

IMPORTANT INFORMATION REGARDING YOUR U.S. TRUST  
BANK OF AMERICA PRIVATE WEALTH MANAGEMENT

### Notice to Traditional IRA owners

If you receive distributions from your traditional IRA, federal and state income taxes will be withheld according to your most recent written election made by you on the IRA Distribution Form that is on file with us. Any election you previously made will remain in effect until you revoke it. If you elect not to have withholding apply to your distributions, you may be

responsible for the payment of estimated tax. You may also incur penalties if your withholding and estimated taxes are insufficient. Please consult with your tax advisor or attorney for help with this matter. If you wish to change or revoke your prior tax withholding election please contact your Merrill Lynch advisor or U.S Trust trust officer.

### Statement values for certain specialty assets

Market values on your statements for any Real Property and Closely Held Business investments are approximations based on periodic appraisals, assessments or common practices for these types of assets. Such values are updated at intervals set in accordance with our procedures and may differ from a value derived today by the same method.

Market values on your statements for any Oil, Gas and Mineral interests are calculated from the most recent 12 months' net income from producing interests and include a nominal value for non producing properties. These market values should not be used or relied on for transactional, tax or any purposes other than general information.

### Mutual Fund disclosure pamphlet available

Mutual Fund Investing at Merrill Lynch provides information about the fees and expenses related to mutual funds available at Merrill Lynch, as well as the compensation that Merrill Lynch earns with respect to those funds. This pamphlet also discusses sales charge discounts and waivers that

may be available based on the fund's prospectus and/or statement of additional information. Notify Merrill Lynch if you believe you qualify for any discounts or waivers. For a copy of this client disclosure pamphlet, please visit [ml.com/funds](http://ml.com/funds).

### Callable securities/procedures for a partial redemption

If you hold securities in your account that may be redeemed or called prior to maturity and a partial call occurs, a fair and impartial approach will be used among impacted clients to allocate the securities selected to be called.

For Merrill Lynch's allocation procedures, please go to the following link or you may request a hard copy by contacting your financial advisor. <https://olui2.fs.ml.com/Publish/Content/application/pdf/GWMOL/PartialCallProcessNotice.pdf>

## Your Trust Management Account (TMA)

Your financial and nonfinancial assets of a TMA account are held at Merrill Lynch, Pierce, Fenner & Smith Incorporated (“Merrill Lynch”), which maintains custody or control of those assets (to the extent applicable and required by law, and as practicable given the nature of the asset) and provides securities trade execution, dividend and

interest collection and record keeping services. U.S. Trust’s Trust Management Account (TMA) Brochure and Fee Schedule provides information about its services, fees and affiliations. For a copy, please contact your Merrill Lynch advisor or U.S. Trust trust officer.



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Neither Merrill Lynch nor its financial advisors provide tax, accounting or legal advice. Clients should review any planned financial transactions or arrangements that may have tax, accounting or legal implications with their personal professional advisors. 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.

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Bank of America, N.A., Merrill Lynch Life Agency Inc. and MLPF&S, a registered broker-dealer and Member SIPC, are wholly owned subsidiaries of Bank of America Corporation.

Investment products:

<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
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