Get the most from your Merrill Lynch supplemental tax information statement

Merrill Lynch
Bank of America Corporation

Contents

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.

Here’s an overview

What is the Merrill Lynch supplemental tax information statement?

The statement is a consolidated summary of gross income and expenses for those who invest in widely held fixed investment trusts (WHFITs), real estate mortgage investment conduits (REMICs) and/or collateralized debt obligations (CDOs). It’s produced to comply with U.S. Treasury regulations that require all reporting for WHFIT securities be included on a separate statement and mailed to clients by March 15.

What are WHFITs?

WHFITs are trusts that hold fixed pools of mortgages, debt instruments, equities or other financial instruments. Classifying a security as a WHFIT causes it to fall under grantor trust rules, which means that certificate holders are considered the owners of the assets held by the trust. As the owner, you’re responsible for reporting your pro rata share of gross income and expenses, including the undistributed or “attributed” income and expenses from the trust assets.

Who gets a supplemental tax information statement?

If you’re a Merrill Lynch client who holds WHFITs, REMICs and/or CDOs and are subject to tax reporting rules, you’re eligible to receive a supplemental tax information statement.

What will you find in your supplemental tax information statement?

The statement includes the following:

- The trust’s sale of WHFIT assets on a pro rata basis and all gain/loss information
- Pro rata dividend, interest and principal payments received by the WHFIT
- Market discounts
- Pro rata investment expenses (that is, deductible-type expenses) and credits

The summary totals and detail information that appear in the statement pertain only to the WHFIT and REMIC/CDO securities you own.

See reportable and nonreportable information

Merrill Lynch is required to report certain taxable information from the supplemental tax information statement to the Internal Revenue Service (IRS).

The reportable section of your statement includes the following details:

- Gross income that's generally reported on the Consolidated 1099, Dividends, Interest and Gross Proceeds from the sale of securities
- Investment expenses (that is, deductible-type expenses) and credits
- Information regarding the sale of WHFIT assets on a pro rata basis
- Non-pro rata principal payments received by the WHFIT
- REMIC Original Issue Discount (OID) and Interest

Your statement will also include some nonreportable information. These sections 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:

- Cost basis adjustment
- Nonreportable expenses
- Adjusted issue price
- Principal balance

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.

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).

Merrill Lynch
Bank of America Corporation

2017 TAX REPORTING HOUSEHOLD LINK STATUS

AS OF 03/15/2018

JOHN Q 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-X6000	**Supplemental Tax Statement Enclosed**	**1-43**
	XXX-X6000	Tax Statement Produced 2/09	n/a
	XXX-X6000	Visa/Checking Stand Alone Delivered Online	n/a
John and Jane Customer Jr.	XXX-X6001	Tax Statement Delivered Online 02/09	n/a
John Consults Account	XXX-X6004	Tax Statement Pending	n/a
Jonathon Q Customer	XXX-X6A00	Form 1099R Produced 01/18	n/a
Jane Customer	XXX-X6A04	Income Below IRS Reporting Requirements	n/a
Johnnie and Janie Customer	XXX-X6B03	**Supplemental Tax Statement Enclosed**	**44-51**
	XXX-X6B03	Tax Statement Produced 2/09	n/a

Get a glimpse of what's inside

Your supplemental tax information statement's cover page includes the mail date and 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.

Merrill Lynch
Bank of America Corporation

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2017 SUPPLEMENTAL TAX INFORMATION STATEMENT

ORIGINAL 1099 03/15/2018

JOHN Q CUSTOMER
123 MAIN STREET
NEW YORK, NY 10281

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

STOP

Merrill Lynch would like you to note the following item(s) that may affect your tax return.
Please discuss these matters with your Tax Advisor prior to completing your return.

IMPORTANT ITEMS FOR YOUR ATTENTION

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

Backup Withholding - Persons not furnsihing their taxpayer indentification number to the payer become subject to backup withholding on certain payments at a rate of 28%, including dividends, interest, and gross proceeds from dispositions of securities. See Form W-9, Request for Taxpayer Identification Number and Certification, for information on backup withholding. Include this amount on your income tax return as tax withheld.

Corrections

If we identify an error and a corrected statement is required, we'll adjust the information we gave to the IRS and issue a new statement to you highlighting any corrections that have been made. A corrected supplemental tax information statement replaces any previous supplemental tax information statement you may have received from Merrill Lynch. When we notify you of changes, an "Adjustments Applied to This Statement" section appears immediately after 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.

Merrill Lynch
Bank of America Corporation

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2017 SUPPLEMENTAL TAX INFORMATION STATEMENT

CORRECTED 1099 03/28/2018

JOHN Q CUSTOMER
123 MAIN STREET
NEW YORK, NY 10281

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STOP

Merrill Lynch would like you to note the following item(s) that may affect your tax return.
Please discuss these matters with your Tax Advisor prior to completing your return.

