MERRILL
A BANK OF AMERICA COMPANY

Working Capital Management Account® (WCMA®) Application Booklet: Corporations

Instructions and Table of Contents

INSTRUCTIONS

PLEASE PROVIDE/COMPLETE THE FOLLOWING:

- **Business Account Information (page 1–4)**
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- **Authorized Representative Designation Form (pages 9–10)**
- **Appendix A: Tax Certification Form (page 11)**

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WCMA® Account Application

Account Number (Internal Use Only)

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INSTRUCTIONS

Select the account, ownership and trade type you would like to establish and complete the Business Customer Information section. Your Merrill Lynch financial advisor can answer any questions you may have about your selections.

DEFINITION

Margin Lending Program: The Customer may obtain loans through its WCMA Account based on the value of eligible securities for the purpose of buying, trading or carrying securities or for a nonsecurities purpose. Interest rates for margin loans are variable and depend in part on the amount owed to Merrill Lynch. For more information, please review your WCMA Agreement.

INSTRUCTIONS

Submission of a completed Tax Certification Form (Appendix A) is required.

I. BUSINESS ACCOUNT INFORMATION

A. Account Type (please select one)

☐ Working Capital Management Account® (WCMA®)

☐ WCMA SubAccount® (WCMA Master Financial Service℠–Master WCMA Account Required)

Please provide the WCMA Master Financial Service (MFS) Account Number: ________________

The account types above are governed by the Business Investor Account (BIA) and Working Capital Management Account® (WCMA®) Account Agreement and Program Description ("WCMA Agreement").

B. Ownership Type

☐ Corporation

C. Trade Type (please select one)

☐ Cash Securities Account ☐ Margin Securities Account with the Margin Lending Program

D. Business Customer Information

Name (as shown on your income tax return): ________________

Business Name/Disregarded Entity Name (if applicable) ________________

Social Security Number (SSN) ___ – __ – ____ or Employer Identification Number (EIN) __ – _______

Business Telephone ________________

Business Legal Address: Street ________________

City ________ State/Province ______ Postal Code (ZIP Code) ______ Country ________

Business Mailing Address (if different from Legal Address): Street ________________

City ________ State/Province ______ Postal Code (ZIP Code) ______ Country ________

WCMA® Account Application

Account Number (Internal Use Only)

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I. BUSINESS ACCOUNT INFORMATION (CONTINUED)

INSTRUCTIONS

All information in this section is required.

State of Incorporation/Organization ________________ Year of Incorporation/Organization ________________

Country of Incorporation/Organization ________________________________

Tax Residency (country) ________________________________ Fiscal Year End (MM/DD) ________________

Primary Contact Name ________________________________

Contact Telephone ________________________________

Additional Telephone ________________________________

Main Business Website ________________ Main Business Email Address ________________

INSTRUCTIONS

To designate Customer as a Family Business Entity, please check the box.

Designation of Family Business Entity (Optional)

Accounts are available to nonoperating companies such as partnerships and limited liability companies that may have been created in part for family wealth, estate and investment planning purposes (a "family business entity"). Merrill Lynch permits clients who are members of a "household" to "link" certain household accounts so that the combined value of assets in those accounts is considered for certain fee and interest rate determination purposes, where applicable. A household may consist of an individual, his or her spouse, lineal ancestors or descendants, siblings and spouses of siblings, and any family business entity in which such individual has an interest. An account may belong to only one household.

By checking the box below, the Customer certifies that (a) the Customer is a family business entity; (b) the requested linkage, if any, is consistent with Merrill Lynch's householding rules for family business entities described above; (c) the requested linkage, if any, is authorized under the terms of the document governing the family business entity; and (d) it has been advised to seek legal and tax advice regarding same.

☐ **By checking this box, the Customer acknowledges that it is a Family Business Entity.**

Account Number (Internal Use Only)

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I. BUSINESS ACCOUNT INFORMATION (CONTINUED)

E. Sweep Program

Once you complete and return this Account Application Booklet to us, your cash deposits will automatically sweep into your Primary Money Account. The Primary Money Account generally available for sweep is the Merrill Lynch Bank Deposit Program. Through the Merrill Lynch Bank Deposit Program, cash balances are deposited into one or more accounts at Bank of America, N.A., and Bank of America California, N.A. and may earn interest.

Alternatively, you may elect that your cash balances not sweep to the Primary Money Account. If you choose to not sweep your cash balances, please check the box below and understand that your cash balances will not earn interest or dividends.

No Sweep

☐ By checking the box, you elect not to sweep your cash balances and you understand that your cash balances will not earn interest or dividends.

If your account is enrolled in a Merrill Lynch investment advisory program and you choose the No Sweep option, you should understand that Merrill Lynch may charge an asset-based advisory fee on the cash in the account even though you are not earning any interest or dividends on that cash.

NON-U.S. ENTITIES: The following Sweep Program choices are **available only to non-U.S. entities** (any partnership, corporation, company incorporated/organized outside the U.S.). They are not available to all non-U.S. entities; jurisdictional restrictions apply. Please contact your financial advisor to determine if you are eligible to participate before selecting from the following Sweep Program choices. Please select **one**:

Bank Deposits

☐ International Bank Variable Rate Deposit Facility

Note: Business entities who, according to our records, are or could be incorporated/organized for tax purposes in the United States are unable to participate in this Primary Money Account. Deposits in this Primary Money Account are placed with Merrill Lynch Bank and Trust Company (Cayman) Limited (“MLBTC”) and may earn interest. MLBTC is a Merrill Lynch Affiliated bank incorporated in the Cayman Islands. Please see your account agreement for further details.

☐ Merrill Lynch Bank Deposit Program

Through the Merrill Lynch Bank Deposit Program, cash balances are deposited into one or more accounts at Bank of America, N.A., and Bank of America California, N.A. and may earn interest.

No Sweep

☐ By checking the box, you elect not to sweep your cash balances and you understand that your cash balances will not earn interest or dividends.

If your account is enrolled in a Merrill Lynch investment advisory program and you choose the No Sweep option, you should understand that Merrill Lynch may charge an asset-based advisory fee on the cash in the account even though you are not earning any interest or dividends on that cash.

