

Client Relationship Agreement

To simplify the documentation of your household's relationship with Merrill Lynch and to help you understand the nature of the agreements underlying many of our accounts and services, we have prepared a Client Relationship Agreement. This Agreement, as well as the underlying agreements for our various products and services, details the nature of our mutual obligations for the services you are about to use and those you may choose to use in the future. If you are currently a client of Merrill Lynch, filling out the relevant portions of this Agreement will complete your enrollment in a new account or service covered by the Agreement.

Working with your Merrill Lynch Financial Advisor to achieve your unique goals, you can select from a broad network of accounts, retirement plans, pricing alternatives, cash access services, payment services and credit facilities that address a range of financial needs and objectives. While the specific capabilities of these value-added resources differ, the legal, regulatory and procedural terms and conditions that apply to these services are contained in this Agreement, as well as the underlying agreements governing the services. Merrill Lynch offers its products, accounts and services through different service models (e.g., self-directed, full-service advice). Based on the service model, the same or similar products, accounts and services may vary in their price or fee charged to a client.

Once you have completed the Client Relationship Agreement, you will be able to add capabilities to your Merrill Lynch relationship by indicating your choices to your Financial Advisor. You will, as appropriate, receive additional materials that document the specifics of the particular service(s) you choose. In most cases, however, you won't have to sign additional forms or keep track of repetitive documents. We will update our records with the information relevant to any new service and avoid duplicative paperwork.

Beginning on Page 2, please find the Bank of America U.S. Consumer Privacy Notice. Please be sure to read it as it represents our commitment to protecting the privacy of our client's personal information.

Be sure to retain your copy of the Agreement, as well as the Privacy Notice with your permanent financial records.

Instructions

CLIENT

Please print the names of the adult members of the household who are parties to this agreement. The term Client 1 identifies the Social Security/Employer Identification Number that will be used for tax reporting of joint accounts, as well as for accounts held in that name. Mailings for joint accounts are sent to the address of Client 1. Please enter the appropriate Social Security Number or Employer Identification Number for each party. If you are not a U.S. citizen, a U.S. resident for tax purposes or other U.S. person, you must certify your foreign status on a Form W-8.

Special requirements for fiduciary accounts (trusts, estates, guardianships, conservatorships and custodianships):

1. Please print the name and/or title of the account (trust, estate, guardianship, etc.) in the Account Name/Title line in the Account Information section. For example: The John Doe Living Trust, or The Estate of Mary Smith.
2. Please consult your attorney or tax advisor if you are uncertain as to the appropriate Social Security or Employer Identification Number to enter for the legal entity.
3. Please print the name and title of each fiduciary (trustee, executor, administrator, custodian) in the Client Name line(s) in the Fiduciary Information section. For example: John Doe, Guardian, Mary Smith, Executor, or Bob Jones and Sue Brown, Co-trustees. Include the fiduciary's Social Security or Employer Identification Number and mailing address. If there are multiple fiduciaries, all must complete this section and all must sign the Client Relationship Agreement. Additional pages may be used if necessary.
4. The Client Relationship Agreement must be signed by fiduciaries in their proper capacity, such as "John Doe, Guardian."

JOINT OWNERSHIP DESIGNATIONS

JTWROS:
Joint Tenants With Right of Survivorship.

TIC:
Joint Tenants Without Right of Survivorship, also known as Tenants in Common.

ATBE:
As Tenants By Entirety (for married persons, only in states where applicable).

COMMPROP:
Community Property (for married persons, only in states where applicable).

OTHER:
Other joint ownership arrangements, which you must specify.

CUSTOMER INFORMATION AND DUE DILIGENCE

Merrill Lynch, like all U.S. financial institutions, is required to follow federal regulations to assist the government in its efforts to fight money laundering and other financial crimes, and to counter terrorist financing efforts in the U.S. and globally. Merrill Lynch obtains specific personal information from you in order to verify your identity; and you may be required to present documentary evidence of your identity in the form of government-issued identification. Merrill Lynch also uses third-party vendors to verify customer information. Foreign nationals who are permanent legal residents of the U.S. may be required to present a Permanent Resident Card (i.e., "green card") and a Social Security number to open an account in a U.S.-based Merrill Lynch office. Nonindividuals (e.g., a business, trust or estate) must submit sufficient evidence of legal status.

In addition to verifying the identity of our customers, Merrill Lynch captures personal information on all customers and related authorized parties who have the ability to transact, control, influence or manage an account, whether directly or indirectly. Merrill Lynch, at its discretion, may elect not to accept an account, or to terminate the account agreement and the account agreements of any related parties.

ACCOUNTS: CMA®, BEYOND BANKING®, OR CMA SUBACCOUNT®

If you are opening one or more accounts at this time, please check the appropriate box to designate the holder of each account; check BOTH Client 1 and Client 2 for joint ownership. The most common types of joint ownership forms are listed on the form and in the chart to the right.

Joint ownership of property is an important element of estate planning and entails important legal and tax consequences. Please consult your attorney if you have any questions regarding joint ownership.

For the CMA® account, CMA SubAccount® and Beyond Banking® Account, there are several automatic sweep options:

- Merrill Lynch Bank Deposit Program (the MLBD Program): Cash may be "swept" to bank accounts with FIA Card Services, N.A. and/or Bank of America Rhode Island, N.A. under the MLBD Program, where it may earn interest. Deposits in the MLBD Program are insured by the FDIC, up to the Standard Maximum Deposit Insurance Amount ("SMDIA").
- Non-Interest Bearing Demand Deposit Account (the "Non-Interest Bearing DDA"): Cash may be "swept" to a bank account with Bank of America N.A., under the Non-Interest Bearing DDA sweep option. Deposits in the Non-Interest Bearing DDA do not earn interest and are covered by unlimited FDIC insurance through December 31, 2012.
- Tax-exempt money market mutual funds: Cash may be "swept" to a tax-exempt money market mutual fund as an investment alternative if your account has, or is statement linked to eligible accounts that have, assets of \$250,000 or more.

(Please designate your choice by checking off the appropriate box on the agreement. See page 1, section 5 for additional cash sweep details.)

Margin Lending Program

This service allows investors to borrow against the value of eligible securities (margin). Your CMA® account, Beyond Banking® account or IIA account will be established with the Margin Lending Program unless you check the decline box in the Accounts section.

UTMA OR UGMA

If you are opening one or more Uniform Transfer to Minor Accounts (UTMAs) or Uniform Gift to Minor Accounts (UGMAs), please enter the minor's name and Social Security Number in the space provided. There can be only one custodian per UTMA or UGMA (except in Tennessee and Virginia).

