN/OUT

Date	*Description*	*Transaction Type*	*Quantity*	*Value of Securities*	*Year To Date*
12/30	DANVEERN INDUSTRIES	Transfer/Adjustment	73.0000	60,978.50	
	EQUITY ACCESS FUND VI, L.P. TR FROM TMA 1X1-11X13				
	NET TOTAL			**60,978.50**	**60,978.50**

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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 XXXXX

YOUR CMA TRANSACTIONS — December 01 20xx December 31 20xx

OPEN ORDERS EQUITIES 22

Date	*Transaction*	*Quant ty*	*Descr ption*	*Pr ce*	*Qualifier*	*Price*	*Qual f er*
05/13	ORDER TO BUY	100 0000	RDLLX	32 0000	Lim t		
06/27	ORDER TO SELL	57 0000	RNGD	375 0000	✚ Stop Quote		

✚**Stop Quote**
A se l stop quote order is placed at a stop pr ce below the current market price and will trigger if the national best bid quote s at or lower than the spec f ed stop pr ce A buy stop quote order is p aced at a stop price above the current market pr ce 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 appl cab e) and execution pr ces can deviate s gnificantly 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 significant y 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 e ectronic delivery of communications, they were delivered to you by email at the t me of order entry.

OPEN ORDERS OPTIONS

Date	*Transaction*	*Quantity*	*Descr ption*	*Price*	*Qualifier*	*Pr ce*	*Qualifier*	*Strike Price*
09/16	ORDER TO BUY	3 0000	SEC3 PUT EXP 03 20 xx	12 6000	Lim t			105 0000
12/30	ORDER TO SELL	5 0000	SEC2 CALL EXP 03 15 xx	6 8500	✻ Stop			140 0000

✻**Stop**
A isted opt on se l stop order is placed at a stop price below the current market price and w ll trigger f the option trades or has a prevailing offer quote at or lower than the specified stop price on the exchange to wh ch the order is routed A l sted option buy stop order is placed at a stop price above the current market pr ce and will trigger if the opt on trades or has a preval ing bid quote at or h gher 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 app icable) 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 b d quote (in the case of a sell stop order) or a prevai ing offer quote (in the case of a buy stop order) available on the exchange to which your order is routed.**

UNSETTLED TRADES 23

Trade Date	*Settlement Date*	*Descr ption*	*Symbol/ Cusip*	*Transaction Type*	*Quantity*	*Price*	*Amount*
12/30	01/02	TREASURY BILL	000000018	Purchase	300 000 0000	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**

STANDING INSTRUCTIONS 24

Transaction	*Frequency*	*Description*	*Amount*
FTS TO	Quarterly	CMA TO TMA ACCOUNT	1 500 00
VARIABLE PAYMT	Monthly	ONL NE 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

MERRILL
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JOHN Q CUSTOMER AND — Account Number: 1X1 11X11

YOUR CMA TRANSACTIONS — December 01 20xx December 31 20xx

WHEN ISSUED 25

Date	*Transaction*	*Quantity*	*Description*
01/22	When Issue Purchase	10 0000	WHEN SSUE SECURITY CLASS A

CASH/OTHER TRANSACTIONS 26

Date	*Description*	*Transaction Type*	*Quantity*	*Debit*	*Credit*
Funds Rece ved					
12/08	CHECK DEPOSIT 15 CHECKS	Funds Received			5 461 69
	Subtotal (Funds Received)				***5,461.69***
Electronic Transfers					
12/11	ONLINE ACCOUNT JOHN Q CUSTOMER	D rect Deposit			6 500 00
12/11	TO BAC# 1X1 11X13 JOHN Q CUSTOMER AND MARY CUSTOMER	Withdrawal		1 500 00	
12/11	CREDIT CARD JOHN Q CUSTOMER	Pre Author zed Withdrawal		3 000 00	
12/20	W RE TRF OUTxxxxxxxxxxx	Wire Trans er Out		2 000 00	
	Subtotal (Electronic Transfers)			**6,500.00**	**6,500.00**
Other Debits/Credits					
12/11	TR FROM XXXXXXXX	Transfer / Adjustment			5 000 00
12/18	ROSENGOLD CORPORATION PAY DATE 12/18/20xx	■ Cash In L eu of Shares			475 74
12/19	KAMNOA CORPORATION PAYDATE 12/19/xx	Foreign Tax Withholding		43 97	
12/28	MONTH END SUMMARY DEBIT	Visa Access Debit		166 43	
	Subtotal (Other Deb ts/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 (cont nued)

