

2015 Benefits & Rewards Guide



MERRILL+® VISA SIGNATURE® CREDIT CARD



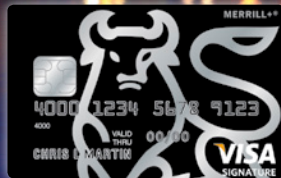
Merrill Lynch Wealth Management makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated, a registered broker-dealer and Member SIPC, and other subsidiaries of Bank of America Corporation.

Banking products are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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Experience your card, your way.



Welcome to your 2015 MERRILL+® Visa Signature® Benefits & Rewards Guide, where you'll discover how much your card has to offer. Whether you enjoy traveling to exotic destinations, embarking on new adventures, or simply saving with valuable travel benefits, your MERRILL+® card can help you enjoy all the experiences life has to offer.

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*To learn even more about all your card has to offer you in 2015 and beyond, sign in at **card.ml.com**.*



Experience your card's benefits, your way.

Premium benefits, rewards and service mean you can experience value, savings and welcoming surprises nearly every time you use your card—all with no annual fee.¹

¹ See Credit Card Agreement for details.

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Rewards

EARN POINTS ON ALL YOUR PURCHASES.

Not only will you enjoy leading security, travel and shopping benefits every time you use your MERRILL+® credit card, but you'll also earn Merrill Points®. Earn 1 point for every dollar you spend on purchases and redeem them for a variety of valuable rewards.¹

What's more, if you have authorized users on your card account, you'll also earn points on their purchases.

TURN YOUR POINTS INTO TRAVEL REWARDS.

Air travel starts at just 25,000 points with no black-out dates or required Saturday-night stays, for flights up to \$500 in value.² Or, redeem for hotels or car rental rewards.³

See page 16 for more details.

OR, TURN YOUR POINTS INTO CASH AND GIFT CARDS.

Gift cards start at just 2,750 points. *See page 33 for more details.*

Or, redeem points for cash rewards as a:

- Deposit into a Merrill Lynch Cash Management Account® (CMA®)⁴ or a Bank of America® checking or savings account
- MERRILL+ credit card statement credit

To check your point balance or redeem for rewards: Sign in at card.ml.com or call 1.800.419.0000

¹ See HOW TO EARN POINTS on page 36 for important details. ² See ANYTIME, ANYWHERE™ AIR REWARDS on page 36 for important details. Air rewards start at 25,000 Merrill Points and a maximum dollar value of \$500 (inclusive of taxes and fees) for flights on the following carriers: American Airlines, Delta Air Lines, United Airlines and British Airways. Air Rewards start at 30,000 Merrill Points for all other carriers. Reservation and ticketing require at least a 21-day advance notice. If the advance notice requirement restriction is not met, the ticket will require an additional 5,000 Merrill Points. Certain terms, conditions and exclusions apply. Please visit card.ml.com for further details. ³ See CAR RENTAL REWARDS on page 36 or HOTEL AND RESORT REWARDS on page 37 for important details. ⁴ The CMA account is a securities account with Merrill Lynch, Pierce, Fenner & Smith Incorporated. The account provides access to services and products offered by licensed banks, including checking and FDIC-insured deposits that are held at the banks. Securities, mutual funds and other non-deposit investment products available through the account are not FDIC insured, not guaranteed by a bank and may lose value.



TRUST THAT YOU'RE PROTECTED.

\$0 Liability Guarantee¹

You are not held responsible for fraudulent credit card purchases. If you notice a fraudulent purchase, please notify us promptly and it will be credited to your account, often as soon as the next day.

Early Fraud Monitoring

Changes in your spending patterns are instantly detected using leading behavioral technology and data analysis. If fraud is suspected, you are alerted immediately.

¹ See SECURITY on page 42 for important details.



Benefits

TRAVEL FURTHER.	<ul style="list-style-type: none">• No foreign transaction fee¹• Lost Luggage Reimbursement²• Trip Delay and Cancellation²• Emergency Evacuation²• Auto Rental Collision Damage Waiver²
EXPECT PERSONAL SERVICE.	<p>Enjoy the convenience of 24 hours a day, 7 days a week access to:</p> <ul style="list-style-type: none">• Client Services• Merrill Lynch Concierge³• Merrill Lynch Travel Advisors
SHOP CONFIDENTLY.	<ul style="list-style-type: none">• Smart chip technology provides greater security when used at chip-enabled terminals• \$0 Liability Guarantee means you won't be held liable for fraudulent purchases⁴• Early Fraud Monitoring• Purchase Security⁵• Warranty Manager⁵

¹ See Credit Card Agreement for details. ² See TRAVEL BENEFITS on page 42 for important details. ³ See MERRILL LYNCH CONCIERGE on page 42 for important details.

⁴ See SECURITY on page 42 for important details. ⁵ See RETAIL PROTECTION on page 42 for important details.

LIFE IS BUSY.
LEAVE IT TO US.

Your time is valuable. Let your Merrill Lynch Concierge give you the gift of time. Whether it's making a dinner reservation or getting tickets to a Broadway show, your Merrill Lynch Concierge¹ can help.

To speak with Merrill Lynch Concierge: Call 1.800.419.0000 and say “Concierge”

PLAN THE TRIP
OF A LIFETIME.

From booking your flight to reserving a hotel, Merrill Lynch Travel Advisors are on-hand to assist you in building the itinerary of your dreams for your next vacation.

Prefer to book your travel online? You can use Merrill Lynch's Online Travel Reservations Service at **card.ml.com** to book air travel, car rentals and hotel stays.

To speak with a Merrill Lynch Travel Advisor: Call 1.800.419.0000 and say “Travel”

EXPECT STELLAR
SERVICE.

Client Service representatives are available 24 hours a day, 365 days a year to help you with any service requests such as account changes, making payments or requesting additional cards.

To reach Client Services: Call 1.800.MERRILL (1.800.637.7455) or sign in at MyMerrill.com or bankofamerica.com



County Kerry, Ireland



THE POSSIBILITIES GET
BETTER THE MORE YOU
USE YOUR CARD.

Spend \$50,000 or more a year on your card to
achieve Plus Level, granting you access to:

Plus Level Airport Lounge Access

Complimentary Delta Sky Club® lounge membership.¹

To enroll or renew your Airport Lounge Access: Call 1.800.419.0000

Plus Level Travel Offer

Hertz®: Save up to 20% PLUS an additional 10% on a weekly or weekend rental of Hertz Collection Vehicle—including Prestige and Adrenaline Collection when you include CDP# 1499506 and PC# 205144 in your reservation. Advanced reservation is required.²

