

Merrill Investing



Get an exclusive  
cash bonus when  
you invest with  
Merrill



Get started

Must use offer code **1000BR**

Choose how you like to invest

**Merrill Edge**®

**Merrill**

**Merrill**

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Merrill Investing

Build your own portfolio with access to personalized digital tools, actionable insights and research.

**Get started**

Must use offer code  
**1000BR**

No investment minimum

Unlimited **\$0** online stock, ETF and option trades with no trade or balance minimums.<sup>2</sup> Option contracts and other fees may apply\*

Invest in a portfolio online that's built and managed by Merrill investment professionals.<sup>3,4</sup>

**Get**

started

Must use offer code  
**1000BR**

As low as \$1,000 investment minimum<sup>5</sup>

0.45% calculated and assessed monthly based on your prior month's balance<sup>6</sup> Other fees may apply\*\*

All the benefits of Merrill Guided Investing plus one-on-one advice.<sup>3,4</sup>

**Get started**

Must use offer code  
**1000BR**

As low as \$20,000 investment minimum<sup>5</sup>

0.85% calculated and assessed monthly based on your prior month's balance<sup>6</sup> Other fees may apply\*\*

Merrill Investing



**Straightforward  
insights**

Access to the information you need to help you choose the investment solution to fit your goals.



**Make more informed  
decisions**

Use personalized tools to easily track how your investments are performing.



**Clearer view of your  
financial picture**

View and manage your Bank of America bank account and Merrill investing account online in one place.

SPECIAL BONUS OFFER

**Get up to \$1,000**  
when you invest in a new  
Merrill account<sup>1</sup>

Cash reward

**\$100 \$200**

**\$400**

**\$1,000**

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to get the cash bonus displayed.



### **BofA REWARDS**

# Rewards that celebrate your goals

As a BofA Rewards™ member, your Merrill investment balances count toward your program balances and may qualify you for greater rewards.<sup>7</sup>

[Learn more](#)

## See how a Merrill advisor can help

Our advisors are here to offer guidance and a

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\* Other fees may apply. Free and \$0 means there is no commission charged for these trades. \$0 option trades are subject to a \$0.65 per-contract fee. Sales are subject to a transaction fee of between \$0.01 and \$0.03 per \$1,000 of principal. There are costs associated with owning ETFs. To learn more about Merrill pricing, visit [our Pricing page](#).

\*\* Other fees may apply. Sales of ETFs are subject to a transaction fee of between \$0.01 and \$0.03 per \$1,000 of principal. There are costs associated with owning ETFs and mutual funds. To learn more about pricing, visit [our Pricing page](#).

<sup>1</sup> Offer valid for new and existing individual Merrill IRAs or Cash Management Accounts (CMA). Cash bonus offers, in the aggregate, are limited to one CMA and one IRA per accountholder. Eligible Merrill IRAs are limited to Traditional, Roth, and owner-only SEP IRA. The Merrill IRA or CMA may be a Merrill Edge Self-Directed account, Merrill Edge Advisory Account, Merrill Guided Investing account or Merrill Guided Investing with Advisor account. You may be eligible for a different or better offer. Please contact us for more information.

**Offer Limitations:** This offer does not apply to business/corporate accounts, investment club accounts, partnership accounts and certain fiduciary accounts held with Merrill, UTMA/UGMA accounts, 529 Plan accounts, or to any types of accounts (including IRAs or CMAs) held with other business units of Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S). Merrill reserves the right to change or cancel this offer at any time, without notice. This offer may not be used as an inducement to sell any kind of insurance, including annuities.

#### How it Works:

1. **You must enroll** by entering the offer code in the online application during account opening or by providing it when speaking with a Merrill Financial Solutions Advisor at 888.637.3343 or at select Bank of America<sup>®</sup> financial centers. You are solely responsible for enrolling or asking to be enrolled in the offer.
2. **Fund your account** with at least \$20,000 in qualifying net new assets within 45 days of account opening. Assets transferred from other accounts at MLPF&S, Bank of America Private Bank, or 401(k) accounts administered by MLPF&S do not count towards qualifying net new assets.
3. **You must be enrolled in BofA Rewards<sup>™</sup>** as of 90 days from meeting the funding criteria described in Step 2.
4. **After 90 days** from meeting the funding criteria described in Step 2, your cash reward will be determined by the qualifying net new assets in your account (irrespective of any losses or gains due to trading or market volatility) as follows:

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\$250,000 or more

\$1,000

For purposes of this offer, qualifying net new assets are calculated by adding total incoming assets or transfers (including cash, securities and/or margin debit balance transfers), and subtracting assets withdrawn or transferred out of the account within the preceding 24 weeks.

