Gelb Retirement & Advisory Team (GRAT)

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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.

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 (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 which service or services to select. For more information about these services and their differences, speak with your Merrill Lynch Wealth Management Advisor.

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.

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.

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.

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.

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 best interest 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.

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 40 plans of all sizes in diverse industries, as of March 31st, 2020.

We offer access for plan sponsors to the broad range of services offered through Bank of America Retirement Services, including plan design features, support for selecting or changing a plan provider, and updating investment menus. We also offer courses for 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, 2019 and 2020 Forbes "Best-in-State Wealth Advisors" list and also to the Financial Times "Top 401 Retirement Plan Advisers" in 2015-2019.

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Merrill Lynch Wealth Management

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 potential financial solutions 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 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?

Guidance to help you address all aspects of your financial life, beyond individual investment transactions alone. Follow-ups to help you stay on course, no matter what's happening in the markets or around the world. Adjustments to your approach, as life, and the markets, can change quickly. Tools and experience reflecting and delivering the best thinking of the Firm. That is our commitment to you.

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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, 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®, CEPA®*
Managing Director
Wealth Management Advisor
Retirement Benefits Consultant

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Who We Are

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Additional Advisor Resources

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

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Additional Resources

To set up an appointment with one of our additional resources, please contact us.
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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

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Team Services – Retirement Plans

Reviews

- Investment performance
- Share Merrill's fund research and alternative choices
- Industry reports and best practices
- Provide access to Bank of America's Investment Policy Statement services team to create an Investment Policy Statement

Fiduciary Advisory Services

- Act as a 3(21) Fiduciary through Fiduciary Advisory Services
- Help the plan sponsor oversee administrative functions with regard to applicable laws, regulations and state policies
- Menu construction and asset class selection on a 3(21) or 3(38) basis

Review of Peer/Industry Fees

- Evaluate fees providers charge for their services
- Comparison of your plan vs peers
- Analyze share classes and help you 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, and other Merrill resources

Plan Enhancements and Administration

- Provide necessary information for form 5500
- Coordinate plan enhancements, compliance calls, amendments and nondiscrimination through Education and Plan Services
- Review plan demographics

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Team Services – Retirement Plans *continued*

Plan Changes in Mergers and Acquisitions

- Consult on plan transitions in mergers, acquisitions, spin-offs, divestitures and plan terminations
- Transition and coverage requirements
- 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
- Targeted mailing campaigns
- Virtual meetings (via WebEx)
- Plan-focused seminars

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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 Portfolios

Consolidated View of Merrill Investment and Bank of America Banking Accounts

- Clients can access asset and cash flow information, tax statements, performance, balances and account activity

Portfolio Management

- Discretionary portfolio construction 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*

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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

- Access to personalized custom lending solutions including securities, real estate (commercial, recreational, residential), fine art, yachts and aircrafts and unsecured lines of credit

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Financial Wellness

Tailored Employee Education

- Educational seminars highlighting the seven life priorities, conducted via WebEx or on-site
- 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.

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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 general financial topics

Online employee education center

Provide access to extensive resources and tools

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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

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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

Family **Health** **Home** **Work** **Leisure** **Giving** **Finances**

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2020 Financial Wellness Seminars

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

Thursday, April 2nd

Developing Smart Financial Habits in Early Adulthood

Will Howson
Financial Advisor & Retirement Benefits Consultant • Merrill

Register for 10:00 AM
Register for 3:00 PM

Wednesday, April 22nd

Women, Wealth, & Well-Being

Jennifer Taboada
Vice President, Retirement Specialist • BlackRock Investment Management