Date	Description	Transact on Type	Quantity	Debit	Credit
Margin Interest Charged					
12/30	* INTEREST CHARGE	Marg n Interest Charged		1 24	
	FOR X DR DAYS AT X XXX 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	Meta s Servic ng Fee		18 77	
	NET TOTAL			**6,133.04**	

VISA ACCESS CARD ACTIVITY 28

Trans Date	Date Cleared		Description	Locat on/Transaction	Debit	Credit
11/25			OPENING BALANCE			0 00
Visa Purchases/Credits						
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 (V sa Purchases/Credits)				***166.43***	
ATM Activity						
12/12	12/11		ATM 007400 2 000 000 00 DR Or $135 94 + $2 72 nt Trn Fee	ANY TOWN ST	138 66	
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.

MERRILL A BANK OF AMERICA COMPANY

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

YOUR CMA TRANSACTIONS — December 01 20xx December 31 20xx

VISA ACCESS CARD ACTIVITY (continued)

Trans Date	Date Cleared	Description	Location/Transaction	Debit	Cred t
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 ca endar year for transactions at non Bank of America ATMs w thin 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 C eared	Check N	Descript on	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 NSURANCE CO	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 Sto en V sa Cards or Checks please call (800) CMA LOST

YOUR CMA MONEY ACCOUNT TRANSACTIONS 30

Date	Descr ption	W thdrawals	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 XXXXX

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 31

PRIVATE EQUITY/ REAL ASSETS FUNDS	*Original Investment Date*	*Comm tment*	*Contribut ons (a)*	*Distributions (b)*	*Estimated NAV (c)*	*Total Distributions & Est mated NAV*	*Investment Mult ple 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 app icab e placement fee from original investment date Unfunded balance does not include outstanding reca lable cap tal f appl cab e Please refer to the most recent Fund Capital Account Statement
b Net distributions ncluding outstand ng recallable f appl cab e 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 contribut ons or distr butions s nce the valuat on date for feeder funds Other funds (e g not feeder funds) may not adjust for subsequent calls/distributions P ease refer to the Capital Account Statement
d Investment Mu t ple = (D stributions + Estimated NAV) / Contr butions net of applicable p acement fee
e Last reported annualized net internal rate of return (IRR) IRR is the net return earned by nvestors over a particular period calculated on the basis of cash flows to and from nvestors after the deduction of a l fees (except placement fee if appl cab e) including carr ed interest n the early years of a Fund fees and expenses are a more mater al 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

M chael Recipient
123 Any Street
Anytown ST 12345 6789

Jane Rec pient
123 Any Street
Anytown ST 12345 6789

Joe Recip ent
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
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
VOSIGALL COMPANY	VSGL	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	37,550.31	201.9000	131,235.00	93,684.69	
Subtotal			*1,250.0000*		*61,884.91*		***252,375.00***	*190,490.09*	
* KAMNOA CORPORATION	KMNO	12/31/04	33.0000	45.7757	1,510.60	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	**383,922.18**	382,619.45	
TOTAL YIELD .10%					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
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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

Annuities	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	$1,132,210.94			

POLICY NUMBER 000000019 ISSUE DATE 12/26/07 TOTAL PREMIUMS $1,000,000.00 PRODUCT TYPE VARIABLE ANNUITY CONTRACT VALUE AS OF 12/29/xx
URRENT DEATH BENEFIT $2,245,358.68

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.

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.

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.