In the spaces provided, please enter the age at which the UTMA or UGMA will terminate (Vesting Age) and Date of Birth of the minor.

Appointment of Successor Custodian (Optional)

If you are appointing a successor custodian to act in the event you are unable to continue to act as custodian, please print the names of the current custodian and successor custodian in the spaces provided. The Appointment must be signed by the current custodian and witnessed. The witness must be a third party other than the person being appointed as successor custodian.

RETIREMENT

If you are opening one or more retirement accounts at this time, please check the appropriate box to designate the type of retirement account and holder for each retirement account to be opened. If you are an employee opening a SEP or SIMPLE IRA, your account must be linked to an employer/plan administrator account. Employer/plan administrator SEP or SIMPLE IRAs are linked to themselves. See your Financial Advisor for details.

If you are opening retirement account(s), you can name one or more primary and contingent beneficiaries by completing the Beneficiaries section for each retirement account. Designating a beneficiary has important tax consequences. We urge you to consult your attorney or tax advisor before completing this section. If the beneficiary is a trust, provide the names of the trustees, the date of the trust and the trust's tax identification number. Any balance left in your account at your death will be paid to the primary beneficiaries in accordance with the share percentages you designate. If you designate multiple beneficiaries, please be sure to designate the percentage each is to receive and be sure that the percentage totals 100%. If a primary beneficiary should predecease you, and there are other primary beneficiaries who are still living, the deceased beneficiary's share will be distributed to the remaining primary beneficiary or the remaining primary beneficiaries in proportion to their payment percentages. If no primary beneficiary is living at the time of your death, the balance will be distributed to your contingent beneficiaries under the same rules. If no primary or contingent beneficiaries survive you, or if no beneficiary designation is in effect at your death, the balance will be paid to your spouse. If you are not survived by a spouse, we will pay the balance to your estate.

You can change your beneficiary designation at any time and as often as you wish. Such designations must be in writing and are not effective unless and until we receive them. Please ask your Financial Advisor for the appropriate document (code 1217).

If your beneficiary designation includes per Stirpes or per Capita provisions, please complete the Beneficiary Designation Form (code 1217) and submit along with the Merrill Lynch Client Relationship Agreement. Please contact your Financial Advisor for more information.

You may open an inherited IRA if the original IRA owner is deceased.

- If you are a nonspousal beneficiary, or
- If you are a spousal beneficiary and are electing not to treat this IRA as your own:
Check the box that indicates this is either an "Inherited IRA" or an "Inherited Roth IRA."
- If you are a spousal beneficiary and are electing to treat the IRA as your own:
Check the box that indicates this is either an "IRA" or "Roth IRA." Do not indicate that this is an inherited IRA, if, as a surviving spouse, you are electing to treat the IRA as your own.

If you maintain an inherited IRA, you may, depending on the state in which you reside, name one or more beneficiaries by completing the Beneficiaries section. We urge you to consult your attorney or tax advisor before completing this section.

Cash held in retirement accounts will sweep to FIA Card Services, N.A. and/or Bank of America Rhode Island, N.A. under the Retirement Asset Savings Program. Please see page 1, section 5 of the Terms and Conditions for additional details concerning the cash sweep feature of your account.

TAX CERTIFICATION AND ACKNOWLEDGMENTS

Note to trustees and other fiduciaries:

If you select the MLBD Program, all beneficiaries must be individuals or not-for-profit organizations.

Please be sure to sign and date this document after reading the Tax Certification and Acknowledgments.

Merrill Lynch Client Relationship Agreement

For Individual/Joint/Retirement Accounts

MERRILL LYNCH RELATIONSHIP NUMBER _____ FINANCIAL ADVISOR No. _____

CLIENT

Client 1 Name _____ Client 2 Name _____

Social Security Number _____ Social Security Number _____

Mailing Address _____ Mailing Address _____

City, State, ZIP Code _____ City, State, ZIP Code _____

ACCOUNTS: CMA®, BEYOND BANKING®, OR CMA SUBACCOUNT®

If you are opening a CMA account, a Beyond Banking account, or CMA SubAccount now, please complete this section.

PLEASE CHECK IF ACCOUNT FOR: CLIENT 1 CLIENT 2

First Account Second Account Third Account

Joint Account Only: IRAS, TC, ABLE, 529/529A, OTHER

CASH SWEEP (IF APPLICABLE; SEE INSTRUCTIONS): MLBDP, BEARING DBA, INTEREST, TAX EXEMPT FUND, BTA, TAX EXEMPT REVENUE FUND

DECLINE MARGIN LENDING PROGRAM: Account Number (Office Use Only) _____

DD/B

RETIREMENT

If you are opening a Retirement account now, please complete this section.

PLEASE CHECK ONE ACCOUNT TYPE: IRA, ROTH IRA, ROLL-OVER, SIMPLE IRA, SEP IRA, SIMPLE IRA

For SEP/SIMPLE ACCOUNT ONLY: CHECK IF EMPLOYER _____

Retirement Account for Client 1: _____

Retirement Account for Client 2: _____

Check if Employee: _____

Employer Link to Add ID: _____

For an Inherited IRA, indicate the original, now deceased account owner: _____

CLIENT 1 BENEFICIARIES

for a Retirement account

PRIMARY BENEFICIARY(IES) I hereby designate the person(s) named below as primary beneficiary(ies) to receive payment of the balance of my account upon my death.

No.	NAME	DATE OF BIRTH	SOCIAL SECURITY No. OR EMPLOYER IDENTIFICATION No.	RELATIONSHIP	SHARE %
1	_____	_____	_____	_____	_____
2	_____	_____	_____	_____	+
3	_____	_____	_____	_____	+

CONTINGENT BENEFICIARY(IES) If there is no primary beneficiary living at the time of death, I hereby specify that the balance is to be distributed to my contingent beneficiary(ies) listed below:

No.	NAME	DATE OF BIRTH	SOCIAL SECURITY No. OR EMPLOYER IDENTIFICATION No.	RELATIONSHIP	SHARE %
1	_____	_____	_____	_____	_____
2	_____	_____	_____	_____	+
3	_____	_____	_____	_____	+

CLIENT 2 BENEFICIARIES

for a Retirement account

PRIMARY BENEFICIARY(IES) I hereby designate the person(s) named below as primary beneficiary(ies) to receive payment of the balance of my account upon my death.

