

Primary Account: 802-07018

PINECREST PPTY OWNRS ASSOC INC  
PO BOX 123  
HUBBARDSTON MA 01452-0123

## YOUR MERRILL LYNCH REPORT

September 01, 2015 - September 30, 2015

### PORTFOLIO SUMMARY

	September 30	August 31	Month Change
<b>Net Portfolio Value</b>	<b>\$184,731.39</b>	<b>\$188,930.42</b>	<b>(\$4,199.03) ▼</b>
Your assets	\$184,731.39	\$188,930.42	(\$4,199.03) ▼
Your liabilities	-	-	
Your Net Cash Flow (Inflows/Outflows)	-	(\$10,000.00)	
Securities You Transferred In/Out	\$11.08	(\$104.85)	
<b>Subtotal Net Contributions</b>	<b>\$11.08</b>	<b>(\$10,104.85)</b>	
Your Dividends/Interest Income	\$139.73	\$152.42	
Your Market Change	(\$4,349.84)	(\$8,823.73)	
<b>Subtotal Investment Earnings</b>	<b>(\$4,210.11)</b>	<b>(\$8,671.31)</b>	

If you have questions on your statement, call 24-Hour Assistance: (800) MERRILL (800) 637-7455

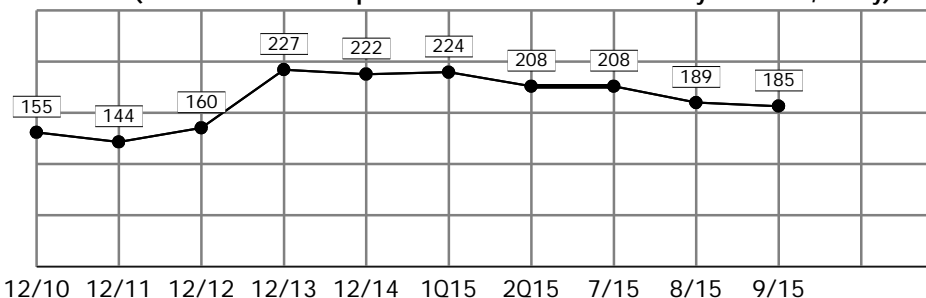
Investment Advice and Guidance:  
Call Your Financial Advisor

Your Financial Advisor:  
ROBERT S LYONS JR  
1700 WEST PARK DRIVE SUITE 185  
WESTBOROUGH MA 01581  
bob\_lyons@ml.com  
1-888-358-9353

Up-to-date account information can be viewed at: [www.mymerrill.com](http://www.mymerrill.com), where your statements are archived for three or more years.

Questions about MyMerrill? Click the "help" tab at the top of the screen once you log in.

Total Value (Net Portfolio Value plus Assets Not Held/Valued By MLPF&S, if any) in thousands, 2010-2015



### COMING SOON: ENHANCED ACCOUNT SUMMARY

Features will include: a simplified account level summary to show opening and closing value, asset allocation summary and a new section for client preferences for online delivery.

Merrill Lynch Wealth Management makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S) and other subsidiaries of Bank of America Corporation. MLPF&S is a registered broker-dealer, Member Securities Investor Protection Corporation (SIPC) and a wholly owned subsidiary of Bank of America Corporation. Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value**

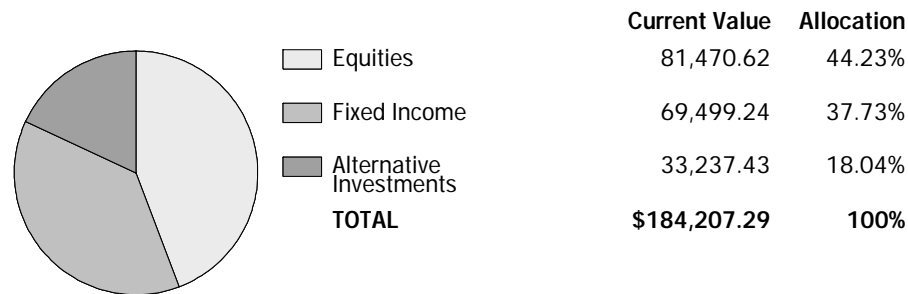
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# YOUR PORTFOLIO REVIEW

