



## Audio Script

[MUSIC IN BACKGROUND THROUGHOUT]

[Merrill® bull logo throughout]

**On screen copy:**

How do I get started with my new Merrill Guided Investing account?

**On screen copy:**

Please see important information at the end of this video.

You've opened a new Merrill Guided Investing account. That's great! This video's here to help you get started and fund your account.

To make it simple, I'm going to walk you through the steps, and a few tips, right here on my screen.

When you log in, you'll land here at your dashboard, it's where you'll see the goal you set when you first created your account. First thing you'll want to do is fund your account, which is easy. And if you're already a Bank of America banking client...it's even easier.

**On screen:**

Merrill Guided Investing dashboard screen appears

Mouse clicks around accounts and features

Your Bank of America checking... savings... they're already there. And if they're not, you can link your Bank of America banking and Merrill investing accounts like this.

You can also transfer money right into your account. And if you want to automatically put more into the account every month, you can do that here too.

**On screen:**

Transfer pages

Transferring securities from other brokerages is another option you have, and it can also be done online.

It's important for you to understand that when you transfer securities into your Merrill account, they will be sold so new investments can be purchased. This is the case when you first fund your account, and any time after. So, you may want to talk to a tax professional to understand the impact on your taxes.

**On screen copy:**

Tax impact



Alright, so once you've funded your account with the minimum balance, you'll get email confirmation, and then

**On screen copy:**

Merrill Guided Investing Confirmation

Merrill's team of investment professionals will invest your account in a portfolio that aligns with your goal.

You'll get notified whenever a trade is made, but you can always see your activity here.

**On screen:**

Retirement screen is selected on dashboard, and mouse hovers over accounts and transactions

It shows deposits, trades and even program fees, which are discounted if you're a Bank of America Preferred Rewards member. And by the way, if you're not already enrolled, you can learn more here.

**On screen:**

merrilledge.com/preferred-rewards is typed into URL bar and page appears

If you want to see how you're progressing towards your goal, click here to see your goal details.

**On screen:**

Goal Details is selected from drop-down menu

It's clear, easy to follow, and if things change, you can even edit your goal by clicking right here. This is also where you'll see guidance to help keep you on track.

**On screen:**

Goals page is selected and mouse clicks around

But day to day, there's nothing you have to do, because Merrill's investment professionals are monitoring the market, and making adjustments when needed.

See, with your Merrill Guided Investing account, you're not just relying on an algorithm.

You're getting investment experts who assess the markets, evaluate risks and keep you aligned to your goal.

Of course, it's important to be engaged in your own financial future. So, you'll get email reminders periodically to log in

**On screen copy:**

Merrill Guided Investing Reminder

and make sure your goals are still aligned.



**On screen:**

It's time to review your account screen

And if you're working with an Advisor, they'll also connect with you either in person or over the phone, to review your progress and help you stay on track.

**On screen:**

Fictional account reminder

But you can get in touch with them at any time if you have questions or if you want to discuss changing needs.

**On screen:**

Fictional account reminder information

And remember, you can always call, or chat on MerrillEdge.com whenever you need to.

**On screen copy:**

Call 24/7

888.637.3343

Congratulations on your new account, and thanks for watching, and choosing Merrill.

**On screen:**

What would you like the power to do?®

Bank of America® logo

Merrill and bull

**Disclosure:**

**Investing involves risk. There is always the potential of losing money when you invest in securities.**

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.

Please review the applicable Merrill Guided Investing Program Brochure (PDF) at [www.merrilledge.com/guided-investing-program-brochure](http://www.merrilledge.com/guided-investing-program-brochure) or Merrill Guided Investing with Advisor Program Brochure (PDF) at [www.ml.com/guided-investing-program-brochure](http://www.ml.com/guided-investing-program-brochure) 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



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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).

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.

Securities transferred to fund this account may be liquidated before they are invested in the program. Please review the applicable Merrill Guided Investing or Merrill Guided Investing with Advisor Investment Advisory Program Agreement for additional information. Be sure to consult your tax advisor if you have questions before completing this transaction.

**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.

After enrollment you must maintain the three-month combined average daily balance to stay in the program. 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](http://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 <https://promo.bankofamerica.com/cebi-disclosures> for details.

Clients enrolled in Preferred Rewards receive a Preferred Rewards 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. Preferred Rewards enrolled clients receive a discount of 0.05% off of the annual rate for the Gold tier, 0.10% for the Platinum tier, or 0.15% for the Platinum Honors, Diamond and Diamond Honors tiers based on their Preferred 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 Preferred 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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