

Our commitment to you



Merrill Edge Financial Solutions Advisors™ are committed to providing a streamlined experience to help you pursue your financial goals and create an investment strategy based on your priorities and objectives. We proactively reach out to you via phone, mail, web and email with insights, guidance and regular updates on your progress.

Define your Merrill Edge Roadmap®

Speak with us directly, at a Bank of America financial center (where available), or by phone to help clarify and refine your investment strategy and build a personalized action plan, starting with a written financial assessment and summary report.

Take action and stay on track

Choose from a wide range of investments, using recommendations and guidance tailored to your unique needs. Together, we can review your portfolio twice a year to help ensure your investment choices continue to align with your goals. You'll also receive regular updates through easy-to-read progress reports or through Merrill Edge Roadmap® online.

Get the insights you need

Take advantage of our superior market perspectives, through one-on-one discussions with investment professionals, helpful e-Newsletters and industry-leading BofA Merrill Lynch Global Research.*

Stay connected

It's easier than ever to access your accounts online, by phone, on your mobile device and at thousands of Bank of America ATMs coast to coast. And with one login, you'll have a comprehensive view of your Merrill Edge® investment and Bank of America® banking accounts on a single page.



VISIT merrilledge.com/fsalocator to find a Merrill Edge Financial Solutions Advisor™ at select Bank of America financial centers



CALL 888.ML.INVEST (888.654.6837) Monday through Friday, 8 a.m. to 10 p.m. Eastern

Merrill Edge.
It's investing, streamlined.



* Institutional Investor magazine announced for the fourth year in a row BofA Merrill Lynch Global Research earned the "Top Global Research Firm" for 2014, based on surveys held throughout the year. The magazine creates rankings of the top research analysts in a wide variety of specializations, drawn from the choices of portfolio managers and other investment professionals at more than 1,000 firms. For more information about this award, go to <http://www.institutionalinvestor.com/article/3408304/research-and-rankings/bank-of-america-merrill-lynch-is-the-top-global-research-firm-of-2014.html>

Merrill Edge Advisory Center Notice of Opt-Out Process

As a Merrill Edge Advisory Center™ channel client, you have agreed to the relationship communication routines set out in this document, The Merrill Edge Advisory Center Client Commitments. These routines include phone, mail, web, email and in-person contacts from us to you in connection with your Merrill Edge Advisory Center relationship in order to provide you with the service you have requested, including relevant materials, offers, educational and other information. This means that we will communicate with you as part of the service we offer within Merrill Edge Advisory Center in accordance with these routines, and that these routines within Merrill Edge Advisory Center will override any other privacy choices you may have or may have made, or will make, outside of the Merrill Edge Advisory Center channel. If you do not wish to have this level of communication routine within Merrill Edge Advisory Center as set out in this document, then you may opt out of such relationship communications at any time by contacting a Merrill Edge Financial Solutions Advisor at **888.ML.INVEST (888.654.6837)**. If you do so opt out, then we will not make these communications to you; however, we may still send you certain servicing related communications that are necessary to support, maintain and service your account. Please note, if you do choose this opt-out, then you may not receive some of the benefits of being in a Merrill Edge Advisory Center relationship.

Merrill Edge® is available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), and consists of the Merrill Edge Advisory Center™ (investment guidance) and self-directed online investing.

MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of Bank of America Corporation.

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

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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