No.	NAME	DATE OF BIRTH	SOCIAL SECURITY No. OR EMPLOYER IDENTIFICATION No.	RELATIONSHIP	SHARE %
1	_____	_____	_____	_____	_____
2	_____	_____	_____	_____	+
3	_____	_____	_____	_____	+

CONTINGENT BENEFICIARY(IES) If there is no primary beneficiary living at the time of death, I hereby specify that the balance is to be distributed to my contingent beneficiary(ies) listed below:

No.	NAME	DATE OF BIRTH	SOCIAL SECURITY No. OR EMPLOYER IDENTIFICATION No.	RELATIONSHIP	SHARE %
1	_____	_____	_____	_____	_____
2	_____	_____	_____	_____	+
3	_____	_____	_____	_____	+

TAX CERTIFICATION AND ACKNOWLEDGMENTS

Under penalties of perjury, I certify: 1. that the taxpayer identification number I have shown on this form is the correct taxpayer identification number (or I am waiting for a number to be issued to me) and 2. that I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest and dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and 3. that I am a U.S. person (including a U.S. resident alien). I understand that I must cross out item (2.) above if I have been notified by the IRS that I am subject to backup withholding because I have failed to report all interest and dividends on my tax return.

BY SIGNING BELOW, I AGREE TO THE TERMS OF THE MERRILL LYNCH CLIENT RELATIONSHIP AGREEMENT ON THE REVERSE SIDE AND:

- THAT, UNLESS I HAVE CHECKED "DECLINE MARGIN LENDING" IN THE "ACCOUNTS" SECTION ABOVE, MARGIN LOANS MAY BE EXTENDED TO ME FROM TIME TO TIME, AND CERTAIN OF MY SECURITIES MAY BE LOANED TO MERRILL LYNCH OR LOANED OUT TO OTHERS, PURSUANT TO SECTION 2, PAGE 1 OF THE CLIENT RELATIONSHIP AGREEMENT AND THE APPLICABLE PARAGRAPH OF THE SECURITIES ACCOUNT AGREEMENT;
- THAT, IN ACCORDANCE WITH SECTION 7, PAGE 2 OF THE CLIENT RELATIONSHIP AGREEMENT, I AM AGREEING IN ADVANCE TO ARBITRATE ANY CONTROVERSIES THAT MAY ARISE WITH MERRILL LYNCH;
- THAT I HEREBY ACKNOWLEDGE THAT I AM OF LEGAL AGE UNDER THE LAWS OF MY PLACE OF RESIDENCE; AND
- THAT I ACKNOWLEDGE AND UNDERSTAND THAT NON-DEPOSIT INVESTMENT PRODUCTS ARE PROVIDED BY MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED ("MLPF&S"), A REGISTERED BROKER-DEALER AND WHOLLY OWNED SUBSIDIARY OF BANK OF AMERICA CORPORATION, AND THAT INVESTMENT PRODUCTS OFFERED THROUGH MLPF&S AND INSURANCE AND ANNUITY PRODUCTS OFFERED THROUGH ITS SUBSIDIARY, MERRILL LYNCH LIFE AGENCY INC. (i) ARE NOT INSURED BY THE FDIC OR ANY FEDERAL GOVERNMENT AGENCY, (ii) ARE NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, ISSUED OR UNDERWRITTEN BY BANK OF AMERICA, N.A. OR ANY OF ITS BANK AFFILIATES, (iii) ARE SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED, AND (iv) ARE NOT A CONDITION TO ANY BANKING SERVICE OR ACTIVITY.

THE INTERNAL REVENUE SERVICE DOES NOT REQUIRE MY CONSENT TO ANY PROVISION OF THIS DOCUMENT OTHER THAN THE CERTIFICATIONS REQUIRED TO AVOID BACKUP WITHHOLDING.

Signature _____ Date _____

Signature _____ Date _____

Merrill Lynch Client Relationship Agreement

For Fiduciary Accounts (Trust, Estate, UTMA/UGMA, etc.)

MERRILL LYNCH RELATIONSHIP NUMBER

FINANCIAL
ADVISOR No.

ACCOUNT INFORMATION

Account Title _____ Account Mailing Address _____
 Social Security Number _____ Employer Identification Number _____
 City, State, ZIP Code _____

FIDUCIARY INFORMATION

Client 1 Name _____ Client 2 Name _____
 Social Security Number _____ Employer Identification Number _____
 Social Security Number _____ Employer Identification Number _____
 Mailing Address _____ Mailing Address _____
 City, State, ZIP Code _____ City, State, ZIP Code _____
 Client 3 Name _____ Client 4 Name _____
 Social Security Number _____ Employer Identification Number _____
 Social Security Number _____ Employer Identification Number _____
 Mailing Address _____ Mailing Address _____
 City, State, ZIP Code _____ City, State, ZIP Code _____

ACCOUNTS: CMA® OR BEYOND BANKING® OR CMA SUBACCOUNT® If you are opening a CMA account, a Beyond Banking account, or CMA SubAccount now, please complete this section.

PLEASE CHECK IF ACCOUNT FOR:	CASH SWEEP (IF APPLICABLE; SEE INSTRUCTIONS)		DECLINE MARGIN LENDING PROGRAM	ACCOUNT NUMBER (OFFICE USE ONLY)
	Client 1	Client 2		
First Account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Second Account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Third Account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

UTMA OR UGMA If you are opening a UTMA or UGMA account on behalf of a minor, please complete this section.

Minor's Name _____ Minor's Social Security Number _____ Account Number (Office Use Only) _____
 First UTMA or UGMA Account _____
 DOB _____ VESTING AGE _____
 Second UTMA or UGMA Account _____
 DOB _____ VESTING AGE _____

Appointment of a Successor Custodian

I, _____, as Custodian hereby appoint _____ as successor Custodian, in the event I cease to act as Custodian due to resignation, incapacity, death, or for any other reason. The successor custodian will submit any other documentation that may be required at that time.

Custodian _____ Date _____
 Witness _____ Date _____

Check all that apply:
 Applicable to first UTMA or UGMA Account
 Applicable to second UTMA or UGMA Account

TAX CERTIFICATION AND ACKNOWLEDGMENTS

Under penalties of perjury, I certify: 1. that the taxpayer identification number I have shown on this form is the correct taxpayer identification number (or I am waiting for a number to be issued to me) and 2. that I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest and dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and 3. that I am a U.S. person (including a U.S. resident alien). I understand that I must cross out item (2.) above if I have been notified by the IRS that I am subject to backup withholding because I have failed to report all interest and dividends on my tax return.

