

The GKH Group

Wealth Management



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Insurance and annuity products are offered through Merrill Lynch Life Agency Inc., a licensed insurance agency and wholly owned subsidiary of BoFA Corp.:

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

A philosophy built on service, teamwork and integrity



We take great pride in helping bring clarity to the financial complexities facing our clients. Regardless of whether your goal is retirement, philanthropy, travel, a second home, or preserving generational wealth, we can help you develop a customized approach to help turn ideas and thoughts into reality. Drawing on over a century of collective experience and an extensive network of resources, we aim to have meaningful conversations about the things that matter most.

History – The GKH Group has always been a family team. Elliot Glunts, one of the founding members of The GKH Group, started at Merrill in 1963. For the last eight years of his career, Elliot led a three-generation team with his grandson, Josh, and son-in-law, Andy. While our team and family has grown and innovated significantly over the years, the principles that we were founded on remain the same: honesty and integrity.

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

Published on January 12, 2023. Rankings based on data as of March 31, 2022.

The GKH Group was named to the *Forbes* “America’s Top Wealth Management Teams High Net Worth” in 2022.

Published on Nov. 8, 2022. Rankings based on data as of March 31, 2022.

Joshua Kampf was named to the *Forbes* “Best-in-State Wealth Advisors” list in 2020-2023.

Published annually Jan- April. Rankings based on data as of June 30 of prior year.

Joshua Kampf was named to the *Barron’s* “Top 1,200 Financial Advisors: State-by-State” list in 2020-2023.

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Published annually Jan - April. Rankings based on data as of June 30 of prior year.

Andrew Kampf was named to the *Financial Times* “400 Top Financial Advisers” list in 2014.

Published on March 25, 2014. Rankings based on data as of June 30, 2013.

Andrew Kampf was named to the *Barron’s* “Top 1,200 Financial Advisors: State-by-State” list in 2014-2018.

Published annually in February - March. Rankings based on data as of September 30 of the prior year.

Andrew Kampf was named to the *Barron’s* “America’s Top 1,000 Financial Advisors: State-by-State” list in 2009-2012.

Published annually in February. Rankings based on data as of September 30 of the prior year.

Meet The GKH Group



Joshua Kampf
Managing Director
Senior Financial Advisor



Thomas Hutchison, CIMA®
Managing Director
Wealth Management Advisor



Andrew Kampf
Managing Director
Senior Relationship Manager



Rebecca Dalrymple, CRPC™
Vice President
Senior Relationship Manager



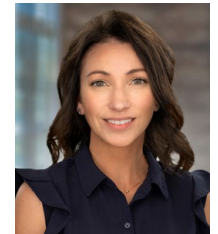
Miranda Mauriello, CRPC™
Assistant Vice President
Senior Relationship Manager



Deborah Moore, CRPC™
Assistant Vice President
Senior Relationship Manager



Sarah Marx
Registered Senior Wealth Management
Client Associate



Jessica Fanelli
Registered Wealth Management
Client Associate



Susan Bailey
Registered Wealth Management
Client Associate



Luke Rassow-Kantor, CAIA®
Financial Advisor



Leila Gestwicki, CRPC™
Assistant Vice President
Wealth Management Associate



Samantha Charette
Wealth Management
Client Associate



Rossarin Samudjai
Wealth Management
Client Associate

Solutions designed with you in mind

Personalized Review Schedule

- Client-driven agenda
- Understand your changing goals
- Review portfolio
- Financial planning

Accessible Support Team

- Live person answering calls
- Assistance with money movement, distributions, and online services
- Follow up on service-related inquiries within 24 hours



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

² Banking products are provided by Bank of America, N.A.

³ Insurance and annuity products are offered through Merrill Lynch Life Agency Inc. ("MLLA").

How we will serve you in pursuit of your goals



You



Your Dedicated Team

Financial
Advisor

Senior Relationship
Manager

Wealth Management
Client Associate



Additional Service Team



Additional Investment Team



We take a team approach to helping you pursue your goals, with your dedicated service team serving as your single point of contact to access the experience of your entire advisory team.

Client experience team

Our client service team is committed to delivering caring, personalized service to help you navigate the day-to-day challenges of your financial life.



