



Get the most from  
your Merrill Lynch  
tax reporting statement

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<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
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# Here's an overview

## What is the Merrill Lynch tax reporting statement?

As a Merrill Lynch client, you may receive a consolidated 1099 tax reporting statement that summarizes your account information for the past year. It helps make it easy for you or your tax advisor to prepare your tax return.

## Who gets a tax reporting statement?

If you're a Merrill Lynch client who is an individual, a partnership, a sole proprietor, a taxable trust, an estate or any other entity for whom we're required to provide tax information or a Form 1099, you'll receive a tax reporting statement.

## What will you find in your tax reporting statement?

The annual tax reporting statement contains details on information that's required to be reported to the IRS. It also includes nonreportable information related to the activities in your Merrill Lynch account. Plus, you'll find all the latest legislative changes as well as instructions for reportable items you need to include when filing your tax return.

Your tax reporting statement includes the following sections:

- A summary of your account income for the prior year
  - Form 1099-DIV: Dividends and Distributions
  - Form 1099-INT: Interest Income
  - Summary of Original Issue Discount (OID) Items
  - Summary of Sales Proceeds
  - Form 1099-MISC: Miscellaneous Income
  - Distributions and Charges
- OID and gross proceeds and gain/loss details that may be IRS reportable at the transaction level

The following summary statements are available online if you have the appropriate account activity. The information is not reported to the IRS.

- The "Annual Summary" statement includes account activity information that's not reported to the IRS but is helpful in preparing an income tax return.
- If you're part of the Visa® program, you'll get the details of your Visa card and checking transactions on a Visa Access summary statement. This summary statement will be posted online at [mymerrill.com](http://mymerrill.com) or [merrilledge.com](http://merrilledge.com).

### Industry recognition

In Corporate Insight's *Broker Monitor—Tax Statement Analysis report* (July 2013), Merrill Lynch's tax reporting statement was ranked No. 1 overall. The report periodically reviews annual year-end tax statements that include the official Form 1099 as well as supplemental reports. The Merrill Lynch statement was praised for offering "one of the strongest tax reporting statements among all competitor firms reviewed."

# Check the status of your linked accounts

If your monthly account statements are linked and you're eligible to receive multiple tax statements, your statement package will include the household link status summary page. The household link status summary includes a list of all the accounts within a statement link that have your household address and for which Merrill Lynch is required to provide annual tax reporting (Forms 1099). We'll package statements in the same envelope, when possible, and mail them to the primary account holder. We'll also provide the mailing status of the applicable tax statements and the page number(s) of the statement included within the package. The page numbers of each tax statement will be consecutive. For example, if the first tax statement is pages 1 through 10, the second statement will begin on page 11.

**Merrill Lynch**  
Bank of America Corporation

**2016 TAX REPORTING HOUSEHOLD LINK STATUS**  
AS OF 02/08/2017

JOHN CUSTOMER  
123 MAIN STREET  
NEW YORK, NY 10281

We are providing a mailing status for all accounts in your statement link for which we are required to provide Annual Tax Reporting (Forms 1099). PLEASE NOTE: There may be more than one account in this statement package. Please review your Link Summary information carefully.

Account Name	Account No.	Status	Pages In Package
John Q Customer	XXX-X6200	Tax Statement Enclosed	1-31
	XXX-X6000	Supplemental Tax Statement Due by 03/16	n/a
	XXX-X6000	Visa/Checking Stand Alone Delivered OnLine	n/a
	XXX-X6001	Tax Statement Delivered OnLine 02/09	32-37
John and Jane Customer Jr.	XXX-X6004	Tax Statement Pending	n/a
Johnathon Q Customer	XXX-XBA00	Form 1099R Produced 01/17	n/a
Jane Customer	XXX-XBA04	Income Below IRS Reporting Requirements	n/a
Johnnie and Janie Customer	XXX-X6B03	Tax Statement Enclosed	38-43

The eligible statement and form types that may be included in the account status display are Consolidated, Supplemental, Annual Visa/Checking Statement, Form 1099-R, Form 1099-SA and Form 1099-Q.

One link status page is produced per statement mailing (mailings may include more than one account per package).

# Get a glimpse of what's inside

**Merrill Lynch**  
Bank of America Corporation

Account No. 123-96600 Taxpayer No. XXX-XX-6789 Page 1 of 43

**2016 TAX REPORTING STATEMENT**  
ORIGINAL 1099 02/09/2017

JOHN Q CUSTOMER  
123 MAIN STREET  
NEW YORK, NY 10281

Table of Contents	Page
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**STOP** Merrill Lynch would like you to note the following item(s) which may affect your tax return. Please discuss these matters with your Tax Advisor prior to completing your tax return.

**IMPORTANT ITEMS FOR YOUR ATTENTION**

As a holder of a Widely Held Fixed Investment Trust, Real Estate Mortgage Investment Conduit and/or certain Collateralized Debt Obligations, you will be receiving a Supplemental Tax Information Statement in addition to this statement. The Supplemental Statement will be produced and mailed to you on or before the IRS deadline of March 15, 2017. We recommend you wait until you receive the statement to file your tax return.

As an owner of units in a Master Limited Partnership, you will receive a Form 1065, Schedule K-1, directly from the partnership. Although we have included any partnership distributions paid to your account in the Other Distributions and Charges section of this statement, we will not report this information to the IRS. The Form 1065, Schedule K-1 you receive will include your income, deductions and other items and should be used in the preparation of your tax return.

Your Visa and Checking Statement is produced separately from your Tax Reporting Statement. Rather than mail the Visa and Checking Statement to you, we post it to MyMerrill.com and MerrillEdge.com. Enrollment into MyMerrill.com or MerrillEdge.com is necessary to access the statement. For more information, including how to download your Visa and Checking details into Microsoft Excel or other software, visit the Tax Education and Planning Center on MyMerrill.com or MerrillEdge.com.

All broker-dealers are required to report to the IRS the date of acquisition and cost basis on a sale of a "covered security." Legislation requires reporting the gross proceeds of the sales of "covered" and "noncovered" securities and the adjusted cost basis for "covered securities." The gain/loss information for a "noncovered security" is included for your information, but will not be transmitted to the IRS.

Your tax reporting statement's cover page includes a Table of Contents that directs you to the start of each major section. You'll see a stop sign on the page if there are important items included in the statement that may affect your tax return.

## Important items for your attention

Occasionally, we may highlight information that could impact your tax return. In that case, we'd provide details in the "Important Items for Your Attention" section of the statement. For example, if you're scheduled to receive a Supplemental Tax Information statement because you hold a Widely Held Fixed Investment Trust (WHFIT), Real Estate Mortgage Investment Conduit and/or certain collateralized debt obligations, you'd be notified in this section.

**Note:** This section won't appear if there are no messages for you.

## Corrections

A corrected tax reporting statement replaces any previous tax reporting statement you may have received from Merrill Lynch. When we notify you of changes, an "Adjustments Applied to This Statement" section appears within the "Important Items for Your Attention" section on the cover page. This section highlights every security that was adjusted and includes an accompanying explanation for the correction made.

