MERRILL
A BANK OF AMERICA COMPANY

Standing Letter of Authorization/Instruction Enrollment Form and Agreement

Use this form to set up standing instructions and/or authorizations for transfers out of your Merrill:

- Cash Management Account® (CMA®)
- Working Capital Management Account® (WCMA®)
- Individual Investor Account Delaware (IIA)
- Limited Individual Investor Account (LIIA)

Or make contributions to a Merrill Retirement account.

Complete, sign and send this form to the appropriate channel for processing.

- The start date cannot fall on a non-business day. This Enrollment Form and Agreement should be received 3 days in advance of the start date to allow necessary time for system enrollment. If not received within this time frame, your enrollment may be delayed until the next scheduled payment date. The expiration date will be the earlier of the date indicated on this form and the date the Merrill account has been closed.

If you are enrolling in an STLOA and would like to act on it, please contact the appropriate channel below. For clients with a Merrill Lynch Wealth Management advisor, please contact your branch office directly for the appropriate fax number and address for prompt processing. If forms are sent to the wrong channel, processing is not guaranteed. Please retain a second copy of this form for your records.

Important: Please have cash made available prior to requesting a cash distribution.

To ensure that your request is processed without delay, please make sure your documents are legible and enlarge photocopies of any items that contain small print (such as a driver's license or passport).

Please allow 24 hours for processing of this document upon receipt. If you have any questions about what additional documents are required, please contact a representative using the information below.

Merrill Lynch Wealth Management Clients

Please contact your personal advisor to obtain your advisor's office fax number or address for prompt processing.

Merrill Edge Self-Directed and Merrill Guided Investing Clients

For faster service, this form can be completed and delivered electronically by signing into your account on merrilledge.com and accessing the Secure Inbox by clicking the Mail icon on the global header,

Or

Please complete this form and fax to 1.877.229.7160 or mail to:
Merrill Document Processing
PO Box 31024
Tampa, FL 33631-3024

Questions?

Please contact us with any questions regarding this form at **877.653.4732**. Merrill distribution representatives are available to answer questions 24 hours a day, 7 days a week.

Go to merrilledge.com for more information.

I. Account holder information

Account holder name (First, Middle, Last)

Co-account holder name (First, Middle, Last)

Co-account holder name (First, Middle, Last)

8-digit Merrill account number ☐☐☐-☐☐☐☐☐

Daytime Telephone Number

II. Distribution type and schedule

Please complete only <u>one</u> of the following options. If more than one standing instruction is being established, please complete one form for each.

Instruction Type (please select one of the following): ☐ New ☐ Change ☐ Cancel

☐ 1. Standing Letter of Instruction (STLOI)

If the transactions being authorized is for a set dollar amount or number of securities on a periodic basis, please complete the following:

Merrill will automatically process distributions based on the instructions below.

For funds:

Amount: $

For securities:

Quantity Security description Symbol

Frequency of transaction
☐ Monthly ☐ Quarterly ☐ Semi-annual ☐ Annual

Starting date Expiration date (optional)

☐ 2. Standing Letter of Authorization (STLOA)

If the amount or the timing of the transaction being request will vary and will be provided to Merrill by verbal instruction, please complete the following:

Expiration date

For funds:

The maximum allowable amount for each transaction will be: $

For securities:

Maximum number of shares (greater than 0):

Maximum bond quantity (greater than 0):

Authorized Person(s)* who may request transactions based upon this Standing Letter of Authorization

(Name) (Title)

(Name) (Title)

(Name) (Title)

(Name) (Title)

* An Authorized Person(s) is a person or entity that is already indicated on Merrill records for your account as authorized to direct the type of transaction described in the STLOA. This may be someone named in your account agreement as an Authorized Representative (for entities) or an agent or attorney-in-fact appointed under a power of attorney or other approved document.

III. Distribution method

Please check one of the boxes below to indicate where you would like your distribution sent. Distributions going to an alternate payee will require the alternate payee, part IV Instructions to be completed in addition to your distribution option.

☐ Check

Name of recipient:

Address:

☐ Register and ship securities

Name of recipient:

SSN/EIN of recipient:

Address:

☐ Journal entry *(transfer of cash and/or securities to another Merrill account)*:

Receiving account number at Merrill:

Receiving account name at Merrill:

If transferring to an IRA at Merrill, record as a: ☐ Deductible IRA contribution; or ☐ Non-deductible IRA contribution

You may only make current-year contributions to IRA accounts. Contributions may not be designated for a prior year.