I. BUSINESS ACCOUNT INFORMATION (CONTINUED)

Important Information About the Sweep of Cash Balances

You have the option to have cash balances in your WCMA Account automatically deposited in a bank deposit program ("Sweep Program"). The deposit of checks, the sale of securities and other activity will periodically generate cash in your Merrill Lynch account. Typically, this cash is "swept" to bank accounts with Bank of America, N.A., and Bank of America California, N.A. (the "Merrill Lynch Affiliated Banks"), under the Merrill Lynch Bank Deposit Program (the "MLBD Program") or for non-U.S. entities, to the Merrill Lynch Bank and Trust Company (Cayman) Limited ("MLBTC") under the International Bank Variable Rate Deposit Facility where it may earn interest. For details, speak to your financial advisor, or see the WCMA Agreement.

Note: Business Entities that are incorporated/organized outside the U.S. should refer to the WCMA Agreement for details regarding their Sweep Program options or contact their financial advisor.

Deposits held at the Merrill Lynch Affiliated Banks and the MLBTC are financially beneficial to Merrill Lynch and its affiliates. Interest rates paid on deposits are determined at the discretion of the Merrill Lynch Affiliated Banks and MLBTC based on economic and business conditions.

Interest rates for the Merrill Lynch Bank Deposit Program are tiered based on your relationship with Merrill Lynch and Bank of America. For tiering purposes, Bank of America account types include Bank of America Business checking, savings and CDs. Merrill Lynch account types include BIA, WCMA and Business Delaware accounts. Accounts are systematically linked by Tax Identification Number (TIN) and by use of the Master Financial Service (Master WCMA Account and/or WCMA SubAccount). Clients with higher total eligible assets generally receive a higher yield on their bank deposits.

Rates may change daily. Yield information on any deposits held under the MLBD Program or the International Bank Variable Rate Deposit Facility will be included on your account statement. You can also access current yield information on MyMerrill.com® or by contacting your financial advisor.

Deposits in the Merrill Lynch Bank Deposit Program are insured by the Federal Deposit Insurance Corporation ("FDIC") up to a total of the Standard Maximum Deposit Insurance Amount ("SMDIA") per depositor, per ownership category, at each of the Merrill Lynch Affiliated Banks. The SMDIA is $250,000. Although information about FDIC insurance is available from your financial advisor, it is your responsibility to monitor the total amount of your deposits with the Merrill Lynch Affiliated Banks to determine the extent of insurance coverage available on your deposits. It is important to note that uninvested cash held in more than one WCMA Account may be deposited to the same Merrill Lynch Affiliated Banks. Also, amounts in excess of the applicable FDIC insurance limit may be deposited to the Merrill Lynch Affiliated Banks from the same Merrill Lynch account. Any accounts or deposits (e.g., CDs) maintained with BANA and/or BA-CA in the same legal ownership category, whether directly, through other Merrill Lynch accounts or through any other intermediary, would be aggregated for FDIC insurance limit purposes. Merrill Lynch is not a bank and FDIC deposit insurance only covers the failure of an FDIC-insured bank. Certain conditions must be satisfied for deposit insurance coverage to apply when bank deposits are opened on your behalf in the name of Merrill Lynch as your agent. Merrill Lynch has in place business requirements and practices that are reasonably designed to satisfy those conditions, which include, but are not limited to, proper account titling and recordkeeping.

Deposits placed within MLBTC are not insured by the FDIC or any other deposit protection program.

The securities and cash that Merrill Lynch holds in your brokerage account are protected by the Securities Investor Protection Corporation ("SIPC"). SIPC does not cover cash on deposit at the Merrill Lynch Affiliated Banks and MLBTC. You may obtain further information about the SIPC, including the SIPC Brochure, via the SIPC's website at www.sipc.org or by calling the SIPC at 202.371.8300. Additional information about linking accounts for higher interest rates, FDIC insurance, the benefits to Merrill Lynch of bank deposits and investment alternatives for your cash balances is available from your financial advisor and will also be included in the written materials you will receive in connection with the establishment of your account. Merrill Lynch reserves the right to offer different cash sweep options for different accounts or clients. You agree that Merrill Lynch may, at its discretion and from time to time, change the cash sweep options upon prior notice.

II. ACCOUNT FEATURES/SERVICES

INSTRUCTIONS

Select the account features you would like to add to your account. Your Merrill Lynch financial advisor can answer any questions you may have about these account features.

If selecting a check style other than a Check Specification Sheet, please complete the Check Imprint and Alternate Mailing Address section.

A. Check Instructions

Check Style Selections: (please select one)

☐ Check Specification Sheet (for use with outside vendors)
☐ No Checks
☐ Wallet
☐ Special Orders

Check Imprint Information

Business Name: (please select one)

☐ Print Full Business Name
☐ Print the following: ____________________

Address Information: (please select one)

☐ Business Mailing Address
☐ Business Legal Mailing Address
☐ Business Headquarters Address
☐ None

Alternate mailing address for checking materials, if different from your business mailing address, if applicable:

Street ____________________

City ____________ State/Province ________ Postal Code (ZIP Code) ______ Country ____________

INSTRUCTIONS

Select a Visa card you would like to use with your WCMA Account and complete the Alternate Mailing Address section.

B. Visa® Business Card Instructions

Visa Business Card Selections: (please select one)

☐ WCMA® Business Access Visa® Card*
☐ No Visa Business Card

*May only be issued to business entities that have an official U.S. address where statements can be mailed.

Alternate mailing address for checking materials, if different from your business mailing address, if applicable:

Street ____________________

City ____________ State/Province ________ Postal Code (ZIP Code) ______ Country ____________

INSTRUCTIONS

Select the Optional Premium Service you are interested in.

C. Optional Service

☐ Online Services (Internet access)

Account Number (Internal Use Only)

III. ENTITY AUTHORIZATION FORM

A. Authorization Form for Corporations (Certification of Authority and Execution of Agreement)

The undersigned, as Secretary/Assistant Secretary of ______________________________
(Name of Corporation) ("Corporation") hereby certifies that (1) the following resolutions (or resolutions substantially similar) were duly adopted by the Board of Directors of the Corporation at a duly called meeting or by unanimous written consent, and (2) the resolutions remain in full force and effect and are not in conflict with the Corporation's Charter, Articles of Incorporation or By-laws.

