# A guide to your Merrill Lynch tax reporting statement



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Are Not	FDIC Insured	Are Not Bank Guaranteed	May Lose Value	
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# General information

The annual tax reporting statement you receive from Merrill Lynch contains tax information that is required to be reported to the Internal Revenue Service (IRS). It also provides nonreportable information related to the activities in your Merrill Lynch account. The statement is designed to make it easy for you or your tax advisor to prepare your tax return.

We've prepared this guide to help explain the information you will find in your tax reporting statement.

#### Industry recognition

Merrill Lynch's tax reporting statement was ranked No. 1 overall in Corporate Insight's *Broker Monitor – Tax Statement Analysis* report (July 2013). The report reviews annual year-end tax statements that include the official Form 1099 as well as supplemental reports. The Merrill Lynch statement was praised for offering "one of the strongest tax reporting statements among all competitor firms reviewed."

## Statement overview

If you are a Merrill Lynch client who is an individual, a partnership, a sole proprietor, a taxable trust, an estate or any other entity for whom we are required to provide tax information or a Form 1099, you will receive a tax reporting statement.

The statement is designed in an easy-to-read format and is printed on both sides for compact storage in a three-ring binder. It incorporates all the latest legislative changes, details on information we are required to report to the IRS, and instructions for reportable items that you need to include when filing your tax return.

Your tax reporting statement includes the following sections:

- A summary of your account income for the prior year
- Form 1099-DIV: Dividends and Distributions
- Form 1099-INT: Interest Income
- Summary of Original Issue Discount (OID) Items
- Summary of Sales Proceeds
- Form 1099-MISC: Miscellaneous Income
- Distributions and Charges
- OID and gross proceeds and gain/loss details that may be IRS reportable at the transaction level

The following summary statements are available online and are provided if you have the appropriate account activity. The information is not reported to the IRS.

- The "Annual Summary" statement is designed to provide account activity information that is not reported to the IRS but is helpful in preparing an income tax return.
- A Visa<sup>®</sup> Access summary statement (if you are part of the Visa program), which provides details of your Visa card and checking transactions, will be produced and made available online only beginning with tax year 2014. In previous years, it was printed and included with the annual tax reporting statement.

# Household link status summary

If your monthly account statements are linked and you are eligible to receive multiple tax statements, your statement package will include the household link status summary page. The household link status summary includes a list of all the accounts within a statement link that have your household address and for which Merrill Lynch is required to provide annual tax reporting (Forms 1099). Statements will be packaged in the same envelope, when possible, and mailed to the primary account holder. The mailing status of the applicable tax statements and the page number(s) of the statement included within the package are also provided. The page numbers of each tax statement will be consecutive. For example, if the first tax statement is pages 1 through 10, the second statement will begin on page 11.

The eligible statement and form types that may be included in the account status display are Consolidated, Supplemental, Annual Visa/Checking Statement, Form 1099-R, Form 1099-SA and Form 1099-Q.

One link status page is produced per statement mailing (mailings may include more than one account per package).

Bank of America Corpu	ch		
	2013 TAX	REPORTING HOUSEHOLD LINK STATUS AS OF 02/09/2014	
JOHN CUSTOMER 123 MAIN STREET NEW YORK, NY 10281			
		Ik for which we are required to provide Annual Tax Reporting (Formative your Link Summary information carefully.	s 1099). PLEASE NOTE: There
Account Name	Account No.	Status	Pages In Package
John Q Customer John and Jane Customer Jr. John Consults Account Jonathon Q Customer Jane Customer Johnnie and Janie Customer	XXX-X6000 XXX-X6000 XXX-X6000 XXX-X6001 XXX-X6004 XXX-X6004 XXX-X6A00 XXX-X6A04 XXX-X6B03	Tat: Statement Enclosed Supplemental Tax Statement Due by 03/15 VisaChecking Start Alone Delivered OnLine Tax Statement Pending Farm 109/8/ Poduced 01/16 Form 109/8/ Poduced 01/17 Income Below IRS Reporting Requirements Tax Statement Enclosed	1-25 n/a n/a 26-33 n/a n/a n/a <b>34-39</b>

# Cover page

Your tax reporting statement's cover page includes a Table of Contents that directs you to the start of each major section. A stop sign is displayed on the page if there are important items included in the statement that may affect your tax return.

