

Client Account Transfer Form

Use this form to transfer all or a portion of your account from another financial institution to your Merrill Lynch, Pierce, Fenner & Smith Incorporated ("Merrill") account.

For best results, please complete the information requested below in parts 1 to 4 using ALL CAPITAL letters and black ink. If you need more room for information or signatures, use a copy of the relevant page or a blank sheet. Use one form for each account that you're transferring.

Things to know before you begin:

- Many firms transfer assets using an automated transfer process, which typically takes 5 to 6 business days. Other firms either don't use the automated process or must process some assets manually, which takes more time. The following estimated time frames for manual transfers are from the date of receipt of instructions by the delivering firm and may vary greatly:
 - Equities, bonds and options, approximately 15 business days
 - Restricted securities, approximately 15 to 20 business days
 - Mutual funds, up to 30 business days
 - Foreign securities, 4 to 6 weeks
- Annuities are not transferred using this form. Please use the Merrill Annuity Transfer Form.
- Remember to update any automatic deposits or withdrawals you've set up on the account you're transferring to Merrill.
- Some transfers may result in tax consequences, penalties or financial risk. Consult your tax and financial professionals before requesting this transfer.
- If you're rolling over assets from a 401(k) or other employer-sponsored plan, consider all of your choices. You may be able to roll over to an IRA, roll over an old 401(k) to a 401(k) at a new employer, take a distribution or leave the account where it is, depending on your unique financial needs and retirement goals. Each choice may offer different benefits and limitations including investment options and services, fees and expenses, withdrawal options, required minimum distributions, tax treatment and protection from creditors and legal judgments. Additionally, there are limits to how often and when you can roll over your account. Please contact your 401(k) or other employer-sponsored plan administrator for help with the transfer.

Part 1: Where Your Account is Now

Attach all pages of your most recent statement for this account to avoid any delays.

FIRM NAME	FIRM PHONE	CONTACT NAME
FIRM ADDRESS	CITY, STATE, ZIP	
ACCOUNT NUMBER	ACCOUNT TITLE	
ACCOUNT TYPE (RETAIL/IRA etc.)	SOCIAL SECURITY NUMBER (If used for tax reporting)	EMPLOYER ID NUMBER (If used for tax reporting)

Account holders (individual accounts) or authorized signers (for business, trust, estate, etc.) List all names exactly as they appear on this account.

NAME 1	TITLE (If an authorized signer)
NAME 2	TITLE (If an authorized signer)
NAME 3	TITLE (If an authorized signer)
NAME 4	TITLE (If an authorized signer)

Please list the street address of the primary client.

PRIMARY CLIENT STREET ADDRESS	CITY, STATE, ZIP CODE
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Part 2: Merrill Account Receiving Your Transferred Assets

This can include a BofAS Account on which you receive fiduciary services from Private Bank.

MERRILL ACCOUNT NUMBER

Social Security Number or Employer ID Number (If used for tax reporting)

ACCOUNT TITLE (HERE AT MERRILL)

Account Type (Choose One)

CMA IRA Roth SEP Other: _____

BRANCH CONTACT

BRANCH PHONE

Account holders (individual accounts) or authorized signers (for business, trust, estate, etc.) List all names exactly as they appear on this account. This account must have at least one owner in common with your transferring account, otherwise this process will be delayed.

NAME 1

TITLE (If an authorized signer)

NAME 2

TITLE (If an authorized signer)

NAME 3

TITLE (If an authorized signer)

NAME 4

TITLE (If an authorized signer)

PHONE NUMBER

EMAIL

Part 3: Options for Transfer to Merrill

Before indicating which assets to transfer, you should understand that assets transfer either in cash or in-kind. In-kind means assets transfer exactly as they are currently held, examples include certificates of deposits (CDs) in brokerage accounts, mutual funds available at both institutions or other specific securities. In cash means assets are liquidated and proceeds deposited in your account, which may result in tax consequences, penalties or financial risk, examples include CDs that are liquidated or mutual funds sold by the delivering firm. However, if a liquidation doesn't occur before the transfer, assets will transfer in-kind.

Please choose only one option:

1. Transfer ALL my assets in-kind:

If you are transferring mutual funds directly from the Mutual Fund Company, list the funds and the fund account numbers in the Mutual Funds and Securities section on page 3. If transferring an account from a bank that holds a certificate of deposit, complete the "certificate of deposit at bank" section below. Otherwise, skip to part 4.

2. Liquidate my entire account and transfer in cash:

Most financial institutions require either written or verbal instructions from the client to liquidate assets. **Please send liquidation requests directly to the delivering firm before requesting a transfer through Merrill. We do not guarantee that the delivering financial institutions will accept this document as a request to liquidate assets, including certificate of deposits at a bank.** If transferring an account from a bank that holds a certificate of deposit, complete the "certificate of deposit at bank" section on page 3. Otherwise, skip to part 4.

3. Transfer my entire account after liquidating the assets listed on page 3:

Use the sections on page 3 to list the assets you want to liquidate before your account is transferred to Merrill. Most financial institutions require either written or verbal instructions from the client to liquidate assets. **Please send liquidation requests directly to the delivering firm before requesting a transfer through Merrill. We do not guarantee that delivering financial institutions will accept this document as a request to liquidate assets, including certificate of deposits at a bank.**

4. Transfer ONLY certain assets in-kind:

Use the sections on page 3 to list the assets you want to transfer to Merrill. Many firms have minimum account balance/value requirements. To avoid a rejected transfer, please ensure that this partial transfer request does not reduce the losing account balance/value below that requirement. If you are transferring an account from a bank that holds a certificate of deposit, complete the "certificate of deposit at bank" section below. Otherwise, skip to part 4.

