

What matters most to you matters most to us

Merrill Lynch Wealth Management is here to help you achieve your goals. It is more than looking at markets and returns. It's about what's important to you — pursuing your goals and managing risks. Whether you're welcoming a new addition to the family, buying a new home, sending children to college, planning for retirement or leaving a legacy, we will work closely with you to help you define your priorities and connect you to potential solutions.

Choose from a wide range of financial capabilities, including but not limited to:

Advice and guidance

- Goals-based wealth management process¹
- Education funding strategies¹
- Extensive global research¹
- Tax minimization strategies¹
- Investment personality assessment¹

Retirement

- Managing 401(k) during job transition¹
- Retirement income planning¹
- Planning for long-term care expenses³

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

²Banking, mortgage and home equity products are offered by Bank of America, N.A.

³Insurance and annuity products offered through Merrill Lynch Life Agency Inc.

Access to Banking

- Everyday cash management²
- Savings products²

Lending

- Credit cards²
- Home financing²
- Home equity financing²
- Securities-based lending²
- Customized lending²

Investments

- Alternative investments¹
- Concentrated stock services¹
- Equity and fixed-income strategies¹
- Managed account programs¹
- Market-linked investments¹
- Unit investment trusts¹
- Closed-end funds¹

Estate planning services

- Charitable giving²
- Insurance and annuities³
- Private family foundations²
- Trusts²
- Donor-advised funds²

Solutions for business

- Liquidity and cash management²
- Commercial loan financing²
- Retirement solutions¹
- Succession planning¹

Tracking progress

- Asset information and measurement¹
- Client review¹
- MyMerrill.com^{®1}
- Statements^{1,2}
- Wealth Outlook¹

Learn more

Contact your Merrill Lynch Wealth Management financial advisor or visit ml.com.

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

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