

Notes on Electronic Fund Transfers

Transfer Types and Limitations

You may request transfers into and out of your account either by electronic fund transfers or transfer to another Merrill Lynch investment account or Bank of America, N.A. bank account. There are no limits on the frequency of transfers unless limited by the terms of your plan. There is no minimum amount that must be transferred into or out of your account and the maximum amount is only limited by the balance in your account.

Your rights and responsibilities will depend on the type of electronic fund transfer. From time to time, these rights and responsibilities may change. You will be notified of any changes as required by applicable law. If the change is necessary for security reasons, you do not have to be notified in advance.

Electronic fund transfers include certain payments to and from your account but wire transfers and checks are not electronic fund transfers.

Contact Information: www.benefits.ml.com

Merrill Lynch, 1400 American Boulevard, NJ2-140-50, Pennington, NJ 08534. Retirement Benefits Contact Center: Toll-free number is listed on your account statement or under the "Call Us" link on at www.benefits.ml.com.

Your liability in Reporting Errors

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

If you see an error or have a question about an electronic fund transfer, contact us using the above information. *We must receive notice of problems or errors within 60 days after the first statement or receipt was sent on which the problem or error appeared.* If you call us, we may ask you to report the error or problem in writing within 10 business days.

Please include the following information in any written correspondence:

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

If the electronic fund transfer in question is a recurring electronic fund transfer, the question or complaint will be resolved promptly but no more than 45 calendar days after the notice is received. If the electronic fund transfer in question took place in a foreign country, the question or complaint will be resolved promptly but no later than 90 calendar days after notice is received.

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

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

Transaction information

You will be sent a periodic statement containing transactions for the preceding period. You may check on the status of your electronic fund transfer transaction by contacting us using the above information.

Recurring transfers or payments

To stop recurring electronic fund payments or transfers, contact us using the above information or you may follow the instructions listed on the applicable transaction page at www.benefits.ml.com. Your notice to cease payments should be timed to arrive at least three business days before the payment is due to be made. If you have been asked to put a stop payment request in writing, you must write to us at the above address within 14 days of your telephone call.

Once stopped, recurring electronic fund payments or transfers will not resume until we receive notice from you. Any request to change the title of an account will be treated as a request to stop payment of electronic fund transfers.

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

Our liability for failure to make transfers

If an electronic fund transfer is not completed on time or in the correct amount according to this and other agreements governing your account, we may be liable for the resulting losses or damages. There are some exceptions. Merrill Lynch will not be liable, for instance, if circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that were taken. There may be other exceptions stated in the agreement governing your account or provided by applicable law.

Fees

There is currently no fee for electronic fund transfers into or out of your account. However, Merrill Lynch reserves the right, in its sole discretion, to charge a fee in the future for electronic fund transfers into or out of your account upon prior notice.

Pre-authorized Credits

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, we will let you know if the deposit is not made.

Business Days

Our business days are Monday through Friday, 8 am until 7 pm eastern time, unless the NY Stock Exchange is closed, then we are closed as well.

Disclosure of account information

Subject to applicable law, we, or banks holding your deposit accounts will disclose information to third parties about your account only:

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

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Investment Products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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