

Andy Sieg
Merrill Lynch Wealth Management
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Please see important information at the end of this program. Filmed on 03/17/2020.

Hello, I'm Andy Sieg, President of Merrill Lynch Wealth Management.

I wanted to reach out to you, our clients, to share some thoughts – and some information – I hope will be helpful as all of us deal with the unprecedented conditions resulting from the coronavirus.

It's important to acknowledge that the normal rules of daily life – both social behavior and market behavior – are changing almost hourly. I know the flood of news and pronouncements from different sources can feel confusing, even frightening.

One step to reducing fear is to gather the facts. From medical experts we know two things for sure. First, social distancing is critical. The sooner all of us practice it, the sooner the crisis will ease.

Second, there are preventative behaviors as well as protocols for responding to symptoms. If you or a loved one contracts the virus we want you to get well, so get help immediately. For reliable guidance, go to the Centers for Disease Control at <http://www.cdc.gov/>. Physical safety is important. So is financial security.

Volatility in the financial markets can only add to concerns.

That's where we at Merrill Lynch come in. Our financial advisors, our client associates, our research experts – all of us stand ready to help guide you through market disruptions. To keep you on track – no matter the current uncertainty – toward your long-term goals.

We keep an eye out for your financial well-being 24/7. But *please* reach out – directly, by phone or online – to your Merrill team with *any* concerns.

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I'm confident in the future for several reasons. First, the public and private sectors are beginning to work together. Around the world, leaders in healthcare, the government and businesses are collaborating on short- and long-term solutions.

Second, I'm confident in the fundamental forces that drive the U.S. economy – talent, capital and innovation that make us a model for the rest of the world.

Third, I'm confident in the resilience of our financial system.

Most of all, I'm confident in the resourcefulness of the American people – that, together, we'll do what's needed to see our way through this period.

Let me close with a few words of gratitude.

Thanks, first, to all of the professionals, medical and otherwise, putting themselves at risk to protect us.

Second, to all of my colleagues at Merrill who provide the highest standard of care for our clients, in good times and bad.

And, especially, thanks to you – our clients. Thank you for trusting us to always place your interests first. I **promise** you we'll live up to it.

Please – reach out to us if you need help. We're in this together – just one more reason that all of us at Merrill are still Bullish on America.

Stay well - thanks for listening.

IMPORTANT INFORMATION

Information as of 3/17/2020

Opinions are those of the speaker and subject to change.

The information is general in nature and is not intended to provide personal investment advice. The information does not take into account the specific investment objectives, financial situation and particular needs of any specific person who may receive it. Investors should understand that statements regarding future prospects may not be realized. Investors should consult with their financial professionals for additional information.

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Past performance does not guarantee future results.

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