

Program Guidelines

The following document outlines the Guidelines that govern the Bank of America Charitable Gift Fund including contributions, grant recommendations, investments, fund reporting and tax information, and fees. Please let us know if you have questions that are not answered by these Guidelines. The Charitable Gift Fund can be reached at 1-888-703-2345. Additional information about the Bank of America Charitable Gift Fund is also available at <http://www.bankofamerica.com/donoradvised>.

Important: The Bank of America Charitable Gift Fund Program Guidelines is designed to provide general information about the Charitable Gift Fund. Information contained in the Program Guidelines or on any of its related documents/forms, web-sites is not intended to constitute legal, tax or investment advice. We suggest you consult your personal tax or legal advisor before making tax-related or investment decisions. This information should not be deemed an offer or solicitation with respect to the sale or purchase of securities.

CONTRIBUTIONS TO THE BANK OF AMERICA CHARITABLE GIFT FUND

The Bank of America Charitable Gift Fund is a public charity as described in the Internal Revenue Code of 1986 (Sections 501(c)(3), 509(a)(1) and 170 (b)(1)(A)(vi)).

Donors may make irrevocable contributions to the Bank of America Charitable Gift Fund. The minimum initial contribution is \$5,000, while the minimum amount for subsequent contributions is \$1,000. Contributions to the Bank of America Charitable Gift Fund are irrevocable and may be accepted in the form of cash, mutual fund shares, listed securities, or, under some circumstances, other securities (including restricted stock and closely held business interests) and other non-financial assets, at the discretion of Bank of America, N.A., which serves as the Trustee of the Bank of America Charitable Gift Fund (hereinafter, the "Trustee").

The Bank of America Charitable Gift Fund is governed by the Bank of America Charitable Gift Fund Trust Document over which Bank of America is the named Trustee of such said Gift Fund. All activities of the Gift Fund are subject to the Trustee's discretion directly or through Bank of America employees and/or other agents.

A completed Bank of America Charitable Gift Fund Donor Application must accompany all first-time contributions. You (the "Donor") may request an application from your advisor, the Bank of America Charitable Gift Fund, or fill one out online at <http://www.bankofamerica.com/donoradvised>. This Application can be delivered to the Bank of America Charitable Gift Fund or your advisor in person or by mail, and may also be submitted online. The Trustee of the Bank of America Charitable Gift Fund reserves the right to reject any new account or any donor.

Trustee review and confirmation of contributions — Any contribution accepted by the Trustee is an **irrevocable contribution** to the Bank of America Charitable Gift Fund. Contributions to the Bank of America Charitable Gift Fund are not refundable. The Donor retains only the advisory privileges set forth in these Guidelines.

All accounts and contributions are subject to review and approval by the Trustee of the Bank of America Charitable Gift Fund prior to acceptance. Contributions not accepted will be returned to the Donor in a timely manner. Initial contributions of cash, securities or other assets from new donors to the Bank of America Charitable Gift Fund may take additional time for approval. As a result, your gift receipt may not match your beginning Gift Fund account balance. The Bank of America Charitable Gift Fund will provide written confirmation upon acceptance of any contribution. If your contribution is in cash or marketable securities, the Bank of America Charitable Gift Fund will provide you with a confirmation that includes the value of your contribution for tax purposes. We request that you report any errors immediately to the Bank of America Charitable Gift Fund. The Bank of America Charitable Gift Fund is unable to provide you with a value for securities that are not publicly traded. For federal tax purposes, Donors must obtain an independent appraisal of such securities having a value of \$10,000 or more. Even when the value is less than \$10,000 an appraisal is recommended. Since the Bank of America Charitable Gift Fund cannot issue a gift confirmation until the gift is processed, Donors should plan for adequate time to process their gifts, especially during year-end. If an account is opened but no contributions are received and accepted within a 90 day period, the Trustee of the Bank of America Charitable Gift Fund reserves the right to close the account.

Please see last page for important information.