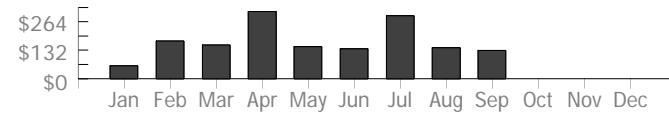
September 01, 2015 - September 30, 2015

## ASSET ALLOCATION\*

\* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%; includes the categorical values for the underlying portfolio of individual mutual funds, closed end funds, and UITs.



## CURRENT INCOME



	This Report	Year To Date
Tax-Exempt Interest	-	-
Taxable Interest	-	-
Tax-Exempt Dividends	-	-
Taxable Dividends	139.73	1,653.81
<b>Total</b>	<b>\$139.73</b>	<b>\$1,653.81</b>
<b>Your Estimated Annual Income</b>		<b>\$2,944.00</b>

## TOP FIVE PORTFOLIO HOLDINGS

Based on Estimated Market Value

	Current Value	% of Portfolio
FIRST EAGLE	36,325.85	19.66%
BLACKROCK GLOBAL	36,037.73	19.51%
IVY ASSET STRATEGY	33,237.43	17.99%
BLACKROCK GLOBAL	24,611.91	13.32%
EATON VANCE FLOATING RTE	22,555.39	12.21%

## FINANCIAL MARKET INDICATORS

	This Report	Last Report	Previous Year End
S&P 500	1920.03	1972.18	2058.90
Long-Term Treasury Bonds	2.85%	2.96%	2.75%
One-Month LIBOR	.19%	.20%	.17%
NASDAQ	4620.16	4776.51	4736.06

Online at: [www.mymerrill.com](http://www.mymerrill.com)

Account Number: 802-07018

24-Hour Assistance: (800) MERRILL

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**Net Portfolio Value:** **\$184,731.39**

**Your Financial Advisor:**

ROBERT S LYONS JR  
1700 WEST PARK DRIVE SUITE 185  
WESTBOROUGH MA 01581  
bob\_lyons@ml.com  
1-888-358-9353

## ■ PINECREST IIA

September 01, 2015 - September 30, 2015

ASSETS	September 30	August 31
Cash/Money Accounts	524.10	394.88
Fixed Income	-	-
Equities	-	-
Mutual Funds	184,207.29	188,535.54
Options	-	-
Other	-	-
<i>Subtotal (Long Portfolio)</i>	<b>184,731.39</b>	<b>188,930.42</b>
<b>TOTAL ASSETS</b>	<b>\$184,731.39</b>	<b>\$188,930.42</b>

LIABILITIES	September 30	August 31
Debit Balance	-	-
Short Market Value	-	-
<b>TOTAL LIABILITIES</b>	<b>-</b>	<b>-</b>
<b>NET PORTFOLIO VALUE</b>	<b>\$184,731.39</b>	<b>\$188,930.42</b>

CASH FLOW	This Statement	Year to Date
<b>Opening Cash/Money Accounts</b>	<b>\$394.88</b>	
<b>CREDITS</b>		
Funds Received	-	-
Electronic Transfers	-	-
Other Credits	-	-
<i>Subtotal</i>	-	-
<b>DEBITS</b>		
Electronic Transfers	-	-
Margin Interest Charged	-	-
Other Debits	-	(25,065.00)
Visa Purchases ( <i>debits</i> )	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	-	-
<i>Subtotal</i>	-	(25,065.00)
<b>Net Cash Flow</b>	<b>-</b>	<b>(\$25,065.00)</b>
Dividends/Interest Income	139.73	1,653.81
Dividend Reinvestments	(10.51)	(116.21)
Security Purchases/Debits	-	-
Security Sales/Credits	-	8,499.99
<b>Closing Cash/Money Accounts</b>	<b>\$524.10</b>	
Securities You Transferred In/Out	11.08	(58.93)

