



An exclusive offer from Merrill

Bank of America Preferred Rewards members **get up to \$1,000** when you open and fund a new Merrill account.¹ Plus enjoy the benefits of a connected Bank of America banking and Merrill investing relationship.

Open and fund a new Merrill account within 45 days of account opening. Then maintain your balances for at least 90 days.

| Cash reward | \$100 | \$200 | \$400 | \$1,000 |
|----------------------------------|----------------------|----------------------|------------------------|-------------------|
| Qualifying net new asset balance | \$20,000 to \$49,999 | \$50,000 to \$99,999 | \$100,000 to \$249,999 | \$250,000 or more |

This offer is also valid for existing Merrill clients who add new funds to a qualifying account.

Enjoy the benefits of connected banking and investing, including seamlessly moving money between your Bank of America bank account and Merrill investing account in real time.²

Plus get more benefits with Preferred Rewards. Your Merrill investment balances can help you earn Bank of America Preferred Rewards benefits, including credit card rewards bonuses, discounts on home and auto loans, select banking fee waivers and more.

To take advantage of this offer:



Talk to a Merrill advisor.



Visit merrilledge.com to open an account online



Enter offer code **PR1000** online or ask to be enrolled to receive this special offer.

Not enrolled in Preferred Rewards? Ask a Merrill advisor how to enroll today.

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.

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

Investment products:

| | | |
|-----------------------------|--------------------------------|-----------------------|
| Are Not FDIC Insured | Are Not Bank Guaranteed | May Lose Value |
|-----------------------------|--------------------------------|-----------------------|

¹ **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 account holder. Eligible Merrill IRAs 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® 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 Preferred Rewards** as of 90 days from meeting the funding criteria described in Step 2.
4. **After 90 days** of 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: qualifying net new assets of \$20,000 to \$49,999 will receive \$100; qualifying net new assets of \$50,000–\$99,999 will receive \$200; \$100,000–\$249,999 will receive \$400; \$250,000 or more will receive \$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 Preferred 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.

Preferred Rewards Program Eligibility. You can enroll, and maintain your membership, in the Bank of America Preferred Rewards® program if you have an active, eligible personal checking account with Bank of America® and maintain the balance required for one of the balance tiers. The balance tiers are \$20,000 for the Gold tier, \$50,000 for the Platinum tier, \$100,000 for the Platinum Honors tier, \$1,000,000 for the Diamond tier and \$10,000,000 for the Diamond Honors tier. Balances include your combined, qualifying Bank of America deposit accounts (such as checking, savings, certificate of deposit) and/or your Merrill investment accounts (such as Cash Management Accounts, 529 Plans). You can satisfy the combined balance requirement for enrollment with either:

1. a three-month combined average daily balance in your qualifying deposit and investment accounts, or
2. a current combined balance, provided that you enroll at the time you open your first eligible personal checking account and satisfy the balance requirement at the end of at least one day within 30 days of opening that account.

Refer to your Personal Schedule of Fees for details on accounts that qualify towards the combined balance calculation and receive program benefits, available at bankofamerica.com/fees. Eligibility to enroll is generally available three or more business days after the end of the calendar month in which you satisfy the requirements. Benefits become effective within 30 days of your enrollment, or for new accounts within 30 days of account opening, unless we indicate otherwise. Bank of America Private Bank clients qualify to enroll in the Diamond tier regardless of balance and may qualify for the Diamond Honors tier based on their qualifying Bank of America, Merrill and Private Bank balances. Certain benefits are also available without enrolling in Preferred Rewards if you satisfy balance and other requirements. For details on Bank of America employee qualification requirements, please call Employee Financial Services or refer to the Bank of America intranet site. Employees of companies participating in the Bank of America Employee Banking and Investing Program may be eligible to participate on customized terms. Refer to go.bofa.com/cebi-faq for details.

To learn more about Preferred Rewards, visit merrilledge.com/preferred-rewards.

Tax Disclaimer: The cash reward will be credited as investment earnings to your account. Merrill may issue an Internal Revenue Service Form 1099 (or other appropriate form) to you that reflects the value of the reward. If the cash reward is credited to your IRA, the IRS may view the reward as taxable income or as a contribution to the IRA (if it is an excess contribution, it may be subject to an annual 6% excise tax if not timely distributed). Please consult your tax advisor for more information regarding the proper tax treatment. Bank of America and Merrill do not provide tax, accounting, regulatory or legal advice and are not responsible for any adverse tax consequences (including taxes, penalties and interest) related to the reward.

You have choices about what to do with your employer-sponsored retirement plan accounts. Depending on your financial circumstances, needs and goals, you may choose to roll over to an IRA or convert to a Roth IRA, roll over an employer-sponsored plan from your old job to your new employer, take a distribution, or leave the account where it is. Each choice may offer different investment options and services, fees and expenses, withdrawal options, required minimum distributions, tax treatment (particularly with reference to employer stock), and different types of protection from creditors and legal judgments. These are complex choices and should be considered with care. Visit merrilledge.com/rollover or call Merrill at 888.637.3343 for more information about your choices.

² Certain banking and brokerage accounts may be ineligible for real-time money movement, including but not limited to transfers to/from bank IRAs (CD, Money Market), 529s, Bank of America Advantage SafeBalance Banking™, Credit Cards and transfers from IRAs, Loans (HELOC, LOC, Mortgage) and accounts held in the military bank. Accounts eligible for real-time transfers will be displayed online in the to/from drop-down menu on the transfer screen.

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