BY SIGNING BELOW, I AGREE TO THE TERMS OF THE MERRILL LYNCH CLIENT RELATIONSHIP AGREEMENT ON THE REVERSE SIDE AND:

- THAT, UNLESS I HAVE CHECKED "DECLINE MARGIN LENDING" IN THE "ACCOUNTS" SECTION ABOVE, MARGIN LOANS MAY BE EXTENDED TO ME FROM TIME TO TIME, AND CERTAIN OF MY SECURITIES MAY BE LOANED TO MERRILL LYNCH OR LOANED OUT TO OTHERS, PURSUANT TO SECTION 2, PAGE 1 OF THE CLIENT RELATIONSHIP AGREEMENT AND THE APPLICABLE PARAGRAPH OF THE SECURITIES ACCOUNT AGREEMENT;
- THAT, IN ACCORDANCE WITH SECTION 7, PAGE 2 OF THE CLIENT RELATIONSHIP AGREEMENT, I AM AGREEING IN ADVANCE TO ARBITRATE ANY CONTROVERSIES THAT MAY ARISE WITH MERRILL LYNCH;
- THAT, IF I AM A TRUSTEE OR OTHER FIDUCIARY, THE TRUST OR ESTATE IS ELIGIBLE FOR THE MERRILL LYNCH BANK DEPOSIT PROGRAM (IF APPLICABLE);
- THAT I HEREBY ACKNOWLEDGE THAT I AM OF LEGAL AGE UNDER THE LAWS OF MY PLACE OF RESIDENCE; AND
- THAT I ACKNOWLEDGE AND UNDERSTAND THAT NON-DEPOSIT INVESTMENT PRODUCTS ARE PROVIDED BY MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED ("MLPF&S"), A REGISTERED BROKER-DEALER AND WHOLLY OWNED SUBSIDIARY OF BANK OF AMERICA CORPORATION, AND THAT INVESTMENT PRODUCTS OFFERED THROUGH MLPF&S AND INSURANCE AND ANNUITY PRODUCTS OFFERED THROUGH ITS SUBSIDIARY, MERRILL LYNCH LIFE AGENCY INC. (I) ARE NOT INSURED BY THE FDIC OR ANY FEDERAL GOVERNMENT AGENCY, (II) ARE NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, ISSUED OR UNDERWRITTEN BY BANK OF AMERICA, N.A. OR ANY OF ITS BANK AFFILIATES, (III) ARE SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED, AND (IV) ARE NOT A CONDITION TO ANY BANKING SERVICE OR ACTIVITY.

THE INTERNAL REVENUE SERVICE DOES NOT REQUIRE MY CONSENT TO ANY PROVISION OF THIS DOCUMENT OTHER THAN THE CERTIFICATIONS REQUIRED TO AVOID BACKUP WITHHOLDING.

Signature _____ Date _____ Title (e.g., Trustee, Guardian, Executor) _____
 Signature _____ Date _____ Title (e.g., Trustee, Guardian, Executor) _____
 Signature _____ Date _____ Title (e.g., Trustee, Guardian, Executor) _____
 Signature _____ Date _____ Title (e.g., Trustee, Guardian, Executor) _____

DEFINITIONS

ACCOUNT

Any securities account you open with Merrill Lynch.

MERRILL LYNCH

"Merrill Lynch," "we" or "our" means Merrill Lynch, Pierce, Fenner & Smith Incorporated.

YOU

"You" or "your" means each person who has agreed to the terms of this Client Relationship Agreement.

SECURITIES AND OTHER PROPERTY

For purposes of Margin Lending and Liens below, "securities and other properties" means, without limitation, money, securities, financial instruments and commodities of every kind and nature and related contracts and options.

This definition includes securities or other property held, carried or maintained by Merrill Lynch or any of its affiliates, in Merrill Lynch's or any of its affiliates' possession and control, for any purpose, in any of your accounts, including any account in which you may have an interest.

1. THE CLIENT RELATIONSHIP AGREEMENT

The Client Relationship Agreement is intended to simplify your relationship with Merrill Lynch. When you agree to the terms of this agreement, you are agreeing that its terms will apply to all your accounts, transactions and services while you are our client.

In particular, you are agreeing:

- To arbitrate all controversies that arise between us;
- That certain securities in your account may be loaned to Merrill Lynch or loaned to others if you are enrolled in the Margin Lending Program;
- That Merrill Lynch has a lien on your accounts and assets in those accounts for any payment obligations that you have with Merrill Lynch; and
- That New York law governs your agreements and transactions unless we indicate otherwise.

The specific provisions on these topics are set forth in detail below.

a) New accounts and services

When you open a new account or enroll in a service, we will provide you with the agreement and any disclosures for that account or service and confirm your enrollment in that account or service in writing. Those agreements and disclosures are incorporated by reference. This means that your initial signature acts as your agreement to the terms of the new account or service. As a result, in many cases, you will not need to sign an additional account agreement or other form.

For example, if you enroll in the Cash Management Account® (CMA® account) financial service, the disclosures and account agreement for that service are incorporated in this agreement. We will provide those documents to you when you enroll.

The terms governing a specific account or service will control if there are any inconsistencies with the terms of this Client Relationship Agreement.

If you are establishing a joint account with this Agreement, you must designate how the account is to be held by the owners of the account. (See the "Key to Joint Ownership Designations" on the Instructions page.) You hereby agree that, unless you notify us otherwise in writing, all subsequent joint accounts opened with Merrill Lynch by the same owners shall be held by such owners with the same ownership designation. All joint accounts are subject to the specific provisions pertaining to joint accounts contained in the applicable account agreements.

b) Additional Signatures

You may need to sign more than one Client Relationship Agreement. This will be required if you want to open an account in a capacity other than as an "individual," including as a:

- Trustee of a trust;
- Personal representative or executor of an estate; or
- Guardian

We may also require you to sign additional agreements or other documents for certain services or instructions, including:

- Selecting beneficiaries for an individual retirement account;
- Selecting the ownership of a joint account;
- Selecting beneficiaries of an account with the transfer on death service;
- Options trading;
- Financial planning;
- Managed money services; and
- Services involving the transfers of money or securities

c) Retirement account beneficiaries

Your signature is required to designate or change beneficiaries to receive the balance of your account upon your death. If you do not do so, your account balance will be paid to your spouse, if he or she survives or, if not, to your estate.

d) Amendments

You agree that Merrill Lynch has the right to amend this Client Relationship Agreement at any time by sending notice of the amendment to you. The amendment will be effective on the date contained in the notice.

