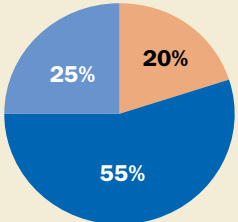
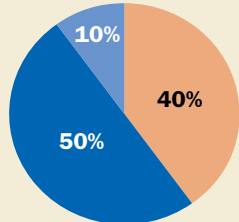
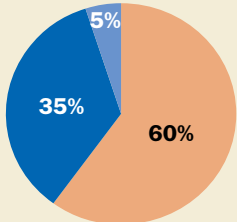
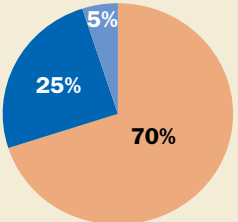
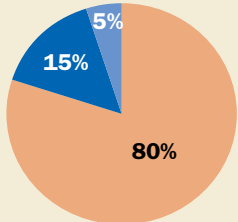


	My Current Portfolio Allocation (%)	My Target Investor Profile Portfolio Allocation (%)	Difference (%)	My Action Plan for Diversification
Stocks	_____	_____	_____	_____
Bonds	_____	_____	_____	_____
Cash	_____	_____	_____	_____

ALLOCATE ASSETS TO YOUR COMFORT LEVEL

■ Stocks ■ Bonds ■ Cash

<p>Conservative</p>  <ul style="list-style-type: none"> • Maintain capital • Returns may be very low • High liquidity • Reduced risk 	<p>Moderately Conservative</p>  <ul style="list-style-type: none"> • Obtain continuing income stream • Some risk 	<p>Moderate</p>  <ul style="list-style-type: none"> • Balance between bonds for current income and stocks for growth • More risk 	<p>Moderately Aggressive</p>  <ul style="list-style-type: none"> • Accumulate wealth over time, not current income • Risk of price volatility • Seeking to achieve growth 	<p>Aggressive</p>  <ul style="list-style-type: none"> • Achieve above-average growth • More substantial risk • Seeking to achieve above-average returns
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Asset allocation models reflect allocations for Banc of America Securities–Merrill Lynch Research investment policy as of March 2009. Banc of America Securities–Merrill Lynch has changed the allocations for each model in the past and may change the allocations in the future, depending on research and investment strategy recommendations. The purpose of the sample portfolios is to show how portfolios may be created with different risk and return characteristics to help meet a participant's goals. You should choose your own investments based on your particular objectives and situation. Remember, you may change how your account is invested. Be sure to review your decisions periodically to make sure they are still consistent with your goals. You should also consider any investments you may have outside the plan when making your investment choices.

**WANT HELP TO PUT YOUR PLAN IN PLACE?
CONTACT A MERRILL LYNCH FINANCIAL ADVISOR.**

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