Merrill Brokerage Website Terms and Conditions

as of May 2, 2026

including Client Order Entry (requires separate enrollment)

Agreement to Terms and Conditions

The Merrill Brokerage Website Terms and Conditions (the "Terms and Conditions") are made between Merrill Lynch, Pierce, Fenner & Smith Incorporated ("Merrill ") and you and govern your access to and use of any of Merrill's brokerage websites ("Merrill Brokerage Website"). Where applicable, these Terms and Conditions are supplemental to any Merrill 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, 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 Brokerage Website. If the account holder is an entity, the entity agrees that access to the Merrill 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 Brokerage Website for current Merrill clients, certain features or information (including, but not limited to, Merrill Research, real time quotes/market data, and client order entry) are not available to prospective clients. By using the Merrill Brokerage Website, you are representing to Merrill and its licensors and Information Providers that you are at least 18 years old (or the minimum legal age in your jurisdiction).

Merrill reserves the right to add, delete or modify the Merrill 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 Brokerage Website. Merrill also reserves the right to terminate your enrollment in the Merrill Brokerage Website at any time.

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

The Merrill Brokerage Website is delivered to you via the Internet using commercially available third-party web browsers. The Merrill Brokerage Website permits you to view account data for your primary Merrill 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 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 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 all subsequent versions of your User ID and Password. Merrill 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 Brokerage Website without your authorization, please call Merrill immediately at 1-800-MERRILL (637-7455).

The Merrill Lynch Mobile Brokerage service may not provide all the information and functionality of the Merrill Brokerage Website. Terms and Conditions applicable to Merrill Brokerage Website apply to the use of Merrill Lynch Mobile Brokerage Service. See additional Merrill Mobile Brokerage terms and conditions in Section 9 below. Merrill Mobile Brokerage screens may not provide all the disclosures and disclaimers. You agree to review the Merrill 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 accounts and their Bank of America, N.A. accounts, we will automatically link these accounts to your Merrill 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; your Merrill account statement remains such official record. Account data provided through the Merrill 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 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 uses this information for various purposes, such as 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 Privacy and Security Center.

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

Quotes, news, research, ratings and other information provided through the Merrill 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 for the purchase or sale of any securities, or a representation that any securities are in your best interest.

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 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 Brokerage Website. Merrill 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 Brokerage Website, at any time.

Merrill offers you access to research on selected stocks covered by BofA Merrill Lynch Global Research and selected Third-party providers. You agree that Merrill 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 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 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 Brokerage Website only as a convenience and to enhance communications between you and your Financial Advisor, your Merrill Financial Solutions Advisors or Merrill 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 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. Merrill 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 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 Financial Advisory Center or the Merrill Investment Center or to you from any of them will be recorded and archived and are available for review by Merrill's managers and compliance personnel as well as by Merrill'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 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 Brokerage Website. You can opt not to receive marketing communications from Merrill in the future by following the instructions in any such e-mail that we send you.

5. Hyperlinks

Merrill may make available links from the Merrill Brokerage Website to other third-party websites or electronic services providers that are not affiliated with Merrill. Merrill does not control these other websites or services, and Merrill makes no representations or endorsements whatsoever concerning those websites or services. The fact the Merrill 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 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 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's Responsibilities and Liability

You agree that Merrill will not be responsible for the accuracy, completeness or use of any market data, news or research information provided through the Merrill Brokerage Website and Merrill does not make any warranty concerning such information. You further understand and agree that the Merrill Brokerage Website utilizes the Internet to transport data and communications, and, while Merrill takes reasonable security precautions to safeguard data and communications, Merrill disclaims any liability for interception and/or subsequent use of any such data or communications. You agree that neither Merrill nor any third party working with Merrill 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 will not be responsible for the cost of any access expenses that you may incur to connect to the Merrill Brokerage Website.

