

Action Required

Language Disclosure

Merrill® Account Number _____ - _____

You acknowledge that (i) you can read and fully understand English; (ii) that written documents, agreements, and information (collectively referred to as “Materials”) concerning your relationship with Merrill, including but not limited to products, services, transactions, and other general account details will generally be provided to you in English; and (iii) on occasion we may provide Spanish translations of Materials to you.

Usted reconoce que (i) puede leer y comprender inglés correctamente; (ii) que los documentos, acuerdos e información escritos (colectivamente referidos como “Materiales”) sobre su relación con Merrill, que incluyen pero no se limitan a productos, servicios, transacciones y otros detalles de cuentas generales usualmente se le proveerán en inglés; y (iii) en ocasiones podremos proveerle traducciones de los Materiales en español.

Name (printed) _____ Date _____

Signature _____

To ensure timely processing of your request, please mail document within 30 days of receipt to:
Merrill, P.O. Box 29002, Hot Springs, AR 71903-9002 or fax to 866.994.7807.

If you have any questions, please contact the Merrill Advisory Center™ at **888.ML.INVEST (888.654.6837)**, between 8 a.m. and 10 p.m. Eastern, Monday through Friday. Be sure to have your account number available when you call.

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as “MLPF&S” or “Merrill”) makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation (“BofA Corp.”). MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of BofA Corp.

Merrill Lynch Life Agency Inc. (“MLLA”) is a licensed insurance agency and wholly owned subsidiary of BofA Corp.

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

Investment products offered through MLPF&S and insurance and annuity products offered through MLLA:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
Are Not Deposits	Are Not Insured by Any Federal Government Agency	Are Not a Condition to Any Banking Service or Activity