ADJUSTMENTS APPLIED TO THIS STATEMENT

Security Description	CUSIP Number	Reason for Adjustment	Transaction Date(s) Affected	
DIVIDENDS AND DISTRIBUTIONS				
VAN KAMP 539 PREFERRED		COMPANY RECLASSIFIED INCOME.	05/07/17	11/02/17
MISCELLANEOUS INCOME				
MARINE PETE TRUST		ADDED TO STATEMENT, PREVIOUSLY NOT REPORTED.	06/30/17	

Your account activity is summarized

Your statement's summary sections include the reportable income and expenses we're required to report to you and to the IRS via Forms 1099.

Summary page sections

1. Dividends and Distributions (Form 1099-DIV)
2. Interest Income (Form 1099-INT)
3. Summary of Original Issue Discount Items (Form 1099-OID)
4. Summary of Sales Proceeds
5. Miscellaneous Income
6. Distributions, Charges and Expenses

The summary page includes summaries of original issue discount items and sales proceeds even though these items are reported individually by transaction to the IRS. You'll find the itemized information for these categories on a later page within the supplemental tax information statement.

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ORIGINAL 1099 03/15/2018

JOHN Q CUSTOMER
123 MAIN STREET
NEW YORK, NY 10281

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

Payer:
Merrill Lynch, Pierce, Fenner & Smith Inc
1500 American Boulevard, NJ2-150-01-13
Pennington, NJ 08534-4129
Federal Identification Number 13-5674085

2017 SUPPLEMENTAL TAX INFORMATION STATEMENT

Form 1099-DIV 1 **2017 Dividends and Distributions** **(OMB NO. 1545-0110)**

			Amount
1a	Total Ordinary Dividends	Sched. B, Line 5 &/or Form 1040, Line 9a	5,496.72
1b	Qualified Dividends	Form 1040, Line 9b	3,960.35
2a	Total Capital Gain Distributions	Sched. D, Line 13 or Form 1040, Line 13	242.81
2b	Unrecap. Sec. 1250 Gain	Sched. D, Line 19	26.79
2c	Section 1202 Gain	See Sched. D Instructions	3.36
2d	Collectibles (28%) Gain	Sched. D, Line 18	1.36
3	Nondividend Distributions	See Publication 550	130.00
4	**Federal Income Tax Withheld**	**Form 1040, Line 64**	**321.42**
5	Investment Expenses	Sched. A, Line 23 (Amt. inc. in Line 1a)	322.47
6	Foreign Tax Paid	Form 1116 &/or Form 1040, Line 48	71.97
7	Foreign Country or U.S. Possession.	See Instructions	Various
8	Liquidation Distributions Cash	See Instructions	1.36
9	Liquidation Distributions Non-Cash	See Instructions	0.00
10	Exempt-Interest Dividends	Form 1040, Line 8b	1,076.78
11	Spec. Private Activity Bond Int. Div.	See Instructions for Form 6251	1,076.78

Form 1099-INT 2 **2017 Interest Income** **(OMB NO. 1545-0112)**

			Amount
1	Interest Income	Sched. B, Line 1 &/or Form 1040, Line 8a	25,121.04
2	Early Withdrawal Penalty	Form 1040, Line 30	0.00
3	Int. on U.S. Savings Bonds & Treas.	See Publication 550	0.00
4	**Federal Income Tax Withheld**	**Form 1040, Line 64**	**0.00**
5	Investment Expenses	Sched. A, Line 23 (Amt. inc. in Line 1)	73.96
6	Foreign Tax Paid	Form 1116 &/or Form 1040, Line 48	0.00
7	Foreign Country or U.S. Possession	See Instructions	
8	Tax-Exempt Interest	Form 1040, Line 8b	464.38
9	Specified Private Activity Bond Interest	See Instructions for Form 6251	102.11
14	Tax-Exempt/Tax Credit Bond CUSIP No.	See Instructions	

3 **Summary of 2017 Original Issue Discount Items**

		Amount
Original Issue Discount	See Publication 1212	285.90
OID on U.S. Treasury Obligations	See Publication 1212	0.00
Investment Expenses	See Instructions	2.00

Amounts of Original Issue Discount are individually reported to the IRS. Refer to the 2017 Original Issue Discount detail section of this statement.

4 **Summary of 2017 Sales Proceeds**

		Amount
Sales Proceeds	See Form 8949	191,905.51
Federal Income Tax Withheld	**Form 1040, Line 64**	**18,245.87**

Gross Proceeds from each of your 2017 securities trades are individually reported to the IRS. Refer to the 2017 Proceeds from Broker and Barter Exchange Transactions detail section of this statement.

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.

Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S) is a registered broker-dealer and wholly owned subsidiary of Bank of America Corporation
Member, Securities Investor Protection Corporation (SIPC)

Your account activity is summarized *(continued)*

Page 4 includes summaries of the miscellaneous income, distributions, charges and expenses.

The “Distributions, Charges and Expenses” section summarizes these items associated with WHFIT income. Unlike the other summary sections, this section is not reported to the IRS.

