

Merrill Lynch Brokerage Website

Terms and Conditions as of Sept. 18, 2015,
including Client Order Entry (requires separate enrollment)

Agreement to Terms and Conditions

These Merrill Lynch Brokerage Website Terms and Conditions (the "Terms and Conditions") are made between Merrill Lynch, Pierce, Fenner & Smith Incorporated ("Merrill Lynch") and you and govern your access to and use of any of Merrill Lynch's brokerage websites ("Merrill Lynch Brokerage Website"). Where applicable, these Terms and Conditions are supplemental to any Merrill Lynch account agreement, such as the Client Relationship Agreement, Cash Management Account Agreement® (CMA®), Individual Retirement Account Agreement, Working Capital Management Account® (WCMA®) Agreement, etc. (each, an "Account Agreement") that you previously entered into, or may in the future enter into, with Merrill Lynch, each of which otherwise remains in full force and effect. You must acknowledge your assent to these Terms and Conditions electronically when you activate your Password on the Merrill Lynch Brokerage Website. If the account holder is an entity, the entity agrees that access to the Merrill Lynch Brokerage Website shall be restricted to Authorized Representatives (as defined in the Account Agreement) for such entity and that the entity will be liable for all acts or omissions of such Authorized Representatives in violation of these Terms and Conditions. Please note that while all of the features and information discussed below are made available on the Merrill Lynch Brokerage Website for current Merrill Lynch clients, certain features or information (including, but not limited to, Merrill Lynch Research, real time quotes/market data, and client order entry) are not available to prospective clients. By using the Merrill Lynch Brokerage Website, you are representing to Merrill Lynch and its licensors and Information Providers that you are at least 18 years old (or the minimum legal age in your jurisdiction).

Merrill Lynch reserves the right to add, delete or modify the Merrill Lynch Brokerage Website's functionality and to amend or supplement these Terms and Conditions upon notice, delivered by regular mail, by e-mail or by an on-screen notice on the Merrill Lynch Brokerage Website. Merrill Lynch also reserves the right to terminate your enrollment in the Merrill Lynch Brokerage Website at any time.

1. Account Data Access; User ID and Password; Safeguarding Credentials

The Merrill Lynch Brokerage Website is delivered to you via the Internet using commercially available third-party web browsers. The Merrill Lynch Brokerage Website permits you to view account data for your primary Merrill Lynch central asset account (e.g., your CMA account) and any other accounts that are linked for purposes of viewing on the website. By using the Merrill Lynch Brokerage Website, you represent on a continuing basis that you are authorized to have access to any account for which you and other linked account parties have requested linking of accounts. When you enroll, Merrill Lynch will provide you with a User ID (which you may subsequently change to a personalized User ID) and temporary Password (which you are thereafter required to replace with a new Password) for the security of your account data and that of any other linked account parties. You agree to safeguard the initial and any and all subsequent versions of your User ID and Password. Merrill Lynch shall not be responsible for any breach of security caused by your failure to maintain the confidentiality of your User ID or Password. If you believe that someone has used your credentials, such as your User ID and Password, to access the Merrill Lynch Brokerage Website without your authorization, please call Merrill Lynch immediately at 1-800-MERRILL (637-7455).

The Merrill Lynch Mobile Brokerage service may not provide all the information and functionality of the Merrill Lynch Brokerage Website. Terms and Conditions applicable to Merrill Lynch Brokerage Website apply to the use of Merrill Lynch Mobile Brokerage Service. See additional Merrill Lynch Mobile Brokerage terms and conditions in Section 9 below. Merrill Lynch Mobile Brokerage screens may not provide all the disclosures and disclaimers. You agree to review the Merrill Lynch Website for complete information, including about your transactions and all other information contained on the mobile screens.

For customers who have existing links between their Banc of America Online Investing, powered by Merrill Lynch accounts and their Bank of America, N.A. accounts, we will automatically link these accounts to your Merrill Lynch Brokerage Website User ID.

All account data is provided as a convenience and for your information, but it is not the official record of your account activity with Merrill Lynch; your Merrill Lynch account statement remains such official record. Account data provided through the Merrill Lynch Brokerage Website, except as noted otherwise, is updated as of the prior business day's close of business, but is subject to adjustment and correction.

Merrill Lynch may also collect and/or use certain information from or through your browser or device. Most browsers and/or devices (including your computer, tablet and mobile phone) collect certain information, including but not limited to your Media Access Control (MAC) address, device type, screen resolution, operating system version, internet browser type and version, local date and time, and the prior web page visited leading you to our websites. Merrill Lynch uses this information to ensure our websites function properly, for fraud detection and prevention, and security purposes. For more information about our privacy and security practices and a link to our Privacy Notice for U.S. Consumer Customers and U.S. Online Privacy Notice, go to our website at <https://www.ml.com/privacy-and-security-center/privacy-and-security.html>.