2. MARGIN LENDING

If any account is established with the Margin Lending Program, you understand and agree that:

- You may borrow money from Merrill Lynch secured by a pledge of your eligible securities and other property in your account;
- You will be charged interest on debit balances at a rate permitted by the laws of the state of New York;
- Certain of your securities may be loaned to Merrill Lynch or loaned out to others; and
- You are bound by the terms of the agreement for the Margin Lending Program.

3. LIENS

All of your securities and other property in any account — margin or cash — in which you have an interest, or which at any time are in your possession or under your control, shall be subject to a lien for the discharge of any and all indebtedness or any other obligations you may have to Merrill Lynch. However,

securities and other property held in retirement accounts, such as IRAs, are not subject to this lien, and are not used as security for the payment of your obligations or indebtedness for other accounts — margin or cash — you maintain with Merrill Lynch, nor are assets in non-retirement accounts held as security for the payment or indebtedness in your retirement accounts with Merrill Lynch (such as IRAs).

Merrill Lynch, subject to applicable laws, may at any time and without giving you prior notice, use and/or transfer any or all securities and other property in any account in which you have an interest, other than retirement accounts, such as IRAs, without regard to Merrill Lynch having made any advances in connection with such securities and other property and without regard to the number of accounts you may have with Merrill Lynch. In enforcing the lien, Merrill Lynch, at its sole discretion, may determine which securities and other property are to be sold or which contracts are to be closed.

4. GOVERNING LAW

Unless otherwise specified, your agreements and transactions with Merrill Lynch will be governed by and interpreted under the laws of the state of New York.

You may not use your account or relationship to the firm to process transactions that are prohibited by law, including, but not limited to, restricted transactions prohibited by the Unlawful Internet Gambling Enforcement Act of 2006.

5. SWEEP OF CASH BALANCES

The deposit of checks, the sale of securities, and other activity will periodically generate cash in your Merrill Lynch account. Typically, this cash is "swept" to bank accounts with FIA Card Services, N.A. and/or Bank of America Rhode Island, N.A. under the Merrill Lynch Bank Deposit Program (the "MLBD Program") or Retirement Asset Savings Program (the "RASP Program"), where it may earn interest. For the CMA account, CMA SubAccount and Beyond Banking Account, an additional sweep option, the Non-Interest Bearing DDA is available through Bank of America, N.A. This sweep option is available as a result of a regulation which provides for temporary unlimited FDIC coverage for non-interest bearing transaction accounts. The unlimited coverage is available, regardless of dollar amount, through December 31, 2012. All funds held in this sweep option will be placed in a demand deposit account at Bank of America, N.A. Balances in this sweep option will earn no interest. If your CMA, Beyond Banking Account and/or CMA SubAccount has, or is statement linked to eligible accounts that have assets of \$250,000 or more, you may designate a BIF Tax-Exempt Fund or a BofA Tax-Exempt Reserve Fund as a cash sweep alternative for your CMA, Beyond Banking Account or CMA SubAccount (you may also choose a state fund under the BIF Multi-State Municipal Series Trust or a BofA State Tax-Exempt Fund). Speak to your Financial Advisor for details.

Interest rates in MLBDP and RASP Programs are tiered based upon your relationship with Merrill Lynch, as determined by the total value of assets in your account, or if you link your accounts through our statement link service, all of your eligible linked accounts. Deposit balances in the Non-Interest Bearing DDA will not be included in the calculation for the tiering of accounts which may affect the interest rate earned on tiered bank deposit programs at Merrill Lynch.

Rates may change daily for the MLBD and RASP Programs. Clients with higher total eligible assets generally receive a higher yield on their bank deposits. The current yield on any deposits held under the MLBD and RASP Programs will be included on your account statement. You can also access current yield information on MyMerrill.com®, by calling (888) ML.RATES (657-2837) or by contacting your Financial Advisor.

The rate for Non-Interest Bearing DDA will be set at 0% as indicated on the rate chart on MyMerrill.com

Deposits held in FIA Card Services, N.A., Bank of America Rhode Island, N.A., and Bank of America, N.A. (the "Merrill Lynch Affiliated Banks") are financially beneficial to Merrill Lynch and its affiliates. Interest rates paid on deposits are determined at the discretion of the Merrill Lynch Banks based on economic and business conditions.

Your cash in the bank deposit accounts is insured by the Federal Deposit Insurance Corporation ("FDIC") up to a total of the Standard Maximum Deposit Insurance Amount ("SMDIA") per depositor at each of the Merrill Lynch Affiliated Banks. The SMDIA is \$250,000. Since there are two banks in the MLBD and RASP Programs, each individual depositor receives up to twice the SMDIA of FDIC insurance and each joint account with two depositors, up to four times the SMDIA of FDIC insurance. Although information about FDIC insurance is available from your Financial Advisor, it is your responsibility to monitor the total amount of your deposits with the Merrill Lynch Affiliated Banks to determine the extent of insurance coverage available on your deposits. It is important to note that unvested cash held in more than one Merrill Lynch account (such as a CMA and a Beyond Banking account) may be deposited to the same Merrill Lynch Affiliated Bank. Also, amounts in excess of the applicable FDIC insurance limit may be deposited to the Merrill Lynch Affiliated Banks from the same Merrill Lynch account. Any certificates of deposit that you own issued by a Merrill Lynch Affiliated Bank will also count towards the FDIC insurance limits. Under FDIC rules adopted on November 9, 2010, non-interest bearing transaction accounts, such as the Non-Interest Bearing DDA, are covered by unlimited FDIC insurance through December 31, 2012. This unlimited FDIC coverage is separate from, and in addition to, FDIC insurance coverage for other interest bearing accounts you may hold at Bank of America, N.A.

The Securities Investor Protection Corporation ("SIPC") does not cover cash on deposit at the Merrill Lynch Affiliated Banks. You may obtain further information about SIPC, including the SIPC Brochure, via SIPC's Web site at <http://www.sipc.org> or by calling SIPC at (202) 371-8300.

Additional information about linking accounts for higher interest rates, FDIC insurance, investment alternatives for your cash balances, and the benefits to Merrill Lynch of bank deposits is available through your Financial Advisor and will also be included in the written materials you will receive in connection with the establishment of your account.

Merrill Lynch reserves the right to offer different cash sweep arrangements for different accounts or clients. You agree that Merrill Lynch may, at its discretion and from time to time, change the cash sweep arrangement upon prior notice.

