

Primary Account: 802-07018

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

YOUR MERRILL LYNCH REPORT

March 01, 2016 - March 31, 2016

PORTFOLIO SUMMARY

	March 31	February 29	Month Change
Net Portfolio Value	\$189,808.90	\$183,156.35	\$6,652.55 ▲
Your assets	\$189,808.90	\$183,156.35	\$6,652.55 ▲
Your liabilities	-	-	
Your Net Cash Flow (Inflows/Outflows)	-	-	
Securities You Transferred In/Out	\$11.06	\$10.64	
Subtotal Net Contributions	\$11.06	\$10.64	
Your Dividends/Interest Income	\$143.26	\$114.80	
Your Market Gains/(Losses)	\$6,498.23	(\$1,093.15)	
Subtotal Investment Earnings	\$6,641.49	(\$978.35)	

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

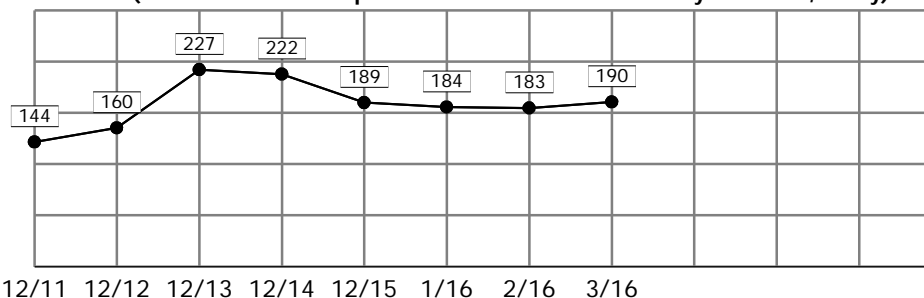
Investment Advice and Guidance: Call Your Financial Advisor

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, 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, 2011-2016



YOU MAY STILL BE ABLE TO MAKE A 2015 IRA CONTRIBUTION UNTIL

4/18/2016. If you earned income in 2015 and have not yet made an IRA contribution for 2015, you have until April 18, 2016 to complete your contribution. Call your financial advisor today for details.

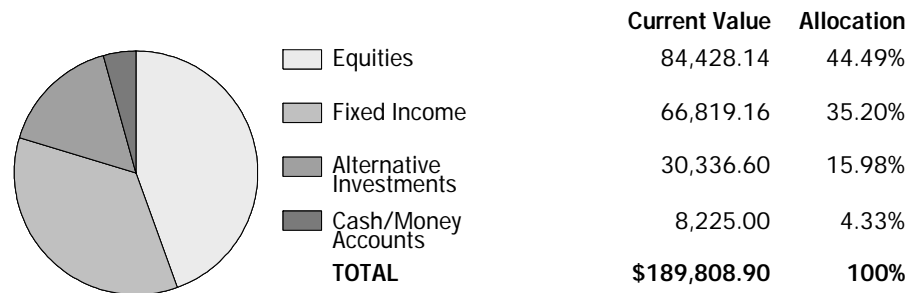
Merrill Lynch Wealth Management makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S) and other subsidiaries of Bank of America Corporation. MLPF&S is a registered broker-dealer, Member Securities Investor Protection Corporation (SIPC) and a wholly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

YOUR PORTFOLIO REVIEW

March 01, 2016 - March 31, 2016

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	143.26	275.96
Total	\$143.26	\$275.96

Your Estimated Annual Income **\$2,269.00**

TOP FIVE PORTFOLIO HOLDINGS

Based on Estimated Market Value

	Current Value	% of Portfolio
FIRST EAGLE	38,720.05	20.40%
BLACKROCK GLOBAL	33,485.84	17.64%
IVY ASSET STRATEGY	30,336.60	15.98%
BLACKROCK GLOBAL	26,003.79	13.70%
EATON VANCE FLOATING RTE	21,888.83	11.53%

FINANCIAL MARKET INDICATORS

	This Report	Last Report	Previous Year End
S&P 500	2059.74	1932.23	2043.94
Three-Month Treasury Bills	.20%	.32%	.16%
Long-Term Treasury Bonds	2.61%	2.62%	3.02%
One-Month LIBOR	.43%	.44%	.42%
NASDAQ	4869.85	4557.95	5007.41

Online at: www.mymerrill.com

Account Number: 802-07018

24-Hour Assistance: (800) MERRILL

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

Net Portfolio Value: **\$189,808.90**

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

March 01, 2016 - March 31, 2016

	<i>This Statement</i>	<i>Year to Date</i>
Opening Value (03/01)	\$183,156.35	
Total Credits	143.26	275.96
Total Debits	-	-
Securities You Transferred In/Out	11.06	21.70
Market Gains/(Losses)	6,498.23	523.88
Closing Value (03/31)	\$189,808.90	

ASSETS	<i>March 31</i>	<i>February 29</i>
Cash/Money Accounts	8,225.00	8,102.58
Fixed Income	-	-
Equities	-	-
Mutual Funds	181,583.90	175,053.77
Options	-	-
Other	-	-
<i>Subtotal (Long Portfolio)</i>	189,808.90	183,156.35
TOTAL ASSETS	\$189,808.90	\$183,156.35

