MERRILL LYNCH WEALTH MANAGEMENT

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Bringing new perspective to your financial life

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What if all you need is the right team?

The financial decisions you make today can help determine the future you build for yourself and your family. And personalized advice from a Merrill Lynch Wealth Management Advisor — backed by the investment insights of Merrill, along with access to the banking services and lending solutions of Bank of America — can help grow and preserve your wealth, freeing you to pursue your passions and ambitions.

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Leading the way

Rely on the experience of a dedicated advisor

Work directly with an experienced Merrill Advisor focused on helping you address all your financial needs.

Your dedicated advisor starts by speaking with you in detail about what you and your family want for your future. Together you'll then create a personalized investment strategy designed to help you pursue your goals. As your situation evolves, you and your advisor will adjust your strategy based on new priorities or in response to changes in the markets and economy.

Throughout your relationship, your advisor will remain your point of contact, maintaining a holistic view of your financial picture while bringing in an extended team of specialists to address other specific needs.

Extensive resource access from a global financial leader

- Alternative investments[1]
- Art Services[2]
- Behavioral finance[1]
- Business succession planning[1, 2]
- Capital markets[1]
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- Philanthropic Solutions[6]
- Sports & Entertainment Advisors[1]
- Wealth structuring and trusts[2]

As a Merrill client, you can access products and services offered by Merrill, Bank of America and other affiliates. Within this full range of solutions, investment products are offered through Merrill, and banking and lending products are offered by Bank of America.

Please see Page 22 for a list of which affiliates offer the above capabilities.

Advisors at the forefront

Forbes
2022 "Best-in-State Wealth Advisors" list.

Published on April 7, 2022. Rankings based on data as of June 30, 2021.[7]

Merrill had the most advisors (1,644) recognized on the *Forbes* 2022 "Best-In-State Wealth Advisors" list compared to its competitors.

Barron's
2022 *Barron's* "Top 1,200 Financial Advisors" list.

Published on March 11, 2022. Rankings based on data as of September 30, 2021.[8]

Merrill had 273 advisors named to *Barron's* "Top 1,200 Financial Advisors" 2022 list.

Financial Planning
2022 "Top 40 Advisors Under 40" list.

Published on February 1, 2022. Rankings based on data as of September 30, 2021.[9]

In 2022, Merrill had the most advisors named to *Financial Planning*'s annual "Top 40 Advisors Under 40" list, with 15 advisors being recognized.

Personalized approach

Planning for all aspects and stages of your life

Receive the attention you deserve, with personalized strategies aligned to your particular goals, values and preferences.

We'll help you manage, grow and preserve your wealth today while also considering the impact it can have for years to come.

Your advisor will build your customized plan with you:

1

What matters to you?

By learning what matters most to you, your advisor can work with you to create a strategy that reflects your priorities, like managing the tax impacts of your investments or investing in companies that align with your values.

2

Your path, your plan.

We'll identify potential solutions based on a variety of factors, including your risk tolerance, time horizon and interests, such as environmental and social priorities.

3

Making it happen.

We'll help you set your plans in motion and help you adjust as your goals change.

4

Helping you review and track your progress.

You can track your milestones and modify them based on the expected and unexpected things life brings.

Charging forward

Tools to keep you connected

Take advantage of the many resources available to help you move your financial life forward.

With the Merrill Personal Wealth Analysis®, you and your advisor will define and prioritize your goals, take stock of your finances, and evaluate trade-offs to create an easy-to-read, personalized and comprehensive plan. And if your situation changes, you and your advisor can update your plan to help you stay on track toward your goals.

Focus on what matters most

Share your finances and feelings about investing to help create a plan that's all about you.

Set and prioritize your goals

Evaluate your goals and determine which are essential and which are more aspirational.

Review your finances

Take stock of what you own and what you owe, as well as your sources of income, so you know where you stand.

Evaluate your options

Weigh the trade-offs you may want to make to increase the chances of reaching your goals.

Benefit from our scale

From Merrill's investing platform to Bank of America's comprehensive financial services, we can offer personalized solutions to help meet your unique needs.

Easily access your plan

Review your plan anytime, sent via secure email or uploaded to your MyMerrill document library.

It's easy to stay connected with MyMerrill.com®, the MyMerrill® mobile app and Bank of America Online & Mobile Banking. You can:

- View your entire financial picture on one screen
- Connect securely with your advisor
- Transfer money instantly between eligible Bank of America, Merrill and outside accounts
- Scan and send documents
- Deposit checks using a mobile device
- Access the latest Merrill insights

A broad spectrum

Solutions for all your financial needs

Your advisor provides access to the full range of investing and banking solutions only Merrill and Bank of America can deliver.