6. FEES

You agree to pay your account fees, service fees, processing and other fees for the transactions and other services you receive from Merrill Lynch. You understand that these fees will be charged to your accounts.

You agree that Merrill Lynch may satisfy any amounts you owe to Merrill Lynch from available free credit balances and assets in your account. If necessary, Merrill Lynch is permitted to sell assets in your accounts to pay those amounts due.

a) Securities transactions

When you purchase or sell securities, you may pay for each securities transaction on a per trade basis. This is called transaction-based pricing. Under this type of pricing, you are charged a commission or other compensation for each transaction. This compensation varies based on a number of factors, such as the type and number of securities purchased or sold.

b) Visa cards Issued by Bank of America, N.A.

There is no annual fee for the CMA Access® Visa® Card or Beyond Banking Access® Visa® Card.

The information about the annual fees is accurate as of November 2011. This information may change after that date. You may call (800) MERRILL (637-7455) to verify current fees.

You authorize Merrill Lynch to issue the Visa card that you have requested for use with eligible accounts, and you understand that Merrill Lynch or an affiliate may obtain a credit report in connection with your request.

7. AGREEMENT TO ARBITRATE CONTROVERSIES

This Agreement contains a predispute arbitration clause. By signing an arbitration agreement the parties agree as follows:

- All parties to this Agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators may include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

You agree that all controversies that may arise between us shall be determined by arbitration. Such controversies include, but are not limited to, those involving any transaction in any of your accounts with Merrill Lynch, or the construction, performance or breach of any agreement between us, whether entered into or occurring prior, on or subsequent to the date hereof.

Any arbitration pursuant to this provision shall be conducted only before the Financial Industry Regulatory Authority, Inc. (FINRA) or an arbitration facility provided by any other exchange of which Merrill Lynch is a member, and in accordance with the respective arbitration rules then in effect in FINRA or such other exchange.

You may elect in the first instance whether arbitration shall be conducted before FINRA or another exchange of which Merrill Lynch is a member, but if you fail to make such election by registered letter addressed to Merrill Lynch at the office where you maintain your account before the expiration of five days after receipt of a written request from Merrill Lynch to make such election, then Merrill Lynch may make such election.

Judgment upon the award of arbitrators may be entered in any court, state or federal, having jurisdiction.

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; or (ii) the class is decertified; or (iii) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this Agreement except to the extent stated herein.

8. ELECTRONIC FUND TRANSFERS

If you maintain more than one account with Merrill Lynch with the same ownership type, you may transfer funds to and from each account through Merrill Lynch's electronic funds transfer services.

You authorize Merrill Lynch to accept your telephonic or electronic instructions for those transfers.

If you open any account as the trustee for a grantor revocable living trust, you represent and warrant to Merrill Lynch that:

- The trust permits the funds transfers you are authorizing; or
- If applicable, such funds transfers represent valid partial or total revocations by you and Merrill Lynch may conclusively rely on this representation.

9. REPRESENTATIONS AS TO ACCOUNT OWNERSHIP AND CAPACITY TO ENTER INTO AGREEMENT

You represent that no one except the person(s) signing this Agreement, or the beneficial owner(s) if signed in a representative capacity, has an interest in this account or any additional accounts opened in the future for you or for such beneficial owner(s). If this account is beneficially owned by any person who is a U.S. Securities and Exchange Act Section 16 reporting person of a U.S. public company, you represent that no funds or assets belonging to such U.S. public company, or any entity affiliate of such U.S. public company, will be invested through this account. If this is an individual account, you represent that you are of legal age to contract in your jurisdiction of residence and that you are not employed by a broker-dealer or other employer whose consent is required to open and maintain this account by regulation or otherwise, unless such consent has been provided to you. If any of the foregoing representations is inaccurate or becomes inaccurate, you will promptly so advise us in writing.

You acknowledge that you fully understand English and that written documents, agreements and information concerning your relationship with Merrill Lynch, including but not limited to products, services, transaction and your accounts will be provided to you in English.

10. THIRD PARTY RESEARCH

Merrill Lynch may offer you access to third party research on certain U.S. and non-U.S. equity and fixed income securities. You agree that neither Merrill Lynch nor any of its affiliates bears any responsibility or liability for third party research or its content which may be made available to you. You assume full responsibility for any trading decision you make based on third party research. Access to third party research is provided for informational purposes only and does not constitute investment advice. Merrill Lynch does not endorse or otherwise adopt third party research reports or ratings.

Bank of America U.S. Consumer Privacy Notice

Rev. 01/2012

FACTS	WHAT DOES BANK OF AMERICA DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Under federal law, that means personally identifiable information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and employment information • account balances, transaction history and credit information • investment experience
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Bank of America chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of America share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — with service providers we use to offer our products and services to you (please see below to limit the ways we contact you)	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For nonaffiliates to market to you — for all credit card accounts	Yes	Yes
For nonaffiliates to market to you — for accounts and services endorsed by another organization (e.g. debit card co-branded with a baseball team) "Sponsored Accounts"	Yes	Yes
For nonaffiliates to market to you — for accounts other than credit card accounts and Sponsored Accounts, such as insurance, investments, deposit and lending	No	We don't share

To limit our sharing:

- Call 1.888.341.5000 — our menu will prompt you through your choices
- Visit us online: bankofamerica.com/privacy
- Talk to a customer representative at a banking center or to your assigned account representative

Please note:
If you are a new customer, we can begin sharing your information 45 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Bank of America U.S. Consumer Privacy Notice — continued