LIABILITIES		
Debit Balance	-	-
Short Market Value	-	-
TOTAL LIABILITIES	-	-
NET PORTFOLIO VALUE	\$189,808.90	\$183,156.35

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**

PINECREST IIA

March 01, 2016 - March 31, 2016

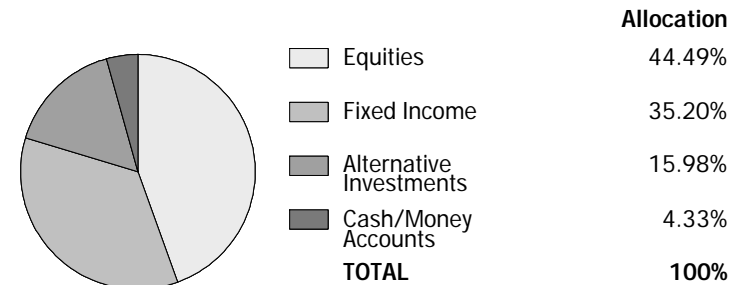
CASH FLOW	<i>This Statement</i>	<i>Year to Date</i>
Opening Cash/Money Accounts	\$8,102.58	
CREDITS		
Funds Received	-	-
Electronic Transfers	-	-
Other Credits	-	-
<i>Subtotal</i>	-	-
DEBITS		
Electronic Transfers	-	-
Margin Interest Charged	-	-
Other Debits	-	-
Visa Purchases	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	-	-
<i>Subtotal</i>	-	-
Net Cash Flow	-	-

OTHER TRANSACTIONS

Dividends/Interest Income	143.26	275.96
Dividend Reinvestments	(20.84)	(29.70)
Security Purchases/Debits	-	-
Security Sales/Credits	-	-
Closing Cash/Money Accounts	\$8,225.00	
Securities You Transferred In/Out	11.06	21.70

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.



DOCUMENT PREFERENCES THIS PERIOD

	<i>Mail</i>	<i>Online Delivery</i>
Statements		X
Performance Reports		X
Trade Confirms		X
Shareholders Communication		X
Prospectus		X
Service Notices		X
Tax Statements	X	

PINECREST PPTY OWNRS ASSOC INC

Account Number: 802-07018

YOUR INDIVIDUAL INVESTOR ACCOUNT ASSETS

March 01, 2016 - March 31, 2016

CASH/MONEY ACCOUNTS		<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	8,134.15	8,134.15		8,134.15		
READY ASSET GOV LIQ FD (.8500 FRACTIONAL SHARE)	90.00	90.00	1.0000	90.00		
		.85	1.0000	.85		
TOTAL		8,225.00		8,225.00		

MUTUAL FUNDS/CLOSED END FUNDS/UIT	<i>Quantity</i>	<i>Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Unrealized</i>	<i>Total Client</i>	<i>Cumulative</i>	<i>Estimated</i>	<i>Estimated</i>
<i>Description</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	11.7700	25,999.93	1,988.10	24,011	1,988	440	1.69
		3.57	11.7700	3.86	.29			1	1.69
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	16.1400	33,474.36	(2,277.66)	30,978	2,496	115	.34
		11.26	16.1400	11.48	.22			1	.34
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	10.1800	21,887.00	(2,064.00)	23,951	(2,064)	989	4.51
		2.01	10.1800	1.83	(0.18)			1	4.51
FIRST EAGLE <i>GLOBAL CLASS C</i> <i>SYMBOL: FESGX Initial Purchase: 04/13/09</i> <i>Fixed Income 1% Equity 99%</i> <i>.5340 Fractional Share</i>	750	24,270.05	51.5900	38,692.50	14,422.45	23,717	14,974		
		16.75	51.5900	27.55	10.80				

+

YOUR INDIVIDUAL INVESTOR ACCOUNT ASSETS

March 01, 2016 - March 31, 2016

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% .7540 Fractional Share	1,526	39,036.69	19.8700	30,321.62	(8,715.07)	36,224	(5,902)		
		20.88	19.8700	14.98	(5.90)				
LOOMIS SAYLES INVESTMENT GRADE BOND FD CL C SYMBOL: LGBCX Initial Purchase: 11/07/11 Fixed Income 100% .1750 Fractional Share	1,033	12,588.81	11.0700	11,435.31	(1,153.50)	10,081	1,353	134	1.16
		1.92	11.0700	1.94	.02			1	1.16
LOOMIS SAYLES STRATEGIC INCOME FUND CLASS C SYMBOL: NECZX Initial Purchase: 06/27/05 Fixed Income 100% .6010 Fractional Share	772	11,069.68	13.9400	10,761.68	(308.00)	7,526	3,235	300	2.78
		8.44	13.9400	8.38	(0.06)			1	2.78
TEMPLETON GLOBAL TOTAL RETURN FUND CL C SYMBOL: TTRCX Initial Purchase: 04/25/11 Fixed Income 100% .0290 Fractional Share	785	10,699.55	11.3900	8,941.15	(1,758.40)	10,699	(1,758)	285	3.18
		0.40	11.3900	.33	(0.07)			1	3.18
<i>Subtotal (Fixed Income)</i>				66,819.16					
<i>Subtotal (Equities)</i>				84,428.14					
<i>Subtotal (Alternative Investments)</i>				30,336.60					
TOTAL		181,444.86		181,583.90	139.04		14,322	2,269	1.25