Whereas, the Corporation seeks to open and maintain one or more securities brokerage accounts with Merrill Lynch, Pierce, Fenner & Smith Incorporated ("Merrill Lynch").

Now, therefore, be it resolved that:

1. The Corporation is authorized to establish with Merrill Lynch one or more accounts (each and all, a "Securities Account") for the purchase and sale of stocks, bonds, options and/or other securities, commodities and commodity futures, and other property usually and customarily dealt in by brokerage firms.
2. If the Securities Account is established as a margin account, the Corporation is authorized to use the Securities Account and services offered by Merrill Lynch to (a) sell short, (b) trade on margin and (c) borrow and/or obtain credit from Merrill Lynch.
3. Each of the individuals named on the Authorized Representative Designation Form contained in this Account Application Booklet (each an "Authorized Representative") is authorized individually, without counter-signature or co-signature, to give instructions on behalf of the Corporation for transactions in the Securities Accounts, and to deliver any funds, securities or other property to or for the Corporation's Securities Accounts. Each Authorized Representative also has the authority, with respect to the Corporation's Securities Accounts, that is indicated under the particular Authorized Representative's name on the Authorized Representative Designation Form. In the exercise of such authority, each Authorized Representative is empowered, on behalf of the Corporation, to fully utilize any services offered by Merrill Lynch and its affiliates and to take any and all steps, do any and all things, and execute and deliver any and all documents, in the name of and on behalf of the Corporation as may be necessary or appropriate to carry out the purposes of these resolutions. For Authorized Representatives who are designated as an "Agreement Signer," that authority includes the power to open, now or in the future, one or more Securities Accounts, and with respect to each Securities Account, to execute, on behalf of the Corporation, any and all relevant forms and agreements, including but not limited to agreements to arbitrate controversies, and to deal with Merrill Lynch in connection with all aspects of the Securities Accounts, including the authority to: (i) obtain and terminate all such services as Merrill Lynch (or its affiliates or third-party service providers) may offer in connection with the Securities Accounts (including without limitation the Margin Lending Program, any Internet-based online services, and Standing Letters of Instruction or Authorization) and to execute on behalf of the Corporation such documents and agreements as required by Merrill Lynch in connection with such services, (ii) appoint one or more individuals to act on behalf of the Corporation as an Authorized Representative with regard to the Corporation's Securities Accounts with authority as described herein and to deliver to Merrill Lynch any Working Capital Management Account® (WCMA®) Change Form ("WCMA Change Form"), Power of Attorney ("POA"), or other document to effect or evidence such appointment, and (iii) terminate any Authorized Representative's authority to act on the Securities Accounts. For Authorized Representatives who are designated as having "Fund/Security Distribution" authority, that authority includes the power to instruct the transfer of funds, securities and other assets, including, but not limited to, the entire Securities Account, by wire, check or otherwise from the Securities Account to or for the account of any other person, including the Authorized Representative giving the instruction, without limit as to amount and without inquiry. For Authorized Representatives who are designated as having the authority to "Trade," that authority includes the power to (i) give written, oral or electronic instructions to Merrill Lynch to buy or sell (including short sales if the Securities Account is established with the Margin Lending Program) stocks, bonds, options and/or other securities, commodities and commodity futures, and other property, whether for immediate or future delivery, and (ii) borrow money from or through Merrill Lynch if the Securities Account is established with the Margin Lending Program and to secure payment with property of the Corporation, including, but not limited to, stocks, bonds, options and/or other securities. For Authorized Representatives who are designated as having "Check Signer" authority, that authority includes the power to write, draw or request checks on the Securities Accounts and borrow money from Merrill Lynch's affiliate should an overdraft advance be made through any of the Securities Accounts. For Authorized Representatives who are designated as having "Cardholder" authority, that authority includes the power to use credit/charge cards and execute sales drafts or cash advance drafts on the Securities Accounts and borrow money from Merrill Lynch's affiliate should an overdraft advance be made through any of the Securities Accounts.
4. All actions previously taken with respect to matters authorized in these resolutions are hereby ratified, confirmed and approved. All Authorized Representatives and Check/Card signers previously authorized by the Corporation to act on its behalf with regard to existing Merrill Lynch account(s) will continue to have such authority unless such authority is terminated by use of a WCMA Change Form.
5. These resolutions shall remain in full force and effect until written notice of their revocation is delivered to and receipt acknowledged by Merrill Lynch. Until such revocation and acknowledgment, Merrill Lynch may rely on these resolutions.
6. The undersigned is authorized and directed to certify to Merrill Lynch that these resolutions have been duly adopted, are in full force and effect and are in accordance with the governing documents of the Corporation.

Account Number (Internal Use Only)

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III. ENTITY AUTHORIZATION FORM (CONTINUED)

PLEASE NOTE

For non-U.S. customers, an Officer/Director must execute the Certification by Corporate Secretary section.

Certification by Corporate Secretary

The undersigned certifies that these resolutions are true and correct, that the Corporation is duly organized and existing and has the power to take the actions called for by these resolutions, that the Authorized Representative(s) who has executed the Execution of Account Agreement below has full authority to bind the Corporation to the terms of the WCMA Agreement and that the Authorized Representatives named on the attached Authorized Representative Designation Form are duly authorized, and that set forth next to each named Authorized Representative on the Authorized Representative Designation Form is the true and correct signature of such person.

Witness my hand and seal (if one) of the Corporation on the ________ day of ________________________ year __________.

(Place corporate seal here, if applicable.)