Sarah Marx
Registered Senior
Wealth Management
Client Associate



Jessica Fanelli
Registered Wealth
Management Client
Associate



Susan Bailey
Registered Wealth
Management Client
Associate



Luke Rassow-Kantor,
CAIA®
Financial Advisor



Leila Gestwicki,
CRPC™
Assistant Vice
President
Wealth Management
Associate



Samantha Charette
Wealth Management
Client Associate



Rossarin Samudjai
Wealth Management
Client Associate

We assist clients on a daily basis with administrative needs such as:

- Assistance with all money movements including wires, mobile deposits, funds transfer service and more
- Support with consolidating assets at a holistic level with brokerage services, plus access to Bank of America banking, checking, credit card and loan services
- Understanding your statements and assistance opening accounts with ability to leverage digital signature services such as DocuSign and Mobile Easy Sign
- Helping clients establish and navigate the MyMerrill online platform and other digital applications such as the MyMerrill App, My Financial Picture and Mobile Check Deposit

Wealth management tailored for you

To serve clients who demand white glove service and financial acumen, we offer unwavering attention and modern, sophisticated wealth management. Our team focuses relentlessly on an elite-service model based on highly communicative and proactive interactions with clients.



You will be supported by your **designated team** of a financial advisor, senior relationship manager and wealth management client associate. They are backed by the entire service and investment teams at The GKH Group.

Everyone on our team is hand-picked for their talent and service acumen, and seeks to offer you **exceptional client service** built around your needs and objectives.

We help you identify and quantify goals for the future – for yourself, your family and your causes.

We **help to guide** you when trade-offs are necessary.

Our goals-based process leads us in **helping** you choose an appropriate mix of investment solutions.

Our **disciplined approach** helps you to pursue success against your goals, not the market.

Solutions tailored for you



¹ Banking and home equity products are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation.

² Investment products are available from Merrill Lynch, Pierce, Fenner & Smith Incorporated.

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



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

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

³ 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.

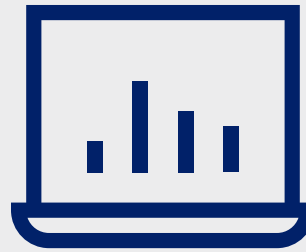
⁴ Capability Offered by Merrill Lynch Life Agency.