Bank of America Merrill Lynch makes available investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation or in which Bank of America Corporation has a substantial economic interest.

Delivery of cash contributions — Cash contributions must be in U.S. dollars and may be delivered by check or wire transfer. Checks should be made payable to the Bank of America Charitable Gift Fund and delivered to Bank of America Charitable Gift Fund, P.O. Box 55850, MA1-225-04-02, Boston, MA 02205-5850. The Bank of America Charitable Gift Fund will generally process cash contributions received by the Bank of America Charitable Gift Fund by 2:00 pm eastern standard time that same business day, if all paperwork is in order.

Delivery of securities - After all paperwork is received, in good order and has been approved by the Trustee of the Bank of America Charitable Gift Fund, contributions (other than non-publicly traded securities) will generally be sold within 2 business days and the net proceeds realized will be invested according to the investment objective the Donor has recommended. As the value of your charitable deduction is determined on the date the Bank of America Charitable Gift Fund receives your contribution, depending on the securities markets at the time, the proceeds realized for reinvestment will be more or less than the amount of your deduction.

Special deadlines for asset transfers and other transactions may apply from October 1st through December 31st. Please consult your Bank of America Advisor or the Bank of America Charitable Gift Fund.

Testamentary gifts and gifts from trusts and Individual Retirement Accounts — The Bank of America Charitable Gift Fund may be named the beneficiary of a bequest of cash or securities, including mutual fund shares and Individual Retirement Account (IRA) assets. The Bank of America Charitable Gift Fund may also be named the beneficiary of a charitable remainder trust, charitable lead trust, IRA or life insurance policy. Please have your attorney contact the Bank of America Charitable Gift Fund to request suggested language for gifts to the Bank of America Charitable Gift Fund through bequests, charitable remainder trusts, charitable lead trusts, IRAs and life insurance. The Bank of America Charitable Gift Fund Specialists do not give tax advice, and we encourage you to consult with your independent tax and legal advisors concerning your particular tax situation.

Third party Contributions – Third parties can make contributions to a Bank of America Charitable Gift Fund account and will receive a receipt of their donation for tax purposes but will have no advisory privileges with regard to the assets in the Bank of America Charitable Gift Fund.

GRANT RECOMMENDATIONS

You or your designee may recommend charitable organizations to which grants will be made from the Bank of America Charitable Gift Fund account through a Grant Recommendation Form. Grant Recommendation Forms can be mailed or completed online. Grant Recommendation Forms may also be faxed if the grant recommendation is for less than \$250,000. Grant Recommendation Forms must be reviewed and approved by the Bank of America Charitable Gift Fund. This review will include verification that the recommended charitable organization is a charitable organization organized in the United States and described in Section 170 (b)(1)(A) of the Internal Revenue Code of 1986 ("Code"), including religious, educational, hospital or medical research, governmental entities, as well as public charities that are described in Code Sections 501(c)(3) and 509(a)(1), (2), or (3) ("Qualified Organization."). Grants to organizations where the Internal Revenue Service requires expenditure responsibility will not be approved. If the grant recommendation is approved, the Bank of America Charitable Gift Fund will distribute the grant directly to the recommended charitable organization and notify you accordingly. If the Bank of America Charitable Gift Fund does not accept a recommendation, the Trustee will notify you.

Minimum Grant Recommendation Amount — The minimum amount for each grant recommendation to individual charitable organizations is \$250, or the balance of the account, whichever is less.

Grant Recommendations by Other Individuals — During a Donor's lifetime, he or she may provide written designation and authorization for one or more individuals to recommend Bank of America Charitable Gift Fund grants to Qualified Organizations. Once a Donor has made such an authorization, the individual so designated will

have complete authority to recommend grants at any time, in the amount of \$250 and over, from the account until written revocation of this authority is received by the Bank of America Charitable Gift Fund from the Donor.

