


The Boston Harbor Group

Wealth Management



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Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
Are Not Deposits	Are Not Insured by Any Federal Government Agency	Are Not a Condition to Any Banking Service or Activity

It starts with you

Everyone we serve has a unique wealth creation story, with one thing in common—a recognition of the value an experienced financial advisory team can offer to help you pursue your most important wealth goals.

Ours is not a typical approach because we serve a limited number of successful wealth creators: from entrepreneurs and business owners to leaders in finance and real estate.

A hallmark of The Boston Harbor Group approach is the close nature of the relationships we have with you. We recognize your voice when you call, as well as your comfort with risk. We know what keeps you up at night and what gets you up each morning. Above all, we know that both communication and performance matter to you, and both are why we believe you choose us to serve you.



We are dedicated to improving our clients' lives



Individuals and Families

Managing your family's wealth across multiple generations goes beyond preserving assets, tax-minimization strategies and designating heirs.

We can help with personalized wealth transfer strategies, family wealth education and developing and implementing philanthropic visions.



Founders & Entrepreneurs

We work with clients who have created wealth through years of hard work and sacrifice.

Whether you are continuing to grow or thinking of selling your business, we can help entrepreneurs and business owners balance their personal financial lives with their life's work.



Corporate Executives

We understand the complexities that come with your executive position and the extreme demands on your time.

If you've just been promoted and would like help evaluating your new compensation plan, or if you're looking to develop a long-term financial strategy – we can help develop new strategies as your career and goals evolve.



Non-profit Organizations

Our approach is collaborative, flexible and customized to support your organization's long-term mission.

Along with our personalized service, we provide access to the market insights of Bank of America's Chief Investment Office (CIO) and BofA Global Research.



Entertainers, Athletes, and Digital Talent

Working in entertainment, professional sports or digital media, you understand the unique challenges that come with success.

We are focused on helping you enjoy the lifestyle you have worked so hard to achieve while planning for the financial future you want for yourself and your family.

We are The Boston Harbor Group



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Senior Portfolio Manager

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The Boston Harbor Group was named to the *Forbes* “Best-In-State Wealth Management Teams” list in 2023-2024.

Published annually in January. Rankings based on data as of March 31 of prior year.

Advisor industry recognition

Alexander E. Nabhan

has been recognized in these publications:

Forbes “Best-in-State Wealth Advisors” list in 2021-2023. Published annually Jan-April. Rankings based on data as of June 30 of prior year.

Forbes “America’s Top Next-Generation Wealth Advisors” list in 2017, 2018, 2019, 2020, 2021. Published annually in 3Q. Rankings based on data as of March 31 of current year.

Forbes “Top Next-Generation Wealth Advisors Best-in-State” list in 2019, 2022 and 2023. Published annually Aug-Sept. Rankings based on data as of March 31 of current year.

Edward G. Nabhan

has been recognized in these publications:

Forbes “Best-in-State Wealth Advisors” list in 2018-2023. Published annually Jan-April. Rankings based on data as of June 30 of prior year.

Barron’s “Top 1,000 Financial Advisors: State by State” in 2013. Published on February 18, 2013. Rankings based on data as of September 30, 2012.

Financial Times’ list of “America’s Top 400 Financial Advisors” in 2013, 2015 and 2016. Published annually Mar-April. Rankings based on data as of June 30 of prior year.