2. Quotes, News and Research; Use of Data and Information

Quotes, news, research, ratings and other information provided through the Merrill Lynch Brokerage Website are obtained from sources we believe to be reliable, but we cannot guarantee the accuracy, timeliness or completeness of such information for any particular purpose. Such data and information and any BofA Merrill Lynch Global Research or Independent Research opinions provided do not constitute investment advice, or a solicitation by Merrill Lynch for the purchase or sale of any securities, or a representation that any securities are suitable for you.

All such data and information is protected by copyright and other intellectual property laws and may only be used for personal and non-commercial use, and not for providing professional investment advice or for providing securities processing services or other similar back office functions. If you download any information from the Merrill Lynch Brokerage Website for your personal reference, you agree that you will not remove or obscure any copyright or other notices contained in any such information. Except as provided in the preceding sentence, you agree not to copy, reproduce, modify, sell, distribute, transmit, display, perform, circulate, transfer, broadcast, create derivative works from, publish, or use for any commercial or unlawful purpose any quotes, news, research, text, images, audio, video or other information you receive through the Merrill Lynch Brokerage Website. Merrill Lynch and its licensors and Information Providers (as defined in Section 7 below) may change or discontinue any quotes, news, research or other information at any time provided within the Merrill Lynch Brokerage Website, at any time.

Merrill Lynch offers you access to research on selected stocks covered by BofA Merrill Lynch Global Research and selected Third-party providers. You agree that Merrill Lynch will not be responsible or liable for (i) the Third-Party Research or its content, (ii) customer transactions, to the extent based on the Third-Party Research, or (iii) claims arising from or in connection with the inclusion of Third-Party Research ratings in confirmations and account statements, to the extent such claims are based on those ratings. You also agree that Merrill Lynch will not be required to supervise the production of the Third-Party Research and will have no responsibility to comment on the content of the Third-Party Research.

3. Financial Tools, Education and Calculators

The Merrill Lynch Brokerage Website may also provide you with financial planning tools and educational content, including calculators. The tools and calculators may allow you to model "what-if" scenarios for various financial goals, the results of which are illustrative and are based on the information and assumptions identified. There is no guarantee that the results shown will be achieved and changes in tax laws, financial markets or your financial situation may cause actual results to deviate substantially from those reflected in these tools. In addition, these tools and calculators are not part of any financial planning report for which you may have paid a fee, even if the tools and calculators include information derived from or contained in the financial planning report.

4. E-mail

E-mail is provided to you through the Merrill Lynch Brokerage Website only as a convenience and to enhance communications between you and your Financial Advisor, your Merrill Edge Financial Solutions Advisors or Merrill Edge Investment Center representatives. Due to inherent limitations of Internet e-mail (such as reliability of delivery, timeliness, security, etc.), you agree that you will not use e-mail to request, authorize or effect the purchase or sale of any securities or other investments, to send funds transfers instructions, or for any other financial transactions that require real-time communication or more formal written authorization in accordance with applicable law or Merrill Lynch policies. Any such requests, orders, or instructions that you send in contravention of the foregoing agreement will not be accepted and will not be processed by Merrill Lynch. Merrill Lynch will not be responsible for any loss or damage that could result from your requests, orders or instructions not being accepted or processed in accordance with the preceding sentence.

For security reasons, you should not send any personal or identifying information, such as account numbers, credit card numbers, Social Security numbers, passwords, etc., via Internet e-mail.

Merrill Lynch will not be responsible for any loss or damage that could result from interception by third parties of any information you send via e-mail. All e-mail messages sent by you to your Financial Advisor, the Merrill Edge Financial Advisory Center or the Merrill Edge Investment Center or to you from any of them will be recorded and archived and are available for review by Merrill Lynch's managers and compliance personnel as well as by Merrill Lynch's regulatory examiners. If you provide us with your e-mail address, you grant us the permission to communicate with you by e-mail on occasion to transmit information about Merrill Lynch products and services, but not to send you official notices or other electronic deliveries unless you affirmatively opt for electronic delivery of certain communications on the Merrill Lynch Brokerage Website. You can opt not to receive marketing communications from Merrill Lynch in the future by following the instructions in any such e-mail that we send you.