Merrill Lynch Wealth Management makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S) and other subsidiaries of Bank of America Corporation. MLPF&S is a registered broker-dealer, Member Securities Investor Protection Corporation (SIPC) and a wholly owned subsidiary of Bank of America Corporation. Investment products: **Are Not FDIC Insured | Are Not Bank Guaranteed | May Lose Value**

**YOUR INDIVIDUAL INVESTOR ACCOUNT ASSETS**

September 01, 2015 - September 30, 2015

<b>CASH/MONEY ACCOUNTS</b>		<i>Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Est. Annual</i>
<i>Description</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Market Price</i>	<i>Market Value</i>	<i>Annual Income</i>	<i>Yield%</i>
CASH	433.25	433.25		<b>433.25</b>		
READY ASSETS PRIME MONEY (.8500 FRACTIONAL SHARE)	90.00	90.00	1.0000	<b>90.00</b>		
		.85	1.0000	<b>.85</b>		
<b>TOTAL</b>		524.10		<b>524.10</b>		

<b>MUTUAL FUNDS/CLOSED END FUNDS/UIT</b>		<i>Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Unrealized</i>	<i>Total Client</i>	<i>Cumulative</i>	<i>Estimated</i>	
<i>Description</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Market Price</i>	<i>Market Value</i>	<i>Gain/(Loss)</i>	<i>Investment</i>	<i>Investment</i>	<i>Annual Current</i>	<i>Yield%</i>
BLACKROCK GLOBAL <i>DIVIDEND PORTFOLIO CL C</i> <i>SYMBOL: BCBDX Initial Purchase: 02/19/13</i> <i>Equity 100%</i> <i>.3280 Fractional Share</i>	2,209	24,011.83	11.1400	<b>24,608.26</b>	596.43	24,011	<b>596</b>	<b>431</b>	1.75
		3.57	11.1400	<b>3.65</b>	.08			<b>1</b>	1.75
BLACKROCK GLOBAL <i>ALLOCATION FD INC C</i> <i>SYMBOL: MCLOX Initial Purchase: 06/27/05</i> <i>Fixed Income 40% Equity 60%</i> <i>.7110 Fractional Share</i>	2,074	35,752.02	17.3700	<b>36,025.38</b>	273.36	30,978	<b>5,047</b>	<b>523</b>	1.45
		11.26	17.3700	<b>12.35</b>	1.09			<b>1</b>	1.45
EATON VANCE FLOATING RTE <i>ADVANTAGE FUND CL C</i> <i>SYMBOL: ECFAX Initial Purchase: 02/19/13</i> <i>Fixed Income 100%</i> <i>.1800 Fractional Share</i>	2,150	23,951.00	10.4900	<b>22,553.50</b>	(1,397.50)	23,951	<b>(1,397)</b>	<b>955</b>	4.23
		2.01	10.4900	<b>1.89</b>	(0.12)			<b>1</b>	4.23
FIRST EAGLE <i>GLOBAL CLASS C</i> <i>SYMBOL: FESGX Initial Purchase: 04/13/09</i> <i>Fixed Income 3% Equity 97%</i> <i>.5340 Fractional Share</i>	750	24,270.05	48.4000	<b>36,300.00</b>	12,029.95	23,717	<b>12,582</b>		
		16.75	48.4000	<b>25.85</b>	9.10				

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## YOUR INDIVIDUAL INVESTOR ACCOUNT ASSETS