Alexander E. Nabhan



Forbes

“America’s Top Next-Generation Wealth Advisors” 2017, 2018, 2019, 2020, 2021

Alexander E. Nabhan
Edward G. Nabhan



Forbes

“Best-in-State Wealth Advisors”
2021, 2022, 2023

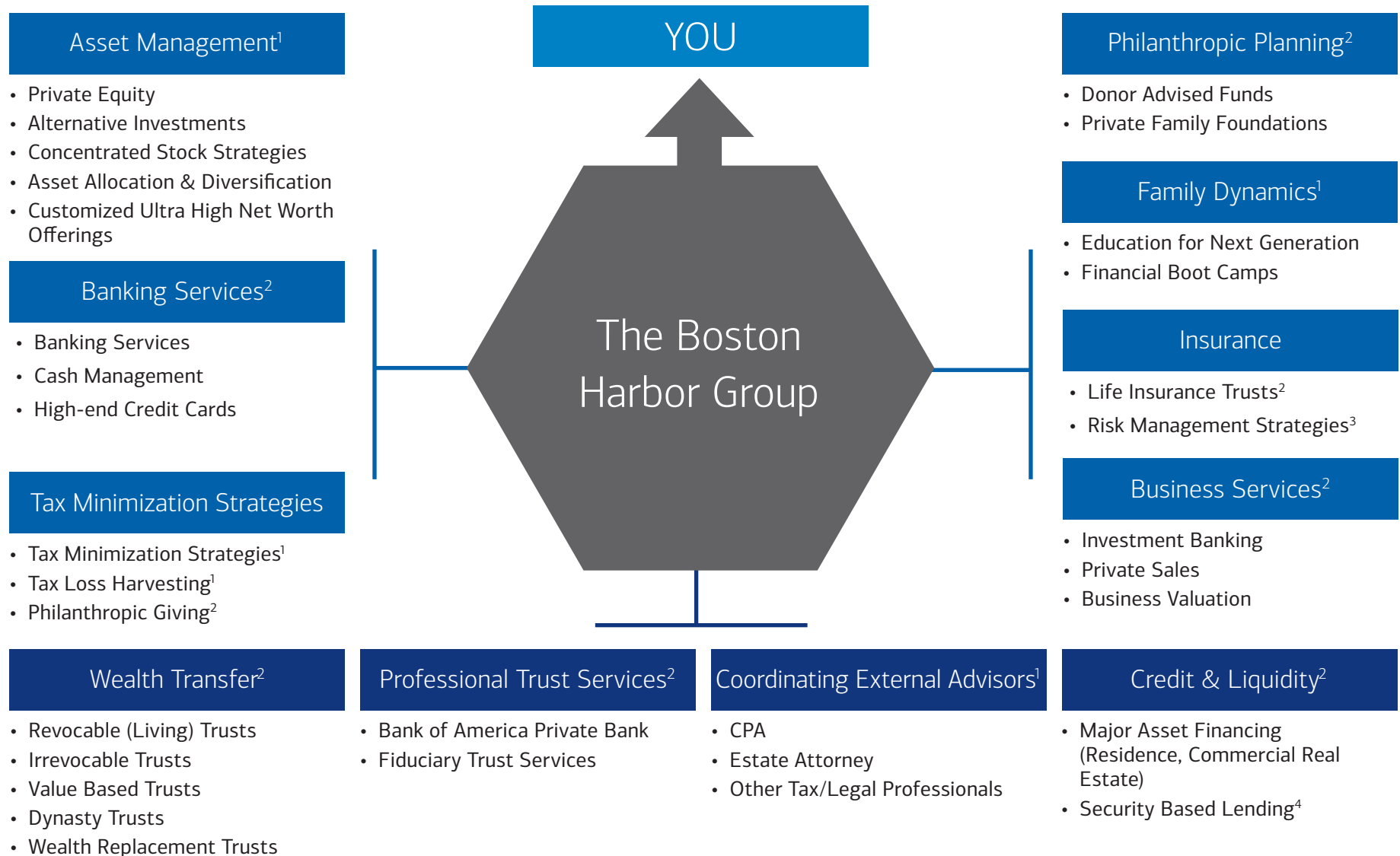
Alexander E. Nabhan



Forbes

“Top Next-Generation Wealth Advisors Best-in-State” in 2019, 2022 and 2023

Coordination, integration, facilitation and cooperation



¹ Capability offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated.

² Capability offered by Bank of America, N.A. Bank of America Private Bank is a division of Bank of America, N.A.

³ Capability offered through Merrill Lynch Life Agency Inc., a licensed insurance agency and wholly owned subsidiary of BofA Corp.

⁴ Securities-based lending: Margin lending is offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated; the Loan Management Account[®] is offered by Bank of America, N.A., and its bank affiliates.

Our disciplined and dynamic wealth management process focuses on your goals

1 Assess

Share background information and discuss life priorities. Complete the Investment Personality Assessment.

2 Articulate

Identify concerns and define your goals.

3 Define

Determine funding for goals. Explore various scenarios with your advisor and adjust as necessary.

4 Implement

Select an appropriate mix of solutions to help you pursue each of your goals.

5 Review

Meet with your advisor regularly to track progress toward goals. Take into account life changes and update investment approach as needed.

We help you pursue personally meaningful goals

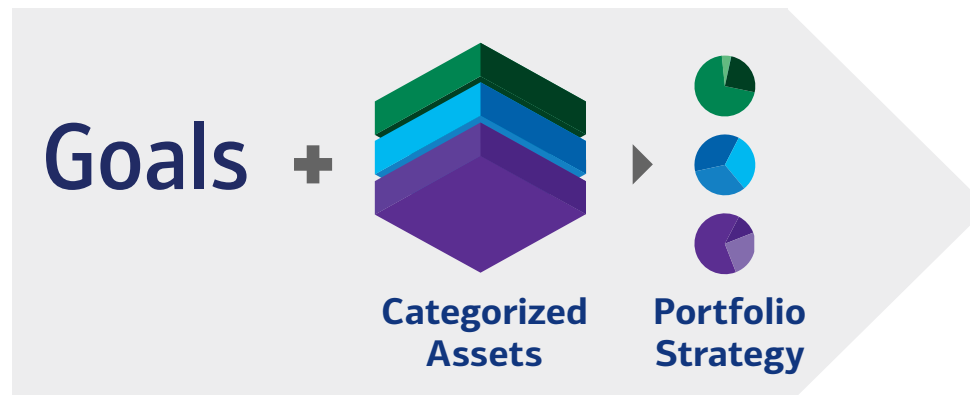
It's all about the process, not products

Like the seasons, life changes and with it our clients' financial realities. Our holistic approach is designed to assist clients in managing change, in real-time.



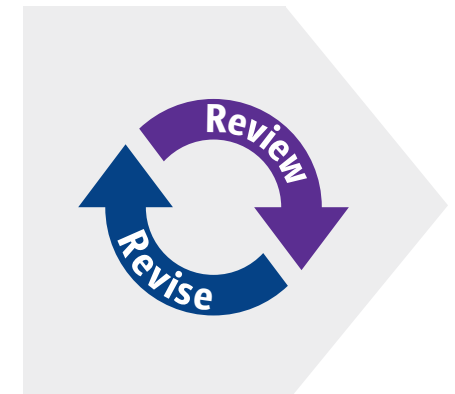
Understanding your life

Learn about your priorities, investment personality and resources.



Your financial strategy

Defining and prioritizing your goals, including how much risk you are comfortable taking on, will help us to guide you in developing a wealth management approach and can help you feel comfortable that your approach is aligned with what you want to achieve.



Staying on track

As your life and the markets change, we can help you track progress toward reaching your goals and revisit your financial approach.

Chief Investment Office investment management process



For illustrative purposes only.

* Managed Account Advisors LLC (MAA), an affiliate of MLPF&S, is the overlay portfolio manager for implementing the strategies. MAA implements Merrill's Strategy recommendations in accounts in the Merrill Lynch Investment Advisory Program (IAP), subject to any reasonable client-imposed restrictions, cash flow and other considerations. For additional information about the Strategy and MAA's role, please see the Merrill Lynch Investment Advisory Program brochure.