Register for 10:00 AM
Register for 3:00 PM

Thursday, May 21st

Social Security: Preparing for Retirement

Kevin Coughlin
Senior Global Distribution Consultant • MFS Investment Management

Register for 10:00 AM
Register for 3:00 PM

Thursday, June 18th

Compelling Wealth Management Conversations

Tim Horsburgh
Senior Investment Strategist • Invesco Investment Management

Register for 10:00 AM
Register for 3:00 PM

Thursday, July 9th

Plan & Protect Your Financial Future

Nicole Hanson
Regional Sales Director • Lincoln Financial Distributors

Register for 10:00 AM
Register for 3:00 PM

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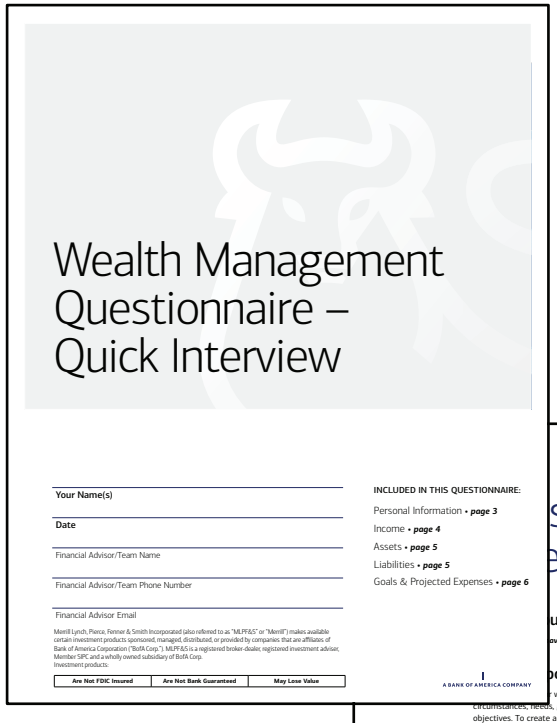
Wealth Management

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.
- 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

Your Name(s)

Date

Financial Advisor/Team Name

Financial Advisor/Team Phone Number

Financial Advisor Email

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Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value

INCLUDED IN THIS QUESTIONNAIRE:

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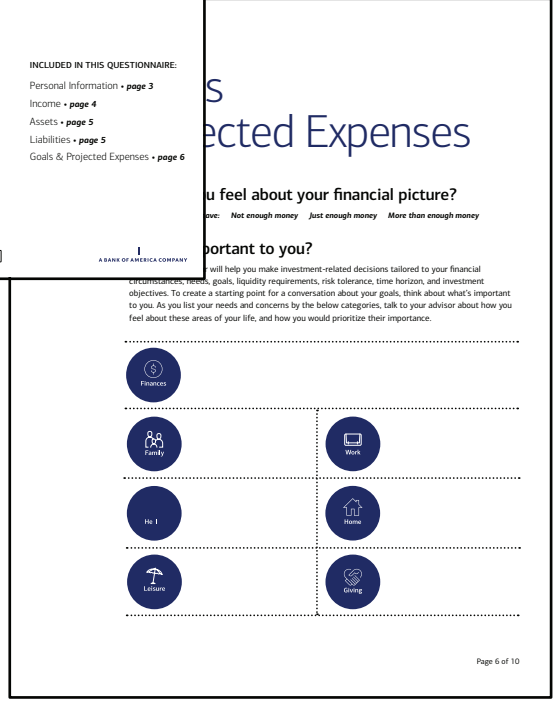

s
ected Expenses

u feel about your financial picture?

ave: *Not enough money* *Just enough money* *More than enough money*

portant to you?

will help you make investment-related decisions tailored to your financial circumstances, needs, goals, liquidity requirements, risk tolerance, time horizon, and investment objectives. To create a starting point for a conversation about your goals, think about what's important to you. As you list your needs and concerns by the below categories, talk to your advisor about how you feel about these areas of your life, and how you would prioritize their importance.

