

Funds Transfer Service Enrollment Form



(Not for use with Individual Investor Accounts "Delaware accounts," Business Delaware accounts, Retirement accounts, 529 accounts, Endowment Management Account II™, International Cash Management Account®, or Retirement Cash Management Account IISM)

1 Enroll your accounts – Branch office scan document under Account A only.

Account A (Merrill Lynch Primary Account)

Account A must be one of the following Merrill Lynch account types – Cash Management Account®, Business Investor Account®, Health Savings Account, Endowment Management Account®, Retirement Cash Management Account®, Working Capital Management Account®, WCMA SubAccount®.

For a list of ineligible account and client types please see page 3.

List all account holder names (include all trustees/joint account holders if applicable). Business accounts only require a Business account agreement signer to be listed.

Account B (Merrill Lynch Secondary Account or Bank of America Account)

Account B can be a savings or checking account or one of the following Merrill Lynch account types – Cash Management Account®, CMA SubAccount®, Business Investor Account®, Health Savings Account, Endowment Management Account®, EMA SubAccount®, Retirement Cash Management Account®, RCMA SubAccount®, Working Capital Management Account®, WCMA SubAccount®.

List all account holder names (include all trustees/joint account holders if applicable). Business accounts only require a Business account agreement signer to be listed.

If Account B is not a Merrill Lynch or a Bank of America account, complete this section.

For a checking account, please tape a preprinted voided check on page 2 of this document. Deposit slips are not acceptable. Checks without a preprinted name and address (starter checks) can only be used to establish debits from Account A. **The bank account number and ABA must be handwritten beneath the voided check for all bank accounts.**

OR

If you do not have a checking account, please provide a typed letter from your financial institution on its letterhead. The letter must be signed by an officer of the institution and include the following:

- Account Title
- Account Number
- Account B's Taxpayer Identification Number (TIN) or Social Security Number (SSN)
- Account Type
- Institution's ABA routing number
- Business Accounts must be a sole proprietorship to receive credits into Account A

2 Select transaction options.

If account holders from Account A and B do not match, the account can only be approved for option 1.

1. Only from Account A to Account B (Debits)
2. Transfers in both directions
3. Only from Account B to Account A (Credits)
4. Daily Transfers of All Dividends and Interest from Account A to Account B
5. Monthly Transfers of All Dividends and Interest from Account A to Account B

Additional transaction rules may apply. Please refer to the FTS eligibility chart on page 3.

Please note: Please note: By selecting "Daily Transfers of All Dividends and Interest" (option 4) or "Monthly Transfers of All Dividends and Interest" (option 5), transfers will continue until cancelled. This selection will override any previous selections made on Account A with regard to dividends and interest. The amount of each transfer will vary based on the securities held in Account A and the amount of dividends and interest received in Account A for the applicable period. The amount of each transfer will be reflected in your periodic statement. To cancel these transfers, please select the appropriate option on mymerill.com or call 1.800.MERRILL (1.800.637.7455) or, for Business accounts, call 1.866.4ML.BUSINESS (1.866.465.2874). Please provide three business days' prior notice if canceling.

All account holders for Account A must sign. For transaction options 2 and 3 above, all account holders from Account B must also sign. Business accounts only require the signature of a Business account agreement signer. If Account A and/or Account B is a trust account or joint account, all trustees and/or joint account holders must sign below. Also, for all trust accounts, including RCMA accounts, **the client must sign in Fiduciary capacity (e.g., Trustee).**

<p>X _____ Signature</p>	<p>_____/_____/_____ Title (e.g., Trustee) Date</p>
<p>X _____ Signature</p>	<p>_____/_____/_____ Title (e.g., Trustee) Date</p>
<p>X _____ Signature</p>	<p>_____/_____/_____ Title (e.g., Trustee) Date</p>
<p>X _____ Signature</p>	<p>_____/_____/_____ Title (e.g., Trustee) Date</p>

Note: Please use copies of this form for each additional Account A and Account B you enroll, attach the voided check and have the appropriate account holder(s) sign. Please retain a second copy of this form for your record.

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If Account B is not a Merrill Lynch or a Bank of America account, attach a voided check or bank letter. Deposit slips are not acceptable.

Branch office: Scan document under Account A only.

Tape check here.

