MERRILL
A BANK OF AMERICA COMPANY

Get the most from your Merrill statement

Learn about its features and benefits

It's a snapshot of your finances

Your user-friendly Merrill statement gives you a snapshot of where you stand financially — across both sides of your balance sheet and within each Merrill account and product type.

While the statement is simple by design and intended to be easy to read, this guide helps to explain its features and benefits and answer any questions you might have.

You can view your statements, your trade confirmations and this guide online. And you can print your statements or save them to your computer, a CD or other storage media. To opt for online delivery and convenient email alerts or to view your documents online, visit **mymerrill.com**.

Inside

3 Get your statement your way

5 Summary pages give you an overview

9 You can review each account's details

17 You receive only relevant information

22 Additional reports help complete the picture

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

Get your statement your way

Your Merrill statement is based directly on our clients' recommendations and preferences, which we uncovered through extensive research and industry trends and best practices. You'll find that the statement is logical and easy to use. You'll also find relevant Merrill phone numbers, Web addresses, and your financial advisor's name and contact information throughout the statement in case you need to get more information.

The statement brings together key information about your investments, retirement savings, credit and lending, estate planning services, and business finances where appropriate. Plus, you can choose optional features, like including an amortization/accretion schedule, equity cost basis details or selecting how you want your statement delivered to you.

Convenient online delivery

To minimize the amount of paper mail you receive, you can sign up for secure online delivery. You'll get your statements three to five days faster, and you can view, save or print them. You'll also be able to access statements from the past seven years.

Your options for online statement delivery and access include:

- **Online delivery for all accounts.** You receive an email notification when your statements are available online.
- **Mail summary only.** The statement summary section is sent to you in the mail, with detail sections available electronically for you to view online.
- **Delivery options by account.** Choose either paper mail or online delivery on an account-by-account basis. You can choose the exact combination of delivery options you want for each account.
- **One-click statement view.** With online access, you can view, download, save or print your entire linked statement package into a single PDF file.
- **Date-range download.** You can download, save or print multiple statement PDFs from various time frames into a single PDF.

You can choose online delivery for other account records too, such as performance reports, trade confirmations, prospectuses, tax statements, notices and disclosures, and shareholder notices.

- **Third-party online access.** You can designate read-only online access to a third party, such as a family member, lawyer or accountant. They can review account balances, activity, and monthly brokerage and tax statements for any authorized account.
- **Statement repagination.** This allows you the flexibility to select specific statements from a linked statement package and renumber them so you'll have a version with a page count specific to that statement.

To enroll in online delivery, log into MyMerrill.com®. From the Help & Settings tab, select Go Paperless. You'll be able to enter your delivery preferences for monthly statements and other eligible account records.

Statement frequency options

For some account types, you can opt to receive summary pages on a monthly basis and the individual account statement details quarterly. Speak to your financial advisor to find out which accounts qualify for this feature.

Get your statement your way *(continued)*

Less mail with statement linking

By linking your eligible Merrill accounts, you'll receive your statements together in one envelope. Linking your accounts allows you to receive account summary pages along with detail pages for each account in the linked relationship. It may also make you eligible to earn higher interest rates by putting you in a higher asset tier. Contact your financial advisor to learn more. If you're working with the Merrill Advisory Center, please contact a Merrill Financial Solutions Advisor to learn more.

Streamlined account statement

To help simplify your financial life, some clients who have certain non-managed standalone accounts, or who want a more simplified statement, might be eligible to receive a streamlined version of the statement so it's easier to understand your investment holdings and activity.

The streamlined version of the statement presents information in a logical, clear and easy-to-read design that resembles other Merrill statements. Plus, it includes categorical holdings, account level "cash flow" and a separate listing of money fund transactions.

Personalized accounts

Nickname feature. You can personalize individual accounts in your statement link with unique identifiers by designating a nickname for each.

Customizable options you can choose

Account transaction activity. This default setting lists transactions by category and includes each transaction's date, description, type, quantity, unit price and debit/credit differentiation. As an alternative, you can opt to receive your account transaction activity listed in chronological order.

Alphabetical sort order for bonds. The default is maturity/callable date order; however, you can elect to have the bonds in the Asset section of your account listed in alphabetical order.

Amortization/Accretion schedule. You can opt in to receive an amortization/accretion schedule that provides additional details such as year to date, life to date, and adjusted total cost basis for certain fixed-income securities and/or bonds that you purchased at a premium or discount. The schedule is provided at the account level and will report open and closed lots at the security level.

Equity Cost Basis

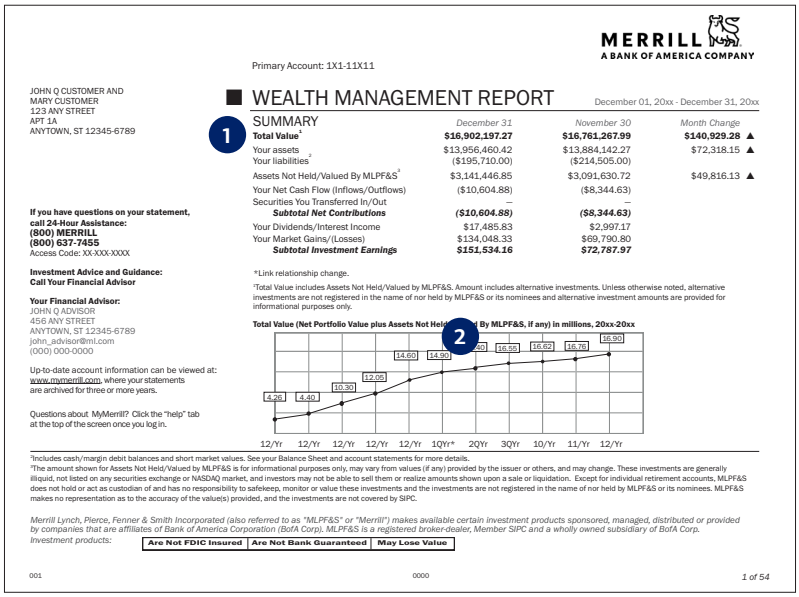
Cost basis details in the Equities section are consolidated to show only one tax lot for each security.

If you receive your statement by e-delivery, a separate document will be posted online that reflects details for the individual purchases for all equities held in your account.

If you receive a paper statement in the mail, you can choose to have the Equity Cost Basis details printed at the back of your statement for reference. You will see this section listed separately for each account within the Your Accounts table of contents page.

Summary pages give you an overview

Your Merrill statement is designed to make it easy to locate information. It's based on as many as five summary pages, supported by account detail pages. Below and on the pages that follow, we'll show you the key features of the statement's summary section. Not all clients will receive all the summary pages.



MERRILL
A BANK OF AMERICA COMPANY

Primary Account: 1X1-11X11

JOHN Q CUSTOMER AND
MARY CUSTOMER
123 ANY STREET
APT 1A
ANYTOWN, ST 12345-6789

WEALTH MANAGEMENT REPORT

December 01, 20xx - December 31, 20xx

1

SUMMARY	December 31	November 30	Month Change
Total Value[1]	**$16,902,197.27**	**$16,761,267.99**	**$140,929.28** ▲
Your assets	$13,956,460.42	$13,884,142.27	$72,318.15 ▲
Your liabilities[2]	($195,710.00)	($214,505.00)	
Assets Not Held/Valued By MLPF&S[3]	$3,141,446.85	$3,091,630.72	$49,816.13 ▲
Your Net Cash Flow (Inflows/Outflows)	($10,604.88)	($8,344.63)	
Securities You Transferred In/Out	—	—	
Subtotal Net Contributions	***($10,604.88)***	***($8,344.63)***	
Your Dividends/Interest Income	$17,485.83	$2,997.17	
Your Market Gains/(Losses)	$134,048.33	$69,790.80	
Subtotal Investment Earnings	***$151,534.16***	***$72,787.97***	

*Link relationship change.

[1]Total Value includes Assets Not Held/Valued by MLPF&S. Amount includes alternative investments. Unless otherwise noted, alternative investments are not registered in the name of nor held by MLPF&S or its nominees and alternative investment amounts are provided for informational purposes only.

If you have questions on your statement, call 24-Hour Assistance:
(800) MERRILL
(800) 637-7455
Access Code: XX-XXX-XXXX

Investment Advice and Guidance:
Call Your Financial Advisor

Your Financial Advisor:
JOHN Q ADVISOR
456 ANY STREET
ANYTOWN, ST 12345-6789
john_advisor@ml.com
(000) 000-0000

Up-to-date account information can be viewed at: www.mymerrill.com, where your statements are archived for three or more years.

Questions about MyMerrill? Click the "help" tab at the top of the screen once you log in.

Total Value (Net Portfolio Value plus Assets Not Held/Valued By MLPF&S, if any) in millions, 20xx-20xx

2

[1]Includes cash/margin debit balances and short market values. See your Balance Sheet and account statements for more details.
[2]The amount shown for Assets Not Held/Valued by MLPF&S is for informational purposes only, may vary from values (if any) provided by the issuer or others, and may change. These investments are generally illiquid, not listed on any securities exchange or NASDAQ market, and investors may not be able to sell them or realize amounts shown upon a sale or liquidation. Except for individual retirement accounts, MLPF&S does not hold or act as custodian of and has no responsibility to safekeep, monitor or value these investments and the investments are not registered in the name of nor held by MLPF&S or its nominees. MLPF&S makes no representation as to the accuracy of the value(s) provided, and the investments are not covered by SIPC.

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, Member SIPC and a wholly owned subsidiary of BofA Corp.
Investment products: **Are Not FDIC Insured** | **Are Not Bank Guaranteed** | **May Lose Value**

001 0000 1 of 54

Wealth Management Report

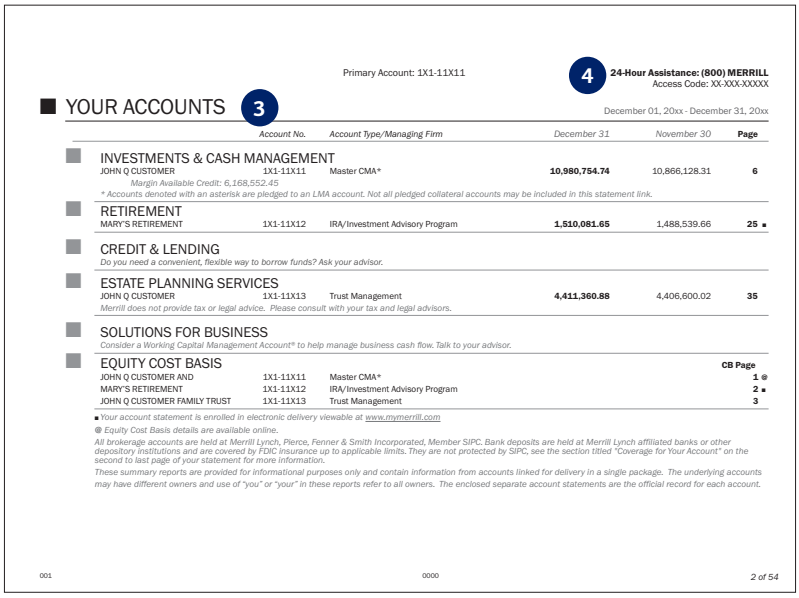
This page shows your personal balance sheet — your assets and liabilities in one view.

1. Summary

This section highlights changes in net cash flow, securities deposits/withdrawals and market change. **Note:** Market Gains/Losses is based on a calculation of your opening/closing value plus or minus any debits, credits and securities transferred in/out of the account.

2. Net portfolio value

This graph displays trends over the past five years, including the current year.



Primary Account: 1X1-11X11

4 **24-Hour Assistance: (800) MERRILL**
Access Code: XX-XXX-XXXXX

YOUR ACCOUNTS

3

December 01, 20xx - December 31, 20xx

	Account No.	Account Type/Managing Firm	December 31	November 30	Page
INVESTMENTS & CASH MANAGEMENT					
JOHN Q CUSTOMER	1X1-11X11	Master CMA*	**10,980,754.74**	10,866,128.31	6
Margin Available Credit: 6,168,552.45					
** Accounts denoted with an asterisk are pledged to an LMA account. Not all pledged collateral accounts may be included in this statement link.*					
RETIREMENT					
MARY'S RETIREMENT	1X1-11X12	IRA/Investment Advisory Program	**1,510,081.65**	1,488,539.66	25 ■
CREDIT & LENDING					
Do you need a convenient, flexible way to borrow funds? Ask your advisor.					
ESTATE PLANNING SERVICES					
JOHN Q CUSTOMER	1X1-11X13	Trust Management	**4,411,360.88**	4,406,600.02	35
Merrill does not provide tax or legal advice. Please consult with your tax and legal advisors.					
SOLUTIONS FOR BUSINESS					
Consider a Working Capital Management Account® to help manage business cash flow. Talk to your advisor.					
EQUITY COST BASIS					**CB Page**
JOHN Q CUSTOMER AND	1X1-11X11	Master CMA*			1 ⊕
MARY'S RETIREMENT	1X1-11X12	IRA/Investment Advisory Program			2 ■
JOHN Q CUSTOMER FAMILY TRUST	1X1-11X13	Trust Management			3

■ *Your account statement is enrolled in electronic delivery viewable at www.mymerrill.com*
⊕ *Equity Cost Basis details are available online.*
All brokerage accounts are held at Merrill Lynch, Pierce, Fenner & Smith Incorporated, Member SIPC. Bank deposits are held at Merrill Lynch affiliated banks or other depository institutions and are covered by FDIC insurance up to applicable limits. They are not protected by SIPC, see the section titled "Coverage for Your Account" on the second to last page of your statement for more information.
These summary reports are provided for informational purposes only and contain information from accounts linked for delivery in a single package. The underlying accounts may have different owners and use of "you" or "your" in these reports refer to all owners. The enclosed separate account statements are the official record for each account.

001 0000 2 of 54

Your Accounts

This page lists all your linked accounts and the corresponding page numbers within the statement package. If you have accounts enrolled in electronic delivery, a symbol will be displayed next to the page number.

3. Portfolio-level summary

Here you can see your accounts summarized in one view. Margin available credit is displayed for applicable accounts. The page is organized by product categories and provides a clear, concise overview of your account's status. If you receive Equity Cost Basis details as part of your statement, page numbers will be referenced here.

4. Open 24/7

Our 24-hour assistance number appears prominently on every other page. Your statement also features contact information for your Merrill financial advisor on each individual account's summary page.