A broad range of ultra-high-net-worth capabilities to help pursue your desired goals



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⁵ Capability offered by BofA Securities, Inc. ("BofAS"), a registered broker-dealer, Member SIPC, and wholly owned subsidiary of Bank of America Corporation.

Addressing your business needs

Most business owners have their hands full planning for the next quarter, let alone thinking about what'll happen to their company years down the road. But we can help connect many aspects of your life: health, home, family, leisure, giving, work and finances.

We recognize that our clients' businesses are the principle drivers of their long-term wealth. Having worked with many successful business founders, we recommend strategies designed to help ensure that your company's success results in maximum after-tax dollars for you.

Capabilities and services for business founders:

- Assemble an advisor team to create a **pre-liquidity plan** that helps to address key tax-minimization and estate planning strategies
- Offer strategies to manage personal pain points while in **business growth phase** (including access to cash flow management services and lending through Bank of America)

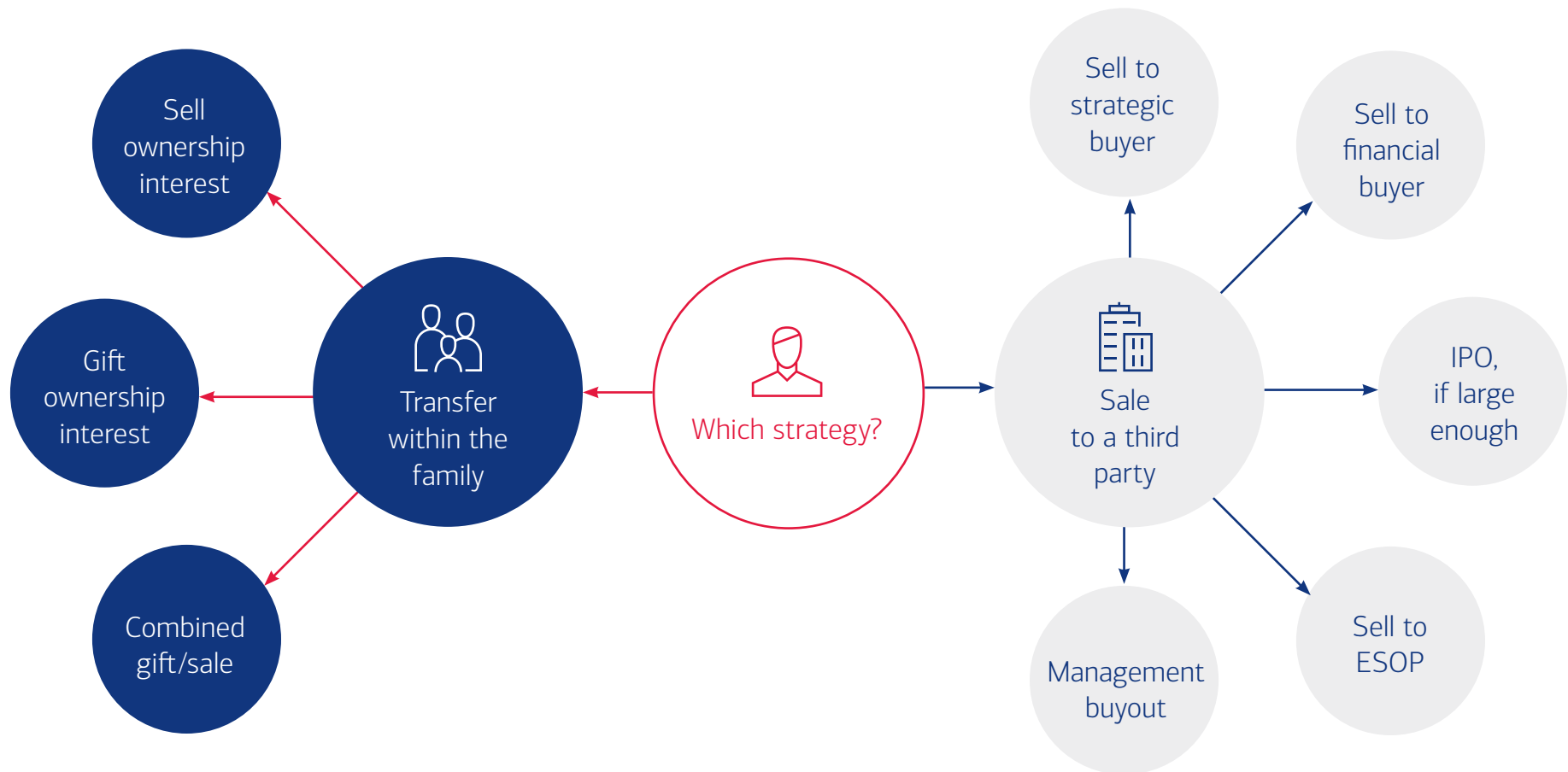
- Produce a **post-liquidity personal outcome analysis**
- Help you build a balanced portfolio that provides access to your cash when you need it, including **hedging strategies**^{1,2} designed to help minimize volatility during significant market events, such as swings in interest rate or inflation

¹ Investment products are offered by Merrill Lynch, Pierce, Fenner and Smith Incorporated.

² Hedging strategies can result in higher return potential but also higher loss potential. Prospective investors are required to meet certain qualifications and acknowledge they understand the risks associated with certain hedging strategies that may not be in the best interest of all investors.