<p>To limit direct marketing contact:</p>	<ul style="list-style-type: none"> • Call 1.888.341.5000 — our menu will prompt you through your choices • Visit us online: bankofamerica.com/privacy • Talk to a customer representative at a banking center or to your assigned account representative <p>Please note: Direct marketing is email, postal mail and telephone marketing. Your telephone and postal mail opt-out choices will last for five years, subject to applicable law. Even if you limit direct marketing, we may still contact you to service your account or as otherwise allowed by law.</p>
<p>Questions?</p>	<p>Call 1.888.341.5000 or go to bankofamerica.com/privacy</p>
<p>Who we are</p>	
<p>Who is providing this notice?</p>	<p>Bank of America U.S. legal entities that utilize the names: Bank of America, Banc of America, U.S. Trust, LandSafe or Merrill Lynch, as well as the entities listed in the Bank of America U.S. legal entities section.</p>
<p>What we do</p>	
<p>How does Bank of America protect my personal information?</p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information visit bankofamerica.com/security.</p>
<p>How does Bank of America collect my personal information?</p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • open an account or perform transactions • apply for a loan or use your credit or debit card • seek advice about your investments <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit some but not all sharing related to:</p> <ul style="list-style-type: none"> • affiliates' everyday business purposes — information about your creditworthiness • affiliates from using your information to market to you • nonaffiliates to market to you <p>State laws and individual Bank of America companies may give you more rights to limit sharing. See <i>Other Important Information</i> section for your rights under state law.</p>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to you alone unless you tell us otherwise. However, your choice to limit sharing with nonaffiliates to market to you for credit card accounts or Sponsored Accounts will apply to all joint account holders. If you have more than one credit card account or Sponsored Account and you choose to opt out, you will need to do so for each account.</p>
<p>Definitions</p>	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include companies with a Bank of America, Banc of America, U.S. Trust, LandSafe or Merrill Lynch name, financial companies such as Fleet Credit Card Services L.P. and General Fidelity Life Insurance Company.
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Nonaffiliates we share with can include financial services companies such as insurance agencies or mortgage brokers, nonfinancial companies such as retailers, travel companies and membership groups, other companies such as nonprofit groups.
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include financial service companies.
<p>Other Important Information</p>	
<p>Do Not Call Policy. This notice is the Bank of America Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows. Bank of America associates receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from Bank of America will be placed on the Bank of America Do Not Call list and will not be called in any future campaigns, including those of Bank of America affiliates. If you communicate with us by telephone, we may monitor or record the call.</p>	
<p>For Nevada residents only. We are providing you this notice under state law. You may be placed on our Internal Do Not Call List by following the directions in the <i>To limit direct marketing contact</i> section. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number- 702.486.3132; email: BCPINFO@ag.state.nv.us. Bank of America, P.O. Box 25118, FL1-300-02-07, Tampa, FL 33633-0900; Phone number- 1.888.341.5000; email: Click on "Contact Us" at bankofamerica.com/privacy.</p>	
<p>Vermont: Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.</p>	
<p>California: Under California law, we will not share information we collect about you with companies outside of Bank of America, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.</p>	
<p>For Insurance Customers in AZ, CA, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR and VA only. The term "information" in this part means customer information obtained in an insurance transaction. We may give your information to state insurance officials, law enforcement, group policy holders about claims experience or auditors as the law allows or requires. We may give your information to insurance support companies that may keep it or give it to others. We may share medical information so we can learn if you qualify for coverage, process claims or prevent fraud or if you say we can. To see your information, write Insurance Services, TX2-977-01-39, 6401 North Beach Street, Fort Worth, TX 76137, Attn: Data Request. You must state your full name, address, the insurance company, policy number (if relevant) and the information you want. We will tell you what information we have. You may see and copy the information (unless privileged) at our office or ask that we mail you a copy for a fee. If you think any information is wrong, you must write us. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.</p>	
<p>For MA Insurance Customers only. You may ask in writing the specific reasons for an adverse underwriting decision. An adverse underwriting decision is where we decline your application for insurance, offer to insure you at a higher than standard rate or terminate your coverage.</p>	
<p>Bank of America U.S. legal entities</p>	
<p>Bank of America U.S. legal entities that utilize the names: Bank of America, Banc of America, U.S. Trust, LandSafe or Merrill Lynch, as well as the following entities: BACAP Alternative Advisors, Inc., BofA Advisors, LLC, BofA Distributors, Inc., Countrywide Home Loans, Inc., Fleet Credit Card Services, L.P., Financial Data Services Inc., General Fidelity Life Insurance Company, HomeFocus Tax Services, LLC, KBA Mortgage, LLC, Managed Account Advisors LLC, NationsCredit Financial Services Corporation, The Princeton Retirement Group, Inc., SA Mortgage Services, LLC</p>	

Retirement Account Profile

Account Number _____ Rep _____ Social Security # _____ Date of Birth _____

Investment Objectives

Income Growth Total Return

Risk Factor

Conservative Moderate Aggressive

Account Type

IRA Individual IRA Rollover Roth IRA

First Name _____

Middle _____

Last Name _____

Country Of Citizenship _____

Country of Residency _____

Is the account holder an employee of Merrill Lynch or any other financial institution? Yes No

Is the account holder's spouse an employee of Merrill Lynch or any other financial institution? Yes No

Disclose account holder's name and address to issuers of securities held in account? Yes No

Is mailing address in the USA or US Territories? Yes No

Address

Address _____

Address _____

City _____

State _____ Zip Code _____ Residential Yes No

Years at Residence _____ Rent Own

Secondary Address

Address _____

Address _____

City _____

State _____ Zip Code _____ Residential Yes No

Relationship Child Personal Friend Financial Adv.
 Attorney Accountant Self
 Parent Family Member Other

Phone

Phone Number _____

Business Home Cell Other

Control Person or Insider

Control Insider Neither

Gender

Female Male

Employment Status

Business Owner Homemaker Retired
 Employed Not Owner Not Employed Student

Employer _____

Position / Title _____

Marital Status

Single Widowed Divorced
 Married Separated Domestic Partner

Spouse Name _____

Spouse Employer _____

Position / Title _____

Industry

Agriculture Miscellaneous
 Clergy Mining
 Communications Manufacturing
 Construction Public Admin
 Finance Public Utilities
 Forestry / Fishery Real Estate
 Health Services Retail
 Insurance Transportation
 Lodging Services Wholesale

Referral Source

Call In
 Existing
 Known Personally
 Other
 Prospect
 Referral
 Walk In
 Referred by Friend
 TV Ad

Product Experience

"M" Mutual Funds
 "B" Bonds
 "E" Equities
 "O" Options
 "L" Limited Partnership
 "F" Futures
 "N" No Product Experience

Trading Experience

"C" Cash
 "M" Margin
 "N" No Experience

Trade Frequency

"S" Seldom
 "M" Moderate
 "A" Active

Additional Account Information

Occupation

- "1" Accounting
- "2" Advertising P/R
- "3" Agriculture
- "4" Architecture
- "5" Arms Merchant
- "45" Auctioneer
- "6" Banking
- "7" Brokerage Services
- "51" Cash Intensive Business
- "36" Check Cashing
- "8" Civil Service
- "9" Computers / Info
- "10" Construction/Contracting
- "11" Consulting
- "66" Currency Dealer or Exchanger
- "59" Defense Contractor
- "12" Dentistry
- "46" Deposit Broker
- "13" Economics
- "60" Embassies / Consulates
- "14" Engineering
- "15" Estate Planning / Trust
- "16" Executive / Administration
- "17" Finance / Venture Capital
- "18" Food/Beverage/Lodging
- "19" Foreign Service
- "65" Futures Commission Merchant
- "20" Health Services
- "21" Human Resources
- "44" Import / Export
- "61" Internet Gambling Concerns
- "48" Investment Broker
- "43" Jeweler, Gem Dealer
- "22" Lawyer / Judge
- "39" Leather Goods Dealer
- "35" Miscellaneous / Other
- "62" Money Services
- "53" Non-US Armed Forces
- "56" Non-US Charity

Annual Income

The yearly salary of the individual; includes yearly compensation and bonus.

