



Merrill Lynch

CUSTOMER ACCOUNT TRANSFER FORM

Account Transfer Instructions

Please use this form to transfer your account from another financial institution to Merrill Lynch. Please take a moment to review the instructions below.

Account Information	Complete a separate form for each account you are transferring to Merrill Lynch. <i>You must complete all information in Section 1 of the form.</i>
Transfer Type	Complete only one option in Section 2, specific to your type of transfer.
Account Holder Signature(s)	The signatures of all account holders are required in Section 3.
Account Type	Transfers must occur between "like" accounts (e.g., single to single, joint to joint). If your transfer is not between like accounts, you must read and sign Section 5. For retirement accounts , please contact Merrill Lynch for details. To roll over assets from a 401(k) or other qualified employer-sponsored plan(s) , please contact your employer.
Statement Information	Include a copy of the most recent statement from your current financial institution when returning the form.
Other Information	Remember to update any automatic deposits or withdrawals that have been established on the account that you are transferring. This form cannot be used to move assets between Merrill Lynch accounts. Please contact your Merrill Lynch Financial Advisor for details.

ESTIMATED DELIVERY TIME FRAMES

ASSET TYPE	DELIVERY METHOD	ESTIMATED TIME FRAMES
Regulated Transfer Process	All Assets NYSE/NSCC Members	11 Business Days
Non-Regulated Transfer Process	Various	
Equities	Depository Trust Company (DTC)	15 Business Days
Government Securities	Fed Wire/GSCC/PTC	15 Business Days
Foreign Securities	Euroclear/Foreign Banks	4 - 6 Weeks
Restricted Securities	Physical/Certificate	15 - 20 Business Days
Option Transactions	Option Clearing Corporation	10 - 15 Business Days
Mutual Fund Securities	Re-registration via Fund Agent	May take up to 30 Business Days
Limited Partnerships	Re-registration via General Partner depending upon their re-registration schedule	3 - 5 Weeks

The above-anticipated time frames are subject to the losing firm's capabilities to move assets between financial institutions. Time frames are from date of receipt of instructions by delivering firm and may vary greatly.

- Use this form to transfer securities and/or funds from another financial institution to Merrill Lynch, Pierce, Fenner & Smith (Merrill Lynch).
- To roll over assets from a 401(k) or other qualified employer-sponsored retirement plan, please see your employer for specific details.

1. Your Account Information

Merrill Lynch Account	
Account Holder Name (First, Middle, Last)	
Co-Account Holder Name (First, Middle, Last)	
Account Number	
Daytime Telephone Number ()	
Taxpayer Identification Number	
Merrill Lynch Branch Office Contact	
Name:	FA#:
Phone:	

Account Being Transferred (One account per form.)
Name of Delivering Firm
Account Type at Delivering Firm (IRA/ROTH/IRRA/SEP/etc.)
Account Number at Delivering Firm
Title of Your Account (as it appears on your statement)
Street Address of Delivering Firm
City, State, Zip of Delivering Firm
Please attach a copy of your most recent statement

2. Specify the Type of Transfer to Merrill Lynch (Please select only **one** of the following options A, B, or C)

- A. Brokerage or Trust Company Account Transfer** Delivering Firm Broker Code (Merrill Lynch Completes) _____
- Please select one of the following three options:
- 1. Transfer my **entire** account to Merrill Lynch in-kind.
 - 2. Liquidate my **entire** account and transfer cash.
 - 3. Transfer **only** the assets listed below: (Attach additional sheets if necessary.)

Description of assets	Number of shares or "all"	Transfer shares in-kind*	Sell & transfer cash
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>

- B. Mutual Fund Company Transfer**

Description of assets or mutual fund name	Account number	Number of shares or "all"	Transfer shares in-kind*	Sell & transfer cash
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>

Instructions for Dividends and Capital Gains:		
Reinvest both*	or	Cash for both
<input type="checkbox"/>	or	<input type="checkbox"/>
<input type="checkbox"/>	or	<input type="checkbox"/>
<input type="checkbox"/>	or	<input type="checkbox"/>

- C. Bank, Savings & Loan, Insurance, Annuity or Credit Union Transfer****

Please select one of the following three options:

- 1. Transfer cash only. Please select one: ALL \$ _____ or PORTION \$ _____
- 2. Transfer CD or other asset(s) listed below.
- 3. Change broker dealer on annuity and/or insurance product listed below to Merrill Lynch, Pierce, Fenner, & Smith

Description of assets or product name	Contract or account #	Number of shares or "all"	Transfer shares in-kind*	Sell & transfer cash↑	Sell at maturity & transfer cash ↑↑	Maturity date if selected
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

*If you do not indicate otherwise, Merrill Lynch will default to this option for executing your transfer and establishing your assets at Merrill Lynch.

**If the investment is a life insurance policy or annuity, the holding firm may require additional documentation to surrender these investments.

↑Penalties may be incurred for early liquidation. ↑↑ Submit transfer request 2-3 weeks before maturity.