September 01, 2015 - September 30, 2015

MUTUAL FUNDS/CLOSED END FUNDS/UIT Description	(continued) Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return (\$)	Estimated Annual Current Income	Yield%
IVY ASSET STRATEGY FUND CL C SYMBOL: WASCX Initial Purchase: 01/09/08 Alternative Investments 100%	1,526	39,036.69	21.7700	<b>33,221.02</b>	(5,815.67)	36,224	<b>(3,003)</b>	<b>43</b>	.12
.7540 Fractional Share		20.88	21.7700	<b>16.41</b>	(4.47)			<b>1</b>	.12
LOOMIS SAYLES INVESTMENT GRADE BOND FD CL C SYMBOL: LGBCX Initial Purchase: 11/07/11 Fixed Income 100%	1,011	12,351.62♦	11.0000	<b>11,121.00</b>	(1,230.62)	10,081	<b>1,039</b>	<b>257</b>	2.30
.4370 Fractional Share		4.82	11.0000	<b>4.81</b>	(0.01)			<b>1</b>	2.30
LOOMIS SAYLES STRATEGIC INCOME FUND CLASS C SYMBOL: NECZX Initial Purchase: 06/27/05 Fixed Income 100%	772	11,069.68	14.8000	<b>11,425.60</b>	355.92	7,526	<b>3,899</b>	<b>344</b>	3.00
.6010 Fractional Share		8.44	14.8000	<b>8.89</b>	.45			<b>1</b>	3.00
TEMPLETON GLOBAL TOTAL RETURN FUND CL C SYMBOL: TTRCX Initial Purchase: 04/25/11 Fixed Income 100%	785	10,699.55	11.3100	<b>8,878.35</b>	(1,821.20)	10,699	<b>(1,821)</b>	<b>384</b>	4.31
.0290 Fractional Share		0.40	11.3100	<b>.33</b>	(0.07)			<b>1</b>	4.31
Subtotal (Fixed Income)				69,499.24					
Subtotal (Equities)				81,470.62					
Subtotal (Alternative Investments)				33,237.43					
<b>TOTAL</b>		181,210.57		<b>184,207.29</b>	2,996.72		<b>16,942</b>	<b>2,944</b>	1.60

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## YOUR INDIVIDUAL INVESTOR ACCOUNT ASSETS

September 01, 2015 - September 30, 2015

LONG PORTFOLIO	Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
<b>TOTAL</b>	181,734.67	<b>184,731.39</b>	2,996.72		<b>2,944</b>	1.59

**Total Client Investment:** Cost of shares directly purchased and still held. Does not include shares purchased through reinvestment.

**Cumulative Investment Return:** Estimated Market Value minus Total Client Investment. Cumulative Investment Return is the dollar value of the capital appreciation (depreciation) of all shares purchased and still held, including shares acquired through reinvestment of dividends and distributions, which may be greater or less than the actual income distributed.

**Market Timing:** Merrill Lynch's policies prohibit mutual fund market timing, which involves the purchase and sale of mutual fund shares within short periods of time with the intention of capturing short-term profits resulting from market volatility. Market timing may result in lower returns for long-term fund shareholders because market timers capture short-term gains that would otherwise pass to all shareholders and due to increased transaction costs and fewer assets for investment due to the need to retain cash to satisfy redemptions.

**Sales Charge Discounts or Waivers:** Many funds offer various sales charge discounts or waivers depending on the terms of the prospectus and/or statement of additional information. You should consult a fund's prospectus and/or statement of additional information to determine whether you may qualify for a discount or waiver. Notify your Financial Advisor, Financial Solutions Advisor or Investment Center representative if you believe you qualify for any of these or any other discounts or waivers. Please contact your Financial Advisor, Financial Solutions Advisor or Investment Center representative for further information on available sales charge discounts and waivers.

**Unrealized Gain or (Loss):** Estimated Market Value minus Total Cost Basis (total cost of shares directly purchased and still held, as well as cost of shares acquired through reinvestment). Provided for Tax Planning purposes only and is not applicable to retirement accounts.

**Initial Purchase:** Date of your initial investment in this fund.

### Notes

◆Cost basis has been adjusted by the deferred loss amount from a previous "Wash Sale" and the acquisition date has been adjusted to include the holding period of the lot closed by that previous "Wash Sale".