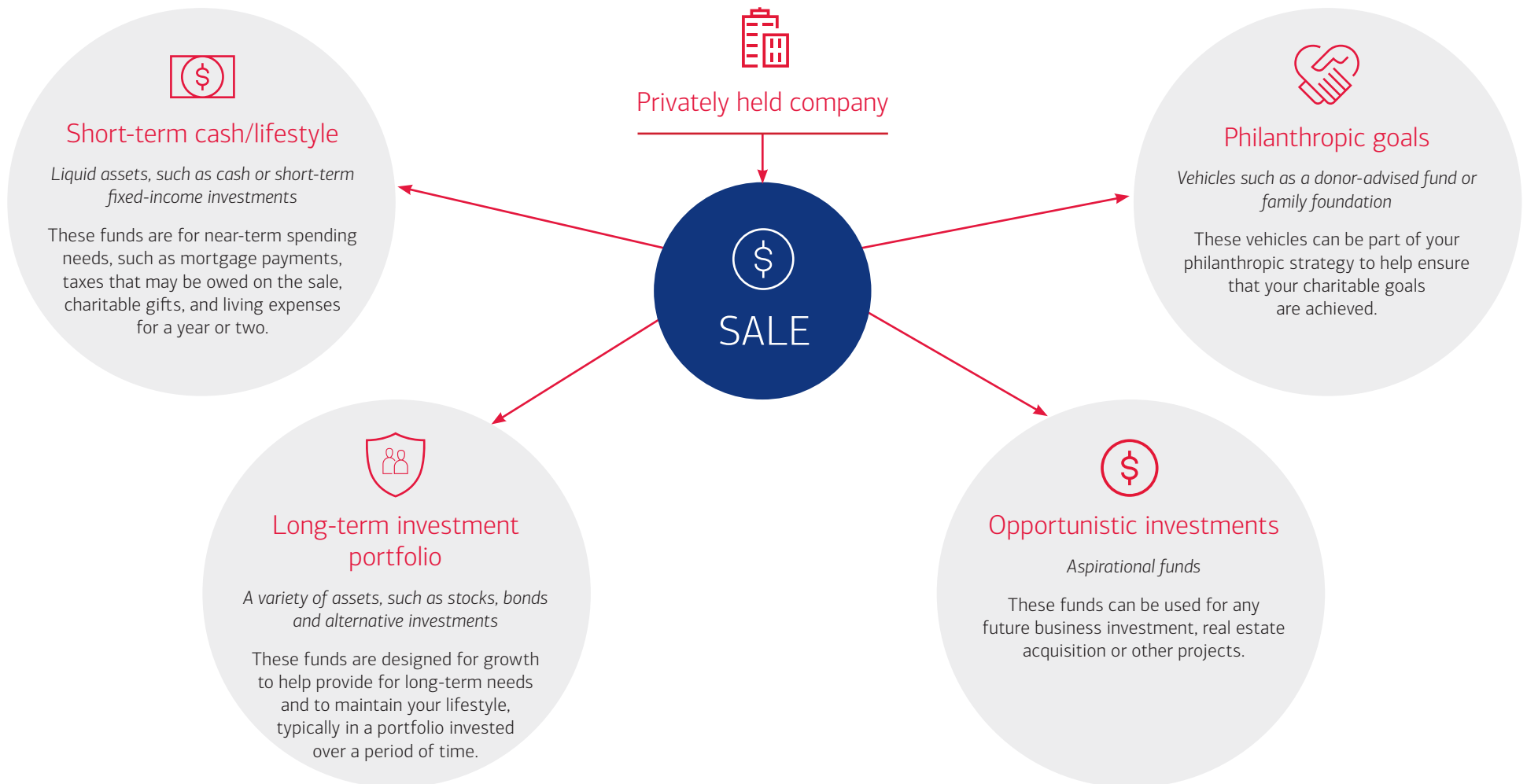
Which exit strategy is right for you?

A successful exit requires integrating your business, personal and financial goals. Reviewing various scenarios and your priorities for the future will help you shape an appropriate strategy.



What will you do with the cash from the sale?

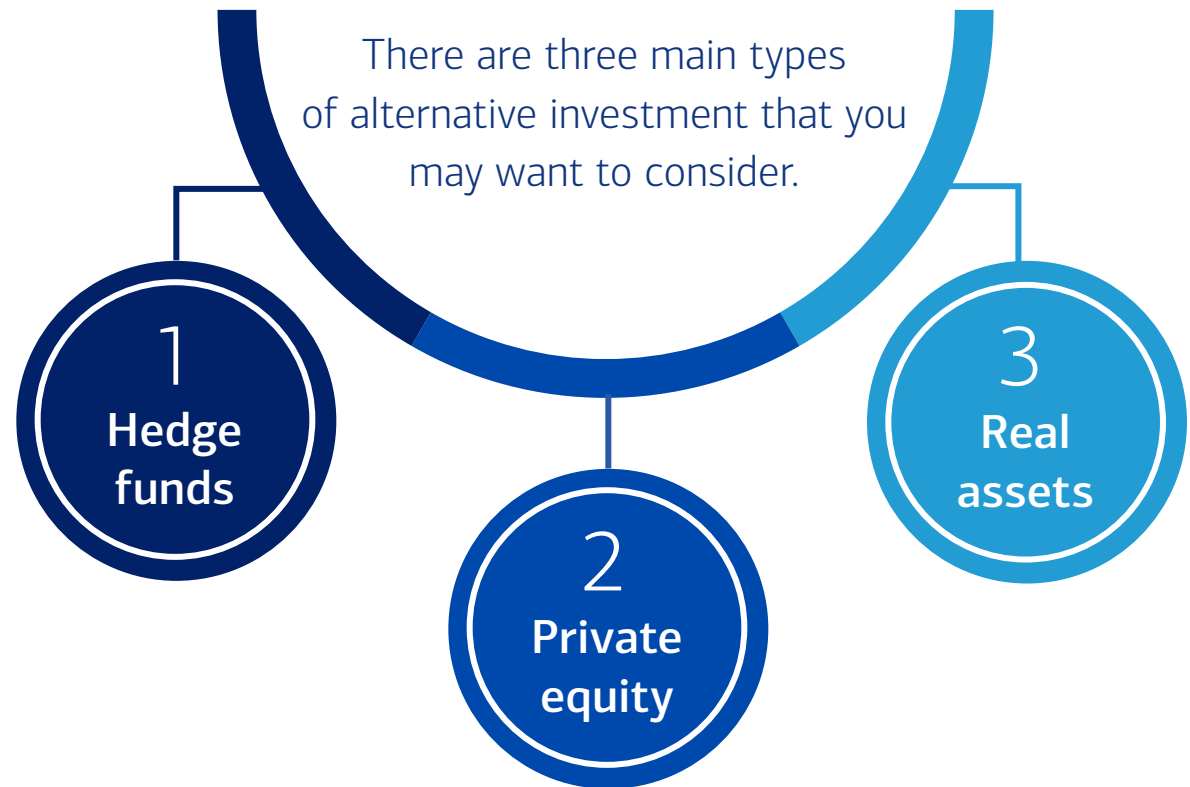
Placing your sale proceeds in a short-term liquidity strategy gives you time to create a “multibucket” approach to reinvesting them for future use.



