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December 29, 2008

Office of the Attorney General
Attention: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

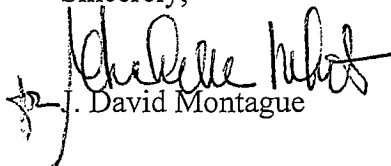
Pursuant to Maryland's security breach notification law, we are writing to notify your office that on December 19, 2008, a third-party consulting services firm working on behalf of Merrill Lynch reported that earlier in December, one of their employees was burglarized and severely beaten in his home. The burglars took various items, including a computer, which had on it the names and Social Security numbers of a population of current and former Merrill Lynch Financial Advisors and some applicants for employment who are residents of the state of Maryland. The computer did not contain any additional personal or financial information, nor did it contain any client data.

The individual reported the theft to law enforcement authorities, who are investigating the incident. The consulting firm has been doing work for Merrill Lynch for approximately 10 years without incident, and the information was necessary for the work they were doing for us.

We do not have any indication that the information has been or will be improperly used. A letter of notification will be delivered to the Maryland residents affected by this incident on or about December 30, 2008. A copy of this notice is enclosed for your information.

Should you have any questions, please do not hesitate to contact me, at (212) 670-2905.

Sincerely,


J. David Montague



Important Notice

From Mary Woolley, Vice President, Merrill Lynch Information Security & Privacy

December 30, 2008

<Insert individual name and address>

We regret to inform you of an incident affecting your personal information. On December 19, 2008, a long-standing consulting services provider informed our firm of an incident involving the theft of a computer containing confidential information from Merrill Lynch. While we have no indication that the information has been or will be accessed or misused, we are taking the precaution of notifying you so you can, if you deem appropriate, take additional steps to protect yourself and your information. Even though no account numbers were affected in this matter, please be assured that you will not be responsible for any monetary loss from unauthorized activity in your Merrill Lynch account(s) arising from this incident. Please reference more detailed information about this incident below.

Incident	On December 19, 2008, a third-party consulting services firm working on behalf of Merrill Lynch reported that earlier in December, one of their employees was burglarized and severely beaten in his home. The burglars took various items, including a computer, which had on it the <u>names and Social Security</u> numbers of a population of current and former Merrill Lynch Financial Advisors and some applicants for employment. The computer did <u>not</u> contain any additional personal or financial information, nor did it contain any client data.
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The individual reported the theft to law enforcement authorities, who are investigating the incident. The consulting firm has been doing work for Merrill Lynch for approximately 10 years without incident, and the information was necessary for the work they were doing for us.

Security Precautions	Merrill Lynch does not have any indication that your information has been or will be improperly used. As a precautionary measure Merrill Lynch has reserved for you, a <u>full-year complimentary membership to Triple AdvantageSM Credit Monitoring</u> , which is a third-party product provided by ConsumerInfo.com, an Experian® company.
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If you would like to sign up for this one-year membership, you must activate the membership prior to March 31, 2009. To activate your Triple Advantage membership, visit <http://partner.consumerinfo.com/premium> (where you can also read more about the service) and enter the code provided below. Please disregard any pricing information. You will then be instructed on how to initiate your membership, which will be governed by the Triple Advantage terms and conditions. Please note you must be 18 years or older to enroll in this service.

Your Credit Monitoring Access Code is: [insert code].

If you do not activate your membership prior to March 31, 2009 then the above activation code will be disabled.

Alternatively, you may also consider notifying the credit bureaus to request they flag your report/file with a fraud alert, and to obtain information on requesting your free credit reports. You also may have the right to request a security freeze on your credit report/file and, in doing so, the credit bureaus may require you to provide certain information in writing and/or pay a fee. The three major credit bureaus are: TransUnion 1-800-680-7289, Equifax 1-800-525-6285 and Experian 1-888-397-3742. In addition, residents of some states may have the right to obtain a police report. Please contact your local law enforcement authorities for further information.

If you are also a Merrill Lynch account holder, as a general best practice, Merrill Lynch recommends that a secondary layer of personal security for your Merrill Lynch account(s) be established via a *Telephonic Security Code (TSC)*. The TSC is an additional password/PIN that is a personally selected series of numbers/letters that will be required in order to obtain any information or transact through the Merrill Lynch Client Contact Center. Please contact the Merrill Lynch Client Contact Center at 1-800-MERRILL for further information and instruction.

It is also recommended that you change (and regularly update) existing passwords and PIN numbers on accounts at Merrill Lynch and other financial institutions. As always, we recommend that you monitor your Merrill Lynch account(s) and any additional account(s) you may have with other financial institutions to prevent or detect the occurrence of any unauthorized/fraudulent activity.

**Additional
Information**

For more information about privacy and identity theft, please visit the **Privacy & Security** link on www.ml.com or directly at: http://www.ml.com/index.asp?id=7695_69068. Pertinent information is also available at: www.ftc.gov/idtheft.

**Special Note
For
Massachusetts
Residents**

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze. To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze
P.O. Box 9554
Allen, TX 75013

Experian Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Trans Union Security Freeze
Fraud Victim Assistance Dept
P.O. Box 6790
Fullerton, CA 92834

In order to request a security freeze, you will need to provide the following information: 1.) Your full name (including middle initial as well as Jr., Sr., II, III, etc.); 2.) Social Security Number; 3.) Date of birth; 4.) If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years; 5.) Proof of current address such as a current utility bill or telephone bill; 6.) A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.) 7.) If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft; 8.) If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

We sincerely apologize for any inconvenience this may cause, as the confidentiality of personal information is of the utmost importance at Merrill Lynch. We know and understand that this is particularly frustrating for those of you whose data may have been breached in any previous event.

If you have any questions or require additional assistance, please contact your Merrill Lynch Management Team or the Merrill Lynch Service Center (between 8:00 am – 6:00 pm EST) at: 1-800-304-4549.