	Merrill Lynch Bank of America Corporation	<u>Account No.</u> 123-96000	<u>Taxpayer No.</u> XXX-XX-6789	Page 1 of 39
		2013 TAX REPOR		
		ORIGINAL	1099 02/09/2014	
	JOHN Q CUSTOMER 123 MAIN STREET NEW YORK, NY 10281		Interest Income Activity	
			owing item(s) that may affect your tax retur. Advisor prior to completing your return.	n.
As a holder of Supplemental	a Widely Held Fixed Investment Trust	to this statement. That Supplemen	Conduit and/or certain Collateralized Debt Obligation tal Statement will be produced and mailed to you on r tax return.	
partnership dis	tributions paid to your account in the	Other Distributions and Charges se	edule K-1, directly from the General Partner. Althoi ction of this statement, we will not report this information of your tax retuined be used in the preparation of your tax retuined as the statement of the sta	ation to the IRS. The Form

#### Important items for your attention

Occasionally, we may highlight information that could impact your tax return. In that case, we would provide details in the "Important Items for Your Attention" section of the statement. For example, if you are scheduled to receive a supplemental tax information statement because you hold a Widely Held Fixed Investment Trust (WHFIT), Real Estate Mortgage Investment Conduit and/or certain collateralized debt obligations, you would be notified in this section. *Note:* This section will not appear if there are no messages for you.

#### Corrections

A corrected tax reporting statement replaces any previous tax reporting statement you may have received from Merrill Lynch. When we notify you of changes, an "Adjustments Applied to This Statement" section appears within the "Important Items for Your Attention" section on the cover page. This section highlights every security that was adjusted and includes an accompanying explanation for the correction made.

ecurity Description	CUSIP Number	Reason for Adjustment	Transaction Date(s) Affected	
DIVIDENDS AND DISTRIBUTIONS	5			
UBLIC STORAGE INC \$0.10 REIT	74460D471	COMPANY RECLASSIFIED INCOME.	4/1/13 4/30/13 5/31/13	

# Reportable vs. nonreportable income

Merrill Lynch is required to report your taxable information on Forms 1099 to the IRS.

Starting two years ago, the cost basis reporting regulations issued by the IRS required all brokers to report to clients and to the IRS the adjusted cost basis and the date acquired for covered transactions. The regulations specified a multi-year phase-in period during which different security classes would become subject to basis reporting. In 2011, we began basis reporting for covered equity sales, and in 2012 we reported basis on covered mutual fund sales. Beginning with tax year 2014, we will initiate basis reporting on sales of covered bonds and options.

The reportable section of your statement includes a summary of the 1099 taxable transactions in your account for the following categories:

• Dividends and Distributions

Sales Proceeds

Interest Income

Miscellaneous Income

• Original Issue Discount (OID)

In addition, a detailed, chronological breakdown, by security, of reportable transactions is grouped under the following categories:

- Original Issue Discount (OID)
- Proceeds From Broker and Barter Exchange Transactions

Your statement will also include some nonreportable information. The nonreportable sections of your statement are provided to assist you in reviewing the details behind the summary of your investments and may be useful in preparing your tax return. These sections include details of your transactions as well as totals for each of the individual sections. We do not report the details provided in the following sections of your statement to the IRS:

- Dividends and Distributions
   Other Distributions and Charges
- Miscellaneous Income
- Interest Income

You may, however, see data from various 1099 forms repeated in this section for your convenience, the totals of which are reportable to the IRS.

# Summary pages

The summary pages of your statement include the activity that we are required to report to you and, in most cases, to the IRS. In addition, summary pages include IRS form and line items associated with the income reflected in the summary boxes. This gives you an easy reference for where the information should be included on your tax return.