5. Hyperlinks

Merrill Lynch may make available links from the Merrill Lynch Brokerage Website to other, third-party websites or electronic services providers that are not affiliated with Merrill Lynch. Merrill Lynch does not control these other websites or services, and Merrill Lynch makes no representations or endorsements whatsoever concerning those websites or services. The fact the Merrill Lynch has provided a link to a website is not an endorsement, authorization, sponsorship, or affiliation with respect to such website, its owners, or its providers. There are risks in using any information, software, service or product found on the Internet, and Merrill Lynch cautions you to make sure you understand these risks before retrieving, using, or relying upon anything via the Internet. You agree that under no circumstances will you hold Merrill Lynch liable for any loss or damage caused by use of or reliance on any content, goods or services available on such other websites.

6. Limitation on Merrill Lynch's Responsibilities and Liability

You agree that Merrill Lynch will not be responsible for the accuracy, completeness or use of any market data, news or research information provided through the Merrill Lynch Brokerage Website and Merrill Lynch does not make any warranty concerning such information. You further understand and agree that the Merrill Lynch Brokerage Website utilizes the Internet to transport data and communications, and, while Merrill Lynch takes reasonable security precautions to safeguard data and communications, Merrill Lynch disclaims any liability for interception and/or subsequent use of any such data or communications. You agree that neither Merrill Lynch nor any third party working with Merrill Lynch to provide services hereunder shall be responsible for any damages caused by communications line failure, systems failure, and other occurrences beyond their control, or from any unauthorized trading or theft by any third party who gains access to your account by use of your User ID and Password as a result of your intentional or unintentional conduct, including negligence in protecting your User ID and Password. Merrill Lynch will not be responsible for the cost of any access expenses that you may incur to connect to the Merrill Lynch Brokerage Website.

Merrill Lynch does not warrant the Merrill Lynch Brokerage Website for any particular purpose. Neither Merrill Lynch, nor any of its affiliates, directors, officers or employees, nor any third party vendor will be liable or have any responsibility of any kind for any loss or damage that you or any of your linked account parties incur in the event of any failure or interruption of the Merrill Lynch Brokerage Website, or resulting from the act or omission of any other party involved in making the Merrill Lynch Brokerage Website available to you, or from any other cause relating to your access to or use of the Merrill Lynch Brokerage Website, whether or not the circumstances giving rise to such cause may have been within the control of Merrill Lynch or of any vendor providing software or services support for the Merrill Lynch Brokerage Website. In no event will Merrill Lynch or any such parties be liable to you for any special, indirect, consequential or incidental damages even if Merrill Lynch or any other party has been advised of the possibility thereof. Any liability arising out of any action or omission by Merrill Lynch or any such parties shall be limited to an amount equal to the benefit which the transaction would have resulted in during the period between the date of a trade and the applicable time for settlement of such trade.

7. Agreement With Information Providers Regarding Market Data

The securities prices, quotations, research, ratings, news and other information provided on the Merrill Lynch Brokerage Website are provided by various third party sources that include, but are not limited to, the New York Stock Exchange, Inc., American Stock Exchange, Inc., NASDAQ Stock Market, Inc., The Options Price Reporting Authority and its participant exchanges, Dow Jones & Company, Inc.,

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Notwithstanding any provisions to the contrary contained herein, the following additional provisions apply to Market Data provided by Moody's Investor Services, Inc. ("Moody's"): The credit ratings, if any, constituting part of the Market Data are, and must be construed solely as, statements of opinion and not statements of fact or recommendations to purchase, sell or hold securities. Each rating or other opinion must be weighted solely as one factor in any investment decision made by or on behalf of any user of the Market Data, and each user must make its own study and evaluation of each security and of each issuer and guarantor of, or of each provider of credit support for, each security that it may consider purchasing, holding, or selling. Moody's hereby discloses that most issuers of debt securities and rated by Moody's have, prior to assignment of any rating, agreed to pay Moody's for the appraisal and rating services rendered by it fees ranging from \$1,500 to \$1,500,000.

These Terms and Conditions shall remain in effect as to the Information Providers for so long as you have the ability to receive Market Data through this website as contemplated hereby. In addition, either you or Merrill Lynch may terminate your access to Market Data at any time. You understand that Merrill Lynch is obligated to terminate access to this site as to the provision of any or all of the Market Data pursuant to this paragraph upon notice to that effect from any of the Information Providers. The foregoing provisions regarding the proprietary nature of Market Data, third party beneficiary enforcement by the Information Providers and the disclaimer of liability and disclaimer of warranty by the Information Providers survive termination of your access to Market Data. These Terms and Conditions supersede each previous agreement between you and the Information Providers insofar as the superseded agreement pertains to Market Data provided to you through this website.