☐ Federal funds wire transfer

(If funds are being paid to an alternate payee, Part IV is required. International recipient(s) [in U.S. Dollars only])

Bank name

Bank ABA routing number

Name on receiving account

Account number

For further credit to (if applicable)

Name on account

Account number

Swift code (for international wires)

Miscellaneous instructions (e.g., home closing information)

If the wire transfer is being made to an alternate payee, indicate the final recipient's city and country of residence below:

Recipient's city of legal residence

Recipient's country of legal residence

(Please contact your bank to confirm these instructions are correct. Merrill is not responsible for a failed transfer due to incorrect instructions which may result in additional fees and/or a delay of your transfer.)

IV. If funds are being paid to an alternate payee:

Relationship to the payee

Reason for payment to payee

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Agreement

This Agreement contains the terms and conditions governing the Merrill Lynch Standing Letter of Authorization/Instruction program ("Agreement"). As used in this Agreement, "you," and "your" mean each person who signs the Standing Letter of Authorization/Instruction Enrollment Form (Enrollment Form). "We," "our," "us" and "Merrill Lynch" means Merrill Lynch, Pierce, Fenner & Smith Incorporated, Bank of America, N.A., ("Bank of America" or "BANA") and/or any of their affiliates named in this Agreement and the Enrollment Form. "Merrill Lynch account(s)" means any and all accounts you, or the entity you represent, have with us, which may include loan accounts of our affiliates that are on or integrated with the Merrill Lynch systems/platforms.

Acknowledgment, additional terms and amendments

You acknowledge that you have read this Agreement and agree to its terms and conditions. You also acknowledge that this Agreement must be signed by the persons who signed the account-opening agreements required for the establishment of your Merrill Lynch account(s), and agree that any additional terms and conditions contained in those documents shall apply to you, or the entity you represent, in the Standing Letter of Authorization/Instruction program, as if they were fully set out in this Agreement.

You agree that we shall have the right to amend this agreement by modifying or rescinding any of its existing provisions or by adding any new provision. Any such amendment shall be effective as of a date to be established by us, subject to applicable law or regulation, and notice to you.

Authorization

You authorize us to effect transfers of funds and/or securities from your Merrill Lynch accounts in the manner specified in the Enrollment Form to which this Agreement relates, either 1) on a recurring basis in such amount or quantity and upon such schedule as you have instructed in such Enrollment Form, or, 2) upon your or another Authorized Person's telephone instruction, subject to any limitations as you may have specified in such Enrollment Form. An Authorized Person(s) is a person or entity that is already indicated on Merrill Lynch records for your account as authorized to direct the type of transaction described in the STLOA. This may be someone named in your account agreement as an Authorized Representative (for entities) or an agent or attorney-in-fact appointed under a power of attorney or other approved document.

You understand that it is our current policy not to accept instructions transmitted by email, although we reserve the right to change this policy at any time. In the event that any erroneous transfers are made, you authorize us to initiate correcting entries in your account and to act on your behalf to attempt to correct such errors to such extent as may be possible, provided that any such correction is made in accordance with applicable laws, rules or regulations. You authorize any financial institution holding an account of yours, to which you have authorized transfers to be made, to accept correcting instructions from us without responsibility for the correctness thereof.

Business days and hours

Our business days for acceptance of instructions under the Merrill Lynch Standing Letter of Authorization/Instruction program are Monday through Friday, unless the New York Stock Exchange is closed, then we are closed as well. Requests for transfers are accepted during business hours, which are generally between 8:30 a.m. and 4:30 p.m.

Types of instructions

Standing Letter of Instruction: The transaction you are requesting is for a set dollar amount or value or number of shares of securities on a periodic basis. Once established, the transaction will occur automatically with no further instruction from you.

Standing Letter of Authorization: The transaction you are requesting will vary by amount (dollars or share/value) or timing and requires your verbal instruction to Merrill Lynch each time. Once established, you need not provide details regarding the recipient each time. You may set a maximum dollar, share amount or quantity for each transaction.

Types of transfers

You may use the Standing Letter of Authorization/Instruction program to transfer funds and/or securities from your Merrill Lynch accounts, by Merrill Lynch check, by Federal Reserve System wire transfer (wire transfer) or by journal entry to another specified account at Merrill Lynch, subject to certain limitations. You may request the following types of transfers:

- **Check:** At your request, individual checks may be sent to you, your bank account, or to another party that you have specified in the Enrollment Form in the amount you request, subject to any maximum amount that you may have established. Checks will be mailed the next business day.
- **Register and ship:** At your request, eligible securities may be held on the books and records of the issuer directly in your name or in another party's name.
- **Wire transfer:** You may request that funds be transferred by Federal Reserve System wire transfer to an account in your name, or in the name of another party, in the amount you specified on the Enrollment Form subject to any maximum amount you may have established.
- **Journal entry:** Funds or securities may be transferred, at your request, to another Merrill Lynch account of yours or to another party's Merrill Lynch account, as you specify on the Enrollment Form, in the amount or quantity you request, subject to any maximum amount you may have established. Any journal-entry transfers will be made as of the close of business on the day requested, if received in time to be processed before the close of business at your local branch office. Otherwise, the transfer will be made on the next business day.