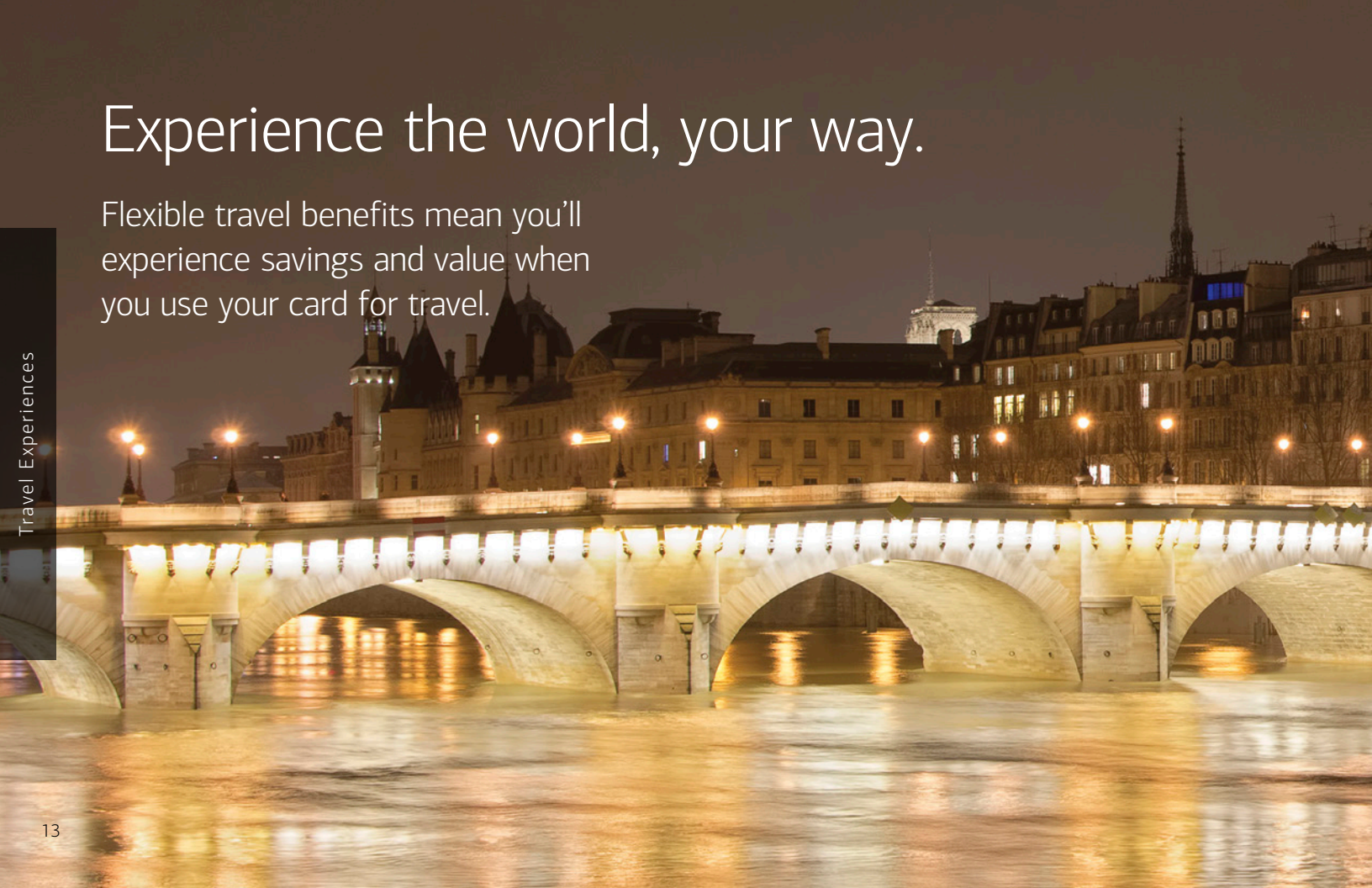
**To make your Plus Level reservation: Visit [hertz.com/mlooffers](https://www.hertz.com/mlooffers)
or call 1.800.654.2200**

¹ Membership is valid for one year beginning in the month requested or, if you have a current membership, one year will be added to the expiration date. Full terms and conditions for membership are available for review at delta.com/skyclub. ² Discount varies based on rental date, location and vehicle type.

Additional restrictions apply to all offers. See pages 36 – 42 for important details or visit card.ml.com. Offers are subject to change without notice. Merrill Lynch reserves the right to amend or discontinue these promotions at any time.

Experience the world, your way.

Flexible travel benefits mean you'll experience savings and value when you use your card for travel.





Turn your Merrill Points® into travel.

AIRPORT LOUNGE ACCESS¹

Redeem Merrill Points® for a one-year Delta Sky Club® membership.

When you reach Plus Level, you can receive complimentary airport lounge access without redeeming points. See page 20 for details.

To redeem: Call 1.800.419.0000 and say “Shopping”

NETJETS® FLIGHT TIME

Redeem your points for flight time on NetJets®. Redeem for as much as you need, with a minimum of 440,000 Merrill Points per hour.

To redeem: Call 1.800.419.0000 and say “Shopping”

DELTA PRIVATE JETS™ FLIGHT TIME

Redeem your points for flight time on Delta Private Jets™. Redeem for as much as you need, with a minimum of 315,000 Merrill Points per hour.

To redeem: Call 1.800.419.0000 and say “Shopping”

HOTELS AND CAR RENTALS³

Redeem points for your next car rental or hotel stay.


To learn more or redeem your points: Call 1.800.419.0000 and say “Travel” or sign in at card.ml.com

DOLLARS OFF AIR TRAVEL⁴

Redeem 10,000 Merrill Points for \$100 off an airline ticket.

To redeem: Call 1.800.419.0000 and say “Travel” or sign in at card.ml.com

¹ Membership is valid for one year beginning in the month requested or, if you have a current membership, one year will be added to the expiration date. Certain lounges may limit access based on availability. Full terms and conditions for membership are available for review at delta.com/skyclub. ² See ANYTIME, ANYWHERE™ AIR REWARDS on page 36 for important details. Air rewards start at 25,000 Merrill Points and a maximum dollar value of \$500 (inclusive of taxes and fees) for flights on the following carriers: American Airlines, Delta Air Lines, United Airlines and British Airways. Air Rewards start at 30,000 Merrill Points for all other carriers. Reservation and ticketing require at least a 21-day advance notice. If the advance notice requirement restriction is not met, the ticket will require an additional 5,000 Merrill Points. Certain terms, conditions and exclusions apply. Please visit card.ml.com for further details. ³ See CAR RENTAL REWARDS on page 36 or HOTEL AND RESORT REWARDS on page 37 for important details. ⁴ See AIR DOLLARS-OFF REWARDS on page 36 for more information.



ANYTIME, ANYWHERE™ AIR REWARDS²

Redeem your points for air travel and enjoy the freedom of choice with no blackout dates or required Saturday-night stays. Plus, you'll still earn frequent flyer miles on your redeemed flight.

- American Airlines, British Airways, Delta Air Lines and United Airlines flights start at just 25,000 Merrill Points, up to \$500 in value.
- All other carrier flights start at just 30,000 Merrill Points, up to \$500 in value.

To redeem: Call 1.800.419.0000 and say “Travel”



COMPLIMENTARY FLIGHT HOUR¹

With your first 25-hour Marquis Jet Card[®], you receive one additional flight hour on the same aircraft type purchased, so you effectively get 26 hours of flight time while paying for 25.

SIMULTANEOUS USAGE & GUARANTEED UPGRADES²

During the first year of owning a NetJets Share[™] or NetJets Lease[™], you will be guaranteed access to two aircraft at the same time on up to three occurrences, and you will enjoy guaranteed aircraft upgrades to the next largest aircraft up to three times.

COMPLIMENTARY GROUND TRANSPORTATION³

With the purchase of your first Marquis Jet Card, you will enjoy six hours of executive town car transportation from Savoya anywhere in the continental United States.

COMPLIMENTARY PRIVATE AVIATION CONSULTATION

A NetJets Sales Executive will help you select the private aviation solution that best meets your needs.

To speak to a NetJets Sales Executive: Call 1.877.538.8955

¹ Any applicable taxes, fees, and other charges, including a fuel variable, may apply and are the responsibility of the Marquis Jet Card Owner. ² Restrictions and fees apply. ³ Blackout dates and additional restrictions may apply. Benefits apply only to MERRILL+ Visa Signature cardholders. Additional restrictions apply to all offers. See THE NETJETS PROGRAM REWARDS on pages 39 – 40 for important details or visit card.ml.com. Offers are subject to change without notice. Merrill Lynch reserves the right to amend or discontinue these promotions at any time.



NETJETS®

Delta Private Jets™

With the purchase of your first Delta Private Jets Card, **which can be used to purchase flights on Delta Private Jets or Delta**, you'll receive:

- One complimentary flight hour on a light cabin aircraft
- Guaranteed simultaneous usage of up to three aircraft (excluding peak days)
- Access to a dedicated Personal Concierge for Delta Air Lines and Delta Private Jets reservations

To purchase your
Delta Private Jets Card:
Call 1.866.430.1541



Airport Lounge Access¹

DELTA SKY CLUB®

As the primary cardholder, you are eligible for a complimentary airport lounge membership to Delta Sky Club® when you reach Plus Level by spending \$50,000 or more a year on your MERRILL+® credit card.

Complimentary one-year Executive membership grants you and your accompanying immediate family, or any two guests, unlimited lounge access. Membership is valid for one year beginning in the month requested or, if you have a current membership, one year will be added to the expiration date. *(For complete Delta Sky Club terms, conditions and house rules, please visit delta.com/skyclub.)*

To enroll: Call 1.800.419.0000
and say “Shopping”

¹ The primary cardholder is eligible to enroll after spending \$50,000 or more on his or her card and reaching Plus Level. Additional restrictions apply to all offers. See AIRPORT LOUNGE ACCESS on pages 40 – 41 for important details or visit card.ml.com. Offers are subject to change without notice. Merrill Lynch reserves the right to amend or discontinue these promotions at any time.



Plus Level¹ offer

SAVE 10% ON HERTZ COLLECTION VEHICLES

Save up to 20% PLUS an additional 10% on a weekly or weekend rental of a Hertz Collection Vehicle—including Prestige and Adrenaline Collection when you include CDP# 1499506 and PC# 205144 in your reservation. Advanced reservation is required.