Successor Designation Options — The Donor may designate one or more individuals to be assigned the advisory privileges associated with the Bank of America Charitable Gift Fund account upon the Donor's death. If an account is held jointly, upon the death of one Donor, the surviving Donor(s) would be permitted to recommend grants and investments. Successor assignments would take effect only after the death of any surviving Donor associated with the account and will be subject to change by the surviving Donor.

Additional Donor Advisors and Successor Advisors will have the same privileges as the Donor.

After providing written notification and satisfactory proof to the Trustee of the Donor's death, the successor will succeed to all privileges and duties of the Donor, including the ability to recommend subsequent grants and name a subsequent successor. If the successor is a minor, the Trustee may require that the minor's legal guardian make grant recommendations. Instead of choosing a successor, a Donor may recommend that one or more Qualified Organizations (subject to the review and approval by the Trustee of the Bank of America Charitable Gift Fund) receive the proceeds of the account upon notification provided to the Bank of America Charitable Gift Fund of the Donor's death. Unless the Donor(s) or successor has identified charitable organizations to receive remaining income or assets, upon notification of the Donor(s)' or successor's death, the Trustee will distribute the proceeds to the Trustee's General Fund.

BANK OF AMERICA CHARITABLE GIFT FUND GRANTS

Grants to Public Charities — Grants can only be made to Qualified Organizations as defined above.

Other Restrictions on Grants — Grants may not be used in whole or in part to satisfy a pledge. Grants may not be used to provide any private benefit (such as school tuition, membership fees, scholarships for designated individuals, or missionary service payments for designated individuals), dues, benefit tickets, items purchased at charitable auctions or sponsorships that include tickets or entrée to an event; nor may grants be used for lobbying, political contributions or to support political campaign activities. The Bank of America Charitable Gift Fund will reject grant recommendations for improper purposes and will take remedial action if it discovers that grants have been made for improper purposes. Recommendations for grants to international organizations will not be accepted; however, Donors may make grant recommendations to Qualified Organizations organized in the U.S. that function as intermediary organizations facilitating international charitable giving.

Contributions must be fully processed and attributed to your fund before grants recommendations are processed. This may take up to a couple of weeks. Additionally, to ensure necessary liquidity is available in each fund to meet grant requirements, a donor is not permitted to grant out more than seventy-five percent (75%) of a fund's balance in one week unless the fund is invested in Principal Preservation. Please contact the Charitable Gift Fund if you would like to change your investment objective.

Number of Grants — The Bank of America Charitable Gift Fund generally allows unlimited grant activity; however, the Trustee reserves the right to charge additional fees for extraordinary services.

Trustee's General Fund — The Trustee's General Fund is the Bank of America Charitable Gift Fund's permanent endowment fund. Contributions to this General Fund will be used by the Program to enhance the endowment from which grants will be made to support charitable causes. Grants are made from the General Fund by the trustees at their discretion on an annual basis. While individual donors may not make recommendations for grants from this General Fund to charities, they may recommend that grants be made from their Bank of America Charitable Gift Fund account to the General Fund. Over the past 5 years the General Fund has distributed almost \$1,100,000 for charitable purposes as of December 31, 2012.

Grant Checks and Confirmations — All grants will be made on checks bearing the name of the Bank of America and the Charitable Gift Fund and will be delivered directly to the charitable organization. A letter from the Bank of America Charitable Gift Fund will be sent to the charitable organization for each grant check. This letter will specify the account name, and the name and address of the Donor(s) recommending the grant unless anonymity is requested by the Donor(s). After a recommended grant is made, the Donor(s) or successor will receive a written confirmation from the Bank of America Charitable Gift Fund. Grants are not deductible for federal income tax purposes.

