Addendum to
Bank of America Information Authorization

Notwithstanding final paragraph of the Bank of America Information Authorization, which provides for the signor of such Information Authorization to be bound by all the terms and conditions of the Online Service Agreement attached thereto if it does not have online access, Bank of America, N.A. and the Episcopal Diocese agree that whether or not the Episcopal Diocese has online access, the following amendments to the Online Services Agreement with respect to the accounts listed in the Information Authorization and signed by the Episcopal Diocese shall apply to the Episcopal Diocese and its Recipients, and that nothing herein shall limit Bank of America, N.A. from amending any other terms of the Online Services Agreement as provided for in Section D (4) thereof:

1. The second sentence of Section D (1) is amended to read as follows:

   "The contents of the Online Services' site are only for your non-commercial use."

2. The second paragraph of Section E is amended to read as follows:

   Bank of America's or your failure to insist at any time upon strict compliance with any terms of this Agreement, or any delay or failure on Bank of America's or your part to exercise any power or right given to Bank of America or you in this agreement, or a continued course of such conduct on either Bank of America's or your part shall at no time operate as a waiver of such power or right, nor shall any single or partial exercise preclude any other future exercise. All rights and remedies given to Bank of America or you in this Agreement are cumulative and not exclusive of any other rights or remedies which Bank of America or you otherwise have at law or equity.

EPISCOPAL DIOCESE

[Signature]

AUTHORIZED OFFICER (print name)

BANK OF AMERICA, N.A.

[Signature]

AUTHORIZED OFFICER (print name)
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<th>Region</th>
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I authorize Bank of America, N.A. or U.S. Trust Company of Delaware (as applicable) ("Bank") to allow the following third parties (which may include a Data Aggregation Vendor designated by a third party recipient, which is able to interface with Bank of America's data feed capabilities) ("Recipients") access to the selected information about my above referenced account (or accounts), and all sub-accounts. This authorization will remain in effect until such time as I direct the Bank in writing to revoke the access granted to my account (or accounts) and all sub-accounts.

1. Name: See Attached List - These third-party users will only have access to the Secure Messaging System within Account Management Online to view monthly Summary Accountings to view the portion of these accounts for their benefit.
   Street Address: System within Account Management Online to view monthly Summary Accountings
   City, State, Zip: to view the portion of these accounts for their benefit.
   Relationship: Paper Statements (Please specify): Monthly  Quarterly
   Please send: Monthly  Quarterly
   Tax Information
   Please Grant  Online Access (Please specify): Existing ID:
   Online Grant  Electronic Versions of Paper Statements Referenced above (must also check
   Online Access:  Electronic Data Feed
   Online Access box above)
   Electronic Data Feed

2. Name: Street Address:
   City, State, Zip:
   Relationship: Paper Statements (Please specify): Monthly  Quarterly
   Please send: Monthly  Quarterly
   Tax Information
   Please Grant  Online Access (Please specify): Existing ID:
   Online Grant  Electronic Versions of Paper Statements Referenced above (must also check
   Online Access:  Electronic Data Feed
   Online Access box above)
   Electronic Data Feed

Revised date: 4/16/15
00-42-1127NSBW; RPP 328.1D
I understand that the Bank, its officers, directors, and employees will have no control over and is not liable for the actions taken by any Recipient with respect to information provided to any Recipient pursuant to this agreement. I agree to indemnify the Bank, its officers, directors, and employees from and against any and all claims, demands, liabilities, and costs, including attorneys' fees, arising from damage or injury, actual or claimed, from any loss of any kind or nature whatsoever as a result, directly or indirectly, of such Recipient's access to this information.

The Bank reserves the right to decline the request to send information to an outside party, or to discontinue this practice at any time.

If I do not have online access to my account(s) through U.S. Trust Account Access or Bank of America Merrill Lynch Account Management Online, then in consideration of the Bank allowing the Recipients to have online access to my account(s), I agree to be bound by all of the terms and conditions of the attached Online Service Agreement.

