Quick tip

To sell company stock received through your equity award plan and held in your Limited Individual Investor Account (LIIA), follow the instructions in this Quick Tip.* When selling shares, you can choose a quantity to sell or specific tax lots to sell. When choosing a quantity, shares are sold on a first-in, first-out basis, meaning the shares held the longest will be sold first. Choosing specific tax lots to sell can simplify recordkeeping for tax purposes. To get started, log in to Benefits OnLine® at www.benefits.ml.com.

**Choose Total Quantity to Sell or Select Tax Lots**

You can choose Enter Total Quantity to Sell or Select Tax Lots from List Below.

- If you choose Enter Total Quantity to Sell, just enter that quantity in the adjacent box. Then click Continue.
- If you choose Select Tax Lots, select the tax lot(s) from the display and enter the quantity to sell from each lot at the right of the screen. Then click Continue.

**Sale Order Information**

Choose your Sale Order Type—either a Market order or a Limit order (see next page).

**Distribution Method**

Choose how you want to receive proceeds—by check, by wire or by deposit into your LIIA (which doesn’t pay interest). Then click Continue.

**Review Your Order**

When you click Continue after selecting your distribution method, you will be able to review your order before submitting it.
Choosing your sale order type

Before selling company stock, you must decide when you want the sale to take place—at the next available sale price (a “market order”) or at a specified price (a “limit order”).

<table>
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<tr>
<th>If You Want To…</th>
<th>Choose This Method</th>
<th>How It Works</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sell your shares at the next available sale price</td>
<td>Market Order</td>
<td>As soon as market conditions allow, your shares will be sold.</td>
</tr>
<tr>
<td>Set the price at which to sell your shares…</td>
<td>Limit Order (You must select one of the types below):</td>
<td>If the stock price reaches or exceeds your set limit price, shares are sold subject to market conditions. If the price is not met while the order is in effect, your order is cancelled and shares are available for future sale.</td>
</tr>
<tr>
<td>… on the current trading day</td>
<td>• Day Limit Order</td>
<td>Order is in effect for current trading day only. Orders entered after market close will be in effect for the next business day.</td>
</tr>
<tr>
<td>… over the next 30 calendar days</td>
<td>• Good Till Cancelled Limit Order</td>
<td>Order is in effect for 30 calendar days following the date of entry. For orders entered after the market close but before 12 midnight (ET), the 30-day count begins two business days after the order is entered.</td>
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• Merrill Lynch will execute all sale orders subject to market conditions.

• You may receive partial execution of the sale order you place, resulting in only a portion of your shares being sold. Once your order has been entered, you should check the sale confirmation on Benefits OnLine to determine the number of shares sold. You may need to reenter the order for the balance of the shares not sold.

Company blackouts

• Generally, all limit orders related to stock sales will be cancelled at the outset of a blackout period (a period set by your company during which purchases and sales of company stock are prohibited). Generally, no stock sales will be processed online during a blackout period.

• No new orders related to stock sales may be placed online or over the phone during a blackout period.

Any and all blackout periods are determined by your company and are subject to change.

For more information

For information about your awards and the fees and commissions associated with your Merrill Lynch brokerage account, please refer to your equity awards brochure. This brochure, and additional information about managing and monitoring equity awards, is available at www.benefits.ml.com in the Document Library.

*Directors, executive officers, associates and other persons subject to Rule 144 or Section 16 of the Securities Exchange Act of 1934, as amended, have inquiry access only to Benefits OnLine and must sell stock through the Merrill Lynch Financial Advisor team assigned to their company’s plan.

The screen shots shown here are intended to illustrate the functionality and services available to participants on Benefits OnLine. They are not meant as exact representations of the screens available through your plan.

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