Summary pages give you an overview *(continued)*

MERRILL
A BANK OF AMERICA COMPANY

Primary Account: 1X1-11X11

YOUR BALANCE SHEET (for your Merrill accounts)

December 01, 20xx - December 31, 20xx

ASSETS

	December 31	November 30
Cash/Money Accounts	**5,930,847.22**	5,882,485.73
Fixed Income	**3,045,117.48**	3,073,203.06
Equities	**1,475,068.90**	1,461,101.67
Mutual Funds	**1,116,351.23**	1,107,831.02
Options	**17,500.00**	18,100.00
Other/Annuities/Insurance	**1,739,165.96**	1,725,891.60
Alternative Investments	**615,922.10**	597,291.72
529 Portfolios	-	-
Subtotal (Long Portfolio)	***13,939,972.89***	*13,865,904.80*
Estimated Accrued Interest	**16,487.53**	18,237.47
TOTAL ASSETS	**$13,956,460.42**	$13,884,142.27

INVESTMENT LIABILITIES

5

Margin Loan/Debit Balance	–	–
Short Market Value	**(195,710.00)**	(214,505.00)
Subtotal	***(195,710.00)***	*(214,505.00)*
NET PORTFOLIO VALUE	**$13,760,750.42**	$13,669,637.27
Assets Not Held/Valued By MLPF&S [1]	**$3,141,446.85**	$3,091,630.72
TOTAL VALUE	**$16,902,197.27**	$16,761,267.99

OTHER LIABILITIES (not included in Net Portfolio Value)

Loan Management Account [1]	–	–
Mortgages	–	–
Home Equity Loans	–	–
Business Loans	–	–
Subtotal	–	–
TOTAL LIABILITIES	**($195,710.00)**	($214,505.00

CASH FLOW

6

	This Report	Year to Date
Opening Cash/Money Accounts	**$4,560,960.26**	
CREDITS		
Funds Received	**27,613.16**	135,038.96
Electronic Transfers	**6,500.00**	52,400.00
Other Credits	**6,316.74**	55,667.00
Subtotal	***40,429.90***	*243,105.96*
DEBITS		
Electronic Transfers	**(8,900.00)**	(39,025.00)
Margin Interest Charged	**(1.24)**	(7.86)
Other Debits	**(17,117.39)**	(108,250.77)
Visa Purchases	**(166.43)**	(2,139.05)
ATM/Cash Advances	**(2,938.66)**	(5,756.50)
Checks Written/Bill Payment	**(3,248.92)**	(29,379.54)
Advisory/Trust Svc Fees	**(13,476.77)**	(96,458.44)
Style Manager Fees (TMA)	**(5,185.37)**	(62,224.44)
Subtotal	***(51,034.78)***	*(343,241.60)*
NET CASH FLOW	**($10,604.88)**	($100,135.64)
Dividends/Interest Income	**17,485.83**	72,802.46
Dividend Reinvestments	**(4,032.08)**	(37,132.47)
Security Purchases/Debits	**(659,017.50)**	(5,142,618.92)
Security Sales/Credits	**700,915.12**	5,134,135.03
Closing Cash/Money Accounts	**$4,605,706.75**	

7

Fees Included in Transactions Above		
Commissions/Trading Fees	**(206.09)**	(1,795.96)
ATM/Cash Advance Fees	**(2.72)**	(10.88)

[1] The amount shown for Assets Not Held/Valued by MLPF&S is for informational purposes only, may vary from values (if any) provided by the issuer or others, and may change. These investments are generally illiquid, not listed on any securities exchange or NASDAQ market, and investors may not be able to sell them or realize amounts shown upon a sale or liquidation. Except for individual retirement accounts, MLPF&S does not hold or act as custodian of and has no responsibility to safekeep, monitor or value these investments and the investments are not registered in the name of nor held by MLPF&S or its nominees. MLPF&S makes no representation as to the accuracy of the value(s) provided, and the investments are not covered by SIPC.
[2] Secured by assets in a Merrill account.

001 0000 *3 of 54*

Your Balance Sheet

This page clearly presents your assets and liabilities, demonstrating the value of consolidating and integrating asset management with debt management.

5. Liabilities

This section clearly differentiates classes of liabilities and provides information on margin accounts and securities-based lending.

6. Cash flow

This section includes a comprehensive list of credits and debits by type and includes a true net cash flow value.

- Other credits, listed as a subcategory, captures credit transactions that bring money into the account and include but are not limited to: cash in lieu, loan advances, portfolio transfers and optional dividends.
- Other debits, another subcategory, summarizes various debit transactions and withdrawals such as taxes, stop payments and optional dividend payments.

7. Fees included in transactions above

This section provides a summary of certain Commissions/Trading Fees and ATM/Cash Advance Fees captured in Securities Purchases/Sales lines and ATM/Cash Advances, respectively.

Summary pages give you an overview *(continued)*

Primary Account: 1X1-11X11

24-Hour Assistance: (800) MERRILL
Access Code: XX-XXX-XXXXX

YOUR PORTFOLIO REVIEW

December 01, 20xx - December 31, 20xx

8 ASSET ALLOCATION*

* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%; includes the categorical values for the underlying portfolio of individual mutual funds, closed end funds, and UITs.

	Current Value	Allocation
Cash/Money Accounts	5,930,847.22	37.41%
Other	3,670,698.81	23.15%
Fixed income	3,158,812.96	19.92%
Equities	2,388,681.34	15.07%
Alternative Investments	704,965.41	4.45%
TOTAL	**$15,854,005.74**	**100%**

10 CURRENT INCOME

	This Report	Year To Date
Tax-Exempt Interest	5,202.17	10,485.95
Taxable Interest	7,935.11	26,610.67
Tax-Exempt Dividends	349.77	3,339.41
Taxable Dividends	3,998.78	32,366.43
Total	$17,485.83	$72,802.46
Your Estimated Annual Income		$77,547.00

BOND MATURITY SCHEDULE 9

Does not Include Fixed Income Mutual Funds

Maturity Years	% of Total Bond Assets	Par Value	Estimated Market Value
<1	53%	1,570,374	1,586,494.05
1-2	16%	492,000	496,489.50
2-5	8%	253,768	253,980.21
5-10	1%	22,131	24,689.12
10-15	4%	109,003	111,145.60
15-20	4%	100,857	106,032.00
20+	14%	403,878	434,652.00
Total	**100%**	**2,952,011**	**$3,013,482.48**

TOP FIVE PORTFOLIO HOLDINGS 11

Based on Estimated Market Value

	Current Value	% of Portfolio
✝BANK DEPOSIT PROGRAM	2,625,863.00	15.54%
✝FDIC INSURED NOT SIPC COVERED		
LIFE INSURANCE POLICY	1,901,575.00	11.25%
MONEY MARKET FUND B	1,323,871.47	7.83%
ANNUITY CONTRACT 07	1,150,776.75	6.81%
CASH RESERVE FUND	908,940.00	5.38%

001

4 of 54

FINANCIAL MARKET INDICATORS 12

	This Report	Last Report	Previous Year-End
S & P 500	1408.47	1365.68	1257.60
Three-Month Treasury Bills	.07%	.08%	.01%
Long-Term Treasury Bills	3.34%	3.09%	2.89%
One-Month SOFR	.24%	.24%	.30%
NASDAQ	1257.60	2966.89	2605.15

Your Portfolio Review

We've laid out this information in four quadrants to make it easy to access and understand.

8. Asset allocation

This section shows how your account is allocated among the following asset categories as a dollar value and a percentage: cash/money accounts, fixed income, equities, alternative investments, 529 portfolios and other. A footnote may appear regarding allocation of mutual funds, if applicable.

9. Bond maturity schedule

This section shows the total value of your bond portfolio within defined maturity ranges. The table points out the par value of the bond portfolio residing within each maturity range.

10. Current income

This section graphically depicts monthly and year-to-date income. Additionally, it delineates interest paid on taxable versus tax-exempt securities and displays the values of both taxable and tax-exempt dividends.

11. Top five portfolio holdings

This chart shows the current value and % of the portfolio of the top five holdings in the account(s).

12. Financial market indicators

This chart appears on the Your Portfolio Review page if you are not eligible to receive one of the other charts. It shows the value of major market indicators for both the current and prior periods.

Summary pages give you an overview *(continued)*

MERRILL
A BANK OF AMERICA COMPANY

Primary Account: 1X1-11X11

YOUR MONTHLY INCOME & GAIN/(LOSS) REVIEW

December 01, 20xx - December 31, 20xx

INCOME SUMMARY 13

	This Report					Year to Date				
Account No.	*Tax-Exempt Interest*	*Taxable Interest*	*Tax-Exempt Dividends*	*Taxable Dividends »*	*Total This Report Income*	*Tax-Exempt Interest*	*Taxable Interest*	*Tax-Exempt Dividends*	*Taxable Dividends »*	*Total YTD Income*
Non-Retirement										
1X1-11X11	1,500	7,556	142	3,260	**12,458**	3,000	25,675	928	23,260	**52,863**
1X1-11X13	-	379	-	739	**1,118**	-	936	-	9,107	**10,043**
Subtotal	*1,500*	*7,935*	*142*	*3,999*	***13,576***	*3,000*	*26,611*	*928*	*32,366*	***62,905***
Retirement										
1X1-11X12	3,702	-	207	-	**3,909**	7,486	-	2,411	-	**9,897**
TOTAL	$5,202	$7,935	$350	$3,999	**$17,486**	$10,486	$26,611	$3,339	$32,366	**$72,802**

»Dividends may include long term capital gain distributions

GAIN/(LOSS) SUMMARY 14

	Realized Gains/(Losses)				Long Term Capital Gain Distributions	Unrealized Gains/(Losses)	
Account No.	*This Report Short Term*	*YTD Short Term*	*This Report Long Term*	*YTD Long Term*	*Year To Date*	*Short Term*	*Long Term*
Non-Retirement							
1X1-11X11	1,059.61	6,313.86	-	2,630.03	3,069.06	30,633.41	901,253.15
1X1-11X13	20.78	20.78	14,823.43	29,388.42	971.39	9,482.48	2,007,681.46
Subtotal	*1,080.39*	*6,334.64*	*14,823.43*	*32,018.45*	*4,040.45*	*40,115.89*	*2,908,934.61*
Retirement							
1X1-11X12	-	-	2,612.49	3,814.26	N/A	16,433.68	269,357.09
TOTAL	**$1,080.39**	**$6,334.64**	**$17,435.92**	**$35,832.71**	**$4,040.45**	**$56,549.57**	**$3,178,291.70**

001 0000 *5 of 54*

Your Monthly Income & Gain/(Loss) Review

This page provides a summary of income from interest and dividends, as well as information on gains and losses for each account during the current month and year to date.

13. Income summary

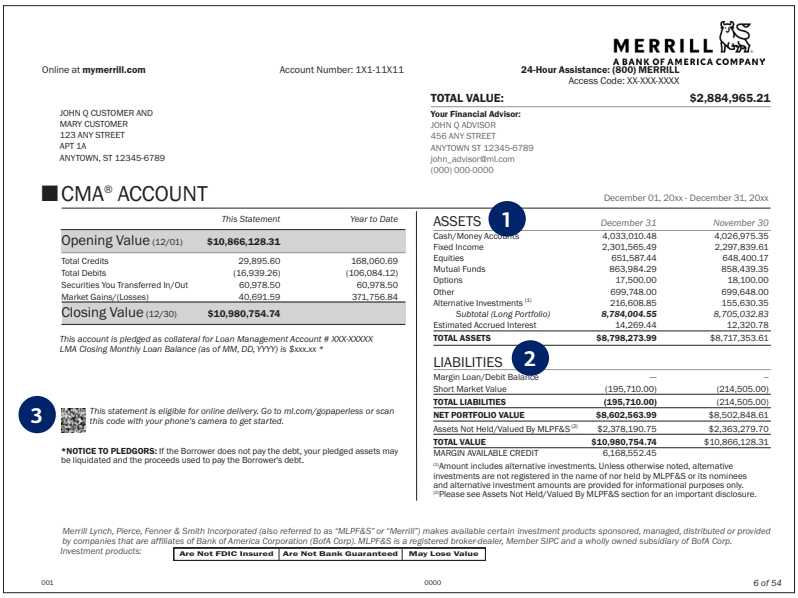
This section shows income generated and received during the month and year to date. The table separates interest received on tax-exempt securities from that received on taxable securities and displays the values of both taxable and tax-exempt dividends. Total values are shown for each account and for your overall portfolio.

14. Gain/(Loss) summary

This section shows long- and short-term gains and losses, both realized and unrealized, for each account and year-to-date values for long-term capital gain distributions.

You can review each account's details

We've selected a sample Cash Management Account® (CMA® account) to give you a sense of the account details available in your Merrill statement. While specific sections may not appear in all statements, you'll find the information is presented consistently for each account type.



Online at **mymerrill.com**

Account Number: 1X1-11X11

MERRILL
A BANK OF AMERICA COMPANY
24-Hour Assistance: (800) MERRILL
Access Code: XX-XXX-XXXX

TOTAL VALUE: **$2,884,965.21**

JOHN Q CUSTOMER AND
MARY CUSTOMER
123 ANY STREET
APT 1A
ANYTOWN, ST 12345-6789

Your Financial Advisor:
JOHN Q ADVISOR
456 ANY STREET
ANYTOWN ST 12345-6789
john_advisor@ml.com
(000) 000-0000

CMA® ACCOUNT

December 01, 20xx - December 31, 20xx

	This Statement	*Year to Date*
Opening Value (12/01)	**$10,866,128.31**	
Total Credits	29,895.60	168,060.69
Total Debits	(16,939.26)	(106,084.12)
Securities You Transferred In/Out	60,978.50	60,978.50
Market Gains/(Losses)	40,691.59	371,756.84
Closing Value (12/30)	**$10,980,754.74**	

This account is pledged as collateral for Loan Management Account # XXX-XXXXX
*LMA Closing Monthly Loan Balance (as of MM, DD, YYYY) is $xxx.xx **

3 *This statement is eligible for online delivery. Go to ml.com/gopaperless or scan this code with your phone's camera to get started.*

***NOTICE TO PLEDGORS:** If the Borrower does not pay the debt, your pledged assets may be liquidated and the proceeds used to pay the Borrower's debt.

ASSETS 1

	December 31	*November 30*
Cash/Money Accounts	4,033,010.48	4,026,975.35
Fixed Income	2,301,565.49	2,297,839.61
Equities	651,587.44	648,400.17
Mutual Funds	863,984.29	858,439.35
Options	17,500.00	18,100.00
Other	699,748.00	699,648.00
Alternative Investments [1]	216,608.85	155,630.35
Subtotal (Long Portfolio)	***8,784,004.55***	*8,705,032.83*
Estimated Accrued Interest	14,269.44	12,320.78
TOTAL ASSETS	**$8,798,273.99**	$8,717,353.61

LIABILITIES 2

Margin Loan/Debit Balances	—	–
Short Market Value	(195,710.00)	(214,505.00)
TOTAL LIABILITIES	**(195,710.00)**	(214,505.00)
NET PORTFOLIO VALUE	**$8,602,563.99**	$8,502,848.61
Assets Not Held/Valued By MLPF&S [2]	$2,378,190.75	$2,363,279.70
TOTAL VALUE	**$10,980,754.74**	$10,866,128.31
MARGIN AVAILABLE CREDIT	6,168,552.45	

[1] Amount includes alternative investments. Unless otherwise noted, alternative investments are not registered in the name of nor held by MLPF&S or its nominees and alternative investment amounts are provided for informational purposes only.
[2] Please see Assets Not Held/Valued By MLPF&S section for an important disclosure.