You receive only relevant information *(continued)*

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

YOUR CMA ASSETS — December 01 20xx December 31 20xx

EQUITIES Descr ption	Symbol	Quantity	Total Cost Basis	Est mated Market Price	Estimated Market Value	Unrealized Gain/ (Loss)	Est mated Annual Income
VOSIGALL COMPANY	VSGL	1 250 0000	61 884 91	201 9000	**252,375.00**	190 490 09	
DEL CL B NEW							
↑ KAMNOA CORPORATION	KMNO	166 0000	8 147 16	92 1100	**15,290.26**	7 143 10	**642**
CURRENT Y ELD 4 19%							
ROSENGOLD CORPORATION	RNGD	807 0000	1 302 73	475 7400	**383,922.18**	382 619 45	
TOTAL Y ELD 10%			71 334 80		**651,587.44**	580 252 64	**642**

Equ ty Cost Basis details are availab e on the Statements and Documents page of mymerrill com

RESEARCH RATINGS 3

Secur ty	Symbol	BofAML Research	Morningstar	CFRA
KAMNOA CORPORAT ON	KMNO	Buy (B17)	Hold	Buy
ROSENGOLD CORPORATION	RNGD	Buy (B19)	Se l	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 Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Va ue	Unreal zed Gain (Loss)	Total Client Investment	Cumulative Investment Return ($)	Estimated Annual Income
AM SKYIE 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: AMSKI In t al 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: RDLLX 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 NITIAL 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	**16,608**	**2,304**
CL A1 CURRENT YIELD 5 79% SYMBOL: ORTNX Initial Purchase: 02/07/07 F xed Income 55% Equity 45%								
Subtotal (Fixed Income)				*21,858 85*				
Subtotal (Equit es)				*842,125 44*				
TOTAL YIELD 32%		562 159 35		**863,984.29**	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 XXXXX

YOUR CMA LIABILITIES — December 01 20xx December 31 20xx

SHORTS Description	Acquired	Quantity	Unit Cost Basis	Total Cost Bas s	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual ncome
CALL SECURITY 3 00140 000	09/08/20	2 0000	4 6987	939 75	1 6900	338 00	601 75	
SEC3 CL B 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: RNGD								
TOTAL				61 700 48		**195,710.00**	(134 009 52)	

YOUR CMA AMORTIZATION/ACCRETION SCHEDULE 4

OPEN LOTS

MUNICIPAL BONDS Description	Acqu red	Quant ty	Original Unit Cost	Orig nal Total Cost	Amortization / Accretion Adjustments Th s Report	Year to Date	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: AA1 S&P: *** CUS P: 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 O D APR16 03 000%APR01 2035 MOODY S: AA2 S&P: AA+ 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 inval d information w ll 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-XXXXX

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 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:

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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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-XXXXX

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

Year-End Plan Value as of December 31, 20cy: $1,508,080.29 — **Contributions after 12/31/py for 20py:** $150.34

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	

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 73 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.

For IRA, IRRA, SEP/IRA, SIMPLE/IRA ROTH IRA and ESA accounts, the Year-End Plan Value represents the valuation we must furnish to you and the Internal Revenue Service as part of the IRS Form 5498 reporting requirements.

If you own London Interbank Offered Rate (LIBOR) linked financial products, the cessation of LIBOR and the transition from LIBOR to alternative reference rates such as SOFR or BSBY, may have significant impacts to those financial products, including impacts to their liquidity, value and potential performance. Additional information is available at www.ml.com/articles/benchmark-interest-rate-reform.html

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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 Descript on	Quantity	Total Cost Basis	Est mated Market Pr ce	Est mated Market Value	Est mated 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	54 496 00	1 000	**154,496.00**	**15**	01
FDIC INSURED NOT SIPC COVERED						
TOTAL		251 887 93		**252,087.93**	**34**	01

OTHER MONEY MARKET MUTUAL FUNDS Descr ption	Quantity	T a Cost Basis	Es Market Pr ce	E Market Value	Ga n/(Loss)	T a C Investment	Cumulative m Return ($)	Estimated nnual 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 va ue 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 w ll appear n the Cash/Money Accounts section

GOVERNMENT AND AGENCY SECURITIES es r pt n	Acquired	Quantity	Adjusted/Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrea ized Gain/(Loss)	Estimated Accrued Interest	Est mated Annual Income
TREASURY NOTE	12/20/20	223 000	222 190 26	26 99 7190	**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%*								