5. **Your one-time cash reward** will be credited to your IRA or CMA within two weeks following the end of the 90-day period. If your account is enrolled in an investment advisory program, such as Merrill Edge Advisory Account, Merrill Guided Investing account or Merrill Guided Investing with Advisor account, any cash reward deposited into your account will be subject to the program fee and other terms of the investment advisory program.
6. **Customers not enrolled in BofA Rewards™** as of 90 days after funding will receive the following cash reward: qualifying net new assets of \$20,000 to \$49,999 receive \$100; for \$50,000-\$99,999, receive \$150; for \$100,000-\$249,999, receive \$250; for \$250,000 or more, receive \$600.

**BofA Rewards™ Eligibility.** Customers can enroll and maintain their membership in BofA Rewards™ if they have an open, qualifying Bank of America® checking account. BofA Rewards tiers are based on each customer's combined average balance in qualifying deposit and investment accounts. The minimum balance for each tier is: Member, no minimum balance; Preferred Plus, \$30,000; Preferred Honors, \$100,000; and Premier, \$1,000,000. When you enroll, you'll be placed in the appropriate tier for your combined average balance and then moved to the highest tier you're eligible for based on one of the following:

1. for the 30 calendar days following your first enrollment, the combined end-of-day collected balance of your qualifying accounts ("Daily Balance"), provided that your Daily Balance remains above the required amount for a minimum of three business days; or
2. subsequently, the combined average balance of your qualifying accounts calculated on the third business day of each month.

Eligible customers will be moved to the higher tier within 3 business days. New tier benefits may take up to 30 days to become effective. For full terms, including qualifying accounts and the method of calculation of average balances, refer to your [Personal Schedule of Fees](#).

**Additional Eligibility.** Employees and retirees of Bank of America may be eligible for BofA Rewards membership on customized terms. For details, please call Employee Financial Services or refer to the Bank of America intranet site. Bank of America Private Bank clients qualify to enroll in the Premier tier regardless of balances. Employees of companies participating in the Bank of America Employee Banking and Investing Program may be eligible for BofA Rewards on customized terms. Refer to [CEBI Program](#) for details.

[Learn more about BofA Rewards™.](#)

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where it is (if applicable). Each choice may offer different investments and services, fees and expenses, withdrawal options, required minimum distributions, tax treatment (particularly with reference to employer stock), and provide different protection from creditors and legal judgments. These are complex choices and should be considered with care. For more information visit [our rollover page](#) or call Merrill at 888.637.3343.

<sup>2</sup> Merrill waives its commissions for all online stock, ETF and option trades placed in a Merrill Edge<sup>®</sup> Self-Directed brokerage account. Brokerage fees associated with, but not limited to, margin transactions, special stock registration/gifting, account transfer and processing and termination apply. \$0 option trades are subject to a \$0.65 per-contract fee. Other fees and restrictions may apply. Pricing is subject to change without advance notice.

For broker-assisted trades through Merrill Edge, you will be charged a fee equal to the lower of \$29.95 or 5.00% of the principal amount of the transaction. Further, there are indirect fees, such as annual management and other similar fees, that are charged by the manager or sponsor of an exchange-traded fund and of a closed-end fund, as disclosed in the product's prospectus.

<sup>3</sup> The Chief Investment Office (CIO) develops the investment strategies for Merrill Guided Investing and Merrill Guided Investing with Advisor, including providing its recommendations of ETFs, mutual funds and related asset allocations. Managed Account Advisors LLC (MAA), Merrill's affiliate, is the overlay portfolio manager responsible for implementing the Merrill Guided Investing strategies for client accounts, including facilitating the purchase & sale of ETFs and mutual funds in client accounts and updating account asset allocations when the CIO's recommendations change while also implementing any applicable individual client or firm restriction(s).

<sup>4</sup> Please review the applicable [Merrill Guided Investing Program Brochure \(PDF\)](#) or [Merrill Guided Investing with Advisor Program Brochure \(PDF\)](#) for information including the program fee, rebalancing, and the details of the investment advisory program. Your recommended investment strategy will be based solely on the information you provide to us for this specific investment goal and is separate from any other advisory program offered with us. If there are multiple owners on this account, the information you provide should reflect the views and circumstances of all owners on the account. If you are the fiduciary of this account for the benefit of the account owner or account holder (e.g., trustee for a trust or custodian for an UTMA), please keep in mind that these assets will be invested for the benefit of the account owner or account holder. Merrill Guided Investing is offered with and without an advisor. Merrill, Merrill Lynch, and/or Merrill Edge investment advisory programs are offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S") and Managed Account Advisors LLC ("MAA") an affiliate of MLPF&S. MLPF&S and MAA are registered investment advisers. Investment adviser registration does not imply a certain level of skill or training.