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, Member SIPC and a wholly owned subsidiary of BofA Corp.
Investment products: **Are Not FDIC Insured** | **Are Not Bank Guaranteed** | **May Lose Value**

001 0000 *6 of 54*

Account Summary Page 1

This first summary page provides you with the opening and closing values for the account. It summarizes total credits, total debits, and the securities you transferred. The market gains and losses shows the fluctuation of your assets for the current month and year to date. The total value is highlighted.

1. Assets

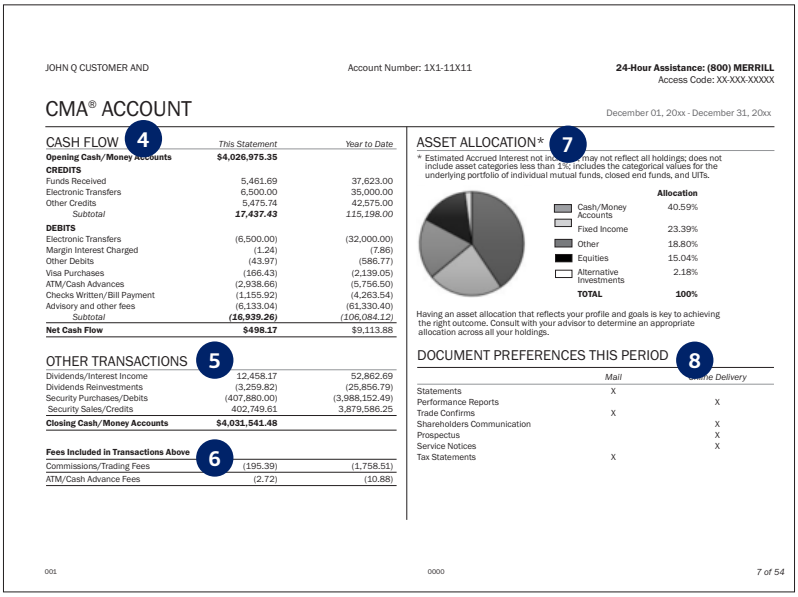
You'll see current month and prior month values for all asset categories in the account.

2. Liabilities

Margin loan/debit balances and short position values are included here; loans appear only on the Your Accounts and Balance Sheet summary pages, if applicable. Margin available credit is displayed, if applicable.

3. Quick response (QR) code

This code is provided to streamline enrollment in electronic delivery of the statement.



JOHN Q CUSTOMER AND

Account Number: 1X1-11X11

24-Hour Assistance: (800) MERRILL
Access Code: XX-XXX-XXXXX

CMA® ACCOUNT

December 01, 20xx - December 31, 20xx

CASH FLOW 4

	This Statement	*Year to Date*
Opening Cash/Money Accounts	**$4,026,975.35**	
CREDITS		
Funds Received	5,461.69	37,623.00
Electronic Transfers	6,500.00	35,000.00
Other Credits	5,475.74	42,575.00
Subtotal	***17,437.43***	*115,198.00*
DEBITS		
Electronic Transfers	(6,500.00)	(32,000.00)
Margin Interest Charged	(1.24)	(7.86)
Other Debits	(43.97)	(586.77)
Visa Purchases	(166.43)	(2,139.05)
ATM/Cash Advances	(2,938.66)	(5,756.50)
Checks Written/Bill Payment	(1,155.92)	(4,263.54)
Advisory and other fees	(6,133.04)	(61,330.40)
Subtotal	***(16,939.26)***	*(106,084.12)*
Net Cash Flow	**$498.17**	$9,113.88

OTHER TRANSACTIONS 5

Dividends/Interest Income	12,458.17	52,862.69
Dividends Reinvestments	(3,259.82)	(25,856.79)
Security Purchases/Debits	(407,880.00)	(3,988,152.49)
Security Sales/Credits	402,749.61	3,879,586.25
Closing Cash/Money Accounts	**$4,031,541.48**	

Fees Included in Transactions Above 6

Commissions/Trading Fees	(195.39)	(1,758.51)
ATM/Cash Advance Fees	(2.72)	(10.88)

ASSET ALLOCATION* 7

* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%; includes the categorical values for the underlying portfolio of individual mutual funds, closed end funds, and UITs.

	Allocation
Cash/Money Accounts	40.59%
Fixed Income	23.39%
Other	18.80%
Equities	15.04%
Alternative Investments	2.18%
TOTAL	**100%**

Having an asset allocation that reflects your profile and goals is key to achieving the right outcome. Consult with your advisor to determine an appropriate allocation across all your holdings.

DOCUMENT PREFERENCES THIS PERIOD 8

	Mail	*Online Delivery*
Statements	X	
Performance Reports		X
Trade Confirms	X	
Shareholders Communication		X
Prospectus		X
Service Notices		X
Tax Statements	X	

001 0000 *7 of 54*

Account Summary Page 2

This second summary page continues with a clear picture of your account's makeup and activity.

4. Cash flow

Here you'll find an easy-to-use summary of credits and debits for the account — for the month and year to date.

5. Other transactions

You'll see dividends and interest income, dividend reinvestments, and security purchases and sales.

6. Fees included in transactions above

This section provides a summary of certain Commissions/Trading Fees and ATM/Cash Advance Fees captured in Securities Purchases/Sales lines and ATM/Cash Advances, respectively. These fees are embedded in other line items within the Debits section and are included in the detailed transactions sections of the statement.

7. Asset allocation

This chart summarizes the allocation of your assets as a percentage at the account level.

8. Document preferences this period

This section lists the account documents that are mailed to you and those that you receive online.

You can review each account's details *(continued)*

MERRILL
A BANK OF AMERICA COMPANY

JOHN Q CUSTOMER AND

9 Account Number: 1X1-11X11

ACCOUNT INVESTMENT OBJECTIVE

December 01, 20xx - December 31, 20xx

TOTAL RETURN: Objective is to strike a balance between current income and growth. Despite the relatively balanced nature of the portfolio, the investor should be willing to assume the risk of price volatility and principal loss.

If you have changes to your investment objective, please contact your Financial Advisor(s). 10

YOUR CMA BANK DEPOSIT INTEREST SUMMARY

Money Account Description	*Opening Balance*	*Average Deposit Balance*	*Current Yield%*	*Interest on Deposits*	*Closing Balance*
Bank Deposit Account 1	2,131,358	2,132,578	0.01	19.23	**2,133,858**
Bank Deposit Account 2	481,732	486,811	0.01	5.29	**492,005**
TOTAL ML Bank Deposit Program	2,613,090			24.52	**2,625,863**

Money Account Description	*Opening Balance*	*Average Deposit Balance*	*Current Yield%*	*Interest on Deposits*	*Closing Balance*
Preferred Deposit Account	584,998	582,737	0.05	23.87	**580,760**
Total Preferred Deposit Program	584,998	582,737		23.87	**580,760**

ITEMS FOR ATTENTION

ITEMS FOR ATTENTION 11

Security	*Message*	*Date*	*Security*	*Message*	*Date*
TREASURY NOTE	Maturing	1/15/20XX	KAMNOA CORPORATION	Opinion Upgraded	

CASH	110,760.48	110,760.48		**110,760.48**		
+ BANK DEPOSIT PROGRAM	2,625,863.00	2,625,863.00	1.0000	**2,625,863.00**	**263**	.01
+FDIC INSURED NOT SIPC COVERED						
+ PREFERRED DEPOSIT PROGRAM	580,760.00	580,760.00	1.0000	**580,760.00**	**290**	.05
+FDIC INSURED NOT SIPC COVERED						
CASH RESERVE FUND	714,158.00	714,158.00	1.0000	**714,158.00**	**8,070**	1.13
TOTAL		4,031,541.48		**4,031,541.48**	**8,623**	.21

001 0000 *8 of 54*

Account Details

This page provides you with additional important information about your account.

9. Account investment objective

Your account's investment objective(s) are stated here as Growth, Total Return and/or Income, based on your election.

10. Your bank deposit interest summary

This section shows balances on your bank deposits with Bank of America, N.A., and/or Bank of America California, N.A., both of which are FDIC-insured institutions and subsidiaries of Bank of America Corporation, as well as affiliates of Merrill.

11. Items for attention

If applicable, this section heading will display changes in research opinions on equity positions, alerts that options are expiring or bonds are maturing, and other important messages.

JOHN Q CUSTOMER AND

Account Number: 1X1-11X11

24-Hour Assistance: (800) MERRILL
Access Code: XX-XXX-XXXXX

YOUR CMA ASSETS

December 01, 20xx - December 31, 20xx

OTHER MONEY MARKET MUTUAL FUNDS *Description*	*Quantity*	*Total Cost Basis*	*Estimated Market Price*	*Estimated Market Value*	*Unrealized Gain/(Loss)*	*Total Client Investment*	*Cumulative Investment Return ($)*	*Estimated Annual Income*
MONEY MARKET FUND A	1,469.0000	1,469.00	1.0000	**1,469.00**		1,469		
T FUND INSTL CL SYMBOL: MNTLR Initial Purchase: 08/15/19								
TOTAL		1,469.00		**1,469.00**		**1,469**		

Other Money Market Mutual Funds includes money market mutual funds with a floating net asset value or whose trade settlement occurs on the business day after the trade date. Money market mutual funds whose trade settlement typically occurs on the same business day as the trade date will appear in the "Cash/Money Accounts" section.

CDs/EQUIVALENTS *Description*	*Acquired*	*Quantity*	*Adjusted/Total Cost Basis*	*Estimated Market Price*	*Estimated Market Value*	*Unrealized Gain/(Loss)*	*Estimated Accrued Interest*	*Estimated Annual Income*
CD SECURITY 1	06/04/19	400,000	400,000.00	101.5210	**406,084.00**	6,084.00	3,808.22	**10,000**
ANY TOWN, ST 02.500% JUN 14 20XX CUSIP: 000000001 CURRENT YIELD 2.46%								
CD SECURITY 2	07/31/20	100,000	100,000.00	100.0220	**100,022.00**	22.00	23.01	**100**
ANY TOWN, ST 00.100% AUG 06 20XX CUSIP: 000000002 CURRENT YIELD 0.09%								
CD SECURITY 3	12/18/20	385,000	385,000.00	100.0230	**385,088.55**	88.55	74.89	**385**
ANY TOWN, ST 00.100% AUG 19 20XX CUSIP: 000000003 CURRENT YIELD 0.09%								
CD SECURITY 4	02/20/20	390,000	390,000.00	101.3150	**395,128.50**	5,128.50	1,128.33	**6,435**
ANY TOWN, ST 01.650% AUG 27 20XX CUSIP: 000000004 CURRENT YIELD 1.62%								
TOTAL YIELD 1.32%		1,275,000	1,275,000.00		**1,286,323.05**	11,323.05	5,034.45	**16,920**

GOVERNMENT AND AGENCY SECURITIES [1] *Description*	*Acquired*	*Quantity*	*Adjusted/Total Cost Basis*	*Estimated Market Price*	*Estimated Market Value*	*Unrealized Gain/(Loss)*	*Estimated Accrued Interest*	*Estimated Annual Income*
θ TREASURY NOTE	05/31/18	300,000	295,374.00	100.0570	**300,171.00**	4,797.00	2,396.74	**5,250**
*1.750% JAN 15 20XX MOODY'S: AAA S&P: *** CUSIP: 000000006 ORIGINAL UNIT/TOTAL COST 98.2780/295,374.00 CURRENT YIELD 1.74%*								
GOVERNMENT SECURITY 1	06/04/03	25,030	1,629.56	109.5411	**1,722.60**	93.04	6.33	**79**
*05% 2033 AMORTIZED FACTOR 0.062826890 AMORTIZED VALUE 1,572 MOODY'S: *** S&P: *** CUSIP: 000000007 CURRENT YIELD 4.56%*								
GOVERNMENT SECURITY 2	01/09/20	400,000	403,877.64	108.6630	**434,652.00**	30,774.36	3,949.66	**11,560**
CALLABLE BONDS 02.890% DEC 27 2044 MOODY'S: AAA S&P: AA+ CUSIP: 000000008 PAR CALL DATE: 12/27/24 PAR CALL PRICE: 100.00 ORIGINAL CURRENT YIELD 2.65%								
TOTAL YIELD 2.29%		725,030	700,881.20		**736,545.60**	35,664.40	6,352.73	**16,889**

001 0000 *9 of 54*

Your Assets

Here you'll find a comprehensive list of securities within the account. Review this section for important tax lot, price and valuation information, and subtotals by asset type. You'll also see a calculation of the estimated accrued interest and yield for each investment category. Description trailers for all assets sections are consolidated to provide a more streamlined view of the details.

JOHN Q CUSTOMER AND

Account Number: 1X1-11X11

24-Hour Assistance: (800) MERRILL
Access Code: XX-XXX-XXXXX

YOUR CMA ASSETS 12

December 01, 20xx - December 31, 20xx

EQUITIES *Description*	*Symbol*	*Quantity*	*Total Cost Basis*	*Estimated Market Price*	*Estimated Market Value*	*Unrealized Gain/ (Loss)*	*Estimated Annual Income*
VOSIGALL COMPANY	VSGL	1,250.0000	61,884.91	201.9000	**252,375.00**	190,490.09	
DEL CL B NEW							
↑ KAMNOA CORPORATION	KMNO	166.0000	8,147.16	92.1100	**15,290.26**	7,143.10	**642**
CURRENT YIELD 4.19%							
ROSENGOLD CORPORATION	RNGD	807.0000	1,302.73	475.7400	**383,922.18**	382,619.45	
TOTAL YIELD.10%			71,334.80		**651,587.44**	580,252.64	**642**

Equity Cost Basis details are available on the Statements and Documents page of mymerrill.com

RESEARCH RATINGS

Security	*Symbol*	*BofAML Research*	*Morningstar*	*CFRA*
KAMNOA CORPORATION	KMNO	Buy (B17)	Hold	Buy
ROSENGOLD CORPORATION	RNGD	Buy (B19)	Sell	Buy

PLEASE REFER TO THE BACK OF YOUR STATEMENT FOR A GUIDE TO BofAML AND THIRD PARTY RESEARCH RATINGS.