Merrill does not warrant the Merrill Brokerage Website for any particular purpose. Neither Merrill, 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 Brokerage Website, or resulting from the act or omission of any other party involved in making the Merrill Brokerage Website available to you, or from any other cause relating to your access to or use of the Merrill Brokerage Website, whether or not the circumstances giving rise to such cause may have been within the control of Merrill or of any vendor providing software or services support for the Merrill Brokerage Website. In no event will Merrill or any such parties be liable to you for any special, indirect, consequential or incidental damages even if Merrill or any other party has been advised of the possibility thereof. Any liability arising out of any action or omission by Merrill 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., Moody's Investor Services, Inc., Morningstar Inc., and their respective affiliates, agents and others, including persons or entities that act as data processors on behalf of the foregoing (collectively, "Information Providers"). By using this website, you acknowledge and agree that: (1) securities prices, quotations, research, ratings, news and other information received from Information Providers ("Market Data") are solely for your individual use and you will not retransmit or furnish Market Data to any other person or entity, except to other officers, partners or employees if you are an entity; (2) the Market Data is and shall remain the property of the respective Information Providers or of the market on which a reported transaction took place or a reported quotation was entered; (3) at any time, Information Providers may discontinue disseminating any category of Market Data, may change or eliminate any transmission method and may change transmission speeds or signal characteristics, and you shall not hold the Information Providers liable for any resulting liability, loss or damages that may arise therefrom; and (4) your agreements set forth herein and the disclaimers of warranty and disclaimers of liability set forth below are for the express benefit of the

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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 may terminate your access to Market Data at any time. You understand that Merrill 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 forgoing 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

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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 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, THAT YOU HAVE READ, UNDERSTAND AND INTEND TOBE BOUND BY THESE TERMS AND CONDITIONS.

8. Description of Transfers Functionality Among Merrill and Bank of America Accounts

A. Overview

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

- View current balance information for your linked Merrill accounts.

- Transfer funds between your linked Merrill accounts on a one-time or recurring basis.

If you have linked your Bank of America, N.A. ("Bank of America") checking, savings, or eligible loan accounts to your Merrill Brokerage Website ID, you may also be able to do the following, as applicable:

- 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 accounts and your Bank of America checking and savings accounts on either a one-time or recurring basis.
- Transfer funds from your linked Merrill accounts or linked Bank of America checking or savings accounts to make payments to eligible Bank of America loan accounts on a one-time or recurring basis. Not all customers are eligible to use the service to make recurring payments to your eligible Bank of America credit card accounts.

Some of the above services may not be available for certain accounts or customers, such as recurring transfer capability to certain loan accounts.

Merrill and/or Bank of America may reject payment orders. We will notify you of any rejection orally, electronically or in writing. If we send written notices by mail, we will do so by the end of the next business day. We are not liable to you for the rejection or obligated to pay you interest for the period before you receive timely notice of rejection.

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

You understand and agree that the use of the Merrill 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'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 Brokerage Website Terms and Conditions.

C. Transfers Effect on Available Balance

Transfers between your Merrill accounts or between a Bank of America checking or savings account and a Merrill 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, except that scheduled and recurring transfers to a Bank of America credit card account will be debited from your Merrill account at the beginning of the scheduled transfer date even if the scheduled transfer date is on a weekend or non-business day.
Scheduled and recurring payments established through the Merrill bill pay service, including to Bank of America credit card accounts, will be governed by the Merrill Lynch Web Bill Pay Service Agreement."

E. Limitations and Dollar Amounts for Transfers

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

- Transfers between linked Merrill accounts may not exceed $1,000,000.00. Additional dollar limitations and verifications may apply. Please contact Merrill if you have any questions on a particular transfer transaction.
- Transfers from a linked Bank of America account to a linked Merrill account may not exceed $999,999,999.99. Additional dollar limitations and verifications may apply. Please contact Merrill if you have questions on a particular transfer transaction.
- Transfers from a linked Merrill account to a linked Bank of America checking/savings or loan account may not exceed $100,000.00 per calendar day or $250,000.00 per week. 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 Brokerage Website.