Secretary's/Assistant Secretary's Name ____

Signature ____

III. ENTITY AUTHORIZATION FORM (CONTINUED)

BY SIGNING BELOW, THE CORPORATION UNDERSTANDS, ACKNOWLEDGES AND AGREES THAT:

1. THE CORPORATION HAS RECEIVED A COPY OF THE WCMA AGREEMENT ("THE AGREEMENT") AND AGREES TO THE TERMS AND CONDITIONS CONTAINED THEREIN;
2. THE INFORMATION CONTAINED IN THIS ACCOUNT APPLICATION BOOKLET, INCLUDING BUT NOT LIMITED TO THE AUTHORIZATION FORM FOR CORPORATIONS AND THE AUTHORIZED REPRESENTATIVE DESIGNATION FORM, AND ADDITIONAL INFORMATION PROVIDED BY THE AUTHORIZED REPRESENTATIVE DURING THE ACCOUNT-OPENING PROCESS REGARDING BENEFICIAL OWNERS, IS TRUE AND CORRECT;
3. THE UNDERSIGNED IS/ARE DULY AUTHORIZED TO SIGN THE AGREEMENT ON BEHALF OF THE CORPORATION, AND THAT MERRILL LYNCH IS ENTITLED TO FULLY RELY UPON THE CERTIFICATIONS AND WARRANTIES SET FORTH IN THE ACCOMPANYING AUTHORIZATION FORM FOR CORPORATIONS AND ELSEWHERE IN THIS ACCOUNT APPLICATION BOOKLET;
4. IF APPLICABLE, MERRILL LYNCH IS AUTHORIZED TO RELY UPON ANY WCMA CHANGE FORMS SIGNED BY ANY OF THE AUTHORIZED REPRESENTATIVES DESIGNATED AS AN "AGREEMENT SIGNER" ON THE AUTHORIZED REPRESENTATIVE DESIGNATION FORM ON BEHALF OF THE CORPORATION;
5. IF ANY SECURITIES ACCOUNT IS BEING ESTABLISHED WITH THE MARGIN LENDING PROGRAM, PURSUANT TO SECTION 5 OF THE AGREEMENT, CERTAIN OF THE CORPORATION'S SECURITIES MAY BE LOANED TO MERRILL LYNCH OR LOANED OUT TO OTHERS;
6. IF A U.S.-BASED CORPORATION CHOOSES THE MERRILL LYNCH BANK DEPOSIT PROGRAM, THE CORPORATION UNDERSTANDS THAT AVAILABLE CASH BALANCES ARE AUTOMATICALLY DEPOSITED INTO DEPOSIT ACCOUNTS AT MERRILL LYNCH'S AFFILIATED BANKS AND UNDERSTANDS THAT BALANCES SO DEPOSITED MAY EXCEED FDIC COVERAGE LIMITS. MERRILL LYNCH IS NOT A BANK AND FDIC DEPOSIT INSURANCE ONLY COVERS THE FAILURE OF AN FDIC-INSURED BANK;
7. IN ACCORDANCE WITH SECTION 19, PAGE 19 OF THE AGREEMENT, THE CORPORATION IS AGREEING IN ADVANCE TO ARBITRATE ANY CONTROVERSIES THAT MAY ARISE WITH MERRILL LYNCH;
8. THE UNDERSIGNED HEREBY ACKNOWLEDGES TO BE OF LEGAL AGE UNDER THE LAWS OF HIS OR HER PLACE OF RESIDENCE;
9. THE UNDERSIGNED ACKNOWLEDGES AND UNDERSTANDS THAT NON-DEPOSIT INVESTMENT PRODUCTS ARE PROVIDED BY MERRILL LYNCH, A REGISTERED BROKER-DEALER AND WHOLLY OWNED SUBSIDIARY OF BANK OF AMERICA CORPORATION, AND THAT INVESTMENT PRODUCTS OFFERED THROUGH MLPF&S AND INSURANCE AND ANNUITY PRODUCTS OFFERED THROUGH ITS SUBSIDIARY, MERRILL LYNCH LIFE AGENCY INC. (I) ARE NOT INSURED BY THE FDIC OR ANY FEDERAL GOVERNMENT AGENCY, (II) ARE NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, ISSUED OR UNDERWRITTEN BY BANK OF AMERICA, N.A., OR ANY OF ITS BANK AFFILIATES, (III) ARE SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED AND (IV) ARE NOT A CONDITION TO ANY BANKING SERVICE OR ACTIVITY;
10. VERMONT LAW REQUIRES THE FOLLOWING: I AUTHORIZE MERRILL LYNCH AND ITS AFFILIATES TO REQUEST A CONSUMER REPORT OR CREDIT REPORT ABOUT ME FROM ONE OR MORE CONSUMER REPORTING AGENCIES TO VERIFY THE INFORMATION PROVIDED IN THIS WCMA ACCOUNT APPLICATION AND FOR ANY OTHER LEGITIMATE BUSINESS PURPOSES;
11. I REVIEWED THE SUMMARY OF PROGRAMS AND SERVICES LOCATED AT THE END OF THIS BOOKLET; AND
12. THE UNDERSIGNED AFFIRMATIVELY CONSENTS TO HAVING AVAILABLE CASH BALANCES INCLUDED IN THE SWEEP PROGRAM UNLESS THE FINANCIAL ADVISOR IS OTHERWISE INSTRUCTED BY HIM OR HER.

PLEASE NOTE

Individual(s) signing must be designated as an "Agreement Signer" on the Authorized Representative Designation Form.

The undersigned represents, warrants, and attests that they are signing this document as, or on behalf of, an authorized signatory for the Corporation and that they have full authority to bind the Corporation to the terms and conditions of this Account Application Booklet and the WCMA Agreement and by signing below, the Corporation is bound thereto.

Print Name ______________________________

Title ______________________________

Signature ______________________________ Date ____________

The undersigned represents, warrants, and attests that they are signing this document as, or on behalf of, an authorized signatory for the Corporation and that they have full authority to bind the Corporation to the terms and conditions of this Account Application Booklet and the WCMA Agreement and by signing below, the Corporation is bound thereto.

Print Name ______________________________

Title ______________________________

Signature ______________________________ Date ____________

This page must be signed by an Authorized Representative with Agreement Signer authority but may not be signed by the Corporate Secretary or other Officer/Director who signed page 7 unless (1) another Authorized Representative with Agreement Signer authority signs this page as well, or (2) the individual who is the Corporate Secretary (or the Officer/Director who signed page 7) also holds all Officer positions within the Corporation and initials below to confirm that fact:

Secretary's initials: ____________

INSTRUCTIONS

Please complete this form for each Authorized Representative. Authorized Representatives must sign where indicated. For additional Authorized Representatives, make additional copies as needed.

