

# Schedule of miscellaneous account and service fees

## Merrill Advisory Center

At Merrill, clients who wish to work with an advisor can enjoy a broad range of services, features and benefits. Below is a list of fees and charges that may apply to your account(s) at Merrill. The listed fees below do not include commissions, markups, commission equivalents or advisory fees. Some of these fees may be waived under certain conditions. Fees are subject to change. Please speak with a Merrill advisor if you have any questions regarding your account or service fees.

Please refer to your account agreement(s) for specific information about your account and service fees.

Account or service	Fee amount	Frequency
<b>Account maintenance fees</b>		
Account Fee (per account) BIA, CMA	\$125 <sup>1,2</sup>	Annual
CMA SUB Living Trust and Living Trust-Bank as Trustee	\$25 <sup>1,2</sup> \$50	Annual Annual
CMA for Trust Account	\$125	Annual
Individual Investor Account, BUSINESS DELAWARE	\$65	Annual
MSA	\$100	Annual
HSA	\$50	Annual
WCMA	\$300	Annual
WCMA SUB	\$150	Annual
Annual Custodial Fee IRA, IRRA, ROTH	25 basis points; Min \$50, Max \$100	Waived unless otherwise noted
SEP, SIMPLE	25 basis points; Min \$60 (\$50 for multiple accounts), Max \$100	Waived unless otherwise noted
BASIC	25 basis points; \$60 (\$80 for profit sharing and money purchase), Max \$100	Waived unless otherwise noted
RSA (Retirement Selector Account) (403 (b)7)	\$0	
ESA (Coverdell Education Savings Account)	\$0	
529 Omnibus Account (held on the Merrill platform)	\$0 (Except for certain RI 529 accounts <sup>3</sup> )	
<b>Transfer and termination fees</b>		
Full Account Transfer Fee and Closeout Fee IRA, IRRA, ROTH, SEP, SIMPLE (not charged in addition to the closeout fee)	\$75	Transactional
CMA, BIA, WCMA	\$95	Transactional
HSA	\$50	Transactional
Closeout fee IRA, IRRA, ROTH, SEP, SIMPLE, BASIC	\$75	Transactional

Investment products:

Account or service	Fee amount	Frequency
<b>Cash management services</b>		
ATM Transaction Fee* CMA WCMA	ATM surcharges reimbursed up to \$200 per year at US ATMs (includes all US territories – US Virgin Islands, Guam, Federated States of Micronesia, Midway Islands and PR (Puerto Rico).  No fee for the first 52 ATM transactions per calendar year, \$1 per transaction over 52. ATM transactions at Bank of America ATMs do not count toward this annual allotment. ATM fees are waived at Bank of America ATMs. (Applies to ATM surcharges only. Foreign exchange and cash advance fees may still apply.)	N/A
ACH Credits BIA	No fee for the first 200 items processed per month, \$0.12 per item thereafter	
Cash Advance Fee (non-ATM) CMA, WCMA	0.25% of principal; \$2.50 minimum fee	Transactional
Check Deposits–Non-U.S. currency, same country and currency BIA, WCMA	\$15 per item	
Check Deposits–Non-U.S. currency, different country than currency BIA, WCMA	\$75 per item	
Check Writing Fee BIA	3 free per month, \$15/item**	Transactional
WCMA	200 Free, \$0.35/item	Transactional
CMA Visa International Transaction Fee CMA, WCMA	2% of the U.S. dollar amount of all transactions occurring outside the U.S. that are submitted to Visa® in a currency other than U.S. dollars	Transactional
Non-Sufficient Funds Fee CMA, BIA, WCMA	\$0	Transactional
Returned ACH Deposit CMA, BIA, WCMA	\$0	Transactional
Returned Check Deposit CMA, BIA, WCMA	\$0	Transactional
Stop Payment Fee BIA, WCMA CMA	\$25 \$0	Transactional
Domestic/International Fedwire Outgoing — U.S. currency BIA, WCMA	\$30 per wire for accounts with less than \$250,000 in statement-linked assets  Four free wires per calendar year (\$30 per wire thereafter) for accounts with more than \$250,000 in statement-linked assets)	Transactional
International Fedwire Outgoing — Non-U.S. currency BIA, WCMA	\$35	Transactional
<b>Investment specific</b>		
<b>Merrill fees</b>		
Bond Coupon Deposit Fee Various Account Types	\$5	Transactional
Security Reorganization: Mandatory Exchange Various Account Types	\$50	Transactional
Security Reorganization: Voluntary Exchange Various Account Types	\$30	Transactional
Past Due Exchanges for Physical Securities Various Account Types	\$50	Transactional

Account or service	Fee amount	Frequency
Investment specific		
Third-Party Fees		
Delivery of Non-Government Securities — Direct Registration System (DRS) Eligible Various Account Types	\$25	Transactional
Delivery of Non-Government Securities — Direct Registration System (DRS) Non-Eligible or Non-Participating Various Account Types	\$500	Transactional
Legal Transfer Fee — Depository Trust Company Various Account Types	\$75	Transactional
Government Security Transfer Fee Various Account Types	\$125	Transactional

\*Non-Bank of America ATMs may charge a fee for using their ATMs.

\*\*BIA accounts are limited to a total of six disbursements per calendar month, three of which can be checks. Clients who exceed these limits will be charged \$15 per item over the given limits.

Account types

Accounts	Description
BASIC	Keogh Plan
BIA	Business Investor Account
CMA	Cash Management Account
CMA SUB	Cash Management SubAccount
CMA for Trust Account	Cash Management Account for Trust Account
ESA	Educational Savings Account
HSA	Health Savings Account
IRA	Individual Retirement Account

Accounts	Description
IRRA	Individual Retirement Rollover Account
MSA	Medical Savings Account
ROTH	Roth Individual Retirement Account
RSA	Retirement Selector Account
SEP	Simplified Employee Pension
SIMPLE	Savings Incentive Match Plan for Employees
WCMA	Working Capital Management Account
WCMA SUB	Working Capital Management SubAccount

For questions,  
call 888.654.6837 Monday through Friday 8 a.m. to 8 p.m., Eastern.

<sup>1</sup> If a CMA Account meets certain eligibility criteria, the account may be eligible for an annual account fee waiver under the CMA Annual Account Fee Waiver Program. For additional information, please see your account agreement.

<sup>2</sup> Annual account fee will be automatically waived for the following client/ownership types: Irrevocable Living Trust, Testamentary Trust, Estate, Curator/Guardian/Conservator/Tutor/Committee and Usufruct.

<sup>3</sup> The RI 529 plan charges a \$20 annual account fee for Non-RI resident accounts. The fee is waived for RI resident accounts or if certain funding conditions are met. Please refer the RI CollegeBound 529 program description or the Merrill Terms and Conditions for more information regarding fee waiver criteria.

Not all account types are available for new clients.


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