F. Transfer Cut-Off Times

- Transfers between a linked Merrill 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 to a Bank of America checking or savings account made after 4:45 p.m. ET but before 11:59 p.m. ET on a business day in the State where your checking or savings account was opened, will be posted as of the next business day in your transaction history, but will be included in the balance we use to pay transactions that night. This process may impact when fees apply to your account.
    - Funds transferred as a payment to an eligible credit card, business line of credit, home equity line of credit during draw period ("HELOC"), installment loan or mortgage (together "Loan Accounts") after 4:45 p.m. ET but before 11:59 p.m. ET will be credited with the date the payment is submitted. Updates to account balances, funds availability, and transaction posting may take up to 2 business days.
- Transfers between linked Merrill 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 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, 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 nonsufficient 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 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 Brokerage Website.

H. Canceling Transfers

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

Future-dated and recurring transfers (other than transfers to a Bank of America credit card account) can be canceled prior to 11:59 pm ET on the business day prior to the date the transfer is scheduled to be made. Future-dated and recurring transfers to a Bank of America credit card account can be canceled prior to 11:59 pm ET on the calendar 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 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. 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 immediately at 1-800-MERRILL (637-7455) or contact your financial advisor.

You may also write us at:

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

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

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

You may also write us at:

Merrill Wealth Management Claims
1800 American Boulevard
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 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 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. Liability

- Please see the section labeled, "Liability" within Section 9 on Wire Transfers.

M. Business Days

For online transfers, our business days are Monday through Friday, excluding holidays. For transfers between Merrill 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. Wire Transfers

Overview

You may use the Merrill Brokerage Website to send a one-time domestic wire transfer in U.S. dollars from your eligible Merrill account to (i) your accounts at other financial institutions, or (ii) to someone else's account at Merrill, Bank of America or at other financial institutions, within the United States on a one-time basis.

In certain cases, a wire transfer request that is entered through the Merrill Brokerage Website may require review by Merrill and/or Bank of America which may approve or decline your request. If the request is declined, the wire will not be processed.

Security Procedures

By enrolling in the Merrill Brokerage Website and accessing it using your User ID and Password, and such other security and identification methods as we may require from time to time, such as security questions or one-time passcodes, you acknowledge and agree that this system includes security procedures for transfers initiated through this Merrill Brokerage Website that are commercially reasonable. You agree to be bound by instructions, whether authorized or unauthorized, which we implement in compliance with these procedures, unless you have given us prior notice of possible unauthorized use of your User ID and Password and we had a reasonable opportunity to act on such notice.

Types of Wire Transfers

Type	Sending Limits	Fees	Cutoff Times (ET)
Outbound Domestic Wire Transfer	$99,999,999.99[1]	Please see MLWM - Miscellaneous account and service fees MESD - Miscellaneous account and service fees	5:30[2]

[1]All outbound domestic wire transfers may be subject to review and approval.

[2]Any transfer that is submitted near or after the cutoff may be processed the start of the next business day.

Wire Transfer Rules

- For domestic transfers, funds will generally be debited from your Merrill account on the business day you direct us to initiate processing of the transfer, and typically will be credited to the receiving account on the same business day, next business day or the business date that you request.
- You will be required to provide identifying information on both the recipient and the recipient's bank (e.g. the bank's routing number) for each wire transfer request.
- Merrill and/or Bank of America cannot guarantee the timely delivery or return of funds as a result of the failure of another financial institution to act in a timely manner.
- For each transfer, we will send a confirmation to you at the primary e-mail address associated with your User ID and through your Merrill Brokerage Website Secure Inbox. The confirmation will note the date and the amount of the transfer and the bank or institution to or from which the transfer was made. You agree to examine the confirmation promptly upon receipt and to notify us immediately of any discrepancy between the confirmation and your records. Merrill and/or Bank of America will not be liable for interest compensation, as otherwise set forth in this Agreement, unless Merrill is notified of the discrepancy within 30 days from the date of your receipt of the confirmation or your account statement including the transfer, whichever is earlier. You acknowledge and agree that if a payment order relating to a transfer describes a beneficiary inconsistently by name and account number, payment might be made by the beneficiary's bank on the basis of the account number, even if it identifies a person different from the named beneficiary, and that your obligation to pay the transfer issued by you to us shall not be excused by such payment.
- You agree that you will have sufficient available funds in the designated Merrill account to cover all outbound transfers on the date scheduled. If an account does not have sufficient available funds on the scheduled date, the transfer will not be processed.
- Merrill hereby gives notice that Same-Business-Day domestic outbound transfers may be executed through Fedwire, a funds transfer system operated by the Federal Reserve Banks. With respect to payment orders relating to the transfer which are executed through Fedwire, Federal Reserve Regulation J and all applicable Federal Reserve operating rules shall govern the payment orders.