Part 3: Options for Transfer to Merrill (continued)

Cash – Only used when selecting transfer option 4 (Choose One):

- Transfer all cash Transfer only this amount \$.....

CERTIFICATE OF DEPOSIT AT A BANK – Used for transfer options 1, 2, 3 and 4 (Choose one):

- Immediately liquidate CDs and transfer in cash. *You may be charged a penalty for early withdrawal.*
- Wait to liquidate CDs and transfer in cash when CDs mature on (MM/DD/YYYY).
For this option, submit your request at least 7 days, but no more than 14 days, before maturity to ensure that we can process this request.

MUTUAL FUNDS AND SECURITIES – Only used for transfer options 1, 3 or 4.

Securities include stocks, bonds, exchange traded funds, brokerage certificate of deposit, options and unit investment trusts. Provide all information, including the number of shares you want to transfer or liquidate. Write "ALL" in the quantity field if you'd like to transfer or liquidate all shares of a fund or a security.

SECURITY NAME/SYMBOL/CUSIP	MUTUAL FUND COMPANY ACCOUNT NUMBER	QUANTITY	TRANSFER IN-KIND	LIQUIDATE AND TRANSFER IN CASH
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
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			<input type="checkbox"/>	<input type="checkbox"/>

Part 4: Your Authorization

Attach all pages of your most recent statement for the account you are transferring to avoid any delays.

You direct the delivering firm to:

- Transfer your account to Merrill as you have instructed on this form, even though the Merrill account may have a different account title or different taxpayer identification number than the delivering account.
- Liquidate proprietary money market funds, if any exist, and transfer in cash to Merrill unless you instruct otherwise. Proprietary mutual funds or money market funds may not be transferrable to Merrill. You should consult your tax and financial professionals regarding any fees or tax consequences that may result from liquidations of proprietary funds.
- Deduct any outstanding fees from the credit balance in your account. If a credit balance does not exist or does not cover the balance due, liquidate assets in the account to the extent necessary to satisfy the balance due.
- Transfer any certificates or other instruments held in the firm's physical possession in good deliverable form. Affix any necessary tax waivers so Merrill can transfer them in its name when directed to sell them.
- Freeze your account when this transfer is validated, which includes canceling all open orders and not accepting new orders on the transferring account (except for transactions closing option positions that expire within seven days).
- Release any requested historical information to Merrill about the account you're transferring.

You acknowledge that:

- Certain assets may not be readily transferable, with or without penalty, within the time frame required by FINRA Rule 11870, MSRB Rule G-26 or other designated authority.
- Certain assets may not be transferable to Merrill, such as low-priced securities and proprietary mutual funds or money market funds, and your request may be rejected. You should consult your tax and financial professionals regarding any fees or tax consequences that may result from liquidations of proprietary funds.
- You cannot resubmit your request until you remove non-transferable assets. For other types of non-transferable assets, you will be contacted in writing by Merrill or the delivering firm to determine how you want to dispose of such assets.
- Credit cards, debit cards or unused checks issued to you for the transferring account have been destroyed or returned to the delivering firm.
- If transferring assets in a retirement account, none of the amount transferred includes the required minimum distribution that you are required to take this year.
- If transferring a retirement plan account and the delivering firm is trustee or custodian, you represent that you have appropriately amended the plan and named Merrill as successor custodian or trustee.

All account holders or authorized signers of accounts listed in Part 1 and Part 2 of this form must sign below. If an account holder's name appears differently on either account, the owner must sign the form using all name variations (e.g., maiden name and married name).

PRINTED NAME (Include title here if an authorized signer)	SIGNATURE	DATE
PRINTED NAME (Include title here if an authorized signer)	SIGNATURE	DATE
PRINTED NAME (Include title here if an authorized signer)	SIGNATURE	DATE
PRINTED NAME (Include title here if an authorized signer)	SIGNATURE	DATE

MEDALLION SIGNATURE GUARANTEE

Part 5: Merrill Accepts Custody

For retirement accounts only. To the prior custodian or trustee of the retirement account designated on this form for transfer: Merrill accepts the appointment as successor custodian.

PRINTED NAME	SUCCESSOR CUSTODIAN SIGNATURE (Merrill Authorized Signer)	DATE

Part 6: Instructions For Delivering Firm

All deliveries must include the client name and the 8-digit Merrill account number.

Asset Type

Checks and re-registration papers
for cash and margin accounts

Cash transfers between retirement accounts

Delivery Instructions

Merrill Lynch, Pierce, Fenner & Smith Incorporated as custodian
FAO/FBO Client Name
Merrill Account Number

Do not send physical certificates to this address.
When sending a physical check, the Merrill account number should not be printed on the envelope or visible through an envelope window.

All DTC-Eligible Securities

Deliver to DTC Clearing
0671 vs. Payment
8862 vs. Receipt-free

Physical delivery of securities

DTCC NYW Broker 671 MLPFS
570 Washington Boulevard
Jersey City, NJ 07310
Attn: Central Delivery 5th floor

Do not send physical checks to this address.

Federal Settlements

All Custody US Treasuries
(Bonds, Bills, Notes, Agencies)

BK OF NYC/MLPFS
ABA Number: 021000018
Further credit to client name and Merrill Account Number

Federal Book-Entry Mortgage

All MBS products (FHLMC, FNMA, GNMA, MO, etc.)

Federal Wire Funds

Bank of America, N.A.
100 West 33rd Street
New York, NY 10001
ABA Number: 026009593
SWIFT Address for International Banks: BOFAUS3N
Account Number: 6550113516
Name: Merrill Lynch, Pierce, Fenner & Smith, New York, NY
Reference: Merrill 8-digit account number and account title

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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