

IRA/IRRA[®]/ROTH IRA/SEP/SRA INHERITED IRA TRANSFER INSTRUCTION FORM

Use this form to transfer all or a portion of the decedent's account assets to an Inherited IRA. A copy of the death certificate must be provided to your financial advisor.

Eligible accounts:

- *Individual Retirement Account (IRA)*
- *Individual Retirement Rollover Account (IRRA)*
- *Roth IRA*
- *Simplified Employee Pension (SEP) plan*
- *SIMPLE Retirement Account (SRA)*

Once you have completed the Inherited IRA Transfer Instruction Form, send the form to your financial advisor, the Merrill Advisory Center or if you are a Merrill Edge[®] Self-Directed investing client, return it to the Investment Center.

Note: This form should only be completed in order to transfer assets from a decedent's account into an inherited IRA. If a spouse beneficiary elects a spousal rollover or distribution, or if a nonspouse beneficiary elects a lump sum distribution, then form 10187 BENE should be completed.

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Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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IRA/IRRA®/ROTH IRA/SEP/SRA INHERITED IRA TRANSFER INSTRUCTION FORM

Part 1: Decedent's Account Information

Decedent's Name (Please Print) _____

Decedent's Merrill Retirement Account Number _____

Part 2: Beneficiary Information

Name (please print) _____

Social Security Number _____

Or _____

Tax Id Number _____

Street Address _____

Date of Birth (month/day/year) _____

City _____

State _____

Zip Code _____

_____ %

Percentage of Decedent's Account Designated by Decedent
(Must be between 1%-100%)

Part 3: Beneficiary Assets to be Transferred

Part of the Account (Please check one)

Cash only \$ _____

Securities in-kind only (described below)

Cash \$ _____ AND Securities in-kind (described below)

The entire account (This option is only available if you are designated 100% beneficiary. The account will be closed and the final balance may change due to market fluctuations, commissions, sales charges and/or other fees.)

Security Name

No. of Shares

Security Name

No. of Shares

*If additional space is required for list of securities, please provide a clear and concise attachment signed by the client.

Part 4: Transfer Instructions

Merrill Inherited Retirement Account Number

Transfer Instructions:

Or

Other Custodian/Trustee Account Number*

*The gaining account must be an inherited individual retirement account at Merrill or with another IRA Custodian/Trustee. If transfer is to another Custodian/Trustee and is in the form of cash, securities or both, appropriate transfer instructions from the gaining firm must accompany this form.

Acknowledgement and Signature

In consideration of Merrill agreeing to transfer the above indicated percentage of the decedent's account to an inherited IRA account that has been established and managed for the benefit of the recognized beneficiary, the undersigned agrees to release, hold harmless and indemnify Merrill, its officers, directors, agents, and employees from and against any and all claims, damages or causes of action pertaining to Merrill's following written instruction. The undersigned understands: (1) that he/she is responsible for verifying the tax implications of the instructions given to Merrill; (2) that he/she cannot make contributions to the Inherited retirement account that has been established on his/her behalf; and (3) that he/she must submit additional written instructions to Merrill signed by all recognized beneficiaries in order to assign authority to trade the decedent's assets while awaiting the transfer to the inherited retirement account. I have reviewed this form in its entirety, and hereby certify that all information as it appears is correct and may be relied upon by the custodian.

Signature of Beneficiary _____

Date (month/day/year) _____

Code 2351 (11/20)