Timing of Grant Distributions — The Bank of America Charitable Gift Fund reviews a grant recommendation once it is received and will typically process that grant, if approved, within 10 business days between January 1st through

September 30th and twice weekly between October 1st and December 31st unless additional information is required from the recommended charitable organization. Grant recommendations for which additional information is required from a charitable organization will be processed as soon as practicable after the required information is received. After the Trustee has received a Donor's recommendation and approved it, the grant will be made on a timely basis. If a recommendation is to distribute an entire fund balance, be advised that investment values may change between the time of the recommendation and the distribution. Please also be advised that a recommendation to distribute the entire balance of a fund may require additional processing time.

Grants for each fund are fulfilled in the order in which they are received by the Charitable Gift Fund, regardless of whether the grant was recommended by the primary Donor.

Anonymous Grants – Donors may request their grant recommendation be made anonymously to the recommended charitable organization. Both the Donor name and/or the name of the Donor's Gift Fund account will remain anonymous if requested.

Trust Distribution Policy — The Bank of America Charitable Gift Fund's formal distribution policy requires that minimum annual grants on an overall basis must be equal to total net income earned by the Bank. Future changes in the law governing donor advised funds or a change in the distribution pattern of distribution by donors may require the Bank of America Charitable Gift Fund to alter its distribution policy. This may include minimum grant activity on a per account basis.

BANK OF AMERICA CHARITABLE GIFT FUND INVESTMENTS

At the time you establish a Bank of America Charitable Gift Fund account, your contribution will be commingled with other contributions to the Bank of America Charitable Gift Fund though each Donor's account is accounted for separately. You will be asked to recommend one of eight objectives for the account, a money market fund and seven investment objectives. You may recommend a mutual fund or mutual fund and Exchange-Traded Fund (ETF) portfolio under one of the seven investment objectives. Donors who contribute over \$3 million to a single Charitable Gift Fund account have an additional option of an all ETF portfolio under one of the seven investment objectives. If the account falls below \$3 million, the Charitable Gift Fund may contact the donor to request an investment reallocation recommendation or to confirm that an additional contribution will be made. If the Donor fails to do so, the Trustee reserves the right to transfer the account into a qualifying portfolio.

An objective should be recommended to the Bank of America Charitable Gift Fund based on your expectation of the fund account's timeline and purpose. You may recommend a new objective for your account four times per calendar year but only once within a one month period.

A description of each of the eight objectives is provided below:

Principal preservation — Seeks to preserve the value of the portfolio's principal amount without experiencing large swings in portfolio value. Income is moderate and varies as short-term interest rates change. This investment objective does not focus on capital appreciation or protection against inflation.

All fixed income — Primarily emphasizes current income generation. Due to its focus on fixed income securities, and other appropriate asset classes, general stability of principal value should be obtained, but is not guaranteed.

Current income — Strives to maximize current income through a 70% to 90% allocation to primarily high-quality, intermediate-term fixed income securities. A modest allocation to equities in the range of 10% to 30% offers a modest potential for capital appreciation.

Balanced income — Emphasizes current income through a 55% to 75% allocation to fixed income securities, complemented by a secondary consideration for capital appreciation through an equity allocation in the range of 25% to 45%.

Balanced — Offers the potential for both capital appreciation and current income through a 40% to 60% allocation to fixed income securities with a corresponding allocation to equity investments.

Balanced return — Intends to provide long-term total return opportunities through an allocation to both equities and fixed income investments. The objective is represented by an allocation to equities between 50% to 70% and in fixed income from 30% to 50%.

Balanced appreciation — Strives to maximize long-term total returns through a focus on capital appreciation. As such, current income is of secondary importance. The asset allocation ranges for portfolios managed in this style are 60% to 80% to equities and 20% to 40% to fixed income securities.

Appreciation — Emphasizes the maximization of total return and protection against inflation. Equities will constitute 70% to 90% of a portfolio managed in this style. A moderate exposure to fixed income securities — in the range of 10% to 30% — may help to buffer short-term fluctuation in performance while providing a modest level of current income.

