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Thank You for Enrolling in the Class Action Settlement Service

Merrill Lynch provides the Class Action Settlement Service to proactively identify and include you in class action claims in which you're eligible to participate—all completely free of charge. The enclosed service description provides useful information about settlements, compensation and your rights.

Advice, planning and support

Always remember, your Financial Advisor is available to help you reach your financial goals.

MARTIN BROKER
123-456-7890

Check your claims online

Sign up at www.mymerrill.com to view all class action information and status updates.

Keep in mind that you may cancel the Class Action Settlement Service for any of your accounts, at any time. To cancel, send a written request to your Financial Advisor and we will terminate the service within 15 calendar days of receiving your letter.

When you have questions, you have options

Please contact your Financial Advisor or call (800) MERRILL (637-7455).

Merrill Lynch Wealth Management, Merrill Edge, and The Private Banking and Investment Group offer products and services made available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S).

Banking products are provided by Bank of America, N.A. and affiliate banks, members FDIC and wholly owned subsidiaries of Bank of America Corporation.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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Class Action Settlement Service Description

How the Class Action Settlement Service works

If Merrill Lynch receives notice of a potential class action settlement offer, we review your account to see if you're eligible to be part of the claim. If you're eligible, we automatically file a claim on your behalf. While the claim is in process, you can see updates by logging on to mymerrill.com, and if you are entitled to a part of any settlement you'll receive a check by mail.

Settlements and compensation

Participating in the Class Action Settlement Service does not guarantee you will receive a settlement payment. We don't have control over the outcomes of the cases, and not all cases will result in compensation. The average compensation you'd receive is generally less than \$50.00, and the average length of time between a settlement offer and when you'd receive a check is 18 months.

Should you become entitled to a part of any settlement, you will receive a check for the amount of your portion. The Class Action Settlement Service is free of charge — you don't have to pay any fees or compensate Merrill Lynch in any way.

Your rights

While you're enrolled in the Class Action Settlement Service, you may not opt out of the class action suit and sue on your own, or take legal action against the same defendants anytime in the future.

The rights of Merrill Lynch

Merrill Lynch and its affiliates and service providers are not responsible for any indirect, incidental or special damages arising from the service, even if Merrill Lynch has been advised of the possibility of such damages. You also understand that you indemnify and may not hold Merrill Lynch and its affiliates and service providers responsible for any actions, claims, demands, loss and liability or expense whatsoever, including attorney's fees and costs. By enrolling in the service, you agree to hold Merrill Lynch harmless from any actions taken as a result of information you provide.

Merrill Lynch may amend these Terms of Service from time to time by sending you 60 days advance notice. Your continued use of the service after receiving amended Terms of Service is your agreement to the new terms.

Canceling the service

You can cancel the Class Action Settlement Service for any of your accounts, at any time. To do so, provide a written request to cancel the service to your Financial Advisor. It takes up to 15 days after we receive the notice to terminate the service. If you cancel the service and later re-enroll, you will have to agree to the new terms of service. Merrill Lynch may also decide to cancel the service at any time. If we do so, we will notify you immediately. Merrill Lynch is not responsible for filing claims for any account that you close, but may choose to do so for up to 13 months after an account is closed.