Three pillars of smart investing



Diversification

How you choose to invest within an asset class



Asset allocation

How you choose to invest among asset classes

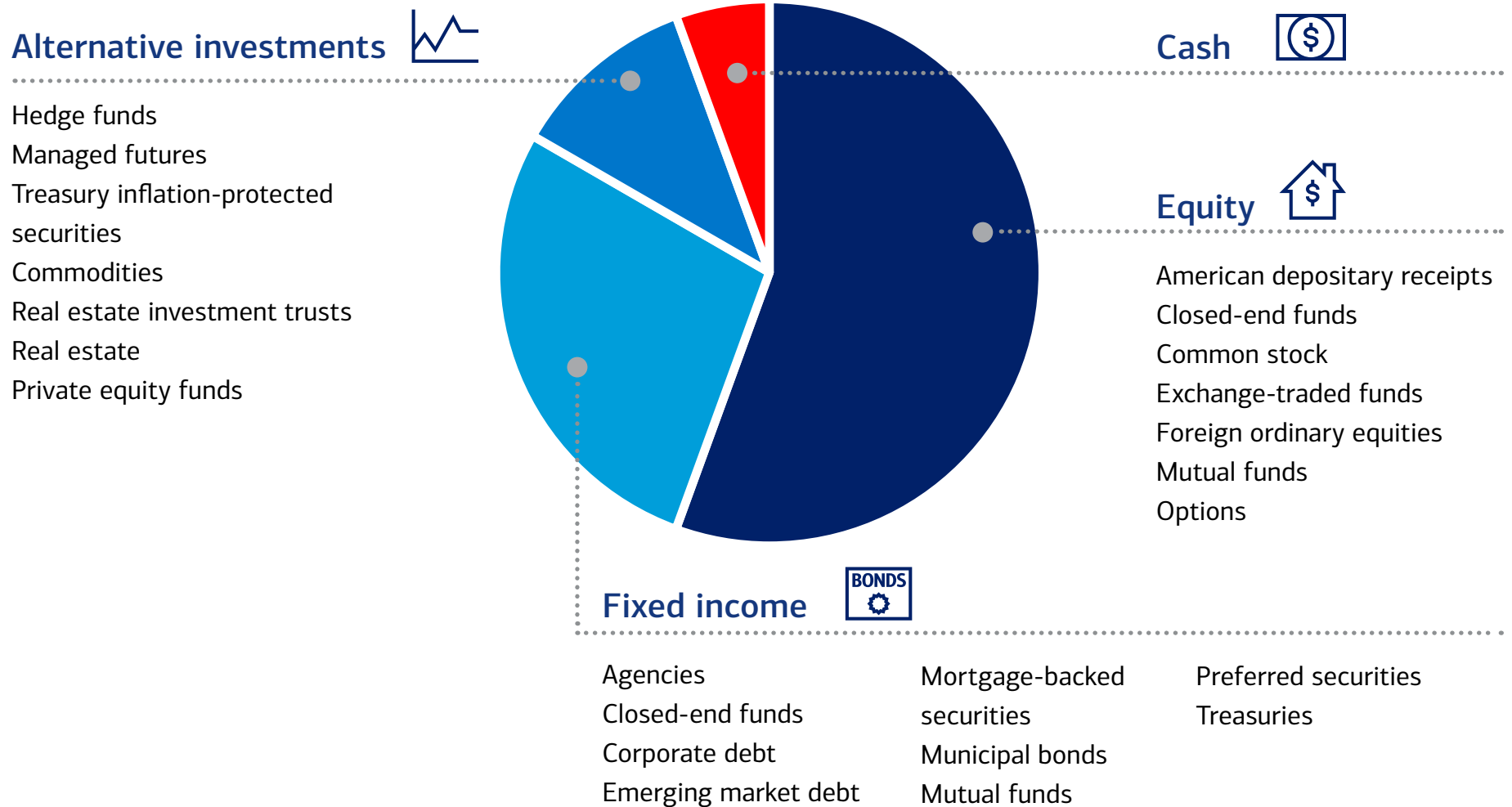


Review

How you keep your investment approach aligned with your goals



The components of asset allocation



Alternative investments are speculative and involve a high degree of risk and may not be in the best interest of all investors. For illustrative purposes only.

“I am proud to be a part of a team that works tirelessly to help our clients pursue all of their financial goals.”

Joshua Kampf

Managing Director, Senior Financial Advisor

“Serving as a family’s financial advisor has allowed me to be really engaged in all aspects of a client’s financial life and to be intimately involved in their psychology, helping them to see the bigger picture beyond just wealth.”

Thomas Hutchison, CIMA®

Managing Director, Wealth Management Advisor

“Investing is driven by understanding one’s goals, appropriate diversification and high quality, conservative investments. Be patient and consistent; neither too optimistic, nor too pessimistic, and success may find you.”

Andrew Kampf

Managing Director, Senior Relationship Manager

Asset-class winners and losers

	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Highest return (%)	Small stock 60.7	Int'l. stock 20.2	Int'l. stock 13.5	Int'l. stock 26.3	Int'l. stock 11.2	LT gov't 25.9	Int'l. stock 31.8	Small stock 31.3	LT gov't 27.1	Small stock 18.2	Small stock 45.1	LT gov't 24.7	Large stock 1.4	Small stock 25.6	Int'l. stock 25.0	Treas. bills 1.8	Large stock 31.5	Large stock 18.4	Small stock 33.5	Treas. bills 1.4
	Int'l. stock 38.6	Small stock 18.4	LT gov't 7.8	Small stock 16.2	LT gov't 9.9	Treas. bills 1.6	Small stock 28.1	Large stock 15.1	Div. port. 2.8	Int'l. stock 17.3	Large stock 32.4	Large stock 13.7	Treas. bills 0.0	Large stock 12.0	Large stock 21.8	LT gov't -0.6	Int'l. stock 22.0	LT gov't 16.7	Large stock 28.7	Small stock 12.5
	Large stock 28.7	Div. port. 11.8	Div. port. 7.0	Large stock 15.8	Large stock 5.5	Div. port. -17.9	Large stock 26.5	Div. port. 12.9	Large stock 2.1	Large stock 16.0	Int'l. stock 22.8	Div. port. 7.3	LT gov't -0.7	Div. port. 8.1	Div. port. 13.0	Large stock 4.4	Small stock 20.6	Div. port. 10.0	Div. port. 13.6	Div. port. -13.9
	Div. port. 26.1	Large stock 10.9	Small stock 5.7	Div. port. 12.9	Div. port. 5.2	Small stock 36.7	Div. port. 14.3	LT gov't 10.1	Treas. bills 0.0	Div. port. 11.1	Div. port. 17.6	Small stock 2.9	Div. port. -0.7	LT gov't 1.8	Small stock 11.2	Div. port. -5.7	Div. port. 17.7	Int'l. stock 7.8	Int'l. stock 11.3	Int'l. stock -14.5
	LT gov't 1.4	LT gov't 8.5	Large stock 4.9	Treas. bills 4.8	Treas. bills 4.7	Large stock 37.0	Treas. bills 0.1	Int'l. stock 7.8	Small stock 3.3	LT gov't 3.6	Treas. bills 0.0	Treas. bills 0.0	Int'l. stock -0.8	Int'l. stock 1.0	LT gov't 6.2	Small stock 11.6	LT gov't 12.2	Small stock 6.6	Treas. bills 0.0	Large stock 18.1
Lowest return (%)	Treas. bills 1.0	Treas. bills 1.2	Treas. bills 3.0	LT gov't 1.2	Small stock 5.2	Int'l. stock -43.4	LT gov't -14.9	Treas. bills 0.1	Int'l. stock -12.1	Treas. bills 0.1	LT gov't -12.2	Int'l. stock -4.9	Small stock 3.6	Treas. bills 0.2	Treas. bills 0.8	Int'l. stock -13.8	Treas. bills 2.2	Treas. bills 0.5	LT gov't -5.4	LT gov't -26.1