MUTUAL FUNDS/CLOSED END FUNDS/UITs/ETPs *Description*	*Quantity*	*Total Cost Basis*	*Estimated Market Price*	*Estimated Market Value*	*Unrealized Gain (Loss)*	*Total Client Investment*	*Cumulative Investment Return ($)*	*Estimated Annual Income*
AM SKYIE FUND	1,122.1430	39,390.66	59.2100	**66,442.09**	27,051.43	17,540	**48,901**	**427**
CL A CURRENT YIELD 0.64% SYMBOL: AMSKI Initial Purchase: 09/09/10 Equity 100%								
ROUNDALL DOOR ETF	1,982.4240	71,812.45 ✦	34.9600	**69,305.54**	(2,506.91)	6,287	**63,018**	
CL A SYMBOL: RDLLX Initial Purchase: 04/28/05 Equity 100%								
KRAULSE US MID CAP EQUITY FUND	7,707.3020	406,473.45	89.3300	**688,493.29**	282,019.84	150,480	**538,012**	
CL A SYMBOL: KRXXE INITIAL PURCHASE: 07/13/12 EQUITY 100%								
ORTINZI MARKET REAL RETURN PORTFOLIO	19,199.6880	44,482.79	2.0700	**39,743.37**	(4,739.42)	23,134	**16,608**	**2,304**
CL A1 CURRENT YIELD 5.79% SYMBOL: ORTNX Initial Purchase: 02/07/07 Fixed Income 55% Equity 45%								
Subtotal (Fixed Income)				*21,858.85*				
Subtotal (Equities)				*842,125.44*				
TOTAL YIELD.32%		562,159.35		**863,984.29**	301,824.94		**666,539**	**2,731**

12. Equities

Within the equities section, individual tax lots are presented in a consolidated view for each security. Details for this section can be viewed online in the "Equity Cost Basis" supplemental section. The supplemental section(s) will be printed at the end of the statement for clients who receive paper and choose this option. The Equity Cost Basis pages will be numbered and listed separately for each account within the "Your Accounts" table of contents page.

You can review each account's details *(continued)*

JOHN Q CUSTOMER AND — Account Number: 1X1-11X11 — **24-Hour Assistance: (800) MERRILL** Access Code: XX-XXX-XXXXX

YOUR CMA ASSETS — December 01, 20xx - December 31, 20xx

EQUITIES Description	Symbol	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/ (Loss)	Estimated Annual Income
VOSIGALL COMPANY *DEL CL B NEW*	VSGL	1,250.0000	61,884.91	201.9000	**252,375.00**	190,490.09	
↑ KAMNOA CORPORATION *CURRENT YIELD 4.19%*	KMNO	166.0000	8,147.16	92.1100	**15,290.26**	7,143.10	**642**
ROSENGOLD CORPORATION	RNGD	807.0000	1,302.73	475.7400	**383,922.18**	382,619.45	
TOTAL YIELD.10%			71,334.80		**651,587.44**	580,252.64	**642**

Equity Cost Basis details are available on the Statements and Documents page of mymerrill.com

RESEARCH RATINGS

Security	Symbol	BofAML Research	Morningstar	CFRA
KAMNOA CORPORATION	KMNO	Buy (B17)	Hold	Buy
ROSENGOLD CORPORATION	RNGD	Buy (B19)	Sell	Buy

PLEASE REFER TO THE BACK OF YOUR STATEMENT FOR A GUIDE TO BofAML AND THIRD PARTY RESEARCH RATINGS.

MUTUAL FUNDS/CLOSED END FUNDS/UITs/ETPs Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain (Loss)	Total Client Investment	Cumulative Investment Return ($)	Estimated Annual Income
AM SKYIE FUND *CL A CURRENT YIELD 0.64% SYMBOL: AMSKI Initial Purchase: 09/09/10 Equity 100%*	1,122.1430	39,390.66	59.2100	**66,442.09**	27,051.43	17,540	**48,901**	**427**
ROUNDALL DOOR ETF *CL A SYMBOL: RDLLX Initial Purchase: 04/28/05 Equity 100%*	1,982.4240	71,812.45 ✦	34.9600	**69,305.54**	(2,506.91)	6,287	**63,018**	
KRAULSE US MID CAP EQUITY FUND *CL A SYMBOL: KRXXE INITIAL PURCHASE: 07/13/12 EQUITY 100%*	7,707.3020	406,473.45	89.3300	**688,493.29**	282,019.84	150,480	**538,012**	
ORTINZI MARKET REAL RETURN PORTFOLIO *CL A1 CURRENT YIELD 5.79% SYMBOL: ORTNX Initial Purchase: 02/07/07 Fixed Income 55% Equity 45%*	19,199.6880	44,482.79	2.0700	**39,743.37**	(4,739.42)	23,134	**16,608**	**2,304**
Subtotal (Fixed Income)				*21,858.85*				
Subtotal (Equities)				*842,125.44*				
TOTAL YIELD.32%		562,159.35		**863,984.29**	301,824.94		**666,539**	**2,731**

001 — 0000 — *11 of 54*

13. Mutual funds/closed end funds/ UITs/ETPs

The mutual funds section includes, consolidated values for the initial investment and the cumulative investment return.

MERRILL A BANK OF AMERICA COMPANY

JOHN Q CUSTOMER AND — Account Number: 1X1-11X11

YOUR CMA ASSETS — December 01, 20xx - December 31, 20xx

OTHER Description	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income
MINTELLER CONSUMER *10JUN20 00.000% 08 MAR 20xx*	06/10/20	400,000.0000	99.8125	399,250.00	99.9730	**399,892.00**		
COMMERCIAL PAPER *11JUN20 00.000% 05 MAR 20xx*	06/11/20	300,000.0000	99.7700	299,310.00	99.9520	**299,856.00**		
TOTAL				698,560.00		**699,748.00**		

OPTIONS Description	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income
CALL SECURITY 1 00205.000 *SEC1 CORP EXP 03-15-20xx*	12/28/20	10.0000	14.1650	14,165.00	11.8000	**11,800.00**	(2,365.00)	
CALL SECURITY 2 00115.000 *SEC2 INC EXP 03-15-20xx*	12/26/20	10.0000	8.7150	8,715.00	5.7000	**5,700.00**	(3,015.00)	
TOTAL				22,880.00		**17,500.00**	(5,380.00)	

ALTERNATIVE INVESTMENTS HELD AT MLPF&S Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return ($)	Estimated Annual Income
SILVER COINS 1979 *Initial Purchase: 11/26/79*	10.0000	4,174.43	1,857.1400	**18,571.40**	14,396.97	4,174	**14,396**	
GOLD BAR *Initial Purchase: 09/09/81*	1.0000	14,119.37	58,695.5300	**58,695.53**	44,576.16	14,119	**44,576**	
TOTAL		18,293.80		**77,266.93**	58,973.13		**58,972**	

ALTERNATIVE INVESTMENTS (NOT HELD IN THE NAME OF MLPF&S *) Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return ($)	Estimated Annual Income
DANVEERN INDUSTRIES *EQUITY ACCESS FUND VI, L.P. EST MKT PRICE AS OF 6/30/xx Initial Purchase: 02/04/19*	73.0000	74,000.00	835.3217	**60,978.50**		74,000		
ARIMADENN INDUSTRIES *ACCESS FUND, L.P. EST MKT PRICE AS OF 06/30/xx Initial Purchase: 12/20/18*	85.5000	86,500.00	916.5312	**78,363.42**		86,500		
TOTAL		160,500.00		**139,341.92**				

001 — 0000 — *12 of 54*

14. Alternative investments

Alternative investments are listed as those being held at Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S) and/or those not held in the name of MLPF&S. The alternative investments that are neither registered in the name of nor held by MLPF&S or its nominees are identified with an asterisk, and we indicate that they are provided for informational purposes only.

JOHN Q CUSTOMER AND — Account Number: 1X1-11X11 — **24-Hour Assistance: (800) MERRILL** Access Code: XX-XXX-XXXXX

YOUR CMA ASSETS — December 01, 20xx - December 31, 20xx

LONG PORTFOLIO	Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income
TOTAL YIELD 0.65%	7,652,614.94	**8,784,004.55**	931,886.56	14,269.44	**57,427**

Total Client Investment: Cost of shares directly purchased and still held. Does not include shares purchased through reinvestment.
Cumulative Investment Return: Estimated Market Value minus Total Client Investment. Cumulative Investment Return is the dollar value of the capital appreciation (depreciation) of all shares purchased and still held, including shares acquired through reinvestment of dividends and distributions, which may be greater or less than the actual income distributed.
Unrealized Gain or (Loss): Estimated Market Value minus Total Cost Basis (total cost of shares directly purchased and still held, as well as cost of shares acquired through reinvestment). Provided for Tax Planning purposes only and is not applicable to retirement accounts.
Initial Purchase: Date of your initial investment in this fund.

Market Timing: Merrill's policies prohibit mutual fund market timing, which involves the purchase and sale of mutual fund shares within short periods of time with the intention of capturing short-term profits resulting from market volatility. Market timing may result in lower returns for long-term fund shareholders because market timers capture short-term gains that would otherwise pass to all shareholders and due to increased transaction costs and fewer assets for investment due to the need to retain cash to satisfy redemptions.

Sales Charge Discounts or Waivers: Many funds offer various sales charge discounts or waivers depending on the terms of the prospectus and/or statement of additional information. You should consult a fund's prospectus and/or statement of additional information to determine whether you may qualify for a discount or waiver. Notify your Financial Advisor, Financial Solutions Advisor or Investment Center representative if you believe you qualify for any of these or any other discounts or waivers. Please contact your Financial Advisor, Financial Solutions Advisor or Investment Center representative for further information on available sales charge discounts and waivers.

Bank of America Merrill Lynch Global Research publishes research reports and ratings ("Research Ratings") regarding a select universe of ETFs and ETNs (collectively, "ETPs"). Research Ratings on ETPs are intended to assess the potential for outperformance of ETP peers in the same coverage category. Bank of America Merrill Lynch Global Research and other business areas, including CIO, apply different methodologies in their review of ETPs, and may arrive at different or inconsistent conclusions with respect to one or more ETPs. Neither the CIO review process nor the internal business review performed by product teams will rely on or otherwise use the Research Ratings on ETPs as an input or factor; and the CIO review process and product team's internal business review will determine an ETP's inclusion, status, and availability for solicitation through the Global Wealth & Investment Management area of MLPF&S and its affiliates.

Notes
1 Some agency securities are not backed by the full faith and credit of the United States government.
*** Rating currently unavailable or not rated/unrated as provided by Rating Agency or recognized industry wide third party vendor source.
△ Debt Instruments purchased at a premium show amortization — θ Debt Instruments purchased at a discount show accretion
Total values exclude N/A items
For Credit Ratings: S&P and Moody's provide credit ratings on the credit quality of certain bonds and preferred stocks. For a credit enhanced security, Moody's and S&P publish and provide third party vendors the higher of the rating on the credit enhancer (guarantor) or the stand alone rating on the underlying security.
✦ Cost basis has been adjusted by the deferred loss amount from a previous "Wash Sale" and the acquisition date has been adjusted to include the holding period of the lot closed by that previous "Wash Sale".
* These alternative investments are provided for informational purposes only, and are not registered in the name of nor held by MLPF&S or its nominees.

001 — 0000 — *13 of 54*

15. Long portfolio

This section provides totals for adjusted/total cost basis, estimated market value, unrealized gain (or loss), estimated accrued interest, estimated annual income and yield %. Clarifying footnotes are displayed to provide additional details related to items presented on your statement.

You can review each account's details *(continued)*

JOHN Q CUSTOMER AND — Account Number: 1X1-11X11 — **24-Hour Assistance: (800) MERRILL** Access Code: XX-XXX-XXXXX

YOUR CMA LIABILITIES — December 01, 20xx - December 31, 20xx

SHORTS Description	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income
CALL SECURITY 3 00140.000	09/08/20	2.0000	4.6987	939.75	1.6900	338.00	601.75	
SEC3 CL B EXP 03-15-20XX								
CALL SECURITY 3 00140.000	09/08/20	8.0000	4.7255	3,780.41	1.6900	1,352.00	2,428.41	
Subtotal		*10.0000*		*4,720.16*		**1,690.00**	*3,030.16*	
ROSENGOLD CORPORATION	04/09/20	500.0000	113.9606	56,980.32	388.0400	**194,020.00**	(137,039.68)	
SYMBOL: RNGD								
TOTAL				61,700.48		**195,710.00**	(134,009.52)	

YOUR CMA AMORTIZATION/ACCRETION SCHEDULE

OPEN LOTS

MUNICIPAL BONDS Description	Acquired	Quantity	Original Unit Cost	Original Total Cost	Amortization / Accretion Adjustments This Report	Year to Date	Life to Date	Adjusted Total Cost
CITY & COUNTY GO BOND	05/16/16	100,000	123.131	123,136.35	(144.12)	(1,621.78)	(15,762.59)	107,373.76
*SER A PRF22 NOV12 05.000%NOV01 2032 MOODY'S: AA1 S&P: *** CUSIP: 000000013*								
OID STATE GO BOND	04/14/16	100,000	101.480	101,480.00	(7.61)	(93.78)	(623.40)	100,856.60
SER FB OID APR16 03.000%APR01 2035 MOODY'S: AA2 S&P: AA+ CUSIP: 000000014								
SUBTOTAL		**200,000**		**224,616.35**	**(151.73)**	**(1,715.56)**	**(16,385.99)**	**208,230.36**
SUBTOTAL OPEN LOTS		**200,000**		**224,616.35**	**(151.73)**	**(1,715.56)**	**(16,385.99)**	**208,230.36**
TOTAL AMORTIZATION/ACCRETION VALUE				**224,616.35**	**(151.73)**	**(1,715.56)**	**(16,385.99)**	**208,230.36**

Securities with missing or invalid information will be excluded from the Amortization/ Accretion schedule until adjustments can be made.

001 — 0000 — *16 of 54*

Your Liabilities

Here you'll see a list of the liabilities in your account, including short positions.