YOUR TRUST MANAGEMENT ACCOUNT STATEMENT OF INCOME INVESTMENTS **9**

CASH/MONEY ACCOUNTS Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est Annual Yie d%
CASH RESERVE FUND	97 391 00	97 391 00	1 0000	**97,391.00**	**19**	02
SA BANK FUND	52 106 00	52 106 00	1 0000	**52,106.00**	**5**	01
FDIC NSURED NOT SIPC COVERED						
TOTAL		149 497 00		**149,497.00**	**24**	01

YOUR TRUST MANAGEMENT ACCOUNT TRANSACTIONS **10**

December 01 20xx December 31 20xx

DIVIDENDS/INTEREST INCOME TRANSACTIONS Date	Descr ption	on Type	Quantity	Reinvestment	Income Cash	Princ pal 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	Accrued Interest			428 60		
12/22	TREASURY NOTE 0 375% DEC 31 20xx BUY ACCRUED INT EXCD CUSIP NUM: 000000025	Accrued nterest			(50 82)		
12/30	ISA BANK FUND INTEREST	Interest	1 0000				
12/30	ISA BANK FUND INTEREST FROM 12/01 THRU 12/30	Interest			0 44		
12/30	BANK DEPOSIT SHARE INTEREST	Income Total			1 00		
	Subtotal (Taxab e Interest)				**379.22**		**935.95**

11

BANK OF AMERICA

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JOHN Q CUSTOMER TRUST

Account Number: 1X1 11X13

YOUR TRUST MANAGEMENT ACCOUNT TRANSACTIONS

December 01 20xx December 31 20xx

12 **13** **14**

SECURITY TRANSACTIONS TRANSACTIONS CONDUCTE HE APPLICABLE WRITTEN AGREEMENT Settlement/ Trade Date	Descript on	Transaction Type	Quantity	Transaction Amount	Commissions/ Trading Fees	Income Cash	Principal Cash
Purchases							
12/22 12/20	TREASURY NOTE 0 375% DEC 31 20xx SUBSCRIPTION EXCD CUS N0 000000025 UNIT PRICE 99 6368	Purchase	223 000 0000	(222 246 43)	(5 35)		(222 190 26)
	Subtotal (Purchases)			***(222,246.43)***	***(5.35)***		***(222,190.26)***
Sales							
12/21 12/19	TRSY NOTE 1 500% NOV 30 20xx 01 500% REDEEMED EXCD CUS N0 000000026 UNIT PRICE 104 6092	Sale	200 000 0000	209 646 90			209 218 30
12/27 12/24	INTERNATIONAL EQUITY FUND INVESTORS FUND CL A REDEEMED FRAC SHR QUANTITY .062 CUS N0 000000028 UNIT PRICE 68 4300	Sale	107 9410	7 386 40			7 386 40
12/27 12/24	INTERNATIONAL EQUITY FUND INVESTORS FUND CL A REDEEMED CUS N0 000000028 UNIT PRICE 68 4300	Sale	3 1210	213 56		213 57	
	Subtotal (Sales)			***217,246.86***		***213.57***	***216,604.70***
Other Security Transactions							
12/07	TREASURY B LL ZERO% DEC 07 20xx REDEEMED PAY DATE 12/07/20xx INTEREST: 3 00	Redempt on	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) Descript on	Quant ty	Acquired Date	Liqu dation Date	Sale Amount	Cost Basis	Gains/(Losses)✪ This Statement	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	
NTERNATIONAL EQUITY FUND	107 9410	09/29/00	12/24/20	7 386 40	3 663 77	3 722 63	
Subtotal (Long Term)						*14,823 43*	*29,388 42*
NTERNATIONAL EQUITY FUND	3 1210	09/17/20	12/24/20	213 57	192 79	20 78	
Subtotal (Short Term)						*20 78*	*20 78*
TOTAL				**216,818.27**	**201,974.06**	**14,844.21**	**29,409.20**

✪ Excludes transactions or which we have insuff cient data

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* **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.

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.

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.

11. Dividends/Interest income transactions

Here's a summary of the dividends, interest and accrued interest received/paid 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.

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 w ll align to Cash Flow.