Authorized Signature: [Signature]
Date: 8/31/2015

Fax to:
Patrick Staffaroni
Associate
860 / 244 / 4897

Revised date: 4/16/15
00-42-1127NSBW; RPP 328.1D
Online Service Agreement

A. General Description of Online Services Disclosure and Agreement ("Agreement")

1. What This Agreement Covers
This Agreement between you and Bank of America Corporation, its subsidiaries, divisions and affiliates, including Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), and Bank of America, N.A., (hereinafter collectively referred to as "Bank of America") governs the use of U.S. Trust Account Access and Bank of America Merrill Lynch Account Management Online, hereafter referred to as "Online Services." The Online Services permit Bank of America clients to perform certain functions for accounts linked to the service through the use of your personal computer or mobile device.

2. Accepting the Agreement
When you use Online Services or authorize others to use these services on your behalf, you agree to be bound by the terms and conditions of the entire Agreement and you acknowledge that you have read, received and understood the terms and conditions of the Agreement. Bank of America shall not be responsible for any breach of security or subsequent event that is or was caused by your failure to maintain the confidentiality of your User ID or Password associated with your use of the Online Services. If you believe that someone has used or accessed your User ID or Password, contact us immediately. Bank of America shall not be responsible or liable to you or any other person with respect to the possession and use of any personal data or client information that was obtained as a result of you authorizing access to the Online Services or as a result of your negligence or conduct that led to such use or access.

3. Relation to Other Agreements
Your execution of the Agreement will not affect or modify the terms and conditions of any of the account agreements relating to your underlying Bank of America accounts or to any other online service agreement, including the "Bank of America Online Banking and Transfers Outside Bank of America Service Agreement and Electronic Disclosure." You should review those agreements for any applicable fees or charges, for limitations on the number of transactions you can make, and for other terms, restrictions, and disclosures. In the event of a conflict, the terms and conditions set forth in these other agreements shall control.

B. Online Services

1. Features
With Online Services you can:
- View sub-totaled account balances for your investment management, trust and other fiduciary and custody accounts ("online accounts").
- View current and historical share balances and asset allocation.
- View transaction history for your online accounts.
- View electronic replicas of your paper account statements.
- View account balances in your accounts through Online Banking at Bank of America.
- View eligible account balances in any linked MLPF&S accounts.
- Download account information for trust, investment management and custody accounts using Microsoft Excel, PDF and/or Quicken.
- Send an email to your Bank of America advisor or relationship manager.
- Review certain loan information that may be available.
- Run query reports to search your list of accounts for a specific security or percentage of asset class.
- Receive electronic reconciliation data, including security transactions, cash transactions, STIF balances and holdings, for the accounts identified in this agreement.
- View third-party market data and information, including 20-minute delayed quotes, provided by Thomson Reuters.¹

Information for Merrill Lynch Trust Company accounts is not included, but is available via Merrill Lynch online platforms.

¹ Information subject to Change. Check here for the most recent information.
Additional reporting functionality may be available for certain clients. Some of the above services may not be available for certain accounts or clients. Online Services may not show all loans or other extensions of credit that you may owe to Bank of America, N.A. and its affiliates, including without limitation, guaranties, swap or derivative obligations, certain letters of credit and other direct and contingent liabilities. Any loan balances or other information regarding any extensions of credit that you owe is indicative only and should not be relied upon in determining pay-off amounts, borrowing availability or otherwise. Please refer to the terms of the governing loan or other credit documents for terms of availability, payment terms and other terms and conditions of your loans and other credit matters as all indicative loan information is expressly subject to the terms and conditions of the definitive loan and credit documents, and no information provided shall be deemed to waive any terms and conditions thereof or any rights of Bank of America, N.A. and its affiliates. You will not be able to enter securities transactions through the Online Services.

For additional information on other Reuters Services please visit the Reuters public website:

2. Account Balances
Online Services display subtotals of investment management, trust and other fiduciary and custody account balances as of the end of business for the previous business day, and as of month-end. A business day, for the purposes of Bank of America, is a day that the bank is open for business.