DEFINITIONS

"Agreement Signer" authority includes the power, on behalf of the Customer, to (i) open additional Securities Accounts for the entity, which are governed by the WCMA Agreement, (ii) add or remove Authorized Representatives on Securities Accounts of the Customer and (iii) obtain or terminate services, including margin services, for Securities Accounts of the Customer. There must be at least one Agreement Signer. (For Sole Proprietorships, only the Sole Proprietor may have this authority. For Partnerships, only General Partners may have this authority. For Member-Run LLCs, only Members may have this authority. For Manager-Run LLCs, only Managers may have this authority.) If this individual also signed the Entity Authorization Form, then Agreement Signer Box must also be selected.

"Fund/Security Distribution" authority includes the power, on behalf of the Customer, to instruct the transfer of funds, securities and other assets, including, but not limited to, an entire Securities Account, by wire, check or otherwise from a Securities Account of the Customer to or for the account of any other person.

"Trade" authority includes the power, on behalf of the Customer, to give instructions to Merrill Lynch to buy or sell (including short sales if the account is established with the Margin Lending Program) stocks, bonds, options and/or other securities, commodities and commodity futures, and other property.

"Check Signer" authority includes the power, on behalf of the Customer, to write, draw or request checks on the Customer's Securities Accounts and to borrow money from Merrill Lynch's affiliate should an overdraft advance be made through a Securities Account of the Customer. If selected, must complete page 5.

"Cardholder" authority includes the power, on behalf of the Customer, to use credit/charge cards and execute sales drafts or cash advance drafts on the Customer's Securities Accounts and borrow money from Merrill Lynch's affiliate should an overdraft advance be made through a Securities Account of the Customer.

IV. AUTHORIZED REPRESENTATIVE DESIGNATION FORM

All previously appointed Authorized Representatives and Check/Card signers for Customers with existing WCMA Account(s) will continue to have authority to act on such account(s) unless removed by the use of a WCMA Change Form.

The following Authorized Representative(s) is/are authorized to act on behalf of ______________________

(Customer) Business Name

Authorized Representative:

Name of Authorized Representative ______________________

Title/Capacity ______________________

Social Security Number (SSN) ___ – __ – ____ or Employer Identification Number (EIN) __ – _______

If Authorized Representative is an individual:

____

Authorized Representative Signature

If Authorized Representative is an entity or trust, list authorized representatives below or provide corporate resolution or other signatory list. ☐ *Check if resolution or certificate of incumbency with sample signatures attached*

Printed Name/Title	Signature
Printed Name/Title	Signature
Printed Name/Title	Signature

For Non-U.S. Citizens only, answer the following question: Does Authorized Representative hold a Green Card? *If no, please complete the section below in gray in its entirety. If yes, you may leave the section below blank.* ☐ Yes ☐ No

Passport/ID Number __________ Country of Passport/ID ______________________

Type of National ID ______________________

Issue Date of ID (MM/DD/YYYY) __________ Expiration Date of ID (MM/DD/YYYY) __________

Type of Passport (select one): ☐ Military ☐ Diplomatic ☐ Standard

Residential Address: Street ______________________

City ______________________ State/Province ______________________

Postal Code (ZIP Code) __________ Country ______________________

Authority *(Please reference definitions on this page and on the applicable Entity Authorization Form, and check all that apply.):*

☐ Agreement Signer ☐ Check Signer ☐ Trade

☐ Cardholder (WCMA Accounts Only) ☐ Fund/Security Distribution

Warning for Business Owners Requesting a Visa Debit Card For Employees

All WCMA authorized cardholders will have access to view the total WCMA account value/purchasing power at Bank of America ATMs unless a card spending limit is established. If a spending limit is established, authorized cardholders will be limited to view their respective spending limit balance when selecting a balance inquiry transaction at Bank of America ATMs. Please select a spending limit below for all authorized cardholders you wish to limit balance inquiry access. This does not affect other ATM functionality, such as cash withdrawal, for the authorized cardholder. The balance inquiry function and the ability to make deposits at the ATM are limited to Bank of America ATMs.

(OPTIONAL FEATURE FOR CARDHOLDERS) Spending Limit Amount: $ __________

Spending Cycle (select one): ☐ Weekly ☐ Monthly ☐ Quarterly ☐ Yearly

WCMA® Account Application

Account Number (Internal Use Only)

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INSTRUCTIONS

Please complete this form for each Authorized Representative. Authorized Representatives must sign where indicated. For additional Authorized Representatives, make additional copies as needed.

DEFINITIONS

"Agreement Signer" authority includes the power, on behalf of the Customer, to (i) open additional Securities Accounts for the entity, which are governed by the WCMA Agreement, (ii) add or remove Authorized Representatives on Securities Accounts of the Customer and (iii) obtain or terminate services, including margin services, for Securities Accounts of the Customer. There must be at least one Agreement Signer. (For Sole Proprietorships, only the Sole Proprietor may have this authority. For Partnerships, only General Partners may have this authority. For Member-Run LLCs, only Members may have this authority. For Manager-Run LLCs, only Managers may have this authority.) If this individual also signed the Entity Authorization Form, then Agreement Signer Box must also be selected.

"Fund/Security Distribution" authority includes the power, on behalf of the Customer, to instruct the transfer of funds, securities and other assets, including, but not limited to, an entire Securities Account, by wire, check or otherwise from a Securities Account of the Customer to or for the account of any other person.

"Trade" authority includes the power, on behalf of the Customer, to give instructions to Merrill Lynch to buy or sell (including short sales if the account is established with the Margin Lending Program) stocks, bonds, options and/or other securities, commodities and commodity futures, and other property.

"Check Signer" authority includes the power, on behalf of the Customer, to write, draw or request checks on the Customer's Securities Accounts and to borrow money from Merrill Lynch's affiliate should an overdraft advance be made through a Securities Account of the Customer. If selected, must complete page 5.

"Cardholder" authority includes the power, on behalf of the Customer, to use credit/charge cards and execute sales drafts or cash advance drafts on the Customer's Securities Accounts and borrow money from Merrill Lynch's affiliate should an overdraft advance be made through a Securities Account of the Customer.

IV. AUTHORIZED REPRESENTATIVE DESIGNATION FORM

All previously appointed Authorized Representatives and Check/Card signers for Customers with existing WCMA Account(s) will continue to have authority to act on such account(s) unless removed by the use of a WCMA Change Form.