You receive only relevant information *(continued)*

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JOHN Q CUSTOMER TRUST Account Number: 1X1 11X13

YOUR TRUST MANAGEMENT ACCOUNT TRANSACTIONS December 01 20xx December 31 20xx

CASH/OTHER TRANSACTIONS (continued)

Date	*Descr ption*	*Transaction Type*	*Quantity*	*Income Cash*	*Principal Cash*
Other Debits/Credits					
12/20	P603 DISBURSEMENT DISTRIBUT ON OF FUNDS TO BENEF CIARY PER STLOA INSTRUCT ONS DATED 8/5/2018 DEPOSIT CHECKING ********0001 MARY CUSTOMER	Disbursement			(2 000 00)
12/22	I164 FUNDS MVMT TO AN0THER FUNDS MVMT TO ANOTHER TRUST SAME ENTITY TRANSFER	Transfer / Adjustment		(750 00)	
12/24	I640 TRANSFER OF FUNDS ADJ NON RPT FROM NCOME TO COVER NEGATIVE CASH BALANCE	Portfolio Adjustment		(750 00)	
12/24	P619 TRANSFER OF FUNDS ADJ NON RPT TO PR NC PAL TO COVER NEGATIVE CASH BALANCE	Portfolio Adjustment			750 00
12/29	GOVERNMENT SECURITY 3 PRIN PAYMENT RECORD DATE: 11/30/20xx PAY DATE 12/30/20xx	■ Pr ncipal Payment			(491 75)
12/29	FOREIGN EQUITY HOLD NG FGN TAX DIV PAy DATE 12/30/20xx	Foreign Tax Withho ding			(44 57)
12/29	FOREIGN EQUITY HOLD NG 3rd Pty Forgn Div Tax Prcs Fee DEPOSITORY BANK SVCE FEE	Depos tory Bank (ADR) Fee			(2 10)
12/29	FEDERAL INCOME TAX 20xx FED INCOME TAX FOURTH QUARTER ESTIMATED TAX PAYMENT PAID BY EFTPS	Federal Income Tax			(6 784 00)
	Subtotal (Other Debits/Credits)			**(1,500.00)**	**(10,665.42)**
	NET TOTAL			**(1,500.00)**	**(4,165.42)**

TRUST SERVICES (TMA) FEES 15

Date	*Description*	*Fee Type*	*Quantity*	*Income Cash*	*Pr ncipal Cash*
12/01	MUTUAL FUND REBATE APPLIED TO PRINC PAL	TMA Fee Rebate			7 45
12/01	MUTUAL FUND REBATE APPLIED TO INCOME	TMA Fee Rebate		7 45	
12/05	US TRUST FEE PERIOD OF 10/28/20xx TO 11/30/20xx APPLIED TO PRINCIPAL BASED ON AVG MKT VAL OF $4 406 600 02	TMA Fee			(599 19)
12/05	US TRUST FEE PERIOD OF 10/28/20xx TO 11/30/20xx APPLIED TO INCOME BASED ON AVG MKT VAL OF $4 406 600 02	TMA Fee		(599 18)	
12/09	US TRUST OIL GAS MINERAL DETAILED STATEMENT MAILED SEPARATELY OIL AND GAS RECURR NG FEE	Service Fee			(50 00)
12/09	US TRUST OIL GAS MINERAL DETAILED STATEMENT MAILED SEPARATELY OIL AND GAS RECURR NG FEE	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.

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*	*Quant ty*	*ncome Cash*	*Princ pal Cash*
12/05	ML SPA FEE 4Q20xx APPLIED TO PRINC PAL	Advisory Program Fee			(2 121 90)
12/05	ML SPA FEE 4Q20xx APPLIED TO INCOME	Advisory Program Fee		(2 121 89)	
12/05	STYLE MGR FEE PERIOD OF 10/28/20xx TO 11/30/20xx APPLIED TO PRINC PAL BASED ON AVG MKT VAL OF $4 406 600 02	Style Manager Fee			(470 79)
12/05	STYLE MGR FEE PERIOD OF 10/28/20xx TO 11/30/20xx APPLIED TO INCOME BASED ON AVG MKT VAL OF $4 406 600 02	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® 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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