Certain types of transactions may post to your account on a backdated basis. For example, proceeds from sales of securities are not known until the next day, but are effective the date of sale. The account balance information provided through Online Services reflects provisional balances for your general information, but is subject to change. It is not to be used to make investment decisions.

3. Account Statements
You will separately receive PDF versions of your paper account statements which are "read only" and they should be considered the official account statements of Bank of America. All account data is provided as a convenience and for your information, but it is not the official record of your account activity with U.S. Trust or Bank of America Merrill Lynch; your account statement remains such official record. We may also provide rich text versions of your paper account statements electronically that are not write-protected, may be readily modified, and are not to be considered the official account statements. Follow the normal account notification procedures to have corrections made to the account statements. Account data provided through the Online Services website, except as noted otherwise, is updated as of the prior business day's close of business, but is subject to adjustment and correction.

4. Joint Accounts
Accounts, including joint accounts, will be eligible for linking if you have already linked certain accounts through Online Banking at Bank of America or MLPF&S and access Online Services. For additional linking, please contact your Bank of America relationship manager.

5. Communications
Due to the nature of the Internet, the limited security mechanisms associated with Online Services and the inherent limitations of such mechanisms, Bank of America cannot ensure the privacy, security or authenticity of your communications with Online Services. Accordingly, you must assess whether the use of Online Services or the Internet is adequately secure to meet your particular needs. Further information on this topic may be obtained from Bank of America. The use and storage of any information, including without limitation, the User ID, the Password, portfolio information, transaction activity, account balances, and any other information or orders available on your computer or mobile device, is at your own risk and is your sole responsibility.

Email is provided to you through the Online Services website only as a convenience and to enhance communications between you and your advisor, relationship manager or client services manager. Due to inherent limitations of Internet email (such as reliability of delivery, timeliness, security), you agree that you will not use email to request, authorize or effect the purchase or sale of any securities or other investments, to send funds transfers instructions, or for any other financial transactions that require real time communication or more formal written authorization in accordance with
applicable law or Bank of America policies. Any such requests, orders, or instructions that you send in contravention of the foregoing agreement will not be accepted and will not be processed by Bank of America. Bank of America will not be responsible for any loss or damage that could result from your requests, orders or instructions not being accepted or processed in accordance with the preceding sentence.

You also agree not to use email or text messaging to transmit any personal credit information (including credit card numbers), to give notice of a change in address, to give instructions to change or confirm your User ID, or to give Bank of America any time sensitive instructions. You acknowledge that Bank of America shall not be liable for any actions taken or any omissions to act as a result of any email or text message you send to Bank of America.

Notices and other communications delivered or mailed to the mailing address or the electronic mail address provided by you shall, until Bank of America has received notice in writing of any different address, be deemed to have been personally delivered to you whether actually received or not.

C. Technology

1. Account Data Access; User ID and Password; Safeguarding Credentials
The Online Services website is delivered to you via the Internet using commercially available third-party web browsers. The Online Services website permits you to view-only account data for your investment management, trust and other fiduciary and custody accounts and any other accounts that are linked for purposes of viewing on the website. By using the Online Services website, you represent on a continuing basis that you are authorized to have access to any account for which you and other linked account parties have requested linking of accounts. When you enroll, your relationship manager will provide you with a User ID (which you may subsequently change to a personalized User ID) and temporary Password (which you are thereafter required to replace with a new Password) for the security of your account data and that of any other linked account parties. You agree to safeguard the initial and any and all subsequent versions of your User ID and Password. Bank of America shall not be responsible for any breach of security caused by your failure to maintain the confidentiality of your User ID or Password. If you believe that someone has used your credentials, such as your User ID and Password, to access the Online Services website without your authorization, please call your relationship manager immediately or contact the Online Help Desk:

U.S. Trust: 1.800.USTRUST (available 24 hours a day, 7 days a week)
Bank of America Merrill Lynch Account Management Online: 1.800.992.8035
Monday - Friday 7:00 a.m. - 7:00 p.m. ET

For clients who have existing links between their U.S. Trust or Bank of America Merrill Lynch accounts and their Bank of America, N.A. accounts, we will automatically link these accounts to your Online Service User ID.