Finances
Family
Work
He l
Home
Leisure
Giving

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

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Educational Seminars – Human Resource Professionals

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 after each seminar

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

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2020 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, Assistant Vice President, Financial Advisor, at GRAT@ml.com.**

Thursday, March 26th

The Future is Female

Register for 3PM CST

Thursday, April 30th

Washington Pulse

Register for 3PM CST

Thursday, April 9th

Taking Plan Design to New Heights

Register for 3PM CST

Thursday, May 14th

On Beyond Fiduciary: Effective Plan Governance

Register for 3PM CST

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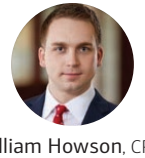
Guidance for Our Website

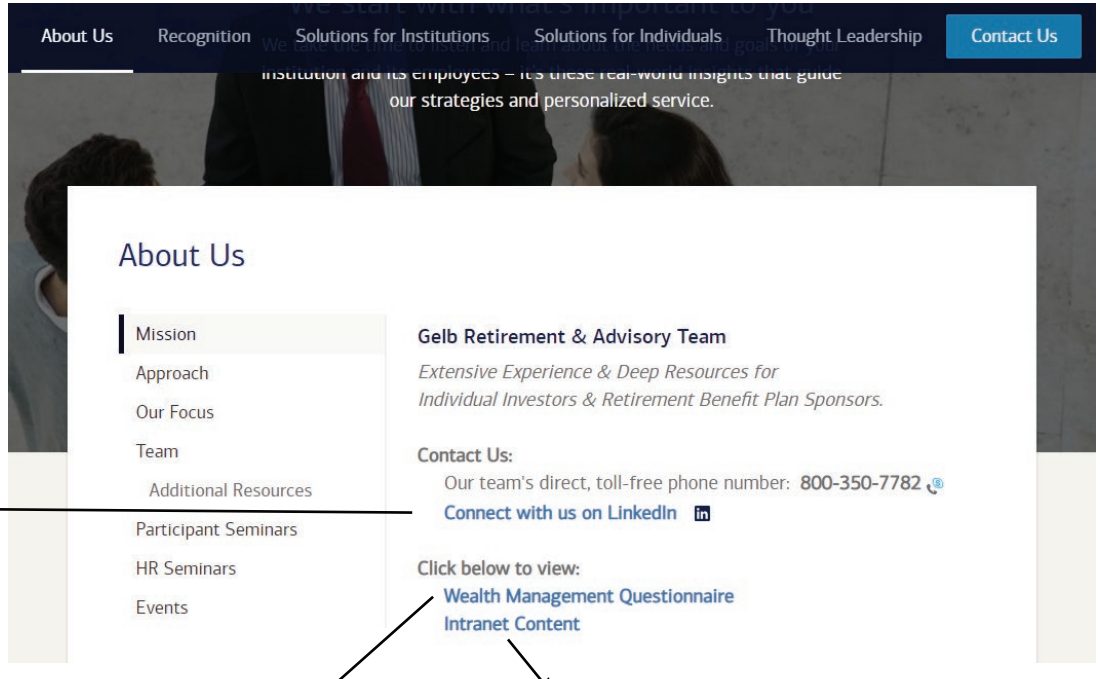
1. Go to www.fa.ml.com/grat
2. Click on the tab "**About Us**" to connect with us on LinkedIn, obtain our questionnaire, and view our Intranet newsletter.

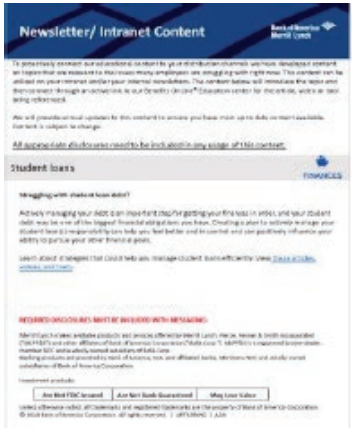
Jordan Gelb, CIMA®, CPFA, C(k)P®,CRPC®, CEPA®
Managing Director
Wealth Management Advisor