Alternative investments can potentially help capture non-traditional sources of return

Alternative investments

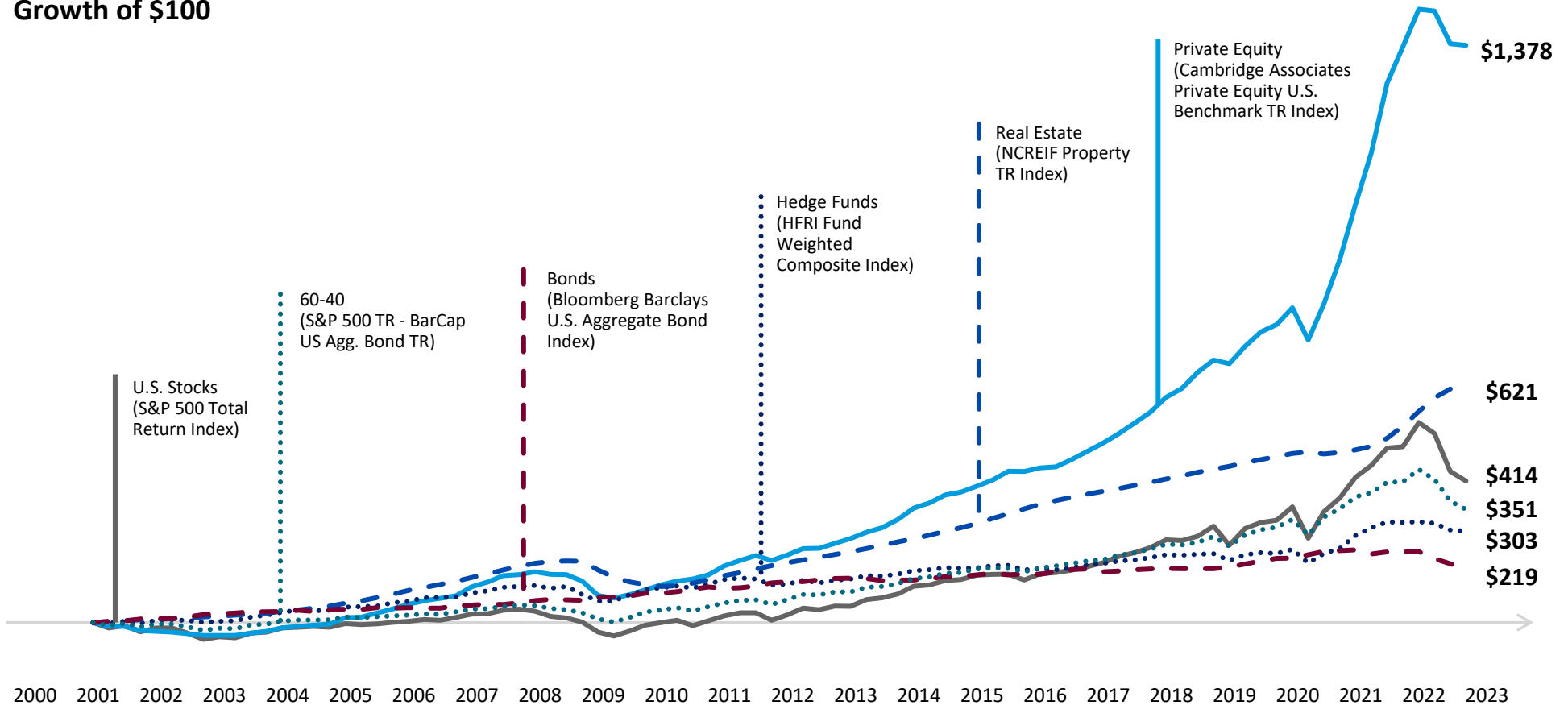
are strategies that may complement your traditional equities and fixed income investments and may utilize techniques like portfolio hedging, investment concentration and leverage.



