Bank of America is a marketing name for the Retirement Services business of Bank of America Corporation ("BoFA Corp."). Banking activities may be performed by wholly owned banking affiliates of BoFA Corp., including Bank of America, N.A., Member FDIC. Brokerage and investment advisory services are provided by wholly owned non-bank affiliates of BoFA Corp., including Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill"), a dually registered broker-dealer and investment adviser and Member SIPC.

Merrill Lynch Life Agency Inc. ("MLLA") is a licensed insurance agency and a wholly owned subsidiary of BoFA Corp.

Trust and bank fiduciary services are performed by banking affiliates of BoFA Corp., including Bank of America, N.A., Member FDIC. Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BoFA Corp.

Investment products offered through MLPF&S and insurance and annuity products offered through MLLA:

<table>
<thead>
<tr>
<th>Are Not FDIC Insured</th>
<th>Are Not Bank Guaranteed</th>
<th>May Lose Value</th>
</tr>
</thead>
<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>
</tr>
</tbody>
</table>
Investing involves risk. There is always the potential of losing money when you invest in securities.

Asset allocation and diversification do not ensure a profit or protect against a loss in declining markets.

Neither Merrill nor any of its affiliates or financial advisors provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

This material should be regarded as general information on health care considerations and is not intended to provide specific health care advice.

Long-term care insurance coverage contains benefits, exclusions, limitations, eligibility requirements and specific terms and conditions under which the insurance coverage may be continued in force or discontinued. Not all insurance policies and types of coverage may be available in your state.

All contract guarantees, 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.

The Wealth Outlook report uses a probabilistic approach to determine the likelihood that you may be able to achieve your stated goals and to identify a range of potential wealth outcomes that could be realized. It involves generating thousands of scenarios, each simulating the growth of assets over a specified period of time, based on assumptions that include potential forward-looking rates of return, asset allocation, portfolio value, cash flow and market volatility. This analysis neither analyzes specific security holdings nor presents the results that could occur from an extreme market event, either positive or negative, due to the low probability of such an occurrence. The results of the analysis may vary over time and with each use if any of the underlying assumptions or profile data are adjusted. Your actual results may vary materially from those shown in this analysis.

Numerous factors make the calculation uncertain, such as the use of assumptions about historical returns and inflation as well as the data you have provided. Assumptions concerning inflation or tax rates are for illustrative purposes only and are not intended to predict economic performance. Any asset or portfolio earnings and/or returns shown or used do not reflect the cost of investing, including commissions or fees, and are not intended to predict or guarantee economic performance. Wealth Outlook is one of the brokerage reports available through Merrill. In conjunction with a Merrill advisor’s advice and guidance, this report can help you make informed investment decisions as you pursue your financial objectives.

Bank of America is a marketing name used by several Bank of America Corporation (“BofA Corp.”) businesses, including, but not limited to, the Retirement Services business and Global Institutional Consulting, which offers products and services for the benefit of institutional and ultra-high-net-worth clients.

Global Institutional Consulting is part of the Global Wealth & Investment Management business of BofA Corp. Institutional Investments & Philanthropic Solutions ("II&PS") is part of Bank of America Private Bank, a division of Bank of America, N.A., Member FDIC and a wholly owned subsidiary of BofA Corp. Trust and fiduciary services and other banking products are provided by wholly owned banking affiliates of BofA Corp., including Bank of America, N.A. Global Institutional Consultants mentioned herein are registered representatives with Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as “MLPF&S” or “Merrill”) and may assist you with investment products and services. The nature and degree of advice and assistance provided, the fees charged, and clients’ rights and Merrill’s obligations will differ depending upon the products and services actually provided.

Merrill offers a broad range of brokerage, investment advisory (including financial planning) 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 a service or services to select.

A Portfolio Advisor, in addition to providing traditional advice and guidance, can help clients pursue their investment objectives by recommending individual, or any combination of, Merrill or approved third-party investment managers’ strategies, funds or portfolios.

Fiduciary Advisory Services is an investment advisory program sponsored by Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as “MLPF&S” or “Merrill”). MLPF&S 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 suitability requirements of the client.

Please refer to the Fiduciary Advisory Services Brochure for information on the program including a description of the series and related fees.

Forbes’ “Best-in-State Wealth Advisors” list, February 2019. The ranking for this list by SHOOK Research is based on 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. Forbes is a trademark of Forbes Media LLC. All rights reserved. Rankings and recognition from Forbes/SHOOK Research 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.