ADJUSTMENTS APPLIED TO THIS STATEMENT			
Security Description	CUSIP Number	Reason for Adjustment	Transaction Date(s) Affected
<b>DIVIDENDS AND DISTRIBUTIONS</b>			
NEWS CORP LTD SPND ADR		COMPANY RECLASSIFIED INCOME.	05/07/16 11/02/16
<b>MISCELLANEOUS INCOME</b>			
THORNBURG MTG INC COM		ADDED TO STATEMENT, PREVIOUSLY NOT REPORTED.	06/30/16

# See reportable and nonreportable information

Merrill Lynch is required to report your taxable information on Forms 1099 to the IRS.

Five years ago, the IRS issued new regulations that required all brokers to report to clients and to the IRS the adjusted cost basis and the date it was acquired for covered transactions. The regulations specified a multiyear phase-in period during which different security classes would become subject to basis reporting. In 2011, we began basis reporting for covered equity sales, and in 2012 we reported basis on covered mutual fund sales. Beginning with tax year 2014, we initiated basis reporting on sales of covered bonds and options.

The reportable section of your statement includes a summary of the 1099 taxable transactions in your account for the following categories:

- Dividends and Distributions
- Interest Income
- Original Issue Discount (OID)
- Sales Proceeds
- Miscellaneous Income

In addition, we've grouped a detailed, chronological breakdown of reportable transactions by security under the following categories:

- Original Issue Discount (OID)
- Proceeds From Broker and Barter Exchange Transactions

Your statement will also include some nonreportable information. These sections can assist you in reviewing the summary of your investments and may be useful in preparing your tax return. They include details of your transactions as well as totals for each of the individual sections. We don't report to the IRS the details provided in the following sections of your statement:

- Dividends and Distributions
- Miscellaneous Income
- Other Distributions and Charges
- Interest Income

You may, however, see data from various 1099 forms repeated in this section for your convenience, the totals of which are reportable to the IRS.

# Your account activity is summarized

Your statement's summary pages include the activity that we're required to report to you and, in most cases, to the IRS. In addition, summary pages include IRS form and line items associated with the income reflected in the summary boxes. This gives you an easy reference for where the information should be included on your tax return.

## Summary page sections

- 1. Dividends and Distributions**  
(Summary totals are reported to the IRS.)
- 2. Interest Income**  
(Summary totals are reported to the IRS.)
- 3. Summary of Original Issue Discount Items**  
(Individual details are reported to the IRS.)
- 4. Summary of Sales Proceeds**  
(Individual details are reported to the IRS.)

**Merrill Lynch**  
Bank of America Corporation

Account No. 123-96000 Taxpayer No. XXX-XX-6789 Page 3 of 43

ORIGINAL 1099 02/09/2017

JOHN Q CUSTOMER  
123 MAIN STREET  
NEW YORK, NY 10021

Your Financial Advisor 9697  
ROBERT A SMIT  
717 FIFTH AVENUE  
NEW YORK, NY 10022

Payor:  
Merrill Lynch, Pierce, Fenner & Smith Inc  
1500 American Boulevard, NJ2-150-01-13  
Pennington, NJ 08534-4129  
Federal Identification Number 13-9674065

**1** **2016 TAX REPORT** **2** **STATEMENT**

**Form 1099-DIV 2016 Dividends and Distributions (OMB No. 1545-0110)** **1099-INT 2016 Interest Income (OMB No. 1545-0112)**

Form 1099-DIV	2016 Dividends and Distributions	(OMB No. 1545-0110)	Amount	Form 1099-INT	2016 Interest Income	(OMB No. 1545-0112)	Amount
1a	Total Ordinary Dividends	Sched. D, Line 4 or Form 1040, Line 9a	16,472.20	1	Interest Income	Sched. D, Line 1 or Form 1040, Line 9a	3,770.54
1b	Qualified Dividends	Form 1040, Line 9b	446.80	2	Early Withdrawal Penalty	Form 1040, Line 30	0.00
2a	Total Capital Gain Distributions	Sched. D, Line 13 or Form 1040, Line 13	1,362.42	3	Int. on U.S. Savings Bonds & Treas.	See Publication 550	7,809.96
2b	Unrecap. Sec. 1220 Gain	Schedule D, Line 19	22.10	4	Federal Income Tax Withheld	Form 1040, Line 64	31.07
2c	Section 1202 Gain	See Sched. D instructions	57.85	5	Investment Expenses	Sched. A, Line 23 (Amt. in Line 1)	0.00
2d	Collectible (20% Gain)	Form 1040, Line 19	92.15	6	Foreign Tax Paid	Form 1040, Line 48	0.00
3	Nondividend Distributions	See Publication 550	155.00	7	Foreign Country or U.S. Possession	See Instructions	Various
4	Federal Income Tax Withheld	Form 1040, Line 64	416.11	8	Tax-Exempt Interest	Form 1040, Line 8b	970.53
5	Investment Expenses	Schedule A, Line 23 (Amt. in Line 1a)	0.00	9	Specified Private Activity Bond Interest	See Instructions for Form 6251	683.33
6	Foreign Tax Paid	Form 1040, Line 48	43.23	10	Market Discount	See Instructions	30.40
7	Foreign Country or U.S. Possession	See Instructions	Various	11	Bond Premium	See Instructions	18.84
8	Liquidity Distributions Cash	See Publication 1212	4,222	12	Bond Premium on Treas. Obligations	See Instructions	303.14
9	Liquidity Distributions Non-Cash	See Instructions	0.00	13	Bond Premium on Tax-Exempt Bonds	See Instructions	15.03
10	Exempt Interest Dividends	Form 1040, Line 8b	10,022.85	14	Tax-Exempt Credit Bond CUSIP No.	See Instructions	Various
11	Spec. Private Activity Bond Int. Div.	See Instructions for Form 6251	5,838.78				

**3** **Summary of 2016 Original Issue Discount Items** **4** **Summary of 2016 Sales Proceeds**

Original Issue Discount	Amount	Sales Proceeds	Amount
Market Discount	75.01	Federal Income Tax Withheld	584,745.28
Acquisition Premium	303.93	Profit or Loss on 1256 Contracts	628.84
OID on U.S. Treasury Obligations	1,046.85	Gross Proceeds from each of your 2016 securities trades are individually reported to the IRS. Refer to the 2016 Proceeds from Broker and Barter Exchange Transactions detail section of this statement.	28,498.74

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

You may reach a Tax Representative at 800.637.6326.

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- 5. Miscellaneous Income**  
(Summary totals are reported to the IRS.)
- 6. Distributions and Charges**  
(These items are not reported to the IRS.)
- 7. Instructions**  
(Instructions on pages 4 and 5 of your statement explain the information included as well as how the information may be reported on your tax return.)

