



Your goals.
Our insights.

How model portfolios can help you
turn your plans into action

Helping you get where you want to be



You are investing for a reason. From funding your retirement and providing for your family to preparing for a second career or creating a lasting legacy, your investments are a reflection of what you want to achieve.

Working together, we will explore your goals more in depth. We will talk about how your goals work together and how to prioritize them. We'll also discuss when you want to achieve each of your goals and how much risk you're comfortable taking on. By understanding these important inputs, we can build a customized investment strategy to better position you to pursue your goals.

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Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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**Personalized
to your
goals**



**A disciplined
approach to
investing**



**An extended
team of
professionals**



**Ongoing
access to
advice**



Using personalized model portfolios to invest toward your goals

Model portfolios are one way you can create a personalized investment strategy. You and your advisor can draw on our selection of model portfolios that have been developed to help meet a wide range of common client goals, as well as investor risk tolerances and preferences.

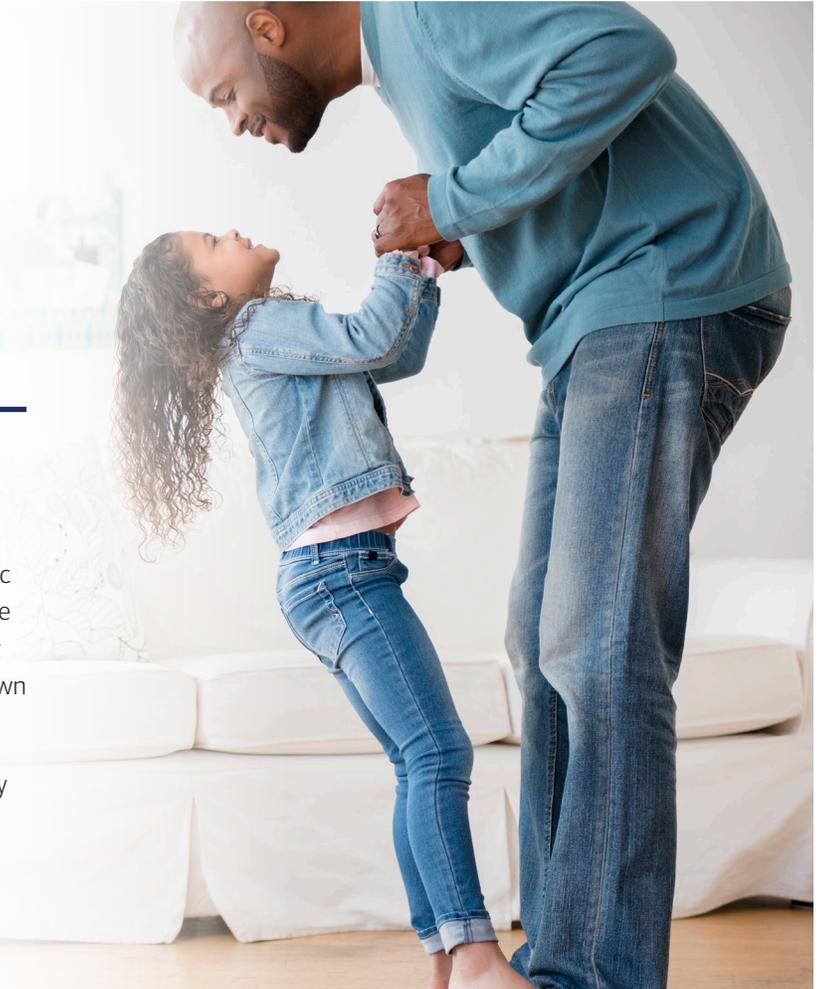
You can work with your advisor to create a personalized strategy that reflects your unique situation and set of goals. Your advisor can further customize model portfolio investments to address your specific objectives or a more complex need. And model portfolios can be used in combination with other investments to create a holistic investment approach, managed together.

Helping you take a disciplined approach to investing

Model portfolios can help you meet a wide variety of investing needs, in a disciplined way. You can use them to potentially: grow your wealth for the future, generate income to fund your lifestyle, protect your wealth for future generations and even invest in a more sustainable future.

Each model portfolio at Merrill has been designed with you in mind, informed by the latest market insights from our Chief Investment Office (CIO). Our model portfolio lineup is based on our Chief Investment Office's Strategic Asset Allocation guidance. This guidance helps you create a mix of investments and maintain diversification in your portfolio. This kind of disciplined approach has been shown to help balance risk and return in a portfolio.

The investments in each model portfolio are also actively monitored and rebalanced to address changing market conditions. This can help you stay on track and make steady progress towards your goals over the long term.



Support from an extended team of professionals

Model portfolios come with the ongoing support of an extended team of investment professionals. Merrill and third-party investment managers undertake the tasks of selecting investments and building each of their model portfolios.

Portfolio managers also adjust and rebalance model portfolio holdings on an ongoing basis to adapt to current market realities. You and your advisor can choose from model portfolios managed by the CIO team at Merrill, from third-party investment managers or a combination of the two. This approach helps you access institutional-quality investment management expertise that's not available to all investors as you create a personalized strategy.

🗨️ Ongoing access to advice from your dedicated advisor

As a Merrill client, you will work with your dedicated advisor to establish and implement a plan designed to turn your ambitions into action.

Your advisor will take the time to get to know you and your family and learn about your goals, priorities and concerns. Based on this understanding, you can work together to create a custom approach that can help you pursue your goals — including investment solutions from Merrill and banking and lending solutions from Bank of America®.

And if at any time your goals change or you need to make a change to how you manage your money, your advisor will help you evaluate your options and make any necessary changes so that your strategy is always a reflection of what you want to achieve.

Talk to your Merrill advisor about how model portfolios may help you pursue your goals.



IMPORTANT DISCLOSURES

You can choose from one or more programs and services based on your individual objectives, investment style, need for ongoing advice and interest in particular investment solutions. One of the options to consider is the Merrill Lynch Investment Advisory Program. For more information, you may review the [Merrill Lynch Investment Advisory Program Brochure](#) and please visit ml.com/programs-services.

The Merrill Lynch Investment Advisory Program is an investment advisory service sponsored by Merrill. Merrill offers a broad range of brokerage, investment advisory and other services. There are important differences between brokerage and investment advisory services, including the type of advice and assistance provided, the fees charged, and the rights and obligations of the parties. It is important to understand the differences, particularly when determining which service or services to select.

Investing involves risk, including the possible loss of principal. Past performance is no guarantee of future results.

All recommendations must be considered in the context of an individual investor's goals, time horizon, liquidity needs and risk tolerance. Not all recommendations will be in the best interest of all investors.

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

Risk management, diversification and due diligence processes seek to mitigate, but cannot eliminate risk, nor do they imply low risk.

Advisors must always consider if a program or offering is in the best interest of a client and other applicable program guidelines prior to making a recommendation to a client, including CIO Model Portfolios, Investment Manager Model Portfolios or advisory programs to clients.

The Chief Investment Office (CIO) provides thought leadership on wealth management, investment strategy and global markets; portfolio management solutions; due diligence; and solutions oversight and data analytics. CIO viewpoints are developed for Bank of America Private Bank, a division of Bank of America, N.A., ("Bank of America") and Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S" or "Merrill"), a registered broker-dealer, registered investment adviser and a wholly owned subsidiary of BofA Corp. This information should not be construed as investment advice and is subject to change. It is provided for informational purposes only and is not intended to be either a specific offer by Bank of America, Merrill or any affiliate to sell or provide, or a specific invitation for a consumer to apply for, any particular retail financial product or service that may be available.

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