Bank of America Corporation	<u>Account No.</u> 123-96000	<u>Taxpayer No.</u> XXX-XX-6789		<u>Page</u> 3 of 39
JOHN Q CUSTOMER 123 MAIN STREET NEW YORK, NY 10281		VENUE	Payer: Merrill Lynch, Pierce, Fenner & Sr 1800 Merrill Lynch Drive, MSC 080 Pennington, NJ 08534-4129 Federal Identification Number 13-5	3
DIV 2013 Dividends and Distributi			13 Interest Income (OMB NC	0. 1545-0112
tb Qualified Dividends Form 1040, Line 19 2a Total Capital Gain Distributions 2b Urrecap. Sec. 1250 Gain Schedu D, Line 19 2c Section 1202 Gain See Sched D Intra- 2d Collectibles (2%) Gain Schedudo D, Line 18 3 Nondvidend Distributions 3ee Publication 550 4 Federal Income Tax Withheld Form 1040, Line 28	2210 ctions 5788 89215 15500 1040 Line 47 4323 1040 Line 47 4323 442 000 10/02288	1 Interest Income     2 Early Windows/ Penalty     3 Ent, or U.S. Sawings Bonds & Trease     4 Federal Income Tax Withheld     5 Investment Expenses     7 Forsing County or U.S. Possession     7 Forsing County or U.S. Possession     9 SpcFrank Activity Bond Interest     10 Tax-Exempt Inferent     10 Tax-Exempt Bond CUSIP Number	Form 1040, Line 62 Sched. A, Line 23 (Amt. Inc. in Line 1) Form 1116 &/or Form 1040 Line 47	Amouni 3,770.94 0.00 7,809.36 31.07 0.00 0.00 Various 970.83 683.33 Various
3 Summary of 2013 Original Issu	e Discount Items	4 Summ	arv of 2013 Sales Proceeds	
Original Issue Discount         See Publication 121           OID on U.S. Treasury Obligations         See Publication 121           Amounts of Original Issue Discount are individually repor         Refer to the 2013 Original Issue Discount detail section or	Amoun 2 1,148.42 2 5,577.41 ted to the IRS.	tt 2 3 1 5 2 3 2 5 2 5 2 5 2 5 2 5 5 2 5 5 5 5 5	See Form 8949 Form 1040, Line 62 2013 securities trades are individually rep m Broker and Barter Exchange Transactio	
This is important tax information a or other sanction may	nd is being furnished to the Internal be imposed on you if this income i You may reach a Tax Reorese	I Revenue Service. If you are required is taxable and the IRS determines that	t to file a return, a negligence penalty t it has not been reported.	r
Merrill Lynch, Pierce, Fenner & Smith I		roker-dealer and wholly owned subsidiary	r of Bank of America Corporation	

Bank of America Ca	nch	Account No. 123-96000	<u>Taxpayer No.</u> XXX-XX-6789	Page 4 of 39
Bank of America Co JOHN Q CUSTOMER DISC 2013 Miso Royalities Other Income Federal Income Tax Withheld	Allaneous Income Bioactics E. Luo 200 Form 1966, Luo 200 Form 1968, Luo 200 Form 1968, Luo 20 Form 1968, Luo 20 Form 1968, Luo 21 being furnised to the Inth determines that it has no UNSTRUCTION	233-96000  2013 TAX REPOI	XXX-XX-6789   RTING STATEMENT	4 of 39
al Estate Montpage Investment Conduits (R) estimates and the second seco	rused during the tax year to a n dic interest increme or ODD will reporting Statement because the proteing Statement because the during of the sent to you separate information concerning your dis during K-1) will not appear on the during K-1) will not appear on the mthe limited partnership, for i ion Number is shown on this f d a nominee recipient. You m run 1099-D/W, 1099-INT, 1090-INT, 1000-INT, 1000-INT, 1000-INT, 1000-INT, 1000-INT, 1000-INT, 1000-	spidar interset holdsr. If you are not be reflected on the Form its information is unavailable to ally for inclusion on your income tributive share of the partner- he flax Reporting Statement. Indiation on your income tax and flex form 1090-1015. The flax flax flax flax flax and flax flax flax flax flax at flax flax flax flax flax at flax flax flax flax flax flax flax at flax flax flax flax flax flax flax flax	part to backnow withinding on central maywriths at a radie of 20%, inclu- centration, for information on backge withinding. The Inter- Constitution, for information on backge withinding and the Inter- tectual to the amount on your income tax return as tax withhuld. The Inter-State interaction of the Inter-State Inter- Back regards practical respirated to provide their abandholders with details information with respirated to provide their abandholders with details information with the Interaction of the Interaction of the Inter- tectual tax is a second to the Interaction of the Interaction of the Interaction of the Interaction of the Interaction of the Interaction of the Interaction of the Interaction of the Interaction of the Interaction of the Interaction of the Interaction of the Interac- tion of the Interaction of t	payer Identification Number and deformation regarding items of trust dens by the royally insut includes the ful not to report this income on your tax Schedule (Form 1949), tax year: Report on Schedule E arm 1040 and identify the payment. The decased employee prices, avantar, tables and Nontaxable income.
e the Instructions for Forms 1099, 1098, 1 13landlink100913.qxp	5498, and W-2G.		1040.	