About the data

Small stocks are represented by the Ibbotson® Small Company Stock Index. Large stocks are represented by the Ibbotson® Large Company Stock Index, government bonds by the 20-year U.S. government bond, Treasury bills by the 30-day U.S. Treasury bill, and international stocks by the Morgan Stanley Capital International Europe, Australasia, and Far East (EAFE)® Index. The Ibbotson® Small Company Stock Index measures the performance of DFA U.S. Micro Cap Portfolio net of fees and expenses. The DFA U.S. Micro Cap Portfolio is a no-load mutual fund designed to capture the returns and diversification benefits of a broad cross section of U.S. small companies on a market-cap-weighted basis. The portfolio invests in securities of U.S. companies with market capitalizations within the smallest 5% of the market universe or smaller than the 1,500th largest U.S. company, whichever results in a higher market capitalization break. The market universe primarily comprises companies listed on the New York Stock Exchange, American Stock Exchange and NASDAQ Global Market. The Ibbotson® Large Company Stock Index tracks the monthly return of S&P 500. The Morgan Stanley Capital International Europe, Australasia, and Far East (EAFE)® Index measures the performance of the large- and mid-cap segments of developed markets, excluding the U.S. & Canada equity securities. It is free float-adjusted market-capitalization weighted. An investment cannot be made directly in an index. The data assumes reinvestment of all income and does not account for taxes or transaction costs. The diversified portfolio is equally weighted between small stocks, large stocks, long-term government bonds, Treasury bills, and international stocks (20% each).

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Meet The GKH Group



Joshua S. Kampf

Managing Director • Senior Financial Advisor

NMLS ID: 579327

Josh started at Merrill in 2004 joining his father (Andy), grandfather (Elliot), and Tom (like a brother) to make The GKH Group a three-generation family team. Josh's impact on the team was felt immediately. With his comfort using technology, Josh greatly expanded the team's wealth management planning focus and aimed to be an essential advisor for the team's clients. Being an essential advisor means helping clients integrate all aspects of their financial lives: wealth management planning, access to lending through Bank of America, estate planning services, and insurance. According to Josh, the team was simply expanding the core principles that the The GKH Group is committed to offering clients: integrity, honesty and a relentless pursuit of helping clients meet their financial challenges.

When considering investments, Josh is a proponent of Modern Portfolio Theory. The goal of Modern Portfolio Theory is to assemble a portfolio that aims to get maximum return for each unit of risk an investor is willing to take. Josh has a passion for finding, researching and talking about investment opportunities that can help further diversify client portfolios, help optimize risk-adjusted returns, and help clients meet their financial goals.

Josh graduated with a bachelor's degree from Johns Hopkins University with a major in Economics and a concentration in Psychology. While at Johns Hopkins, he played four years of varsity baseball and was voted Mr. Johns Hopkins his sophomore year. He is the founder of Journey for America, a non-profit organization whose mission was to raise money and awareness for victims of terrorism. If you would like to hear a great story, ask Josh about his walk from Los Angeles to New York City. Josh and his wife, Lucy, live in Cheshire, Connecticut with their two children. Josh enjoys coaching a variety of youth sports in his free time. His other interests include reading, golf, tennis, skiing/snowboarding and learning new things.