MERRILL A BANK OF AMERICA COMPANY

JOHN Q CUSTOMER AND — Account Number: 1X1-11X11

YOUR CMA TRANSACTIONS — December 01, 20xx - December 31, 20xx

DIVIDENDS/INTEREST INCOME TRANSACTIONS Date	Description	Transaction Type	Quantity	Reinvestment	Income	Income Year To Date
Tax-Exempt Interest						
12/01	OID STATE GO BOND	Interest			1,500.00	
	SER FB OID APR16 03.000%APR01 2035 PAY DATE 12/01/20xx CUSIP NUM: 000000014					
	Subtotal (Tax-Exempt Interest)				***1,500.00***	***3,000.00***
Taxable Interest						
12/14	CD SECURITY 5	⌗ INTEREST			7,507.50	
	ANY TOWN, ST 01.950% DEC 14 20xx PAY DATE 12/14/20xx CUSIP NUM: 000000005					
12/30	BANK DEPOSIT INTEREST	⌗ Bank Interest			0.52	
12/30	BANK DEPOSIT INTEREST	⌗ Bank Interest			0.87	
	BANK DEPOSIT PROGRAM	Income Total			24.00	
	PREFERRED DEPOSIT PROGRAM	Income Total			23.00	
	Subtotal (Taxable Interest)				***7,555.89***	***25,674.72***
Tax-Exempt Dividends						
12/28	CORP BOND 3 CMO 1993	Dividend			19.52	
	2 G 06.000% JUL24 20xx PAY DATE 12/24/20xx CUSIP NUM: 000000012					
12/28	CORP BOND CMO 1993	Dividend			122.94	
	1 G 06.250% MAR24 20xx PAY DATE 12/24/20xx CUSIP NUM: 000000009					
	Subtotal (Tax-Exempt Dividends)				***142.46***	***928.15***
Taxable Dividends						
12/22	AM SKYIE FUND	* Dividend			190.76	
	CL A PAY DATE 12/21/20xx					
12/22	AM SKYIE FUND	Reinvestment Program		(190.76)		
	CL A					
12/22	AM SKYIE FUND	>>* Long Term Capital Gain			3,069.06	
	CL A PAY DATE 12/21/20xx					
12/22	AM SKYIE FUND	Reinvestment Program		(3,069.06)		
	CL A					
12/22	AM SKYIE FUND	Reinvestment Share(s)	2.8410			
	CL A AGENT REINV AMT $190.76 REINV PRICE $67.15000 REINV SHRS 2.8410 AS OF 12/18					

001 — 0000 — *17 of 54*

Your Transactions

This is the record of activity in your account, organized in chronological order by category.

16. Dividends/Interest income transactions

Here's a summary of the dividends and interest earned for the statement period and year to date, including reinvestments. For tax-reporting purposes, dividends and interest are noted as either taxable or tax-exempt. A footnote may appear to highlight dividends that may be subject to long-term capital gain distribution.

You can review each account's details *(continued)*

JOHN Q CUSTOMER AND — Account Number: 1X1-11X11 — **24-Hour Assistance: (800) MERRILL** Access Code: XX-XXX-XXXXX

YOUR CMA TRANSACTIONS — December 01, 20xx - December 31, 20xx

SECURITY TRANSACTIONS (continued) (17) (18) (19)

TRANSACTIONS CONDUCTED PER THE APPLICABLE WRITTEN AGREEMENT

Settlement/ Trade Date	*Description*	*Transaction Type*	*Quantity*	*Transaction Amount*	*Commissions/ Trading Fees*	*(Debit)/ Credit*	*Accrued Interest/ Earned/(Paid)*
Other Security Transactions							
12/14	CD SECURITY 5	Redemption	-385,000.0000			385,000.00	
	ANY TOWN, ST 01.950% DEC 14 20xx PAY DATE 12/14/20xx						
	Subtotal (Other Security Transactions)					***385,000.00***	
	TOTAL			**(387,747.25)**	**(195.39)**	**(5,130.39)**	
(20)	**TOTAL SECURITY PURCHASES/(DEBITS)**					**(407,880.00)**	
	TOTAL SECURITY SALES/CREDITS					**402,749.61**	
	Total Accrued Interest Earned						**0.00**
	Total Accrued Interest Paid						**(2,187.75)**

REALIZED GAINS/(LOSSES)

Description	*Quantity*	*Acquired/ Cover Short Date*	*Liquidation/ Short Sale Date*	*Sale Amount*	*Cost Basis*	*Gains/(Losses)✪ This Statement*	*Year To Date*
MONEY MARKET FUND A	25.0000	08/15/XX	12/04/XX	25.00	25.00	0.00	
◇ROUNDALL DOOR ETF	52.0000	06/08/XX	12/12/XX	1,562.60	2,634.31	N/C	
Subtotal (Long-Term)						*0.00*	*2,630.03*
CALL SECURITY 1 JAN 00205.000	10.0000	9/24/XX	12/05/XX		17,724.61	16,665.00	1,059.61
Subtotal (Short-Term)						*1,059.61*	*6,313.86*
TOTAL				**19,312.21**	**19,324.31**	**1,059.61**	**8,943.89**

✪ - Excludes transactions for which we have insufficient data
N/A - Results which cannot be calculated because of insufficient data are reflected by an N/A entry in the capital gain or (loss) column and are not included in the realized capital gain and loss summary.
N/C - Results may not be calculated for transactions which involve the sale of partnership interests, short term debt instruments, derivative products purchased in the secondary market, or the determination of ordinary income and/or capital items for discount and zero-coupon issues.
◇This transaction has been affected by a "Wash Sale" based on IRS regulations. There are two different types of adjustments that may be occurring.
(A) If the gain/loss displays as N/C, this transaction has been identified as a "Wash Sale" based on IRS regulations and the loss has been added to the cost basis of the related purchase.
(B) If the gain/loss is calculated, the cost basis has been adjusted by the deferred loss amount from a previous "Wash Sale" and your gain or loss will be inclusive of this amount.

SECURITIES YOU TRANSFERRED IN/OUT

Date	*Description*	*Transaction Type*	*Quantity*	*Value of Securities*	*Year To Date*
12/30	DANVEERN INDUSTRIES	Transfer/Adjustment	73.0000	60,978.50	
	EQUITY ACCESS FUND VI, L.P. TR FROM TMA 1X1-11X13				
	NET TOTAL			**60,978.50**	**60,978.50**

001 — 0000 — *19 of 54*

17. Security transactions

In addition to purchases, sales and redemptions, this section includes information on commissions and trading fees, accrued interest and subtotals for selected categories.

18. Transaction amount

This column provides the ability to display Debit/Credit with Commission/Trading Fees.

19. Commission/Trading fees*

This column displays the costs related to security purchases and sales, for example, mutual funds — front end load sales charges and equity commissions. The Total Amount will align to Cash Flow.

20. Security purchases and security sales

Totals will align to values in the Cash Flow section.

* **Important:** The following trading-related fees are not broken out in the "Commissions & Trading Fees" section listed in this column, but would continue to be included in the total cost of the transaction: Costs incurred in any purchase of new-issue securities; fixed income securities–any markups or markdowns for fixed income trades; underwriting discounts; selling concessions; trading profits and/or structuring charges paid to or earned by the firm for equities, fixed income, preferred securities; certificates of deposit; market-linked investments; unit investment trusts (UITs); and closed-end funds; option / futures premiums and / or clearing fees; Private equity placement fees and fractional share-related fees.

JOHN Q CUSTOMER AND — Account Number: 1X1-11X11 — **24-Hour Assistance: (800) MERRILL** Access Code: XX-XXX-XXXXX

YOUR CMA TRANSACTIONS — December 01, 20xx - December 31, 20xx

SECURITY TRANSACTIONS (continued)

TRANSACTIONS CONDUCTED PER THE APPLICABLE WRITTEN AGREEMENT

Settlement/ Trade Date	*Description*	*Transaction Type*	*Quantity*	*Transaction Amount*	*Commissions/ Trading Fees*	*(Debit)/ Credit*	*Accrued Interest/ Earned/(Paid)*
Other Security Transactions							
12/14	CD SECURITY 5	Redemption	-385,000.0000			385,000.00	
	ANY TOWN, ST 01.950% DEC 14 20xx PAY DATE 12/14/20xx						
	Subtotal (Other Security Transactions)					***385,000.00***	
	TOTAL			**(387,747.25)**	**(195.39)**	**(5,130.39)**	
	TOTAL SECURITY PURCHASES/(DEBITS)					**(407,880.00)**	
	TOTAL SECURITY SALES/CREDITS					**402,749.61**	
	Total Accrued Interest Earned						**0.00**
	Total Accrued Interest Paid						**(2,187.75)**

REALIZED GAINS/(LOSSES) (21)

Description	*Quantity*	*Acquired/ Cover Short Date*	*Liquidation/ Short Sale Date*	*Sale Amount*	*Cost Basis*	*Gains/(Losses)✪ This Statement*	*Year To Date*
MONEY MARKET FUND A	25.0000	08/15/XX	12/04/XX	25.00	25.00	0.00	
◇ROUNDALL DOOR ETF	52.0000	06/08/XX	12/12/XX	1,562.60	2,634.31	N/C	
Subtotal (Long-Term)						*0.00*	*2,630.03*
CALL SECURITY 1 JAN 00205.000	10.0000	9/24/XX	12/05/XX		17,724.61	16,665.00	1,059.61
Subtotal (Short-Term)						*1,059.61*	*6,313.86*
TOTAL				**19,312.21**	**19,324.31**	**1,059.61**	**8,943.89**

✪ - Excludes transactions for which we have insufficient data
N/A - Results which cannot be calculated because of insufficient data are reflected by an N/A entry in the capital gain or (loss) column and are not included in the realized capital gain and loss summary.
N/C - Results may not be calculated for transactions which involve the sale of partnership interests, short term debt instruments, derivative products purchased in the secondary market, or the determination of ordinary income and/or capital items for discount and zero-coupon issues.
◇This transaction has been affected by a "Wash Sale" based on IRS regulations. There are two different types of adjustments that may be occurring.
(A) If the gain/loss displays as N/C, this transaction has been identified as a "Wash Sale" based on IRS regulations and the loss has been added to the cost basis of the related purchase.
(B) If the gain/loss is calculated, the cost basis has been adjusted by the deferred loss amount from a previous "Wash Sale" and your gain or loss will be inclusive of this amount.

SECURITIES YOU TRANSFERRED IN/OUT

Date	*Description*	*Transaction Type*	*Quantity*	*Value of Securities*	*Year To Date*
12/30	DANVEERN INDUSTRIES	Transfer/Adjustment	73.0000	60,978.50	
	EQUITY ACCESS FUND VI, L.P. TR FROM TMA 1X1-11X13				
	NET TOTAL			**60,978.50**	**60,978.50**

001 — 0000 — *19 of 54*

21. Realized gains/(losses)

This summary of gains and losses for transactions closed within the month represents figures as short-term and long-term to guide your tax planning and investment decisions.

You can review each account's details *(continued)*

JOHN Q CUSTOMER AND — Account Number: 1X1-11X11 — **24-Hour Assistance: (800) MERRILL**
Access Code: XX-XXX-XXXXX

YOUR CMA TRANSACTIONS — December 01, 20xx - December 31, 20xx

OPEN ORDERS EQUITIES 22

Date	*Transaction*	*Quantity*	*Description*	*Price*	*Qualifier*	*Price*	*Qualifier*
05/13	ORDER TO BUY	100.0000	RDLLX	32.0000	Limit		
06/27	ORDER TO SELL	57.0000	RNGD	375.0000	✚ Stop Quote		

✚Stop Quote
A sell stop quote order is placed at a stop price below the current market price and will trigger if the national best bid quote is at or lower than the specified stop price. A buy stop quote order is placed at a stop price above the current market price and will trigger if the national best offer quote is at or higher than the specified stop price. Once triggered, a stop quote order becomes a market order (buy or sell, as applicable) and execution prices can deviate significantly from the specified stop price. **Once triggered, a stop quote order becomes a market order (a buy or sell order, as applicable) and execution prices can deviate significantly from the specified stop price. A stop order is not guaranteed to execute as the order will not be triggered unless the stop price is reached.**
You were informed of the disclosures above by your Financial Advisor and, if you were enrolled in electronic delivery of communications, they were delivered to you by email at the time of order entry.

OPEN ORDERS OPTIONS

Date	*Transaction*	*Quantity*	*Description*	*Price*	*Qualifier*	*Price*	*Qualifier*	*Strike Price*
09/16	ORDER TO BUY	3.0000	SEC3 PUT EXP 03-20-xx	12.6000	Limit			105.0000
12/30	ORDER TO SELL	5.0000	SEC2 CALL EXP 03-15-xx	6.8500	✻ Stop			140.0000

✻Stop
A listed option "sell stop order" is placed at a stop price below the current market price and will trigger if the option trades or has a prevailing offer quote at or lower than the specified stop price on the exchange to which the order is routed. A listed option "buy stop order" is placed at a stop price above the current market price and will trigger if the option trades or has a prevailing bid quote at or higher than the specified stop price on the exchange to which the order is routed. **Once triggered, a stop order becomes a market order (a buy or sell order, as applicable) and execution prices can deviate significantly from the specified stop price. A stop order is not guaranteed to execute as the order will not be triggered unless the stop. price is reached and, even if triggered, your order may not be executed if there is no prevailing bid quote (in the case of a sell stop order) or a prevailing offer quote (in the case of a buy stop order) available on the exchange to which your order is routed.**

UNSETTLED TRADES 23

Trade Date	*Settlement Date*	*Description*	*Symbol/ Cusip*	*Transaction Type*	*Quantity*	*Price*	*Amount*
12/30	01/02	TREASURY BILL	000000018	Purchase	300,000.0000	99.6578	(298,973.40)
12/30	01/02	ROSENGOLD CORPORATION	RNGD	Sale	631.0000	475.7400	300,191.94
	NET TOTAL						**1,218.54**

STANDING INSTRUCTIONS 24

Transaction	*Frequency*	*Description*	*Amount*
FTS TO	Quarterly	CMA TO TMA ACCOUNT	1,500.00
VARIABLE PAYMT	Monthly	ONLINE ACCOUNT	

001 — 0000 — *20 of 54*

22. Open orders equities/options

Here you'll see any open orders placed for equities as well as options that remain unexecuted. Listed information includes quantity, description, price, and price qualifier details, and, for options, the strike price.

23. Unsettled trades

This is a list of purchases/sales entered during the current month's statement period, but that do not settle until the following month.

24. Standing instructions

This shows the transaction, frequency, description and amount of the action

MERRILL
A BANK OF AMERICA COMPANY

JOHN Q CUSTOMER AND — Account Number: 1X1-11X11

YOUR CMA TRANSACTIONS — December 01, 20xx - December 31, 20xx

WHEN ISSUED 25

Date	*Transaction*	*Quantity*	*Description*
01/22	When Issue Purchase	10.0000	WHEN ISSUE SECURITY CLASS A

CASH/OTHER TRANSACTIONS 26

Date	*Description*	*Transaction Type*	*Quantity*	*Debit*	*Credit*
Funds Received					
12/08	CHECK DEPOSIT 15 CHECKS	Funds Received			5,461.69
	Subtotal (Funds Received)				***5,461.69***
Electronic Transfers					
12/11	ONLINE ACCOUNT JOHN Q CUSTOMER	Direct Deposit			6,500.00
12/11	TO BAC# 1X1-11X13 JOHN Q CUSTOMER AND MARY CUSTOMER	Withdrawal		1,500.00	
12/11	CREDIT CARD JOHN Q CUSTOMER	Pre-Authorized Withdrawal		3,000.00	
12/20	WIRE TRF OUTxxxxxxxxxxx	Wire Transfer Out		2,000.00	
	Subtotal (Electronic Transfers)			***6,500.00***	***6,500.00***
Other Debits/Credits					
12/11	TR FROM XXXXXXXX	Transfer / Adjustment			5,000.00
12/18	ROSENGOLD CORPORATION PAY DATE 12/18/20xx	■ Cash In Lieu of Shares			475.74
12/19	KAMNOA CORPORATION PAYDATE 12/19/xx	Foreign Tax Withholding		43.97	
12/28	MONTH END SUMMARY DEBIT	Visa Access Debit		166.43	
	Subtotal (Other Debits/Credits)			***210.40***	***5,475.74***

001 — 0000 — *21 of 54*

25. When issued

This shows the transactions, quantity and description for When Issued transactions.

