

Setting your financial approach in motion

Your Name(s)

Date

Financial Advisor/Team Name

Financial Advisor/Team Phone Number

Financial Advisor Email

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, registered investment adviser, Member SIPC and a wholly owned subsidiary of BofA Corp.
Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

INCLUDED IN THIS QUESTIONNAIRE:

Personal Information • **page 3**

Income • **page 4**

Assets • **page 5**

Liabilities • **page 5**

Goals & Projected Expenses • **page 6**

Your Goals Matter To Us

Whether you're interested in getting a better understanding of your assets and liabilities, trying to figure out what you can expect when you retire, or looking to help your children pay for college, meeting your financial goals depends on the success of the investment approach you adopt today.

Our approach, Goals-Based Wealth Management (GBWM), puts you, rather than the market, at the center of the wealth management process. Using an understanding of your life as a foundation—your priorities, goals, and resources—your advisor can offer potential financial solutions to help you pursue your goals, assist you as you track progress toward meeting them, and work with you to adjust your financial approach over time as needed.

This questionnaire will help your advisor gain a deeper understanding of your life by providing them with information about your goals, expenses, income, assets and liabilities. In addition to filling out this questionnaire, it can also be helpful to enroll in My Financial Picture® on MyMerrill®, which helps your advisor to view all of your assets, liabilities, and expenses in one secure place if you choose to share this information with them. He or she may also ask you to complete an Investment Personality Questionnaire to better understand who you are as an investor and what is important to you.

Building upon this foundation, your advisor will work with you to help identify, define, and prioritize your goals, including how much risk you're willing to take on to pursue them. This will help him or her offer an appropriate financial strategy that is aligned with what you want to achieve.

Once you and your advisor have developed a financial profile tailored to your unique goals and investment personality, it is important you review your progress regularly. This questionnaire gathers information that will help your advisor conduct a review that is focused on your goals and the progress you've made toward pursuing them. It is always important that you inform your advisor of any life events you experience or changes to your financial situation, needs, and goals, so that you can have a conversation about any possible changes to your financial approach that may be needed to help you stay on track.

Personal Information

Client 1

Full Name _____ Gender M F
First, Middle, Last, Suffix

Date of Birth _____
mm/dd/yyyy

Marital Status Single Married Domestic Partnership Separated Divorced Widowed

At what age do you plan to retire? _____

Client 2

Full Name _____ Gender M F
First, Middle, Last, Suffix

Date of Birth _____
mm/dd/yyyy

Marital Status Single Married Domestic Partnership Separated Divorced Widowed

At what age do you plan to retire? _____

Dependents

Name (First and Last)	Date of Birth (mm/dd/yyyy)	Gender	Relationship
_____	_____	M F	_____
_____	_____	M F	_____
_____	_____	M F	_____
_____	_____	M F	_____
_____	_____	M F	_____
_____	_____	M F	_____

Tax Information

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

Please estimate your expected tax rate in retirement.

Income Tax _____% _____%
Current Rate Expected Retirement Rate

Capital Gains Tax _____% _____%
Current Rate Expected Retirement Rate

Expenses in Retirement

Please estimate your expenses, excluding income taxes, in retirement. Essential expenses are the basics you need, such as rent or mortgage, utilities, health care, transportation, food, etc. Important expenses are critical but you may have some flexibility in how or when you pay for them. A good example might be paying for a child's or grandchild's education. Aspirational expenses are "wants" as opposed to "needs," such as entertainment, gifts, travel, or vacation home. Make these estimates based on current prices.

Client 1 Yearly Retirement Lifestyle \$ _____

What percentage of this lifestyle is essential, important or aspirational? The percentages that you provide should add to 100%: ___% is essential; ___% is important; _____% is aspirational

Client 2 Yearly Retirement Lifestyle \$ _____

What percentage of this lifestyle is essential, important or aspirational? The percentages that you provide should add to 100%: ___% is essential; ___% is important; _____% is aspirational

Income

Please estimate your current income and potential social security income

Client 1 Annual Salary \$ _____

Annual Social Security \$ _____

Other Income (pension, annuity, wages, business & rental income) \$ _____ _____
Annual Amount Duration (in years)

Client 2 Annual Salary \$ _____

Annual Social Security \$ _____

Other Income (pension, annuity, wages, business & rental income) \$ _____ _____
Annual Amount Duration (in years)

Financial Assets

Please estimate the values of your investments, whether in or out of a retirement account.

Client 1

Taxable Financial Asset (i.e. investment accounts, bank accounts, CDs, etc.)	\$ _____	_____
	Assets	Annual Contributions
Tax-deferred Financial Assets (i.e. traditional 401(k), 403(b), etc.)	\$ _____	_____
	Assets	Annual Contributions
Tax-free Financial Assets (i.e. Roth IRA, Roth 401(k), etc)	\$ _____	_____
	Assets	Annual Contributions
Home(s) \$ _____		

Client 2

Taxable Financial Asset (i.e. investment accounts, bank accounts, CDs, etc.)	\$ _____	_____
	Assets	Annual Contributions
Tax-deferred Financial Assets (i.e. traditional 401(k), 403(b), etc.)	\$ _____	_____
	Assets	Annual Contributions
Tax-free Financial Assets (i.e. Roth IRA, Roth 401(k), etc)	\$ _____	_____
	Assets	Annual Contributions
Home(s) \$ _____		

Liabilities

Client 1

Mortgage(s) \$ _____

Other Liabilities \$ _____
(i.e. credit cards, LMAs, HELOCs, etc.)

Client 2

Mortgage(s) \$ _____

Other Liabilities \$ _____
(i.e. credit cards, LMAs, HELOCs, etc.)

Do you use My Financial Picture®? Yes No

Goals & Projected Expenses

How do you feel about your financial picture?

Do you feel like you have: *Not enough money* *Just enough money* *More than enough money*

What's important to you?

Your financial advisor 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.

 <p>Finances</p>	
 <p>Family</p>	 <p>Work</p>
 <p>Health</p>	 <p>Home</p>
 <p>Leisure</p>	 <p>Giving</p>

Goals & Projected Expenses

Client 2 **How do you feel about your financial picture?**

Do you feel like you have: Not enough money Just enough money More than enough money

What's important to you?

Your financial advisor 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
 Health	 Home
 Leisure	 Giving

.....

© 2020 Bank of America Corporation. All rights reserved. | 2969175 | 471111PM - 0220

 To learn about Bank of America's environmental goals and initiatives, go to bankofamerica.com/environment.
Leaf icon is a registered trademark of Bank of America Corporation.
