

# Merrill Lynch Schedule of Miscellaneous Account and Service Fees



At Merrill Lynch, we offer a wide variety of account programs and services with a broad range of features and benefits. Below is a list of fees and charges, which may apply to your account(s) at Merrill Lynch. The listed fees below do not include commissions, markups, commission equivalents or advisory fees. Some of these fees may be waived under certain conditions. Fees are subject to change. Please speak with your financial advisor if you have any questions regarding our account or service fees.

**Please refer to your account agreement(s) for specific information about your account and service fees.**

**NOTE: The "Acronyms for Account Names" section at the bottom of this document provides a list of acronyms used in this fee schedule.**

Account or Service	Fee Amount	Frequency
<b>ACCOUNT MAINTENANCE FEES</b>		
<i>Account Fee (per account)</i>		
WCMA	\$300	Annual
ICMA	\$275	Annual
EMA, WCMA SUB	\$150	Annual
BIA, CMA	\$125	Annual
MSA	\$100	Annual
EMA II	\$80	Annual
DELAWARE, BUS. DELAWARE (USD)	\$65 (No fee if properly linked to an ICMA account)	Annual
DELAWARE, BUS. DELAWARE (NON-USD)	\$75 (No fee if properly linked to an ICMA account)	Annual
EMA SUB	\$50	Annual
CMA SUB	\$25	Annual
WCMA, WCMA SUB, BIA	\$25, \$12.50, \$10.40 (in lieu of annual fee listed above)	Monthly
EDUCATIONAL SAVINGS ACCOUNT (ESA)	25 basis points min \$25 max \$100	Annual
IRA, IRRA, ROTH	25 Low Balance Fee	
CMA, CMA SUB, DELAWARE, IRA, IRRA, ROTH	\$15	Quarterly
<i>Payment Extension</i>		
WCMA, WCMA SUB	\$25	Transactional
<b>T a x a T a F</b>		
<i>Account Transfer Fee</i>		
BIA, CMA, CMA SUB, EMA, EMA SUB, EMA II, ICMA, IRA (IRA, Roth, IRRA), RCMA, WCMA, WCMA SUB, 401K	\$95	Transactional
IRA (SEP SIMPLE, BASIC), RSA	\$75	Transactional
HSA	\$50	Transactional
ESA	\$15	Transactional
<i>Closeout Fee</i>		
HSA	\$50	Transactional
IRA, IRRA, ROTH	\$95 plus pending custodial fee	Transactional



Account or Service	Fee Amount	Frequency
<i>Non-USD Fed Wire Transfer (FX)</i> Various Accounts	Pass through fee	Transactional
<i>Recall Fee — International Wires</i> Various Accounts	Pass through fee	Transactional
<i>Trace Fee for Wires</i> Various Accounts	Pass through fee	Transactional
<i>USD Federal Wire Transfer (Branch)</i> Various Accounts	\$30	Transactional
Various Accounts	\$15	Transactional
<i>USD Federal Wire Transfer (Online)</i> Various Accounts	\$15	Transactional

#### INVESTMENT SPECIFIC

##### Merrill Lynch Fees

<i>Bond Coupon Deposit</i> Various Accounts	\$5	Transactional
<i>Mandatory Exchange</i> WCMA, WCMA SUB, CMA, CMA SUB	\$50	Transactional
<i>Corporate Actions — Reorg Processing Fee</i> Various Accounts	\$50	Transactional
<i>Corporate Actions — Transaction Fee</i> Various Accounts	\$30	Transactional
<i>Reregister Deceased Name Securities</i> CMA, CMA SUB	\$50	Transactional
<i>Precious Metals — Secured Storage and Service Fee</i>	<b>Brokerage Accounts:</b> Gold, Platinum, Palladium — 0.50% Silver — 0.60% <b>Managed Accounts:</b> Gold, Platinum, Palladium — 0.30% Silver — 0.40%	Monthly

##### Third-Party Fees

<i>American Depositary Receipt ("ADR") Cable Fee</i> Various Accounts	Varies from \$15-\$20 per conversion + \$.05 per share	Transactional
<i>ADR Certificate Fee</i> Various Accounts	Varies	Transactional
<i>Delivery of Non-Government Securities — Direct Registration System ("DRS") Eligible or Participating</i> Various Accounts	\$25	Transactional
<i>Delivery of Non-Government Securities — Not DRS Eligible</i> Various Accounts	\$500	Transactional
<i>Deposit Withdrawal at Custodian (DWAC)</i> Various Accounts	Varies	Transactional
<i>Legal Transfer Fee — Depository Trust Company</i> Various Accounts	\$75	Transactional

## Acronyms for Account Names

Acronym	Full Name
BIA	Business Investor Account
CMA	Cash Management Account
CMA SUB	Cash Management Account SubAccount
ESA	Educational Savings Account
EMA	Endowment Management Account
EMA SUB	Endowment Management Account SubAccount
EMA II	Endowment Management Account II
HSA	Health Savings Account
ICMA	International Cash Management Account

Acronym	Full Name
IRA	Individual Retirement Account
IRRA	Individual Retirement Rollover Account
MSA	Medical Savings Account
RCMA	Retirement Cash Management Account
RSA	Retirement Sector Account
ROTH	Roth Individual Retirement Account
WCMA	Working Capital Management Account
WCMA SUB	Working Capital Management SubAccount

---

Merrill Lynch Wealth Management makes available products and services offered by Merrill