PINECREST PPTY OWNRS ASSOC INC

Account Number: 802-07018

YOUR INDIVIDUAL INVESTOR ACCOUNT ASSETS

March 01, 2016 - March 31, 2016

LONG PORTFOLIO	Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
TOTAL	189,669.86	189,808.90	139.04		2,269	1.20

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

Date	Transaction Type	Quantity	Description	Reinvestment	Income	Income Year To Date
03/01	* Dividend		LOOMIS SAYLES INVESTMENT GRADE BOND FD CL C PAY DATE 02/29/2016		7.84	
03/01	Reinvestment		LOOMIS SAYLES INVESTMENT GRADE BOND FD CL C	(7.84)		
03/01	Divd Reinv		LOOMIS SAYLES INVESTMENT GRADE BOND FD CL C REINV AMOUNT \$7.84			

+

YOUR INDIVIDUAL INVESTOR ACCOUNT TRANSACTIONS

March 01, 2016 - March 31, 2016

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

<i>Date</i>	<i>Transaction Type</i>	<i>Quantity</i>	<i>Description</i>	<i>Reinvestment</i>	<i>Income</i>	<i>Income Year To Date</i>
			REINV PRICE \$10.68000 QUANTITY BOT .7340 AS OF 02/26			
03/01	* Dividend		EATON VANCE FLOATING RTE ADVANTAGE FUND CL C PAY DATE 02/29/2016		79.66	
03/01	* Dividend		LOOMIS SAYLES STRATEGIC INCOME FUND CLASS C PAY DATE 02/29/2016		10.66	
03/18	* Dividend		TEMPLETON GLOBAL TOTAL RETURN FUND CL C PAY DATE 03/17/2016		21.59	
03/30	* Dividend		LOOMIS SAYLES INVESTMENT GRADE BOND FD CL C PAY DATE 03/29/2016		13.00	
03/30	Reinvestment		LOOMIS SAYLES INVESTMENT GRADE BOND FD CL C	(13.00)		
03/30	Divd Reinv	1	LOOMIS SAYLES INVESTMENT GRADE BOND FD CL C REINV AMOUNT \$13.00 REINV PRICE \$10.98000 QUANTITY BOT 1.1840 AS OF 03/28			
03/30	* Dividend		LOOMIS SAYLES STRATEGIC INCOME FUND CLASS C PAY DATE 03/29/2016		10.51	
	<i>Subtotal (Taxable Dividends)</i>				143.26	275.96
	NET TOTAL			(20.84)	143.26	275.96

PINECREST PPTY OWNRS ASSOC INC

Account Number: 802-07018

YOUR INDIVIDUAL INVESTOR ACCOUNT TRANSACTIONS

March 01, 2016 - March 31, 2016

SECURITIES YOU TRANSFERRED IN/OUT					
<i>Date</i>	<i>Description</i>	<i>Transaction Type</i>	<i>Quantity</i>	<i>Value of Securities</i>	<i>Year To Date</i>
03/30	LOOMIS SAYLES INVESTMENT GRADE BOND FD CL C FULL SHARE ACCUM SHARE VALUE \$11.06	Journal Entry	1	11.06	
NET TOTAL				11.06	21.70

This page intentionally left blank

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.

BofA Merrill Lynch Research is research produced by MLPF&S and/or one or more of its affiliates. Third party research ratings from selected vendors are provided, if available, for your information. Our providing these research ratings is not a solicitation or recommendation of any particular security. MLPF&S and its affiliates are not responsible for any third party research and have no liability for such research. You are responsible for any trading decision you make based upon third party research ratings and reports.

MLPF&S may make available to you certain securities and other investment products that are sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation (BAC) or in which BAC has a substantial economic interest, including BofA™ Global Capital Management.

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.

Bank of America Merrill Lynch is the marketing name for the global banking and global markets businesses of BAC. Lending, derivatives, and other commercial banking activities are performed globally by banking affiliates of BAC, including Bank of America, N.A., member Federal Deposit Insurance Corporation (FDIC). Securities, strategic advisory, and other investment banking activities are performed globally

by investment banking affiliates of BAC ("Investment Banking Affiliates"), including, in the United States, MLPF&S and Merrill Lynch Professional Clearing Corp., all of which are registered broker dealers and members of Financial Industry Regulatory Authority (FINRA) and Securities Investor Protection Corporation (SIPC), and, in other jurisdictions, locally registered entities.

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.

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 RASPSM 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[®] and Preferred Deposit for Business[®] 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.