

# Letter of Authorization Alternate Debit Account

We realize that you may wish to pay your fees from an alternate account. If you choose to do so, please use this form.

## Important Information

- The Alternate Debit Account must be in the same household as the managed account owner.
- All Retail and Retirement Accounts may have a CMA or CMA subaccount designated as an alternate debit account.
- Not all accounts may be selected as an alternate debit account; you will receive a message if accepted.
- There may be tax consequences from your selection of the Alternate Debit Account. We recommend seeking the advice of a qualified tax professional before signing.
- This authorization will stay in effect until you change or cancel it by notifying Merrill in writing, or the Alternate Debit Account is closed.
- If you have any questions, please call us at 877.653.4732. We are available 24/7.
- Please complete this form and fax to 877.229.7160 for expedited service. Alternatively, you may mail the form to us at:

Merrill  
P.O. Box 31024  
Tampa, FL 33631-3024

<b>Part 1</b> Designate your Alternate Debit Account	Fees generated from the Managed Accounts you list in Part 2 will be debited from the following Alternate Debit Account:	
	TITLE OWNER	ACCOUNT NUMBER
<b>Part 2</b> Designate your Managed Accounts	Please list the Managed Account(s) for which you authorize fees to be paid using the above Alternate Debit Account. If you have more than five accounts, please use the margins to write in additional account numbers.	
	PLEASE LIST ACCOUNT NUMBERS	CHOOSE THE ACCOUNT TYPE
		<input type="checkbox"/> CMA <input type="checkbox"/> IRA
		<input type="checkbox"/> CMA <input type="checkbox"/> IRA
		<input type="checkbox"/> CMA <input type="checkbox"/> IRA
		<input type="checkbox"/> CMA <input type="checkbox"/> IRA
		<input type="checkbox"/> CMA <input type="checkbox"/> IRA

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Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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**Part 3**

Your authorization

By signing this Letter of Authorization, I authorize Merrill Lynch to debit fees as indicated above, and understand that:

- All monthly asset-based fees relating to the enrollment of the above referenced account(s) in a Merrill Lynch Investment Advisory or brokerage program/service will be paid from the assets held in the Alternate Debit Account designated in Part 1.
- In accordance with the terms of the applicable Account Agreement, if there is insufficient cash and/or cash equivalents in the Alternate Debit Account to pay the entire fee for each Account in any given month or if, for any other reason, Merrill Lynch is unable to deduct the fees owed by a Managed Account from the assets held in the Alternate Debit Account, the respective Managed Account will be liable for any and all amounts due Merrill Lynch. I further understand that, under such circumstances, Merrill Lynch, without any prior notice, is authorized to deduct all fees owed from the Managed Account (including an IRA as the case may be) and, as necessary, sell assets in the Managed Account (including an IRA as the case may be).
- There may be tax consequences from my selection of the Alternate Debit Account to pay the asset-based fees of the Managed Account. Accordingly, I understand that I should seek the advice of a qualified tax professional before I sign this Letter of Authorization.
- This authorization will remain in effect until I notify Merrill Lynch in writing of its revocation or the Alternate Debit Account is closed.
- This authorization will automatically terminate if there are any changes to the title of the Alternate Debit Account or if withdrawals from the Alternate Debit Account can no longer be made without the consent of another party. (For example, pledged collateral accounts requiring the consent of the creditor.)
- I agree to indemnify and hold Merrill Lynch harmless from any loss, liability, cost or expense for acting upon my representations or instructions, except as limited by applicable law.

**Part 3**

Signatures

The Managed Account(s) Owner(s) and any Alternate Debit Account Co-Owners must sign below. I/we represent, warrant and attest that I/we am executing this document as an authorized signatory for the account listed on this form.

**Owner of Managed Account(s) and the Alternate Debit Account must sign here:**

PRINTED NAME:	SIGNATURE	DATE
	X	

**If the Alternate Debit Account is jointly owned with the Owner of the Account(s) above, all Co-Owners must sign here. Additional authorized signers will also sign below:**

PRINTED CO-OWNER NAME:	SIGNATURE	DATE
	X	
PRINTED CO-OWNER NAME:	SIGNATURE	DATE
	X	
PRINTED CO-OWNER NAME:	SIGNATURE	DATE
	X	
PRINTED CO-OWNER NAME:	SIGNATURE	DATE
	X	
PRINTED CO-OWNER NAME:	SIGNATURE	DATE
	X	

**Investing in securities involves risks, and there is always the potential of losing money when you invest in securities.**

Neither Merrill Lynch nor any of its affiliates or financial advisors provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

Merrill Edge investment advisory programs are offered by MLPF&S.

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