Disclaimer of Warranties and Liability Regarding Information Providers and Market Data

THE MARKET DATA ACCESSIBLE THROUGH THIS SITE IS PROVIDED "AS IS" AND THERE MAY BE DELAYS, OMISSIONS OR INACCURACIES IN SUCH DATA. Merrill Lynch, THE INFORMATION PROVIDERS, AND THEIR RESPECTIVE DIRECTORS, OFFICERS, EMPLOYEES, AFFILIATES AND AGENTS CANNOT AND DO NOT GUARANTEE THE ACCURACY, SEQUENCE, COMPLETENESS, CURRENTNESS, TIMELINESS, MERCHANT-ABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE OR NONINFRINGEMENT OF THE MARKET DATA MADE AVAILABLE THROUGH THIS SITE AND HEREBY DISCLAIM ANY SUCH EXPRESS OR IMPLIED WARRANTIES. NEITHER Merrill Lynch, THE INFORMATION PROVIDERS, NOR THEIR RESPECTIVE DIRECTORS, OFFICERS, EMPLOYEES, AFFILIATES AND AGENTS SHALL BE LIABLE TO YOU OR TO ANYONE ELSE FOR ANY LOSS OR INJURY WHETHER OR NOT CAUSED IN WHOLE OR IN PART BY THEIR NEGLIGENCE OR OMISSION IN PROCURING, COMPILING, INTERPRETING, EDITING, WRITING, REPORTING, OR DELIVERING ANY MARKET DATA THROUGH THIS SITE OR BY ANY FORCE MAJEURE OR ANY CAUSE BEYOND THEIR REASONABLE CONTROL. IN NO EVENT WILL Merrill Lynch, THE INFORMATION PROVIDERS, OR THEIR RESPECTIVE DIRECTORS, OFFICERS, EMPLOYEES, AFFILIATES OR AGENTS BE LIABLE TO YOU OR ANYONE ELSE FOR ANY DECISION MADE OR ACTION TAKEN BY YOU IN RELIANCE UPON SUCH MARKET DATA OR FOR ANY CONSEQUENTIAL, INDIRECT, SPECIAL OR SIMILAR DAMAGES, INCLUDING BUT NOT LIMITED TO LOST PROFITS, TRADING LOSSES, DAMAGES RESULTING FROM INCONVENIENCE, OR LOSS OF USE OF THIS SITE, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

Incorporation of Market Data Agreements With Exchanges

BY ACKNOWLEDGING THESE TERMS AND CONDITIONS, YOU AGREE (A) THAT YOU UNDERSTAND, AND AGREE TO BE BOUND BY, THE AGREEMENT FOR MARKET DATA DISPLAY SERVICES (THE "EXCHANGE AGREEMENT"), THE MATERIAL TERMS AND CONDITIONS OF WHICH ARE INCORPORATED HEREIN; (B) THAT Merrill Lynch IS NOT AN AGENT OF ANY OF THE EXCHANGES OR OF NASDAQ AND IS NOT AUTHORIZED TO DEPART FROM THE EXCHANGE AGREEMENT; AND (C) THAT NO PROVISION MAY BE ADDED TO OR DELETED FROM THE EXCHANGE AGREEMENT AND THAT NO MODIFICATIONS HAVE BEEN MADE TO IT ON YOUR BEHALF. YOU WARRANT THAT YOU ARE LEGALLY ABLE TO UNDERTAKE THE OBLIGATIONS SET FORTH IN, AND THE SIGNATORY IS DULY AUTHORIZED TO BIND YOU TO, THE EXCHANGE AGREEMENT. THE NASDAQ STOCK MARKET, INC. IS A THIRD PARTY BENEFICIARY TO THE TERMS AND CONDITIONS OF THIS AGREEMENT. TO THE EXTENT THAT YOU HAVE ANY CLAIMS AGAINST NASDAQ ARISING OUT OF THIS AGREEMENT OR THE NASDAQ SUBSCRIBER AGREEMENT, THOSE CLAIMS SHALL BE GOVERNED BY AND CONSTRUED AND ENFORCED IN ACCORDANCE WITH THE STATE OF MARYLAND WITHOUT REFERENCE TO PRINCIPLES OF CONFLICTS OF LAW, AND YOU CONSENT TO SUBMIT TO THE JURISDICTION OF THE COURTS OF OR FOR THE STATE OF MARYLAND IN CONNECTION WITH ANY SUCH CLAIM.

BY ACKNOWLEDGING THESE TERMS AND CONDITIONS, YOU CERTIFY TO THE INFORMATION PROVIDERS, AND TO Merrill Lynch, THAT YOU HAVE READ, UNDERSTAND AND INTEND TO BE BOUND BY THESE TERMS AND CONDITIONS.

