The GKH Group
Wealth Management
Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as “MLPF&S” or “Merrill”) makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation (“BofA Corp.”). MLPF&S is a registered broker-dealer, Member SIPC, and a wholly owned subsidiary of BofA Corp.

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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.

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<th>Are Not FDIC Insured</th>
<th>Are Not Bank Guaranteed</th>
<th>May Lose Value</th>
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<tbody>
<tr>
<td>Are Not Deposits</td>
<td>Are Not Insured by Any Federal Government Agency</td>
<td>Are Not a Condition to Any Banking Service or Activity</td>
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We take great pride in simplifying and bringing clarity to the financial complexities facing our clients. Regardless of whether your goal is retirement, philanthropy, travel, a second home, or enhancing your community, 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. The red jacket worn by Josh in the team picture was earned by Elliot for making the “Chairman’s Club” in the 1970s and continues to be worn at various Merrill events in honor of his grandfather. 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.
Meet The GKH Group

Joshua Kampf
Managing Director
Senior Financial Advisor

Thomas Hutchison, CIMA®
Managing Director
Wealth Management Advisor

Andrew Kampf
Managing Director
Senior Consultant

Rebecca Dalrymple, CRPC®
Vice President
Analyst–Relationship Management

Miranda Mauniello, CRPC®
Analyst-Relationship Management

Deborah Moore, CRPC®
Analyst-Relationship Management

Sarah Marx
Registered Senior Client Associate

Jessica Fanelli
Client Associate

Susan Bailey
Registered Client Associate

Luke Rassow-Kantor
Financial Advisor Trainee

Leila Gestwicki
Registered Client Associate

Joshua Carter
Financial Advisor Portfolio Manager
Solutions designed with you in mind

Annual In-Depth Review

• Client-driven agenda
• Understand your changing goals
• Review portfolio
• Cash flow analysis

Accessible Support Team

• Live person answering calls
• Assistance with money movement, distributions, and online services
• Follow up on service-related inquires 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

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

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

- Assistance with checking, wires, money movement, ordering checks and deposit slips
- Understanding your statements and assistance opening accounts
- Access to Bank of America services such as checking, credit cards and mortgages
- Resetting and unlocking MyMerrill® passwords, guiding clients on MyMerrill®, Web Bill Pay and E-delivery navigation and capabilities
- Securely sending out tax statements to accountants and attorneys, per client requests
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, analyst and 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

- Equities
- Fixed Income
- Mutual Funds & Separately Managed Accounts
- Exchange Traded Funds
- Investment Advisory Program
- Alternative Investments
- Commodities

- Individual Retirement Accounts (IRAs)
- Roth IRAs
- SEP & SIMPLE IRAs
- Health Savings Accounts
- Retirement Income Planning
- 401(K) & Business Retirement Services

- Checking & Savings Accounts
- Banking Services
- Reward Credit Cards
- Mortgages & Home Equity Lines of Credit
- Securities Based Lending
- Custom Lending

- Chief Investment Office Guidance & Thought Leadership
- Education Funding Approaches
- Trust & Estate Planning Services
- Insurance Services
- Philanthropic Services
- Business Succession Planning
- Personal Financial Services

1 Banking, mortgage 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.
Broad range of ultra-high-net-worth capabilities to help pursue your desired goals

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

Asset allocation and diversification do not ensure a profit or protect against a loss in declining markets.
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 Consultant
### Asset-class diversified portfolio: sum of the parts

<table>
<thead>
<tr>
<th>Year</th>
<th>Highest Return (%)</th>
<th>Lowest Return (%)</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>Small stock</td>
<td>LT gov't</td>
</tr>
<tr>
<td>1999</td>
<td>29.8</td>
<td>-9.0</td>
</tr>
<tr>
<td>2000</td>
<td>21.5</td>
<td>-14.0</td>
</tr>
<tr>
<td>2001</td>
<td>22.8</td>
<td>-13.4</td>
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<tr>
<td>2002</td>
<td>LT stock</td>
<td>-21.2</td>
</tr>
<tr>
<td>2003</td>
<td>Small stock</td>
<td>-22.1</td>
</tr>
<tr>
<td>2004</td>
<td>Int'L stock</td>
<td>1.0</td>
</tr>
<tr>
<td>2005</td>
<td>Treas. bills</td>
<td>1.2</td>
</tr>
<tr>
<td>2006</td>
<td>LT stock</td>
<td>3.0</td>
</tr>
<tr>
<td>2007</td>
<td>Small stock</td>
<td>1.2</td>
</tr>
<tr>
<td>2008</td>
<td>LT stock</td>
<td>4.9</td>
</tr>
<tr>
<td>2009</td>
<td>Large stock</td>
<td>4.8</td>
</tr>
<tr>
<td>2010</td>
<td>Treas. bills</td>
<td>4.7</td>
</tr>
<tr>
<td>2011</td>
<td>LT stock</td>
<td>4.9</td>
</tr>
<tr>
<td>2012</td>
<td>Small stock</td>
<td>5.5</td>
</tr>
<tr>
<td>2013</td>
<td>LT stock</td>
<td>6.3</td>
</tr>
<tr>
<td>2014</td>
<td>Large stock</td>
<td>6.1</td>
</tr>
<tr>
<td>2015</td>
<td>Int'L stock</td>
<td>3.7</td>
</tr>
<tr>
<td>2016</td>
<td>Treas. bills</td>
<td>0.1</td>
</tr>
<tr>
<td>2017</td>
<td>LT stock</td>
<td>0.6</td>
</tr>
<tr>
<td>2018</td>
<td>Large stock</td>
<td>21.8</td>
</tr>
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**Past performance is no guarantee of future results.** This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index. 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. 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). © Morningstar. All Rights Reserved.
Joshua S. Kampf  
Managing Director  
Senior Financial Advisor

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.