26. Cash/Other transactions

This section lists miscellaneous transactions, such as:

- Funds received
- Electronic transfers
- Other debits/credits
- Margin interest charged

You can review each account's details *(continued)*

JOHN Q CUSTOMER AND — Account Number: 1X1-11X11 — **24-Hour Assistance: (800) MERRILL** Access Code: XX-XXX-XXXXX

YOUR CMA TRANSACTIONS — December 01, 20xx - December 31, 20xx

CASH/OTHER TRANSACTIONS (continued)

Date	Description	Transaction Type	Quantity	Debit	Credit
Margin Interest Charged					
12/30	* INTEREST CHARGE FOR X DR DAYS AT X.XXX ON AVG DR BAL $000 BAL TO	Margin Interest Charged		1.24	
	Subtotal (Margin Interest Charged)			***1.24***	
	NET TOTAL				**10,727.03**

ADVISORY AND OTHER FEES 27

Date	Description	Fee Type	Quantity	Debit	Credit
12/03	INV. ADVISORY FEE DEC	Advisory Program Fee		6,864.67	
12/03	MUTUAL FUND REBATE	Advisory Program Fee			750.40
12/03	PRECIOUS METALS SERVICE AND STORAGE FEE	Metals Servicing Fee		18.77	
	NET TOTAL			**6,133.04**	

VISA ACCESS CARD ACTIVITY 28

Trans. Date	Date Cleared		Description	Location/Transaction	Debit	Credit
11/25			OPENING BALANCE			0.00
Visa Purchases/Credits						
11/30	12/28	*-	GAS STATION	ANY TOWN, ST	21.75	
12/10	12/28	*-	Super Center	ANY TOWN, ST	129.37	
12/17	12/28	*-	SUBSCRIPTION	ANY TOWN, ST	15.31	
	Subtotal (Visa Purchases/Credits)				***166.43***	
ATM Activity						
12/12	12/11		ATM 007400 2,000,000.00 IDR Or $135.94 + $2.72 Int.Trn.Fee	ANY TOWN, ST	138.66	
12/17	12/18		ATM 000339	ANY TOWN, ST	303.00	
12/17	12/18		ATM 0000339 REFUND	ANY TOWN, ST		3.00
	Subtotal (ATM Activity)				***441.66***	***3.00***

001 — 0000 — *22 of 54*

* **Important:** Some fees are not included here and will display in "Other Debits." These may include: Corporate actions fees, ADR cable fees, ADR certificate fees, reorganization processing fees, and third party foreign dividend tax processing fees.

27. Advisory and other fees*

This section includes monthly totals for various account fees such as annual account fees, check reorder fees and Merrill Lynch Investment Advisory Program fees. These fees may be charged by Merrill Lynch, Pierce, Fenner & Smith, Incorporated, an affiliate, or in certain instances, a third party.

28. Visa® Access Card activity

Here you'll find subtotals for selected categories—Visa® debit purchase activity, Visa credit activity, ATM activity and cash advances. Any fees associated with these transactions will be summarized in the Cash Flow section of the statement under Fees Included in Transactions Above.

MERRILL A BANK OF AMERICA COMPANY

JOHN Q CUSTOMER AND — Account Number: 1X1-11X11

YOUR CMA TRANSACTIONS — December 01, 20xx - December 31, 20xx

VISA ACCESS CARD ACTIVITY (continued)

Trans. Date	Date Cleared	Description	Location/Transaction	Debit	Credit
Cash Advances					
12/14	12/15	VISA: BANK CARD	Visa Cash Advance	2,500.00	
Subtotal (Cash Advances)		***2,500.00***			
	NET TOTAL			**3,105.09**	
12/28		CLOSING BALANCE		.00	

*-Month-End Debit for Visa Purchases

NET ATM/CASH ADVANCE FEES: 2.72 Total fees charged less any ATM refunds

Your CMA® account provides up to $200.00 in ATM operator fee reimbursements per calendar year for transactions at non-Bank of America ATMs within the U.S. Year to date, you have received $45.00 in ATM operator fee reimbursements. As a reminder, when you use your CMA Access® Visa® Card to access cash at Bank of America ATMs, there are no ATM operator fees.

To report Lost or Stolen Visa Cards or Checks, please call (800) CMA-LOST.

CHECKS WRITTEN/BILL PAYMENT 29

Date Written	Date Cleared	Check No.	Description	Debit	Credit
12/04	12/04	Bill Payment	ONLINE ACCOUNT	100.00	
	12/05	2007§	CHECK	125.00	
	12/12	2009*§	CHECK	811.92	
N/A	12/18	2010#	LIFE INSURANCE CO	119.00	
	NET TOTAL			**1,155.92**	

* Indicates gap in check sequence
\# Check converted to ACH debit by payee
§ Check Image available online
To report Lost or Stolen Visa Cards or Checks, please call (800) CMA-LOST.

YOUR CMA MONEY ACCOUNT TRANSACTIONS 30

Date	Description	Withdrawals	Deposits	Date	Description	Withdrawals	Deposits
12/03	BANK DEPOSIT PROGRAM		25,000.00	12/18	PREFERRED DEPOSIT PROGRAM	1,761.00	
12/08	BANK DEPOSIT PROGRAM	30,000.00		12/19	BANK DEPOSIT PROGRAM		2,597.00
12/11	BANK DEPOSIT PROGRAM		7,500.00	12/30	BANK DEPOSIT PROGRAM		7,676.00
12/15	PREFERRED DEPOSIT PROGRAM	2,500.00		12/30	PREFERRED DEPOSIT PROGRAM		23.00
	NET TOTAL						**8,535.00**

001 — 0000 — *23 of 54*

29. Checks written/Bill payment

This section provides details on check-clearing activity and electronic bill payments.

30. Money account/Money fund transactions

Displayed here are details of all deposits to, and withdrawals from, your balances in the Merrill Lynch Bank Deposit Program or other available money funds.

You can review each account's details *(continued)*

JOHN Q CUSTOMER AND

Account Number: 1X1-11X11

24-Hour Assistance: (800) MERRILL
Access Code: XX-XXX-XXXXX

YOUR CMA MONEY FUND TRANSACTIONS

December 01, 20xx - December 31, 20xx

Date	*Description*	*Sales*	*Purchases*	*Date*	*Description*	*Sales*	*Purchases*
12/02	CASH RESERVE FUND	25,000.00		12/10	CASH RESERVE FUND	7,500.00	
12/09	CASH RESERVE FUND		30,000.00				
	NET TOTAL					**2,500.00**	

PRIVATE EQUITY/REAL ASSETS FUNDS SUMMARY **31**

PRIVATE EQUITY/ REAL ASSETS FUNDS	*Original Investment Date*	*Commitment*	*Contributions (a)*	*Distributions (b)*	*Estimated NAV (c)*	*Total Distributions & Estimated NAV*	*Investment Multiple on Contributions to Date (d)*	*Net IRR as Reported by Fund (e)*
DANVEERN INDUSTRIES *EQUITY ACCESS FUND VI, L.P.*	02/04/2019	100,000	73,000	9,631	60,978	70,609	0.97	(3.73%)
ARIMADENN INDUSTRIES *L.P.*	12/20/2018	100,000	85,500	0	78,363	78,363	0.92	(8.23%)
TOTAL		**200,000**	**158,500**	**9,631**	**139,341**	**148,972**	**0.94**	

Footnotes*
a - Aggregate contributions, net of applicable placement fee, from original investment date. Unfunded balance does not include outstanding recallable capital, if applicable. Please refer to the most recent Fund Capital Account Statement.
b - Net distributions, including outstanding recallable if applicable, from original investment date. Please refer to the most recent Fund Capital Account Statement.
c - Estimated Net Asset Value (NAV) based on the most recent financial information (may be unaudited) from the Underlying Fund and adjusted for any contributions or distributions since the valuation date for feeder funds. Other funds (e.g., not feeder funds) may not adjust for subsequent calls/distributions. Please refer to the Capital Account Statement.
d - Investment Multiple = (Distributions + Estimated NAV) / Contributions, net of applicable placement fee.
e - Last reported annualized net internal rate of return (IRR). IRR is the net return earned by investors over a particular period, calculated on the basis of cash flows to and from investors, after the deduction of all fees (except placement fee if applicable), including carried interest. In the early years of a Fund, fees and expenses are a more material component of the calculation, and have a greater impact on the Fund's IRR.
* - All amounts shown above are cumulative-to-date, without regard to transfer activity, if any.

COPIES OF THIS STATEMENT HAVE BEEN SENT TO: **32**

Michael Recipient
123 Any Street
Anytown, ST 12345-6789

Jane Recipient
123 Any Street
Anytown, ST 12345-6789

Joe Recipient
123 Any Street
Anytown, ST 12345-6789

001 0000 *24 of 54*

31. Private equity/Real assets funds summary

If you have private equity holdings, you'll see this section. See page 19 for more details.

32. Copies of this statement have been sent to:

Here you'll see the names of those who will receive a copy of your statement.

You receive only relevant information

Your Merrill statement reflects the holdings and activity that are specific to your accounts with Merrill and its affiliates. In an effort to reduce page count, we provide you with only the sections of the statement that are relevant to your holdings, activity and account type. Below and on the pages that follow, we highlight certain sections that you may or may not receive, based on your account characteristics.

MERRILL
A BANK OF AMERICA COMPANY

JOHN Q CUSTOMER AND

Account Number: 1X1-11X11

YOUR CMA ACCOUNT EQUITY COST BASIS 1

December 01, 20xx - December 31, 20xx

EQUITIES Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income
VOSIGALL COMPANY	VSGL	08/19/99	600.0000	40.5576	24,334.60	201.9000	121,140.00	96,805.40	
DEL CL B NEW		03/31/05	650.0000	57.7697	37,550.31	201.9000	131,235.00	93,684.69	
Subtotal			*1,250.0000*		*61,884.91*		***252,375.00***	*190,490.09*	
↑ KAMNOA CORPORATION	KMNO	12/31/04	33.0000	45.7757	1,510.60	92.1100	3,039.63	1,529.03	128
CURRENT YIELD 4.19%		03/31/05	133.0000	49.8989	6,636.56	92.1100	12,250.63	5,614.07	514
Subtotal			*166.0000*		*8,147.16*		***15,290.26***	*7,143.10*	**642**
ROSENGOLD CORPORATION	RNGD	12/27/05	807.0000	1.6142	1,302.73	475.7400	**383,922.18**	382,619.45	
TOTAL YIELD .10%					71,334.80		**651,587.44**	580,252.64	**642**

001 0000 *CB Page 1 of 3*

1. Your CMA account equity cost basis

If you receive a paper statement in the mail, you can choose to have the Equity Cost Basis details printed at the back of your statement for reference. This section reflects the individual purchases for all equities held in your account.

You will see this section listed separately for each account within the Your Accounts table of contents page. If you receive your statement by e-delivery, a separate document will be posted online.

MERRILL
A BANK OF AMERICA COMPANY

JOHN Q CUSTOMER AND

Account Number: 1X1-11X11

ASSETS NOT HELD/VALUED BY MLPF&S 2

December 01, 20xx - December 31, 20xx

The amount shown for Assets Not Held/Valued by MLPF&S is for informational purposes only, may vary from values (if any) provided by the issuer or others, and may change. These investments are generally illiquid, not listed on any securities exchange or NASDAQ market, and investors may not be able to sell them or realize amounts shown upon a sale or liquidation. Except for individual retirement accounts, MLPF&S does not hold or act as custodian of and has no responsibility to safekeep, monitor or value these investments and the investments are not registered in the name of nor held by MLPF&S or its nominees. MLPF&S makes no representation as to the accuracy of the value(s) provided, and the investments are not covered by SIPC.

CMA INSURANCE SERVICES

VARIABLE ANNUITY AND FIXED INDEXED ANNUITY CONTRACTS

Annuities	Tax Status	Contract Value	Cash Surrender Value	Contractual Benefit Information[1]: Protected Living Benefit Base Amount	Projected Annual Income Amount	Guaranteed Minimum Death Benefit
ANNUITY CONTRACT 07	NON-QUALIFIED	$1,150,776.75	$1,132,210.94			
POLICY NUMBER 000000019 ISSUE DATE 12/26/07 TOTAL PREMIUMS $1,000,000.00 PRODUCT TYPE VARIABLE ANNUITY CONTRACT VALUE AS OF 12/29/xx URRENT DEATH BENEFIT $2,245,358.68						

UNDERLYING INVESTMENT INFORMATION:

Name	Units	Unit Price	Value ($)
ANNUITY/MODERATE PLUS	55,215.4328	20.841578	$1,150,776.75

TOTAL VARIABLE ANNUITY AND FIXED INDEXED ANNUITY CONTRACTS **$1,150,776.75**

1 If present, values displayed in the Contractual Benefits section represent aspects of an annuity living benefit and/or death benefit feature associated with your contract. These annuity details are provided to assist you with determining the value of these benefits as of the date shown. The Protected Living Benefit Base Amount and Guaranteed Minimum Death Benefit values are not amounts you can withdraw as cash. The Protected Living Benefit Base Amount shown is used to determine the current year's living benefit income amount (Annual Income Amount). The actual Annual Income Amount may be more or less depending on the income start date, market fluctuations and withdrawals. The Guaranteed Minimum Death Benefit is the minimum death benefit payable under your contract. The actual annuity death benefit amount may be more or less depending on the date of death, market fluctuations and withdrawals.

For more information regarding your benefits, please refer to your contract or prospectus.

This Insurance Services Summary is provided to you as a courtesy and is reported to you based upon information supplied by the issuing insurance company. Merrill Lynch does not verify the information provided by the insurance company. The official accounting of your life insurance or annuity contract values will be provided by the issuing insurance company in a separate statement. If the life insurance or annuity product is variable, the investments underlying the contract values are held in the insurance company's separate account, which is registered with the SEC under the Investment Company Act of 1940. If the insurance product is fixed or you have elected a fixed interest subaccount, these guarantees are provided by the issuing insurance company and are backed by its claims-paying ability. Insurance product(s) and any underlying variable product investment option(s) are not held in your Merrill Lynch CMA Account, and are not covered by SIPC protection. Any questions concerning your contract should be directed to the issuing insurance company. Insurance and annuity contract guarantees and benefits, including rider guarantees and annuity payout rates, are not backed by Merrill, or any of its affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Merrill Lynch makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S) and other subsidiaries of Bank of America Corporation (BofA Corp). Merrill Lynch Life Agency Inc. is a licensed insurance agency and a wholly owned subsidiary of BofA Corp. MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of BofA Corp.