The following Authorized Representative(s) is/are authorized to act on behalf of ______________________________
(Customer) Business Name

Authorized Representative:

Name of Authorized Representative ______________________________

Title/Capacity ______________________________

Social Security Number (SSN) ___ – __ – ____ or Employer Identification Number (EIN) __ – _______

If Authorized Representative is an individual:

____
Authorized Representative Signature

If Authorized Representative is an entity or trust, list authorized representatives below or provide corporate resolution or other signatory list. ☐ *Check if resolution or certificate of incumbency with sample signatures attached*

Printed Name/Title	Signature
Printed Name/Title	Signature
Printed Name/Title	Signature

For Non-U.S. Citizens only, answer the following question: Does Authorized Representative hold a Green Card? *If no, please complete the section below in gray in its entirety. If yes, you may leave the section below blank.* ☐ Yes ☐ No

Passport/ID Number ______________ Country of Passport/ID ______________________________

Type of National ID ______________________________

Issue Date of ID (MM/DD/YYYY) ______________ Expiration Date of ID (MM/DD/YYYY) ______________

Type of Passport (select one): ☐ Military ☐ Diplomatic ☐ Standard

Residential Address: Street ______________________________

City ______________________________ State/Province ______________

Postal Code (ZIP Code) ______________ Country ______________________________

Authority *(Please reference definitions on this page and on the applicable Entity Authorization Form, and check all that apply.):*

☐ Agreement Signer ☐ Check Signer ☐ Trade
☐ Cardholder (WCMA Accounts Only) ☐ Fund/Security Distribution

<u>Warning for Business Owners Requesting a Visa Debit Card For Employees</u>

All WCMA authorized cardholders will have access to view the total WCMA account value/purchasing power at Bank of America ATMs unless a card spending limit is established. If a spending limit is established, authorized cardholders will be limited to view their respective spending limit balance when selecting a balance inquiry transaction at Bank of America ATMs. Please select a spending limit below for all authorized cardholders you wish to limit balance inquiry access. This does not affect other ATM functionality, such as cash withdrawal, for the authorized cardholder. The balance inquiry function and the ability to make deposits at the ATM are limited to Bank of America ATMs.

(OPTIONAL FEATURE FOR CARDHOLDERS) Spending Limit Amount: $ ______________

Spending Cycle (select one): ☐ Weekly ☐ Monthly ☐ Quarterly ☐ Yearly

Account Number (Internal Use Only)

☐☐☐ - ☐☐☐☐☐

V. APPENDIX A: TAX CERTIFICATION FORM

INSTRUCTIONS

Please provide a completed IRS Form W-9 or complete this Tax Certification.

For non-U.S. entities, please provide a completed W-8 Tax Certification Form or ask your Merrill Lynch financial advisor for a blank copy.

Form W9: Request for Taxpayer Identification Number and Certification

Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.

____

Business name/disregarded entity name, if different from above ______________________________

Legal Address (Number, Street, and Apt. or Suite No.) ______________________________

City ____________ State ____________ ZIP Code ____________

Employer Identification Number (EIN) ____________ Social Security Number (SSN) ____________

(Please select one): ☐ C Corporation ☐ S Corporation ☐ Partnership

☐ Individual/Sole Proprietor ☐ Trust/Estate ☐ Other ____________

☐ Limited Liability Company – **Select tax classification (**☐ **C=C Corporation,** ☐ **S=S Corporation,** ☐ **P=Partnership)**

Note: For a single-member LLC that is disregarded, do not check LLC; check the appropriate box above for the tax classification of the single-member owner.

Please select (if appropriate):

☐ Exempt payee

☐ If you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions to Form W-9.

TAX CERTIFICATION AND ACKNOWLEDGMENTS

UNDER PENALTIES OF PERJURY, I CERTIFY THAT:

(1) THE NUMBER SHOWN ON THIS FORM IS MY CORRECT TAXPAYER IDENTIFICATION NUMBER (OR I AM WAITING FOR A NUMBER TO BE ISSUED TO ME), AND

(2) I AM NOT SUBJECT TO BACKUP WITHHOLDING BECAUSE (A) I AM EXEMPT FROM BACKUP WITHHOLDING, OR (B) I HAVE NOT BEEN NOTIFIED BY THE INTERNAL REVENUE SERVICE (IRS) THAT I AM SUBJECT TO BACKUP WITHHOLDING AS A RESULT OF A FAILURE TO REPORT ALL INTEREST OR DIVIDENDS, OR (C) THE IRS HAS NOTIFIED ME THAT I AM NO LONGER SUBJECT TO BACKUP WITHHOLDING, AND

(3) I AM A U.S. CITIZEN OR OTHER U.S. PERSON, (DEFINED IN THE INSTRUCTIONS) AND,

(4) THE FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) CODE ENTERED ON THIS FORM (IF ANY) INDICATING THAT I AM EXEMPT FROM FATCA REPORTING IS CORRECT.

CERTIFICATION INSTRUCTION:

YOU MUST CROSS OUT ITEM (2) ABOVE IF YOU HAVE BEEN NOTIFIED BY THE IRS THAT YOU ARE CURRENTLY SUBJECT TO BACKUP WITHHOLDING BECAUSE YOU HAVE FAILED TO REPORT ALL INTEREST AND DIVIDENDS ON YOUR TAX RETURN.

Name ______________________________

Signature ______________________________ **Date** ____________

Summary of programs and services

MERRILL
A BANK OF AMERICA COMPANY

At Merrill, we make available the tools, the people and the know-how to help you create a personalized strategy and pursue your financial goals. You choose how you want to work with us, knowing you have access to a full range of investing solutions as your life and financial needs evolve.

Merrill Edge Self-Directed	Merrill Guided Investing	Merrill Lynch Wealth Management
Utilize a **self-directed investing** platform to enter your own trades and access research and tools, for a per trade charge	Work on a **self-guided basis** online or with **Financial Solutions Advisors** (FSAs) to invest in select managed investment strategies for an annual asset-based fee	Work one-on-one with a **dedicated Advisor** or **Merrill Financial Solutions Advisor (MFSA)** you select to build a comprehensive financial strategy for an asset-based fee in IAP and/or a per trade charge in a brokerage account

For information about our brokerage services and investment advisory programs, see ml.com/CRS.