The Financial Times “401 Top Retirement Advisers” list is an independent listing produced annually by the Financial Times, October 10, 2019. The FT 401 is based on data gathered from advisers, regulatory disclosures, and the FT’s research. The listing reflects each adviser’s status in six primary areas: DC plan assets under management, DC plan growth rate, specialization in DC plans, years of experience, advanced industry credentials, and compliance record. This honor is not indicative of the adviser’s future performance. Neither the advisers nor their parent firms pay a fee to the Financial Times in exchange for inclusion in the FT 401. All rights reserved. Rankings and recognition from the Financial Times 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 adviser.

My Merrill®, Merrill Lynch, Wealth Outlook® and the Bull symbol are registered trademarks or trademarks of Bank of America Corporation.

Investments & Wealth Institute™ (The Institute) is the owner of the certification marks CIMA® and Certified Investment Management Analyst®, CPWA® and Certified Private Wealth Advisor®. Use of CIMA®, and/or Certified Investment Management Analyst®, CPWA® and/or Certified Private Wealth Advisor® signifies that the user has successfully completed the Institute’s initial and ongoing credentialing requirements for certification.

CRPC® and Chartered Retirement Planning Counselor® and CRPS® and Chartered Retirement Planning SpecialistSM are registered service marks of the College for Financial Planning.

C(k)P® is a registered trademark of The Retirement Advisor University, Inc.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP® and CERTIFIED FINANCIAL PLANNER™ in the U.S.

ChFC® and Chartered Financial Consultant® are the property of The American College, which reserves the sole rights to its use, and is used by permission.

© 2019 Bank of America Corporation. All rights reserved. | ARLG6HPV | 10/2019
About Us

Retirement Plans

We are an experienced team, with a passion for educating retirement plan sponsors and participants to help them make informed decisions.

The Gelb Retirement & Advisory Team draws on our own extensive professional experience and the deep resources of Merrill to help clients tailor retirement benefit plans to their organization’s unique requirements and manage their plans as needs evolve. We offer guidance to sponsors of 401(k), 403(b) and 457 plans, as well as non-qualified defined contribution plans and supplemental executive and equity benefit plans. We are privileged to provide service to sponsors of 39 plans of all sizes in diverse industries, as of September 1st, 2019.

We offer a broad range of services for plan sponsors through the resources of Bank of America Retirement Services. We can assist and provide guidance on a range of services, such as designing a new retirement benefit plan or converting an existing one, selecting or changing a plan provider, monitoring plan performance, updating investment menus and educating plan participants. Our knowledge of the retirement industry, including multiple plan providers and platforms, helps us guide sponsors in designing plans to fit their organization’s size, demographics, budget and other stated needs.

Jordan Gelb was named to the 2018 and 2019 Forbes “Best-in-State Wealth Advisors” list and also to the Financial Times “Top 401 Retirement Plan Advisers” in 2015-2019.
About Us

Our team focuses on working with affluent individuals and families to address wealth management needs that extend beyond retirement income planning. We often assist these clients with financial strategies designed to preserve their wealth and pass it on to future generations, or leave it to a charitable legacy.

Gathering detailed financial and demographic information is critical to developing an individualized goals-based wealth management approach. Our goal is to deliver customized service that meets and even surpasses client expectations. Every member of our experienced team strives to be easily accessible and readily responsive to client service requests.

What can clients expect from us?

Personalized advice to help you address all aspects of your financial life, beyond individual investment transactions alone. Periodic follow-ups to help you stay on course, no matter what’s happening in the markets or around the world. Adjustments to your strategy, as life, and the markets, can change quickly. Tools and expertise reflecting and delivering the best thinking of the Firm. That is our commitment to you.
Our Mission & Principles

Broad Experience, Deep Resources

We provide access to the investment resources of Merrill and the banking services of Bank of America to help meet the unique needs of our clients. By delivering a holistic and comprehensive approach to wealth management strategies, we assist our clients in pursuing their goals. Our goal is to help make critical differences in our client’s lives, and we follow a process that involves extensive planning, due diligence and experience.

Our team is continuously adapting to the ever-changing industry. We strive to connect with our clients on a personal level, being a part of their everyday lives. Understanding personal goals and aspirations helps our team to coordinate and better serve our clients in an array of financial areas, including estate planning services and retirement income planning, including healthcare cost planning, through Merrill, and access to banking and lending through Bank of America.