ALL OTHER ASSETS NOT HELD/VALUED BY MLPF&S

Description	Quantity	Est. Value Per Unit	Est. Value
SLOONEA CORPORATION FUND LLC	1,252.6790	293.40	**367,536 (1)**
VONPEARL COMPANY FUND LLC	3,252.9242	264.34	**859,878 (1)**
TOTAL			**1,227,414**

(1) - An estimate of value provided to Merrill Lynch by an independent valuation service on at least an annual basis. This amount has not been adjusted to reflect changes which may have taken place subsequent to that valuation date.

(2) - Unavailable; the value of this investment may be different than its original purchase price.

TOTAL ASSETS NOT HELD/VALUED BY MLPF&S **$2,378,190.75**

The amount shown for Assets Not Held/Valued by MLPF&S is for informational purposes only, may vary from values (if any) provided by the issuer or others, and may change. These investments are generally illiquid, not listed on any securities exchange or NASDAQ market, and investors may not be able to sell them or realize amounts shown upon a sale or liquidation. Except for individual retirement accounts, MLPF&S does not hold or act as custodian of and has no responsibility to safekeep, monitor or value these investments and the investments are not registered in the name of nor held by MLPF&S or its nominees. MLPF&S makes no representation as to the accuracy of the value(s) provided, and the investments are not covered by SIPC.

2. Assets not held/valued by MLPF&S

As an accommodation, we may display assets you own that are not held/valued by MLPF&S. The value of these assets, when provided to MLPF&S, is included in the summary and as part of the total value of the account. In addition, we list them in their own sections by category: Insurance Contracts/Services and Other. We also include a total at the end of each section.

- **Insurance contracts/services** shows key contract details, benefit information, contract features and underlying investment details for various types of annuity and life insurance contracts.
- **Other assets not held/valued by MLPF&S** documents values for other assets held outside MLPF&S.

You receive only relevant information *(continued)*

JOHN Q CUSTOMER AND — Account Number: 1X1-11X11 — **24-Hour Assistance: (800) MERRILL** Access Code: XX-XXX-XXXXX

YOUR CMA ASSETS — December 01, 20xx - December 31, 20xx

EQUITIES Description	Symbol	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/ (Loss)	Estimated Annual Income
VOSIGALL COMPANY *DEL CL B NEW*	VSGL	1,250.0000	61,884.91	201.9000	**252,375.00**	190,490.09	
↑ KAMNOA CORPORATION *CURRENT YIELD 4.19%*	KMNO	166.0000	8,147.16	92.1100	**15,290.26**	7,143.10	**642**
ROSENGOLD CORPORATION	RNGD	807.0000	1,302.73	475.7400	**383,922.18**	382,619.45	
TOTAL YIELD.10%			71,334.80		**651,587.44**	580,252.64	**642**

Equity Cost Basis details are available on the Statements and Documents page of mymerrill.com

RESEARCH RATINGS 3

Security	Symbol	BofAML Research	Morningstar	CFRA
KAMNOA CORPORATION	KMNO	Buy (B17)	Hold	Buy
ROSENGOLD CORPORATION	RNGD	Buy (B19)	Sell	Buy

PLEASE REFER TO THE BACK OF YOUR STATEMENT FOR A GUIDE TO BofAML AND THIRD PARTY RESEARCH RATINGS.

MUTUAL FUNDS/CLOSED END FUNDS/UITs/ETPs Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain (Loss)	Total Client Investment	Cumulative Investment Return ($)	Estimated Annual Income
AM SKYIE FUND *CL A CURRENT YIELD 0.64% SYMBOL: AMSKI Initial Purchase: 09/09/10 Equity 100%*	1,122.1430	39,390.66	59.2100	**66,442.09**	27,051.43	17,540	**48,901**	**427**
ROUNDALL DOOR ETF *CL A SYMBOL: RDLLX Initial Purchase: 04/28/05 Equity 100%*	1,982.4240	71,812.45 ✦	34.9600	**69,305.54**	(2,506.91)	6,287	**63,018**	
KRAULSE US MID CAP EQUITY FUND *CL A SYMBOL: KRXXE INITIAL PURCHASE: 07/13/12 EQUITY 100%*	7,707.3020	406,473.45	89.3300	**688,493.29**	282,019.84	150,480	**538,012**	
ORTINZI MARKET REAL RETURN PORTFOLIO *CL A1 CURRENT YIELD 5.79% SYMBOL: ORTNX Initial Purchase: 02/07/07 Fixed Income 55% Equity 45%*	19,199.6880	44,482.79	2.0700	**39,743.37**	(4,739.42)	23,134	**16,608**	**2,304**
Subtotal (Fixed Income)				*21,858.85*				
Subtotal (Equities)				*842,125.44*				
TOTAL YIELD.32%		562,159.35		**863,984.29**	301,824.94		**666,539**	**2,731**

001 — 0000 — *11 of 54*

3. Research ratings

For accounts that qualify, BofA Merrill Lynch Global Research/BofA ML Research (now known as BofA Global Research) and independent research ratings from Morningstar and Center for Financial Research and Analysis (CFRA) are provided for most equities. In addition, Moody's and S&P ratings are provided for corporate bonds, municipal bonds, preferred stock, and government and agency securities.

JOHN Q CUSTOMER AND — Account Number: 1X1-11X11 — **24-Hour Assistance: (800) MERRILL** Access Code: XX-XXX-XXXXX

YOUR CMA LIABILITIES — December 01, 20xx - December 31, 20xx

SHORTS Description	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income
CALL SECURITY 3 00140.000 *SEC3 CL B EXP 03-15-20XX*	09/08/20	2.0000	4.6987	939.75	1.6900	338.00	601.75	
CALL SECURITY 3 00140.000	09/08/20	8.0000	4.7255	3,780.41	1.6900	1,352.00	2,428.41	
Subtotal		*10.0000*		*4,720.16*		**1,690.00**	*3,030.16*	
ROSENGOLD CORPORATION *SYMBOL: RNGD*	04/09/20	500.0000	113.9606	56,980.32	388.0400	**194,020.00**	(137,039.68)	
TOTAL				61,700.48		**195,710.00**	(134,009.52)	

YOUR CMA AMORTIZATION/ACCRETION SCHEDULE 4

OPEN LOTS

MUNICIPAL BONDS Description	Acquired	Quantity	Original Unit Cost	Original Total Cost	Amortization / Accretion Adjustments This Report	Year to Date	Life to Date	Adjusted Total Cost
CITY & COUNTY GO BOND *SER A PRF22 NOV12 05.000%NOV01 2032 MOODY'S: AA1 S&P: *** CUSIP: 000000013*	05/16/16	100,000	123.131	123,136.35	(144.12)	(1,621.78)	(15,762.59)	107,373.76
OID STATE GO BOND *SER FB OID APR16 03.000%APR01 2035 MOODY'S: AA2 S&P: AA+ CUSIP: 000000014*	04/14/16	100,000	101.480	101,480.00	(7.61)	(93.78)	(623.40)	100,856.60
SUBTOTAL		**200,000**		**224,616.35**	**(151.73)**	**(1,715.56)**	**(16,385.99)**	**208,230.36**
SUBTOTAL OPEN LOTS		**200,000**		**224,616.35**	**(151.73)**	**(1,715.56)**	**(16,385.99)**	**208,230.36**
TOTAL AMORTIZATION/ACCRETION VALUE				**224,616.35**	**(151.73)**	**(1,715.56)**	**(16,385.99)**	**208,230.36**

Securities with missing or invalid information will be excluded from the Amortization/ Accretion schedule until adjustments can be made.

001 — 0000 — *16 of 54*

4. Amortization/Accretion table

This is a supplemental section that you can request to have included in your monthly statement. If selected, the table provides details such as year to date, life to date and adjusted cost basis for certain fixed-income securities and/or bonds that you purchased at a premium or discount. The schedule is provided at the account level and open and closed lots will be reported at the security level.

You receive only relevant information *(continued)*

JOHN Q CUSTOMER AND — Account Number: 1X1-11X11 — **24-Hour Assistance: (800) MERRILL** Access Code: XX-XXX-XXXXX

YOUR CMA MONEY FUND TRANSACTIONS — December 01, 20xx - December 31, 20xx

Date	Description	Sales	Purchases	Date	Description	Sales	Purchases
12/02	CASH RESERVE FUND	25,000.00		12/10	CASH RESERVE FUND	7,500.00	
12/09	CASH RESERVE FUND		30,000.00				
	NET TOTAL					**2,500.00**	

PRIVATE EQUITY/REAL ASSETS FUNDS SUMMARY 5

PRIVATE EQUITY/ REAL ASSETS FUNDS	Original Investment Date	Commitment	Contributions (a)	Distributions (b)	Estimated NAV (c)	Total Distributions & Estimated NAV	Investment Multiple on Contributions to Date (d)	Net IRR as Reported by Fund (e)
DANVEERN INDUSTRIES EQUITY ACCESS FUND VI, L.P.	02/04/2019	100,000	73,000	9,631	60,978	70,609	0.97	(3.73%)
ARIMADENN INDUSTRIES L.P.	12/20/2018	100,000	85,500	0	78,363	78,363	0.92	(8.23%)
TOTAL		**200,000**	**158,500**	**9,631**	**139,341**	**148,972**	**0.94**	

Footnotes*

a - Aggregate contributions, net of applicable placement fee, from original investment date. Unfunded balance does not include outstanding recallable capital, if applicable. Please refer to the most recent Fund Capital Account Statement.
b - Net distributions, including outstanding recallable if applicable, from original investment date. Please refer to the most recent Fund Capital Account Statement.
c - Estimated Net Asset Value (NAV) based on the most recent financial information (may be unaudited) from the Underlying Fund and adjusted for any contributions or distributions since the valuation date for feeder funds. Other funds (e.g., not feeder funds) may not adjust for subsequent calls/distributions. Please refer to the Capital Account Statement.
d - Investment Multiple = (Distributions + Estimated NAV) / Contributions, net of applicable placement fee.
e - Last reported annualized net internal rate of return (IRR). IRR is the net return earned by investors over a particular period, calculated on the basis of cash flows to and from investors, after the deduction of all fees (except placement fee if applicable), including carried interest. In the early years of a Fund, fees and expenses are a more material component of the calculation, and have a greater impact on the Fund's IRR.
* - All amounts shown above are cumulative-to-date, without regard to transfer activity, if any.

COPIES OF THIS STATEMENT HAVE BEEN SENT TO:

Michael Recipient
123 Any Street
Anytown, ST 12345-6789

Jane Recipient
123 Any Street
Anytown, ST 12345-6789

Joe Recipient
123 Any Street
Anytown, ST 12345-6789

001 — 0000 — *24 of 54*

5. Private equity/Real assets funds summary

This section complements the information in the Alternative Investments Holdings section and provides a snapshot of additional details for private equity holdings, including;

- Original investment date
- Commitment
- Contributions (a)
- Distributions (b)
- Estimated NAV (c)
- Total distributions and estimated NAV
- Investment multiple on contributions to date (d)
- Net IRR as reported by the fund (e)

MARY'S RETIREMENT — Account Number: 1X1-11X12 — **24-Hour Assistance: (800) MERRILL** Access Code: XX-XXX-XXXXX

YOUR RETIREMENT ACCOUNT CONTRIBUTIONS AND DISTRIBUTIONS 6 — December 01, 20xx - December 31, 20xx

Year-End Plan Value as of December 31, 20cy: $1,508,080.29 **Contributions after 12/31/py for 20py:** $150.34

Distributions	Tax Year 20cy	Tax Year 20py	RMD Calculated Amount 20cy
Normal	$6,000.00	$6,000.00	$95,536.37
Federal Taxes Withheld	$1,440.00	$1,440.00	
ST Taxes Withheld	$480.00	$480.00	

7

Our records indicate that for [statement year +1] you may be required to take a Required Minimum Distribution (RMD) from this account. You are required to take annual RMDs from your IRA account (s) for the year you turn age 73 and each subsequent year. The deadline for taking your [statement year +1] RMD is December 31, [statement year +1] or April 1, [statement year +2] if [statement year +1] is your first RMD year. Contact us after January 15th in order to obtain your RMD calculation (if applicable), otherwise the calculation will be provided to you on your next statement.

The IRS requires all IRA custodians, including Merrill Lynch, to notify it through IRS Form 5498 when an RMD is required from the IRA of a living account owner for the calendar year. An RMD that is required for the current year will be reported to the IRS on the applicable IRS Form 5498.

For IRA, IRRA, SEP/IRA, SIMPLE/IRA ROTH IRA and ESA accounts, the Year-End Plan Value represents the valuation we must furnish to you and the Internal Revenue Service as part of the IRS Form 5498 reporting requirements.

001 — 0000 — *35 of 55*

6. Your retirement account contributions and distributions

Retirement account holders will see account contributions and distributions and, if applicable, the required minimum distribution (RMD) calculated amount for the annual distribution. Merrill retirement account statements for traditional IRAs, IRA rollovers, SIMPLE accounts, Supplemental Retirement Accounts (SRAs) and Simplified Employee Pension (SEP) plans provide information regarding the RMD.

7. Required minimum distribution (RMD)

The RMD calculated amount for the annual distribution is provided in addition to deadlines and instructions for taking the distribution.

You receive only relevant information *(continued)*

YOUR TRUST MANAGEMENT ACCOUNT STATEMENT OF PRINCIPAL INVESTMENTS **8**

December 01, 20xx - December 31, 20xx

CASH/MONEY ACCOUNTS Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH	.93	0.93		**200.93**		
CASH RESERVE FUND	97,391.00	97,391.00	1.0000	**97,391.00**	**19**	02
✢ ISA BANK FUND	154,496.00	154,496.00	1.0000	**154,496.00**	**15**	01
✢FDIC INSURED NOT SIPC COVERED						
TOTAL		251,887.93		**252,087.93**	**34**	.01

OTHER MONEY MARKET MUTUAL FUNDS Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return ($)	Estimated Annual Income
MONEY MARKET FUND B	1,316,426.3470	1,310,084.56	1.0008	**1,317,479.49**	7,394.93	1,310,084	**7,395**	1,250
CURRENT YIELD 0.09% SYMBOL: MNTLR INITIAL PURCHASE: 04/17/XX								
TOTAL YIELD.09%		1,310,084.56		**1,317,479.49**	7,394.93			**1,250**

Other Money Market Mutual Funds includes money market mutual funds with a floating net asset value or whose trade settlement occurs on the business day after the trade date. Money market mutual funds whose trade settlement typically occurs on the same business day as the trade date will appear in the "Cash/Money Accounts" section.