To make your reservation: Visit [hertz.com/mlooffers](https://www.hertz.com/mlooffers) or call 1.800.654.2200





As a MERRILL+[®] cardholder, you can take advantage of any or all of the Hertz offers below. What's more, you can combine offers and save even more.

UP TO 20% SAVINGS ON A HERTZ RENTAL

As a MERRILL+ credit cardholder, you are eligible to receive up to 20% savings on your Hertz rental when you include CDP# 1499506 in your reservation.

COMPLIMENTARY ONE-CAR CLASS UPGRADE

Save up to 20% PLUS receive a free one-car class upgrade on a weekly or weekend rental when you include CDP# 1499506 and PC# 193141 in your reservation.

ADDITIONAL SAVINGS ON A TWO-DAY RENTAL

Save up to 20% PLUS an additional 5% off on a two-day rental when you include CDP# 1499506 and PC# 204676 in your reservation. Advanced reservation is required.

Hertz Gold Plus Rewards[®]

Sign up for the Hertz Gold Plus Rewards[®] program and receive 550 Bonus Points (valued at one free weekend day) after your first qualifying rental.

To enroll in the Hertz Gold Plus Rewards program: Visit [hertz.com/mlgold](https://www.hertz.com/mlgold)

To make your reservation: Visit [hertz.com/mlooffers](https://www.hertz.com/mlooffers) or call 1.800.654.2200 and use CDP# 1499506

¹ Spending needs to reach \$50,000 or more a year on your card to reach Plus Level. Additional restrictions apply to all offers. See CAR RENTAL OFFERS on page 41 for important details or visit [card.ml.com](https://www.card.ml.com). Offers are subject to change without notice. Merrill Lynch reserves the right to amend or discontinue these promotions at any time.



Fairmont Hotels & Resorts

UPGRADE, BREAKFAST AND MORE

Hotels under the Fairmont banner offer guests an extraordinary place that is created by combining unique architecture and structure, expressive decor and artistry, and magnificent features all in one great location. If anything truly defines Fairmont Hotels & Resorts, it is the value they attach to lasting memories.

Stay at any Fairmont Hotels & Resorts property and receive:

- Room upgrade at check-in*
- Daily breakfast for two
- Early check-in (1 PM)*
- Late checkout (4 PM)*

To take advantage of this exclusive offer: Visit Fairmont.com/MerrillLynch

*Subject to availability upon check-in.

See HOTEL OFFERS on pages 41 – 42 for important details. Offers are subject to change without notice. Merrill Lynch reserves the right to amend or discontinue these promotions at any time.





UPGRADE, BREAKFAST AND MORE

For 126 years Raffles has gone out of its way to give guests the warmest welcome, the richest experiences and the fondest of memories. Now, as Raffles grows, and reaches new and sometimes surprising destinations, guests can rest assured that wherever in the world they travel, Raffles properties will remain distinctly Raffles—infused with the same spirit of adventure, luxury and sublime service.

Stay at any Raffles Hotels & Resorts property and receive:

- Room upgrade at check-in*
- Daily breakfast for two
- Welcome drink
- Late checkout (4 PM)*

*Subject to availability upon check-in.

See HOTEL OFFERS on pages 41 – 42 for important details. Offers are subject to change without notice. Merrill Lynch reserves the right to amend or discontinue these promotions at any time.

To take advantage of this exclusive offer:
Visit [Raffles.com/MerrillLynch](https://www.raffles.com/MerrillLynch)



UPGRADE, BREAKFAST AND MORE

Swissôtel Hotels & Resorts got its start in Switzerland, a country known for big mountains and equally high standards of living. Its contemporary Swiss style and locally inspired flair attracts business and leisure travelers who enjoy high-end hotels, but prefer fresh innovation to stale pretension.

Stay at any Swissôtel Hotels & Resorts property and receive:

- Room upgrade at check-in*
- Daily breakfast for two (weekends only)
- Late checkout (4 PM)*

To take advantage of this exclusive offer:
Visit [Swissotel.com/MerrillLynch](https://www.swissotel.com/MerrillLynch)

*Subject to availability upon check-in.

See HOTEL OFFERS on pages 41 – 42 for important details. Offers are subject to change without notice. Merrill Lynch reserves the right to amend or discontinue these promotions at any time.



Pebble Beach Resorts

UPGRADE AND MORE

One of the world's most famous destinations for championship golf, Pebble Beach is a place like no other. Some of golf's greatest moments were created at Pebble Beach. While you are there, relax at the award-winning The Spa at Pebble Beach, experience the gourmet cuisine of their many restaurants and bring back a special memento of your stay from The Shops of Pebble Beach Resorts.

Stay two nights at any Pebble Beach Resorts property and receive:

- Room upgrade*
- \$200 resort credit that can be used for golf, spa services, dining, tennis and more

To take advantage of this exclusive offer:
Call Pebble Beach Resorts at 1.888.285.4533
and reference code MLVISA15

*Subject to availability upon check-in.

See HOTEL OFFERS on pages 41 – 42 for important details. Offers are subject to change without notice. Merrill Lynch reserves the right to amend or discontinue these promotions at any time.



Travel Benefits

NO FOREIGN TRANSACTION FEE

Whether you're abroad or simply shopping with a merchant located outside the United States, you'll save on international purchases with no foreign transaction fee.¹

SMART CHIP TECHNOLOGY

Shop confidently and easily with your card anywhere in the world where Visa® credit cards are accepted, thanks to your card's smart chip technology.

TRIP CANCELLATION

Ease the hassles of unexpected covered cancellations (or interruption) of a covered trip, up to \$2,500.¹

TRIP DELAY

Delays can happen. Rest assured knowing you have up to \$100 per day (up to 5 days) if your trip is delayed due to a covered reason.¹

TRAVEL AND EMERGENCY ASSISTANCE

Take advantage of a wide range of emergency services 24 hours a day, 7 days a week.¹

EMERGENCY EVACUATION

Know you are protected with Emergency Evacuation Insurance. Medical evacuation or transportation is provided, up to \$100,000.¹

AUTO RENTAL COLLISION DAMAGE WAIVER

You are covered for damage due to collision or theft up to the actual cash value of most rental cars when certain terms and conditions are met. Coverage is provided to the cardholder and other authorized drivers permitted by the rental contract.¹

LOST LUGGAGE REIMBURSEMENT

Receive reimbursement for loss of or damage to your checked and/or carry-on baggage when you pay for your Common Carrier passenger fare with your card.¹

COMMON CARRIER TRAVEL ACCIDENT INSURANCE

You're covered for up to \$1 million in accidental death or dismemberment insurance when you use your card to purchase travel.¹

¹ See TRAVEL BENEFITS on page 42 for important details.



Kyoto, Japan





Experience shopping, your way.

Choose where you shop with a wide selection of gift cards from leading retailers and restaurants.

Gift card rewards start at just 2,750 Merrill Points®.



Bloomingdale's



Landry's



Golfsmith



Macy's



Bloomin' Brands



Lands' End



J.Crew



Spafinder Wellness 365



Nike



Best Buy



Ruth's Chris Steak House



Williams-Sonoma



Pottery Barn



Neiman Marcus



Saks Fifth Avenue



Yankee Candle

To redeem or view more gift cards: Call 1.800.419.0000 or sign in at **card.ml.com**

Certain terms, conditions and exclusions may apply. See GIFT CARDS on pages 37 – 38 for important details or visit card.ml.com.



Retail Protection

PURCHASE SECURITY

Within the first ninety (90) days of the date of purchase, Purchase Security will, at the Benefit Administrator's option, replace, repair items or reimburse you up to a maximum of \$10,000 per claim, and \$50,000 per cardholder for eligible items of personal property purchased with your card in the event of theft or damage.¹

WARRANTY MANAGER

Double the warranty period under the original manufacturer's written U.S. repair warranty when you use your card.¹



To learn more about all your card has to offer you in 2015 and beyond, visit **card.ml.com**.

ALL OFFERS MUST BE CHARGED IN FULL TO YOUR MERRILL+® VISA SIGNATURE® CREDIT CARD. SEE BELOW FOR DETAILS.

Offers, rewards & benefits referenced in this guide are available to holders of the MERRILL+® Visa Signature® credit card ("Cardholders" or "Qualifying Cardholder") and do not apply to any other Merrill Lynch Cards. All offers must be charged in full to the MERRILL+ Visa Signature credit card ("Qualifying Card"). Cardholders are automatically enrolled in the Beyond Rewards® Program (the "Program") at no additional cost.