“We believe that effective design, combined with customized education programs, can help to increase the likelihood that a retirement benefit plan will succeed in its pursuit of plan objectives and be more fully used by the employees.”

Jordan Gelb, CIMA®, CPFA, C(k)P®, CRPC®
Managing Director
Wealth Management Advisor
Retirement Benefits Consultant
Who We Are

Jordan Gelb, CIMA®, CPFA, C(k)P®, CRPC®
Managing Director
Wealth Management Advisor
Retirement Benefits Consultant
NMLS# 560360
(w): 847.564.7313
(e): jordan_m_gelb@ml.com

William Howson
Financial Advisor
Retirement Benefits Consultant
NMLS# 1672947
(w): 847.564.7266
(e): william.howson@ml.com

Joshua Spungen, CIMA®
Analyst–Investments
(w): 847.564.7115
(e): joshua.spungen@ml.com

Michelle McCabe
Registered Senior Client Associate
(w): 847.564.7317
(e): michelle.mccabe@ml.com

Jason Lorenzo
Registered Client Associate
(w): 847.564.7282
(e): jason.lorenzo@ml.com
GRAT, when appropriate, works with other advisors and teams for specific clients’ situations.

In Missouri:

Joshua Reichman, CIMA®, C(k)P®
Senior Vice President
Wealth Management Advisor
Retirement Benefits Consultant
Global Institutional Consultant
NMLS# 559238
(w): 636.537.4580
(e): josh_reichman@ml.com

Stephen W. Peters, CPFA, CRPS®
Vice President
Senior Financial Advisor
Retirement Benefits Consultant
NMLS# 1441042
(w): 636.537.4532
(e): stephen.peters@ml.com

In Massachusetts:

Brian A. Rossano, CPFA
Senior Vice President
Senior Resident Director
Equity Plan & Retirement Benefits Consultant
NMLS# 399802
(w): 800.695.2250
(e): brian_rossano@ml.com

In California:

Michael P. Rennels, CIMA®, C(k)P®, CFP®, ChFC®
Senior Vice President
Business Wealth Management Advisor
Retirement Benefits Consultant
Portfolio Advisor
NMLS# 558499
(w): 415.676.2615
(e): michael_p_rennels@ml.com

In Texas:

Ramona Z. Locke, C(k)P®, CPFA, CIMA®
Senior Vice President
Wealth Management Advisor
Global Institutional Consultant
Defined Contribution Investment Consultant
NMLS# 535825
(w): 214.969.2307
(e): ramona_locke@ml.com
To set up an appointment with one of our additional resources, please contact us.
grat@ml.com • Phone: 847.564.7313 • Toll-free: 800.350.7782

- Brad Bartels
  Corporate Financial Solutions Advisor
  Merrill

- Ryan Burnett, CRPC®
  Financial Wellness Specialist
  Bank of America Retirement Services

- Julie Novitskiy
  Wealth Management Banking Specialist
  Merrill

- James Cho
  Vice President
  Wealth Management Lending Officer
  Bank of America, N.A.
  NMLS# 784929
Team Services – Retirement Plans

**Periodic Reviews**
- Investment performance
- Menu construction and asset class selection on a 3(21) or 3(38) basis
- Share Merrill’s fund watchlist and alternative choices
- Industry reports and best practices

**Compliance**
- Provide access to Bank of America’s Investment Policy Statement services team to create an Investment Policy Statement
- Act as a 3(21) Fiduciary through the Fiduciary Advisory Service
- Help the plan sponsor oversee administrative functions so the plan is compliant with applicable laws, regulations and state policies

**Review of Peer/Industry Fees**
- Evaluate fees providers charge for their services
- Comparison of your plan vs peers
- Analyze share classes and review estimated revenue
- Coordinate annual benchmarking

**Plan Design**
- Match and plan design scenarios to incentivize employees to maximize contributions
- Retirement education of employee population through financial wellness seminars, individual employee meetings and other Merrill resources

**Plan Enhancements and Administration**
- Be available to auditors to provide necessary information for form 5500
- Coordinate plan enhancements, compliance calls, amendments and nondiscrimination testing
- Monitor plan demographics
Plan Changes in Mergers and Acquisitions

- Consult on plan transitions in mergers, acquisitions, spin-offs, divestitures and plan terminations
- Transition and coverage requirements
- Successor plan rules and 401(k) regulations
- Protected benefits analysis and post-merger
- 401(k) plan testing