	Merrill Edge	Merrill Guided Investing		Merrill Lynch Wealth Management	
Services and solutions	**Self-Directed Brokerage Account** (MESD)	**Merrill Guided Investing** (MGI)	**Merrill Guided Investing with Advisor** (MGIA)	**Brokerage Account**	**Merrill Lynch Investment Advisory Program** (IAP)
Access to online and mobile investing tools	●	●	●	●	●
Access to BofA Global Research and Chief Investment Office (CIO) guidance	●	●	●	●	●
Access to a wide range of stocks, options, bonds, mutual funds and exchange traded funds (ETFs)	●			●	●
Access to alternative investments, annuities and insurance products and customized investment solutions				●	●
Fiduciary advice and services, including ongoing monitoring		●	●		●
Access to managed investment strategies that are constructed and managed by us		●	●		●
Access to managed investment strategies from approved third-party investment managers					●
Merrill fee *(See the following pages for more information; additional fees may apply)*	Per trade charges that are variable	Annual asset-based fee rate of 0.45%	Annual asset-based fee rate of 0.85%	Per trade charges that are variable	Annual asset-based fee rate up to 1.75%, negotiated by you

Each of MGI, MGIA and IAP offers fiduciary services and access to managed investment strategies. Each program has a different program fee based on the breadth of services and investment solutions offered. You can work with your Advisor or MFSA to enroll in IAP. To access MGIA, you work with our FSAs. You should consider the type of financial professional you want to work with, what they offer, and which program meets your investment approach and objectives. The following pages provide more information to help you make an informed choice.

Investing involves risk, including the possible loss of principal.

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed, or provided by companies that are affiliates of Bank of America Corporation ("BofA Corp."). MLPF&S is a registered broker-dealer, registered investment adviser, Member SIPC and a wholly owned subsidiary of BofA Corp. Merrill Lynch Life Agency Inc. ("MLLA") is a licensed insurance agency and a wholly owned subsidiary of BofA Corp. Banking products are provided by Bank of America, N.A., Member FDIC and a wholly owned subsidiary of BofA Corp.

Investment products offered through MLPF&S, and insurance and annuity products offered through MLLA:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
Are Not Deposits	Are Not Insured by Any Federal Government Agency	Are Not a Condition to any Banking Service or Activity

Merrill Edge Self-Directed & Merrill Guided Investing

Merrill Edge Self-Directed (MESD)

Approach to advice & services

- Self-directed brokerage
- No ongoing monitoring under Regulation Best Interest

Key features & services

- Make your own investment decisions; no advice or recommendations provided
- Place your own trades in an online investment account
- Access to research, tools and resources to help inform your investing decisions

Fees charged

- Commission-based fees and/or sales charges for trade execution
- $0 commissions are available for certain securities

Investment choices

- Individual stocks
- Options
- Fixed income securities
- Brokered CDs
- Preferreds
- Exchange traded funds (ETFs)
- Mutual funds
- Money market funds
- Closed-end funds
- 529 plans

Merrill Guided Investing (MGI)

Approach to advice & services

- Investment advisory program with fiduciary advice and services
- Ongoing monitoring as described in the MGI Brochure

Key features & services

- Utilize an online, self-guided website to engage in goals-based investing
- Invest in a managed strategy constructed by the Chief Investment Office (CIO Strategy) recommended for your account based on your goal objectives and your online profiling answers, and access other services
- Access a dashboard to monitor progress to your selected goals

Please see the MGI Brochure for more information.

Fees charged

- Annual asset-based fee rate of 0.45%; discounting available through a rewards program from Bank of America, N.A.
- Additional fees and charges as outlined in the MGI Brochure

Investment choices

- A select offering of CIO Strategies based on target asset allocation, investing goal (taxable or retirement) and preferred investment approach and objective
- CIO Strategies consist of diversified portfolios of ETFs, mutual funds and a cash allocation designed to align to a particular target asset allocation

Merrill Guided Investing with Advisor (MGIA)

Approach to advice & services

- Investment advisory program with fiduciary advice and services
- Ongoing monitoring as described in the MGIA Brochure

Key features & services

- Work with Financial Solutions Advisors (FSAs) to engage in goals-based investing through an online website and receive investment advice and recommendations
- Invest in a CIO Strategy recommended for your account based on your investment profile and investment objective, and access other services
- Access a dashboard and tools to monitor progress to your stated goals

Please see the MGIA Brochure for more information.

Fees charged

- Annual asset-based fee rate of 0.85%; discounting available through a rewards program from Bank of America, N.A.
- Additional fees and charges as outlined in the MGIA Brochure

Investment choices

- A select offering of CIO Strategies based on target asset allocation, investing goal (taxable or retirement) and preferred investment approach and objective
- CIO Strategies consist of diversified portfolios of ETFs, mutual funds and a cash allocation designed to align to a particular target asset allocation

Merrill Lynch Wealth Management

You choose to work one-on-one with your dedicated Advisor to help you build a comprehensive financial strategy and invest in investment solutions in an investment advisory program for a negotiated asset-based fee and/or in a brokerage account for a per trade charge. Or you can choose to work with your dedicated MFSA to access certain managed strategies in IAP for a set asset-based fee.

Merrill Lynch Wealth Management Brokerage

Approach to advice & services

- Brokerage and custody services with a best interest standard of care when making recommendations
- Advice and assistance from a dedicated financial professional
- No ongoing monitoring under Regulation Best Interest

Key features & services

- Access investment products and solutions that can be offered by your dedicated Advisor or MFSA based on their qualifications
- Receive investment advice and recommendations as well as other account services
- Retain investment authority over all trades prior to execution

Fees charged

- Commission-based fees for trade execution for a per trade charge

Please see the Merrill Best Interest Disclosure Statement for more information.