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Bank of America Corporation

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JOHN Q CUSTOMER

2017 SUPPLEMENTAL TAX INFORMATION STATEMENT

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Form 1099-MISC	2017 Miscellaneous Income	(OMB NO. 1545-0115) Amount
1 Rental Income	Sched. E	1,027.67
2 Royalties	Sched. E, Line 4	3,537.72
3 Other Income	Form 1040, Line 21	120.78
4 Federal Income Tax Withheld	**Form 1040, Line 64**	**21.96**
8 Sub. Payments in Lieu of Div. or Int.	Form 1040, Line 21	78.43

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.

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Distributions, Charges and Expenses		Amount
Distributions and Charges		
Non-Reportable Dividends and Interest	....	513.68
Non-Reportable Tax-Exempt Interest	....	823.01
Other Accrued Interest Paid	....	2.16
Margin Interest	....	0.00
Fees	....	0.00
Non-Reportable Distribution Expenses	....	35.00
Expenses Subject to 2%		
Investment from Proceeds	....	264.10
Investment from Tax-Exempt Interest	....	15.00
Other	....	10.00
Expenses Not Subject to 2%		
Administrative	....	106.43
Severance	....	110.32
Investment from Interest	....	0.00
Other	....	35.00
Non-Deductible Expenses		
Organizational	....	15.00

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

The amounts listed on Forms 1099-DIV, 1099-INT, 1099-OID, 1099-MISC and 1099-B represent dividends, interest, miscellaneous income, original issue discount and/or 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 (Form 1065, Schedule K-1) will not appear on the Tax Reporting Statement. Such information will be sent to you directly from the limited partnership, for inclusion on your income tax return.

Nominees - If your federal Taxpayer Identification Number is shown on this form and includes amounts belonging to another person, you are considered a nominee recipient. You must file Form 1099-DIV, 1099-INT, 1099-OID, 1099-MISC or 1099-B, as applicable, with the IRS, for each of the other owners to show their share of the income, and you must furnish a Form 1099-DIV, 1099-INT, 1099-OID, 1099-MISC or 1099-B to each owner. A husband or wife is not required to file a nominee return to show amounts owned 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 **various**.

Backup Withholding - Persons not furnishing their taxpayer identification number to the payer become subject to backup withholding on certain payments at a rate of 28%, including dividends, interest, and gross proceeds from dispositions of securities. See Form W-9 for information on backup withholding. **Include this amount on your income tax return as tax withheld.**

1099-MISC - MISCELLANEOUS INCOME **(OMB No. 1545-0115)**
Each royalty trust is required to provide their shareholders with detailed information regarding items of trust income and deductions. Because the information reported to shareholders by the royalty trust includes the information we report to you on Form 1099-MISC, you should be careful not to report this income on your tax return twice.
Line 1 - Shows the income received from rental property. **Report on Schedule E (Form 1040).**
Line 2 - Shows the royalty trust income paid to your account during the tax year. **Report on Schedule E (Form 1040).**
Line 3 - Generally, report this amount on the "Other Income" line of Form 1040 and identify the payment. The amount shown may be payments you received as the beneficiary of a deceased employee, prizes, awards, taxable damages, or other taxable income. See Publication 525, Taxable and Nontaxable Income. If it is trade or business income, report this amount on Schedule C or F (Form 1040).
Line 8 - Shows substitute payments in lieu of dividends or tax-exempt 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 1040A. Also report it on **Schedule B (Form 1040A or 1040),** if required.
Line 1b - Shows the portion of the amount on line 1a that may be eligible for reduced capital gains rates. See Form 1040/1040A instructions for how to determine this amount. Report the eligible amount on line 9b, Form 1040 or 1040A. The amount shown may be a distribution from an employee stock ownership plan (ESOP). Report it as a dividend on your Form 1040/1040A but treat it as a plan distribution, not as investment income, for any other purpose.
Line 2a - Shows total capital gain distributions (long-term) from a regulated investment company or real estate investment trust. Report the amounts shown on line 2a on **Schedule D (Form 1040)**, line 13. But, if **no amount** is shown on lines 2c-2d and your only capital gains and losses are capital gain distributions, you may be able to report the amounts as shown on line 2a on line 13 of Form 1040 (line 10 of Form 1040A) rather than **Schedule D**. See the Form 1040 or 1040A instructions.
Line 2b - Shows the portion of the amount on line 2a that is unrecaptured section 1250 gain from certain depreciable real property. Report this amount on the **Unrecaptured Section 1250 Gain Worksheet-line 19** in the instructions for Schedule D (Form 1040).
Line 2c - Shows the portion of the amount on line 2a that is section 1202 gain from certain small business stock that may be subject to an exclusion. See the Schedule D (Form 1040) instructions.
Line 2d - Shows 28% rate gain from sales or exchanges of collectibles. If required, use this amount when completing the **28% Rate Gain Worksheet-line 18** in the instructions for Schedule D (Form 1040).
Line 3 - 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 this amount for figuring gain or loss when you sell your stock. But if you get back all your cost (or other **basis),** report future distributions as capital gains. See Publication 550.
Line 5 - Shows your share of expenses of a nonpublicly offered regulated investment company, generally a nonpublicly 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. This amount is included on line 1a.
Lines 8 and 9 - Shows cash and noncash liquidation distributions.
Line 10 - Shows exempt-interest dividends from a mutual fund or other regulated investment company. Include this amount on line 8b of Form 1040 as tax-exempt interest.
Line 11 - Shows exempt-interest dividends subject to the alternative minimum tax. This amount is included on line 10. See the instructions for Form 6251.

