

Online at: www.benefits.ml.com

Account Number: 8ZR-23583

ZHEYANG JIN
PO BOX 3731
SANTA CLARA CA 95055-3731

Net Portfolio Value: **\$26,300.53**

Your Financial Advisor:
CORP/INSTL GROUP
3455 PEACHTREE RD NE STE 1000
ATLANTA GA 30326-3244
1-800-937-0453

INDIVIDUAL INVESTOR ACCOUNT

March 28, 2020 - June 30, 2020

	<i>This Statement</i>	<i>Year to Date</i>
Opening Value (03/28)	\$0.00	
Total Credits	38.70	38.70
Total Debits	(9.29)	(9.29)
Securities You Transferred In/Out	24,026.97	24,026.97
Market Gains/(Losses)	2,244.15	2,244.15
Closing Value (06/30)	\$26,300.53	

ASSETS	<i>June 30</i>	<i>March 27</i>
Cash/Money Accounts	29.41	-
Fixed Income	-	-
Equities	26,271.12	-
Mutual Funds	-	-
Options	-	-
Other	-	-
<i>Subtotal (Long Portfolio)</i>	26,300.53	-
TOTAL ASSETS	\$26,300.53	-

LIABILITIES		
Debit Balance	-	-
Short Market Value	-	-
TOTAL LIABILITIES	-	-
NET PORTFOLIO VALUE	\$26,300.53	-



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INDIVIDUAL INVESTOR ACCOUNT

March 28, 2020 - June 30, 2020

CASH FLOW

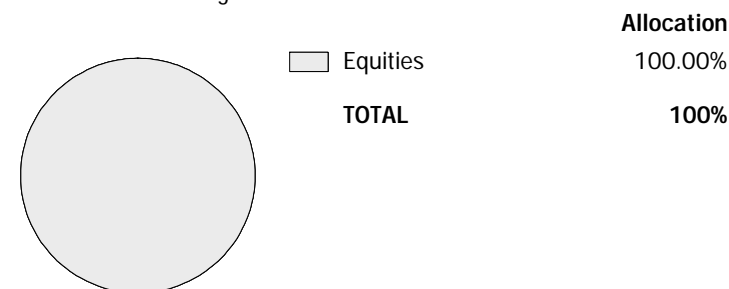
	<i>This Statement</i>	<i>Year to Date</i>
Opening Cash/Money Accounts	-	-
CREDITS		
Funds Received	-	-
Electronic Transfers	-	-
Other Credits	-	-
<i>Subtotal</i>	-	-
DEBITS		
Electronic Transfers	-	-
Margin Interest Charged	-	-
Other Debits	(9.29)	(9.29)
Visa Purchases	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	-	-
Advisory and other fees	-	-
<i>Subtotal</i>	(9.29)	(9.29)
Net Cash Flow	(\$9.29)	(\$9.29)

OTHER TRANSACTIONS

Dividends/Interest Income	38.70	38.70
Security Purchases/Debits	-	-
Security Sales/Credits	-	-
Closing Cash/Money Accounts	\$29.41	

ASSET ALLOCATION*

* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%.



Having an asset allocation that reflects your profile and goals is key to achieving the right outcome. Consult with your advisor to determine an appropriate allocation across all your holdings.

DOCUMENT PREFERENCES THIS PERIOD

	<i>Mail</i>	<i>Online Delivery</i>
Statements	X	
Performance Reports	X	
Trade Confirms	X	
Shareholders Communication	X	
Prospectus	X	
Service Notices	X	
Tax Statements	X	

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YOUR INDIVIDUAL INVESTOR ACCOUNT ASSETS