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Meet The GKH Group



Thomas L. Hutchison, CIMA®

Managing Director • Wealth Management Advisor

NMLS ID: 579627

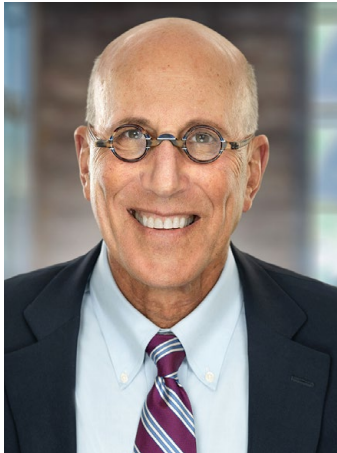
Tom has worked for Merrill since 1998. He holds the Certified Investment Management Analyst® designation from the Investments & Wealth Institute™ and in conjunction with the Wharton School. Tom received his bachelor's degree in sociology from Yale University in 1994, where he was an All-Ivy League shortstop and nominated as an Academic All-American. Tom helped lead Yale baseball to its most successful four-year period, capturing three league championships, two NCAA regional appearances, a number one college baseball ranking in New England and the program's first regional win since George Bush's 1948 team. Upon graduation, Tom played two seasons of professional baseball with the Montreal Expos organization and worked for three more in the NY Mets front office as an assistant director of player personnel. Tom married his childhood best friend, Jacki, in 1998 and they have raised four wonderful children together in Orange, Connecticut. Tom has coached, volunteered and supported many area youth sports programs over the years.

Tom's investment philosophy, shaped by his mentors Andy Kampf and Elliot Glunts, is conservative and cash flow driven. Tom will compartmentalize client assets into various buckets to help meet specific goals based on risk, liquidity and time horizon.

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Hanging on Tom's office wall is his favorite saying and guiding life lesson:

"In the end what matters most is: How well did you live? How well did you love? How well did you learn to let go?"



Andrew S. Kampf

Managing Director • Senior Relationship Manager

NMLS ID: 519017

Andy has worked for Merrill in the New Haven office since 1976. Andy's investment philosophy is conservative, dividend- and cash flow-focused, looking to compound returns over time, and he acts on the belief that a significant portion of the Standard & Poor's return is the dividends paid by its member companies. The GKH Group was formed by Andy and his father-in-law, Elliot Glunts, and they transformed the group into a multigenerational family business with the addition of Elliot's grandson and Andy's son, Josh. Andy considers his other partner, Tom, an adopted son and valued friend. This philosophy of family governs the team, their holistic approach to wealth management and how they interact with clients on a daily basis.

Andy received his bachelor's degree with honors from The University of Connecticut in 1972, where he played basketball for the Huskies for part of two seasons; he has coached in several youth sports leagues and also has served as treasurer and finance chairman of various Connecticut non-profit organizations and private schools. Andy has been married to his beautiful bride, Jane, for 50 years and together they enjoy traveling and following the many sports adventures of their four grandchildren. His other interests include reading, golf, cross-fit and running.

- Andrew Kampf was named to the *Financial Times* "400 Top Financial Advisers" list in 2014.
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Meet The GKH Group



Rebecca Dalrymple, CRPC™

Vice President • Senior Relationship Manager

NMLS ID: 638643

In her role as Senior Relationship Manager, Rebecca focuses on analyzing the financial markets, identifying trends and opportunities to help clients pursue their goals more efficiently. Thorough and a strong communicator, Rebecca enjoys helping clients develop customized investment approaches that reflect each individual's distinctive objectives, time horizon, liquidity needs and risk tolerance. Rebecca believes that listening closely to clients is vital to understanding their needs and enhances her ability to assist them and their family members through significant financial decision points in their lives and legacies.

Rebecca has worked in the finance industry since 2000, and has been with Merrill since 2003. During her career with the firm, she has held various positions including Small Business Specialist, Wealth Management Senior Client Advisor, and Wealth Management Banking Advisor, gaining experience in relationship management, portfolio construction, commercial banking, private banking and lending.