#### Summary page sections

- Dividends and Distributions (Summary totals are reported to the IRS.)
- 2. Interest Income (Summary totals are reported to the IRS.)
- **3.** Summary of Original Issue Discount Items (Individual details are reported to the IRS.)
- **4.** Summary of Sales Proceeds (Individual details are reported to the IRS.)

- 5. Miscellaneous Income (Summary totals are reported to the IRS.)
- 6. Distributions and Charges (These items are not reported to the IRS.)
- 7. Instructions

(Instructions on pages 4 and 5 of your statement explain the information included as well as how the information may be reported on your tax return.)

### Summary pages (continued)

10	99-DIV 2013 Dividen	ids and Distributions	OMB NO.	1545-0110)
10	Total Ordinary Dividanda	School D. Line 5. 8 /or Form 1040 Line (		Amount 16.472.26
1b	Total Ordinary Dividends Qualified Dividends	Sched. B, Line 5 &/or Form 1040 Line 9 Form 1040. Line 9b	a	446.80
		Sched. D, Line 13 or Form 1040 Line 13	3	1,352.42
2b	Unrecap. Sec. 1250 Gain	Schedule D, Line 19		22.10
2c	Section 1202 Gain	See Sched. D Instructions		57.85
2d	Collectibles (28%) Gain	Schedule D, Line 18		892.15
3	Nondividend Distributions	See Publication 550		155.00
4	Federal Income Tax Withheld	Form 1040, Line 62		410.11
5	Investment Expenses	Schedule A, Line 23 (Amt. inc. in Line 1	a)	0.00
6	Foreign Tax Paid	Form 1116 &/or Form 1040 Line 47		43.23
7	Foreign Country or U.S. Possession	See Instructions		Various
8	Liquidation Distributions Cash	See Instructions		4.42
9	Liquidation Distributions Non-Cash	See Instructions		0.00
10	Exempt-Interest Dividends	Form 1040, Line 8b		10,022.85
11	Spec. Private Activity Bond Int. Div.	See Instructions for Form 6251		5,838.78

#### 1. Dividends and Distributions

This section reports various dividend income amounts, including ordinary dividends, qualified dividends, exempt-interest dividends, income tax withheld from dividends, foreign taxes you have paid on dividends, and income received from foreign sources for your account.

1099-INT 2	013 Interest Income (OMB I	NO. 1545-0112)
4 - 1-4	Oshad D Line 4 8/m Erms 4040 Line 0	Amount
<ol> <li>Interest Income</li> <li>Early Withdrawal Penalty</li> </ol>	Sched. B, Line 1 &/or Form 1040 Line 8 Form 1040. Line 30	a 3,770.94 0.00
3 Int. on U.S. Savings Bonds & Treas		7,809.36
4 Federal Income Tax Withheld	Form 1040, Line 62	31.07
5 Investment Expenses	Sched. A, Line 23 (Amt. inc. in Line 1)	0.00
6 Foreign Tax Paid	Form 1116 &/or Form 1040 Line 47	0.00
7 Foreign Country or U.S. Possessio	n See Instructions	Various
8 Tax-Exempt Interest	Form 1040, Line 8b	970.83
9 Spec. Private Activity Bond Interest	See Instructions for Form 6251	683.33
10 Tax-Exempt Bond CUSIP Number	See Instructions	Various
-		

#### 2. Interest Income

This section lists interest income received during the year; for example, interest on corporate bonds, commercial paper, debentures and notes, CDs, municipal securities, and investment expenses. Included in these amounts is any accrued interest earned. (Accrued interest paid is not included. See "Other Distributions and Charges" for this information.)

Summary of	2013 Original Issue Discount Items	
		Amount
Original Issue Discount	See Publication 1212	1,148.42
OID on U.S. Treasury Obligations	See Publication 1212	5,577.41
Amounts of Original Issue Discount a Refer to the 2013 Original Issue Disco		

#### 3. Summary of Original Issue Discount Items

This section summarizes original issue discount (OID) items accrued on your holdings of certain taxable debt instruments during the year. OID is generally the difference between a bond's original issue price and its stated redemption price at maturity.

## Summary pages (continued)

detail section of this statement.