In 2020, Josh was named to the Forbes “Best-in-State Wealth Advisors” list, and in 2020 Barron’s named him to its “Top 1,200 Financial Advisors: State-by-State” list. 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 unique 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.
Meet The GKH Group

Thomas L. Hutchison, CIMA®
Managing Director
Wealth Management Advisor

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 was named to the Forbes 2020 “Best-in-State Wealth Advisors” list and in 2019 and 2020, Barron’s named him to its “Top 1,200 Financial Advisors: State-by-State” list. 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 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 coaches and volunteers in youth sports at the Turkey Hill Elementary School.

Tom’s investment philosophy, shaped by his mentors, including Andy Kampf, is conservative and cash flow-focused, compartmentalizing the money into various buckets to help meet specific goals based on an investor’s liquidity and time horizons.

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 Consultant


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 46 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.
Meet The GKH Group

Rebecca Dalrymple, CRPC®
Vice President
Analyst–Business Management

In her role as Analyst–Business Management, 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 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 at Bank of America, as a 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®
Analyst–Relationship Management

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 an Analyst-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, Providence, Rhode Island. She holds the Chartered Retirement Planning Counselor℠ designation.

Outside of the office, Miranda most enjoys spending time with her family, her husband, Stefano, new child and two yellow labs, Carolina and Nash. Her other interests include experiencing new cultures through travel, hiking, running, CrossFit and being by the ocean whenever possible.

“An investment in knowledge pays the best interest.”

-Benjamin Franklin
Meet The GKH Group

Deborah Moore, CRPC®
Analyst–Relationship Management

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 recommendations 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®(SM) 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. In her free time, Debbie enjoys shooting and motorcycle rides. Separately, of course! Her other interests include, spending time with loved ones, reading, and cooking, and she is always quick to smile with a positive perspective on life.

Sarah Marx
Registered Senior 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 and spending time with her dog, Shadow.
Meet The GKH Group

Jessica M. Fanelli
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 West Haven, Connecticut, with her husband and their newborn daughter. She enjoys running, the beach, football season and spending time with family and friends.

Susan Bailey
Registered 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**
Financial Advisor Trainee

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, he enjoys reading, visiting new areas to hike, and playing in various recreational leagues in tennis, platform tennis and basketball.

**Leila Gestwicki**
Registered Client 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.

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

Joshua Carter
Financial Advisor
Portfolio Manager

Over the past decade, Josh has focused on a service that emphasizes intellectual rigor, and in-depth customization and commitment. He works closely with affluent individuals, families and institutions, helping them streamline the complexities of their particular lifestyles, and capitalize on the opportunities that substantial wealth provides. Josh focuses on directing client initiatives across multiple areas of focus: wealth management; stock option analysis; retirement income planning services; hedging and monetization of concentrated equity positions; wealth preservation and transfer services. Joshua is qualified as a portfolio manager and can help clients pursue their objectives by managing on a discretionary basis his own personalized or defined strategies, which may incorporate individual stocks and bonds, Merrill model portfolios, and third-party investment strategies.

Josh spends his free time being active outdoors, and enjoying the Connecticut shoreline. His interests include, the Smilow Cancer Hospital/Yale Cancer Center’s yearly Closer to Free 100 mile bike ride and, The Navy SEAL Foundation. One hundred percent of the funds raised by Closer to Free riders and volunteers goes to research and patient care at Smilow Cancer Hospital and Yale Cancer Center. The Navy SEAL Foundation, exists to provide educational and motivational support, promote health and welfare programs for the Special Warfare Community and their families. Josh and his wife, Courteney, reside in Branford, Connecticut with their son, Remington, and Rhodesian Ridgeback, Maverick.
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.**

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The Barron’s “Top 1,200 Financial Advisors” list, March 13, 2020. 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. Years prior to 2014, this Barron’s list consisted of 1,000 advisors.

The Forbes “Best-in-State Wealth Advisors” list, January 16, 2020. Data provided by SHOOK™ Research, LLC Data as of June 30, 2019. The Forbes “Best-in-State Wealth Advisors” ranking was developed by SHOOK Research and is based on in-person and telephone due diligence meetings to evaluate each advisor qualitatively, a major component of a ranking algorithm that includes: 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 SHOOK Research, LLC and not indicative of future performance or representative of any one client's experience. 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, and such rankings should not be construed as an endorsement of the advisor. Neither Forbes nor SHOOK Research receives compensation in exchange for placement on the ranking. Forbes is a trademark of Forbes Media LLC. All rights reserved. For more information: www.SHOOKresearch.com.

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