

Our commitment to you

A message from John Thiel, head of Merrill Lynch Wealth Management



I'm writing you today for two reasons: First, I want to thank you for the trust you have placed in Merrill Lynch Wealth Management and your financial advisor. Second, I want to reaffirm that we understand the responsibility our relationship with you carries with it—to help you achieve the goals that matter most to you and your family. Especially with the volatility the markets are seeing at the moment, we know you may have concerns.

While we can't eliminate uncertainty in the markets, we'll continue to do everything we can to help you stay on track on the progress towards your goals. Where we can eliminate uncertainty is in the way we work with you, and the effort we put into ensuring that your experience with Merrill Lynch is a positive one.

Here's what our commitment to you means:

You can be confident that your advisor will strive to understand what you want your money to accomplish. And, with that goal in mind, they will bring the breadth of our resources to bear and show you how your resources can be used to address your concerns, and to help fund your needs and priorities.

You can also be confident that you will be served by an experienced advisor team that develops a disciplined strategy to help you make progress towards your goals. Your team stands ready to meet with you to measure your progress and answer your questions. Finally, they will fully inform you about what you will pay.

We take pride at Merrill Lynch in helping our clients achieve their goals by making your needs and interests our priority. We strive to treat you as you want to be treated. If there is more we can do in that regard, please let us know.

Thank you again for allowing us to serve you.



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