**Merrill Lynch**  
Bank of America Corporation

Account No. 123-96000 Taxpayer No. XXX-XX-6789 Page 4 of 43

JOHN Q CUSTOMER

**2016 TAX REPORTING STATEMENT**

**5** **Form 1099-MISC 2016 Miscellaneous Income (OMB No. 1545-0115)** **6** **Distributions and Charges\***

Form 1099-MISC	2016 Miscellaneous Income	(OMB No. 1545-0115)	Amount	Form 1099-MISC	2016 Miscellaneous Income	(OMB No. 1545-0115)	Amount
2	Royalties	Schedule E, Line 4	775.00	1	Limited Partnership Income		466.72
3	Other Income	Form 1040, Line 21	100.38	2	Non-Reportable Dividends and Interest		0.00
4	Federal Income Tax Withheld	Form 1040, Line 64	0.00	3	Non-Reportable Tax-Exempt Interest		0.00
8	Sub. Payments in Lieu of Div. or Int.	Form 1040, Line 21	640.00	4	Taxable Margin Accrued Int. Paid Activity		228.37
				5	Non-Tax Margin Accrued Int. Paid Activity		135.00
				6	Other Accrued Interest Paid		145.96
				7	Margin Interest		2,077.54
				8	Fees		14,531.36
				9	Non-Reportable Distribution Expenses		356.10
				10	Excess Bond Premium		77.87
				11	Additional Bond Premium		85.32

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

\*Dollar amounts above may reflect as net, please review the detail section to determine impact. This information is not reported to the IRS, consult with your Tax Advisor for more information.

**7** **INSTRUCTIONS FOR RECIPIENT OF FORMS 1099, COPY B - READ CAREFULLY**

The amounts listed on Forms 1099-DIV, 1099-INT, 1099-CDD, 1099-MISC, and 1099-OT represent dividends, interest, miscellaneous income, original issue discount (OID) gross proceeds payments made or credited to your account during the calendar year.

If you are an investor in a limited partnership, information concerning your distributive share of the partnership's taxable income or loss from 1099, Schedule E, is not reported on this tax reporting statement. Such information will be sent to you directly from the limited partnership, for inclusion on your income tax return.

**Nonrecap.** If your Federal Taxpayer Identification Number is shown on this form and includes amounts belonging to another person, you are considered a nonrecap investor. You must file Form 1099-DIV, 1099-INT, 1099-CDD, 1099-MISC, or 1099-OT, as applicable with the IRS, for each of the other names who share the share of the income, and you must file a Form 1099-DIV, 1099-INT, 1099-CDD, 1099-MISC, or 1099-OT for each name. A husband or wife is not required to file a return unless it shows amounts reported by the other. See the General Instructions for Certain Information Returns.

**Foreign Tax Paid.** You may be able to claim this foreign tax as a deduction or a credit on Form 1040. See your Form 1040 instructions.

**Foreign Country or U.S. Possession will always be displayed as witheld.**

**Backup Withholding.** Payments made to you are subject to backup withholding if the payer's income subject to backup withholding is certain payments at a rate of 28%, including dividends, interest, and gross proceeds from dispositions of securities. See Form 1040, Required to Report Identification Number and Contribution to Information on Backup Withholding. This amount is not reported to the IRS as tax withheld.

**1099-MISC - MISCELLANEOUS INCOME (OMB No. 1545-0115)**  
Each recipient is required to provide the addressee with detailed information regarding items of trust income and distributions. Recipients of distributions are required to provide the recipient with the information we report to you on Form 1099-MISC. You should be careful not to report the income on your tax return twice.

**Line 1.** Shows the income received from non-recap investors. Report on Schedule B (Form 1040).

**Line 2.** Shows the royalty total income paid to your account during the tax year. Report on Schedule E (Form 1040).

**Line 3.** Generally, report the amount on the "Other Income" line of Form 1040 and identify the amount. The amount shown may be payments you received as the beneficiary of a deceased employee, prize, award, taxable damage, or other taxable income. See Publication 550, Taxable and Nontaxable Income.

**Line 4.** Shows taxable sub payments made to you as a result of a distribution of dividends or interest received by your broker on your behalf after transfer of your securities for use in a short sale. Report on the "Other Income" line of Form 1040.

**1099-DIV - DIVIDENDS AND DISTRIBUTIONS (OMB No. 1545-0110)**  
Line 1a - Shows total ordinary dividends that are taxable. Include this amount on Line 9a of Form 1040 or 1040-ES. Also report Form 1099-DIV (Form 1040A or 1040) if required. The amount shown may be a distribution from an employee stock ownership plan (ESOP). Report it as a dividend on your Form 1040 (total tax paid as a distribution, not as investment income, for any other plan).

**Line 1b.** Shows the portion of the amount in box 1a that may be eligible for reduced capital gains rates. See Form 1040/1040-ES instructions for how to determine this amount. Report the eligible amount on Line 9b of Form 1040 or 1040A.

**Line 2a.** Shows total capital gain distributions (long-term) from a regulated investment company or real estate investment trust. Report the amount shown on Schedule D (Form 1040), Line 13. Box 2a amount is shown on Line 2a of each of your 1099-DIV and 1099-INT.

**Line 2b.** Shows the amount of unrecap. Section 1220 gain. Report the amount on Line 13 of Form 1040 (Line 2b of Form 1040A) rather than Schedule D. See the Form 1040 or 1040A instructions.

**Line 2c.** Shows the amount of the amount in box 2a that is attributable to Section 1202 gain. Report the amount on Line 13 of Form 1040 (Line 2c of Form 1040A) rather than Schedule D.

**Line 2d.** Shows the portion of the amount in box 2a that is attributable to collectible gains. Report the amount on Line 13 of Form 1040 (Line 2d of Form 1040A) rather than Schedule D.

**Line 3.** Shows the portion of the amount in box 3a that is attributable to Section 1202 gain. Report the amount on Line 13 of Form 1040 (Line 3 of Form 1040A) rather than Schedule D.

**Line 4.** Shows the portion of the amount in box 4a that is attributable to Section 1202 gain. Report the amount on Line 13 of Form 1040 (Line 4 of Form 1040A) rather than Schedule D.

**Line 5.** Shows 28% gain from sales or exchanges of collectibles. If reported, see this amount when completing the 28% Rate Gain Worksheet Line 10 in the instructions for Schedule D (Form 1040).

**Line 6.** Shows the part of the distribution that is nontaxable because it is a return of your cost (or other basis). You must reduce your cost (or other basis) by the amount of reporting of tax-exempt interest. Do not get back in your cost (or other basis) until you are able to report the distribution as capital gain. See Publication 550, Investment Income and Expenses.

**Line 7.** Shows your share of expenses of a nonrecap. limited partnership investment company, generally an exemptly offered mutual fund. If you file Form 1040, you may deduct these expenses on the "Other Expenses" line on Schedule A (Form 1040) subject to the 2% limit.

**Lines 8 and 9.** Shows cash and non-cash contribution distributions.

**Line 10.** Shows total interest dividends subject to the alternative minimum tax. This amount is included in line 10. See the instructions for Form 6251.

**Line 11.** Shows interest income on a mutual fund or other regulated investment company. Include this amount on the Form 1040, Line 8b, as tax-exempt interest.