2. User ID & Password Requirements
You must have a valid User ID and Password to log on.

You hereby agree to maintain your User ID and Password in strict confidence. You understand that you shall be solely responsible for all requests entered through Online Services using your User ID and Password. Bank of America shall, at all times, rely upon and act in accordance with any instructions or inquiries, whether written, oral, electronic, or otherwise communicated to us using your User ID and Password.

You are responsible for providing and maintaining the communications equipment (including computers and modems) and telephone or alternative services required for accessing and using Online Services and for all communications service fees and charges incurred by you in accessing Online Services.

3. System Requirements
Clients are required to use a secure browser using SSL (Secure Sockets Layer) encryption capability with a 128-bit key. SSL is a cryptosystem that creates a secure environment for the transmission of information between your browser and Bank of America. Your browser will display a solid key or a closed lock in the lower left or right hand of your screen to
indicate that you are conducting a secure session with Bank of America.

4. Security
Bank of America is strongly committed to protecting the security and confidentiality of our client account information. Your Personal Security Image and Phrase are another way Bank of America is protecting your personal information online. Your Personal Security Image and Phrase are a quick and easy security measure that helps prevent fraud and identity theft whenever you sign in to U.S. Trust Account Access or Account Management Online ("Online Services"). This security feature consists of an image and a unique phrase (known as your "Personal Security Image and Phrase") that we will always display before you are asked to enter your Password. By verifying that your image and phrase are correct, you'll know that the site you are visiting is the actual Online Services website and not a "spoof" site. At the same time, your Personal Security Image and Phrase allow us to evaluate your computer to ensure that the sign-in is not a fraudulent attempt to access your account information. When you sign up for your Personal Security Image and Phrase, we ask you to provide answers to three "challenge" questions. If there is ever an attempt to access your account(s) that we do not recognize, we will ask these questions.

5. Email and Texts
For security reasons, you should not send any personal or identifying information, such as account numbers, credit card numbers, Social Security numbers, passwords, etc., via Internet email or text messages. Bank of America will not be responsible for any loss or damage that could result from interception by third-parties of any information you send via email or text messaging. All email or text messages sent by you to your advisor, relationship manager or client services managers or to you from any of them will be recorded and archived and are available for review by Bank of America's managers and compliance personnel as well as by Bank of America's regulatory examiners. If you provide us with your email address, you grant us the permission to communicate with you by email on occasion to transmit information about Bank of America products and services, but not to send you official notices or other electronic deliveries unless you affirmatively opt for electronic delivery of certain communications on the Online Services website. You can opt not to receive marketing communications from Bank of America in the future by following the instructions in any such e-mail that we send you.

6. Virus Protection
You agree that Bank of America is not responsible for any electronic virus that you may encounter. We encourage you to routinely scan your PC and portable media using any reliable virus protection product to detect and remove any viruses found. Undetected or unrepaired, a virus may corrupt and destroy your programs, files, and even your hardware.

7. Hyperlinks
Bank of America may make available links from the Online Services website to other third-party websites or electronic services providers that are not affiliated with Bank of America. Bank of America does not control these other websites or services, and makes no representations or endorsements whatsoever concerning those websites or services. The fact that Bank of America has provided a link to a third-party website is not an endorsement, authorization, sponsorship, or affiliation with respect to such website, its owners, or its providers. There are risks in using any information, software, service or product found on the Internet, and Bank of America cautions you to make sure you understand these risks before retrieving, using, or relying upon anything via the Internet. You agree that under no circumstances will you hold Bank of America liable for any loss or damage caused by use of or reliance on any content, goods or services available on such other websites.