Recurring transfers (Standing Letter of Instruction)

You may instruct transfers of funds and/or securities on a recurring basis, for a specific amount, to be made by check, by wire transfer or by journal entry using the Enrollment Form. Such transfers may be scheduled on a monthly, quarterly, semi-annual or annual basis. The date the first transfer is to be completed also must be specified on the Enrollment Form. If a recurring transfer is scheduled for a non-business day, that transfer will be processed on the prior business day.

Start date

The start date can't fall on a non-business day.

This Enrollment Form and Agreement should be received at the branch office three days in advance of the start date to allow necessary time for system enrollment. If not received within this time frame, your enrollment may be delayed until the next scheduled payment/transaction date.

Limits on transfer amounts

There is no minimum amount of funds or value of assets that you must transfer by check, by wire transfer, by journal entry to another Merrill Lynch account, or by request to register and ship. We reserve the right to establish minimum amounts upon notice to you.

The maximum amount of funds you may transfer is equal to your available credit balance. You may also establish a maximum amount for transfers from your account for each Standing Letter of Authorization you establish, which maximum may be changed by executing a new Enrollment Form.

The maximum number of shares of a security that you may transfer is equal to the settled number of shares of the specific security in your Merrill Lynch account at the time of transfer. You may also establish a maximum amount for transfers from your Merrill Lynch account for each Standing Letter of Authorization you establish, which maximum may be changed by executing a new Enrollment Form.

Transfer confirmation

As part of your regular periodic account statement, you will receive detailed information about each check, wire transfer, register and ship request, or journal entry transfer that was completed during that statement period, pursuant to your Enrollment Form. You may also check on the status of transfers at any time by calling Merrill Lynch at 877.653.4732. Information about transfers is also available online at merrilledge.com.

Fees

There are no charges for establishing a Standing Letter of Authorization/Instruction, for recurring or individual transfers by check or by journal entry to another Merrill Lynch account, or for incomplete transfers due to insufficient balances.

We may charge you a standard fee for each wire transfer; please consult your advisor regarding any applicable wire transfer fee. We generally do not charge for transfers between Merrill Lynch accounts. We do charge a fee for delivery of non-government securities. If not Direct Registration System (DRS)* eligible or participating, the fee is $500. If DRS* eligible, the fee is $25. We may change our fees upon notice to you.

**** DRS eligibility is determined by the issuer of the stock.***

Termination of the Standing Letter of Authorization/ Instruction

Your Standing Letter of Authorization/Instruction Agreement and any Enrollment Form will remain in full force and effect until we receive notification from you, or any authorized person, of its termination or until the expiration date shown in the Enrollment Form. Any terminations will become effective as soon as we have had a reasonable amount of time to take action. You may cancel a Standing Letter of Authorization/Instruction with us at any time, provided that the Agreement regarding prior transfers, affected for your account, shall remain in effect. Merrill Lynch and/or its affiliates reserve the right to cancel the Standing Letter of Authorization/Instruction Agreement for any or no reason.

Stopping or cancelling a transfer

Any Standing Letter of Instruction for a recurring funds transfer that you have requested may be stopped or cancelled if you contact Merrill Lynch at 877.653.4732 and your request is received in sufficient time for us to reasonably attempt to stop the transfer. Generally, we must receive your stop or cancellation request three business days before the date the transfer is to be made. If you telephone, we may require that you also confirm your request to stop or cancel recurring transfers, in writing, within 14 days after your phone call. Requests to stop recurring transfers will result in

the termination of the Standing Letter of Authorization/Instruction Agreement and Enrollment Form and a new Enrollment Form must be executed to resume transfers or begin new transfers.
Note: Transfers of securities may not be stopped after transfer instructions have been processed by us.

Merrill Lynch's liability for failure to stop or cancel a transfer

Generally, it is possible to stop recurring funds transfers if Merrill Lynch receives the request before 4:30 p.m., local time, and three business days prior to the scheduled transfer. If the stop transfer request is not received in accordance with the above requirements, Merrill Lynch will not be liable for any losses or damages that may be incurred.