March 28, 2020 - June 30, 2020

CASH/MONEY ACCOUNTS

Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH	29.41	29.41		29.41		

EQUITIES Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income
VISA INC CL A SHRS	V	02/28/19	8.0000	125.9000	1,007.20	193.1700	1,545.36	538.16	10
CURRENT YIELD 0.62%		03/29/19	9.0000	132.7600	1,194.84	193.1700	1,738.53	543.69	11
		04/30/19	8.0000	139.7700	1,118.16	193.1700	1,545.36	427.20	10
		05/31/19	9.0000	137.1300	1,234.17	193.1700	1,738.53	504.36	11
		06/28/19	7.0000	147.5200	1,032.64	193.1700	1,352.19	319.55	9
		07/31/19	8.0000	151.3000	1,210.40	193.1700	1,545.36	334.96	10
		08/30/19	8.0000	153.7000	1,229.60	193.1700	1,545.36	315.76	10
		09/30/19	8.0000	146.2100	1,169.68	193.1700	1,545.36	375.68	10
		10/31/19	8.0000	152.0300	1,216.24	193.1700	1,545.36	329.12	10
		11/29/19	17.0000	156.8300	2,666.11	193.1700	3,283.89	617.78	21
		12/31/19	7.0000	159.7200	1,118.04	193.1700	1,352.19	234.15	9
		01/31/20	8.0000	169.1200	1,352.96	193.1700	1,545.36	192.40	10
		02/28/20	7.0000	154.5000	1,081.50	193.1700	1,352.19	270.69	9
		03/31/20	9.0000	136.9500	1,232.55	193.1700	1,738.53	505.98	11
		04/30/20	8.0000	151.9100	1,215.28	193.1700	1,545.36	330.08	10
		05/29/20	7.0000	165.9500	1,161.65	193.1700	1,352.19	190.54	9
Subtotal			136.0000		20,241.02		26,271.12	6,030.10	170
TOTAL YIELD .65%					20,241.02		26,271.12	6,030.10	170

RESEARCH RATINGS

Security	Symbol	BofAML Research	Morningstar	CFRA
VISA INC CL A SHRS	V	Buy (A17)	Hold	Buy

PLEASE REFER TO THE BACK OF YOUR STATEMENT FOR A GUIDE TO BofAML AND THIRD PARTY RESEARCH RATINGS.

ZHEYANG JIN

Account Number: 8ZR-23583

YOUR INDIVIDUAL INVESTOR ACCOUNT ASSETS

March 28, 2020 - June 30, 2020

LONG PORTFOLIO		Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income
TOTAL	YIELD .65%	20,270.43	26,300.53	6,030.10		170

YOUR INDIVIDUAL INVESTOR ACCOUNT TRANSACTIONS**DIVIDENDS/INTEREST INCOME TRANSACTIONS**

Date	Description	Transaction Type	Quantity	Income	Income Year To Date
Taxable Dividends					
06/02	VISA INC CL A SHRS	* Dividend		38.70	
	HOLDING 129.0000 PAY DATE 06/02/2020				
	Subtotal (Taxable Dividends)			38.70	38.70
	NET TOTAL			38.70	38.70

SECURITIES YOU TRANSFERRED IN/OUT

Date	Description	Transaction Type	Quantity	Value of Securities	Year To Date
05/01	VISA INC CL A SHRS	Transfer / Adjustment	9.0000	1,580.13	
	ESPP Shares N/O Z JIN SHARES ACQUIRED DATE 05/31/2019				
05/01	VISA INC CL A SHRS	Transfer / Adjustment	9.0000	1,580.13	
	ESPP Shares N/O Z JIN SHARES ACQUIRED DATE 03/29/2019				
05/01	VISA INC CL A SHRS	Transfer / Adjustment	7.0000	1,228.99	
	ESPP Shares N/O Z JIN SHARES ACQUIRED DATE 06/28/2019				
05/01	VISA INC CL A SHRS	Transfer / Adjustment	8.0000	1,404.56	
	ESPP Shares N/O Z JIN SHARES ACQUIRED DATE 10/31/2019				
05/01	VISA INC CL A SHRS	Transfer / Adjustment	8.0000	1,404.56	
	ESPP Shares N/O Z JIN SHARES ACQUIRED DATE 02/28/2019				
05/01	VISA INC CL A SHRS	Transfer / Adjustment	7.0000	1,228.99	
	ESPP Shares N/O Z JIN SHARES ACQUIRED DATE 02/28/2020				
05/01	VISA INC CL A SHRS	Transfer / Adjustment	8.0000	1,404.56	
	ESPP Shares N/O Z JIN SHARES ACQUIRED DATE 08/30/2019				

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ZHEYANG JIN

Account Number: 8ZR-23583

YOUR INDIVIDUAL INVESTOR ACCOUNT TRANSACTIONS

March 28, 2020 - June 30, 2020

SECURITIES YOU TRANSFERRED IN/OUT (continued)