This is what we report to the IRS

Dividends and distributions: Form 1099-DIV

This section reports the total ordinary dividends and total capital gain distributions that a security paid to you during the year, including qualified dividends, unrecaptured Section 1250 gain, nondividend distributions (return of capital distributions), federal income tax withheld (backup withholding), foreign tax paid and foreign source income, if applicable.

It includes Line 10, which shows exempt interest dividends from a mutual fund or other regulated investment company paid to you during the calendar year. Line 11 (Spec. Private Activity Bond Int. Div.) shows exempt interest dividends subject to the alternative minimum tax (AMT). This amount is included in Line 10. In the summary box, you'll find the IRS form and line items associated with the income the box reflects.

Qualified dividends are reported at the issuer level. You should review to determine if the qualified tax rate applies to your situation.

Form 1099-DIV	2017 Dividends and Distributions	(OMB NO. 1545-0110)
		Amount
1a Total Ordinary Dividends	Sched. B, Line 5 &/or Form 1040, Line 9a	5,496.72
1b Qualified Dividends	Form 1040, Line 9b	3,960.35
2a Total Capital Gain Distributions	Sched. D, Line 13 or Form 1040, Line 13	242.81
2b Unrecap. Sec. 1250 Gain	Sched. D, Line 19	26.79
2c Section 1202 Gain	See Sched. D Instructions	3.36
2d Collectibles (28%) Gain	Sched. D, Line 18	1.36
3 Nondividend Distributions	See Publication 550	130.00
4 Federal Income Tax Withheld	**Form 1040, Line 64**	**321.42**
5 Investment Expenses	Sched. A, Line 23 (Amt. inc. in Line 1a)	322.47
6 Foreign Tax Paid	Form 1116 &/or Form 1040, Line 48	71.97
7 Foreign Country or U.S. Possession.	See Instructions	Various
8 Liquidation Distributions Cash	See Instructions	1.36
9 Liquidation Distributions Non-Cash	See Instructions	0.00
10 Exempt-Interest Dividends	Form 1040, Line 8b	1,076.78
11 Spec. Private Activity Bond Int. Div.	See Instructions for Form 6251	1,076.78

Interest income: Form 1099-INT

This section lists taxable interest income received during the year, including WHFITs, CDOs, tax-exempt income and AMT information. The summary section "Reportable Tax-Exempt Income" captures tax-exempt interest at the date level to include description, transaction and dollar amounts detailing the summarized amounts shown on Line 8 of Form 1099-INT.

When preparing your annual tax return, include information from this form (1099-INT) to report the interest income you've received from investments. In the summary box, you'll find the IRS form and line items associated with the income the box reflects.

Form 1099-INT	2017 Interest Income	(OMB NO. 1545-0112)
		Amount
1 Interest Income	Sched. B, Line 1 &/or Form 1040, Line 8a	25,121.04
2 Early Withdrawal Penalty	Form 1040, Line 30	0.00
3 Int. on U.S. Savings Bonds & Treas.	See Publication 550	0.00
4 Federal Income Tax Withheld	**Form 1040, Line 64**	**0.00**
5 Investment Expenses	Sched. A, Line 23 (Amt. inc. in Line 1)	73.96
6 Foreign Tax Paid	Form 1116 &/or Form 1040, Line 48	0.00
7 Foreign Country or U.S. Possession	See Instructions	
8 Tax-Exempt Interest	Form 1040, Line 8b	464.38
9 Specified Private Activity Bond Interest	See Instructions for Form 6251	102.11
14 Tax-Exempt/Tax Credit Bond CUSIP No.	See Instructions	

This is what we report to the IRS *(continued)*

Summary of original issue discount items

This section summarizes original issue discount (OID) items accrued during the year on your holdings of certain taxable debt instruments that were issued at a discount from face value. The total amount of OID paid on a security over its lifetime is the difference between the security's original issue price and its stated redemption price at maturity.

This section also includes investment expenses that contain the regular interest holder's pro rata share of investment expenses that are deductible.

We report individual amounts of OID to the IRS. These amounts should be included on your annual tax return. However, they may not be the amounts you should include because a debt instrument you purchased after the date of the original issue may have a premium, acquisition premium or market discount. As a result, the OID reported to you may have to be adjusted.

Summary of 2017 Original Issue Discount Items

		Amount
Original Issue Discount	See Publication 1212	285.90
OID on U.S. Treasury Obligations	See Publication 1212	0.00
Investment Expenses	See Instructions	2.00

Amounts of Original Issue Discount are individually reported to the IRS. Refer to the 2017 Original Issue Discount detail section of this statement.

Summary of sales proceeds

This section totals the gross proceeds received from dispositions of securities as well as sales of assets within the WHFIT. This section includes, but is not limited to, proceeds from:

- Sales
- Redemptions
- Called bonds
- Tender offers
- Taxable exchanges
- Other dispositions for cash

Gross proceeds from short sales are also reported in this section in the year the position was closed.