8. Optional U.S. Trust Mobile Service
To use the U.S. Trust Mobile Service (USTMS), you must already be enrolled in the U.S. Trust Account Access website and have a mobile phone or wireless device with internet access. You will also need to download the USTMS device application. There is no charge by Bank of America for using the USTMS. However you may be charged fees by a third-party depending on your service plan with that third-party. Please check with your mobile service provider for details on its fees. In the future, we may modify the features of the USTMS and/or change the terms and conditions of use without prior notice to you.

U.S. Trust Mobile Service Notice

Revised date: 4/16/15
00-42-1127NSBW; RPP 328.1D
1. Neither Bank of America nor its service providers can always foresee or anticipate technical or other difficulties related to USTMS. These difficulties may include but are not limited to loss of data, personalization settings, service and/or access interruptions.

2. Bank of America does not have responsibility or liability for the operation, security, functionality or availability of any mobile or wireless device or mobile network which you utilize to access USTMS.

3. Information about your account that is made available through U.S. Trust Account Access may not be available via the USTMS software, may be described using different terminology, or may be more current than the information available via the USTMS, including but not limited to account balance information. Additionally, you agree that Bank of America will not be liable for any errors or delays in the transmission of content via your mobile device or any of your actions taken in reliance thereon.

D. Other Terms and Conditions

1. Your Rights and Responsibilities
Bank of America grants you a non-exclusive, non-transferable, limited right to access, use and display the Online Services and the materials provided thereon, provided that you comply fully with this Agreement. The contents of the Online Services’ site are only for your personal, non-commercial use. You agree not to interrupt or attempt to interrupt the operation of the website in any way.

You agree to maintain your hardware and software (including encryption levels) at the minimum standards required by Online Services and to upgrade them when notified of future requirement changes. It is your responsibility to keep your User ID and Password secret from all others and to provide written notice to Bank of America if you wish any individuals to be provided with auxiliary access to your account information (e.g., other family members, a third-party money manager, etc.). You are responsible for all statements made and acts or omissions that occur while your User ID is being used, whether that use has been authorized by you or not. Moreover, you agree:

- Never to leave your account information displayed in an area accessible by others.
- Never to leave your PC or mobile device unattended while using Online Services.
- To notify your advisor or relationship manager if you suspect that your User ID and/or password has become known to any unauthorized person.
- Not to post, transmit, or otherwise distribute to the website any material containing any solicitation of funds, advertising, or solicitation for goods or services.

2. Limits on Our Liability
Except as specifically provided in this Agreement or where the law requires a different standard, you agree that neither Bank of America nor any third-party service providers engaged by Bank of America to perform any of the services connected with Online Services shall be responsible for any damages, loss, property damage, or bodily injury, incurred as a result of your using or attempting to use the service, whether caused by the equipment, software, Internet browser providers, Internet access providers or online service providers or an agent or subcontractor of any of the foregoing. Nor shall Bank of America or any third-party service providers engaged by Bank of America be responsible for any direct, indirect, special or consequential, economic or other damages arising in any way out of the installation, use or maintenance of the equipment, software, Online Services or Internet browser or access software, or from the unavailability of Online Services or for any errors in information provided through Online Services.

The information that you access directly from our system may change after audits or corrections by Bank of America.

3. Hours of Operation
Our hours of operation are 24 hours a day, 7 days a week. Note that account information may not be updated during Bank holidays, in addition to NYSE closures and holidays, when MLPF&S is closed. In order to update account information and perform system maintenance, some or all of Online Services may be unavailable for certain periods of
time.

For technical assistance regarding Online Services, contact our Online Help Desk at the appropriate number below:

U.S. Trust: 1.800.USTRUST (available 24 hours a day, 7 days a week)
Bank of America Merrill Lynch Account Management Online: 1.800.992.8035
Monday - Friday 7:00 a.m. - 7:00 p.m. ET

4. Amendment of Terms
Bank of America may change the terms of this Agreement at any time. For example, we may add, delete, or amend terms and/or services. We will notify you of such changes either by mail or by electronic message. If you continue using Online Services after the effective date of a change, you will have indicated your consent to those changes.

