

Outgoing Partial Asset/Gifting Transfer Authorization Letter

Please use this form to complete a partial or gifting transfer of assets from Merrill to your receiving financial institutional account. This form is to be used for retail brokerage accounts, e.g., a Cash Management Account (CMA) or Individual Investor Account (IIA). Please take a moment to review the instructions below.

Account information: Complete a separate form for each Merrill account you are transferring to the receiving firm. You must complete all information in Section 1 of this form.

Transfer type: Complete Section 2, specific to your type of transfer.

- If you wish to transfer your securities in kind, please select **Option A**.
 - Please be sure to provide the exact share quantity(ies) and description(s) of the securities you would like to have delivered.
 - Complete the information pertaining to the firm to which you would like the securities delivered. Movement of certain Low Priced Securities may be subject to restrictions.
- If you wish to transfer cash, please complete **Option B**.
 - Enter the cash amount that you would like delivered from your Merrill account and the gaining account holder's name.
 - Complete the information pertaining to the firm to which you would like the check mailed.

Account holder signature(s): The signatures of all account holders are required in Section 4.

Medallion Signature Guarantee (MSG): Medallion Signature Guarantee (MSG) is required in scenarios below:
Partial Asset Transfer— over \$50K in securities and/or over \$100K in cash
Gifting Transfer— over \$50K total value
However, if the gaining firm is unable to provide the MSG, then every account holder must send in a copy of his or her driver's license. Verbal verification will be required for each account holder to complete the request.

Return form: The return information is included. You may return via regular or overnight mail.

Regular mail:
Merrill Transfers
PO Box 29076
Hot Springs, AR 71903

Overnight mail:
Merrill
Mail Stop 29076
3315 Central Avenue
Hot Springs, AR 71913

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

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

Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

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1. Your account information

Merrill eight-digit account number (one account per form):

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2. Transfer instructions

This transfer will be processed using FIFO in regard to tax lots.

- Partial Asset Transfer
- Same name
- Non-same name
- Gifting Transfer
- Charitable donation
- Other gift

3. Specify the type of transfer

A. Please accept this letter as your authorization to transfer IN KIND ONLY the following FULL SHARE securities positions (if applicable) held in my above-referenced Merrill account to:

Share quantity (full shares only)	Description of assets/CUSIP/symbol
<input type="text"/>	_____
<input type="text"/>	_____
<input type="text"/>	_____
<input type="text"/>	_____

(Attach additional sheet(s) if necessary. All additional sheets must include client signature(s) and date.)

Movement of certain Low Priced Securities may be subject to restrictions.

Receiving firm information (as it appears on your brokerage statement)

Receiving firm name

Receiving firm DTC number (must be four digits); not needed if receiving firm is Merrill

Receiving account owner name (name as it appears on account)

Receiving firm account number

Receiving account owner

Street address

City

State

ZIP Code

B. Please accept this letter as your authorization to transfer the following cash balance: \$

Receiving firm information (required field)

Receiving firm name

Receiving account owner name (name as it appears on account)

Receiving firm account number

Receiving firm street address

City

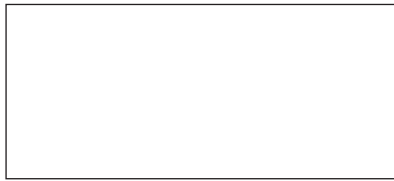
State

ZIP Code

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4. Signatures/Medallion Signature Guarantee stamp

_____ Signature	_____ Date	_____ Signature	_____ Date
_____ Print name and telephone number		_____ Print name and telephone number	
_____ Signature	_____ Date	_____ Signature	_____ Date
_____ Print name and telephone number		_____ Print name and telephone number	



Medallion Signature Guarantee stamp

Estimated Delivery Time Frames

ACAT Transfer Process

Asset type	Delivery method	Estimated delivery time
All assets	All assets NYSE/NSCC members	5 – 6 business days

The above anticipated time frames are subject to the delivering firm's capabilities to move assets between financial institutions. Time frames are from date of receipt of instructions by delivering firm and may vary greatly.

Use this form to deliver specific securities from Merrill Lynch, Pierce, Fenner & Smith Incorporated (Merrill) to another financial institution.

Non-ACAT Transfer Process

Once received, your request will be immediately entered.

Asset type	Delivery method	Estimated delivery time
Equities	Depository Trust Company (DTC)	15 business days
Government securities	Fedwire/GSCC/PTC	15 business days
Foreign securities	Euroclear/foreign banks	4 – 6 weeks
Restricted securities	Physical/certificate	15 – 20 business days
Option transactions	Option Clearing Corporation	10 – 15 business days
Mutual fund securities	Re-registration via Fund Agent	May take up to 30 business days
Limited partnerships	Re-registration via General Partner depending on their re-registration	3 – 5 weeks