<i>Date</i>	<i>Description</i>	<i>Transaction Type</i>	<i>Quantity</i>	<i>Value of Securities</i>	<i>Year To Date</i>
05/01	VISA INC CL A SHRS ESPP Shares N/O Z JIN SHARES ACQUIRED DATE 03/31/2020	Transfer / Adjustment	9.0000	1,580.13	
05/01	VISA INC CL A SHRS ESPP Shares N/O Z JIN SHARES ACQUIRED DATE 04/30/2019	Transfer / Adjustment	8.0000	1,404.56	
05/01	VISA INC CL A SHRS ESPP Shares N/O Z JIN SHARES ACQUIRED DATE 11/29/2019	Transfer / Adjustment	17.0000	2,984.69	
05/01	VISA INC CL A SHRS ESPP Shares N/O Z JIN SHARES ACQUIRED DATE 09/30/2019	Transfer / Adjustment	8.0000	1,404.56	
05/01	VISA INC CL A SHRS ESPP Shares N/O Z JIN SHARES ACQUIRED DATE 12/31/2019	Transfer / Adjustment	7.0000	1,228.99	
05/01	VISA INC CL A SHRS ESPP Shares N/O Z JIN SHARES ACQUIRED DATE 07/31/2019	Transfer / Adjustment	8.0000	1,404.56	
05/01	VISA INC CL A SHRS ESPP Shares N/O Z JIN SHARES ACQUIRED DATE 01/31/2020	Transfer / Adjustment	8.0000	1,404.56	
05/05	VISA INC CL A SHRS ESPP Shares N/O Z JIN SHARES ACQUIRED DATE 04/30/2020	Transfer / Adjustment	8.0000	1,427.52	
06/04	VISA INC CL A SHRS ESPP Shares N/O Z JIN SHARES ACQUIRED DATE 05/29/2020	Transfer / Adjustment	7.0000	1,355.48	
NET TOTAL				24,026.97	24,026.97

CASH/OTHER TRANSACTIONS

<i>Date</i>	<i>Description</i>	<i>Transaction Type</i>	<i>Quantity</i>	<i>Debit</i>	<i>Credit</i>
Other Debits/Credits					
06/02	VISA INC CL A SHRS FEDERAL BACKUP WITHOLDNG PAY DATE 06/02/2020	Federal Tax Withholding		9.29	
Subtotal (Other Debits/Credits)				9.29	
NET TOTAL				9.29	

FUNDAMENTAL EQUITY OPINION KEY AND GUIDE TO YOUR BofA MERRILL LYNCH RESEARCH RATINGS

BofA MERRILL LYNCH RESEARCH

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Equity Opinions include a Volatility Risk Rating, an Investment Rating and an Income Rating.

BofAML Research Volatility Risk Ratings

Indicators of potential price fluctuation are:

- A** – Low
- B** – Medium
- C** – High

BofAML Research Income Ratings

Indicators of potential cash dividends are:

- 7** – Same/higher (dividend considered to be secure)
- 8** – Same/lower (dividend not considered to be secure)
- 9** – Pays no cash dividend

BofAML Research Investment Ratings

Reflect the analyst's assessment of a stock's absolute total return potential and the stock's attractiveness for investment relative to other stocks within a Coverage Cluster (defined below). There are three investment ratings:

- 1** – Buy stocks are expected to have a total return of at least 10% and are the most attractive stocks in the Coverage Cluster
- 2** – Neutral stocks are expected to remain flat or increase in value and are less attractive than Buy rated stocks
- 3** – Underperform stocks are the least attractive stocks in a Coverage Cluster

Analysts assign investment ratings considering, among other things, the 0-12 month total return expectation for a stock and the firm's guidelines for ratings dispersions (shown in the table below). The current price objective for a stock should be referenced to better understand the total return expectation at any given time. The price objective reflects the analyst's view of the potential price appreciation (depreciation).

BofAML Research Investment Rating	Total return expectation (within 12-month period of date of initial rating)	Ratings dispersion guidelines for Coverage Cluster+
Buy	> or = 10%	< or = 70%
Neutral	> or = 0%	< or = 30%
Underperform	N/A	> or = 20%

+Ratings dispersions may vary from time to time where BofAML Research believes that it better reflects the investment prospects of stocks in a Coverage Cluster.

A Coverage Cluster is comprised of stocks covered by a single analyst or two or more analysts sharing a common industry, sector, region or other classification(s). A stock's Coverage Cluster is included in the most recent BofAML Comment referencing the stock.

THIRD PARTY RESEARCH

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Except for certain custodial accounts, we hold bonds and preferred stocks in bulk segregation. If there is a partial call for those securities, securities will be randomly selected from those held in bulk. The probability of your holdings being selected is proportional to the total number of customer holdings of that particular security that we hold.

This statement serves as a confirmation of certain transactions during the period permitted to be reported periodically. Additional information, including the time of execution for any trade, is available upon written request.

In accordance with applicable law, rules and regulations, your free credit balance is not segregated and we can use these funds in our business. Your free credit balance is the amount of funds payable upon your demand. You have the right to receive, in the normal course of business, any free credit balance and any fully paid securities to which you are entitled, subject to any obligations you owe in any of your accounts.