Alternative investments are intended for qualified investors only. Before you invest in alternative investments, you should consider your overall financial situation, how much money you have to invest, your need for liquidity and your tolerance for risk. Alternative investments are speculative and involve a high degree of risk. **Please refer to important disclosures and risk information at the end of this presentation.**

Alternative Investments have generally performed well relative to traditional asset classes

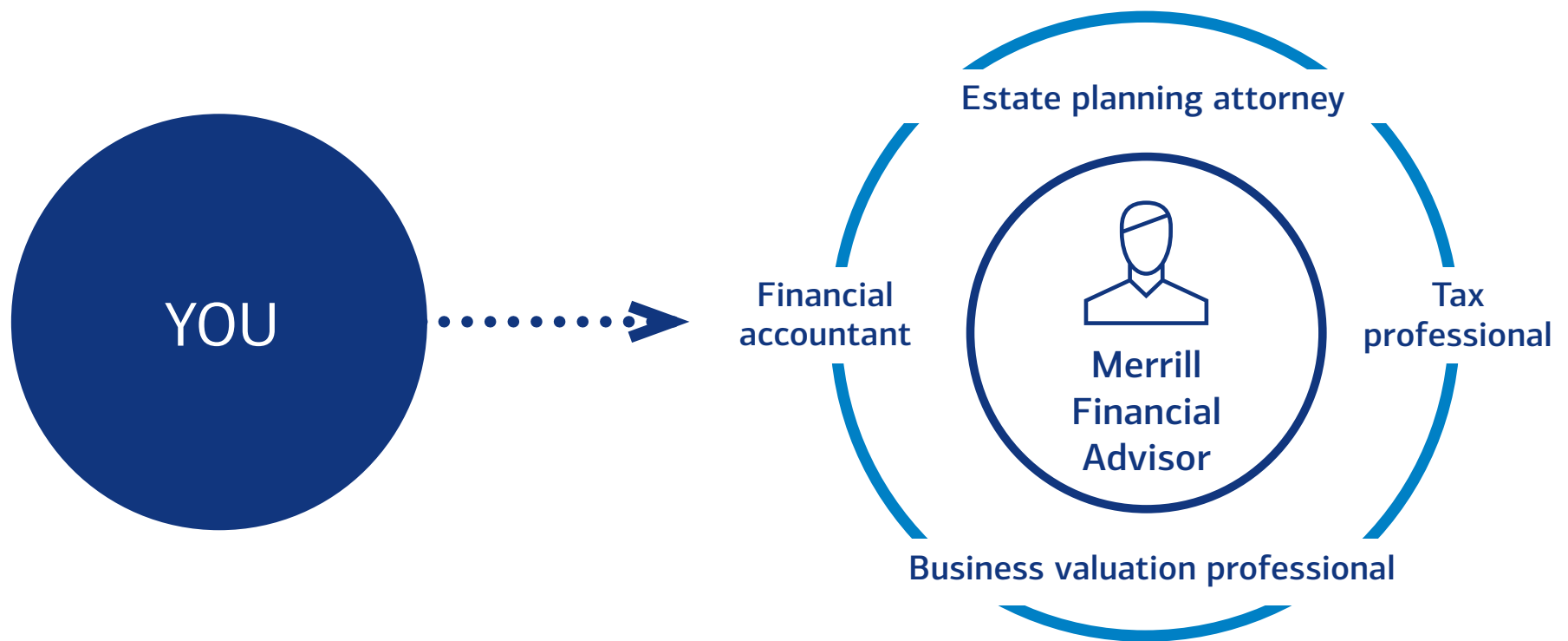
Growth of \$100



Past performance is no guarantee of future results. Source: Chief Investment Office. Based on data from December 2000 to September 2022 (latest data available for Private Equity). Performance period is dictated by availability of the private equity index, which is reported on a lag relative to other indices. **See appendix at end of this presentation for index definitions and additional information.**

Build your team of advisors

We are dedicated to helping you make a successful business transition, with wealth advisors and access to specialists who will work with your attorney, CPA and other advisors so you can have a smoother, more seamless experience. Review any financial transactions or arrangements that may have tax, accounting or legal implications with your personal professional advisors.



We help simplify your life with access to easy-to-use technology

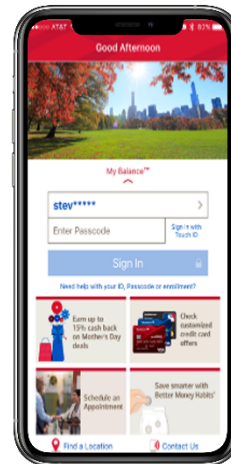


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1.800.MERRILL

24/7 access to our self-service system or experienced representatives



Bank of America Mobile and Online Banking

- Open an account
- Meet a client rep
- Conduct business

Pay



Transact

- Deposit
- Withdrawal
- Manage accounts

Borrow

- Auto
- Home loans

Send money



Securely communicate with your financial advisor

MyMerrill.com communications

Secure Message Center

Easily email confidential information to your financial advisor

Documents Vault

Upload and store your personal documents in a secure repository

Documents from your advisor

Access files posted for you at MyMerrill.com

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Meet the team



Edward G. Nabhan

Managing Director • Senior Financial Advisor • Senior Portfolio Manager

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Beginning in 1980, Ed's wealth management career has afforded him the opportunity to work with many of the industry's leading investment firms and serve generations of client families.

Ed is proud of the strong and enduring relationships he continues to enjoy with clients he's known for decades. On their behalf, he has long constructed tailored, risk-managed portfolios – typically selecting individual securities and managers whose size and style align with each client's specific goals, risk tolerance, time horizon, and need for liquidity.

After making their home in Wellesley for 28 years, Ed and his wife, Sandy, now reside in downtown Boston. Their son, Alex, is also Ed's colleague. Away from the office, Ed enjoys time spent with family and friends, playing golf, and supporting worthy causes. Ed is a graduate of Boston College's Carroll School of Management.

Meet the team



Alexander E. Nabhan

Senior Vice President • Senior Financial Advisor • Senior Portfolio Manager

Phone: 617.946.4369 • Cell: 617.875.9795 • alexander.nabhan@ml.com

Alex grew up in the wealth management business and learned the importance of proper financial planning and investing at a very early age. Fast forward three decades and today, Alex feels privileged to bring clients both new opportunities and a thoughtful wealth management approach – continuing a family legacy of strategies designed to create asset longevity through highly personalized investment portfolios.