Summary of 2013 Sales Proceeds			
		Amount	
Sales Proceeds	See Form 8949	211,578.88	
Federal Income Tax Withheld	Form 1040, Line 62	628.64	
Gross Proceeds from each of your IRS. Refer to the 2013 Proceeds fro			

#### 4. Summary of Sales Proceeds

This section totals the gross proceeds received from dispositions of securities, including sales, redemptions, called bonds, tender offers and other dispositions for cash. Gross proceeds from short sales are also reported in this section in the year the position was closed.

1099-MISC 2013 Mi	scellaneous Income	(OMB NO. 1545-0115)
		Amount
2 Royalties	Schedule E, Line 23b	775.00
3 Other Income	Form 1040, Line 21	109.38
4 Federal Income Tax Withheld	Form 1040, line 62	0.00
8 Sub. Payments in Lieu of Div. or Int.	Form 1040, Line 21	640.00
This is important tax information and	is being furnished to the li	nternal Revenue Service. If

you are required to file a return, a negligence penalty or other sanction may be imposted on you if this income is taxable and the IRS determines that it has not bee reported.

#### 5. Miscellaneous Income

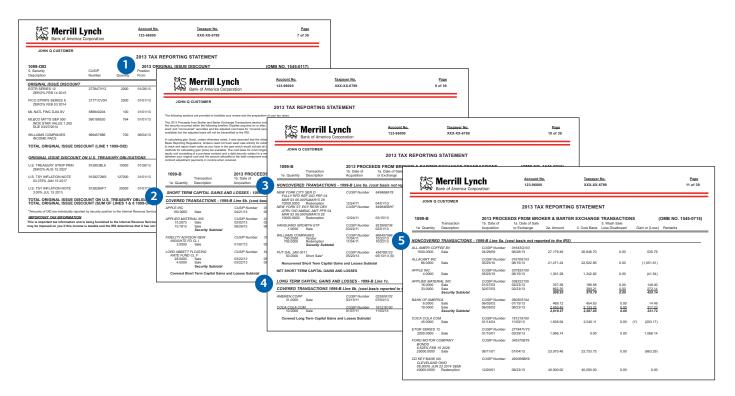
This section lists miscellaneous income, which can be royalties, substitute payments in lieu of dividends or interest, or other income you may have received, as well as the amount of federal income tax that Merrill Lynch has withheld and reported on that income for a particular tax year.

Distributions and Charges					
Amount					
468.72		mited Partnership Income			
0.00		on-Reportable Dividends and Interest			
0.00		on-Reportable Tax-Exempt Interest			
252.50		axable Municipal Accrued Interest Paid			
252.50		on-Taxable Municipal Accrued Int. Paid			
145.96		ther Accrued Interest Paid			
2,077.54	2	argin Interest			
14,531.36	14	ees			
358.10		on-Reportable Distribution Expenses			
1	14				

#### 6. Distributions and Charges

This section summarizes nonreportable distributions, interest earned and paid, and charges that are detailed in the "Other Distributions and Charges" section of the statement.

# Transaction detail pages



This section itemizes the information included on pages 3 and 4 of your statement. It also includes nonreportable information that you may find useful for completing your tax return.

#### 1. Original Issue Discount (OID)

This is the amount of OID income accrued during the year on taxable OID obligations that you held during 2013 in your Merrill Lynch account. Merrill Lynch reports the OID to the IRS separately for each instrument.

#### Proceeds From Broker and Barter Exchange Transactions

This section provides all gross cash proceeds credited to your account by Merrill Lynch from dispositions of securities for cash. Merrill Lynch reports the gross proceeds from each of these dispositions of securities separately.

The detailed gross proceeds section is organized into the four categories below, as well as Broad-Based Index Options and Other Transactions (where applicable). Details for the associated income will display in chronological order by security and trade date.

#### 2. Short-Term Capital Gains and Losses for Covered Transactions

We will report the cost basis and the sales proceeds for these transactions as required by the cost basis reporting regulations.

3. Short-Term Capital Gains and Losses for Noncovered Transactions

We will only report the sales proceeds for these transactions.