## YOUR INDIVIDUAL INVESTOR ACCOUNT TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS						Income Year To Date
Date	Transaction Type	Quantity	Description	Reinvestment	Income	
09/01	* Dividend		EATON VANCE FLOATING RTE ADVANTAGE FUND CL C PAY DATE 08/31/2015		87.55	
09/03	* Dividend		LOOMIS SAYLES INVESTMENT GRADE BOND FD CL C PAY DATE 09/02/2015		10.51	
09/03	Reinvestment		LOOMIS SAYLES INVESTMENT GRADE BOND FD CL C	(10.51)		

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## YOUR INDIVIDUAL INVESTOR ACCOUNT TRANSACTIONS

September 01, 2015 - September 30, 2015

### DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	Transaction Type	Quantity	Description	Reinvestment	Income	Income Year To Date
09/03	Divd Reinv		LOOMIS SAYLES INVESTMENT GRADE BOND FD CL C REINV AMOUNT \$10.51 REINV PRICE \$11.04000 QUANTITY BOT .9520 AS OF 09/01			
09/18	* Dividend		TEMPLETON GLOBAL TOTAL RETURN FUND CL C PAY DATE 09/17/2015		25.91	
09/28	* Dividend		LOOMIS SAYLES STRATEGIC INCOME FUND CLASS C PAY DATE 09/25/2015		15.76	
<i>Subtotal (Taxable Dividends)</i>					139.73	1,653.81
<b>NET TOTAL</b>				<b>(10.51)</b>	<b>139.73</b>	<b>1,653.81</b>

### REALIZED GAINS/(LOSSES)

Description	Quantity	Acquired Date	Liquidation Date	Sale Amount	Cost Basis	Gains/(Losses) <sup>⊕</sup> This Statement	Year to Date
LOOM SAY INV GR BD C CXL	89.0000	11/07/11	08/24/15	986.12	1,090.25	104.13	
⊕ LOOM SAY INV GR BD C	1.0000	11/07/11	08/24/15	11.08	12.25	N/C	
LOOM SAY INV GR BD C	88.0000	11/07/11	08/24/15	975.04	1,078.00	(102.96)	
<i>Subtotal (Long-Term)</i>						1.17	(220.39)
<i>Subtotal (Short-Term)</i>							(.04)
<b>TOTAL</b>				<b>986.12</b>	<b>1,090.25</b>	<b>1.17</b>	<b>(220.43)</b>

⊕ - Excludes transactions for which we have insufficient data

N/C - Results may not be calculated for transactions which involve the sale of partnership interests, short term debt instruments, derivative products purchased in the secondary market, or the determination of ordinary income and/or capital items for discount and zero-coupon issues.

**YOUR INDIVIDUAL INVESTOR ACCOUNT TRANSACTIONS**

September 01, 2015 - September 30, 2015

**REALIZED GAINS/(LOSSES) (continued)**

Description	Quantity	Acquired Date	Liquidation Date	Sale Amount	Cost Basis	Gains/(Losses) 	
						This Statement	Year to Date

CXL - Indicates the cancellation of an error transaction.

✦ This transaction has been affected by a "Wash Sale" based on IRS regulations. There are two different types of adjustments that may be occurring.

(A) If the gain/loss displays as N/C, this transaction has been identified as a "Wash Sale" based on IRS regulations and the loss has been added to the cost basis of the related purchase.

(B) If the gain/loss is calculated, the cost basis has been adjusted by the deferred loss amount from a previous "Wash Sale" and your gain or loss will be inclusive of this amount.

**SECURITIES YOU TRANSFERRED IN/OUT**

Date	Description	Transaction Type	Quantity	Value of Securities	Year To Date
09/03	LOOMIS SAYLES INVESTMENT GRADE BOND FD CL C FULL SHARE ACCUM SHARE VALUE \$11.08	Journal Entry	1	11.08	
<b>NET TOTAL</b>				<b>11.08</b>	<b>(58.93)</b>



## **Customer Service**

Please promptly report any inaccuracy, discrepancy, and/or concern by calling Wealth Management Client Support at (800-MERRILL) within ten (10) business days after delivery of or communication of the account statement. You should re-confirm any oral communications in writing to protect your rights.