Investment choices

Working with your Advisor, you can invest in:

- Individual stocks
- Options
- Fixed income securities
- Brokered CDs
- Preferreds
- Mutual funds
- Money market funds
- ETFs
- Unit Investment Trusts
- Closed-end funds
- Market-linked investments
- Annuities
- Derivatives
- Overlay strategies
- Exchange funds
- Hedge funds
- Private equity funds
- Managed futures
- Non-traded REITS
- Certain private investments
- Life Insurance
- 529 plans

Working with your MFSA, you can invest in:

- Brokered CDs
- U.S. Treasuries
- 529 plans
- Money market funds
- Hold and sell transactions of existing holdings of stocks, bonds, mutual funds and ETFs

Merrill Lynch Investment Advisory Program (IAP)

Approach to advice & services

- Investment advisory program with fiduciary advice and services
- Advice and guidance from a dedicated financial professional
- Ongoing monitoring as described in the IAP Brochure

Key features & services

- Access investment strategies and solutions that can be offered by your dedicated Advisor or MFSA based on their qualifications
- Receive investment advice and guidance as well as other account services and develop investment portfolios based on the target asset allocation designated for the account
- Choose to make investment decisions yourself and/or to grant Merrill, a third-party investment manager or your Advisor the authority to make investment and trading decisions
- Select among available managed investment strategies of third-party investment managers and of Merrill, including CIO Strategies
- Establish portfolios of individual securities and/or managed solutions working with your Advisor, either on a client discretion or Advisor discretion basis

Fees charged

- If you work with an Advisor: a Merrill fee that is based on a negotiated fee rate and the assets invested in the account (max rate of 1.75%)
- If you work with an MFSA: a Merrill fee that is based on a fixed fee rate schedule and the assets invested in the account (max rate of 1.10%)
- If you select a managed strategy: a fee that is charged by the investment manager for the strategy
- Additional fees and charges apply as outlined in the IAP Brochure

Investment choices

Working with your Advisor, you can:

- Access a full range of CIO Strategies and managed investment strategies of Merrill and third-party investment managers
- Select among available Premium Access Strategies if you meet eligibility requirements
- Access discretionary and/or client-directed personalized strategies
- Implement a custom portfolio in one account consisting of one or more eligible managed investment strategies and other investments
- Build portfolios consisting of individually selected securities including:
  - Individual stocks
  - Options
  - Fixed income securities
  - Brokered CDs
  - Preferreds
  - Mutual funds
  - Money market funds
  - ETFs
  - Unit Investment Trusts
  - Closed-end funds
  - Market-linked investments
  - Variable annuities
  - Hedge funds
  - Non-traded REITS
  - Certain private investments

Working with your MFSA, you can invest in:

- CIO Strategies
- A large selection of managed investment strategies of third-party investment managers

Please see the IAP Brochure for more information.

Important information – Provided for informational purposes only

This ***Summary of Programs and Services*** summarizes the type of advice, relationships, investments and nature of the fees associated with the various programs and services available to you. This Summary does not constitute a modification of, or amendment to, the charges, fees and terms set forth in any other account and/or program agreements and disclosures.

Merrill is both a full-service registered broker-dealer and SEC-registered investment adviser. We offer a wide variety of brokerage and investment advisory products and solutions. We also offer investment advisory programs and services, which include both discretionary and non-discretionary management of your account. Managed Account Advisors LLC (MAA), our affiliate, is also an SEC-registered investment adviser. MAA provides discretionary services for the IAP, MGI and MGIA investment advisory programs. It invests assets by implementing investment strategies of third-party managers and/or of Merrill for investment advisory accounts, processes contributions and withdrawals, and provides other services, as described in the applicable program Brochures.

You have access to a variety of investment solutions and investment advisory programs based on how you choose to work with us, either through a self-directed approach or with the advice and assistance from:

- A Financial Advisor, Private Wealth Advisor or Wealth Management Advisor (Advisor) that you select and work with on a dedicated basis to access the most comprehensive set of managed investment strategies and other investment solutions in IAP as well as a complete set of brokerage solutions.
- A Merrill Financial Solutions Advisor (MFSA) that you select and work with on a dedicated basis to access many of the managed investment strategies in IAP and purchase certain investment products.
- Financial Solutions Advisors (FSAs) via our call center and certain banking centers to invest in certain CIO Strategies through MGIA.

You can discuss with our financial professionals their individual qualifications and capabilities. In addition, you can review their Form ADV Part 2B – Brochure Supplement, available from us. Depending on your preferences on how you want to work with us, we may advise that you consider opening an MESD account or enroll in MGI.

Our Client Relationship Summary available at ml.com/CRS provides more information about our obligations to you. For information about our brokerage services, fees requirements for product inclusion on our platform and conflicts of interest, see our Best Interest Disclosure Statement.

Before enrolling in a particular investment advisory program, you should review the applicable program's ADV Brochure available at ml.com/relationships and merrilledge.com. For IAP, MGI and MGIA, you pay an annual asset-based fee for the program services and additional expenses, fees and charges apply as provided in their respective ADV Brochures.

Clients seeking trust services may open Trusteed IRA accounts (TIRAs) with Bank of America, N.A. and then enroll in IAP to receive certain specialized trust services. Asset-based annual fee rates for Trusteed IRA accounts (TIRAs) enrolled in IAP differ due to the differences in the programs, offerings and services.

We restrict the opening of new FSA-assisted brokerage accounts based on our policies. Clients utilizing certain account types for retirement investing, like RCMA IO, are able to access IAP for investment advisory services or MESD brokerage accounts.

To learn more about Merrill fees, see the documents in "Important resources" below. For fees and charges for MESD accounts, see merrilledge.com/pricing.

Important resources

Access ml.com/relationships and merrilledge.com for the following and other information:

Client Relationship Summary	Explanation of Fees
Best Interest Disclosure Statement	Merrill Advisory Center Explanation of Fees
Investment Advisory Program Brochures (ADVs)	Merrill Schedule of Miscellaneous Account and Service Fees
Mutual Fund Investing	Merrill Edge Self-Directed Schedule of Miscellaneous Account and Service Fees

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The Chief Investment Office ("CIO") provides thought leadership on wealth management, investment strategy and global markets; portfolio management solutions; due diligence; and solutions oversight and data analytics. CIO viewpoints are developed for Bank of America Private Bank, a division of Bank of America, N.A., ("Bank of America") and Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S" or "Merrill"), a registered broker-dealer, registered investment adviser and a wholly owned subsidiary of Bank of America Corporation ("BofA Corp.").

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