HOW TO EARN POINTS

Use your credit card. Earn one Point for every dollar in Net Purchases. \$1 = 1 Point. Fractions of Points greater than .50 are rounded up and less than or equal to .50 are rounded down. There's no limit to how many Points you can earn. From time to time, special promotions may feature the ability to earn bonus Points; details will accompany the offer. This program does not qualify for the Bank of America Preferred Rewards or Banking Rewards for Wealth Management programs. Visit the Site, call the Redemption Center, or refer to your monthly statement to see how many Points you've earned. You won't earn Points for: Balance Transfers and Cash Advances, including travelers checks, money orders and other cash equivalents; fees, interest charges and credit insurance; fraudulent transactions. **Combining Points, Rewards and other special promotions** - You can't transfer or sell Points to another person; however, qualifying cardholders who also have a Merrill Accolades® American Express® Card may redeem WorldPoints® Points for Merrill Points, and vice versa. Unless specifically authorized by us, Points and Rewards may not be combined: With other discounts, special

rates, promotions or other reward programs offered by us; with any other entity, including airline frequent flier, hotel frequent guest or other travel-related or membership reward charge, or credit card programs. **Disputes regarding Points** – Discrepancies about Point earnings are not treated as credit card billing disputes. Please refer to your Credit Card Agreement or the annual Your Billing Rights notice for details about billing disputes. All decisions regarding Point disputes shall be final. Cardholders should refer to their Credit Card Agreement for information on your account terms. Certain terms, conditions and exclusions apply to the services listed in this guide. Cardholders can visit card.ml.com for further details.

ELIGIBILITY FOR BENEFITS AND PLUS LEVEL

To be eligible for Benefits under the Benefits Program, Cardholders must (i) be an individual (no corporations, partnerships, associations, or other entities), (ii) have active charging privileges on a Qualifying Card, and (iii) where eligibility for a Benefit requires the purchase of goods or services, the full amount of the purchase must be made using the Qualifying Card.

Achievement of Plus Level is based on the Annual Purchase Volume which is defined as the total value of net retail purchases charged to the Qualifying Card each year ending on the closing date of your last Billing Cycle Statement within the calendar year. There are two levels of Benefits offered under the Benefits Program. Balance transfers, cash advances, including purchases of cash equivalents of any kind, fees, interest charges, credit insurance, credit protection, or debt cancellation charges and fraudulent transactions will not qualify for achievement of the Plus Level. All eligible Cardholders are

entitled to the first level of Benefits ("Base") which are ongoing and are not re-earned.

The Benefits Program offers the opportunity for Cardholders to achieve Plus Level status and thus entitle the Cardholder to a variety of upgrades, Benefits, discounts and special offers provided through third-party suppliers. Plus Level status will provide enhanced Benefits associated with some of the features provided by or through us or Visa. Achievement of Plus Level currently requires Annual Purchase Volume of \$50,000 within a given calendar year. When Plus Level status is achieved, the Cardholder will be eligible for Plus Level Benefits beginning the month following achievement of Plus Level, for the remainder of that calendar year plus the entire following calendar year.

ANYTIME, ANYWHERE™ AIR REWARDS

Your Points are redeemable for Air Rewards on any scheduled flight with no blackout dates. You can use any scheduled carrier published on the chosen major airline reservation system (subject to availability). You may designate anyone as the user of your Air Reward. All travel documents will be sent to the email address provided at the time of redemption.

Anytime, Anywhere Air Rewards are described in two ways: 1. The number of Points required 2. A maximum dollar value ("MDV") of \$500. MDV includes all taxes and destination fees including the September 11th Security Fee. Anytime, Anywhere Air Rewards start at 25,000 Points on the following carriers: American Airlines, Delta Airlines, United Airlines and British Airways. Flights on all other carriers start at 30,000 Points. Anytime, Anywhere Air Rewards reservations require a 21-day advance notice or you must redeem an additional 5,000 Points. If the

dollar cost of your Anytime, Anywhere Air Reward exceeds the MDV, you must pay the difference with Points. 2,500 Points must be redeemed for additional costs up to \$25 of ticket value. Additional payments may be made only in increments of 2,500 Points until your Point balance falls below the 2,500-Point requirement. You will then receive \$0.1 per point toward the Air Reward until all Points are exhausted. After that, you may pay any remaining balance with your Card. Air Rewards are available for worldwide travel and are ticketed in U.S. dollars only. Electronic tickets will be issued. We may add any airline-imposed surcharges, including, but not limited to, fuel-related surcharges and/or additional security fees from the individual carrier. Air Rewards aren't refundable and the tickets, once issued, may be subject to restrictions by the airline. You are responsible for all fees incurred for modifying, exchanging or canceling. Points can't be used for fees imposed by the airline or by us. You must pay any miscellaneous costs, including, but not limited to, baggage charges, gratuities, insurance and airline amenities. You can't combine two or more lower-priced tickets to reach the maximum cost.

AIR DOLLARS-OFF REWARDS

For every 10,000 Points redeemed, a \$100 value is applied to your ticket. Air Dollars-Off Rewards must be applied in whole amounts. If the amount of the Reward exceeds the cost of the ticket, any remaining amount won't be reimbursed or credited. Air Dollars-Off Rewards are applied per person, not per total, to the booking record. Multiple Air Dollars-Off Rewards may be used. Any amount over the Reward cost will need to be paid with your Card.

CAR RENTAL REWARDS

Book any size vehicle for any number of days. The number of points you need to redeem for a Car Rental Reward will be determined at the time of redemption. Optional charges are not included in the Reward (e.g., refueling, liability insurance, drop-off charges). You may be required to present a credit card at check-in to cover these charges. You must meet credit, age and driver requirements. Present your Card when you pick up and return the car.

HOTEL AND RESORT REWARDS

Stay at any participating hotel or resort worldwide. The number of points you need to redeem for a Hotel or Resort Reward will be determined at the time of redemption. No minimum stay required. Accommodations and services vary depending on the property. Optional charges, including personal charges, food and beverages, additional person(s) or upgrade in room category, are not included in the Reward. You may be required to present a credit card at check-in to cover these charges.

GIFT CARDS

Use your Points for gift cards from a variety of retailers. Browse card.ml.com or call the 1.800.419.0000 for gift card options which are updated regularly. Rewards may be issued as gift cards or gift certificates and are shipped prepaid. Gift cards and gift certificates are subject to each individual retailer's policies. For details, see the information that comes with your gift card. Gift cards can be sent to a P.O. Box or street address you designate. Requests for delivery outside the continental U.S. or expedited delivery, if available, are subject to additional shipping charges.

The listed merchants are in no way affiliated with this rewards program, nor are the

listed merchants considered sponsors or co-sponsors of this program. Use of merchant names and/or logos is by permission of each respective merchant and all trademarks are the property of their respective owners. Gift Cards have no fees and no expiration date.

Best Buy – This promotion is not produced, sponsored, or executed by Best Buy. BEST BUY, the BEST BUY logo and the tag design are trademarks of Best Buy and its affiliated companies. © 2015 Best Buy. All rights reserved. **Bloomingdale's** – For balance or customer service go to bloomingdales.com/gcbal or any Bloomingdale's store, or call 1-800-511-2752. This card is redeemable only for merchandise and in-store services at Bloomingdale's and bloomingdales.com (US only); it may not be redeemed for cash (except as required by law) or applied as payment or credit to any credit card account. Bloomingdale's cards may be purchased as a gift or given in place of issuing a credit to a credit card or a proof of purchase return from another payment method. Returns may be applied to this card. Card receipts will show any remaining balance. Protect this card: you are responsible if it is lost or stolen. Lost or stolen cards will only be replaced with proof of purchase and only for the value shown on our records. This card is issued by Bloomingdale's Gift Card, LLC and is required for all inquiries. **Bloomin' Brands** – Bloomin' Brands, Inc., Outback Steakhouse of Florida, LLC, Carrabba's Italian Grill, LLC, Bonefish Grill, LLC, OS Pacific, LLC and OS Prime, LLC are not sponsors or co-sponsors of this promotion. Please see back of gift card for terms and conditions of use. **Golfsmith** – You may redeem this gift card only for merchandise or in-store services in the US at a Golfsmith store, at www.golfsmith.com or at 800-396-0099. This gift card cannot be redeemed for cash, except where required by applicable