Plan the impact of my wealth

Lifetime Gifting & Legacy Planning[10]
Personal Philanthropy[10]
Fiduciary Trust Services[10]

Manage my personal finances

Checking[2]
Savings[2]
Credit Cards[2]
Mobile & Online Investing[1] & Banking[2]
Cash Management Solutions[1, 2]

Protect my wealth

Long-term Care Insurance[5]
Life Insurance[5]
Disability Income Insurance[5]
Annuities[5]

Borrow to fund my goals

Mortgages[2]
Margin Lending[2]
Lines of Credit[2]
Custom Lending[2]
Auto Loans[2]

Invest in my future

Retirement Accounts[1]
Lifetime Income in Retirement[5]
Health Savings Account[2]
Education Savings[1]

Help grow my wealth

Investments[1]
Merrill Lynch Investment Advisory Program[1, 11] (Fiduciary Advice)
Alternative Investments[1, 12]
Sustainable & Impact Investing[1, 13]

Grow and strengthen my business

Retirement and benefit plan services

Global commercial banking

Global markets and investment banking

Succession planning

Executive services

[1] Capability offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated. All investing involves risks. [2] Capability offered by Bank of America, N.A., and its bank affiliates.
[5] Capability offered through Merrill Lynch Life Agency Inc. (“MLLA”), a licensed insurance agency and wholly owned subsidiary of BofA Corp. [10] Trust and fiduciary services are provided by Bank of America, N.A.

A new perspective

Research and insights to guide your investing

In collaborating with you to build a personalized investing strategy, your advisor will leverage award-winning BofA Global Research and other resources.

In addition to offering timely insights, your dedicated advisor will draw on resources from throughout Merrill and Bank of America to help you pursue your goals.

To build and guide your strategy, your advisor can leverage award-winning BofA Global Research,[14] which has over a thousand investment professionals across the globe who specialize in different sectors and regions.

Your advisor may also rely on the expertise of the Chief Investment Office (CIO), which provides regular updates on the markets as well as guidance on asset allocation and portfolio positioning:

- We use a rigorous process to build and measure the continuing performance of the CIO portfolios.
- Our due diligence teams use quantitative and qualitative analyses to determine which funds and managers will be included on our platform.
- Our strategic partnership with Morningstar® allows for coverage of more than 1,800 funds and managers.

Unlimited horizons

Enhanced offerings for clients with significant wealth and complex needs

We'll help you address the greater opportunities and responsibilities you face so you and your family can pursue the things that matter most.

Together you and your advisor can:

Consult with a Wealth Structuring Specialist

Get help with estate planning services, including establishing basic guidelines, reviewing an existing plan or trust, and consulting with your attorney, accountant and other advisors to help you align your approach.

Work closely with Merrill's Family Office Services[3]

Family Office Services simplifies complex family affairs through consulting, family coordination, household accounting, reporting, tax minimization strategies and wealth transfer offerings.

Leverage the Merrill Center for Family Wealth™

These specialists can facilitate meaningful conversations about wealth, which can help your family focus on ways to sustain wealth and values across generations.

Enduring influence

Support causes that matter and leave a legacy

Pursue goals of great importance while preserving your wealth and your values for future generations.

Private philanthropy

Lifetime giving strategies

Establish a giving strategy based on your purpose, values and needs.

Philanthropic advisory and foundation management

Navigate the nuances of creating and managing a private foundation.

Family philanthropy

Bring your family together around a common cause and encourage financial responsibility in your loved ones.

Trusts and estates[10]

Trust services

Bank of America's trust and fiduciary capabilities can provide objective oversight and help shoulder the numerous responsibilities that often accompany trust administration.

Delaware trusts

Maintain confidentiality, minimize taxes, or transfer ownership of assets while keeping management control.

Charitable trusts

Address wealth transfer and giving goals simultaneously.

Estate settlement services

Bank of America can help simplify administrative details and avoid burdening family members at a difficult time.

Customized lending

Liquidity financing

Leverage your assets to provide funding for personal or business goals.

Investment financing

Fund a tactical allocation to real assets to help produce consistent income.

Lifestyle

Finance lifestyle enhancements without disrupting your long-term investment strategy.

Wealth transfer financing

Provide for your heirs while deferring estate and transfer tax consequences.

Risk management[12]

Reduce the risk of asset concentration and hedge against any exposures that concern you.

Unleashing opportunity

Services for business owners

We have the resources and expertise to help you build, grow and protect your business.