#### 4. Long-Term Capital Gains and Losses for Covered Transactions

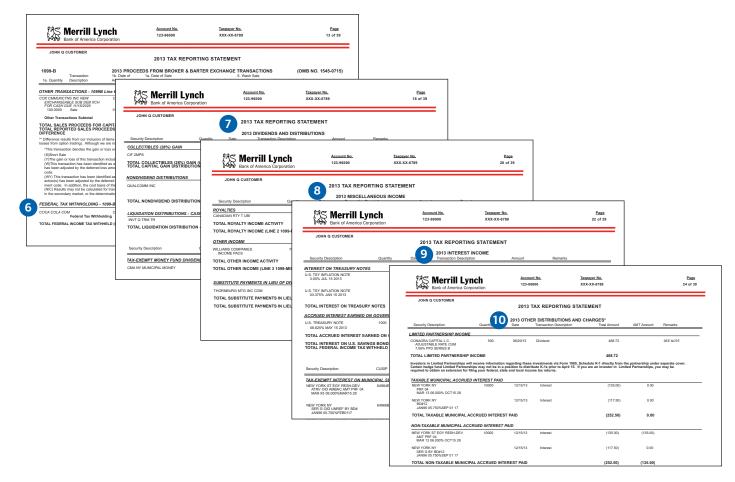
We will report the cost basis and the sales proceeds for these transactions as required by the cost basis reporting regulations.

#### 5. Long-Term Capital Gains and Losses for Noncovered Transactions

We will only report the sales proceeds for these transactions.

Finally, the section provides details of all sales and other closing transactions that occurred for which Merrill Lynch has insufficient data for the calculation of gain or loss. The sales proceeds will be reported to the IRS.

## Transaction detail pages (continued)



#### 6. Federal Tax Withholding

Here are all gross proceeds withholding transactions in your account, if applicable.

#### 7. Dividends and Qualified Distributions

Dividend activity is itemized, but only the totals shown on the summary page are sent to the IRS.

#### 8. Miscellaneous Income

Here is an itemization of substitute payments in lieu of dividends or interest, royalties and other income. However, only the totals on the summary page are sent to the IRS.

#### 9. Interest Income

This is an itemization of reportable interest credited to your account by Merrill Lynch. Only the totals on the summary page are sent to the IRS.

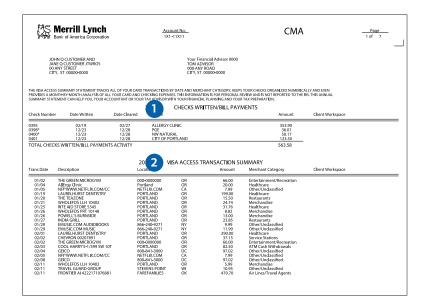
#### 10. Other Distributions and Charges

This may include the following categories, if applicable. Totals and details are not sent to the IRS:

- Limited Partnership Dividends
- Nonreportable Dividends and Interest
- Taxable Municipal Accrued Interest Paid
- Other Accrued Interest Paid
- Margin Interest
- Investment Fee Information
- Nonreportable Distribution Expenses

# Visa® Access summary statement

If you are part of the CMA Visa program, you are likely to receive a "Visa Access Transaction Summary" statement. **Note:** This statement will be provided if there has been any CMA Visa card or checking activity during the reporting year and will only be available online. You must be enrolled in the free MyMerrill.com<sup>®</sup> or Merrill Edge<sup>®</sup> service in order to be able to view, print or download this statement.



#### 1. Checks Written/Bill Payments

Here you'll see details, in check number order, of checking and bill payment activity for the year, listing the date the check was written, the date it cleared, the payee and the amount paid.

#### 2. Visa Access Transaction Summary

This section lists CMA Visa transactions for the year in chronological order. The transaction date, date cleared, transaction description, location, amount and merchant category (for example, lodging, merchandise) appear for each transaction.