## **About Us**

You may review our financial statement at our offices: Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), One Bryant Park, New York, New York 10036. If you request a copy of our financial statement, we will mail it to you.

We are associated with a NYSE Designated Market Maker (DMM) that may make a market in the security(ies) held in your account. At any time, the DMM may have a "long" or "short" inventory position in such security(ies) and may be on the opposite side of transactions in the security(ies) executed on the floor of the NYSE. We also act as a market maker, dealer, block positioner or arbitrageur in certain securities. These activities may put us or one of our affiliates on the opposite side of transactions we execute for you and potentially result in trading profits for us or our affiliates.

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Merrill Edge is the marketing name for two businesses: Merrill Edge Advisory Center™, which offers team-based advice and guidance brokerage services; and a self-directed online investing platform. Both are made available through MLPF&S.

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Investment products offered by Investment Banking Affiliates, including MLPF&S, ARE NOT FDIC INSURED, ARE NOT BANK GUARANTEED AND MAY LOSE VALUE.

## **Additional Information**

We will route your equity and option orders to market centers consistent with our duty of best execution.

Except for certain custodial accounts, we hold bonds and preferred stocks in bulk segregation. If there is a partial call for those securities, securities will be randomly selected from those held in bulk. The probability of your holdings being selected is proportional to the total number of customer holdings of that particular security that we hold.

This statement serves as a confirmation of certain transactions during the period permitted to be reported periodically. Additional information is available upon written request.

In accordance with applicable law, rules and regulations, your free credit balance is not segregated and we can use these funds in our business. Your free credit balance is the amount of funds payable upon your demand. You have the right to receive, in the normal course of business, any free credit balance and any fully paid securities to which you are entitled, subject to any obligations you owe in any of your accounts.

For clients enrolled in a sweep program, the balance in any bank deposit account or shares of any money market mutual fund in which you have a beneficial interest can be withdrawn or liquidated on your order and the proceeds returned to your securities account or remitted to you.

You will have the right to vote full shares and we may solicit voting instructions concerning these full shares in your account. Voting shares in your account will be governed by the then current rules and policies of FINRA and the Securities Exchange Commission or other applicable exchanges or regulatory bodies.

All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market, and its clearinghouse, if any, where the transactions are executed, and if not executed on any exchange, FINRA.

You may obtain an investor brochure that includes information describing the FINRA Regulation Public Disclosure Program ("Program"). To obtain a brochure or more information about the Program or your broker

contact the FINRA Regulation Public Disclosure Program Hotline at (800)289-9999 or access the FINRA website at [www.finra.org](http://www.finra.org).

We receive a fee from ISA® banks of up to 2% per annum of the average daily balances. We receive a fee from our affiliated banks of up to \$100 per annum for each account that sweeps balances to the banks under the RASP<sup>SM</sup> and ML bank deposit programs. We receive a fee from Bank of America, N.A. of up to 0.25% per annum of the average daily Preferred Deposit<sup>®</sup> and Preferred Deposit for Business<sup>®</sup> balances.

## **Options Customers**

For all customers, including those who own options, please promptly advise us of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation. You may request a summary of this information.

## **Margin Customers**

If this statement is for a margin account, it is a combined statement of your margin account and special memorandum account maintained for you pursuant to applicable regulations. The permanent record of the separate account, as required by Regulation T, is available for your inspection upon request. You should retain this statement for use with your next statement to calculate interest charges, if any, for the period covered by this statement. The interest charge period will parallel the statement period, except that interest due for the final day of the statement period will be carried over and appear on your next statement.

## **Coverage for your Account**

The Securities Investor Protection Corporation (SIPC) and our excess-SIPC insurance policy do not cover commodities futures contracts, fixed annuity contracts, hedge funds, private equity funds, commodity pools and other investment contracts (such as limited partnerships) that are not registered with the US Securities Exchange Commission, precious metals, other assets that are not securities, as defined by SIPC, and assets that are not held at MLPF&S, such as cash on deposit at Bank of America, N.A. or Bank of America California, N.A. (Merrill Lynch affiliated banks) or other depository institutions. Those bank deposits are protected by the FDIC up to applicable limits. MLPF&S is not a bank. Unless otherwise disclosed, INVESTMENTS THROUGH MLPF&S ARE NOT FDIC INSURED, ARE NOT BANK GUARANTEED AND MAY LOSE VALUE. To obtain information about SIPC, including the SIPC Brochure, contact SIPC at <http://www.sipc.org> or (202)371-8300.

