

Bank of America Merrill Lynch received #1 ratings in Group 5 2011 Stock Plan Administration Study

#

1

Received #1 ratings for Completely Satisfied Clients as well as:

- Executive services
- Easy to do business with
- Acts on customer feedback
- Works as a partner to solve issues and problems
- Fair and reasonable in contracts

And outstanding ratings for:

- Overall service for plan sponsors and participants
- Overall satisfaction, loyalty, value and retention

For more information about Bank of America Merrill Lynch's equity compensation solutions, including our full suite of retirement and benefit plan services, call us toll free at 1.877.654.3789 or visit www.baml.com/integratedbenefits

GROUP 5

Bank of America Merrill Lynch's satisfaction ratings are based on 2011 responses from 131 plan sponsors representing 333 equity compensation plans in Group Five's annual study of stock plan sponsors' satisfaction with their plan administration service conducted from May to July 2011. #1 ratings are based on receiving the highest percentage of clients who gave the maximum rating for overall satisfaction on a 5 pt. scale. Outstanding ratings indicate Bank of America Merrill Lynch is among the plan administrators who received the highest percentage of clients rating of 4 or 5 for overall satisfaction on a 5 pt. scale. Group Five is a leading corporate services research firm in the financial services industry. By surveying companies, employees and investors worldwide for over 20 years, Group Five has become the most knowledgeable and independent source for client satisfaction information in the shareholder service and stock plan industries.

Bank of America Merrill Lynch is a marketing name for the Retirement Services business of Bank of America Corporation ("BAC"). Banking and fiduciary activities are performed by wholly owned banking affiliates of BAC, including Bank of America, N.A., member FDIC. Brokerage services are performed by wholly owned brokerage affiliates of BAC, including Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"), a registered broker-dealer and member SIPC.

Investment products:

| | | |
|----------------------|-------------------------|----------------|
| Are Not FDIC Insured | Are Not Bank Guaranteed | May Lose Value |
|----------------------|-------------------------|----------------|

Group Five, Inc. is not an affiliate of Bank of America Corporation.

©2011 Bank of America Corporation. All rights reserved. | 00-63-0680NSB | AR3393M0

Bank of America
Merrill Lynch