Comprehensive Wealth Management Solutions for Deloitte Partners, Principals and Managing Directors

Designed with your needs—and independence rules—in mind

Merrill Lynch
Bank of America Corporation

Advice, guidance, personalized service and convenience

Incorporating independence rules into your wealth management strategy helps you create a better sense of direction—for you, your firm's independence office and your board of directors. At Merrill Lynch, we offer access to a national network of Financial Advisors who are specially trained to work with clients like you. Additionally, we offer access to leading investment and banking solutions that draw upon the investment knowledge and resources of Merrill Lynch and the banking convenience of Bank of America.

Through a one-on-one relationship with the Merrill Lynch Relationship Management team designated to serve Deloitte partners, principals and managing directors, you'll have the support and guidance to help you pursue your financial goals while having your trading activity reported directly to your firm. What's more, with Bank of America's executive banking solutions and team of professional Merrill Lynch Banking Advisors, your everyday banking needs can be met with that same level of excellent support and personalized service.

Plus, you'll enjoy the ability to view all your Merrill Lynch investment and Bank of America banking accounts through one portal.

Our team, your goals

The Merrill Lynch Relationship Management Team offers you the personal attention you require to implement solutions to help address your needs, with less effort. Because independence rules are simply one facet of your financial life, we start by gaining a thorough understanding of your goals and objectives.

With a state-of-the-art wealth management platform and access to BofA Merrill Lynch™ Global Research, we are positioned to offer you investment solutions designed to help meet your needs; including retirement, education funding accounts, insurance coverage, estate planning services and wealth transfer strategies—and access to banking solutions from Bank of America such as savings and banking products, and credit and lending services.

Your relationship with the team goes beyond implementing recommendations. As your needs change, our periodic portfolio reviews help you adapt your strategy and better align your objectives to fit your new circumstances. Our statements and online account access enable you to easily review your finances on an ongoing basis. Our approach is designed to help you stay on track and positioned for success.

We also respect your privacy. You can be assured that your account information will not be shared with your employer without your explicit consent.

How it works

You'll enjoy the convenience of having your current holdings automatically updated to your firm's compliance platform. Because of our direct link to your firm's independence office, you can rest assured that you will be promptly notified if there is ever an issue with a transaction. And while ultimate responsibility for compliance remains with you, our program is designed to reduce the administrative aspects of reporting your investments.

The Merrill Lynch advantage

The Merrill Lynch Relationship Management Team offers you the experience and personalized attention you require with investment choices, access to Bank of America banking solutions and Merrill Lynch investment services to help fit your unique needs. At Merrill Lynch, you can potentially benefit from:

- Customized portfolios
- Exclusive pricing options, including priority handling for account transfers and concierge service for banking products and services
- Dedicated toll-free phone support, offering access to a national network of specially trained Financial Advisors and Merrill Lynch Banking Advisors
- Access to both banking and investment solutions
- Access to research from the BofA Merrill Lynch Global Research team of investment analysts
- Paperless, electronic transmission of your security transactions and holdings directly to your firm on a daily basis
- Differentiated banking solutions, services and ongoing guidance for the targeted needs of high net worth clients

Frequently asked questions

How can Merrill Lynch help me manage and build wealth without conflicting with my firm's independence rules?

In addition to offering you access to the Merrill Lynch Relationship Management Team, which is specifically trained to support this program, you can choose from a range of investment products and services from Merrill Lynch and access to Bank of America banking solutions. We offer several different services and programs to manage investments based on your individual needs. You'll have access to a wide range of investments managed by Merrill Lynch and outside fund managers to match your needs, goals, risk tolerance, investment time horizon and liquidity requirements. What's more, we provide automatic updates to your online account portal each day showing your holdings and reducing your administrative burden.

I need help determining whether my investments are all working effectively and deciding what comes next—how can Merrill Lynch add value to my situation?

Merrill Lynch offers several tools to help you determine appropriate strategies to help you reach your financial goals, including the Wealth Outlook Report. This tool presents a personalized, detailed analysis to help you evaluate your current financial situation and long-range strategy to help achieve your goals and objectives. Also available is a detailed financial plan, The Financial Foundation Report, which is a fee-based service.

How can Merrill Lynch help with my day-to-day cash management needs—and make it easy?

Leveraging the power of Bank of America and Merrill Lynch, we can help meet all of your financial needs, from the day-to-day to long-term sophisticated solution planning. We offer access to an expansive portfolio of Bank of America banking solutions and services that have been customized specifically to support this program. From the Premium Account Transfer Service (PATS) provided by the dedicated Wealth Management Banking Support team, to the MERRILL+® Visa Signature® credit card, the team and a Merrill Lynch Banking Advisor can help you choose the solutions and services that best meet your needs, lifestyle and goals. Best of all, you also have access to mobile banking and single sign-on online access to all your accounts, making it possible for you to manage your holistic financial picture with ease.

To learn more, contact the Merrill Lynch Relationship Management Team at 1.800.568.4713.

For information about rates, fees, other costs and benefits associated with the use of the MERRILL+ credit card, log on to card.ml.com. This credit card program is issued and administered by Bank of America, N.A.

The Financial Foundation report is an investment advisory service. Clients have sole responsibility for deciding whether, and how, to implement any aspect of the financial plan. There is no obligation to do so or to use Merrill Lynch for this purpose.

Merrill Lynch 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. For more information about these services and their differences, see your Financial Advisor.

Merrill Lynch Wealth Management makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated, a registered broker-dealer and Member SIPC, and other subsidiaries of Bank of America Corporation ("BofA Corp.").

Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BofA Corp.

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