

Merrill Edge Automated Funding Service



What is the Merrill Edge® Automated Funding Service? This convenient service allows you to invest in a **retirement** account by making regular, automatic contributions from another Merrill Edge account, Bank of America account or from an account at another financial institution.

The Automated Funding Service provides an easy way for you to make **current-year** contributions to your Merrill Edge Individual Retirement Account (IRA). You can contribute the maximum amount allowed by law, either all at once or periodically throughout the year. A Merrill Edge Financial Solutions Advisor™ can help you invest your contributions through the Automated Investment Program to ensure your contributions work for you as soon as possible.

Please review important disclosures and account eligibility rules on the last page of this form.

Develop a convenient, disciplined contribution program

With the Automated Funding Service, you can contribute to a retirement account regularly and effortlessly. This convenient service allows you to:

- Pay yourself first through the Automated Funding Program.
- Authorize automatic debits from your Merrill Edge Cash Management Account® (CMA®) or Bank of America account or an account with another financial institution.
- Specify the frequency and amount of your contributions.
- Designate any business day of the month for your contribution.
- Establish a disciplined investment program through the Automated Investment Program.

Step 1: Contribute to Your Account

If you are ready to participate in the Automated Funding Service, complete the form beginning on the next page. Please print all information and return it to: **Merrill Edge, P.O. Box 29002, Hot Springs, AR 71903-9002** or fax to **866.994.7807**.

Step 2: Invest Your Contributions

Merrill Edge's Automated Investment Program enables you to easily implement a dollar cost averaging strategy to invest regular fixed amounts in specific mutual funds on an ongoing basis.

Any questions?

Please contact us if you have any questions regarding this form, 24 hours a day, 7 days a week at **877.653.4732**.

AUTOMATED FUNDING SERVICE FORM CHECKLIST

It is critical to clearly print and complete all required fields of this document. Failure to do so will result in our inability to execute your instructions.

PAGE 2

Part 1: Retirement Account Information

- Account owner first name, middle initial and last name
- 8-digit Merrill Edge retirement account number
- New instruction or change/terminate existing instruction

Part 2: Contributing Account Information

- Only personal accounts can be used for AFS

Select only one as a funding account:

- A. Merrill Lynch CMA number—voided check not required
- B. Bank of America account number, routing number and state where opened—voided check not required
- C. Outside financial institution
 - Name of institution and account number
 - Attach voided check or letter of authorization (required)
 - Check off account type (checking, savings, other)

PAGE 3

Part 3: Funding Frequency and Amount

- A. Funding start date (allow 10 business days before the start date)
- B. Did you select frequency and amount of funding?
- C. Would you like to maximize contributions? Check box if yes.

Part 4: IRA Contribution Deductibility

- Would you like to record as a deductible IRA contribution?

Part 5: Authorization and Signature

- Did you sign, include your email address and date the form? (form must be printed and physically signed)
- Would you like to use this email address as the primary?

Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

00-66-0051B

Please print all information clearly.

PART 1. CLIENT AND ACCOUNT INFORMATION

8-Digit Merrill Edge Retirement Account Number -

Account Owner Name _____

Please print first, middle and last name

Instruction type: New funding request Change existing funding request Terminate existing funding

PART 2. CONTRIBUTING ACCOUNT INFORMATION

Choose from one of the options —A, B or C— to authorize automatic debits. Please note that **BUSINESS AND NON-PERSONAL ACCOUNTS ARE NOT ELIGIBLE** for AFS.

A. Merrill Lynch CMA® (Voided check NOT REQUIRED)

8-digit Merrill Edge Account Number -

B. Bank of America® Account (Voided check NOT REQUIRED)

Your Bank of America Account Number _____

ABA Routing Number _____

State in which account was opened (if ABA routing number is not available)

* A valid ABA routing number will be required if the account was opened in the following states as these states can have multiple routing numbers: CA, FL, IL, IN, MI, MO and TX.

C. Outside Financial Institution (Preprinted voided check REQUIRED)

Name of Outside Financial Institution _____

Outside Financial Institution Account Number _____

ABA Routing Number _____

Outside Financial Institution account to be debited:

- Check** (Enclose a preprinted, voided check for the account.)
- Savings** (Enclose either a preprinted, voided check for the account or a letter of authorization from your financial institution.)
- Other** (Enclose either a preprinted, voided check for the account or a letter of authorization from your financial institution.)

* If you do not have a preprinted check, you must provide a letter of authorization that must be signed by an officer of the institution. Required information includes account owner name, type of account (checking, savings, other), account number, your ABA routing/transit number and your taxpayer identification number.

YOUR NAME AND ADDRESS 123

12 - 34
567

PAY TO THE ORDER OF _____ \$ _____

DOLLARS

SAMPLE VOID

BANK NAME AND ADDRESS _____

MEMO _____

:123456789: 345678: 1011

TAPE PREPRINTED VOIDED CHECK HERE
PLEASE COMPLETE AND SIGN PAGE 3

Neither Merrill Lynch nor any of its affiliates or financial advisors provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

Keep in mind that dollar cost averaging cannot guarantee a profit or prevent a loss in declining markets. Since such an investment plan involves continual investment in securities regardless of fluctuating price levels, you should consider your willingness to continue purchasing during periods of high or low price levels.

The Automated Funding Service cannot be used for SEP or SIMPLE employer contributions or salary deferral. You should confirm your IRA eligibility and contribution limits with your tax advisor every year.

Merrill Lynch makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S") and other subsidiaries of Bank of America Corporation ("BoFA Corp"). Merrill Edge is available through MLPF&S, and consists of the Merrill Edge Advisory Center (investment guidance) and self-directed online investing.

MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of BoFA Corp.


Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BoFA Corp.

IRAs: For traditional IRAs, which includes IRRAs, contributions cannot be made beginning in the calendar year when you reach age 70½, and generally, your Automated Funding Service election will terminate automatically. For Roth IRAs, there is no age restriction on your ability to contribute. For traditional and Roth IRAs, you can contribute up to the maximum amount described below or 100% of your taxable compensation, whichever is less. Additionally, the maximum contribution is aggregated regardless of how many or which type of IRAs to which you may make contributions in any one year.

The maximum contributions in 2017 and 2018 for traditional IRAs, Roth IRAs and new contributions to Rollover IRAs are as follows: \$5,500 for individuals younger than age 50 for the entire calendar year and \$6,500 for individuals age 50 or older at any time during the calendar year (includes \$1,000 "catch-up" contribution). Amounts rolled over to Rollover IRAs are not included for this purpose.

Please note that your Modified Adjusted Gross Income may limit your eligibility and contribution limits to both IRAs and Coverdell ESAs. Please refer to your Custodial Agreement for additional details on these restrictions.

© 2018 Bank of America Corporation. All rights reserved. | SHEET-10-18-0456 | 00-66-0051B | 10/2018

 To learn about Bank of America's environmental goals and initiatives, go to [bankofamerica.com/environment](https://www.bankofamerica.com/environment).
Leaf icon is a registered trademark of Bank of America Corporation.