Alex and his team exclusively guide ultra-high net worth individuals and families, more specifically businesses owners, through the sale of that private business, and ultimately in simplifying the complexity of their financial lives, managing risk, and generating the desired cash flow for retirement.

Alex began his career as an advisor at Northwestern Mutual. After moving to Morgan Stanley’s institutional equity desk, he transitioned to its wealth management training program in 2011 - and earning the title of Senior Vice President in only his fourth year at the firm. In 2014, Alex joined his father. Since arriving at Merrill Lynch Wealth Management with the team from Morgan Stanley in 2016, Alex has continued to assist a limited number of ultra-high-net-worth families, and has been featured in Boston Magazine, named by *Forbes*/SHOOK as “America’s Top Next-Gen Wealth Advisor” in 2017-2021 (*Published annually July–Sept. Rankings based on data as of March 31 of current year), *Forbes* “Best-in-State Next Generation Wealth Advisors” in 2019 and 2022 (*Published annually Aug - Sept. Rankings based on data as of March 31 of current year), and *Forbes* “Best-in-State Wealth Advisor” in 2023 (*Published on April 4, 2023. Rankings based on data as of June 30, 2022.)

Generous with his time and resources, Alex raises funds for – and donates to – Dana Farber, St. Jude’s Children’s Hospital, and Wounded Warriors. Alex’s interests range from weight training, to shooting, to golf at Charles River Country Club in Newton and Oyster Harbors on Cape Cod. Alex graduated from the University of Miami with a BBA and a double major in Finance and Accounting.

His wife, Rachel Fox, was a lacrosse star at Northwestern, winning the national championship three out of her four years. She also still holds the record at Andover High School for the 100 meter sprint.

Alex and Rachel also share a deep love of animals and are active donors to the ASPCA, MSPCA, and Humane Society. They live with their four-year-old daughter, Brooklyn, and dog, Jack, in the Boston seaport on Seaport Boulevard.

Meet the team



Brian Carney, CFP®

Vice President • Senior Financial Advisor

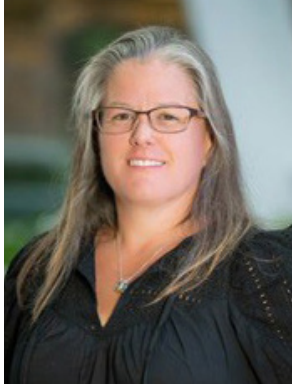
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As a dedicated Financial Advisor with Merrill Lynch Wealth Management, Brian and his team guide families, individuals and businesses in simplifying the complexity of their financial lives. Through BofA Global Research, clients have access to world-class research, market analysis and risk management strategies.

Brian is a native of Massachusetts and grew up on the South Shore. He has been in the financial services industry since 2007. Prior to joining Merrill Lynch Wealth Management in 2012 he worked at State Street Global Advisors as a financial analyst. In his free time, he enjoys weight lifting, snowboarding and running.

Brian holds the CERTIFIED FINANCIAL PLANNER™ certification. He is a graduate of the University of New Hampshire with a bachelor's degree in finance. Brian holds life, health, and annuity insurance licenses.

Meet the team



Erin E. Considine

Assistant Vice President • Wealth Management Associate

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Since 2000, Erin has made it her business to treat clients like family members – delivering the measure of friendly, attentive service she would expect from an elite wealth management team. Erin arrived at Merrill Lynch Wealth Management with the group in 2016, after beginning her career at UBS.

Today, she continues to assist clients with their transactions, account maintenance, and administrative requests – in addition to serving as their “point person” with team members and specialists throughout the firm. Erin lives in Tyngsboro with her husband, William, and their two children.

Meet the team



Shellea E. Dion

Officer • Registered Wealth Management Client Associate – BD

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Shellea's financial services career has spanned 25 years and client-facing roles at some of the nation's leading wealth management firms. She joined Merrill in 2016.

Today, she provides high-level administrative support and guidance to client families and a personal commitment to surpass their expectations with each interaction. Shellea holds a bachelor's degree in history from Elon University. She resides in Charlestown with her husband, Noel, and Noel's daughter. Shellea's passions include traveling with her family and capturing those memories as an amateur photographer.

Meet the team



Brooks R. O'Neil

Registered Wealth Management Client Associate

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Brooks joined The Boston Harbor Group and Merrill in 2022 as a Wealth Management Client Associate after receiving a bachelor's degree in economics from the University of Massachusetts Amherst.

As a Registered Wealth Management Client Associate, Brooks assists clients by helping them manage their wealth to meet their individual needs. Brooks focuses on supporting the team's financial advisors as they offer a comprehensive approach to managing wealth that begins with listening to a client's needs and helps to ensure every potential solution is grounded in understanding what each client wants to achieve. Brooks is originally from Norfolk, MA, and enjoys spending time traveling, golfing, and being with friends and family.

Additional resources



Julie Shea

Senior Wealth Management Lending Officer
Bank of America, N.A.
NMLS #484187



Vic Diune

Wealth Strategist
Merrill



Bessa Shaw

Wealth Management Banking Specialist
Merrill



John P. Walsh

Retirement Specialist
Bank of America, N.A.



Nick Field

Director
ISG Portfolio Strategist
Merrill



Michelle Neuerman

Structured Credit Executive
Bank of America, N.A.