Total Integration

- Health Savings Accounts through Bank of America, N.A.
- Employer Stock Option Plans through Merrill
- Non-Qualified Plans through Merrill
- Defined Benefit Plans through Merrill

Ongoing Tailored Employee Education

- Group education and enrollment meetings
- Meet with employees one-on-one to provide wealth management guidance for non-retirement plan investing
- Targeted mailing campaigns
- Virtual meetings (via WebEx)
- Plan-focused seminars
Team Services

Planning and Relationship

**Comprehensive Modeling**
- Strategic planning including needs assessment, goal articulations, risk profile analyses, asset allocation modeling

**Coordination with Your Other Professionals***
- Accountants, attorneys, and consultants for estate, legal, and tax planning

**Insurance Assistance through Merrill Lynch Life Agency, Inc.**
- Provide access to specialists who can assist with life insurance, annuities and long-term care insurance

Investments and Portfolio Monitoring

**Reports Consolidating Accounts and Results**
- Clients can access asset and cash flow information, tax statements, performance, balances and account activity

**Portfolio Management**
- Discretionary portfolio construction and monitoring through the Investment Advisory Program

**Transparency and Disclosure**
- Fees and services are fully disclosed

*Neither Merrill nor any of its affiliates or financial advisors provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

---

**Home Loans, Credit and Trusts through Bank of America**
- Access to professionals designated to help you within their field

**Custom Lending through Bank of America**
- Personalized custom lending solutions including securities, real estate (commercial, recreational, residential), fine art, yachts and aircrafts and unsecured lines of credit

---

For Plan Sponsor Use Only - Not for Retail Client Use
Financial Wellness

Tailored Employee Education

- Educational seminars highlighting the seven life priorities, conducted via WebEx or on-site
- Wealth management guidance for all participants for non-retirement assets
- Establish a baseline financial wellness measure to observe trends and target at-risk savings behaviors
- Access to continuing education for human resource professionals
- Targeted mailing campaigns

- Coordination and presentation of enrollment meetings and retirement planning educational seminars
- General financial, retirement and investment information
- Asset allocation education
- Interactive financial worksheets
- Promote overall financial wellness with access to employee seminars, worksheets, articles, videos, etc.
Financial Wellness Essentials

What can make a financial wellness program successful?

We believe what elevates our program is not only having the key ingredients but putting it together in an easy-to-access and easy-to-use high-touch program, one where there are continual efforts to improve the employee experience.

Employees can engage with every part of our program

- **Financial education content**
  - Encourage continued education through robust curriculums of newsletters, email updates, intranet content and webcasts

- **Workshops and webinars**
  - Foster active engagement and participation on a wide range of topics

- **Online employee education center**
  - Connect employees to extensive resources and tools

- **One-on-one personal consultations**
  - Help employees identify and address their personal financial needs and make progress toward their goals with actionable next steps through Advice Access
Advice Access is an investment advisory program sponsored by Merrill that uses a probabilistic approach to determine the likelihood that you may be able to achieve your specified annual retirement income goal and/or to identify a potential wealth outcome that could be realized. Additionally, the recommendations provided by Advice Access may include a higher level of investment risk than you may be personally comfortable with. You are strongly advised to consider your personal goals, overall risk tolerance, and retirement horizon before accepting any recommendations made by Advice Access. You should carefully review the explanation of the methodology used, including key assumptions and limitations, which is provided in the Advice Access disclosure document (ADV Part 2A). It can be obtained through Benefits OnLine or through your representative.

IMPORTANT: The projections or other information shown in the Advice Access program regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.
Financial Wellness – Participant Seminars

The following list includes examples of the seminar topics available to plan participants through Bank of America Retirement Services for employee financial education. Please click on https://rg.ml.com/2019/EFER/index.html and go to “Content Catalog” to review the current seminars that are available.

- Investing Wisely
- Investing Wisely – Beyond the Basics
- Millennials and Finances
- Identity Theft and Fraud
- Healthcare Costs in Retirement
- Managing Income in Retirement
- Social Security
- Financial Impacts of Aging
- Preparing for Homeownership
- Your Nonqualified Deferred Compensation Plan
- Managing Your Career Transition
- Plan for the Retirement You Want
- Planning for the Unexpected
- College Expense Planning
- Savings for Your Life Priorities
- Clearing the Path to Your Next Phase
- Understanding and Viewing Your Tax Reporting Information
- Financial Habits that Matter
- 10 Financial Challenges Women Face

Additional Link:

Benefits Online Education Center
Gelb Retirement & Advisory Financial Wellness Program

Our program is designed to educate employees on engaging and preparing for the near term, long term and the surprises in between by focusing on all of life’s priorities, even as circumstances shift and change. To do this, we offer seminars via WebEx broadcast nationally. Please see page 19 for instructions on how to register for these seminars.