Canceling Wire Transfers

- One-time immediate outbound domestic wire transfers that have been successfully submitted cannot be canceled.

- One-time future-dated (scheduled) outbound domestic wire transfers typically can be canceled using the Merrill Brokerage Website, or by contacting us, before 8pm Eastern Time the business day prior to the requested transfer date. You acknowledge that Merrill and/or Bank of America cannot guarantee cancelation in all circumstances.
- If a transfer is returned by the receiving bank or beneficiary's bank for no fault of ours, we will credit your account for the returned amount. Furthermore, a returning bank and/or beneficiary's bank may assess charges for their services, which will be deducted from the amount returned to you.

Liability

- This paragraph applies to Transfers as described in Section 8 and Wire Transfers as described in Section 9. If we fail or delay in making a transfer, including a wire transfer pursuant to your instructions, or if we make a transfer in an erroneous amount that is less than the amount per your instructions, unless otherwise required by law or as otherwise provided in this Agreement, our liability shall be limited to correcting the error. If we make a payment or transfer in an erroneous amount that exceeds the amount per your instructions, or if we permit an unauthorized payment or transfer, including a wire transfer after we have had a reasonable time to act on a notice from you of possible unauthorized use, unless otherwise required by law or as otherwise provided in this Agreement, our liability will be limited to a refund of the amount erroneously paid or transferred, plus interest thereon from the date of the transfer to the date of the refund, but in no event to exceed 60 days' interest. If we become liable to you for interest compensation under this Agreement or applicable law, such interest shall be calculated based on the average federal funds rate at the Federal Reserve Bank in the district where Bank of America is headquartered for each day interest is due, computed on the basis of a 360-day year. Unless otherwise required by law, in no event will Merrill or Bank of America be liable to you for special, indirect or consequential damages including, without limitation, loss or damage from subsequent wrongful dishonor resulting from our acts or omissions or lost profits, even if we are advised in advance of the possibility of such damages. We shall not be liable for your attorney's fees, except as required by law.
- You expressly agree that Merrill and/or Bank of America shall be liable to you only for our negligent performance or non-performance of a transfer, including a wire transfer, and that our responsibility shall be limited to the exercise of reasonable and ordinary care. Unless otherwise required by law, Merrill and/or Bank of America shall not be liable for any error or delay on the part of any third party or for any other act or omission of any third party, including without limitation third parties used by Merrill and/or Bank of America in executing any payment order relating to a transfer or performing a related act, and no such third party shall be deemed to be our agent.
- Tell us at once if you believe your Merrill 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 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. When you give someone your Merrill 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 Brokerage Website session and close your browser to ensure confidentiality.

a. For Transfers as described in Section 8: 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.
b. For Wire Transfers as described in Section 9: Please see the sub-section titled "Wire Transfer Rules" in Section 9.

10. Optional Merrill Mobile Brokerage Service

To use the Merrill Mobile Brokerage Service, you must already be enrolled in the Merrill Brokerage Website and have a mobile phone or wireless device with internet access. You will also need to download the Merrill Mobile Brokerage mobile device application relevant for your service or account, such as the Merrill Lynch or the Merrill Edge mobile device application. There is no charge for using the Merrill 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 Mobile Brokerage. In the future, we may add to or enhance the features of Merrill Mobile Brokerage. By using such added or enhanced features, you agree to pay for them in accordance with the fee schedule.

Merrill Mobile Brokerage Services Limitations.