JOHN Q CUSTOMER /	ND						
	JAN		PENSES BY MONTH MAR	APR	MAY	JUN	2013 SUBTOTAL
odging lestaurants far Rental	15.50	23.85	67.70	1,578.22 167.57	36.51	165.08	1,578.22 476.21
tir Lines/Travel Agents Intertainment/Recreation ervice Stations	66.00	470.70 66.00 37.15	36.00	381.67 36.00	36.00 48.21	36.00	852.37 276.00 85.36
lealthcare iducation Aerchandise Tash Advances	219.00	321.76 27.81	20.00	9.88 584.97	169.77	256.33	570.64 1,191.14
AST FUVALIONS NTM Cash Withdrawals Nther/Unclassified ISA Credit	7.99	165.00 248.91	185.00 156.94	704.14 832.69 381.67	287.50 149.86	142.50 242.56	1,484.14 1,638.95 381.67
fotal Net Charges: fotal Checking:	333.23	1,361.18 353.90	593.16	3,913.47	727.85	842.47	7,771.36 353.90
otal Expenses:	333.23	1,715.08	593.16	3,913.47	727.85	842.47	8,125.26
		EXF	PENSES BY MONTH	l .			
	JUL	AUG	SEP	OCT	NOV	DEC	2013 SUBTOTAL
odging lestaurants 'ar Bental	13.95	87.05	64.07	27.35	197.58 42.85	59.25	1,775.80 770.73
air hentai kir Lines/Travel Agents intertainment/Recreation ervice Stations	36.00	419.20 36.00	60.00 36.00	1,410.40 36.00	1,430.40 36.00	36.00	4,172.37 492.00 85.36
lealthcare ducation	20.00	65.06	20.00	1	41.50	20.00	737.20
Aerchandise Tash Advances	208.75	266.60	2,436.01	205.99	662.70	459.79	5,430.98
VTM Cash Withdrawals Other/Unclassified ISA Credit	102.50 134.88	142.50 165.39	102.50 147.50	100.00 104.84	205.50 209.15 324.60 -	102.50 126.86	2,239,64 2,527.57 706.27 -
fotal Net Charges: fotal Checking:	516.08	1,181.80	2,866.08	1,884.58	2,501.08	804.40 209.68	17,525.38 563.58
fotal Expenses:	516.08	1,181.80	2,866.08	1,884.58	2,501.08	1,014.08	18,088.96
			** END OF STA	TEMENT **			

#### 3. Expenses by Month

Here is a month-by-month analysis of all CMA Visa and checking expenses for the year according to merchant category.

# Online services and support

#### Tax download capabilities

If you have IRS reportable accounts and retirement accounts, you can download the following tax information directly from Merrill Lynch into TurboTax<sup>®</sup>, TurboTax<sup>®</sup> Online or other TurboTax desktop software products, or H&R Block<sup>®</sup> tax software, beginning Feb. 1, 2014:

- Form 1099-DIV: Dividends and Distributions
- Form 1099-INT: Interest Income
- Form 1099-OID: Original Issue Discount
- Form 1099-B: Proceeds From Broker and Barter Exchange Transactions
- Form 1099-MISC: Miscellaneous Income (TurboTax accepts download; H&R Block tax software requires manual entry)
- Form 1099-R: Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.

Using any of the above-referenced online capabilities eliminates the need for you to manually enter most data from your statement.

TurboTax products and H&R Block tax software will prompt you to enter your MyMerrill.com or Merrill Edge Login ID and password before downloading your information. The download service is available to MyMerrill.com or Merrill Edge clients at no additional cost. If you are not currently enrolled in MyMerrill.com or Merrill Edge, you have the opportunity to register when you navigate through the TurboTax or H&R Block tax software interview process. Enrollment in MyMerrill.com or Merrill Edge is free and can be completed in just a few minutes.

For more information on these services, and for a TurboTax software discount to Merrill Lynch clients for TurboTax Online, please visit the Tax Education and Planning Center on MyMerrill.com or merrilledge.com.

#### Microsoft® Excel® download

You can download your tax information into text files to import into Microsoft<sup>®</sup> Excel<sup>®</sup> software and other software. Enrollment in the free MyMerrill.com or Merrill Edge service is required.

#### **Online capability**

To reduce the paper in your mailbox, you can opt to receive your tax reporting statement online. Online delivery of your statement is a new step in environmentally responsible financial reporting.

When you receive your statement online, you can print, save to your computer or archive to a disk. Statements are archived on www.mymerrill.com or www.merrilledge.com for four years.

To view your tax reporting statement online through MyMerrill.com (www.mymerrill.com) or Merrill Edge (www.merrilledge.com), click the **Statements and Documents** tab after logging into the appropriate site. From there you will be able to click the new **Tax Statements** tab to access and view all your tax statements.

You can also view your tax reporting statement by hovering over the **Portfolio and Accounts** tab and selecting **Tax Statements** from the drop-down menu or through the site search using any of the following keywords: taxes, tax statement, tax documents, year-end tax statement, tax preparation, tax forms, income tax, tax reporting, 1099.

For a direct link to Tax Statements, visit the Tax Education and Planning Center on MyMerrill.com or merrilledge.com.

# Important reminders

We may potentially receive amended information from mutual funds, real estate investment trusts (REITs) and unit investment trusts (UITs) after the Feb. 18 tax statement mailing deadline. As a result, we strongly discourage clients holding mutual funds, REITs and/or UITs from filing their tax returns early. Below we have outlined how we address this situation in order to provide you with an accurate tax statement.