- Monthly sessions
- Morning, afternoon, night and weekends
- 30-60 minutes in length
- 20+ seminars
- Updated on a rolling basis
- Q&A session and follow-up after each webcast
## 2019 Financial Wellness Seminars

To register, please select the time of the WebEx you wish to attend (all times listed are CST)

<table>
<thead>
<tr>
<th>Date</th>
<th>Topic</th>
<th>Time</th>
<th>Register Time</th>
<th>Register Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wednesday, October 2nd</td>
<td><strong>Healthcare in Retirement: Navigating the Healthcare Maze</strong></td>
<td>10:00 AM</td>
<td>Register</td>
<td>Register</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3:00 PM</td>
<td>for 10:00 AM</td>
<td>for 3:00 PM</td>
</tr>
<tr>
<td>Thursday, October 17th</td>
<td><strong>Taking Control of Your Retirement</strong></td>
<td>10:00 AM</td>
<td>Register</td>
<td>Register</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3:00 PM</td>
<td>for 10:00 AM</td>
<td>for 3:00 PM</td>
</tr>
<tr>
<td>Wednesday, November 20th</td>
<td><strong>Developing Smart Financial Habits in Early Adulthood</strong></td>
<td>10:00 AM</td>
<td>Register</td>
<td>Register</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3:00 PM</td>
<td>for 10:00 AM</td>
<td>for 3:00 PM</td>
</tr>
<tr>
<td>Thursday, October 10th</td>
<td><strong>It’s Great to be a Homebuyer Workshop</strong></td>
<td>10:00 AM</td>
<td>Register</td>
<td>Register</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3:00 PM</td>
<td>for 10:00 AM</td>
<td>for 3:00 PM</td>
</tr>
<tr>
<td>Thursday, November 7th</td>
<td><strong>Social Security &amp; Medicare: Everything You Didn’t Know to Ask</strong></td>
<td>10:00 AM</td>
<td>Register</td>
<td>Register</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3:00 PM</td>
<td>for 10:00 AM</td>
<td>for 3:00 PM</td>
</tr>
<tr>
<td>Wednesday, December 11th</td>
<td><strong>It’s Great to be a Homebuyer Workshop</strong></td>
<td>10:00 AM</td>
<td>Register</td>
<td>Register</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3:00 PM</td>
<td>for 10:00 AM</td>
<td>for 3:00 PM</td>
</tr>
</tbody>
</table>
Wealth Management Strategies

Wealth Outlook® Questionnaire

- Provides a series of proprietary analyses that can help your employees gain a greater understanding of where they are in relation to their goals and what they can do to pursue them.
- Offered to eligible employees at no cost
- Email or mail back questionnaire to The Gelb Retirement & Advisory Team at grat@ml.com
- Based upon needs, goals and asset size, a team member will follow up with an analysis of your eligible employees’ financial landscape to review non-retirement-related asset strategies, or offer access to Merrill Edge® Self-Directed investing.

Wealth Management Questionnaire – Quick Interview

INCLUDED IN THIS QUESTIONNAIRE:

- Personal Information – page 3
- Income – page 4
- Assets – page 5
- Liabilities – page 5
- Goals & Projected Expenses – page 6

Wealth Management Strategies

MERRILL
A BANK OF AMERICA COMPANY

What-if Scenarios
Goal Funding Status
Net Worth Statement
Asset Allocation Analysis
Retirement Analysis
Education Analysis
Stock Options Analysis

Wealth Outlook® Questionnaire

- You feel about your financial picture?
  - Not enough money
  - Just enough money
  - More than enough money

- Important to you?
  - Circumstances
  - Needs
  - Goals
  - Liquidit requirements
  - Risk tolerance
  - Time horizon
  - Investment objectives

To create a starting point for a conversation about your goals, talk to your advisor about your financial outlook, preferences, and investment objectives. To create a starting point for a conversation about your goals, talk to your advisor about how you would prioritize their importance.

Page 6 of 10
We also offer access to continuing education for human resource professionals. These seminars have been sponsored, in whole or in part, by the Society For Human Resource Management (SHRM) and the HR Certification Institute (HRCI). Please see page 22 for instructions on how to register for these seminars.