FUND REPORTING AND TAX INFORMATION

Account records and tax reporting — The Bank of America Charitable Gift Fund will provide you with quarterly reports of account holdings either online or by mail, as well as confirmations of contributions and grants. Contribution confirmations will also show the date and the fair market value of contributions of cash or publicly traded securities. The Bank of America Charitable Gift Fund is unable to provide a value for securities that are not publicly traded. Any fair market value listed on a confirmation is a good faith estimate on the part of the Bank of America Charitable Gift Fund. We recommend that you consult with your tax advisors before taking any charitable deduction.

Itemized deductions for contributions to the Bank of America Charitable Gift Fund — Subject to certain limitations, you are eligible to deduct your gift to the Bank of America Charitable Gift Fund for federal income tax purposes as a contribution to a public charity on the date the contribution is transferred to the Bank of America Charitable Gift Fund. Please notify the Bank of America Charitable Gift Fund before making any contributions. While you should consult your tax advisor to review your personal tax circumstances, the following information may be useful regarding the amount of your deduction as it is affected by the type of asset contributed to the Bank of America Charitable Gift Fund:

Cash contributions — Your deduction will equal the amount of cash contribution made to and received by the Bank of America Charitable Gift Fund.

Contributions of publicly traded securities — The Bank of America Charitable Gift Fund will provide Donors with IRS Form 8283 showing its estimate of the fair market value of any publicly traded securities contribution. The IRS requires that Form 8283 (or the equivalent) be completed and filed with an individual's federal income tax return for gifts of property (including securities) valued at \$500 or more. For publicly traded securities held for more than one year, your deduction will equal the mean of the high and low prices reported on the date the contribution is received by the Bank of America Charitable Gift Fund. For mutual fund shares held for more than one year, your deduction will equal the closing price on the date the contribution is received. For securities or mutual fund shares held for one year or less, the deduction is for the lesser of your cost basis or fair market value.

Contributions of securities that are not publicly traded — For securities that are not publicly traded which have been held for more than one year, the deduction will equal the fair market value determined by the Donor in a reasonable manner on the date the contribution is transferred to the Bank of America Charitable Gift Fund. You will be required to obtain a qualified appraisal for any such contributed property for which you will claim a deduction of more than \$5,000 (\$10,000 for a gift of stock that is not publicly traded) and that appraisal must be summarized on the Form 8283 attached to your federal tax return for the year of gift. If the securities are sold or otherwise disposed of by the Bank of America Charitable Gift Fund within three years of the date of gift, the Bank of America Charitable Gift Fund is required to file the Form 8282 with the IRS to report the sale price and to provide the Donor with a copy. It is the practice of the Bank of America Charitable Gift Fund to sell all contributed securities immediately following receipt. For securities held for one year or less, the deduction is the lesser of the Donor's cost basis or fair market value.

Deductions as a percentage of Adjusted Gross Income — Individuals may deduct cash contributions to the Bank of America Charitable Gift Fund up to a limit of 50% of Adjusted Gross Income ("AGI") in the tax year in which the contribution is made. Deductions for contributions of appreciated securities or other appreciated capital assets held for more than one year are permitted to a maximum limit of 30% of AGI. Any excess amount may be carried forward and deducted in the five-year period following the year the contribution is made. A Donor's ability to take such itemized deductions may be subject to certain other restrictions. Please contact your tax advisor for specific guidance, given your own circumstances.

Grants are not eligible for deduction — Once you have made your tax-deductible gift to the Bank of America Charitable Gift Fund, no further deductions for that specific gift are allowed. For example, when the Bank of America Charitable Gift Fund makes a recommended grant to a qualified charitable organization, the Bank of America Charitable

Gift Fund is granting its own assets. Donors will not be eligible to claim an additional charitable deduction in the amount of these grants.

Income earned by the Bank of America Charitable Gift Fund — Income that accrues to your account within the Bank of America Charitable Gift Fund is income to the Bank of America Charitable Gift Fund. It is not income to the Donor(s) and is not available as a charitable tax deduction. Accumulated income may be distributed by the Bank of America Charitable Gift Fund to qualified organizations as grants upon your recommendation.

