Merrill Funding Guide for NextGen 529 Account

(for existing NextGen 529 clients only)

MERRILL
A BANK OF AMERICA COMPANY

Disclosure

Certain banking and brokerage accounts may be ineligible for real-time money movement, including but not limited to transfers to/from bank IRAs (CD, Money Market), 529s, Bank of America Advantage SafeBalance Banking™, Credit Cards and transfers from IRAs, Loans (HELOC, LOC, Mortgage) and accounts held in the military bank. Accounts eligible for realtime transfers will be displayed online in the to/from drop down menu on the transfer screen.

Neither Merrill nor any of its affiliates or financial advisors provide legal, tax or accounting advice. Clients should be instructed to consult with their legal and/or tax advisors before making any financial decisions.

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BofA Corp."). MLPF&S is a registered broker-dealer, registered investment adviser, Member SIPC and a wholly owned subsidiary of BofA Corp.

Banking products are provided by Bank of America, N.A.,, Member FDIC and a wholly owned subsidiary of BofA Corp.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value

MERRILL
A BANK OF AMERICA COMPANY

Funding action	How long will it take?	How to submit
One time bank transfer	**From Bank of America & Merrill** Realtime	Used to move money between your linked Bank of America banking and Merrill investment accounts: • Navigate through menu tab: Accounts -> Transfer Money & Securities -> Cash To link your existing Bank of America account to your Merrill NextGen 529 account you can click the banner titled "Sign up for convenient oneclick access to your Bank of America accounts" located below the Welcome greeting on the account summary page
	External Account 1-4 Days	Used to move money between your external bank accounts: • Navigate through menu tab: Accounts -> Transfer Money & Securities -> Cash • Not all external banks participate in third-party linking services – if your bank doesn't participate you can submit one time transfers via check
Recurring contributions from bank	**From Bank of America & Merrill** Realtime	Used to set recurring contributions from Bank of America accounts: • Navigate through menu tab: Accounts -> Transfer Money & Securities -> Cash • Set desired frequency
	External Account Requests must be received at least 10 business days before the specified start date in order for contributions to begin as elected. Late requests will begin in the following period.	Used to establish recurring contributions from your external bank accounts to your Merrill NextGen 529 account: • Navigate through menu tab: Help & Settings -> Forms & Applications • Search for NextGen AFS Enrollment and Change Authorization Form – complete form • Copy of voided check required *Note:* A hard copy can also be mailed upon request **Eligible for 3rd party contributions:** Participant and third-party contributor signature required on the form, the original signed form is required. An electronic signature is not acceptable for third-party contributions.
Mobile Check Deposit	1 – 3 Days to credit to account	Mobile Deposit for iPhone, iPad, iPod Touch, and Android allows Consumer Investments clients to deposit checks to their eligible Merrill investment or Bank of America banking account directly from their supported mobile device To initiate a deposit on the device, you will access the feature by tapping **Check Deposit** from either the Menu or global navigation bar in the Merrill Edge app Follow on-screen instructions to complete deposit.

Note: Aggregate value of all 529s for the beneficiary can not exceed limit set in the Program Description
**Processing timeline is in business days and accounts for time it takes for assets to deposit into account – it does not reflect investing timeline*

Funding action	How long will it take?	How to submit
Check	1 – 3 Days to credit to account	Used to make a one time contribution to an account (excluding rollover checks): • Mail check to Merrill Edge, NJ2-140-02-01, 1400 American Boulevard, Pennington, NJ 08534 • Make check payable to: NextGen 529 FBO (Name of Designated Beneficiary) • Include the 8 digit Merrill account number in the memo line if possible **Eligible for 3rd party contributions**
Rollover	10 – 15 Days	Used to rollover assets from another state's section 529 Program, Coverdell ESA, or qualifying savings bonds such as EE (Merrill account titling must match the participant and beneficiary listed on the rollover plan): • Navigate through the online menu tab: Help & Settings -> Forms & Applications • Search for NextGen 529 Incoming Rollover Form – complete the form • Contact your contra firm to request check made payable to: NextGen 529 FBO (designated beneficiary) Account # (NextGen 529 Account #) • Delivery instructions available on NextGen 529 Incoming Rollover Form *Note*: A hard copy can also be mailed upon request
Payroll deduction	1 – 3 days for Merrill processing + the length of time it takes for your employer to process the instructions	Used to establish contributions directly through a payroll deduction: Step 1 • Navigate through the online menu tab: Help & Settings -> Forms & Applications • Search for NextGen 529 Payroll Deduction Form – complete the form Step 2 • Once the form is processed by Merrill, a letter will be delivered to your online account inbox and also sent to your mailing address Step 3 • Provide your employer with a copy of the letter generated by Merrill which contains the necessary information to update your payroll with requested 529 allocation If you are a Bank of America employee, please call 877.653.4732. **Eligible for 3rd party contributions:** The letter Merrill generates (Step 2) will be mailed to the participants address only. The participant must provide the 3rd party with the letter so they can complete Step 3.

Additional Information

- To link your existing Bank of America banking account to your Merrill NextGen 529 account you can click the banner titled "Sign up for convenient one-click access to your Bank of America accounts" located below the Welcome greeting on the account summary page.
- To confirm what has been contributed for a specific timeframe, navigate to Accounts > Activity and use filter option to select dates and activity type.

Note: Aggregate value of all 529s for the beneficiary can not exceed limit set in the Program Description
**Processing timeline is in business days and accounts for time it takes for assets to deposit into account – it does not reflect investing timeline*