GOVERNMENT AND AGENCY SECURITIES [1] Description	Acquired	Quantity	Adjusted/Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income
TREASURY NOTE	12/20/20	223,000	222,190.26	26 99.7190	**222,373.37**	183.11	66.99	**837**
0.375% DEC 31 20XX MOODY'S: AAA S&P: *** CUSIP: 000000025 ORIGINAL UNIT/TOTAL COST: 99.6368/222,190.26 CURRENT YIELD 0.37%								

YOUR TRUST MANAGEMENT ACCOUNT STATEMENT OF INCOME INVESTMENTS **9**

CASH/MONEY ACCOUNTS Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH RESERVE FUND	97,391.00	97,391.00	1.0000	**97,391.00**	**19**	.02
✢ ISA BANK FUND	52,106.00	52,106.00	1.0000	**52,106.00**	**5**	.01
✢FDIC INSURED NOT SIPC COVERED						
TOTAL		149,497.00		**149,497.00**	**24**	.01

YOUR TRUST MANAGEMENT ACCOUNT TRANSACTIONS **10**

December 01, 20xx - December 31, 20xx

DIVIDENDS/INTEREST INCOME TRANSACTIONS **11**

Date	Description	Transaction Type	Quantity	Reinvestment	Income Cash	Principal Cash	Income Year To Date
Taxable Interest							
12/21	TRSY NOTE 1.500% NOV 30 20xx 01.500% INCOME ON SALE EXCD CUSIP NUM: 000000026	Accrued Interest			428.60		
12/22	TREASURY NOTE 0.375% DEC 31 20xx BUY ACCRUED INT EXCD CUSIP NUM: 000000025	Accrued Interest			(50.82)		
12/30	ISA BANK FUND INTEREST	Interest	1.0000				
12/30	ISA BANK FUND INTEREST FROM 12/01 THRU 12/30	Interest			0.44		
12/30	BANK DEPOSIT SHARE INTEREST	Income Total			1.00		
	Subtotal (Taxable Interest)				**379.22**		**935.95**

BANK OF AMERICA

MERRILL
A BANK OF AMERICA COMPANY

JOHN Q CUSTOMER TRUST

Account Number: 1X1-11X13

YOUR TRUST MANAGEMENT ACCOUNT TRANSACTIONS

December 01, 20xx - December 31, 20xx

SECURITY TRANSACTIONS **12**
TRANSACTIONS CONDUCTED [illegible] APPLICABLE WRITTEN AGREEMENT

Settlement/ Trade Date	Description	Transaction Type	Quantity	Transaction Amount (13)	Commissions/ Trading Fees (14)	Income Cash	Principal Cash
Purchases							
12/22	TREASURY NOTE	Purchase	223,000.0000	(222,246.43)	(5.35)		(222,190.26)
12/20	0.375% DEC 31 20xx SUBSCRIPTION EXCD CUS NO 000000025 UNIT PRICE 99.6368						
	Subtotal (Purchases)			***(222,246.43)***	***(5.35)***		***(222,190.26)***
Sales							
12/21	TRSY NOTE	Sale	-200,000.0000	209,646.90			209,218.30
12/19	1.500% NOV 30 20xx 01.500% REDEEMED EXCD CUS NO 000000026 UNIT PRICE 104.6092						
12/27	INTERNATIONAL EQUITY FUND	Sale	-107.9410	7,386.40			7,386.40
12/24	INVESTORS FUND CL A REDEEMED FRAC SHR QUANTITY .062 CUS NO 000000028 UNIT PRICE 68.4300						
12/27	INTERNATIONAL EQUITY FUND	Sale	-3.1210	213.56		213.57	
12/24	INVESTORS FUND CL A REDEEMED CUS NO 000000028 UNIT PRICE 68.4300						
	Subtotal (Sales)			***217,246.86***	***213.57***		***216,604.70***
Other Security Transactions							
12/07	TREASURY BILL	Redemption	-50,000.0000				50,000.00
	ZERO% DEC 07 20xx REDEEMED PAY DATE 12/07/20xx INTEREST: 3.00						
	Subtotal (Other Security Transactions)						***50,000.00***
	TOTAL			**(4,999.57)**	**(5.35)**	**213.57**	**44,414.44**

REALIZED GAINS/(LOSSES)

Description	Quantity	Acquired Date	Liquidation Date	Sale Amount	Cost Basis	Gains/(Losses)✪ This Statement	Gains/(Losses)✪ Year to Date
TSY NOTE 1.500% NOV 30 20xx	200,000.0000	12/17/19	12/19/20	209,218.30	198,117.50	11,100.80	
INTERNATIONAL EQUITY FUND	107.9410	09/29/00	12/24/20	7,386.40	3,663.77	3,722.63	
Subtotal (Long-Term)						*14,823.43*	*29,388.42*
INTERNATIONAL EQUITY FUND	3.1210	09/17/20	12/24/20	213.57	192.79	20.78	
Subtotal (Short Term)						*20.78*	*20.78*
TOTAL				**216,818.27**	**201,974.06**	**14,844.21**	**29,409.20**

✪ - Excludes transactions for which we have insufficient data

001 0000 *45 of 54*

* **Important:** The following trading-related fees are not broken out in the "Commissions & Trading fees" section listed in this column, but would be included in the total cost of the transaction: Costs incurred in any purchase of new-issue securities; fixed income securities — any markups or markdowns for fixed income trades; underwriting discounts; selling concessions; trading profits and/or structuring charges paid to or earned by the firm for equities, fixed income, preferred securities; certificates of deposit; market-linked investments; unit investment trusts (UITs); and closed-end funds; option / futures premiums and / or clearing fees; Private equity placement fees and fractional share-related fees.

8. Trust management account statement of principal investments

This section is a comprehensive list of principal investments within a Trust Management Account. You'll see important tax lot, price and valuation information, and subtotals by asset type. There's also a calculation for the estimated accrued interest and yield for each investment category.

9. Trust management account statement of income investments

This section lists any income investments within the account. You'll see tax lot, price and valuation information, and subtotals by asset type. There's also a calculation for the estimated annual income and yield for each investment category.

10. Trust management account transactions

Here you'll find a record of the trust account activity; the default setting organizes transactions by category. If you wish, you can opt to receive your account transaction activity listed in chronological order.

11. Dividends/Interest income transactions

Here's a summary of the dividends, interest and accrued interest received/paid for the statement period and year to date, including income cash and principal cash. For tax-reporting purposes, dividends and interest are noted as either taxable or tax-exempt. A footnote may appear to highlight dividends that may be subject to long-term capital gain distribution.

12. Security transactions

In addition to purchases, sales and redemptions, this section includes information on income cash and principal cash and subtotals.

13. Transaction amount

This column provides the ability to display Debit/ Credit with Commission/Trading Fees.

14. Commission/Trading fees*

This column displays the costs related to security purchases and sales, for example, mutual funds — front end load sales charges and equity commissions. The Total Amount will align to Cash Flow.

You receive only relevant information *(continued)*

BANK OF AMERICA

MERRILL
A BANK OF AMERICA COMPANY

JOHN Q CUSTOMER TRUST Account Number: 1X1-11X13

YOUR TRUST MANAGEMENT ACCOUNT TRANSACTIONS December 01, 20xx - December 31, 20xx

CASH/OTHER TRANSACTIONS (continued)

Date	*Description*	*Transaction Type*	*Quantity*	*Income Cash*	*Principal Cash*
Other Debits/Credits					
12/20	P603 DISBURSEMENT DISTRIBUTION OF FUNDS TO BENEFICIARY PER STLOA INSTRUCTIONS, DATED, 8/5/2018 DEPOSIT CHECKING ********0001 MARY CUSTOMER	Disbursement			(2,000.00)
12/22	I164 FUNDS MVMT TO ANOTHER FUNDS MVMT TO ANOTHER TRUST SAME ENTITY TRANSFER	Transfer / Adjustment		(750.00)	
12/24	I640 TRANSFER OF FUNDS ADJ NON RPT FROM INCOME TO COVER NEGATIVE CASH BALANCE	Portfolio Adjustment		(750.00)	
12/24	P619 TRANSFER OF FUNDS ADJ NON RPT TO PRINCIPAL TO COVER NEGATIVE CASH BALANCE	Portfolio Adjustment			750.00
12/29	GOVERNMENT SECURITY 3 PRIN PAYMENT RECORD DATE: 11/30/20xx PAY DATE 12/30/20xx	■ Principal Payment			(491.75)
12/29	FOREIGN EQUITY HOLDING FGN TAX DIV PAy DATE 12/30/20xx	Foreign Tax Withholding			(44.57)
12/29	FOREIGN EQUITY HOLDING 3rd Pty Forgn Div Tax Prcs Fee DEPOSITORY BANK SVCE FEE	Depository Bank (ADR) Fee			(2.10)
12/29	FEDERAL INCOME TAX 20xx FED INCOME TAX FOURTH QUARTER ESTIMATED TAX PAYMENT PAID BY EFTPS	Federal Income Tax			(6,784.00)
	Subtotal (Other Debits/Credits)			**(1,500.00)**	**(10,665.42)**
	NET TOTAL			**(1,500.00)**	**(4,165.42)**

TRUST SERVICES (TMA) FEES 15

Date	*Description*	*Fee Type*	*Quantity*	*Income Cash*	*Principal Cash*
12/01	MUTUAL FUND REBATE APPLIED TO PRINCIPAL	TMA Fee Rebate			7.45
12/01	MUTUAL FUND REBATE APPLIED TO INCOME	TMA Fee Rebate		7.45	
12/05	US TRUST FEE- PERIOD OF 10/28/20xx TO 11/30/20xx APPLIED TO PRINCIPAL BASED ON AVG MKT VAL OF- $4,406,600.02	TMA Fee			(599.19)
12/05	US TRUST FEE- PERIOD OF 10/28/20xx TO 11/30/20xx APPLIED TO INCOME BASED ON AVG MKT VAL OF- $4,406,600.02	TMA Fee		(599.18)	
12/09	US TRUST OIL GAS MINERAL DETAILED STATEMENT MAILED SEPARATELY OIL AND GAS RECURRING FEE	Service Fee			(50.00)
12/09	US TRUST OIL GAS MINERAL DETAILED STATEMENT MAILED SEPARATELY OIL AND GAS RECURRING FEE	Service Fee		(50.00)	
	Net Total			**(641.73)**	**(641.74)**

001 0000 *47 of 54*

15. Trust services (TMA) fees

This section includes fees associated with TMA accounts except Style Manager expenses.

JOHN Q CUSTOMER TRUST Account Number: 1X1-11X13

YOUR TRUST MANAGEMENT ACCOUNT TRANSACTIONS December 01, 20xx - December 31, 20xx

STYLE MANAGER FEES 16

Date	*Description*	*Fee Type*	*Quantity*	*Income Cash*	*Principal Cash*
12/05	ML SPA FEE 4Q20xx APPLIED TO PRINCIPAL	Advisory Program Fee			(2,121.90)
12/05	ML SPA FEE 4Q20xx APPLIED TO INCOME	Advisory Program Fee		(2,121.89)	
12/05	STYLE MGR. FEE- PERIOD OF 10/28/20xx TO 11/30/20xx APPLIED TO PRINCIPAL BASED ON AVG MKT VAL OF- $4,406,600.02	Style Manager Fee			(470.79)
12/05	STYLE MGR. FEE- PERIOD OF 10/28/20xx TO 11/30/20xx APPLIED TO INCOME BASED ON AVG MKT VAL OF- $4,406,600.02	Style Manager Fee		(470.79)	
	NET TOTAL			**(2,592.68)**	**(2,592.69)**

16. Style manager fees

This section includes Style Manager expenses for TMA accounts.

Additional reports help complete the picture

Other accounts and services

Depending on the nature of your linked account statements, your statement may also contain complete details of the following:

- Retirement accounts
- Investment Advisory Program accounts
- Loan Management Account®
- Trust Management Account
- College savings plan accounts

Performance Report

Accounts enrolled in the Investment Advisory Program will receive an Annual Client Review package which includes the Annual Performance Report (APR). The delivery of the package will align to the time of the annual client review with your financial advisor. Additionally your advisor may elect to send a performance report at year-end or quarter-end. You will receive these reports through the mail or online, based on your delivery preference.

Managed accounts not enrolled in the Investment Advisory Program will receive a Quarterly Performance Report (QPR). Both the QPR and APR provide detailed information on the rate of return for the account or Account Group against its benchmark along with a robust amount of additional analytics.

Fiscal Statement

If you have a Retirement Cash Management Account (RCMA® account), Working Capital Management Account® (WCMA® account), Endowment Management Account (EMA® account), Business Investor Account (BIA) or Trust Management Account (TMA), you are eligible to receive an annual Fiscal Statement in addition to the Merrill monthly statement. The Fiscal Statement is a comprehensive statement that combines 12 months of activity and is generated once in a 12-month cycle based on a fiscal plan month the client chooses.

Annual Consolidated Tax Reporting Statement

Each February, if you are eligible, you'll receive a tax reporting statement that contains account data to help with tax-return preparation. The Consolidated Tax Reporting Statement contains the following key features:

- A summary of taxable activities in your account and a detailed chronological breakdown of reportable transactions grouped by category. This section legally substitutes for IRS Forms 1099-DIV, 1099-INT, 1099-OID, 1099-B and 1099-MISC.
- The Non-Reportable Income/Expense section goes beyond providing the details of your transactions. It also includes income and expenses that, although we do not report to the IRS, can help with tax preparation.

CMA Visa Card Summary

This statement includes Check Summary and Visa Card Transaction Summary sections that list all checks numerically and all card transactions by date and category. This statement also offers a month-by-month analysis of all expenditures and includes preauthorized debits and Web bill payments. **Note:** This statement will be provided if there was any CMA Visa card or checking activity during the reporting year and will only be available online. You must be enrolled in the free MyMerrill.com® or Merrill Edge® service in order to be able to view, print or download this statement.

Supplemental Tax Information Statement

If you hold Widely Held Fixed Investment Trusts (WHFITS), Real Estate Mortgage Investment Conduits (REMICs) and/or collateral debt obligations (CDOs), in March you'll receive a Supplemental Tax Information statement that provides a consolidated summary of gross income and expenses for these securities.

Unless otherwise noted, all trademarks and registered trademarks are the property of Bank of America Corporation.

Visa is a registered trademark of Visa International Service Association.
© 2024 Bank of America Corporation. All rights reserved. | MAP7069232 | BRO-10-24-0133 | 313901PM-1124 | 11/2024

MERRILL
A BANK OF AMERICA COMPANY