



Opening your Merrill Lynch brokerage account

Quick tip

You must open a Merrill Lynch Limited Individual Investor Account (LIIA) before you can conduct any transactions related to your equity awards received through your company's equity plan.* This account, which is separate from any other Merrill Lynch brokerage account you may have, is a limited, self-directed, non-interest-bearing account. To get started, log in to Benefits OnLine® at www.benefits.ml.com.

Each time you log in, or after you create your User ID and Password, a pop-up box prompting you to open your account will appear (until you have opened your account). From this "Open a Brokerage Account" box, select:

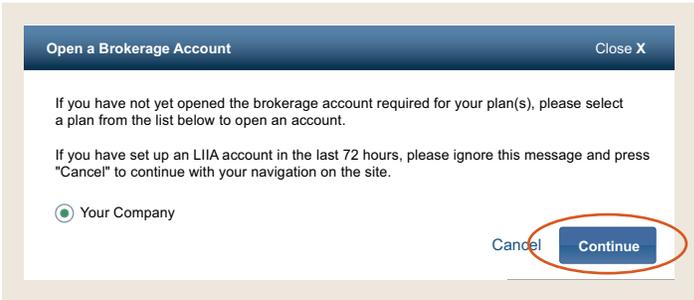
 **Continue > Open a Limited Individual Investor Account**

You can also open your account by selecting **Open Account Now** from the Action Center on the **My Accounts** page after you sign in.

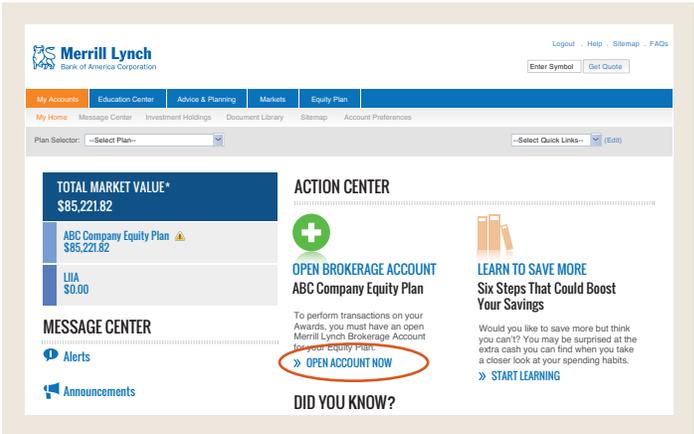
As part of the account opening process, you will be asked to:

- Enter your personal information, such as your full name and mailing address, evening phone number and email address.
- Verify your date of birth (and update if necessary) and provide employment information.
- Choose whether to make your name and address available to companies in which you hold stock for proxy purposes.
- Complete your tax certification.
- Agree to the terms and conditions of the account.

 **Avoid delays!** It may take up to 72 hours for your account to be activated. Open your account now so it will be ready for your award transactions.



OR



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.

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.). 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
-----------------------------	--------------------------------	-----------------------



Tax certification

As part of the account-opening process, you will be asked to complete your W-9 or W-8BEN certification. A W-9 form (for U.S. citizens) asks for your Tax Identification Number (which is your Social Security number). A W-8BEN asks for similar information for non-U.S. citizens. **You must provide this information to avoid additional backup tax withholding on your award transactions.**

Once the application is completed, you will receive your new account number online.

Already have a Merrill Lynch brokerage account?

You will still need to establish an LIA for your equity awards transactions.



Learn more

The Equity Awards Education Center on Benefits OnLine features a series of videos to help you understand your awards. You'll also find a library of "Quick Tips" to help you manage and monitor your awards, a series of articles on equity award topics, and more. Visit now — go.ml.com/equityed

For information about your awards and the fees and commissions associated with your Merrill Lynch brokerage account, please refer to your equity awards brochure available at www.benefits.ml.com in the **Document Library** under **Equity 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.

** Directors, executive officers, associates and other persons subject to Rule 144 or Section 16 of the Securities Exchange Act of 1934, as amended, will work directly with your financial advisor team to open your brokerage account and conduct transactions. You will still enjoy the convenience of online access to your award and account information as well as other helpful resources.*

Merrill Lynch and its representatives do not provide tax, accounting or legal advice. Please consult your own independent advisors before making any financial decisions.

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

© 2016 Bank of America Corporation. All rights reserved. | ARQNXBQR | 20161464-1 | 03/2016 | ADA