For business owners, we offer a large range of services, including providing working capital to help you manage the day-to-day or an overall financial strategy to invest and manage excess cash. As your business grows, we can help you plan for the future with business continuation and wealth transfer services.

Cash management services

Manage your daily, short-term and long-term business cash flow needs.

Retirement planning

Set up retirement plans for yourself, your family and your employees.

Investment strategies[15]

A comprehensive plan can help you build a balanced portfolio and use hedging strategies where appropriate.

Lending solutions

Customized loans through Bank of America can help you grow your business, finance new or existing property, or address emergency funding needs.

Trusts and estates

Develop solutions based on your wishes for your business and heirs, including wealth transfer strategies.

Succession planning

Whether you're building your business through acquisition, selling a division, or exiting by selling to a third party, we can provide succession planning strategies through our merger-and-acquisition referrals.

Life insurance

Life insurance can be a key part of any business transition or estate planning solution. It can provide the funding needed to implement a plan and can equalize an inheritance within the family for those not interested in the business.

Focused vision

Tailored support for executives

Leverage our services, tools and experience to make the most of your equity compensation programs.

Maximizing the value of an equity compensation program requires plan sponsors and participants to satisfy complex legal requirements and/or reporting obligations. Merrill can help make things easier for both issuers and executives.

Concentrated stock strategies

Merrill can help you with concentrated stock strategies that aim to deliver risk management solutions within the context of your personal and financial goals.

Gifting, trusts and life insurance

These can all play a role in repositioning assets to be more tax-efficient and to meet other goals, including wealth transfer.

10b5-1 trading plans

Executives and other insiders who may be aware of material nonpublic information about their company or stock can trade their company stock only during open-window periods. Executive trading plans can be created by anyone interested in developing a systematic stock sale or purchase plan.

Officer & Director Equity Services (ODES) reporting

Merrill's Officer & Director Equity Services helps to streamline the reporting of Form 4 by providing timely notification of trade details to those designated by the officer or director.

Block trading

Our advice, guidance and execution can help you achieve better results with special handling for block orders,[16] maximizing execution quality by minimizing market impact and accessing multiple sources of liquidity for your order.

The right advice can make all the difference

Whether it's working with you to define your goals or preserve and grow your wealth, your Merrill Advisor can help you put your plans for the future into action.

Your dedicated advisor is ready to serve you. To learn more about Merrill Lynch Wealth Management, please visit ML.com.

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

[2] Capability offered by Bank of America, N.A., and its bank affiliates.

[3] Family Office Services are offered through Merrill. In connection with its Family Office Services, Merrill is not acting in the capacity as a broker-dealer, nor as a registered investment adviser. Accordingly, through its Family Office Services, Merrill is not offering, and its clients are not paying for, advice with respect to securities, the purchase or sale of securities, or the valuation thereof, nor do Family Office Services encompass financial planning, discretionary account management, or any other securities-related accounts, products or services. Merrill offers a broad array of brokerage and investment advisory accounts, products and services through other parts of its business outside of Family Office Services, which are subject to separate agreements, disclosures and fee arrangements, and may be procured by applying or enrolling and contracting through those other business channels. Family Office Services can provide tax advice; however, Merrill, its affiliates and financial advisors do not provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

[4] Capability provided by Global Banking and Global Markets divisions of Bank of America Corporation.

[5] Capability offered through Merrill Lynch Life Agency Inc. ("MLLA"), a licensed insurance agency and wholly owned subsidiary of Bank of America Corporation.

[6] Capability offered through Bank of America Private Bank.

[7] **Source: The *Forbes* "Best-in-State Wealth Advisors" list, published on April 7, 2022. Rankings based on data as of June 30, 2021.**

Data provided by SHOOK® Research, LLC. *Forbes* Best-in-State Wealth Advisors ranking was developed by SHOOK Research and is based on in-person, virtual, and telephone due diligence meetings to measure best practices; also considered are: client retention, industry experience, credentials, review of compliance records, firm nominations; and quantitative criteria, such as: assets under management and revenue generated for their firms. Investment performance is not a criterion because client objectives and risk tolerances vary, and advisors rarely have audited performance reports. SHOOK's research and rankings provide opinions intended to help investors choose the right financial advisor and are not indicative of future performance or representative of any one client's experience. Past performance is not an indication of future results. Neither *Forbes* nor SHOOK Research receive compensation in exchange for placement on the ranking. For more information, please see SHOOKresearch.com. SHOOK is a registered trademark of SHOOK Research, LLC.