Rebecca graduated from Clark University cum laude, majoring in English and communications. She holds the Chartered Retirement Planning Counselor™ designation and she is a founding member and the president of the Central Connecticut Women's Exchange Chapter, responsible for growing it from eight to 160 members. She lives in Woodbridge with her husband and two incredible children. She recently battled breast cancer and became very involved with the Closer to Free ride, raising money for cancer research at Smilow Cancer Hospital. She loves spending time with her family and friends, going to the beach, traveling and reading.



Miranda A. Mauriello, CRPC™

Assistant Vice President • Senior Relationship Manager

NMLS: 1850215

Miranda was first introduced to the financial services industry in 2011 as an intern at Merrill in New York City. After spearheading a case study on addressing the unique financial concerns of families with special needs children, she was certain this was the field she would pursue. Miranda then spent time as a life insurance agent and Medicare consultant with American Senior Benefits, prior to joining Merrill in 2014 and The GKH Group in 2015.

As a Senior Relationship Manager, Miranda works closely with her fellow relationship managers to support an optimal experience for clients. She helps ensure that the range of services provided by The GKH Group and Merrill are integrated seamlessly and consistently with clients' other advisors. Proactive and precise, Miranda also researches capabilities and offerings that can help clients pursue their goals more effectively. Her favorite part of the job is cultivating deep, long-lasting relationships with clients and helping them to accomplish and exceed their goals.

Miranda earned her bachelor's degree with a major in psychology from Roger Williams University, in Bristol, Rhode Island. She holds the Chartered Retirement Planning Counselor™ designation.

Outside of the office, Miranda most enjoys spending time with her family and friends, experiencing new cultures through travel, hiking, running, CrossFit and being by the ocean whenever possible. She currently resides in Oxford, Connecticut, with her husband, Stefano, and daughter, Grace.

“An investment in knowledge pays the best interest.”

-Benjamin Franklin

Meet The GKH Group



Deborah Moore, CRPC™

Assistant Vice President • Senior Relationship Manager

NMLS ID: 1943557

Debbie joined Merrill in Fairfield, Connecticut, in 1990 and transferred to New Haven in 2002 to become part of The GKH Group. Debbie is an integral member of the GKH investment team and draws on her extensive experience to provide astute advice and guidance for clients. Her in-depth knowledge of investment products, alternative investments, and retirement income planning makes her an excellent resource.

Debbie holds the Chartered Retirement Planning Counselor™ designation. She strives to form in-depth, long-standing relationships with clients and their families, and to be an essential part of helping them reach and surpass their goals.

Debbie is always quick to smile with a positive perspective on life and enjoys spending time with family and friends, target shooting, motorcycle rides, helping others, reading and cooking.



Sarah Marx

Registered Senior Wealth Management Client Associate

Sarah has worked with Andy Kampf for many years, since she joined the Merrill New Haven office in 1987. She enjoys building close relationships with the clients she serves, noting their priorities and preferences, while fostering a warm and welcoming environment.

Sarah earned her undergraduate degree in economics from The University of Connecticut. She was elected to Merrill's National Council of Client Associates and served on this committee from 1997 until 1999. In her spare time Sarah enjoys quilting.

Meet The GKH Group



Jessica M. Fanelli

Registered Wealth Management Client Associate

Jessica began her career in financial services at Merrill in 2015 and joined The GKH Group in 2017. Jessica focuses on providing personalized and efficient client support and serves as a point of contact for all administrative and day to day service-related matters.

Jessica is a graduate of Central Connecticut State University and holds a bachelor's degree in marketing. She currently resides in Orange, Connecticut, with her husband and their two children. She enjoys running, the beach, football season and spending time with family and friends.



Susan Bailey

Registered Wealth Management Client Associate

Susan received her undergraduate degree from George Washington University and holds a master's degree from The University of Chicago. Prior to her joining Merrill, Susan was a financial advisor with Lincoln Financial Securities. She sold her practice with the birth of her twin boys, Finn and Rye. She and her husband, Nate, live in Hamden, Connecticut.

Meet The GKH Group



Luke Rassow-Kantor, CAIA®

Financial Advisor

NMLS ID: 1958471

Luke joined Merrill and The GKH Group in January 2020. Prior to joining the team, he worked in marketing at Octagon managing national events and the owner loyalty program for the BMW account for over three years. He also worked for the United States Tennis Association coordinating professional tennis tournaments for two years and was a coach at a junior tennis program in Norwalk, Connecticut for four years.