8. Description of Transfers Functionality

A. Overview

You may use the Merrill Lynch Brokerage Website to do the following:

- View current balance information for you linked Merrill Lynch accounts.
- Transfer funds between your Merrill Lynch accounts on a one-time or recurring basis.

If you have linked your Bank of America, N.A. ("Bank of America") checking and savings accounts to your Merrill Lynch Brokerage Website ID, you will also be able to do the following:

- Transfer funds between your linked Bank of America checking and savings accounts on either a one-time or recurring basis.
- View current balance information for your linked Bank of America checking and savings accounts. Transfer funds to and from your Merrill Lynch accounts and your Bank of America checking and savings accounts on either a one-time or recurring basis.

Some of the above services may not be available for certain accounts or customers.

B. Applicability of Bank of America's Online Banking Service Agreement

You understand and agree that the use of the Merrill Lynch Brokerage Website to make transfers between a linked Bank of America checking and savings account to another linked Bank of America checking and savings account will be governed by Bank of America, N.A.'s Online Banking Service Agreement ("Service Agreement") that you agreed to as an Online Banking customer. To view the most current version of the Service Agreement, log on to Online Banking at bankofamerica.com and access the Service Agreement link in the Customer Service section.

Transfers to and from your linked Bank of America checking and savings accounts and your Merrill Lynch accounts will be governed by the Merrill Lynch Brokerage Website Terms and Conditions.

C. Transfers Effect on Available Balance

Transfers between your Merrill Lynch accounts or between a Bank of America checking or savings account and a Merrill Lynch account are immediately reflected in each account's available balance.

D. Scheduled and Recurring Transfers

Transfers scheduled for a weekend or a non-business day will be processed on the prior business day.

E. Limitations and Dollar Amounts for Transfers

Transfers made using the Merrill Lynch Brokerage Website are subject to the following limitations:

- Transfers between linked Merrill Lynch accounts may not exceed \$999,999.99. Additional dollar limitations and verifications may apply. Please contact Merrill Lynch if you have any questions on a particular transfer transaction.
- Transfers from a linked Bank of America account to a linked Merrill Lynch account may not exceed \$999,999.99. Additional dollar limitations and verifications may apply. Please contact Merrill Lynch if you have questions on a particular transfer transaction.

- Transfers from a linked Merrill Lynch account to a linked Bank of America account may not exceed \$25,000. Additional dollar limitations and verifications may apply. Please contact Merrill Lynch if you have questions on a particular transfer transaction.
- All transfer limits are subject to temporary reductions to protect the security of customer accounts and/or the transfer system.
- At our discretion, we may refuse to process any transaction that exceeds any of the above limits. In this case, you are responsible for making alternate arrangements or rescheduling the transfer within the Merrill Lynch Brokerage Website.

F. Transfer Cut-Off Times

- Transfers between a linked Merrill Lynch brokerage account and a linked Bank of America account that are submitted before the cut-off time of 4:45 p.m. ET (1:45 p.m PT) on a business day are posted to the applicable account on the same day. All transfers submitted after the cut-off time or on a non-business day are posted to your applicable account at the beginning of the next business day following the day the transfer was submitted.
- Transfers between linked Merrill Lynch brokerage accounts that are submitted before the cut-off time of 4:45 p.m. ET (1:45 p.m PT) on a business day are posted to your brokerage account on the same day. All transfers submitted after the cut-off time or on a non-business day are posted to your Merrill Lynch account at the beginning of the next business day following the day the transfer was submitted.

G. Transfer Authorization and Sufficient Available Funds

- You authorize Bank of America and Merrill Lynch, as applicable, to withdraw or debit the necessary funds from your designated account in order to complete all of your designated transfers.
- You agree that you will instruct us to make a withdrawal only when a sufficient balance is or will be available in your accounts at the time of the withdrawal.
- The completion of a transfer is subject to the availability of sufficient funds at the time the transaction is posted. If enough funds to complete the transfer or payment are not available, we may either (i) complete the transaction and overdraw the account (if the funding account is a Bank of America checking or savings account); or (ii) refuse to complete the transaction. If the funding account is a Bank of America checking or savings account, we may charge a non-sufficient funds (NSF), returned item, overdraft or similar fee. Please refer to the applicable account agreement and fee schedule for details.
- At our option, we may make a further attempt to process the transfer request.
- Merrill Lynch and Bank of America are under no obligation to inform you if they do not complete a transfer because there are non-sufficient funds in your account to process the transaction. In this case, you are responsible for making alternate arrangements or rescheduling the payment or transfer within the Merrill Lynch Brokerage Website.

H. Canceling Transfers

You cannot cancel a one-time immediate transfer after it has been submitted from the Merrill Lynch Brokerage Website and the information has been transmitted to us.