5. Termination of Services
Bank of America may cancel your access to Online Services for any reason, at any time. We will try to notify you in advance, but you agree that we are not obligated to do so.

You may cancel your service at any time by notifying us in writing, via the Message Center email, or by calling your Bank of America relationship manager. This cancellation applies only to Online Services and would not otherwise terminate any other Bank of America relationship you have, including the underlying accounts.

6. Copyright and Trademarks
All materials on this website, including without limitation text, images, software, audio and video clips, databases, and services (collectively, the "content"), are owned or controlled by Bank of America (except as otherwise noted in this agreement or on Online Services), which retains all right title, and interest in and to the content. The website and content are protected by the copyright and trademark laws of the United States and other countries, international conventions, and other applicable laws.

You agree not to use any trademarks, service marks, names, logos, or other identifiers of Bank of America or its employees, licensors, independent contractors, providers and affiliates (collectively, "affiliates") without the prior written permission of Bank of America or the relevant affiliate. In addition, you may not use our trademarks:

- in, as, or as part of, your own trademarks or those of any third-parties;
- to identify products or services that are not those of Bank of America;
- a manner likely to cause confusion; or
- in a manner that implies inaccurately that Bank of America sponsors or endorses or is otherwise connected with, your own activities, products and services or those of third-parties.

7. Potential Disruption of Service
Access to Online Services may from time-to-time be unavailable, delayed, limited or slowed due to, among other things:

- hardware failure, including among other things failures of computers (including your own computer), servers, networks, telecommunication lines and connections, and other electronic and mechanical equipment;
- software failure, including among other things, bugs, errors, viruses, configuration problems, incompatibility of systems, utilities or applications, the operation of firewalls or screening programs, unreadable codes, or irregularities within particular documents or other content;
- overload of system capacities;
- damage caused by severe weather, earthquakes, wars, insurrection, riots, civil commotion, act of God, accident, fire, water damage, explosion, mechanical breakdown or natural disasters;
- interruption (whether partial or total) of power supplies or other utility of service;
- strike or other stoppage (whether partial or total) of labor;
- governmental or regulatory restrictions, exchange rulings, court or tribunal orders or other human intervention; or
- any other cause (whether similar or dissimilar to any of the foregoing) whatsoever beyond the control of Bank of
E. Reservation of Rights
If any provision of this Agreement is held to be invalid, void or unenforceable by reason of any law, rule, administrative order or judicial decision, that determination shall not affect the validity of the remaining provisions of this Agreement.

Bank of America's failure to insist at any time upon strict compliance with any term of this Agreement, or any delay or failure on Bank of America's part to exercise any power or right given to Bank of America in this agreement, or a continued course of such conduct on Bank of America's part shall at no time operate as a waiver of such power or right, nor shall any single or partial exercise preclude any other future exercise. All rights and remedies given to Bank of America in this Agreement are cumulative and not exclusive of any other rights or remedies which Bank of America otherwise has at law or equity.


Bank of America Merrill Lynch is a marketing name used by several BAC businesses, including, but not limited to, the Retirement Services business and II&PS.

Merrill Lynch Wealth Management makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S") and other subsidiaries of BAC.

Banking and fiduciary activities are performed by wholly owned banking affiliates of BAC, including Bank of America, N.A. Brokerage services may be performed by wholly owned brokerage affiliates of BAC, including MLPF&S. Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BAC.

Investment products:
Are Not FDIC Insured | Are Not Bank Guaranteed | May Lose Value

MLPF&S is a registered broker-dealer, member FINRA and SIPC, and a wholly owned subsidiary of BAC.

MLPF&S and Bank of America, N.A. make available investment products sponsored, managed, distributed or provided by companies that are affiliates of BAC or in which BAC has a substantial economic interest, including BofA™ Global Capital Management.

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