Luke graduated from the University of Wisconsin-Madison in 2010 and holds a bachelor's degree in economics. During his time at Wisconsin, he played on the varsity tennis team as a starter in both singles and doubles and competed in the NCAA tournament every year. In his spare time, Luke enjoys reading, visiting new areas to hike, and playing in various recreational leagues in tennis, platform tennis and basketball. He holds the Chartered Alternative Investment AnalystSM designation.



Leila Gestwicki, CRPC™

Assistant Vice President • Wealth Management Associate

Prior to joining Merrill, Leila was a Relationship Manager at Bank of America for 10 years. Her attention to detail, high energy and caring personality make her delightful to work with. Leila offers administrative and operational support for diverse needs, taking great satisfaction in resolving issues, answering questions and helping pursue each client's unique goals. She holds the Chartered Retirement Planning CounselorTM designation.

Leila lives in Ft. Myers with her son, Jacob, and is very involved with her church. Leila is also an avid cross-fitter.

Meet The GKH Group



Samantha Charette

Wealth Management Client Associate

Prior to joining the team in 2021, Samantha worked as an Account Specialist with a local Credit Union for ten years. She now supports The GKH Group advisors as they work to simplify the complex financial lives of our valued clients. Sam is recently married, and resides in Wolcott with her husband and their dog, Atticus. She enjoys spending time with family and friends, vacationing to Cape Cod and keeping an active lifestyle.



Rossarin Samudjai

Wealth Management Client Associate

As a Wealth Management Client Associate, Rose handles all aspects of service requests and account administration. With over 10 years in the financial industry, Rose has extensive experience working closely with high net worth individuals and their families. Rose is passionate about building and cultivating relationships with her clients through prompt service and effective communication. She constantly strives to exceed expectations and provide a high level of customer service.

Rose began her career with Bank of America in 2011 as a Relationship Manager and has been with Merrill since 2017. Rose graduated from the University of Saint Joseph in West Hartford, Connecticut, and holds a master's degree in business management. She currently resides in Cromwell, Connecticut, and in her spare time she loves traveling, gardening and hiking with her dogs.

Call or E-mail Us for Further Information

The GKH Group

Wealth Management

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Thomas Hutchison, CIMA®
Managing Director
Wealth Management Advisor

Andrew Kampf
Managing Director
Senior Relationship Manager

Joshua Kampf
Managing Director
Senior Financial Advisor

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

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

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.

All guarantees and benefits of an insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by Merrill or its affiliates, nor do Merrill or its affiliates make any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

This material does not take into account a client's particular investment objectives, financial situations or needs and is not intended as a recommendation, offer or solicitation for the purchase or sale of any security or investment strategy. 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. For more information about these services and their differences, speak with your Merrill financial advisor.

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Some or all alternative investments may not be in the best interest of certain investors. Certain alternative investments carry significant risk and are not subject to the same regulatory oversight as mutual funds and other traditional investments. For these reasons, access to alternative investments may be limited to investors who are designated as sophisticated, high-net-worth investors.

Forbes "America's Top Wealth Management Teams High Net Worth" list, published on November 8, 2022. Rankings based on data as of March 31, 2022.

Data provided by SHOOK® Research, LLC. *Forbes* "America's Top Wealth Management Teams High Net Worth" ranking was developed by SHOOK Research and is based on in-person, virtual and telephone due diligence meetings and a ranking algorithm that includes: a measure of each team's best practices, client retention, industry experience, review of compliance records, firm nominations; and quantitative criteria, including: 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. Rankings are based on the opinions of *Forbes* and not representative nor indicative of any one client's experience, future performance, or investment outcome and should not be construed as an endorsement of the advisor. Rankings and recognition from *Forbes* 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. SHOOK's research and rankings provide opinions intended to help investors choose the right financial advisor and team, 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. SHOOK is a registered trademark of SHOOK Research, LLC.

Forbes "Best-in-State Wealth Management Teams" list, published on January 12, 2023. Rankings based on data as of March 31, 2022.

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Barron's "Top 1,200 Financial Advisors: State-by-State" list, published annually in March. Rankings based on data as of September 30 of prior year.

The *Barron's* "Top 1,200 Financial Advisors" ranking considered advisors with a minimum of seven years financial services experience and who 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 are based on the opinions of *Barron's* and not representative nor indicative of any one client's experience, future performance, or investment outcome and should not be construed as an endorsement of the advisor. 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.

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Financial Times “400 Top Financial Advisers” list, published on March 25, 2014. Rankings based on data as of June 30, 2013.

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