#### **Delayed statement mailings**

Merrill Lynch frequently has to delay the delivery of your tax reporting statement(s) when we do not receive year-end income classification data for certain mutual funds, REITs and UITs. In preparing tax reporting statements, we rely upon the issuers of these investments to provide information regarding classification of their annual distributions. Some of these institutions may be delayed in providing Merrill Lynch with the required information in time to accurately produce all tax reporting statements by Feb. 18.

Merrill Lynch continues to be in the forefront of working with industry associations and the IRS to address the timeliness of income classification. In addition, we have been communicating our concerns and expectations directly to those issuers whose products are available to our clients. Although the issue continues to show steady improvement, providing accurate information in a timely manner remains an issue for a significant number of mutual funds, REITs and UITs.

#### Amended returns due to reclassification

Merrill Lynch typically begins printing tax reporting statements in late January. Some of the information in the statement is provided to Merrill Lynch from outside sources and may occasionally be subject to change. Often, distributions made by mutual funds, REITs and UITs structured as regulated investment companies (RICs) need to be reclassified as a different type of distribution — for example, nondividend distributions, qualified dividends, long-term capital gain distributions or tax-exempt dividends subject to the alternative minimum tax (AMT) — after year-end financial information becomes available to the funds. Since Merrill Lynch may not receive this amended information until after the Feb. 18 mailing deadline, we will notify you of the amended information by providing you with a corrected tax reporting statement.

Please discuss your specific situation with your tax advisor.

# Important reminders (continued)

#### Dates for statement mailings

Below is a schedule of the various tax information forms that will be mailed to you by Merrill Lynch or others in the first few months of the year. Most amended forms are mailed between the end of February and April 1. You will only receive those forms that are appropriate for the activity in your accounts.

For more exact mailing dates, please contact your Merrill Lynch Financial Advisor or Merrill Edge Financial Solutions Advisor™.

Form	Description	Mailing Deadline	
Tax Reporting Statement - Form 1099	Consolidated summary of Forms 1099	February 18*	
Form 1099-DIV	Reportable dividends and other distributions	January 31	
Form 1099-INT	Reportable interest income	January 31	
Form 1099-OID	Original issue discount interest accretion (not paid) other than CMO/REMIC instruments	January 31	
Form 1099-B	Proceeds from broker and barter exchange transactions	February 18	
Form 1099-MISC	Reportable miscellaneous income	January 31	
Form 1099-C	Reportable debt income	January 31	
IRA Fair Market Value	Shows the fair market value of the account as of the last business day of the year	January 31	
Forms 1099-R and 1099-Q	Distributions from IRA, retirement account or Education Savings Account	January 31	
Supplemental Tax Information Statement	Widely Held Fixed Investment Trusts (WHFITs) and Real Estate Mortgage Investment Conduits (REMICs)	March 17	
Schedule K-1	Master Limited Partnership (MLP) income, which will be mailed directly from the General Partner	Mid-March	
Form 5498-ESA	Reports contributions to your Education Savings Account	April 30	
Form 5498	Reports contributions, rollovers and fair market value as of 12/31 of your IRA (other than Education Savings Plan)	June 2	

\*Merrill Lynch requests an IRS extension every year to account for publication of income reclassification.

# Additional resources

#### Questions about your statement

Call toll-free 1.800.637.6326, 24 hours a day, 7 days a week, if you have any tax reporting questions.

You have access to specially trained client service representatives who are available nationwide to answer your questions about the information on your tax reporting statement.

#### Investment questions (non-tax related)

Contact your Merrill Lynch Financial Advisor or Merrill Edge Financial Solutions Advisor.

#### Tax planning website

Visit the online tax planning center through MyMerrill.com or merrilledge.com for tips and articles on making tax preparation easier.

#### Preparing your tax return

Contact your tax professional or the IRS.

#### **Contacting the IRS**

You can contact the IRS in one of the following ways:

- Call 1.800.829.1040 with tax questions for individuals, or 1.800.829.4933 with tax questions for businesses.
- Call 1.888.272.9829 to pay your taxes by credit card. Your Merrill Lynch Visa card is accepted as well as MasterCard<sup>®</sup>, American Express<sup>®</sup> and Discover<sup>®</sup> cards. There is a convenience fee for this service.
- Visit www.irs.gov to obtain information and print forms and publications.

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