Incomplete transfers

Merrill Lynch reserves the right to cancel and not complete certain transfers for the following reasons:

- **Insufficient balance/Purchasing Power/Advance limit/ Other limitations.** If a scheduled recurring transfer or a requested transfer exceeds, at the time of transfer, the available free credit balance for an Individual Investor Account, Business Delaware account or the Purchasing Power (as defined in the account's account agreement) for a central assets account, the transfer will be cancelled. In addition, no transfer shall be permitted from any pledged Merrill Lynch account except as permitted by the applicable documents. You understand that we will not attempt to make a partial transfer.
- **Closed or transferred account:** If your account is closed for any reason or if we have received a request to transfer your account to another broker dealer or financial institution, your Standing Letter of Authorization/Instruction and any outstanding transfer request will be cancelled insofar as it relates to the account so closed or transferred, but will continue in effect for any other accounts that you continue to maintain with us.
- **Automatic cancellation for account title changes:** If you change the title of your account, we will treat that change as a written request to cancel all outstanding transfer instructions and your Standing Letter of Authorization/Instruction, and we will not accept any additional transfer requests for that account until a new Enrollment Form is executed, reflecting the new account title and including all necessary signatures.
- **Security reasons:** At our discretion, we may not complete a transfer from your account for security reasons.

Your liability for unauthorized transfers and risks of certain transfers

With a Standing Letter of Authorization/Instruction, you may direct us to transfer funds and/or securities, based upon instructions that you agree may be delivered by telephone and by using agent banks and funds transfers and communications systems that are not within our control. In addition, if there are other account holders named on your account or if your account is for a corporation, partnership, trust or other fiduciary account for which authorized persons have been identified to us, you are authorizing these other account holders or authorized persons to instruct transfers under the Standing Letter of Authorization/Instruction. For these reasons, and, except as may be otherwise provided by law, you are agreeing to indemnify and hold us harmless from any loss or liability that may arise from using the wire transfer system or from our acting upon instructions by telephone that we, in good faith, believe to be genuine, unless we are negligent in receiving or processing such instructions.

You should contact Merrill Lynch immediately if you believe that someone is making transfers from your account without your permission; telephoning is the best way of keeping possible losses down.

If an unauthorized person gives us telephone instructions for a check or third-party journal entry transfer of funds and you sustain a loss as a result, you will be liable for no more than U.S.$50. You will not be liable for any unauthorized transfer that occurs after we have been notified of possible unauthorized telephone instructions regarding your account for such check or third-party journal entry transfer of funds.

Transfers of funds by wire transfer, through agent banks, related funds transfer and communications systems involve various risks that you assume in agreeing to participate in the Standing Letter of Authorization/Instruction program. In particular, such risks include, but are not limited to, the following: 1) wire transfers are irreversible, once transmitted by an agent bank, and may not be recoverable; 2) the liability of agent banks, with respect to wire transfers, is limited by law, and their responsibility for processing transfers is limited to relying upon identifying account numbers, rather than account party names; 3) the use of wire transfers is not covered by U.S. federal law on electronic-fund transfers; therefore, you do not have certain protections that you might have if you used an alternative funds transfer system that is covered by such law.

Indemnification and limitation of liability

You agree to indemnify and hold Merrill Lynch harmless from any loss, liability, cost or expense for acting upon your instructions, whether written, in person or by telephone, except as limited by applicable law.

In no event shall Merrill Lynch be liable to me/us for any damages, whether consequential, direct, indirect or special, arising out of any failure to execute any transfer in a timely manner and in accordance with my or another Authorized Person's instructions, except direct damages resulting from your negligence or bad faith. Merrill Lynch shall not be liable for any errors, delays or negligence of any funds transfer, or communications systems, or any intermediary, agent bank or subagent bank that may be used in making transfers for my/our account, each of which shall be deemed to be my/our agent.

Your liability: Reporting errors, request to terminate, cancel or stop a one-time transfer request or reoccurring transfers (STLOA/I)

Reporting errors or questions

Call *immediately* if you think someone has transferred or may transfer funds from your account without permission.

If you see an error or have a question about a one-time Standing Letter of Authorization or a reoccurring Standing Letter of Instruction transfer, call 877.653.4732 or write to us at the address below. *We must receive notice of problems or errors within 60 days after the first statement or receipt was sent on which the problem or error appeared.*

Telephoning is the best way of minimizing your losses. If you call us, we may ask you to report the error or problem in writing within 10 business days.