We report individual gross proceeds events (discussed later in this guide) to the IRS. They should be included on your annual tax return.

Summary of 2017 Sales Proceeds

		Amount
Sales Proceeds	See Form 8949	191,905.51
Federal Income Tax Withheld	**Form 1040, Line 64**	**18,245.87**

Gross Proceeds from each of your 2017 securities trades are individually reported to the IRS. Refer to the 2017 Proceeds from Broker and Barter Exchange Transactions detail section of this statement.

This is what we report to the IRS *(continued)*

Miscellaneous income: Form 1099-MISC

Miscellaneous income can include rental income, royalties, other income, federal income tax withheld and substitute payments in lieu of dividends or interest.

Rental income is unique to this statement and refers to income of $600 or more from rentals of items such as office space, machines and pasture land.

Form 1099-MISC	2017 Miscellaneous Income	(OMB NO. 1545-0115)
		Amount
1 Rental Income	Sched. E	1,027.67
2 Royalties	Sched. E, Line 4	3,537.72
3 Other Income	Form 1040, Line 21	120.78
4 Federal Income Tax Withheld	**Form 1040, Line 64**	**21.96**
8 Sub. Payments in Lieu of Div. or Int.	Form 1040, Line 21	78.43

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.

Distributions, Charges and Expenses

The “Distributions, Charges and Expenses” section summarizes nonreportable distributions, interest earned and paid and charges that are detailed in the “Other Distributions and Charges” section of the statement.

As a trust interest holder of a WHFIT, you may be able to deduct trust expense items attributable to you. Any amount shown in this section is your share of expenses as a holder of the WHFIT. If you file Form 1040, you may be able to deduct these expenses on Schedule A (Form 1040).

You may generally deduct expense items that are subject to the 2% limit to the extent that they exceed 2% of your adjusted gross income, as shown on Form 1040. You can deduct such expenses on the “Other Expenses” line on Schedule A.

You may generally deduct expense items that aren’t subject to the 2% limit in the “Other Miscellaneous Deductions” section on Schedule A.

Please note that the income relating to such expense items is reported to you on the associated Forms 1099-DIV, 1099-INT and/or 1099-MISC.

Distributions, Charges and Expenses		
		Amount
Distributions and Charges		
Non-Reportable Dividends and Interest	....	513.68
Non-Reportable Tax-Exempt Interest	....	823.01
Other Accrued Interest Paid	....	2.16
Margin Interest	....	0.00
Fees	....	0.00
Non-Reportable Distribution Expenses	....	35.00
Expenses Subject to 2%		
Investment from Proceeds	....	264.10
Investment from Tax-Exempt Interest	....	15.00
Other	....	10.00
Expenses Not Subject to 2%		
Administrative	....	106.43
Severance	....	110.32
Investment from Interest	....	0.00
Other	....	35.00
Non-Deductible Expenses		
Organizational	....	15.00

Each unique security is summarized

The statement includes a separate summary page for each unique security in your account. The details on this page include the totals for every line item reportable on each of the individual tax forms. Here's a breakdown of each section on this page:

1. **Dividends and Distributions**
   This section itemizes all gross taxable dividends.

2. **Interest Income**
   This section itemizes reportable interest.

3. **Original Issue Discount (OID)**
   This section reports the amount of OID income accrued in 2017 on every taxable or tax-exempt OID obligation.

4. **Summary of Sales Proceeds**
   This section summarizes all gross cash proceeds from dispositions of securities for cash. As required by law, Merrill Lynch must report the gross proceeds from each of these dispositions of securities separately. Please be advised that we won't transmit acquisition date, cost basis and gain (or loss) information to the IRS for the 2017 tax reporting year. We provide this data to you for informational purposes only.

5. **Miscellaneous Income**
   This section reports the income received from rental, royalty trust and other income.

6. **Expenses**
   Any amounts shown in this section are your share of expenses as a holder of a WHFIT. Income that relates to such expense items is reported to you on the associated Forms 1099-DIV, 1099-INT and/or 1099-MISC.

Merrill Lynch
Bank of America Corporation

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JOHN Q CUSTOMER

2017 SUPPLEMENTAL TAX INFORMATION STATEMENT

VAN KAMP 547 PREFERRED CUSIP: 321321546

1 **DIVIDENDS AND DISTRIBUTIONS**

1A. Total Ordinary Dividends	1B. Qualified Dividends	2A. Total Capital Gain Distributions	2B. Unrecap. Section 1250 Gain	3. Nondividend Distributions	**4. Federal Income Tax Withheld**	5. Investment Expenses	6. Foreign Tax Paid	8. Liquidation Distributions Cash	10. Exempt-Interest Dividends	11. Specified Private Activity Bond Interest
640.94	108.08	112.71	0.47	130.00	0.00	24.04	0.00*	1.36	0.00	0.00

2 **INTEREST INCOME**

1. Interest Income	2. Early Withdrawal Penalty	3. Interest on U.S. Savings Bonds & Treasury Obligations	**4. Federal Income Tax Withheld**	5. Investment Expenses	6. Foreign Tax Paid	8. Tax-Exempt Interest	9. Specified Private Activity Bond Interest
0.00	0.00	0.00	0.00	0.00	0.00*	464.38	102.11