Michael Ferris

Alternative Investment Regional Specialist
Merrill

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www.fa.ml.com/massachusetts/boston/thebostonharborgroup/



The indexes shown are provided for illustrative purposes only. They do not represent benchmarks or proxies for the return of any particular investable hedge fund product. The hedge fund universe from which the components of the indexes are selected is based on funds which have continued to report results for a minimum period of time. This prerequisite for fund selection interjects a significant element of survivor bias into the reported levels of the indexes, as generally only successful funds will continue to report for the required period, so that the funds from which the statistical analysis or the performance of the indexes to date is derived necessarily tend to have been successful. There can, however, be no assurance that such funds will continue to be successful in the future. ISG AI group assumes no responsibility for any of the foregoing performance information, which has been provided by the index sponsor. Neither ISG AI group nor the index sponsor can verify the validity or accuracy of the self-reported returns of the managers used to calculate the index returns. ISG AI group does not guarantee the accuracy of the index returns and does not recommend any investment or other decision based on the results presented. Reference to indexes or other measures of relative market performance over a specified period of time (each, an index) are provided for illustrative purposes only and do not imply that any Merrill account, fund or portfolio will achieve returns or volatility results similar to the index. The figures for the index reflect the reinvestment of dividends but do not reflect the deduction of any fees or expenses which would reduce returns. Investors cannot invest directly in indexes. We strongly recommend that these factors be taken into consideration before an investment decision is made.

S&P 500 (Standard & Poor's 500): A market-capitalization weighted index that measures the market value of 400 industrial stocks, 60 transportation and utility company stocks and 40 financial issues.

Bloomberg Barclays U.S. Aggregate Bond Index (BarCap U.S. Agg): Benchmark index composed of U.S. securities in Treasury, Government-Related, Corporate and Securitized sectors. It includes securities of investment-grade quality or better, have at least one year to maturity, and have an outstanding par value of at least \$250 million. Benchmark selected to represent fixed income returns.

Cambridge Associates U.S. Private Equity Index: Tracks the performance of thousands of U.S. and European venture capital and buyout funds formed since 1969. Sources are financial documents and schedules from Limited Partners investors and General Partners. All returns are calculated net to investors (net of fees and carried interest) by Thomson Venture Economics from the underlying financial cash-flows using both cash on cash returns (distributions and capital calls) and the unrealized net asset value of funds as reported by private equity fund managers.

The HFRI Fund Weighted Composite Index: An equal weighted index that includes over 2000 constituent funds, both domestic and offshore. All funds report assets in USD, net of all fees, on a monthly basis and have at least \$50 Million under management or have been actively trading for at least twelve (12) months. No fund of funds are included in the index.

The NCREIF Property Index: A quarterly time series composite total rate of return measure of investment performance of a very large pool of individual commercial real estate properties acquired in the private market for investment purposes only. All properties in the NCREIF Property Index (NPI) have been acquired, at least in part, on behalf of tax-exempt institutional investors—the great majority being pension funds. As such, all properties are held in a fiduciary environment.

S&P GSCI: A composite index of commodities that measures the performance of the commodity market. The S&P GSCI is the commodity equivalent of stock indexes, such as the S&P 500 and the Dow Jones.

NCREIF Transaction Based Index: The NCREIF Transaction Based Index (NTBI) is an equal-weighted transaction and appraisal index while the NCREIF Property Index (NPI) is a value weighted index calculated using appraised value. A value weighted index treats the NPI as a complete population or portfolio of all properties in the “universe” held by members whereas an equal weighted index views the properties in the NPI as a sample from a broader population of commercial real estate since only a small portion of properties in the NPI transact each quarter and are included in the NTBI.

Morningstar US Large Blend Open-End Fund Category: Blend style assigned to portfolios where neither growth nor value characteristics predominate. These portfolios tend to invest across the spectrum of U.S. industries, and owing to their broad exposure, the portfolios' returns are often similar to those of the S&P 500 Index. Large-blend portfolios are fairly representative of the overall U.S. stock market in size, growth rates, and price. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large-cap.

2023 Forbes “Top Next-Generation Wealth Advisors Best-in-State” list.

Opinions provided by SHOOK® Research, LLC considered advisors born in 1984 or later with a minimum 4 years as an advisor. Advisors have built their practices, lead their own teams, joined teams, are considered future leaders, or combinations thereof. Ranking is based on in-person and telephone due-diligence meetings that measure best practices, client retention, industry experience, compliance records, firm nominations, assets under management and Firm-generated revenue (investment performance is not a criterion). Shook’s rankings do not reflect all client experiences, endorse any advisor, indicate future performance and are available for client evaluation only. Compensation was not received from anyone for the study. Past performance is no guarantee of future results. Details available at www.SHOOKresearch.com. SHOOK is a registered trademark of SHOOK Research, LLC.

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Forbes “Best-in-State Wealth Advisors” list.

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Forbes “Best-in-State Wealth Management Teams” list

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Financial Times “400 Top Financial Advisers” list.

Opinions provided by *Financial Times* (FT 400) and is based on data gathered from advisers, broker-dealer home offices, regulatory disclosures, and the FT’s research. The listing reflects each adviser’s status in six primary areas: assets under management (AUM), asset growth, compliance record, experience, credentials and online accessibility. The award does not evaluate client service quality and is not indicative of any future performance success or a higher level of performance results. Rankings results are not an endorsement of the advisor. Compensation was not received from anyone for the study. Rankings produced annually by Ignites Research, a division of Money-Media, Inc on behalf of *Financial Times*. All right reserved.

Barron’s “America’s Top 1,000 Financial Advisors: State-by-State” list

Opinions are *Barron’s* who evaluated advisors with a minimum of seven years financial services experience and employed at their current firm for at least one year. Ranking spots determined by each state’s population and wealth. Other quantitative and qualitative measures include assets under management, revenues generated for the firm, quality of practice, regulatory records, internal company documents and 100-plus points of advisor-provided data. Rankings do not reflect any one client’s experience, endorse any advisor and do not guarantee future investment success. Compensation was not received from anyone for the study. *Barron’s* is a trademark of Dow Jones & Company, Inc. All rights reserved.

Investing involves risk. There is always the potential of losing money when you invest in securities.

Asset allocation, diversification and rebalancing do not ensure a profit or protect against loss in declining markets. Rebalancing may trigger a tax event.

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