Report errors or problems in writing to the address found in your statement. Include the following information:

- Your name, address and account number;
- A description of the error or the electronic transfer you are unsure about; and
- The amount of the suspected error.

Any funds that are redeemed or withdrawn in connection with a transaction for which you are not liable will be credited back to you or your account.

If it is decided that no error occurred, you will be sent a written explanation within three business days after the investigation is finished. You may ask for copies of the documents used in the investigation.

Termination, stopping or cancelling one-time transfer requests or recurring transfers (STLOA/I)

To stop, terminate or cancel one-time transfer requests and/or recurring transfers, call 877.653.4732. If you prefer, you may write to the address found in your statement.

Your notice to cease payments should be timed to arrive at least three business days before the payment is due to be made.

Requests to stop recurring transfers will result in the termination of the Standing Letter of Authorization/Instruction Agreement and Enrollment Form, and a new Enrollment Form must be executed to resume transfers or begin new transfers.

If you request that we stop a regular payment at least three business days before the reoccurring payment is scheduled and we do not do so, we will be liable for your losses or damages.

You may be charged a fee for stop payment requests. See your account agreement for current fee information.

Our liability for failure to make transfers

If a recurring transfer is not completed on time or in the correct amount according to agreements governing your account, we may be liable for the resulting losses or damages.

There are some exceptions. Merrill Lynch will not be liable, for instance, if:

- Circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that were taken

There may be other exceptions stated in the agreement governing your account or provided by applicable law.

Disclosure of account information

Subject to applicable law, Merrill Lynch, BANA or other affiliates holding your deposit accounts will disclose information to third parties about your account only:

- Where it is necessary to complete a transaction;
- To third parties, including our affiliates, who have a business purpose for requesting information regarding the account;
- To credit bureaus and other consumer reporting agencies;
- To comply with a government agency or court orders; or
- If you have given written permission.

Individual Retirement Accounts (IRAs)

For traditional and Roth IRAs, you can contribute up to the maximum amount described here or 100% of your taxable compensation, whichever is less. Additionally, the maximum contribution is aggregated regardless of how many or which type of IRAs you may make contributions to in any one year. There is no age restriction on your ability to contribute.

Please note that there are limitations on annual contributions to traditional IRAs, Roth IRAs, and new contributions to Rollover IRAs and that your Modified Adjusted Gross Income may further reduce your contribution limits. Please refer to your Custodial Agreement and consult your tax advisor for additional details on these limitations. Amounts rolled over to Rollover IRAs are not included for this purpose.

Governing rules

Wire transfers to your account or funded from your account or otherwise funded by you may involve one or more funds transfer systems, including without limitation, Fedwire or Clearing House Interbank Payments System (CHIPS). Accordingly, notwithstanding any choice of law that may be provided elsewhere in this agreement, such wire transfers will be governed by the rules of any funds transfer system through which the transfers are made, as amended from time to time, including without limitation, Fedwire, the National Automated Clearing House Association, any regional association (each an "ACH") and CHIPS. Funds transfers through Fedwire will be governed by and subject to, Regulation J, Subpart B, and Uniform Commercial Code Article 4A, which are incorporated by reference hereunder. Wire transfers through CHIPS are governed by and subject to CHIPS Rules and Administrative Procedures and by the laws of the state of New York, including Article 4A of the New York Uniform Commercial Code, regardless of whether the payment message is part of a wire transfer that is a Remittance Transfer, except that in the case of inconsistency between New York law and EFTA, EFTA shall govern.

V. Signature

You acknowledge that you have received and read a copy of this Agreement provided below.

By signing below, you confirm the accuracy of the information you have provided above and authorize us to initiate and complete transactions set forth in the Agreement and Enrollment Form. You agree to the terms and conditions of the Standing Letter of Authorization/Instruction Agreement and Enrollment Form, including the provision regarding indemnification, all of which you understand and agree may be subject to change by Merrill, upon applicable notice to you. This Agreement and Enrollment Form will remain in force until the expiration date indicated or until you deliver a written request to us to cancel it.

For trusts, other fiduciary arrangements or businesses where all trustees/fiduciaries/authorized representatives must act by a majority or unanimously, please have all required persons sign.

Signature: _____ Date:

Print name and title, if applicable (such as trustee, director, etc.)

Signature: _____ Date:

Print name and title, if applicable (such as trustee, director, etc.)

Signature: _____ Date:

Print name and title, if applicable (such as trustee, director, etc.)

Signature: _____ Date:

Print name and title, if applicable (such as trustee, director, etc.)

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Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value

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