3 **ORIGINAL ISSUE DISCOUNT**

Original Issue Discount	Original Issue Discount on US Treasury Obligations	Investment Expenses
0.00	0.00	0.00

4 **SUMMARY OF SALES PROCEEDS**

Sales Proceeds	**Federal Income Tax Withheld**
67,335.97	18,245.87

5 **MISCELLANEOUS INCOME**

1. Rental Income	2. Royalties	3. Other Income	**4. Federal Income Tax Withheld**	8. Substitute Payments in Lieu of Dividends or Interest
0.00	0.00	0.00	0.00	0.00

EXPENSES SUBJECT TO 2%

Investment From Proceeds	Investment From Tax-Exempt Interest	Other
74.87	15.00	0.00

6 **EXPENSES NOT SUBJECT TO 2%**

Administrative	Severance	Investment From Interest	Other
0.00	0.00	0.00	0.00

NON-DEDUCTIBLE EXPENSES

Organizational
0.00

*This dollar amount represents Foreign Tax Paid, and may reflect taxes paid to various foreign countries or U.S. Possessions.

You can review transaction details

The details in this section give you a breakdown of all reportable transactions throughout the year and are summarized on pages 3 and 4.

Original Issue Discount: Form 1099-OID

This section reports the amount of OID income accrued in 2017 on taxable or tax-exempt OID obligations that you held during the year in your Merrill Lynch account. We report the OID to the IRS separately for each instrument.

Merrill Lynch
Bank of America Corporation

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JOHN Q CUSTOMER

2017 SUPPLEMENTAL TAX INFORMATION STATEMENT

Form 1099-OID — **2017 ORIGINAL ISSUE DISCOUNT** — **(OMB NO. 1545-0117)**

7. Security Description	CUSIP Number	Quantity	Position From	Held To	Issue Date	Maturity Date	Amount*	Remarks
ORIGINAL ISSUE DISCOUNT								
FHLMC CMO 2003	31394HTY7	41000	01/01/17	12/31/17	09/01/03	09/17/33	278.78	INVEST EXPENSE 2.00
FHLMC CMO 2003	31394LPN6	22000	01/01/17	12/31/17	11/01/03	11/17/33	7.07	
		32000	01/01/17	12/31/17	11/01/03	11/17/33	0.05	
				Security Subtotal			*7.12*	
TOTAL ORIGINAL ISSUE DISCOUNT (LINE 1 1099-OID)							**285.90**	
TOTAL ORIGINAL ISSUE DISCOUNT (SUM OF LINES 1 & 8 1099-OID)							**285.90**	
TOTAL INVESTMENT EXPENSES (LINE 9 1099-OID)							**(2.00)**	

*Amounts of OID are individually reported by security position to the IRS. These amounts may not always be the correct amounts to report on your income tax return.

IMPORTANT TAX INFORMATION

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 can review transaction details *(continued)*

Proceeds From Broker and Barter Exchange Transactions: Form 1099-B

The "Proceeds From Broker and Barter Exchange Transactions" section includes sales of positions for "noncovered securities." Cost Basis Legislation requires reporting the gross proceeds of the sale of covered and noncovered securities and the adjusted cost basis specifically for covered securities. WHFITs, REMICs and CDOs are considered noncovered securities under the legislation and, the adjusted cost basis is not reportable to the IRS. Any sale of a WHFIT/REMIC/CDO security will be included in this section with the adjusted cost basis (where available), but we won't transmit the adjusted basis to the IRS. This section shows all gross proceeds credited to your account by Merrill Lynch from dispositions of securities for cash. Merrill Lynch reports the gross proceeds for each instrument to the IRS separately.

The detailed gross proceeds section is presented in chronological order by security. Detail per security is organized by the trade date for sales transactions. The trade date must be used for tax reporting purposes and allows you to easily match the gross proceeds information included here with gain/loss detail.

Additionally, a "Remarks" column provides any information that needs to be highlighted for a corresponding transaction.

7. Short-Term Capital Gains and Losses for Noncovered Transactions

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

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Bank of America Corporation

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JOHN Q CUSTOMER

2017 SUPPLEMENTAL TAX INFORMATION STATEMENT

The following sections are provided to facilitate your review and the preparation of your tax return.

Your Supplemental Tax Information Statement that follows is a summary of the gains and losses on your Widely Held Fixed Investment Trust (WHFIT) securities. As a WHFIT interest holder, you must report your pro-rata share of the securities sold by the WHFIT trust in addition to any gain (loss) from the sales that you have made of your WHFIT securities. This section includes your pro-rata share of principal payments made by Real Estate Mortgage Investment Conduits (REMICs) and Collateralized Debt Obligations (CDOs).