William Howson, CPFA
Assistant Vice President
Financial Advisor

Karie OConner
Vice President
Financial Advisor





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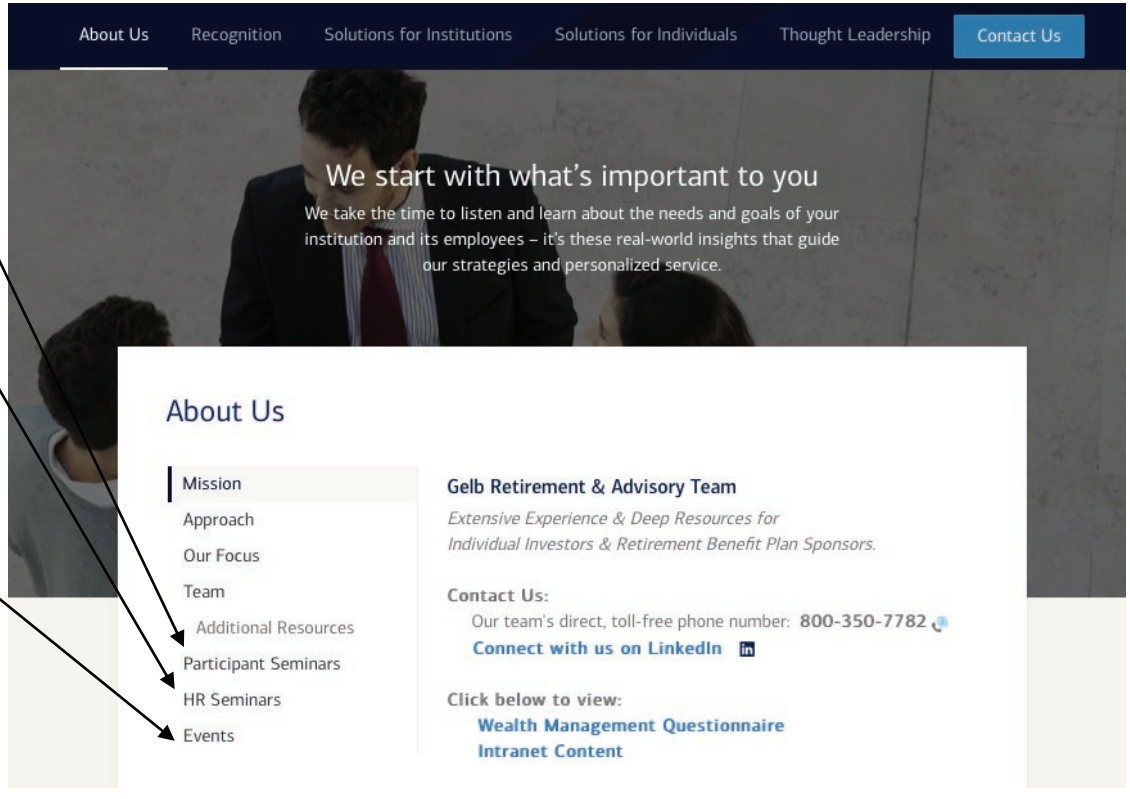
Guidance for Our Website *continued*

3. Click on "**Participant Seminars**" to view our upcoming Participant Seminars.
4. Click on "H**R 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.



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Guide to Workplace Insights

1. Go to http://www.benefitplans.baml.com/IR/Pages/Workplace-Insights.aspx
2. Click on the tab that you would like to explore:

Explore our latest insights to learn more about how to help improve your employees' financial wellness.

We provide convenient access to help you know more about the issues, laws and industry changes are being considered.

We'll bring all the latest thinking, insights and research from across our enterprise.

Learn more about how we can help your employees live better financially.

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Gelb Retirement & Advisory Team

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Jason Lorenzo
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Additional Advisor Resources

ADDITIONAL ADVISOR RESOURCES

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

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Additional Resources

To set up an appointment with one of our additional resources, please contact us.

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ADDITIONAL RESOURCES

Brad Bartels
Corporate Financial Solutions Advisor
Merrill

Ryan Burnett, CRPC®
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