Estate and probate considerations — Contributions made during lifetime to the Bank of America Charitable Gift Fund and any earnings related to your contribution are not part of your taxable estate and are not subject to probate.

FEES AND CHARGES TO DONOR ACCOUNTS

General Administrative Charges

Bank of America Charitable Gift Fund accounts will be charged an annual fee for general administrative expenses as shown below on the point in scale schedule.

Fees assessed on total market value of account

\$0 - \$100,000.....	0.90%
\$100,001 - \$500,000.....	0.75%
\$500,001 - \$1,000,000.....	0.50%
\$1,000,001 - \$2,500,000.....	0.35%
\$2,500,001 - \$5,000,000.....	0.25%
\$5,000,001 plus.....	0.15%

The above schedule represents fees for administrative functions performed on behalf of the account and does not include an investment management charge. The investment management fee will be charged separately.

The Bank of America Charitable Gift Fund may pay fees to the Bank for administrative services and the Bank may in turn pay fees to U. S. Trust, Bank of America Private Wealth Management Advisors for certain administrative services. These fees paid by the Bank are deducted from the administrative fee schedule and investment advisory fees. In addition, Merrill Lynch Financial Advisors may also be compensated for administrative services.

Investment Expenses

Account investments other than the Columbia Funds, such as ETFs, are subject to an annual investment advisory fee, based upon market value in addition to the ETF expense. The investment advisory fee is calculated at 12 basis points (bps) (0.12%) charged annually. One-twelfth of this fee is charged to accounts each month, based upon the market value of investments in the Donor's Bank of America Charitable Gift Fund account. The investment advisory fee is included in the investment fees listed below.

Investment Fees

Investment Objective	<u>Approximate Annual Fee</u> <i>(Percent of Market Value)</i>			
	Mutual Fund	Mutual Fund & ETF	ETF*	Money Market
Principal Preservation.....				20 bps
All Fixed Income.....	88 bps.....	68 bps.....	38 bps	
Current Income.....	91 bps.....	69 bps.....	37 bps	
Balanced Income.....	94 bps.....	70 bps.....	36 bps	
Balanced.....	96 bps.....	71 bps.....	35 bps	
Balanced Return.....	98 bps.....	72 bps.....	34 bps	
Balanced Appreciation.....	100 bps.....	72 bps.....	34 bps	
Appreciation.....	101 bps.....	72 bps.....	33 bps	

*This option is for accounts funded with at least \$3 million.

Modification — The Bank of America Charitable Gift Fund Trustee reserves the right to modify the Declaration of Trust or these Guidelines at any time, subject to the provisions of the Declaration of Trust.

Additional Charges

The Bank of America Charitable Gift Fund generally allows unlimited grant activity; however, the Trustee will assess any charges incurred by the Trustee for special services or taxes to the account receiving the services or generating the taxes.

Minimum account balance - If an account balance falls below \$250 before September 1st of the calendar year the Donor will receive a notice from the Charitable Gift Fund. The donor will have until the end of the calendar year to contribute a gift. If the Donor fails to do so the Trustee reserves the right to transfer the remainder of the account into the Bank of America Charitable Gift Fund's General Fund.

Any balance of \$50 or less received after a recommendation to distribute the entire fund balance has been honored will be transferred to the Trustee's General Fund.

Minimum Activity — If a Donor's account is dormant for five years, with neither contributions nor grant recommendations, the Bank of America Charitable Gift Fund will attempt to contact the Donor(s) or successor to provide the opportunity to make grant recommendations or contributions. If the Donor(s) or successor(s) do not do so or if no Donor or successor is then acting, the Bank of America Charitable Gift Fund will transfer the account to the Trustee's General Fund.

Termination — If a Donor's advisory rights are terminated in regard to a Bank of America Charitable Gift Fund account, the Donor may make a grant recommendation to a charitable organization or grant the remainder to another donor advised fund. If the Donor fails to do so, the fund account assets will be transferred to the Bank of America Charitable Gift Fund's General Fund. The right to terminate for cause is in the sole discretion of the Bank of America Charitable Gift Fund.