**Line 12.** Shows interest income on a mutual fund or other regulated investment company. Include this amount on the Form 1040, Line 8b, as tax-exempt interest.

**Line 13.** Shows interest income on a mutual fund or other regulated investment company. Include this amount on the Form 1040, Line 8b, as tax-exempt interest.

**Line 14.** Shows interest income on a mutual fund or other regulated investment company. Include this amount on the Form 1040, Line 8b, as tax-exempt interest.

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# Your account activity is summarized *(continued)*

Form 1099-DIV		2016 Dividends and Distributions	(OMB NO. 1545-0110)
			<b>Amount</b>
1a	Total Ordinary Dividends	Sched. B, Line 5 &/or Form 1040, Line 9a	16,472.26
1b	Qualified Dividends	Form 1040, Line 9b	446.80
2a	Total Capital Gain Distributions	Sched. D, Line 13 or Form 1040, Line 13	1,352.42
2b	Unrecap. Sec. 1250 Gain	Schedule D, Line 19	22.10
2c	Section 1202 Gain	See Sched. D Instructions	57.85
2d	Collectibles (28%) Gain	Schedule D, Line 18	892.15
3	Nondividend Distributions	See Publication 550	155.00
<b>4</b>	<b>Federal Income Tax Withheld</b>	<b>Form 1040, Line 64</b>	<b>410.11</b>
5	Investment Expenses	Schedule A, Line 23 (Amt. inc. in Line 1a)	0.00
6	Foreign Tax Paid	Form 1116 &/or Form 1040, Line 48	43.23
7	Foreign Country or U.S. Possession	See Instructions	Various
8	Liquidation Distributions Cash	See Instructions	4.42
9	Liquidation Distributions Non-Cash	See Instructions	0.00
10	Exempt-Interest Dividends	Form 1040, Line 8b	10,022.85
11	Spec. Private Activity Bond Int. Div.	See Instructions for Form 6251	5,838.78

## 1. Dividends and Distributions

This section reports various dividend income amounts, including ordinary dividends, qualified dividends, exempt-interest dividends, income tax withheld from dividends, foreign taxes you've paid on dividends, and income received from foreign sources for your account.

Form 1099-INT		2016 Interest Income	(OMB NO. 1545-0112)
			<b>Amount</b>
1	Interest Income	Sched. B, Line 1 &/or Form 1040, Line 8a	3,770.94
2	Early Withdrawal Penalty	Form 1040, Line 30	0.00
3	Int. on U.S. Savings Bonds & Treas.	See Publication 550	7,809.36
<b>4</b>	<b>Federal Income Tax Withheld</b>	<b>Form 1040, Line 64</b>	<b>31.07</b>
5	Investment Expenses	Sched. A, Line 23 (Amt. inc. in Line 1)	0.00
6	Foreign Tax Paid	Form 1116 &/or Form 1040, Line 48	0.00
7	Foreign Country or U.S. Possession	See Instructions	Various
8	Tax-Exempt Interest	Form 1040, Line 8b	970.83
9	Specified Private Activity Bond Interest	See Instructions for Form 6251	683.33
10	Market Discount	See Instructions	30.40
11	Bond Premium	See Instructions	18.84
12	Bond Premium on Treas. Obligations	See Instructions	393.14
13	Bond Premium on Tax-Exempt Bonds	See Instructions	15.00
14	Tax-Exempt/Tax Credit Bond CUSIP No.	See Instructions	Various

## 2. Interest Income

This section lists interest income received during the year; for example, interest on corporate bonds, commercial paper, debentures and notes, CDs, municipal securities, and investment expenses. Included in these amounts is any accrued interest earned. (Accrued interest paid is not included. See "Other Distributions and Charges" for this information.)

Summary of 2016 Original Issue Discount Items		Amount
Original Issue Discount	See Publication 1212	1,738.98
Market Discount	See Publication 1212	75.01
Acquisition Premium	See Publication 1212	303.93
OID on U.S. Treasury Obligations	See Publication 1212	1,046.88

**Amounts of Original Issue Discount are individually reported to the IRS. Refer to the 2016 Original Issue Discount detail section of this statement.**

## 3. Summary of Original Issue Discount Items

This section summarizes original issue discount (OID) items accrued on your holdings of certain taxable debt instruments during the year. OID is generally the difference between a bond's original issue price and its stated redemption price at maturity.

# Your account activity is summarized *(continued)*

Summary of 2016 Sales Proceeds		
Sales Proceeds	See Form 8949	Amount 584,748.28
<b>Federal Income Tax Withheld</b>	<b>Form 1040, Line 64</b>	<b>628.64</b>
Profit or Loss on 1256 Contracts	See Form 6781	28,498.74
<b>Gross Proceeds from each of your 2016 securities trades are individually reported to the IRS. Refer to the 2016 Proceeds from Broker and Barter Exchange Transactions detail section of this statement.</b>		

## 4. Summary of Sales Proceeds

This section totals the gross proceeds received from dispositions of securities, including sales, redemptions, called bonds, tender offers and other dispositions for cash. Gross proceeds from short sales are also reported in this section in the year the position was closed.

Form 1099-MISC	2016 Miscellaneous Income	(OMB NO. 1545-0115)	Amount
2	Royalties	Schedule E, Line 4	775.00
3	Other Income	Form 1040, Line 21	109.38
<b>4</b>	<b>Federal Income Tax Withheld</b>	<b>Form 1040, line 64</b>	<b>0.00</b>
8	Sub. Payments in Lieu of Div. or Int.	Form 1040, Line 21	640.00
<b>This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.</b>			

## 5. Miscellaneous Income

This section lists miscellaneous income, which can be royalties, substitute payments in lieu of dividends or interest, or other income you may have received, as well as the amount of federal income tax that Merrill Lynch has withheld and reported on that income for a particular tax year.

Distributions and Charges*		Amount
Limited Partnership Income	.....	468.72
Non-Reportable Dividends and Interest	.....	0.00
Non-Reportable Tax-Exempt Interest	.....	0.00
Taxable Muni Accrued Int. Paid Activity	.....	228.37
Non-Tax Muni Accrued Int. Paid Activity	.....	135.00
Other Accrued Interest Paid	.....	145.96
Margin Interest	.....	2,077.54
Fees	.....	14,531.36
Non-Reportable Distribution Expenses	.....	358.10
Excess Bond Premium	.....	77.67
Additional Bond Premium	.....	85.32
<b>*Dollar amounts above may reflect as net, please review the detail section to determine impact. This information is not reported to the IRS, consult with your Tax Advisor for more information.</b>		

## 6. Distributions and Charges

This section summarizes nonreportable distributions, interest earned and paid, and charges that are detailed in the "Other Distributions and Charges" section of the statement.



# You can review transaction details

This section itemizes the information included on pages 3 and 4 of your statement. It also includes nonreportable information that you may find useful for completing your tax return.

