
John W. Thiel
Head of Wealth Management
Merrill Lynch
225 Liberty Street
New York, NY 10281

Thursday, August 11, 2016

Dear Mr. Thiel,

I am writing in reference to the enclosed letter informing me that Merrill Lynch has decided to close my account as of October 1, 2016.

I was shocked by this news and find no basis whatsoever for this decision.

I have been a loyal Merrill Lynch client for more than 15 years. I am an American citizen, born and raised in [redacted] currently living in France, and I plan to return to the United States in the future. While in France, I continue to maintain close ties to the US:

- My uncle, [redacted], is my ML Wealth Management Advisor;
- My mother, brother, nieces and other close family members live in the US and I visit them regularly; I return to the US regularly for business travel as well;
- [redacted]
- [redacted]
- I vote in all US elections;
- I pay taxes in the United States;
- I am compliant with all US filing regulations (FBAR, etc.);
- My US-based accounts – including my Merrill Lynch account – are declared annually to the French Tax Authority.

On your LinkedIn page, you state: "We are focused on helping our clients achieve their desired outcomes – offering the right capabilities, removing complexity, constantly adjusting and adapting. Merrill Lynch has always been the standard bearer for the wealth management industry and this is a responsibility we take very seriously. Charlie Merrill created a legacy at Merrill Lynch that the customer must always come first, through good economic times and bad. Our industry continues to change, and that requires us to be forward thinking."

I know you are an advocate for client interests. I urge you to reconsider the decision to close my account and take this opportunity to demonstrate Merrill Lynch's leadership position in the Wealth Management Industry by adapting, putting the client first, and being forward thinking.

Sincerely,