- Neither we nor our service providers can always foresee or anticipate technical or other difficulties related to Merrill Mobile Brokerage. These difficulties may result in loss of data, personalization settings or other Merrill 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 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 Mobile Brokerage.
- You agree to exercise caution when utilizing the Merrill 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 Mobile Brokerage

software and our website. Transfer and payment information available via the Merrill 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 Mobile Brokerage software, may be described using different terminology, or may be more current than the information available via the Merrill Mobile Brokerage software, including but not limited to account balance information. The method of entering instructions via the Merrill 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 ("Account Agreement"), all of which agreements otherwise remain in effect, as supplemented by the Merrill 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 upon written notice, delivered by regular mail, by e-mail, or by an on-screen notice on the Merrill Brokerage Website. You agree that Merrill may modify COE's functionality and trading rules at any time. Merrill 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. You understand and agree that any transaction entered through COE will be solely your own decision based on your evaluation of your personal financial situation, needs and investment objectives. COE is not designed to be a brokerage service for day traders or for investors who trade in: (i) low-priced securities; or (ii) foreign securities. Merrill intends to maintain an order entry policy for low-priced securities and other trading rules, which will be subject to change from time to time upon posting on the Merrill 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 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 which may take up to several minutes to process. Merrill 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 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. For advised accounts enrolled in COE, you understand these charges may be more than you would pay if any such order was

placed in a Merrill Edge self-directed account or discounted by your advisor.

Orders entered through COE using the User ID and Password initially assigned by Merrill, 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, 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 usage s of the exchange or market, and its clearinghouse, on which such orders are transacted by Merrill, 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 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 when any of the above conditions occur, neither Merrill 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'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 in your best interest. Neither Merrill nor any Other Persons shall have any liability for any investment decision made using such information or opinions. Neither Merrill 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 will take reasonable security precautions to safeguard data and communications; however, Merrill disclaims any liability for interception and/or use of any such data or communications. You agree that neither Merrill nor any third party working with Merrill 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 will not be responsible for any access costs you incur to connect to COE.

Neither Merrill 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 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 or of any vendor providing software or services support for COE. In no event will Merrill or any such parties be liable to you for any special, indirect, consequential or incidental damages even if Merrill or any other party have been advised of the possibility thereof. Any liability arising out of any action or omission by Merrill 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 Brokerage Website Terms and Conditions.

Optional Merrill Lynch / Merrill Edge Mobile Service

To use the Merrill Lynch / Merrill Edge Mobile Service, you must already be enrolled in the MyMerrill.com / MerrillEdge.com website and have a mobile phone or wireless device with internet access. You will also need to download the Merrill Lynch / Merrill Edge device application. There is no charge by Bank of America for using these device applications. However you may be charged fees by a third-party depending on your service plan with that third-party. Please check with your mobile service provider for details on its fees. In the future, we may modify the features of the Merrill Lynch / Merrill Edge Mobile Service and/or change the terms and conditions of use without prior notice to you.

Erica is Bank of America’s virtual financial assistant (a bot) that provides automated responses to your questions. We keep a record of your conversations with Erica for quality assurance, to maintain an accurate account of your requests, identify opportunities to make Erica's responses more helpful and ensure Erica's performance is optimal. When you interact with Erica by voice, the discussions are recorded and saved for 90 days so they can be analyzed to help refine listening skills. You acknowledge that once you invoke the microphone in a session, Erica may capture, record, and transcribe other voices in addition to yours, and may continue recording for a period of time (up to 15 seconds) unless you close Erica or log out of the mobile app.

Merrill Lynch / Merrill Edge Mobile Service Notice

1. Neither Bank of America nor its service providers can always foresee or anticipate technical or other difficulties related to Merrill Lynch / Merrill Edge Mobile Service. These difficulties may include but are not limited to loss of data, personalization settings, service and/or access interruptions.

2. Bank of America does not have responsibility or liability for the operation, security, functionality or availability of any mobile or wireless device or mobile network which you utilize to access Merrill Lynch / Merrill Edge Mobile Service.

3. Information about your account that is made available through MyMerrill.com / MerrillEdge.com may not be available via the USTMS software, may be described using different terminology, or may be more current than the information available via the Merrill Lynch / Merrill Edge Mobile Service, including but not limited to account balance information. Additionally, you agree that Bank of America will not be liable for any errors or delays in the transmission of content via your mobile device or any of your actions taken in reliance thereon.