Merrill Lynch Bank of America Corporation		Account No. 123-96000	Taxpayer No. XXX-XX-6789	Page 7 of 43			
JOHN Q CUSTOMER							
<b>2016 TAX REPORTING STATEMENT</b>							
Form 1099-OID <b>2016 ORIGINAL ISSUE DISCOUNT</b> (OMB NO. 1545-0117)							
7. Description	CUSIP Number	Quantity	Position From To	5. Market Discount	6. Acquisition Premium	Amount	Remarks
<b>ORIGINAL ISSUE DISCOUNT</b>							
DJA MITTS ISSUER BAC	060510774	2500	01/01/16 12/31/16	0.00	(78.99)	1,030.17	
EGTR SERIES 12 ZERON FEB 14 2016	277847VY2	2000	01/26/16 04/01/16	0.00	(1.89)	10.09	
FICO STRIP SERIES B ZERON FEB 03 2017	31771CVD4	2000	01/01/16 12/31/16	0.00	(205.82)	128.15	
		1000	02/01/16 12/31/16	17.32	0.00	26.26	
			<b>Security Subtotal</b>	<b>17.32</b>	<b>(205.82)</b>	<b>158.89</b>	
ML NATL FNC DJA SV	589942204	100	01/01/16 12/31/16	0.00	0.00	90.00	
WILLIAMS COMPANIES INCOME PACS	969457886	700	06/04/16 10/22/16	0.00	0.00	284.33	
		350	09/04/16 10/22/16	0.00	0.00	137.90	
			<b>Security Subtotal</b>	<b>0.00</b>	<b>0.00</b>	<b>422.23</b>	
<b>TOTAL ORIGINAL ISSUE DISCOUNT (LINE 1 1099-OID)</b>				<b>17.32</b>		<b>1,738.98</b>	
<b>TOTAL MARKET DISCOUNT</b>					<b>(286.70)</b>		
<b>TOTAL ACQUISITION PREMIUM</b>							
<b>ORIGINAL ISSUE DISCOUNT ON U.S. TREASURY OBLIGATIONS</b>							
U.S. TREASURY STRIP PRIN ZERON AUG 15 2027	9128038L6	10000	01/26/16 04/01/16	0.00	(17.23)	27.68	
U.S. TSY INFLATION NOTE 0.500% APR 15 2016	912828MY3	50000	01/01/16 12/31/16	16.52	0.00	514.28	

## 1. Original Issue Discount (OID)

This is the amount of OID income accrued during the year on taxable OID obligations that you held during 2016 in your Merrill Lynch account. Merrill Lynch reports the OID to the IRS separately for each instrument.

## Proceeds From Broker and Barter Exchange Transactions

This section provides all gross cash proceeds credited to your account by Merrill Lynch from dispositions of securities for cash. Merrill Lynch reports the gross proceeds from each of these dispositions of securities separately.

The detailed gross proceeds section is organized into the four categories below, as well as Broad-Based Index Options and Other Transactions (where applicable). Details for the associated income will display in chronological order by security and trade date.

Merrill Lynch Bank of America Corporation		Account No. 123-96000	Taxpayer No. XXX-XX-6789	Page 10 of 43			
JOHN Q CUSTOMER							
<b>2016 TAX REPORTING STATEMENT</b>							
Form 1099-B <b>2016 PROCEEDS FROM BROKER &amp; BARTER EXCHANGE TRANSACTIONS</b> (OMB NO. 1545-0715)							
1a. Description of Property	1b. Date Acquired	1c. Date Sold or Disposed	1d. Proceeds	1e. Cost Basis	1f. Market Discount	1g. Wash Sale Loss Disallowed	Gain or Loss
<b>SHORT TERM CAPITAL GAINS AND LOSSES - 1099-B Line 2 - Box B Net Proceeds</b>							
<b>COVERED TRANSACTIONS - Cost basis reported to IRS - Form 8949, Part I, (A)</b>							
APPLE INC	100.0000	Sale	04/21/16	03783100	35,500.22	35,008.95	0.00
							491.27
APPLE MATERIAL INC	10.2973	Sale	06/29/16	03822105	2,356.40	0.00	0.00
							2,356.40
							3,963.90
							3,963.90
FIDELITY ADVISOR NEW	3.0000	Sale	01/01/16	316071604	61.17	58.47	0.00
							2.70
GOOGLE INC CL A	100.0000	Short Sale	11/16/16	38289P008	37,458.67	38,000.00	0.00
							(11,540.33)
							(11,540.33)
							10,299.12
							445.00
							(2,445.15)

## 2. Short-Term Capital Gains and Losses for Covered Transactions

We'll report the cost basis and the sales proceeds for these transactions as required by the cost basis reporting regulations.

Merrill Lynch Bank of America Corporation		Account No. 123-96000	Taxpayer No. XXX-XX-6789	Page 11 of 43			
JOHN Q CUSTOMER							
<b>2016 TAX REPORTING STATEMENT</b>							
Form 1099-B <b>2016 PROCEEDS FROM BROKER &amp; BARTER EXCHANGE TRANSACTIONS</b> (OMB NO. 1545-0715)							
1a. Description of Property	1b. Date Acquired	1c. Date Sold or Disposed	1d. Proceeds	1e. Cost Basis	1f. Market Discount	1g. Wash Sale Loss Disallowed	Gain or Loss
<b>COVERED TRANSACTIONS - Cost basis not reported to IRS - Form 8949, Part I, (B)</b>							
LORD ABBETT FLOATING RATE FUND CL F	25.0000	Sale	03/22/16	0521116	251.72	252.00	0.00
							(10.36)
							(11.60)
							(77.84)
							3,740.18
<b>Noncovered Short Term Capital Gains and Losses Subtotal</b>				<b>275,298.82</b>	<b>271,558.64</b>	<b>0.00</b>	<b>3,740.18</b>
<b>NONCOVERED TRANSACTIONS - Cost basis not reported to IRS - Form 8949, Part I, (B)</b>							
NEW YORK CITY SER D FULLY PVD REU OID PPF 04 MAR 31 06 03/01/16 28	10000.0000	Redemption	12/24/15	04/01/16	5,075.00	5,300.00	0.00
							(225.00)
NEW YORK 31 03/15 REU DEV ATVO OID AMBAC AMT PPF 04 MAR 31 06 03/01/16 28	10000.0000	Redemption	12/24/15	03/16/16	10,100.00	10,100.00	0.00
							0.00
VANGUARD GROWTH ETF	1.0000	Sale	03/23/16	02/01/16	59.71	62.55	0.00
							(2.85)
WILLIAMS COMPANIES INCOME PACS	100.0000	Tender	11/04/15	10/22/16	1,029.00	0.00	0.00
							1,029.00
							10,299.12
							75,377.23
							75,377.23
PUT CAL JAN 2011	50.0000	Short Sale	05/13/16	456789123	2,583.00	2,600.00	0.00
							(17.00)
<b>Noncovered Short Term Capital Gains and Losses Subtotal</b>				<b>36,346.71</b>	<b>25,274.31</b>	<b>0.00</b>	<b>11,072.40</b>
<b>NET SHORT TERM CAPITAL GAINS AND LOSSES</b>				<b>311,645.53</b>	<b>296,832.95</b>	<b>0.00</b>	<b>14,812.58</b>

## 3. Short-Term Capital Gains and Losses for Noncovered Transactions

We'll only report the sales proceeds for these transactions.