All activities of the Bank of America Charitable Gift Fund and participation by its Donors are governed by the Declaration of Trust dated August 26, 1955, as restated September 4, 2009. The relationship between Donors and the Trustee of the Bank of America Charitable Gift Fund is established in the Declaration of Trust. In the event of any inconsistency between the terms of these Program Guidelines and the Declaration of Trust, the terms of the Declaration of Trust will govern. The Bank of America Charitable Gift Fund reserves the right to modify these Program Guidelines at any time. All modifications to these Program Guidelines will govern both existing and new Donor accounts. The Bank of America Charitable Gift Fund is currently administered by personnel in the Philanthropic Management group at Bank of America.

Statement of Acknowledgement

I hereby acknowledge that I have read and understood the Program Guidelines that govern the Bank of America Charitable Gift Fund. I also fully understand that the contributions made to the Gift Fund cannot be returned unless my account is not accepted by the Trustee of the Bank of America Charitable Gift Fund.

Please Print Donor Name

Please Print Donor Name (if applicable)

Donor Signature

Donor Signature

Date

Date

U.S. Trust, Bank of America Private Wealth Management operates through Bank of America, N.A. and other subsidiaries of Bank of America Corporation. Bank of America, N.A., Member FDIC.

BofA™ Global Capital Management Group, LLC ("BofA Global Capital Management") is an asset management division of Bank of America Corporation. BofA Global Capital Management entities furnish investment management services and products for institutional and individual investors. BofA Funds are distributed by **BofA Distributors, Inc.**, member FINRA and SIPC. BofA Distributors, Inc. is part of BofA Global Capital Management and an affiliate of Bank of America Corporation.

BofA Advisors, LLC is an SEC-registered investment advisor and indirect, wholly owned subsidiary of Bank of America Corporation and is part of BofA™ Global Capital Management.

Columbia Management Investment Advisers, LLC is an SEC registered investment advisor and indirect, wholly owned subsidiary of Ameriprise Financial Corporation. It is not affiliated with Bank of America. Columbia Management Investment Advisers, LLC furnishes investment management services and products for institutional and individual investors. **Columbia Management Investment Distributors, Inc.**, a subsidiary of Ameriprise Financial, is the distributor of the Columbia Funds. Columbia Management Investment Distributors, Inc. is not affiliated with Bank of America Corporation.

Effective May 1, 2010, the Columbia Management Distributors, Inc. and Columbia Management Advisors, LLC, indirect wholly owned subsidiaries of Bank of America Corporation, were renamed BofA Distributors, Inc. and BofA Advisors, LLC. As part of the change, effective May 1, 2010, the Columbia taxable and tax-exempt money market funds were renamed the BofA Funds.

Bank of America Merrill Lynch is a marketing name for Institutional Investments & Philanthropic Solutions (II&PS). II&PS is part of U.S. Trust. U.S. Trust operates through Bank of America, N.A. and other subsidiaries of Bank of America Corporation (BAC). Bank of America, N.A., Member FDIC. Banking and fiduciary activities are performed by wholly owned banking affiliates of BAC, including Bank of America, N.A. Brokerage services may be performed by wholly owned brokerage affiliates of BAC, including Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S).

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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Investment products and services may be available through a relationship managed by U.S. Trust or through a relationship with MLPF&S. Certain U.S. Trust associates are also registered representatives with MLPF&S and may assist you with investment products and services provided through MLPF&S and other nonbank investment affiliates. MLPF&S is a registered broker-dealer, member SIPC and a wholly owned subsidiary of BAC.

Bank of America Merrill Lynch and U.S. Trust makes available investment products sponsored, managed, distributed or provided by companies that are affiliates of BAC or in which BAC has a substantial economic interest, including BofA™ Global Capital Management.

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