3. Authorization and Signatures (Please Read Carefully and Sign Below)

To the delivering firm:

- If this account is a retirement plan account, and the delivering firm is trustee or custodian of the plan, I have appropriately amended the applicable plan and named Merrill Lynch, or another person, as successor custodian or trustee under the plan. Unless otherwise indicated in the instructions above, please transfer all assets in my account to Merrill Lynch. I understand that to the extent any assets in my account are not readily transferable with or without penalties, such assets may not be transferred within the time frames required by NYSE Rule 412 or similar rule of the NASD or other designated examining authority.
- I authorize you to deduct any outstanding fees due you from the credit balance in my account. If my account does not contain a credit balance, or if the credit balance in the account is insufficient to satisfy any outstanding fees due you, I authorize you to liquidate the assets in my account to the extent necessary to satisfy that obligation. I understand that if I choose a method of disposition of assets in a retirement account other than liquidation and transfer, I may become liable for the payment of taxes and penalties with respect to such assets. If certificates or other instruments in my account are in your physical possession, I instruct you to transfer them in good deliverable form, including affixing any necessary tax waivers, to enable Merrill Lynch to transfer them in its name for the purpose of sale, when and as directed by me. I understand that upon your validation of this transfer, you will freeze my account (i.e., all open orders on the account being transferred should be cancelled and no new orders should be accepted, except for transactions closing options positions which expire within seven days).
- I affirm that I have destroyed or returned to you credit/debit cards and/or unused checks issued to me, if any, in connection with the account I have designated for transfer.
- **If I am transferring a retirement account and I am required to take minimum required distribution, I attest that none of the amount to be transferred in my account includes my required minimum distribution for the current year.**
- I understand that certain types of assets might not be transferable to Merrill Lynch. For example, some money market funds could be proprietary products of the delivering firm. **If my account contains proprietary money market funds, please liquidate them and transfer the resulting credit balance to Merrill Lynch unless I have instructed otherwise here:**

_____. For other types of non-transferable assets (e.g., products of a third party with which Merrill Lynch does not maintain a relationship), I understand that you or Merrill Lynch will contact me in writing to determine what disposition I wish to make.

Account Holder's Signature X	Date	Medallion Signature Guarantee (Merrill Lynch Completes)
Co-Account Holder's Signature X	Date	
Co-Account Holder's Signature X	Date	

4. Letter of Acceptance (Complete only if the account being transferred to Merrill Lynch is a retirement account.)

To the prior custodian/trustee of the retirement account designated for transfer:
Please be advised that Merrill Lynch does hereby accept appointment as successor custodian.

Successor Custodian Authorized Signature (Merrill Lynch Completes) X	Date
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5. Special Authorization if Account Titles or Taxpayer Identification Numbers are Different

We authorize the transfer even though the Merrill Lynch account has a different title or different taxpayer identification number than the account being transferred. We understand that account transfers involving mismatches of account titles or taxpayer identification numbers may require manual processing, and can take longer than same-name account transfers. All owners of each account have signed below.

Account Holder's Signature X	Date	Medallion Signature Guarantee (Merrill Lynch Completes)
Co-Account Holder's Signature X	Date	
Co-Account Holder's Signature X	Date	

Information for Delivering Firm All deliveries must include client's name and Merrill Lynch account number

Receiving firm information:
 Merrill Lynch, Pierce, Fenner & Smith Inc.
 Attn: Asset Transition Services Department
 4800 Deer Lake Drive East
 Jacksonville, FL 32246-6484

All DTC Eligible Securities:
 Deliver to DTC Clearing
 0161 vs. Payment
 5198 vs. Receipt-free

Book Entry GNMA's:
 PTC/GNMA
 PTC Symbol: MLPFS

Fed Book Entry Securities: (e.g. Treasury Notes)
 JPMCHASE/CUST/MERRILL
 ABA# 021000021
 Further credit to client name and Merrill Lynch account number

Fed Book Entry Mortgage:
 JPMCHASE/CUST/MERRILL
 ABA# 021000021
 Further credit to client name and Merrill Lynch account number

Tax ID Number 13-3180817

Checks and Re-Registration Papers for Cash/Margin Accounts: (Do not send physical certificates to this address)
Merrill Lynch, Pierce, Fenner & Smith Inc.
 Attn: Cash Management
 FAO/FBO Client Name
 ML Account #
 4800 Deer Lake Drive East
 Jacksonville, FL 32246-6484

Fed Wire Funds:
 Mellon Bank
 Pittsburgh, PA
 ABA# 0430-0026-1
 Sub A/C# 101-1730
Merrill Lynch, Pierce, Fenner & Smith Inc.
 Further credit to client name and Merrill Lynch account number

Physical Delivery of Securities:
 DTC New York Window
 55 Water Street
 Concourse Level, South Building
 New York, NY 10041

Mailing Address for Physical Certificates:
 Merrill Lynch Processing Center
 C/O DTC BDS 2SL
 55 Water Street
 New York, NY 10041

Limited Partnerships
 Merrill Lynch
 Attn: Limited Partnership Operations
 PO Box 3695
 New York, NY 10008-3695

Mutual Funds: Retirement Accounts Only
 MLPF&S Inc. FBO Client's name
 Client's Merrill Lynch account number
 Type of account (IRA/IRRA/Roth/etc.)
 4800 Deer Lake Drive East, 2nd Floor
 Jacksonville, FL 32246-6484
Tax ID number 13-3180817

Mutual Funds: Retail Accounts Only
 Client's name
 Client's mailing address
 Client's tax ID number
 Make Merrill Lynch broker dealer on account