### **Fixed Income Securities**

Values on your statement generally are based on estimates obtained from various sources. These values assume standard market conditions, are not firm bids or offers and may vary from prices achieved in actual transactions, especially for thinly traded securities. These values are generally for transactions of \$1 million or more, which often reflect more favorable pricing than transactions in smaller amounts. You may pay more than these values if you purchase smaller amounts of securities, or receive less if you sell smaller amounts of securities.

### **Prices and Valuations**

While we believe our pricing information to be reliable, we cannot guarantee its accuracy. Pricing information provided for certain thinly traded securities may be stale.

Investments such as direct participation program securities (e.g., partnerships, limited liability companies, and real estate trusts which are not listed on any exchange), and alternative investments (e.g. commodity pools, private equity funds, private debit funds, and hedge funds) are generally illiquid investments. No formal trading market exists for these securities and their current values will likely be different from the purchase price. Unless otherwise indicated, and except for certain alternative investment funds sponsored by affiliates of MLPF&S, the value shown on this statement for an investment in these securities has been provided by the management, administrator or sponsor of each program or a third-party vendor, in each case without independent verification by MLPF&S. This value represents their estimate of the value of the investor's interest in the net assets of the program, as of a date no more than 18 months from the date of this statement. Therefore, the values shown may not reflect actual market value or be realized upon a sale. If an estimated value is not provided, accurate valuation information is not available.

### **Cost Data/Realized Capital Gains & Losses**

Cost Data and Realized Capital Gains/Losses are provided in this statement for informational purposes only. Please review for accuracy. Merrill Lynch is not responsible for omitted or restated data. Please consult your tax advisor to determine the tax consequences of your securities transactions. Your statement is not an official accounting of gains/losses. Please refer to your records, trade confirmations, and your Consolidated Tax Reporting Statement (Form 1099).

### **Insurance Policies and Annuity Contracts**

Information is based on data from the issuing insurer. We are not responsible for the calculation of policy/contract values. Insurance policies and annuity contracts are generally not held in your MLPF&S account. If we, as custodian or trustee, hold an annuity contract that is a security, SIPC and excess-SIPC coverage apply.

### **Estimated Annual Income and Current Yield**

Estimated Annual Income and Current Yield for certain types of securities could include a return of principal or capital gains in which case the Estimated Annual Income and Current Yield would be overstated. Estimated Annual Income and Current Yield are estimates and the actual income and yield might be lower or higher than the estimated amounts. Current Yield is based upon Estimated Annual Income and the current price of the security and will fluctuate.

### **Market-Linked Investments (MLI)**

MLIs are debt securities or Certificates of Deposit linked to an underlying reference asset. They are reflected on your statement by their underlying reference asset – equities (e.g., stocks, ETFs, equity indices), alternative investments (e.g., commodities, currencies), or fixed income (e.g., interest rates). This classification method illustrates your asset allocation.

### **Symbols and Abbreviations**

☒	Interest reported to the IRS
■	Gross Proceeds reported to the IRS
*	Dividends reported to the IRS
:	Transactions reported to the IRS
OCC	Options Clearing Corporation
#	Transaction you requested same day payment. Prior day's dividend retained to offset cost of advancing payment on your behalf
N/A	Price, value and/or cost data not available
N/C	Not-Calculated
N/N	Non-negotiable securities
N/O	Securities registered in your name
N/O CUST	Non-negotiable securities registered in the name of the custodian
↑ ↓	Indicates that BofA Merrill Lynch Research has upgraded (↑) or downgraded (↓) its fundamental equity opinion on a security.