state law. Golfsmith is not responsible if your gift card is lost or stolen. You must present this gift card at the time of purchase or for inquiries. NO FEES ARE CHARGED ON GOLFSMITH'S GIFT CARDS AND THEY HAVE NO EXPIRATION DATE. For store locations or for balance inquiries visit www.golfsmith.com or call 800-396-0099. Issued by Golfsmith Incentive Services, LLC. **J.Crew** – Coupons and discounts cannot be applied to Gift Card purchases. If other merchandise is included in your order, the coupon value will apply only to those items. Sales tax will not be applied to Gift Card purchases. If other merchandise is included in your order, tax will apply only to those items. The purchase and redemption of Gift Cards cannot exceed \$1,000. J.Crew will not be responsible for lost or stolen Gift Cards. J.Crew Gift Cards are non-refundable and cannot be transferred, exchanged or resold and cannot be redeemed for cash (except where required by law) or applied to a J.Crew Credit Card account. **Landry's** – This Card may be used to purchase goods and services at any Landry's, Inc. or affiliated location in the U.S. until the full balance is used. See back of card for additional terms and conditions. For locations or more information: www.landrysinc.com. **Macy's** – Macy's is not a sponsor or co-sponsor of this program. Macy's Terms and Conditions apply to all gift cards, see back of card for details. The Macy's name and logo are registered trademarks of Macy's Inc. Macy's Gift Card is redeemable only for merchandise and in-store services at Macy's and macys.com. **Neiman Marcus** – Neiman Marcus is not a sponsor of this promotion and is not affiliated with Merrill Lynch and/or Bank of America. Use of Neiman Marcus® gift cards is subject to the terms and conditions thereof. The Neiman Marcus® name and logo are registered trademarks of NM Nevada Trust. **Nike** – This Gift Card is redeemable for

merchandise at any Nike-owned retail store in the United States, Puerto Rico, and at Nike.com. The card balance is redeemable for merchandise only and will not be redeemed for cash except where required by applicable law. Treat this card like cash. This card will not be replaced if lost or stolen. For questions regarding our Gift Card, visit or call your nearest Nike-owned retail location, go to Nike.com or call us at 1-800-806-6453. Additional terms and conditions for redemption of Gift Cards may also be found on our website. Issued by Nike. **Pottery Barn** – Pottery Barn® is a registered trademark of Williams-Sonoma, Inc. Pottery Barn is not affiliated with Merrill Lynch and/or Bank of America nor a sponsor of this promotion. **Ruth's Chris Steak House** – Usable up to balance to buy goods or services only at participating Ruth's Chris Steak House locations. Not redeemable for cash unless required by law. Not a credit or debit card. Not reloadable. Safeguard this card. Cannot be replaced or replenished if lost, stolen, or used without authorization. CardFact VII, Inc. is the card issuer and sole obligor to card owner. CardFact VII, Inc. is not affiliated with Ruth's Chris Steak House. The cardholder hereby knowingly releases RHGI and its affiliates from any and all liability or claims of any nature whatsoever arising in connection with this card. Purchase, use or acceptance of card constitutes acceptance of these terms. These terms and conditions constitute a valid and enforceable contract between CardFact VII, Inc. and the cardholder. For card balance information, Worldwide Locations and reservations visit RuthsChris.com. **Spafinder** – Card can be used for the purchase of goods and services at participating partners, visit spafinder.com or call 1.800.ALLSPAS (255.7727). Use of card constitutes acceptance of the following terms: Total value of card must be redeemed

at a single facility. Card is not replaceable if lost or stolen. Card cannot be returned. Card cannot be redeemed for cash in NJ, or for cash in any other state unless such state requires cash redemption. Card value is in US dollars. Spafinder Wellness 365 makes no warranty regarding any good or service you receive in connection with use of this card and assumes no responsibility for any injury, or damage arising from use of card and/or the performance of any third party provider. These terms are subject to change without notice. Additional terms located at Spafinder.com.

Williams-Sonoma – Williams-Sonoma® is a registered trademark of Williams-Sonoma, Inc. Williams-Sonoma is not affiliated with Merrill Lynch and/or Bank of America nor a sponsor of this promotion. **Yankee Candle** – This gift card is redeemable for merchandise from any Yankee Candle company owned store (not redeemable at independent Yankee Candle dealers), at yankeecandle.com, or from the Yankee Candle catalog. Except as required by law, gift cards may not be redeemed for cash or other gift cards. Gift card value will not be replaced if lost or stolen. Good toward new purchases only; not valid for previous purchases or orders in progress. There is no expiration date for this card, and additional value can be added after the initial purchase. www.yankeecandle.com. 1-800-545-6882 for balance inquiries.

CASH REWARDS

You can redeem Points for a statement credit, an electronic deposit (ACH) into a Bank of America checking or savings account or an electronic deposit to a Merrill Lynch Cash Management Account® (CMA®).

Requesting an electronic deposit into a CMA – You can redeem Points for deposit to a Merrill Lynch Cash Management Account®. To complete your redemption, you must provide your CMA Account number and

your authorization to send the Cash Reward electronically through the Automated Clearinghouse System (ACH). Once processed, your contribution will be deposited into your CMA Account within fourteen (14) business days of the redemption. Your Cash Rewards are considered fully redeemed once an ACH deposit is made to your CMA Account. We aren't responsible for lost, stolen or undelivered ACH deposits, and substitute ACH deposits won't be made available. Once an ACH deposit is complete and the value of any transaction(s) forming all or part of the Cash Rewards used to get the ACH deposit is refunded, credited or otherwise rescinded, we may, at our discretion: stop payment on the ACH deposit; withhold subsequent Cash Rewards; collect any amount you owe, in any appropriate manner. This includes, but is not limited to, the posting of an equivalent dollar debit in the form of a Bank Cash Advance transaction to your Card. **Requesting a Statement Credit** – Points redeemed for statement credit to your Card will post to your account within three (3) business days of the date of redemption. Statement credits will generally be applied to your existing balance with the highest priced Annual Percentage Rate (APR). Receipt of a statement credit does not affect your responsibility to pay your Total Minimum Payment shown on each Statement you receive from us. **Requesting an electronic deposit into a Bank of America checking or savings account** – When you redeem for an electronic deposit into a Bank of America checking or savings account, we will send it to the account you have indicated within five (5) business days of your request. If an electronic transfer is rejected, your Points will be returned to your account. We will notify you within 15 business days of your request at the email address provided at the time of redemption. If your account is closed before the Points can

be reinstated, you forfeit your Points (except if your Card has been reported as lost or stolen, subject to verification).

DELTA PRIVATE JETS™

Redeem Merrill Points for Flight Hours – The Merrill Lynch Delta Private Jets program is available to all Qualifying Cardholders who have been issued a Qualifying Card. Delta Private Jets, Inc. ("DPJ") is a wholly owned subsidiary of Delta Air Lines, Inc. and sells the DPJ Jet Card®. DPJ Jet Card program flights are operated by DPJ under its 14 CFR Part 135 Air Carrier Certificate or by another FAA-certificated Part 135 or Part 121 air carrier. The offers contained herein may not be used in combination with one another or any other offer or exchanged for cash. Terms and conditions of the DPJ program are contained in the program agreements ("DPJ Program Agreements") which you will be required to execute prior to becoming a DPJ Jet Card holder. Taxes are currently being assessed at the following rates (which are subject to change): For each flight segment constituting domestic (US) transportation including flights to or from certain portions of Canada or Mexico, the following taxes and fees may apply and are subject to change (a) a Federal Excise Tax of 7.5%, (b) a Per Passenger Tax of \$3.90 per flight segment, (c) a Passenger Facility Charge of up to \$4.50 per departure and (d) a September 11 Fee of \$2.50 per flight segment. For flight segments in international transportation (i.e., between the United States and a foreign point (other than certain points in Canada and Mexico)), prices listed also do not include the international departure and arrival tax of \$17.20 per passenger for each inbound and outbound international flight segment and the \$2.50 September 11 Security Fee per flight segment (departing from the United States), as well as related foreign taxes, fees and