Future-dated and recurring transfers can be canceled prior to 11:59 pm ET on the business day prior to the date the transfer is scheduled to be made. If the transfer's status is In Process or Completed, you can

no longer cancel it. After you cancel a future-dated transfer, the status changes to Canceled. Canceled transfers remain viewable in the Transfers section.

To cancel a transfer, you must sign in to the Merrill Lynch Brokerage Website and follow the directions provided on the Transfers screens.

You may also submit a request to cancel a scheduled or recurring payment or a future-dated transfer by calling Merrill Lynch. We must receive your request three business days or more before the transfer is scheduled for processing. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. If you call or write to cancel a payment or transfer that is Pending, you may be charged a fee in accordance with the agreement for the appropriate linked account.

I. Our Liability For Failure to Cancel a Transfer

If you attempt to cancel a transfer in accordance with the above instructions and we do not do so, we will not be liable for your losses or damages.

J. Reporting Unauthorized Transactions

If you need to report an unauthorized transaction, please call Merrill Lynch immediately at 1-800-MERRILL (637-7455) or contact your financial advisor.

You may also write us at:

Merrill Lynch Wealth Management Claims
1800 Merrill Lynch Drive
Mail Code: NJ2-800-01-03
Pennington, NJ 08534

K. In Case of Errors or Questions About Your Electronic Transfers

Call Merrill Lynch at 1-800-MERRILL (637-7455) or contact your financial advisor.

You may also write us at:

Merrill Lynch Wealth Management Claims
1800 Merrill Lynch Drive
Mail Code: NJ2-800-01-03
Pennington, NJ 08534

Contact us immediately if you think:

- Your statement or transaction record is wrong
- You need more information about a transaction listed on your statement
- An unauthorized person has discovered your Merrill Lynch Brokerage Website password
- Someone has transferred or may transfer money from your account without your permission

We must hear from you no later than 60 days after we have sent the FIRST statement on which the problem or error appeared.

If you tell us verbally, we may require you to send us your complaint or question in writing or via email within ten (10) business days. When you contact us, please provide the following information:

- Your name and account number
- The date and dollar amount of the transaction in question
- The transaction number assigned by the Merrill Lynch Brokerage Website, if available
- A description of the transaction about which you are unsure

Please explain as clearly as you can why you believe there is an error or why you need more information.

We will tell you the results of our investigation within 10 business days after we hear from you, and we will promptly correct any error we have made. If we need more time, however, we may take up to 45 days to investigate your complaint or question. In this case, we will provisionally credit your account within 10 business days for the amount you think is in error, so that you have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing, and we do not receive your letter in 10 business days, we reserve the right not to provisionally credit your account.

If we conclude there was no error, we will send you a written explanation within three (3) business days after we complete our investigation. You may request copies of the documents that we used in our investigation.

L. Limitation of Liability

Tell us at once if you believe your Merrill Lynch Brokerage Website password has been compromised or if someone has transferred or may transfer money from your account without your permission. The best way to minimize your loss is to call us immediately. The unauthorized use of your Merrill Lynch Brokerage Website services could cause you to lose all of your money in your accounts, plus any amount available under your overdraft protection if the unauthorized use involves a Bank of America checking or savings account.

You will have no liability for unauthorized transactions if you notify us within 60 days after the statement showing the transaction has been mailed to you. If you do not, you may not get back any of the money you lost from any unauthorized transaction that occurs after the close of the 60-day period, if we can show that we could have stopped the transaction if you had notified us in time. If a good reason (such as a long trip or hospital stay) kept you from telling us, we may extend the time periods.

When you give someone your Merrill Lynch Brokerage Website ID and password, you are authorizing that person to use your service, and you are responsible for all transactions that person performs while using your service. All transactions that a person performs, even those transactions you did not intend or want performed, are authorized transactions. If you notify us that the person is no longer authorized, then only transactions that person performs after the time you notify us are considered unauthorized.

Transactions that you or someone acting with you initiates with fraudulent intent are also authorized transactions.

For your protection, sign off after every Merrill Lynch Brokerage Website session and close your browser to ensure confidentiality.

M. Our Liability for Failure to Complete Transactions

If we do not complete a transaction to or from your account on time, or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. For instance, we will not be liable:

- If, through no fault of ours, you don't have enough available funds in your account (or available credit under your overdraft protection plan), or credit to cover the transaction or transfer
- If your Merrill Lynch Brokerage Website isn't working properly, and you knew about the malfunction when you started the transaction or transfer
- If circumstances beyond our control (such as fire or flood) prevented the transaction or transfer, despite reasonable precautions we've taken
- If there are postal delays or processing delays by the Payee
- There may be other exceptions stated in our agreement with you

N. Business Days

For online transfers, our business days are Monday through Friday, excluding holidays. For transfers between Merrill Lynch and Bank of America, N.A. accounts, all stock exchange closures and holidays will be observed (such as Good Friday) as well as the bank holidays.

