



DWealth: Deloitte Wealth Advisory Program — Financial Firms Scope of Services Grid

DWealth

Bank of America
Corporation/
Merrill

Financial services through Merrill Lynch Wealth Management

Life / financial goal setting	✓
Cash flow planning	✓
Retirement income planning	✓
Education funding	✓
Employer stock option planning	✓
Trust services ¹	✓

Investment management through Merrill Lynch Wealth Management

Non-discretionary strategies	✓
Philanthropic planning	✓
Managed Accounts (discretionary)	X

Estate planning services through Bank of America

Estate settlement and administration services ¹	✓
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Bank of America
Corporation/
Merrill

Banking through Bank of America, N.A.

Deposit services	✓
Online banking	✓
Card services	✓
Mortgage banking	✓
International banking***	✓

Insurance through Merrill Lynch Life Agency

Insurance solutions for wealth planning**	✓
Life insurance/long-term care solutions**	✓

Please indicate scope of services using the following guidelines
Estate planning services through Bank of America:

- X — Not offered
- ✓ — Directly offered
- By referral — Available through referred vendors (e.g., life insurance)

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Firm	Bank of America Corporation / Merrill Lynch Wealth Management	
Scope of Services offered to Deloitte PPDs	Financial services through Merrill Lynch Wealth Management <ul style="list-style-type: none">• Life/financial goal setting• Cash flow planning• Retirement income planning• Education funding• Employer stock option planning• Trust services¹ Investment management through Merrill Lynch Wealth Management <ul style="list-style-type: none">• Non-discretionary solutions• Philanthropic planning	Banking through Bank of America, N.A. <ul style="list-style-type: none">• Deposit services• Online banking• Card services• Mortgage banking• International banking*** Insurance through Merrill Lynch Life Agency <ul style="list-style-type: none">• Insurance solutions for wealth planning**• Life insurance/long-term care solutions** Estate planning services through Bank of America <ul style="list-style-type: none">• Estate settlement and administration services¹
Firm Summary	<p>Merrill can help you pursue the life you envision through a one-on-one relationship with a Financial Advisor committed to your needs—an advisor with access to the investment insights of Merrill and the banking convenience of Bank of America.</p> <p>We've been in the wealth management business for more than a cumulative 50 years and we believe our experience gives us a perspective few in the industry can match. With access to the banking convenience of Bank of America, we are even better positioned to help fulfill your vision of the future.</p> <p>Drawing upon the breadth and depth of Merrill's wealth management and investing platform and with access to Bank of America's banking services, your Financial Advisor is dedicated to delivering sophisticated financial strategies and solutions that go beyond investing in stocks and bonds to help address every aspect of your financial life.</p>	
Investment Firm Contact(s)	DWealth Management Team: 1.800.568.4713 Anthony Luppino , Managing Director, Senior Financial Advisor Eric Eschenauer , Managing Director, Senior Financial Advisor	

¹Trust, estate settlement and estate administration services are provided by Bank of America Private Bank, a division of Bank of America, N.A.

Banking products are offered by Bank of America, N.A.

Investment products are offered by Merrill Lynch, Pierce, Fenner and Smith Incorporated.

**Policies purchased directly through a Merrill Lynch Financial Advisor and issued by third party insurance companies

***Available in selected countries