charges which vary by destination. **Pay Using Your Qualifying Card** – Cardholders have the option of paying for their DPJ Jet Card using their Qualifying Card, check or wire transfer. Payment by a Qualifying Card is available to all Cardholders; Cardholders do not have to have achieved Plus Level in order to pay with their Qualifying Card. All payments subject to credit availability. **Complimentary Flight Hour for \$100,000 DPJ Jet Card Purchase Arranged by Merrill Lynch** – Offer is valid for any Cardholder with the purchase of their first DPJ Jet Card, provided the purchase is completed prior to December 31, 2016. The complimentary flight hour will only apply to trips scheduled on a light cabin aircraft having a scheduled flight time that is more than 1.3 hours or the equivalent value on another aircraft size so long as the scheduled flight time exceeds 1.3 hours. Use of the complimentary flight hour requires 120 hours prior notice for domestic trips and 240 hours prior notice for international trips. Use of the complimentary flight hour is not available on Peak Days. This complimentary flight hour promotion will be offered to a Cardholder who calls DPJ at 1.866.430.1541. All usual terms and conditions of the DPJ Program Agreements will be extended to the additional complimentary hour, and such complimentary hour will become part of the Cardholder's DPJ's Jet Card. Complimentary flight hour has no cash value. Prices indicated for both domestic and international transportation are subject to change in accordance with the DPJ Program Agreements. DPJ Jet Card holders are responsible for all federal, state, local and foreign taxes, charges, duties and fees relating to the purchase of services from DPJ, including federal excise tax (which is included in the hourly rate for flight services). **Guaranteed Simultaneous Use of up to Three Aircraft on Non Peak Days** – Offer is valid for any Cardholder with the purchase

of their first DPJ Jet Card, provided the purchase is completed prior to December 31, 2016. The guarantee is applicable on non-peak travel days only. All usual terms and conditions of the DPJ Program Agreements will be extended to the guaranteed flights, and such guarantee will become part of the Cardholder's DPJ's Jet Card. The guarantee has no cash value. Prices indicated for both domestic and international transportation are subject to change in accordance with the DPJ Program Agreements. DPJ Jet Card Owners are responsible for all federal, state, local and foreign taxes, charges duties and fees relating to the purchase of services from DPJ, including federal excise tax (which is included in the hourly rate for flight services).

Redeem Merrill Points for Flight Hours –

The selection of DPJ aircraft and the number of Merrill Points required to redeem are valid through December 31, 2016. Merrill Points program may be redeemed, in one-hour increments for current DPJ Jet Card holders, for flights on any of the following aircraft at the corresponding Merrill Points per hour shown:

	Points Hourly Rate	
	Domestic	International
Light Jet	315,000	420,000
Midsized Jet	420,000	525,000
Super-Midsized Jet	560,000	665,000
Large Jet	755,000	855,000

Redemption of Merrill Points entitles a Qualifying Cardholder to one hour of flight time on a DPJ aircraft in accordance with table above. Flight time calculations will include an addition of 12 minutes per flight segment to account for 6 minutes of taxi time for takeoff and landing. Redemption Process: 1) Qualifying Cardholders are required to call the

Rewards & Benefits Center's toll-free number, 1.800.419.0000, to arrange for Merrill Points redemptions, after which the Cardholder will be transferred to a DPJ Sales Executive to complete booking arrangements. 2) Merrill Lynch will be responsible solely for making Merrill Points redemptions—any booking related matters, such as flight itinerary, must be addressed with DPJ. 3) Upon redemption of Merrill Points, Cardholders will be required to execute the DPJ Program Agreements. At that time, if the Cardholder needs additional time to accommodate his/her chosen flight itinerary, he/she will be permitted to acquire additional time, provided by DPJ in accordance with above, at the published hourly rate. The requirements listed apply equally to all Cardholders, including Cardholders already owning a DPJ product. The Cardholder will be required to provide DPJ with their Qualifying Card information to put on file in case of additional costs incurred with their flight redemption. Cardholders acknowledge and agree that such additional costs incurred by them will be charged to such Qualifying Card. The Cardholder will incur all additional costs resulting from their flights, including but not limited to the following: (i) In-flight delays. (ii) For flights originating or terminating outside the continental U.S., there may be fees for foreign permits, special permits airspace fees, overflight, immigration, customs, communications, government assessments, and ferrying the aircraft. (iii) Catering. (Standard stock is complimentary; anything special can be accommodated but will have a charge.) (iv) Damage to the aircraft and (v) any Cardholder or passenger initiated change in trip itinerary. Usage of the hours acquired as part of the flight redemption may not be available on days which DPJ designates as Peak Days. For a list of currently identified Peak Days,

please contact your DPJ Sales Executive. All dates are subject to change. Merrill Lynch assumes no responsibility for Merrill Points converted from the Beyond Rewards® program to flight hours with DPJ, or for the actions or omissions of DPJ, or any award provider in connection with DPJ or otherwise. Merrill Points redeemed to DPJ may not be returned or refunded once redeemed.

THE NETJETS PROGRAM REWARDS

Redeem Merrill Points for Flight Hours

– The selection of Netjets aircraft and the number of Merrill Points required to redeem are valid through December 31, 2015. Merrill Points accrued in the Merrill Lynch Beyond Rewards® program may be redeemed, in two-hour increments (one-hour increments for current Netjets or Marquis Jet Card Owners), for flights on any of the following aircraft at the corresponding Merrill Points per hour shown:

AIROCRRAFT TYPE	MERRILL POINTS/HOUR
Citation Encore+/Encore	440,000
Citation XLS/Excel	510,000
Hawker 800XP	585,000
Citation Sovereign	665,000
Citation X	665,000
Gulfstream G200	800,000
Falcon 2000EX/2000	880,000
Gulfstream G450/400	1,055,000

Redemption of Merrill Points entitles a Qualifying Merrill Lynch Cardholder to one hour of flight time on a Netjets aircraft in accordance with table above. Flight time calculations will include an addition of 12 minutes per flight segment to account for 6 minutes of taxi time for takeoff and landing. All flight hours are subject to a fuel surcharge per hour, which is the responsibility of the Cardholder and must be paid directly to Netjets using a

Qualifying Merrill Lynch Card. For information on the current amount of the fuel surcharge, please contact your Netjets Sales Executive.

Redemption Process: 1) Qualifying Merrill Lynch Cardholders are required to call the Rewards & Benefits Center's toll-free number, 1.800.419.0000, to arrange for Merrill Points redemptions, after which the Cardholder will be transferred to a Netjets Sales Executive to complete booking arrangements. 2) Merrill Lynch will be responsible solely for making Merrill Points redemptions—any booking related matters, such as flight itinerary, must be addressed with Netjets. 3) Upon redemption of Merrill Points®, Cardholders will be required to execute the Netjets Program Agreements. At that time, if the Cardholder needs a larger leasehold interest to accommodate his/her chosen flight itinerary, he/she will be permitted to acquire additional time, provided by Netjets in accordance with above, at the published hourly rate. The requirements listed apply equally to all Cardholders, including Cardholders already owning a Netjets product. The Cardholder will be required to provide Netjets with their Qualifying Merrill Lynch Card information to put on file in case of additional costs incurred with their flight redemption. Cardholders acknowledge and agree that such additional costs incurred by them will be charged to such Qualifying Merrill Lynch Card. The Cardholder will incur all additional costs resulting from their flights, including but not limited to the following: (i) In-flight delays. (ii) For flights originating or terminating outside the continental U.S., there may be fees for foreign permits, special permits airspace fees, overflight, immigration, customs, communications, government assessments, and ferrying the aircraft. (iii) Additional catering (Standard catering is complimentary; anything special can be

accommodated but will have a charge.) (iv) Damage to the aircraft if not treated properly. Usage of the hours acquired as part of the flight redemption may not be available on days which NetJets designates as Peak Period Days. For a list of currently identified Peak Period Days, please contact your NetJets Sales Executive. All dates are subject to change. Merrill Lynch assumes no responsibility for Merrill Points converted from the Beyond Rewards® program to flight hours with NetJets, or for the actions or omissions of NetJets, or any award provider in connection with NetJets or otherwise. Merrill Points redeemed to NetJets may not be returned or refunded once redeemed.

The Merrill Lynch NetJets program is available to all Qualifying Merrill Lynch Cardholders who have been issued a Qualifying Merrill Lynch Card. Marquis Jet Partners, Inc. is a wholly owned subsidiary of NetJets Inc. and sells the Marquis Jet Card®. Marquis Jet Card program flights are operated by NetJets Aviation under its 14 CFR Part 135 Air Carrier Certificate. All of the offers contained herein may not be used in combination with one another or any other offer, or exchanged for cash. Cardholder must have reached Plus Level prior to being eligible for the NetJets benefits and complimentary ground transportation. Terms and conditions of the NetJets program are contained in the NetJets program agreements which you will be required to execute prior to becoming a NetJets Owner. **Pay Using Your Qualifying Merrill Lynch Card** – Cardholders have the option of paying for their Marquis Jet Card using their Qualifying Merrill Lynch Card, check or wire transfer. Payment by a Qualifying Merrill Lynch Card is available to all Plus Levels. Cardholders do not have to have achieved Plus Level in order to pay with their Qualifying Merrill Lynch Card. All payments

subject to credit availability.