YOUR NAME AND ADDRESS	_____ 20
PAY TO THE ORDER OF	\$ <input style="width: 100px;" type="text"/>
BANK NAME AND ADDRESS	_____ DOLLARS
_____ 123456789	_____ 345678 1011

Tape check here.

Branch office: Scan document under Account A only.
Tape check here.

ABA Number: _____ (required for verification)

Bank Account Number: _____ (required for verification)

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The Funds Transfer Service

For this service, the Merrill Lynch account you designate will be referred to as Account A. Funds are transferred electronically either into Account A (your Merrill Lynch central asset account) or out of Account A — whatever you instruct.

The Funds Transfer Service (FTS) gives you the means to move money by phone or through our MyMerrill™ service. Each transaction request is secured by a Personal Authorization Password — a code you select.

You must enroll separately in the MyMerrill™ service by visiting mymerill.com, by calling 1.800.MERRILL (1.800.637.7455) or 1.866.4ML.BUSINESS (1.866.465.2874), or by contacting your Branch Office.

†For accounts outside Merrill Lynch to participate in FTS, your bank or other financial institution must be able to and willing to accept Automated Clearing House (ACH) credits and/or debits to that account. If you have a question about your institution's ACH capabilities, please contact the institution directly.

Please do not include standing instruction requests on your FTS enrollment form. These should be set up separately after your enrollment is complete by entering the instructions on mymerill.com or by calling 1.800.MERRILL (1.800.637.7455) or, for Business accounts, call 1.866.4ML.BUSINESS (1.866.465.2874).

Guidelines to complete the Funds Transfer Service Enrollment Form:

Section one — verify eligibility of account and client types for Funds Transfer Service enrollment.

- **Eligible** — Cash Management Account®, Business Investor Account®, Health Savings Account, Endowment Management Account®, Retirement Cash Management Account®, Working Capital Management Account®, WCMA SubAccount® and non-Merrill Lynch accounts such as checking or savings accounts at your bank, savings association, or credit union
- **Ineligible account types** — Individual Investor Accounts (“Delaware” accounts), Business Delaware accounts, Retirement accounts, 529 accounts, Endowment Management Account II®, International Cash Management Account®, Retirement Cash Management Accounts II®
Note: CMA SubAccounts, EMA SubAccounts® and RCMA SubAccounts® are not eligible to be Account A, but they can be Account B.
- **Ineligible client types** — Conservatorship, Estate, and Guardianship

• Section two — select one transaction option (#1–3) and, if desired, a dividend sweep option (#4 or 5).

• Section three — the appropriate account holder(s) sign the form and write their title if signing in a fiduciary capacity.

- For single, joint or trust accounts, all account holders/trustees* on the Merrill Lynch account must sign.
*For trust accounts, all trustees must sign in trustee capacity by writing trustee or TTEE after their signature.
 - In order to transfer in both directions or transfer from Account B to Account A, all account holders from Account A and Account B must sign.
 - For business accounts, only one authorized signer must sign.
- **Attach a voided check or bank letter to page 2 for non-Merrill Lynch or non-Bank of America accounts.** (Deposit slips are not acceptable.)
Checks without a preprinted name and address can only be used to establish disbursements from Account A.
*The bank account number and ABA number must be written beneath the voided check for all bank accounts for verification purposes.
- **Return the form to Merrill Lynch: Funds Transfer Forms, P.O. Box 29002, Hot Springs, AR 71903-9002.**

FTS Transaction Eligibility Chart:

Depending on the type of accounts you enroll, you are able to transfer to, from or between the Account A you designate and other accounts.

Single, joint or trust accounts

Any type of transfer is possible if:

- At least one account holder is the same on both Account A and Account B, or
- The Tax Identification Number (TIN) is the same on both Account A and Account B.

If the accounts do not meet these requirements you may only transfer from Account A to Account B.

UGMA or UTMA accounts

Any type of transfer is possible if:

- Both accounts are UGMA/UTMA and the account holder names are an exact match, or
- The Tax Identification Number (TIN) is the same on both accounts.

Transactions must benefit the minor.

Business accounts

Any type of transfer is possible if:

- The business name and the Tax Identification Number (TIN) are an exact match, or
- The business account is a sole proprietorship and the sole proprietor is an owner on the other account.

If the accounts do not meet these requirements you may only transfer from Account A to Account B.

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Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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