9. Optional Merrill Lynch Mobile Brokerage Service

To use the Merrill Lynch Mobile Brokerage Service, you must already be enrolled in the Merrill Lynch Brokerage Website and have a mobile phone or wireless device with internet access. You will also need to download the Merrill Lynch Mobile Brokerage mobile device application. There is no charge for using the Merrill Lynch Mobile Brokerage service, but you may be charged access fees depending on your service plan. Check with your mobile service provider for details on specific fees and charges. Additionally, current online brokerage scheduled fees apply and are amended from time to time. You authorize us to automatically charge your account for all such fees incurred in connection with Merrill Lynch Mobile Brokerage. In the future, we may add to or enhance the features of Merrill Lynch Mobile Brokerage. By using such added or enhanced features, you agree to pay for them in accordance with the fee schedule.

Merrill Lynch Mobile Brokerage Services Limitations.

- Neither we nor our service providers can always foresee or anticipate technical or other difficulties related to Merrill Lynch Mobile Brokerage. These difficulties may result in loss of data, personalization settings or other Merrill Lynch Mobile Brokerage interruptions. Neither we nor any of our service providers assumes responsibility for any disclosure of account information to third parties, the timeliness, deletion, misdelivery or failure to store any user data, communications or personalization settings in connection with your use of Merrill Lynch Mobile Brokerage.
- Neither we nor any of our service providers assumes responsibility for the operation, security, functionality or availability of any mobile or wireless device or mobile network which you utilize to access Merrill Lynch Mobile Brokerage.
- You agree to exercise caution when utilizing the Merrill Lynch Mobile Brokerage application on your mobile phone or wireless device and to use good judgment, limit use to yourself, and use discretion when obtaining or transmitting information.

- Information about activity is generally synchronized between the Merrill Lynch Mobile Brokerage software and our website. Transfer and payment information available via the Merrill Lynch Mobile Brokerage software may differ from the information that is available directly through our website. Information available directly through our website may not be available via the Merrill Lynch Mobile Brokerage software, may be described using different terminology, or may be more current than the information available via the Merrill Lynch Mobile Brokerage software, including but not limited to account balance information. The method of entering instructions via the Merrill Lynch Mobile Brokerage software also may differ from the method of entering instructions through our website. We are not responsible for such differences, whether or not attributable to your use of the Merrill Lynch Mobile Brokerage software. Additionally, you agree that neither we nor our service providers will be liable for any errors or delays in the content, or for any actions taken in reliance thereon.

Client Order Entry Terms and Conditions Agreement to Terms and Conditions

The following terms and conditions govern your use of the Merrill Lynch Brokerage Website Client Order Entry ("COE"). "You" and "your" refers to each account holder who signs the COE enrollment form. By enrolling in COE, you agree that these terms and conditions supplement your existing central asset account, retirement account, or other account agreement with Merrill Lynch ("Account Agreement"), all of which agreements otherwise remain in effect, as supplemented by the Merrill Lynch Brokerage Website Terms and Conditions (which are available for viewing anytime online at the Merrill Lynch Brokerage Website). These COE terms and conditions may be amended or supplemented by Merrill Lynch upon written notice, delivered by regular mail, by e-mail, or by an on-screen notice on the Merrill Lynch Brokerage Website. You agree that Merrill Lynch may modify COE's functionality and trading rules at any time. Merrill Lynch also reserves the right to terminate your enrollment in COE at any time.

1. COE Trading Rules

COE allows you to enter orders to buy and sell U.S. market traded equities, including exchange-listed and widely-held over-the-counter stocks, a wide selection of mutual funds, and certain bonds and certificates of deposit. COE is not designed to be a brokerage service for day traders or for investors who trade in: (i) low-priced stocks (currently orders under \$1.00/share will not be accepted online and orders over \$1/share but below \$3/share will only be accepted online if certain conditions are met); or (ii) foreign securities. Merrill Lynch intends to maintain an order entry policy for low-priced stocks and other trading rules, which will be subject to change from time to time upon posting on the Merrill Lynch Brokerage Website. COE is intended to be available for order entry seven (7) days a week, twenty four (24) hours a day, except for brief maintenance periods; however, Merrill Lynch does not warrant that the service will be uninterrupted. Orders sent outside of regular U.S. market hours will be held and entered during market hours on the next trading day. Certain orders may be blocked or subject to pre-review by Merrill Lynch which may take up to several minutes to process. Merrill Lynch reserves the right to place restrictions on your account in its sole discretion, and to cancel any order that we believe would violate federal credit regulations or other regulatory limitations; however, Merrill Lynch will have no responsibility or liability for failing to cancel any order. If you enroll in COE, your current commission structure will be applied to all trades through COE.