- | | | |
|--|--|--|
| <input type="checkbox"/> "A" less than \$24,999 | <input type="checkbox"/> "H" \$175,000 - 199,999 | <input type="checkbox"/> "O" \$400,000 - 449,999 |
| <input type="checkbox"/> "B" \$25,000 - 49,999 | <input type="checkbox"/> "I" \$200,000 - 224,999 | <input type="checkbox"/> "P" \$450,000 - 499,999 |
| <input type="checkbox"/> "C" \$50,000 - 74,999 | <input type="checkbox"/> "J" \$225,000 - 249,999 | <input type="checkbox"/> "Q" \$500,000 - 549,999 |
| <input type="checkbox"/> "D" \$75,000 - 99,999 | <input type="checkbox"/> "K" \$250,000 - 274,999 | <input type="checkbox"/> "R" \$550,000 - 999,999 |
| <input type="checkbox"/> "E" \$100,000 - 124,999 | <input type="checkbox"/> "L" \$275,000 - 299,999 | <input type="checkbox"/> "S" \$1mm - 3mm |
| <input type="checkbox"/> "F" \$125,000 - 149,999 | <input type="checkbox"/> "M" \$300,000 - 349,999 | <input type="checkbox"/> "T" \$3mm - 5mm |
| <input type="checkbox"/> "G" \$150,000 - 174,999 | <input type="checkbox"/> "N" \$350,000 - 399,999 | <input type="checkbox"/> "U" \$5mm and over |

Annual Household Income

- | | | |
|--|--|--|
| <input type="checkbox"/> "A" less than \$24,999 | <input type="checkbox"/> "H" \$175,000 - 199,999 | <input type="checkbox"/> "O" \$400,000 - 449,999 |
| <input type="checkbox"/> "B" \$25,000 - 49,999 | <input type="checkbox"/> "I" \$200,000 - 224,999 | <input type="checkbox"/> "P" \$450,000 - 499,999 |
| <input type="checkbox"/> "C" \$50,000 - 74,999 | <input type="checkbox"/> "J" \$225,000 - 249,999 | <input type="checkbox"/> "Q" \$500,000 - 549,999 |
| <input type="checkbox"/> "D" \$75,000 - 99,999 | <input type="checkbox"/> "K" \$250,000 - 274,999 | <input type="checkbox"/> "R" \$550,000 - 999,999 |
| <input type="checkbox"/> "E" \$100,000 - 124,999 | <input type="checkbox"/> "L" \$275,000 - 299,999 | <input type="checkbox"/> "S" \$1mm - 3mm |
| <input type="checkbox"/> "F" \$125,000 - 149,999 | <input type="checkbox"/> "M" \$300,000 - 349,999 | <input type="checkbox"/> "T" \$3mm - 5mm |
| <input type="checkbox"/> "G" \$150,000 - 174,999 | <input type="checkbox"/> "N" \$350,000 - 399,999 | <input type="checkbox"/> "U" \$5mm and over |

Net Worth

- | | | |
|--|--|--|
| <input type="checkbox"/> "A" less than \$24,999 | <input type="checkbox"/> "H" \$175,000 - 199,999 | <input type="checkbox"/> "O" \$400,000 - 449,999 |
| <input type="checkbox"/> "B" \$25,000 - 49,999 | <input type="checkbox"/> "I" \$200,000 - 224,999 | <input type="checkbox"/> "P" \$450,000 - 499,999 |
| <input type="checkbox"/> "C" \$50,000 - 74,999 | <input type="checkbox"/> "J" \$225,000 - 249,999 | <input type="checkbox"/> "Q" \$500,000 - 549,999 |
| <input type="checkbox"/> "D" \$75,000 - 99,999 | <input type="checkbox"/> "K" \$250,000 - 274,999 | <input type="checkbox"/> "R" \$550,000 - 999,999 |
| <input type="checkbox"/> "E" \$100,000 - 124,999 | <input type="checkbox"/> "L" \$275,000 - 299,999 | <input type="checkbox"/> "S" \$1mm - 3mm |
| <input type="checkbox"/> "F" \$125,000 - 149,999 | <input type="checkbox"/> "M" \$300,000 - 349,999 | <input type="checkbox"/> "T" \$3mm - 5mm |
| <input type="checkbox"/> "G" \$150,000 - 174,999 | <input type="checkbox"/> "N" \$350,000 - 399,999 | <input type="checkbox"/> "U" \$5mm and over |

- | | |
|---|--|
| <input type="checkbox"/> "52" Non-US Government | <input type="checkbox"/> "30" Support Staff / Clerical / Admin |
| <input type="checkbox"/> "47" Pawnbroker | <input type="checkbox"/> "31" Teacher / Librarian / Counselor |
| <input type="checkbox"/> "38" Phone Card Sales | <input type="checkbox"/> "32" Technician |
| <input type="checkbox"/> "24" Physician / Surgeon | <input type="checkbox"/> "50" Telemarketing |
| <input type="checkbox"/> "63" Private ATM Company | <input type="checkbox"/> "33" Transportation / Travel |
| <input type="checkbox"/> "25" Real Estate | <input type="checkbox"/> "42" Travel Agency |
| <input type="checkbox"/> "26" Religious Worker | <input type="checkbox"/> "41" Used Auto / Truck Dealer |
| <input type="checkbox"/> "27" Research / Development | <input type="checkbox"/> "34" Visual / Performing Arts |
| <input type="checkbox"/> "23" Sales Person | |
| <input type="checkbox"/> "64" Scrap Metal Dealer | |
| <input type="checkbox"/> "49" Ship, Bus, Plane Operator | |
| <input type="checkbox"/> "28" Social Services | |
| <input type="checkbox"/> "29" Sports / Recreation | |