- Topics tailored for plan sponsor education
- Receive one hour of continuing education credit for HRCI and SHRM
- Seminars via WebEx broadcast nationally
- Monthly, one-hour sessions
- Updated semi-annually
- Q&A session and follow-up after each seminar

*Society For Human Resource Management and the HR Certification Institute are not affiliated with Bank of America Corporation or its subsidiaries.*
Education Seminars for Human Resource Professionals

Seminar Topics for Retirement Plan Sponsors

To register for a WebEx, please click the link for the time you want to attend (all times listed are CST). This will lead you to a short registration page, enter your information and a calendar invite will be sent to you to save for the time of the seminar.

If you have any questions, please reach out to the host: Will Howson, Financial Advisor, at GRAT@ml.com.

Wednesday, October 23rd
Defined Contribution in Review
- Register for 10:00 AM
- Register for 3:00 PM

Thursday, October 31st
Cybersecurity Risks for Retirement Plans
- Register for 10:00 AM
- Register for 2:00 PM

Thursday, November 14th
Health Savings Accounts
- Register for 10:00 AM
- Register for 3:00 PM

Wednesday, December 18th
Recent Case Studies in Fiduciary Failures
- Register for 10:00 AM
- Register for 3:00 PM
Guidance for Our Website

1. Go to [www.fa.ml.com/grat](http://www.fa.ml.com/grat)
2. Click on the tab “About Us” to connect with us on LinkedIn, obtain our questionnaire, and view our Intranet newsletter.
3. Click on “Participant Seminars” to view our upcoming Participant Seminars.

4. Click on “HR Seminars” to view our upcoming HR CE Seminars which offer 1 hour of SHRM/HRCI CE credit.

5. Click on “Events” to view the upcoming events that our team and our partners will be hosting nationally.

2. Click on the tab that you would like to explore:
Jordan Gelb, CIMA®, CPFA, C(k)P®, CRPC®
Managing Director
Wealth Management Advisor
Retirement Benefits Consultant
847.564.7313
jordan_m_gelb@ml.com

William Howson
Financial Advisor
Retirement Benefits Consultant
847.564.7266
william.howson@ml.com

Joshua Spungen, CIMA®
Analyst-Investments
847.564.7115
joshua.spungen@ml.com

Michelle McCabe
Registered Senior Client Associate
847.564.7317
michelle.mccabe@ml.com

Jason Lorenzo
Registered Client Associate
(w): 847.564.7282
jason.lorenzo@ml.com
ADDITIONAL ADVISOR RESOURCES

GRAT, when appropriate, works with other advisors and teams for specific clients’ situations.

In Missouri:

Joshua Reichman, CIMA®, C(k)P®
Senior Vice President
Wealth Management Advisor
Retirement Benefits Consultant
Global Institutional Consultant
636.537.4580
josh_reichman@ml.com

Stephen W. Peters, CPFA, CRPS®
Vice President
Senior Financial Advisor
Retirement Benefits Consultant
636.537.4532
stephen.peters@ml.com

In Massachusetts:

Brian A. Rossano, CPFA
Senior Vice President
Senior Resident Director
Equity Plan & Retirement Benefits Consultant
NMLS# 399802
800.695.2250
brian_rossano@ml.com

In California:

Michael P. Rennels, CIMA®, C(k)P®, CFP®, ChFC®
Senior Vice President
Business Wealth Management Advisor
Retirement Benefits Consultant
Portfolio Advisor
NMLS# 558499
415.676.2615
michael_p_rennels@ml.com

Texas:

Ramona Z. Locke, C(k)P®, CPFA, CIMA®
Senior Vice President
Wealth Management Advisor
Global Institutional Consultant
Defined Contribution Investment Consultant
NMLS# 535825
214.969.2307
ramona_locke@ml.com
To set up an appointment with one of our additional resources, please contact us.
grat@ml.com • Phone: 847.564.7313 • Toll-free: 800.350.7782

ADDITIONAL RESOURCES

Brad Bartels
Corporate Financial Solutions Advisor
Merrill

Ryan Burnett, CRPC®
Financial Wellness Specialist
Bank of America Retirement Services

Julie Novitskiy
Wealth Management Banking Specialist
Merrill

James Cho
Vice President
Wealth Management Lending Officer
Bank of America, N.A.
NMLS# 784929