<sup>5</sup> The Merrill Guided Investing program investment minimum is \$1,000 for growth-focused strategies and \$50,000 for income-focused strategies. The Merrill Guided Investing with Advisor program investment minimum is \$20,000 for growth-focused strategies and \$50,000 for income-focused strategies.

<sup>6</sup> There is an annual program fee of 0.45% based on the assets held in the account for the Merrill Guided Investing Program and there is an annual program fee of 0.85% based on the assets held in

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- above the required amount for a minimum of three business days; or
- subsequently, the combined average balance of your qualifying accounts calculated on the third business day of each month.

Eligible customers will be moved to the higher tier within 3 business days. New tier benefits may take up to 30 days to become effective. For full terms, including qualifying accounts and the method of calculation of average balances, refer to your [Personal Schedule of Fees](#).

**Additional Eligibility.** Employees and retirees of Bank of America may be eligible for BofA Rewards membership on customized terms. For details, please call Employee Financial Services or refer to the Bank of America intranet site. Bank of America Private Bank clients qualify to enroll in the Premier tier regardless of balances. Employees of companies participating in the Bank of America Employee Banking and Investing Program may be eligible for BofA Rewards on customized terms. Refer to [CEBI Program](#) for details.

Clients enrolled in BofA Rewards™ receive a discount off the Merrill Guided Investing program's annual asset-based fee of 0.45%, and the Merrill Guided Investing with Advisor and Merrill Edge Advisory Account programs' annual asset-based fee of 0.85% for any of their accounts enrolled in the respective advisory programs. BofA Rewards enrolled clients receive a discount of 0.10% for the Preferred Plus tier, or 0.15% for the Preferred Honors and Premier tiers based on their BofA Rewards tier effective at the time the applicable advisory program fee is calculated. It may take up to 30 calendar days for changes to your BofA Rewards status or tier to be associated with and effective for your accounts in the advisory programs. This fee is charged monthly in advance. In addition to the annual program fee, the expenses of the investments will vary based on the specific funds within each portfolio. Actual fund expenses will vary; please refer to each fund's prospectus.

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<sup>a</sup> Other fees may apply. Free and \$0 means there is no commission charged for these trades. \$0 option trades are subject to a \$0.65 per-contract fee. Sales are subject to a transaction fee of between \$0.01 and \$0.03 per \$1,000 of principal. There are costs associated with owning ETFs. To learn more about Merrill pricing, visit [our Pricing page](#).

<sup>b</sup> Merrill waives its commissions for all online stock, ETF and option trades placed in a Merrill Edge® Self-Directed brokerage account. Brokerage fees associated with, but not limited to, margin transactions, special stock registration/gifting, account transfer and processing and termination apply. \$0 option trades are subject to a \$0.65 per-contract fee. Other fees and restrictions may apply. Pricing is subject to change without advance notice.

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Are Not Bank Guaranteed

May Lose Value

Are Not Deposits

Are Not Insured by Any Federal Government Agency

Are Not a Condition to Any Banking Service or Activity

Investing in securities involves risks, and there is always the potential of losing money when you invest in securities.

Asset allocation, diversification, and rebalancing do not ensure a profit or protect against loss in declining markets.

The performance data contained herein represents past performance which does not guarantee future results. Investment return and principal value will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance quoted. For performance information current to the most recent month end, please contact us.

Net Asset Value (NAV) returns are based on the prior-day closing NAV value at 4 p.m. ET. NAV returns assume the reinvestment of all dividend and capital gain distributions at NAV when paid.

Market price returns are based on the prior-day closing market price, which is the average of the midpoint bid-ask prices at 4 p.m. ET. Market price returns do not represent the returns an investor would receive if shares were traded at other times.

Returns include fees and applicable loads. Since Inception returns are provided for funds with less than 10 years of history and are as of the fund's inception date. 10 year returns are provided for funds with greater than 10 years of history.

Before investing consider carefully the investment objectives, risks, and charges and expenses of the fund, including

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other public filings.

This material 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 and other services. Additional information is available in our [Client Relationship Summary \(Form CRS\) \(PDF\)](#).

Merrill, its affiliates, and financial advisors do not provide legal, tax, or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

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I'd like to



Discover Merrill



Contact us



### Unlimited \$0 Trades

With Merrill Edge Self-Directed, get unlimited free online stock, ETF and option trades with no trade or balance minimums.<sup>b</sup>

Options contracts and other fees may apply.<sup>a</sup>

[Open an account](#)

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[Patent: patents.bankofamerica.com](https://patents.bankofamerica.com)

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