The 2017 Proceeds from Broker and Barter Exchange Transactions section includes both sales of positions for "covered securities" and "noncovered securities". A covered security includes securities when the purchase date of the security occurred within the following timeline: Equities acquired on or after January 1, 2011 and Mutual Funds acquired on or after January 1, 2012, Option Transactions and less complex debt securities acquired on or after January 1, 2014, and more complex debt securities and options issued as part of a debt instrument acquired on or after January 1, 2016. Legislation requires reporting the gross proceeds of the sales of "covered" and "noncovered" securities and the adjusted cost basis for "covered securities". Any sale of a security that is considered a "noncovered security" will still be included in this section with the adjusted cost basis (where available) but the adjusted basis will not be transmitted to the IRS.

In calculating gain (loss), unless otherwise noted, it was assumed that the oldest position was liquidated first, and that you have made an election to amortize the premium paid on the purchase of taxable bonds. Under the Cost Basis Reporting Regulations, brokers need not track wash sale activity for substantially identical securities, transactions across accounts, or between covered and non-covered securities. However, you as a taxpayer still have to track and report wash sales as you have in the past which would include all of the aforementioned transaction types. Securities distributed from a retirement account reflect the tax basis on the date of distribution. Other methods for calculating gain (loss) are available. The cost basis for most Original Issue Discount ("OID") obligations includes the accretion of OID.

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.

Form 1099-B **2017 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS** **(OMB NO. 1545-0715)**

1a. Description of Property		1b. Date Acquired	1c. Date Sold or Disposed	1d. Proceeds	1e. Cost Basis	1f. Accrued Market Discount	1g. Wash Sale Loss Disallowed	Gain or Loss
SHORT TERM CAPITAL GAINS AND LOSSES - 1099-B Line 2 - Box 6 Net Proceeds								
NONCOVERED TRANSACTIONS-Cost basis not reported to the IRS - Form 8949, P 7 (B)								
HOLDRS TRUSTS B2B		*CUSIP Number*	*056033103*					
4000.0000	Trust Asset Sale	06/09/17	08/05/17	1.10	0.52	0.00	0.00	0.58
VAN KAMP 539 PREFERRED		*CUSIP Number*	*92117G580*					
2000.0000	Sale	10/17/16	01/17/17	75.16	71.10	0.00	0.00	4.06
2000.0000	Sale	10/17/16	02/17/17	116.26	103.16	0.00	0.00	13.10
2000.0000	Sale	10/17/16	04/24/17	266.61	273.19	0.00	0.00	(6.58)
2000.0000	Sale	10/17/16	09/29/17	85.57	76.98	0.00	0.00	8.59
4000.0000	Sale	09/05/17	09/29/17	171.14	168.34	0.00	0.00	2.80
4000.0000	Sale	09/05/17	11/14/17	525.75	523.98	0.00	0.00	1.77
4000.0000	Sale	09/05/17	12/02/17	339.99	323.22	0.00	0.00	16.77
	Security Subtotal			***1,580.48***	***1,539.97***	***0.00***	***0.00***	***40.51***
ISHARES SILVER TR		*CUSIP Number*	*46228Q109*					
1250.0000	Trust Asset Sale	05/19/16	03/17/17	47.30 (C)	33.18	0.00	0.00	14.12
1250.0000	Trust Asset Sale	05/23/16	03/17/17	47.31 (C)	39.86	0.00	0.00	7.45

You can review transaction details *(continued)*

8. Long-Term Capital Gains and Losses for Noncovered Transactions

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

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Bank of America Corporation

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JOHN Q CUSTOMER

2017 SUPPLEMENTAL TAX INFORMATION STATEMENT

Form 1099-B **2017 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS** **(OMB NO. 1545-0715)**