[8] **Source: The *Barron's* "Top 1,200 Financial Advisors" list, published on March 11, 2022. Rankings based on data as of September 30, 2021.**

The *Barron's* "Top 1,200 Financial Advisors" ranking considered advisors with a minimum of seven years' financial services experience and have been employed at their current firm for at least one year. This is a list of the top advisors in each state, with the number of ranking spots determined by each state's population and wealth. Other quantitative and qualitative measures include assets under management, revenues generated by advisors for their firms, and the quality of the advisors' practices, regulatory records, internal company documents and 100-plus points of data provided by the advisors themselves. Rankings and recognition from *Barron's* are no guarantee of future investment success and do not ensure that a current or prospective client will experience a higher level of performance results, and such rankings should not be construed as an endorsement of the advisor. *Barron's* is a trademark of Dow Jones & Company, Inc. All rights reserved.

[9] **Source: *Financial Planning's* "Top 40 Advisors Under 40" list, published on February 1, 2022. Rankings based on data as of September 30, 2021.**

The ranking for the "Top 40 Advisors Under 40" list is compiled using data solicited from the advisors' employers. Advisors considered must be under 40 years old and work at an employee brokerage firm. Individual trailing 12-month production for each advisor was the primary ranking criteria. *Financial Planning* is a national publication serving the wealth management industry and retail brokers working in the employee channel for wirehouses and regional broker-dealers. Rankings and recognition from *Financial Planning* are no guarantee of future investment success and do not ensure that a current or prospective client will experience a higher level of performance results, and such rankings should not be construed as an endorsement of the advisor. *Financial Planning* is a trademark of Arizent. All rights reserved.

[10] Trust and fiduciary services are provided by Bank of America, N.A.

[11] You can choose from one or more programs and services based on your individual objectives, investment style, need for ongoing advice and interest in particular investment solutions. One of the options to consider is IAP. For more information, please visit ml.com/programs-services. Merrill Lynch Investment Advisory Program is an investment advisory service sponsored by Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill"). Merrill offers a broad range of brokerage, investment advisory and other services. There are important differences between brokerage and investment advisory services, including the type of advice and assistance provided, the fees charged, and the rights and obligations of the parties. It is important to understand the differences, particularly when determining which service or services to select. All recommendations must be based on the client's best interest.

[12] **Alternative investments are speculative and involve a high degree of risk. There generally are no readily available secondary markets, none are expected to develop, and there may be restrictions on transferring fund investments. Alternative investments may engage in leverage that can increase risk of loss, performance may be volatile, and funds may have high fees and expenses that reduce returns. Alternative investments are not in the best interest of all investors. Investors may lose all or a portion of the capital invested.**

[13] **Sustainable and Impact Investing and/or Environmental, Social and Governance (ESG) managers may take into consideration factors beyond traditional financial information to select securities, which could result in relative investment performance deviating from other strategies or broad market benchmarks, depending on whether such sectors or investments are in or out of favor in the market. Further, ESG strategies may rely on certain values-based criteria to eliminate exposures found in similar strategies or broad market benchmarks, which could also result in relative investment performance deviating. Impact investing and/or ESG investing has certain risks based on the fact that ESG criteria excludes securities of certain issuers for nonfinancial reasons and, therefore, investors may forgo some market opportunities, and the universe of investments available will be smaller.**

[14] *Institutional Investor* magazine announced BofA Global Research as one of the Top Global Research Firms in 2021 based on surveys held throughout the year. The magazine creates rankings of the top research analysts in a wide variety of specializations, drawn from the choices of portfolio managers and other investment professionals at more than 1,000 firms. BofA Global Research is research produced by BofA Securities, Inc. ("BofAS") and/or one or more of its affiliates. BofAS is a registered broker-dealer, Member SIPC and wholly owned subsidiary of Bank of America Corporation. For more information, visit institutionalinvestor.com/research/11571/Top-Global-Research-Firms. Rankings and recognition from *Institutional Investor* are no guarantee of future investment success and do not ensure that a current or prospective client will experience a higher level of performance results, and such rankings should not be construed as an endorsement.

[15] Hedging and monetization 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 and monetization strategies that may not be suitable for all investors.

[16] Typical block order size 20,000 shares or liquidity-challenged stocks.

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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**

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All annuity contract guarantees, including optional benefits and any fixed subaccount or index-linked investment option crediting rates or annuity payout rates for annuity contracts, and all guarantees and benefits of insurance policies are backed by the claims-paying ability of the issuing insurance company. They are not backed by Merrill or its affiliates, nor does Merrill or its affiliates make any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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