# You can review transaction details *(continued)*

Merrill Lynch Bank of America Corporation		Account No. 123-96000	Taxpayer No. XXX-XX-6789	Page 26 of 43	
JOHN Q CUSTOMER					
<b>8 2016 TAX REPORTING STATEMENT</b>					
Security Description	Quantity	Date	Transaction Description	Amount	Remarks
<b>ROYALTIES</b>					
CANADIAN RTY T LBI		04/16/16	Royalty Trust Distribution	775.00	
<b>TOTAL ROYALTY INCOME ACTIVITY</b>				<b>775.00</b>	
<b>TOTAL ROYALTY INCOME (LINE 2 1099-MISC)</b>				<b>775.00</b>	
<b>OTHER INCOME</b>					
WILLIAMS COMPANIES INCOME PACS	700	08/16/16	Other Income	109.38	
<b>TOTAL OTHER INCOME ACTIVITY</b>				<b>109.38</b>	
<b>TOTAL OTHER INCOME (LINE 3 1099-MISC)</b>				<b>109.38</b>	
<b>SUBSTITUTE PAYMENTS IN LIEU OF DIVIDENDS OR INTEREST</b>					
THORNBURG MFG INC COM		01/22/16	Miscellaneous Dividend	640.00	
<b>SUBSTITUTE PAYMENTS IN LIEU OF DIVIDENDS OR INTEREST ACTIVITY</b>				<b>640.00</b>	
<b>TOTAL SUBSTITUTE PAYMENTS IN LIEU OF DIVIDENDS OR INTEREST (LINE 8 1099-MISC)</b>				<b>640.00</b>	
<b>TOTAL FEDERAL INCOME TAX WITHHELD (INCLUDED IN LINE 4 1099-MISC)</b>				<b>0.00</b>	

## 8. Miscellaneous Income

Here's an itemization of substitute payments in lieu of dividends or interest, royalties and other income. However, only the totals on the summary page are sent to the IRS.

Merrill Lynch Bank of America Corporation		Account No. 123-96000	Taxpayer No. XXX-XX-6789	Page 26 of 43	
JOHN Q CUSTOMER					
<b>9 2016 TAX REPORTING STATEMENT</b>					
Security Description	Quantity	Date	Transaction Description	Amount	Remarks
<b>INTEREST</b>					
CD KEY BANK N A CLEVELAND OHIO 06.000% JUN 23 2004 SEM		08/23/16	Interest	1,092.34	
SLM CORP SRNT SER BMD 2 FLTN DEC 15 2015		11/16/16 11/16/16 12/16/16	Interest Federal Tax Withholding Interest Federal Tax Withholding	43.67 (12.23) 67.28 (18.94)	
			<b>Security Subtotal</b>	<b>79.88</b>	
ML CONV RT STRIDES (JDSU)		09/27/16	Interest	30.40	
FICD STRIPS SERIES 8		05/16/16 12/31/16	Interest Annual Market Discount	43.87 12.23	
			<b>Security Subtotal</b>	<b>55.90</b>	
DJIA MITS ISSUER BAC		03/16/16 12/31/16	Interest Annual Bond Premium	67.28 (18.84)	
			<b>Security Subtotal</b>	<b>48.44</b>	
ML BANKING ADVANTAGE		10/31/16	Interest	1,750.00	
<b>TOTAL INTEREST ACTIVITY</b>				<b>3,056.96</b>	
<b>FEDERAL INCOME TAX WITHHELD</b>				<b>(31.07)</b>	
<b>TOTAL MARKET DISCOUNT ON INTEREST (INCLUDED IN LINE 10 1099-INT)</b>				<b>12.23</b>	
<b>TOTAL BOND PREMIUM ON INTEREST (INCLUDED IN LINE 11 1099-INT)</b>				<b>(18.84)</b>	

## 9. Interest Income

This is an itemization of reportable interest credited to your account by Merrill Lynch. Only the totals on the summary page are sent to the IRS.

Merrill Lynch Bank of America Corporation		Account No. 123-96000	Taxpayer No. XXX-XX-6789	Page 29 of 43		
JOHN Q CUSTOMER						
<b>10 2016 TAX REPORTING STATEMENT</b>						
Security Description	Quantity	Date	Transaction Description	Total Amount	AMT Amount	Remarks
<b>LIMITED PARTNERSHIP INCOME</b>						
CONAGRA CAPITAL L.C. ADJUSTABLE RATE CLM 7.00% PFD SERIES B	500	08/20/16	Dividend	468.72		SEE NOTE
<b>TOTAL LIMITED PARTNERSHIP INCOME</b>				<b>468.72</b>		
<b>TAXABLE MUNICIPAL ACCRUED INTEREST PAID</b>						
NEW YORK NY PWS GA MAR 13 06.000% OCT15 28	10000 10000	12/16/16 12/31/16	Interest Annual Market Discount	(135.00) 17.50	0.00	
			<b>Security Subtotal</b>	<b>(118.69)</b>	<b>0.00</b>	
NEW YORK NY BDM12 JAN06 06.750%SEP 01 17		12/16/16 12/31/16	Interest Annual Bond Premium	(117.50) 7.13	0.00	
			<b>Security Subtotal</b>	<b>(110.37)</b>	<b>0.00</b>	
<b>TOTAL TAXABLE MUNICIPAL ACCRUED INTEREST PAID ACTIVITY</b>				<b>(228.37)</b>	<b>0.00</b>	
<b>TOTAL TAXABLE MUNICIPAL ACCRUED INTEREST PAID</b>				<b>(282.80)</b>	<b>0.00</b>	
<b>TOTAL BOND PREMIUM ON TAXABLE MUNI ACCR INT PAID</b>				<b>7.13</b>	<b>0.00</b>	
<b>TOTAL MARKET DISCOUNT ON TAXABLE MUNI ACCR INT PAID</b>				<b>17.00</b>	<b>0.00</b>	
<b>NON-TAXABLE MUNICIPAL ACCRUED INTEREST PAID</b>						
NEW YORK ST EGY RESH-DEV AMT PFD GA MAR 13 06.000% OCT15 28	10000	12/16/16	Interest	(135.00)	(135.00)	
<b>TOTAL NON-TAXABLE MUNICIPAL ACCRUED INTEREST PAID ACTIVITY</b>				<b>(135.00)</b>	<b>(135.00)</b>	
<b>TOTAL NON-TAXABLE MUNICIPAL ACCRUED INTEREST PAID</b>				<b>(135.00)</b>	<b>(135.00)</b>	

## 10. Other Distributions and Charges

This may include the following categories, if applicable. Totals and details are not sent to the IRS:

- Limited Partnership Dividends
- Nonreportable Dividends and Interest
- Taxable Municipal Accrued Interest Paid
- Nontaxable Municipal Accrued Interest Paid
- Other Accrued Interest Paid
- Margin Interest
- Investment Fee Information
- Nonreportable Distribution Expenses

# Monitor card or checking activity

If you're part of the CMA Visa program, you're likely to receive a "Visa Access Transaction Summary" statement.