Complimentary Flight Hour for 25-Hour Marquis Jet Card Purchase Arranged by Merrill Lynch

– Offer is valid for any Cardholder with the purchase of their first Marquis Jet Card, provided the purchase is completed prior to December 31, 2015. The complimentary flight hour will only apply to the same aircraft type purchased by the Cardholder. This complimentary flight hour promotion will be offered to a Cardholder who is new to the NetJets/Marquis Jet Card Program and calls NetJets at 1.877.538.8955. All usual terms and conditions of the NetJets Program Agreements, including program insurance, will be extended to the additional complimentary hour, and such complimentary hour will become part of the Cardholder's Marquis Jet Card. Complimentary flight hour is not combinable with any other offer and has no cash value. Prices indicated for both domestic and international transportation are subject to increase in accordance with the NetJets Program Agreements, including monthly fuel variable. The prices represent the base prices for 25-occupied hours, before applicable taxes, fees and charges are assessed, as well as related foreign taxes, fees and charges which vary by destination.

Guaranteed One-Way Upgrades and Multiple Use Days for NetJets Share or NetJets Lease Purchase arranged by Merrill Lynch

– Offer is valid for NetJets Shares and NetJets Leases purchased through December 31, 2015. During the first year of your contract, NetJets will (i) grant you three guaranteed one way segment upgrades to an aircraft of NetJets choosing in the next larger cabin class, and (ii) three days of guaranteed simultaneous aircraft usage. Promotion will be offered to any Plus Level Cardholder who is new to the NetJets/Marquis Jet Card

Program and calls NetJets at 1.877.538.8955. These offers are not combinable with any other offer and have no cash value. Terms and Conditions apply, including (i) usage is limited to trips originating and terminating in the continental US, (ii) maximum flight time eligible for upgrade is 8 occupied hours total, and (iii) neither upgrades nor multiple usage is available for use on Peak Period Days. For a list of currently identified Peak Period Days, please contact your NetJets Sales Executive. All dates are subject to change. All NetJets program purchases are subject to the terms and conditions of the NetJets program.

Complimentary Ground Transportation

– Offer is valid for Marquis Jet Cards purchased through December 31, 2015. On the first 25-Hour Marquis Jet Card purchased, Savoya, through its partnership with NetJets, will provide each Cardholder with six (6) hours of complimentary ground transportation (two-hour minimum per trip) anywhere in the continental U.S. There will be a two-hour minimum charge per trip for “no-show” trips, trips cancelled within two hours of scheduled pick-up time and trips changed to a later scheduled pick-up time within two hours of the original pick-up time. Free hours expire 1 year after activation. Cardholders will be covered by Savoya's Insurance terms throughout the complimentary ground transportation hours. This complimentary promotion will be offered to a Qualifying Merrill Lynch Cardholder who calls NetJets at 1.877.538.8955. This offer for complimentary ground transportation is limited to executive sedan service. SUV, Van and Limousine usage shall deplete these hours at a rate of 1.5 hours for each one hour of usage. Complimentary ground transportation hours are a one-time benefit (i.e. not available for subsequent or additional purchases), are non-transferable

and non-endorsable, and have no cash value. All new reservations, modifications and cancellations associated with this offer must be made directly with Savoya by calling 1.866.4.SAVOYA or 1.866.472.8692.

Complimentary Aviation Consultation

– Offer is valid through December 31, 2015. Complimentary private aviation consultations are available to Qualifying Merrill Lynch Cardholders who call NetJets at 1.877.538.8955. Consultations will provide Cardholders with a “Needs Analysis” in order to recommend a course of action depending on the particular needs of the Cardholder.

AIRPORT LOUNGE ACCESS

The primary Cardholder is eligible to enroll in a complimentary airport lounge membership after spending \$50,000 or more on their card and reaching Plus Level.

Delta Sky Club® Airport Lounge

Membership (Plus Level) – Membership is valid for one year beginning in the month requested or, if Cardholder has a current membership, one year will be added to the expiration date. May take four (4) to six (6) weeks to process. Delta Sky Club membership terms, conditions and house rules apply. For the complete Delta Sky Club terms, conditions and house rules, Cardholders should visit delta.com/skyclub. Delta Sky Club membership is non-transferable and non-refundable. Cardholders must be at least 21 years of age for Club membership or access. Delta reserves the right to revise its Club terms and conditions without notice. Delta Sky Club members will not be compensated for changes in locations, rates or policies. Delta Sky Club facilities may be used only in conjunction with same-day ticketed air travel. Delta Sky Club house rules must be observed or membership may be terminated without

compensation. Access to partner lounges subject to each partner's rules, terms and conditions. Additional restrictions may apply. **Redeem Merrill Points for Airport Lounge Access** – Memberships are subject to the terms and conditions of the respective carrier. Only one Plus Level membership allowed per MERRILL+ account per qualification year. If a Cardholder redeems points for a lounge membership, points will not be refunded in the event the account holder later achieves Plus Level status.

CAR RENTAL OFFERS

Hertz® – Save 10% On Hertz Collection Vehicles (Plus Level Only) – Advance reservations are required. Promotion Code (PC) #205144 must be included in reservation or offer is void. Modifying your reservation may result in a change in rate and/or invalidate this offer. Subject to availability, this offer is redeemable on most car classes at participating Hertz airport locations in the U.S. and Canada. Blackouts may apply. Offer is valid on Collection vehicles, excluding Dream Cars. This offer has no cash value, may not be used with Pre-pay Rates, Tour Rates, Insurance Replacement Rates or Hourly Rentals. No other CDP#, certificate, voucher, offer or promotion applies. Hertz age, driver, credit and qualifying rate restrictions for the renting location apply. Car must be returned to original renting location to avoid an additional charge or drop fee. Taxes, tax reimbursement, age differential charges, fees and optional service charges, such as refueling, are not included. Discounts apply to time and mileage charges only and are in local currency on redemption. Offer valid through December 31, 2015. **Gold Plus Rewards** – Only new Gold enrollments as of January 1, 2015 or later will qualify for the Merrill Lynch Bonus. Gold profile and reservation must

include CDP# 1499506. 550 Hertz Gold Plus Rewards Bonus Points, enough points for a free Standard Weekend Rental day, will be provided to member's account up to 10 days from the first Gold rental return and can be redeemed immediately. Standard Rewards may not be available in all cities, at all times. Comparable AnyDay rewards are available for somewhat higher redemption values and have no blackouts. Advanced reservations required. Bonus applies to first Gold rental only. Only one activation bonus per member. No bonus points will be awarded on partial days; only full and paid days of \$25 or more (time and mileage charges) will qualify for this promotion. Must request to have Gold Plus Rewards in the member's profile and on the reservation to earn bonus points. Bonus points earned during this promotion are not eligible for any additional or tier bonuses. Modifying your reservation may result in a change in your rate and/or invalidate this offer. This offer has no cash value. Standard rental qualifications and return restrictions apply. The minimum age for this offer is 21 and age differential charges may apply. All Hertz Gold Plus Rewards rules apply. See www.Hertz.com. Offer valid on your first Gold rental through December 31, 2015. **Complimentary One-Car Class Upgrade** – Advance reservations are required. Promotion Code (PC) #193141 must be provided at time of reservation or offer is void. This offer is subject to upgrade vehicle availability at time and place of rental. Highest obtainable upgrade is to a Premium class vehicle. Brand and model are not guaranteed. Advance reservations are required. Blackout periods may apply. Offer is redeemable at participating Hertz locations in the U.S. Canada, Puerto Rico, and Mexico. Modifying your reservation may result in a change in your rate and/or invalidate this offer. Offer has no cash value and may not be used

with Pre-pay Rates, Tour Rates, Insurance Replacement Rates or hourly rentals. This offer may not be combined with any other certificate, voucher, offer or promotion. Hertz age, driver, credit and qualifying rate restrictions for the renting location apply. Taxes, tax reimbursement, age differential charges, fees and optional service charges, such as refueling, are not included. Discounts apply to time and mileage charges only. Discounts in local currency on redemption. Offer valid for vehicle pickup through December 31, 2015. **5% Additional Savings on a Two-Day Rental** – Advance reservations are required. Promotion Code (PC) #204676 must be provided at time of reservation or offer is void. Modifying your reservation may result in a change in rate and/or invalidate this offer. Offer valid on standard or Leisure rentals at participating locations in the U.S., Canada, Mexico and Puerto Rico. Offer applies to time and mileage charges only; Taxes, surcharges and other fees as well as optional services are extra. Offer valid on most vehicles excluding Collections, Porsche, Mercedes-AMG and Dream Cars. This offer has no cash value and may not be used in conjunction with any other coupon, offer, certificate or promotion. Vehicle must be returned to renting location to avoid change in rate or drop charge. Minimum rental age applies. Hertz standard driver and credit qualifications for the rental location apply. This offer is subject to availability. Blackout periods may apply. Offer valid through December 31, 2015.

