

Merrill NextGen 529 Account Funding Guide

Funding action	How long will it take?	How to submit
<p>One time bank transfer</p> 	<p>From Bank of America & Merrill Realtime</p>	<p>Used to move money between your NextGen 529 account and Bank of America or Merrill linked accounts:</p> <ul style="list-style-type: none"> Navigate through menu tab: Accounts -> Transfer Money & Securities -> Cash <p>To link your existing Bank of America account to your Merrill NextGen 529 account you can click the banner titled “Sign up for convenient one-click access to your Bank of America accounts” located below the Welcome greeting on the account summary page</p>
	<p>External Account 1-4 Business days</p>	<p>Used to move money between your NextGen 529 account and external bank accounts:</p> <ul style="list-style-type: none"> Navigate through menu tab: Accounts -> Transfer Money & Securities -> Cash Not all external banks participate in third-party linking services – if your bank doesn’t participate you can send a check contribution
<p>Recurring contributions from bank</p> 	<p>From Bank of America & Merrill Realtime</p>	<p>Used to set recurring contributions from Bank of America or Merrill accounts to your NextGen 529 account:</p> <ul style="list-style-type: none"> Navigate through menu tab: Accounts -> Transfer Money & Securities -> Cash Set desired frequency
	<p>External Account Requests must be received at least 10 business days before the specified start date in order for contributions to begin as elected. Requests submitted 10 days or less prior to the start date will begin in the following period</p>	<p>Used to establish recurring contributions from your external bank accounts to your NextGen 529 account:</p> <ul style="list-style-type: none"> Navigate through menu tab: Help & Settings -> Forms & Applications Search for NextGen 529 AFS Enrollment and Change Authorization Form – complete form and submit following instructions on the first page Copy of voided check required <p><i>Note: A hard copy can also be mailed upon request, please call our team at 877.653.4732</i></p> <p>Eligible for 3rd party contributions: Participant and third-party contributor signature required on the form, the original signed form is required. An electronic signature is not acceptable for third-party contributions.</p>
<p>Check</p> 	<p>1 – 3 Business days to credit to account</p>	<p>Used to make a one time contribution to an account (excluding rollover checks):</p> <ul style="list-style-type: none"> Mail check to Merrill Edge, NJ2-140-02-01, 1400 American Boulevard, Pennington, NJ 08534 Make check payable to: NextGen 529 FBO (Name of Designated Beneficiary) Include the 8 digit Merrill account number in the memo line if possible <p>Eligible for 3rd party contributions (for example, a check from a friend or family member)</p>

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<p>Rollover</p> 	<p>10 – 15 Business days</p>	<p>Used to rollover assets from another state’s section 529 Program, Coverdell ESA, or qualifying savings bonds such as EE (Merrill account titling must match the participant and beneficiary listed on the losing 529 plan):</p> <ul style="list-style-type: none"> • Navigate through the online menu tab: Help & Settings -> Forms & Applications • Search for NextGen 529 Incoming Rollover Form – complete the form • Contact your contra firm to request check made payable to: NextGen 529 FBO (designated beneficiary) Account # (NextGen 529 Account #) • Delivery instructions available on NextGen 529 Incoming Rollover Form <p><i>Note:</i> A hard copy can also be mailed upon request, please call our team at 877.653.4732.</p>
<p>Payroll deduction</p> 	<p>1 – 3 Business days for Merrill processing + the length of time it takes for your employer to process the instructions</p>	<p>Used to establish contributions directly through payroll deduction:</p> <p>Step 1</p> <ul style="list-style-type: none"> • Navigate through the online menu tab: Help & Settings -> Forms & Applications • Search for NextGen 529 Payroll Deduction Form – complete the form <p>Step 2</p> <ul style="list-style-type: none"> • Once the form is processed by Merrill, a letter will be delivered to your online account inbox and also sent to your mailing address <p>Step 3</p> <ul style="list-style-type: none"> • Provide your employer with a copy of the letter generated by Merrill which contains the necessary information to establish the instructions <p><i>Note:</i> If you are a Bank of America employee the process will slightly differ. Please call our 529 specialists at 877.653.4732 for instructions</p> <p>Eligible for 3rd party contributions: The letter Merrill generates (Step 2) will be mailed to the participants address only. The participant must provide the 3rd party with the letter so they can complete Step 3.</p>

To review contributions to your account, navigate to Accounts > Activity and use filter option to select dates and activity type.

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