2. Order Entry Security

You agree that each account holder who agrees to COE enrollment shall be responsible for all orders entered through COE using the User ID and Password initially assigned by Merrill Lynch, or any changed User ID or Password, regardless of who enters such orders. You agree that each account holder shall be responsible at all times for maintaining the confidentiality of the User ID and Password and will not make them available to any third parties. If you do allow third parties to access COE (including your accounts) using your User ID and Password, you agree to hold Merrill Lynch, its directors, officers, employees, agents and affiliates (collectively, "Other Persons") harmless and to indemnify Merrill Lynch and all Other Persons against any liability, costs or damages arising out of claims or suits by any account holder, including yourself, or such third parties based upon or relating to such access.

3. Your Responsibilities Regarding Order Entry

All orders entered through COE shall be subject to the applicable rules, customs and usages of the exchange or market, and its clearinghouse, on which such orders are transacted by Merrill Lynch, including our affiliates, including cancellation of orders in certain circumstances. Whether or not funds are available in your account on trade date, you agree to pay by settlement date for any trade for which you place an order through COE. You agree that you will immediately notify the Merrill Lynch office servicing your account by telephone and confirm the same in writing if you become aware of any discrepancy in your account balance or security positions or if you have reason to believe that a third party is using your User ID and Password without your authority. If you fail to notify Merrill Lynch when any of the above conditions occur, neither Merrill Lynch nor any Other Persons shall have any responsibility or liability to any account holder or any other person claiming through any account holder for any claims with respect to the handling, mishandling or loss of any order. You agree to accept full responsibility for the monitoring of your account with respect to all transactions entered through COE.

4. Limitation on Merrill Lynch's Responsibilities and Liability

You agree that all orders placed through COE are at your sole risk and responsibility based on your own evaluation of your financial circumstances and investment objectives. COE may display on the order entry screen BofA Merrill Lynch Global Research's quality rating and investment opinion on companies, if available, as well as Independent Research opinions; however, such information and opinions by themselves do not constitute investment advice, or a solicitation or recommendation by us for the purchase or sale of any securities, or a representation that any securities are suitable for you. Neither Merrill Lynch nor any Other Persons shall have any liability for any investment decision made using such information or opinions. Neither Merrill Lynch nor its Financial Advisors provide any tax or legal advice. You understand and agree that COE utilizes the Internet to transport data and communications. Merrill Lynch will take reasonable security precautions to safeguard data and communications; however, Merrill Lynch disclaims any liability for interception and/or use of any such data or communications. You agree that neither Merrill Lynch nor any third party working with Merrill Lynch to provide services hereunder shall be responsible for any damages caused by communications line failure, systems failure, and other occurrences beyond their control, or from any unauthorized trading or theft by any third party who gains access to your account by use of your User ID and Password as a result of your intentional or unintentional conduct, including negligence by you in protecting your User ID and Password. Merrill Lynch will not be responsible for any access costs you incur to connect to COE.

Neither Merrill Lynch nor any third party make any representations or warranties express or implied with respect to COE, including without limitation, any implied warranties of merchantability or fitness for a particular purpose. To the extent permitted by law, under no

circumstances, including negligence, will Merrill Lynch or any of its affiliates, directors, officers or employees, or any third party vendor be liable or have any responsibility of any kind for any loss or damage that you incur in the event of any failure or interruption of COE, or resulting from the act or omission of any other party involved in making COE available to you, or from any other cause relating to your access to or use of COE, whether or not the circumstances giving rise to such cause may have been within the control of Merrill Lynch or of any vendor providing software or services support for COE. In no event will Merrill Lynch or any such parties be liable to you for any special, indirect, consequential or incidental damages even if Merrill Lynch or any other party have been advised of the possibility thereof. Any liability arising out of any action or omission by Merrill Lynch or any such parties shall be limited to an amount equal to the benefit which the transaction would have resulted in during the period between the date of a trade and the applicable time for settlement of such trade.

Note: The Funds Transfer Service and Bill Payment Services are governed by separate enrollment terms and conditions, which are available in the Documents & Forms Library, and are not governed by the above Merrill Lynch Brokerage Website Terms and Conditions.

Optional Merrill Lynch / Merrill Edge Mobile Service

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Merrill Lynch / Merrill Edge Mobile Service Notice

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