HOTEL OFFERS

Pebble Beach Resorts – Offer valid January 1, 2015 – December 31, 2015. Offer is subject to availability and does not include occupancy tax, County tourism assessment and service charge. This offer is only available to cardholders who use their valid U.S. issued

Merrill Lynch® Visa Signature® card to book and pay for their 2-night minimum stay at Pebble Beach Resorts. Comp upgrade is based on availability. Resort credit must be used during stay and is valid at The Spa at Pebble Beach, The Shops at Pebble Beach, Pebble Beach Restaurants, and golf. Resort credit may not be used for room fees. Not valid in conjunction with other offers. Some blackout dates apply. Pebble Beach Company reserves the right to modify or discontinue these offers at any time. Package is valid for new bookings only, and parties of 8 rooms or less. Rates are subject to change. Pebble Beach Company reserves the right to modify or discontinue these offers at any time. Pebble Beach®, Pebble Beach Resorts®, Pebble Beach Golf Links®, The Lodge at Pebble Beach™ The Inn at Spanish Bay™, The Links at Spanish Bay™, Spyglass Hill® Golf Course, The Spa at Pebble Beach™, Pebble Beach Golf Academy™, The Lone Cypress™, The Heritage Logo and their respective distinctive images are trademarks, service marks and trade dress of Pebble Beach Company. Photo © Joann Dost. © 2014 Pebble Beach Company. **Fairmont** – Offer available for stays booked January 1, 2015 to December 31, 2015, with a stay window of January 1, 2015 to March 31, 2016. Room upgrade is next to room category, based on availability at time of check-in. Daily breakfast for 2 is included. Early check-in at 1pm and late check-out until 4pm are based on availability. Offer is subject to availability at time of reservation. Blackout dates may apply. Taxes and gratuities are not included. Offer cannot be combined with any other offer or discount. Hotel locations are subject to change. **Raffles Hotels & Resorts** – Offer available for stays booked January 1, 2015 to December 31, 2015, with a stay window of January 1, 2015 to March 31, 2016. Offer is not valid with other offers or promotions.

Reservation is subject to availability. Standard Terms & Conditions apply. Gratuities and Standards are not included. Hotel locations are subject to change. Upgrade to next room category and late check-out 3pm is subject to availability at time of check-in. **Swissôtel Hotels & Resorts** – Offer available for stays booked January 1, 2015 to December 31, 2015, with a stay window of January 1, 2015 to March 31, 2016. Hotel locations are subject to change. Weekdays – room upgrade confirmed: late check-out until 4pm confirmed. Weekends – based on 1 or 2-night stays, room upgrade – confirmed, late check-out until 4pm confirmed. Daily breakfast for two until 2pm. Offer is subject to availability at time of reservation, and blackout dates may apply. Taxes and gratuities are not included. Offer cannot be combined with any other offer or discount.

MERRILL LYNCH CONCIERGE

To access the Merrill Lynch Concierge Service, call 1.800.419.0000 and say "Concierge". The service is available 24 hours a day, 7 days a week. An independent third-party will provide the Concierge Service ("Concierge Provider") and associated upgrades and shall at times refer you to other third-party service providers, who are not employees or agents of Merrill Lynch, the issuer or the Concierge Provider and are solely and exclusively responsible for all matters with respect to their services or products. You acknowledge and agree, for yourself and any person or entity claiming through you, that: (i) the sole and exclusive remedy for any claim, loss, damage, expense, personal injury, death,

or other claim resulting or arising from, or related to, the Concierge Service, associated upgrades or the referral of any service provider shall be against the service provider; and (ii) Merrill Lynch, the issuer and their respective directors, officers, employees, or affiliates make no representation or warranty about the quality of services or products provided by the Concierge Provider. Certain Concierge Service requests may be subject to a fee. Purchases (and fees, if applicable) must be billed to the Cardholder's Qualifying Card.

RETAIL PROTECTION

Certain terms, conditions and exclusions apply. Cardholders should refer to the Guide to Benefits or the Program Details on card.ml.com.

SECURITY

\$0 Liability Guarantee – The \$0 Liability Guarantee covers fraudulent purchases and payments made by others using the Cardholder's account. To be covered, Cardholders should not share personal or account information with anyone. Claims may only be filed by accountholder against posted and settled transactions subject to dollar limits and verification, including providing requested information supporting fraudulent use claim. Credit card claims reported and received during weekdays after 6:00 p.m. CST, on weekends or holidays, after 60 days of the date of the statement on which the transaction appears or online will not be eligible for next-day credit.

TRAVEL BENEFITS

Certain terms, conditions and exclusions apply. Cardholders should refer to the Guide to Benefits or the Program Details on card.ml.com.

No Foreign Transaction Fee – Cardholders should refer to their Credit Card Agreement for more information on account terms.

Program administration – Bank of America, N.A. manages the Cash Rewards portion of the Program. Bank of America, N.A. is the exclusive issuer and administrator of this credit card program. Independent third parties manage the gift card and certificate rewards portions of the Program. The Concierge Service and associated upgrades are provided by an independent third party that may refer you to other third-party service providers. Please note that these providers are independent and solely responsible for their services and products. An independent third-party travel agency manages the travel portion of the Program. **Program changes** – Changes to the Program and the Program Rules may occur from time to time. When any change is made, we'll post revisions on the Site. In some cases, we may notify you of changes by mail. However, it's your responsibility to review the Site or any correspondence to stay aware of any changes. We may choose to: discontinue or change the redemption options or values at any time; change any part of the Program, Program Rules or participating partners, Rewards or special offers; terminate the Program, or discontinue your participation in it for any reason. For example, we may disqualify you from earning and redeeming Points if we find that you or

someone else used your account in a way that breaks the Program Rules. Changes may also affect outstanding transactions and Points, including: the earnings rate for Points; the number of Points required to redeem Rewards; the types of transactions that qualify for Points; the type or value of Rewards; the expiration policy for Points, and the maximum number of Points that may be earned per month, year or other time period. The Program is not scheduled to end on a predetermined date. Anytime, Anywhere is a trademark and Bank of America, Beyond Rewards, Merrill Lynch Cash Management Account, Cash Management Account, CMA, Working Capital Management Account, WCMA, MERRILL+, the Bull Symbol, Merrill Lynch, Merrill Points, Merrill Accolades and WorldPoints are registered trademarks of Bank of America Corporation. Visa and Visa Signature are registered trademarks of Visa International Service Association and are used by the issuer pursuant to a license from Visa U.S.A. Inc. American Express is a federally registered service mark of American Express and is used by the issuer pursuant to a license. All other company, product and service names may be trademarks or service marks of others and their use does not imply endorsement of, or an association with this program. All product and service descriptions were provided by the respective providers, and Merrill Lynch is not responsible for any inaccuracies in such descriptions.

FOR
ASSISTANCE
WITH YOUR
ACCOUNT

Client Services: 1.800.MERRILL (1.800.637.7455)

Statements and Account Information:

MyMerrill.com
bankofamerica.com



FOR TRAVEL
AND CONCIERGE
SERVICES

Merrill Lynch Travel Advisor: 1.800.419.0000 and say "Travel"

Merrill Lynch Concierge: 1.800.419.0000 and say "Concierge"

FOR REWARDS
AND BENEFITS

Check Point Balance, Browse and Redeem Rewards: **card.ml.com**

Rewards & Benefits Center: 1.800.419.0000

FOR SECURITY
AND PROTECTION
FEATURES

1.800.MERRILL (1.800.637.7455)