**Note:** This statement will be provided if there has been 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.

Check Number	Date Written	Date Cleared	Payee	Amount	Client Workspace
0395	02/19	02/27	ALLERGY CLINIC	353.90	
0395	12/23	12/29	RGE	36.01	
0400*	12/23	12/29	NW NATURAL	50.17	
0401	12/23	12/29	CITY OF PORTLAND	123.50	
<b>TOTAL CHECKS WRITTEN/BILL PAYMENTS ACTIVITY</b>				<b>563.58</b>	

Trans. Date	Description	Location	Amount	Merchant Category	Client Workspace
01/04	THE GREEN MICROGYM	000-000000	44.00	Entertainment/Recreation	
01/04	Allergy Clinic	Portland	20.00	Healthcare	
01/05	NF WWW NETFLIX.COM/CC	NETFLIX.COM	7.99	Other/Unclassified	
01/19	LAURELHURST DENTISTRY	PORTLAND	199.00	Healthcare	
01/20	THE TEAZONE	PORTLAND	15.50	Restaurants	
01/21	WHOLEFIDS LLH 10402	PORTLAND	24.74	Merchandise	
01/25	RITE AID STORE 5345	PORTLAND	31.76	Healthcare	
01/26	WHOLEFIDS PRT 10168	PORTLAND	8.82	Merchandise	
01/26	POWELL'S BURNSIDE	PORTLAND	13.00	Merchandise	
01/27	INDIA GRILL	PORTLAND	23.85	Restaurants	
01/29	EMUSIC.COM AUDIOBOOKS	866-240-9271	9.99	Other/Unclassified	
01/29	EMUSIC.COM MUSIC	866-240-9271	11.99	Other/Unclassified	
02/01	LAURELHURST DENTISTRY	PORTLAND	290.00	Healthcare	
02/02	CHEVRON 00207891	PORTLAND	37.15	Service Stations	
02/02	THE GREEN MICROGYM	000-000000	44.00	Entertainment/Recreation	
02/03	COOL HARRY'S-1599 SW 10T	PORTLAND	82.50	ATM Cash Withdrawals	
02/04	CEICO	800-841-3000	97.02	Other/Unclassified	
02/05	NF WWW NETFLIX.COM/CC	NETFLIX.COM	7.99	Other/Unclassified	
02/08	CEICO	800-841-3000	97.02	Other/Unclassified	
02/11	WHOLEFIDS LLH 10402	PORTLAND	5.99	Merchandise	
02/11	TRAVEL GUARD GROUP	STEVENS POINT	10.95	Other/Unclassified	
02/11	FRONTIER AI 4222171076881	FAREFAMILIES	470.70	Air Lines/Travel Agents	

## 1. Checks Written/Bill Payments

Here you'll see details, in check number order, of checking and bill payment activity for the year, listing the date the check was written, the date it cleared, the payee and the amount paid.

## 2. Visa Access Transaction Summary

This section lists CMA Visa transactions for the year in chronological order. The transaction date, date cleared, transaction description, location, amount and merchant category (for example, lodging, merchandise) appear for each transaction.

## 3. Expenses by Month

Here's a month-by-month analysis of all CMA Visa and checking expenses for the year according to merchant category.

	JAN	FEB	MAR	APR	MAY	JUN	2016 SUBTOTAL
Lodging	-	-	-	1,578.22	-	-	1,578.22
Restaurants	15.50	23.85	67.70	161.52	36.51	165.08	476.21
Car Rental	-	-	-	381.67	-	-	381.67
Air Lines/Travel Agents	-	470.70	-	-	-	-	470.70
Entertainment/Recreation	66.00	66.00	36.00	36.00	36.00	36.00	276.00
Service Stations	37.15	-	-	-	-	-	37.15
Healthcare	219.00	321.76	20.00	9.88	-	-	570.64
Education	-	-	-	-	-	-	-
Merchandise	24.74	27.81	127.52	584.97	169.77	256.33	1,191.14
Cash Advances	-	-	165.00	704.14	287.50	142.50	1,484.14
ATM Cash Withdrawals	-	165.00	185.00	704.14	287.50	142.50	1,484.14
Other/Unclassified	7.99	248.91	156.94	832.69	149.86	242.56	1,638.95
VISA Credit	-	-	-	381.67	-	-	381.67
<b>Total Net Charges:</b>	<b>333.23</b>	<b>1,361.18</b>	<b>593.16</b>	<b>3,913.47</b>	<b>727.85</b>	<b>842.47</b>	<b>7,771.36</b>
<b>Total Checking:</b>	<b>-</b>	<b>353.90</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>353.90</b>
<b>Total Expenses:</b>	<b>333.23</b>	<b>1,715.08</b>	<b>593.16</b>	<b>3,913.47</b>	<b>727.85</b>	<b>842.47</b>	<b>8,125.26</b>

	JUL	AUG	SEP	OCT	NOV	DEC	2016 SUBTOTAL
Lodging	13.95	87.05	64.07	27.35	197.58	-	1,775.80
Restaurants	-	87.05	64.07	27.35	42.85	59.25	770.73
Car Rental	-	-	-	-	-	-	-
Air Lines/Travel Agents	-	419.20	60.00	1,410.40	1,430.40	-	4,129.77
Entertainment/Recreation	36.00	36.00	36.00	36.00	36.00	36.00	492.00
Service Stations	20.00	-	-	-	-	-	20.00
Healthcare	20.00	65.06	20.00	-	41.50	-	737.20
Education	-	-	-	-	-	-	-
Merchandise	208.75	266.60	2,436.01	205.99	662.70	459.79	5,430.98
Cash Advances	102.50	142.50	102.50	100.00	205.50	102.50	2,239.64
ATM Cash Withdrawals	102.50	142.50	102.50	100.00	205.50	102.50	2,239.64
Other/Unclassified	134.88	165.39	147.50	104.84	209.15	126.86	2,527.57
VISA Credit	-	-	-	-	324.60	-	324.60
<b>Total Net Charges:</b>	<b>516.08</b>	<b>1,181.80</b>	<b>2,866.08</b>	<b>1,884.58</b>	<b>2,501.08</b>	<b>804.40</b>	<b>17,525.38</b>
<b>Total Checking:</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>209.68</b>	<b>563.58</b>
<b>Total Expenses:</b>	<b>516.08</b>	<b>1,181.80</b>	<b>2,866.08</b>	<b>1,884.58</b>	<b>2,501.08</b>	<b>1,014.08</b>	<b>18,088.96</b>

\*\* END OF STATEMENT \*\*

# Tap into online services and support

## Downloading tax information

If you have IRS reportable accounts and retirement accounts, you can download the following tax information directly from Merrill Lynch into TurboTax®, TurboTax® Online or other TurboTax desktop software products, or H&R Block® tax software:

- Form 1099-DIV: Dividends and Distributions
- Form 1099-INT: Interest Income
- Form 1099-OID: Original Issue Discount
- Form 1099-B: Proceeds From Broker and Barter Exchange Transactions
- Form 1099-MISC: Miscellaneous Income (TurboTax accepts download; H&R Block tax software requires manual entry)
- Form 1099-R: Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.