1a. Description of Property		1b. Date Acquired	1c. Date Sold or Disposed	1d. Proceeds	1e. Cost Basis	1f. Accrued Market Discount	1g. Wash Sale Loss Disallowed	Gain or Loss
FNMA P569835 06 50%2032	*CUSIP Number*	*36200RBC5*						
0.0000	Prin Payment	05/17/17	05/17/17	3,559.11	3,559.11	0.00	0.00	0.00
0.0000	Prin Payment	06/17/17	06/17/17	270.97	270.97	0.00	0.00	0.00
0.0000	Prin Payment	07/17/17	07/17/17	6,552.78	6,552.78	0.00	0.00	0.00
0.0000	Prin Payment	08/17/17	08/17/17	2,578.75	2,578.75	0.00	0.00	0.00
0.0000	Prin Payment	09/17/17	09/17/17	263.60	263.60	0.00	0.00	0.00
0.0000	Prin Payment	10/17/17	10/17/17	265.48	265.48	0.00	0.00	0.00
0.0000	Prin Payment	11/17/17	11/17/17	263.74	263.74	0.00	0.00	0.00
0.0000	Prin Payment	12/17/17	12/17/17	261.60	261.60	0.00	0.00	0.00
0.0000	Prin Payment	01/17/18	01/17/18	259.54	259.54	0.00	0.00	0.00
0.0000	Prin Payment	02/17/18	02/17/18	260.57	260.57	0.00	0.00	0.00
	Security Subtotal			***28,287.34***	***28,287.34***	***0.00***	***0.00***	***0.00***
FNMA P9224517 10 50%2018	*CUSIP Number*	*36218KK63*						
0.0000	Prin Payment	01/17/17	01/17/17	48.01	48.01	0.00	0.00	0.00
0.0000	Prin Payment	02/17/17	02/17/17	48.44	48.44	0.00	0.00	0.00
0.0000	Prin Payment	03/17/17	03/17/17	48.89	48.89	0.00	0.00	0.00
0.0000	Prin Payment	04/17/17	04/17/17	49.33	49.33	0.00	0.00	0.00
0.0000	Prin Payment	05/17/17	05/17/17	49.79	49.79	0.00	0.00	0.00
0.0000	Prin Payment	06/17/17	06/17/17	50.25	50.25	0.00	0.00	0.00
0.0000	Prin Payment	07/17/17	07/17/17	50.71	50.71	0.00	0.00	0.00
0.0000	Prin Payment	08/17/17	08/17/17	51.18	51.18	0.00	0.00	0.00
0.0000	Prin Payment	09/17/17	09/17/17	51.64	51.64	0.00	0.00	0.00
0.0000	Prin Payment	10/17/17	10/17/17	52.11	52.11	0.00	0.00	0.00
0.0000	Prin Payment	12/17/17	12/17/17	53.07	53.07	0.00	0.00	0.00
	Security Subtotal			***553.42***	***553.42***	***0.00***	***0.00***	***0.00***
Noncovered Short Term Capital Gains and Losses Subtotal				**51,742.27**	**51,301.86**	**0.00**	**0.00**	**440.41**
NET SHORT TERM CAPITAL GAINS AND LOSSES				**51,742.27**	**51,301.86**	**0.00**	**0.00**	**440.41**

8 ***LONG TERM CAPITAL GAINS AND LOSSES - 1099-B Line 2 - Box 6 Net Proceeds***

NONCOVERED TRANSACTIONS-Cost basis not reported to the IRS - Form 8949, Part II, (E)

1a. Description of Property		1b. Date Acquired	1c. Date Sold or Disposed	1d. Proceeds	1e. Cost Basis	1f. Accrued Market Discount	1g. Wash Sale Loss Disallowed	Gain or Loss
HOLDRS TRUSTS B2B	*CUSIP Number*	*0560033103*						
10000.0000	Trust Asset Sale	04/08/08	02/05/17	2.74	1.99	0.00	0.00	0.75

This is what we don’t report to the IRS

Your supplemental tax information statement contains some information that isn’t reported to the IRS. We provide the following detail sections as a summary of your account activity and to assist you with your tax preparation.

Capital Gain and Loss Information Within the Form 1099-B

This is a listing of all short- and long-term capital gain and loss transactions for the year, presented in the IRS Schedule D format. Cost basis information isn’t reported; only the sales proceeds are reported to the IRS.

Dividends and Qualified Dividend Distributions — Details

Dividend activity is itemized within this statement to show a breakdown of qualified and ordinary income; however, only the totals shown on the summary page are reported to the IRS.

Miscellaneous Income — Details

This section itemizes substitute payments in lieu of dividends or tax-exempt interest, royalties and other income; however, only the totals on the summary page are reported to the IRS.

Interest Income — Details

This section itemizes reportable interest credited to your account by Merrill Lynch; however, only the totals on the summary page are reported to the IRS.

Reportable Tax-Exempt Income

Tax-exempt income is itemized in this section; however, only the totals shown on the summary page are reported to the IRS.

Other Distributions and Charges

This section includes information that you can use for tax preparation (such as other accrued interest paid), but it isn’t reported to the IRS by Merrill Lynch.

REMIC Additional Information

This information gives you the OID per period for each security, which isn’t reported to the IRS.

Other Additional Information

This section contains details on mortgage pool (that is, Fannie Mae, Freddie Mac and Ginnie Mae) securities that aren’t reported to the IRS.

Tap into online services and support

Downloading tax information

When you receive your supplemental tax information statement, you can download its information directly from Merrill Lynch into TurboTax®, TurboTax® Online or other TurboTax desktop software products, or H&R Block® tax software. This download must be done in addition to your tax reporting statement download. You'll need to enroll in the free MyMerrill.com® or Merrill Edge® service which will take just a few minutes.

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.

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 or merrilledge.com.

You can also 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 supplemental tax information statement online. When you select online delivery for tax reporting statements, you'll automatically receive your supplemental tax information statement online. You'll get an email notification when your statement is ready for viewing. Enrollment in the free MyMerrill.com or Merrill Edge service is required.

When you receive your statement online, you can print, save to your computer or archive to a disk. Statements are archived on MyMerrill.com or merrilledge.com for seven years.

To view your tax reporting statement online through MyMerrill.com or Merrill Edge (merrilledge.com), from the top navigation menu, select Tax Documents under the Portfolio & Accounts tab.

Or, you can click here to go directly to the Tax Documents page for your 2017 document. You will need to login to MyMerrill.com or merrilledge.com first.

For a direct link to Tax Documents, visit the Tax Center on MyMerrill.com or merrilledge.com.

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 supplemental tax information statement.

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 or 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 to obtain information and print forms and publications.

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