For clients enrolled in a sweep program, the balance in any bank deposit account or shares of any money market mutual fund in which you have a beneficial interest can be withdrawn or liquidated on your order and the proceeds returned to your securities account or remitted to you.

You will have the right to vote full shares and we may solicit voting instructions concerning these full shares in your account. Voting shares in your account will be governed by the then current rules and policies of FINRA and the Securities Exchange Commission or other applicable exchanges or regulatory bodies.

All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market, and its clearinghouse, if any, where the transactions are executed, and if not executed on any exchange, FINRA.

You may obtain an investor brochure that includes information describing the FINRA Regulation Public Disclosure Program ("Program"). To obtain a brochure or more information about the Program or your broker contact the FINRA Regulation Public Disclosure Program Hotline at (800)289-9999 or access the FINRA website

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We receive a fee from ISA® banks of up to 2% per annum of the average daily balances. We receive a fee from our affiliated banks of up to \$100 per annum for each account that sweeps balances to the banks under the RASPSM and ML bank deposit programs. We also receive a fee from Bank of America, N.A. based on the average daily Preferred Deposit[®] and Preferred Deposit for Business[®] balances.

Options Customers

For all customers, including those who own options, please promptly advise us of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation. You may request a summary of this information.

Margin Customers

If this statement is for a margin account, it is a combined statement of your margin account and special memorandum account maintained for you pursuant to applicable regulations. The permanent record of the separate account, as required by Regulation T, is available for your inspection upon request. You should retain this statement for use with your next statement to calculate interest charges, if any, for the period covered by this statement. The interest charge period will parallel the statement period, except that interest due for the final day of the statement period will be carried over and appear on your next statement.

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Values on your statement generally are based on estimates obtained from various sources and in certain cases only from affiliates. These values assume standard market conditions, are not firm bids or offers and may vary from prices achieved in actual transactions, especially for thinly traded securities. These values are generally for transactions of \$1 million or more, which often reflect more favorable pricing than transactions in smaller amounts. You may pay more than these values if you purchase smaller amounts of securities, or receive less if you sell smaller amounts of securities.

Prices and Valuations

While we believe our pricing information to be reliable, we cannot guarantee its accuracy. Pricing information provided for certain thinly traded securities may be stale.

Values on your statement generally are based on estimates obtained from various sources and in certain cases only from affiliates.

Investments such as direct participation program securities (e.g., partnerships, limited liability companies, and real estate trusts which are not listed on any exchange), and alternative investments (e.g., commodity pools, private equity funds, private debit funds, and hedge funds) are generally illiquid investments. No formal trading market exists for these securities and their current values will likely be different from the purchase price. Unless otherwise indicated, and except for certain alternative investment funds sponsored by affiliates of MLPF&S, the value shown on this statement for an investment in these securities has been provided by the management, administrator or sponsor of each program or a third-party vendor, in each case without independent verification by MLPF&S. The values shown may not reflect actual market value or be realized upon a sale. If an estimated value is not provided, accurate valuation information is not available.

Cost Data/Realized Capital Gains & Losses

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Estimated Annual Income and Current Yield

Estimated Annual Income and Current Yield for certain types of securities could include a return of principal or capital gains in which case the Estimated Annual Income and Current Yield would be overstated. Estimated Annual Income and Current Yield are estimates and the actual income and yield might be lower or higher than the estimated amounts. Current Yield is based upon Estimated Annual Income and the current price of the security and will fluctuate.

Market-Linked Investments (MLI)

MLIs are debt securities or Certificates of Deposit linked to an underlying reference asset. They are reflected on your statement by their underlying reference asset – equities (e.g., stocks, ETFs, equity indices), alternative investments (e.g., commodities, currencies), or fixed income (e.g., interest rates). This classification method illustrates your asset allocation.

Symbols and Abbreviations

☒	Interest reported to the IRS
■	Gross Proceeds reported to the IRS
*	Dividends reported to the IRS
:	Transactions reported to the IRS
OCC	Options Clearing Corporation
#	Transaction you requested same day payment. Prior day's dividend retained to offset cost of advancing payment on your behalf
N/A	Price, value and/or cost data not available
N/C	Not-Calculated
N/N	Non-negotiable securities
N/O	Securities registered in your name
N/O CUST	Non-negotiable securities registered in the name of the custodian
↑ ↓	Indicates that BofA Merrill Lynch Research has upgraded (↑) or downgraded (↓) its fundamental equity opinion on a security.