You won't have to manually enter most data from your statement if you use any of the above-referenced online capabilities.

TurboTax products and H&R Block tax software will prompt you to enter your MyMerrill.com or Merrill Edge Login ID and password before downloading your information. The download service is available to MyMerrill.com or Merrill Edge clients at no additional cost. If you're not currently enrolled in MyMerrill.com or Merrill Edge, you have the opportunity to register when you navigate through the TurboTax or H&R Block tax software interview process. Enrollment in MyMerrill.com or Merrill Edge is free and can be completed in just a few minutes.

For more information on these services, and for a TurboTax software discount to Merrill Lynch clients for TurboTax Online, please visit the Tax Center on [MyMerrill.com](http://MyMerrill.com) or [merrilledge.com](http://merrilledge.com).

## Downloading text files

You can download your tax information into text files to import into Microsoft® Excel® software and other software. Enrollment in the free MyMerrill.com or Merrill Edge service is required.

## Online statement view

To reduce the paper in your mailbox, you can opt to receive your tax reporting statement online. Online delivery of your statement is a step towards environmentally responsible financial reporting.

When you receive your statement online, you can print, save to your computer or archive to a disk. You'll also be able to access statements from the past seven years.

To view your tax reporting statement online through MyMerrill.com or Merrill Edge ([merrilledge.com](http://merrilledge.com)), from the top navigation, select the Tax Documents tab under the Portfolio & Accounts tab. Or, you can **click here** to go directly to the **Tax Documents** page for your 2016 document. You will need to log in to [MyMerrill.com](http://MyMerrill.com) or [merrilledge.com](http://merrilledge.com) first.

You can also view your tax reporting statement and documents through the site search using any of the following keywords: taxes, tax statement, tax documents, year-end tax statement, tax preparation, tax forms, income tax, tax reporting, 1099.

For a direct link to **Tax Documents**, visit the Tax Center on [MyMerrill.com](http://MyMerrill.com) or [merrilledge.com](http://merrilledge.com).

# Read these important reminders

We could receive amended information from mutual funds, real estate investment trusts (REITs) and unit investment trusts (UITs) after the February 15 tax statement mailing deadline. As a result, we strongly discourage you from filing your tax return early if you're holding mutual funds, REITs and/or UITs. Below we've outlined how we address this situation so we can provide you with an accurate tax statement.

## **Delayed statement mailings**

We frequently have to delay the delivery of your tax reporting statement(s) when we do not receive year-end income classification data for certain mutual funds, REITs and UITs. In preparing tax reporting statements, we rely on the issuers of these investments to provide information about classification of their annual distributions. Some of these institutions may be delayed in providing us with the required information in time to accurately produce all tax reporting statements by February 15.

Merrill Lynch continues to be in the forefront of working with industry associations and the IRS to address the timeliness of income classification. In addition, we've been communicating our concerns and expectations directly to those issuers whose products are available to our clients. Although the issue continues to show steady improvement, providing accurate information on time remains an issue for a significant number of mutual funds, REITs and UITs.

## **Amended returns due to reclassification**

We typically begin printing tax reporting statements in late January. Some of the information in the statement is provided to us from outside sources and may occasionally be subject to change. Often, distributions made by mutual funds, REITs and UITs structured as regulated investment companies (RICs) need to be reclassified as a different type of distribution — for example, nondividend distributions, qualified dividends, long-term capital gain distributions or tax-exempt dividends subject to the AMT — after year-end financial information becomes available to the funds. Since we may not receive this amended information until after the February 15 mailing deadline, we'll notify you of the amended information by providing you with a corrected tax reporting statement.

Please discuss your specific situation with your tax advisor.

# Read these important reminders *(continued)*

## Dates for statement mailings

Here's a schedule of the various tax information forms that Merrill Lynch or others will mail to you in the first few months of the year. Most amended forms are mailed between the end of February and April 1. You'll receive only those forms that are appropriate for the activity in your accounts.

For more exact mailing dates, please contact your Merrill Lynch financial advisor or Merrill Edge Financial Solutions Advisor.™

Form	Description	Mailing Deadline
<b>Tax Reporting Statement – Form 1099</b>	Consolidated summary of Forms 1099	February 15*
<b>Form 1099-DIV</b>	Reportable dividends and other distributions	January 31
<b>Form 1099-INT</b>	Reportable interest income	January 31
<b>Form 1099-OID</b>	Original issue discount interest accretion (not paid) other than CMO/REMIC instruments	January 31
<b>Form 1099-B</b>	Proceeds from broker and barter exchange transactions	February 15
<b>Form 1099-MISC</b>	Reportable miscellaneous income	January 31
<b>Form 1099-C</b>	Reportable debt income	January 31
<b>IRA Fair Market Value</b>	Shows the fair market value of the account as of the last business day of the year	January 31
<b>Forms 1099-R and 1099-Q</b>	Distributions from IRA, retirement account or Education Savings Account	January 31
<b>Supplemental Tax Information Statement</b>	Widely Held Fixed Investment Trusts (WHFITs) and Real Estate Mortgage Investment Conduits (REMICs)	March 15
<b>Schedule K-1</b>	Master Limited Partnership (MLP) income, which will be mailed directly from the General Partner	Mid-March
<b>Form 5498-ESA</b>	Reports contributions to your Education Savings Account	April 30
<b>Form 5498</b>	Reports contributions, rollovers, conversions and changes in fair market value after 12/31	May 31

\*Merrill Lynch requests an IRS extension every year to account for publication of income reclassification.

# Access additional resources

## Questions about your statement

Call toll-free 800.637.6326, 24 hours a day, seven days a week, if you have any tax reporting questions.

You have access to specially trained client service representatives who are available nationwide to answer your questions about the information on your tax reporting statement. Please keep in mind Merrill Lynch is not able to offer you tax or legal advice.

## Investment questions (non-tax related)

Contact your Merrill Lynch financial advisor or Merrill Edge Financial Solutions Advisor.

## Tax planning website

Visit the online tax planning center through [MyMerrill.com](https://www.mymerrill.com) or [merrilledge.com](https://www.merrilledge.com) for tips and articles on making tax preparation easier.

## Preparing your tax return

Contact your tax professional or the IRS.

## Contacting the IRS

You can contact the IRS in one of the following ways:

- Call 800.829.1040 with tax questions for individuals, or 800.829.4933 with tax questions for businesses.
- Call 888.272.9829 to pay your taxes by credit card. Your Merrill Lynch Visa card is accepted as well as MasterCard®, American Express® and Discover® cards. There is a convenience fee for this service.
- Visit [irs.gov](https://www.irs.gov) to obtain information and print forms and publications.



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