

**As produced ADA transcript**

[Music in background throughout]

[Merrill® logo on screen throughout]

**On screen copy:**

How do I build my own portfolio?

[Presenter sitting at desk with laptop open.]

**On screen disclosure:**

Please see important information at the end of this video.

If you're someone who's making your own investment decisions, you want to build a portfolio that makes your money work for you. And the good news is, you're in the right place. Merrill Edge® Self Directed has tools that are built to help you find a mix of investments that align with your goals.

So, I'll take you through those tools here on my screen. That way you can build your own personal portfolio. Sound good?

First off, you should define your goal. Ask yourself what you're investing for, and when you want to reach your goal. And how much risk are you comfortable with, since there's always risk in investing.

[Dynamic Insights page appears. Cursor clicks Asset Allocation, Asset Allocator™ appears.]

Now, if you're not sure how aggressive or conservative your approach should be, Merrill can help you decide.

[Click here to understand how you might react to swings in the market.](#)

[View historical and hypothetical returns is selected and Historical & hypothetical returns by investor profile page appears.]

This will help you define what's called a "Risk Profile" for your portfolio.

You can take your profile results and see what asset breakdown could make sense for you. Let's say you're a conservative investor.

**On screen copy:**

Conservative

You're mostly risk-averse

Stock 24%

Bonds 71%

Cash 5%

Moderately conservative

You're somewhat risk-averse

Stock 40%

Bonds 59%

Cash 1%

Then your portfolio could have a higher percentage of CDs or bonds, also known as "fixed income assets." These type of investments can be lower risk than stocks.

If you're aggressive, your portfolio could have a higher percentage of stocks, for example.

**On screen copy:**

Aggressive

You're willing to take substantial risk

Stock 91%

Bonds 8%

Cash 1%

And yes, there are moderate options in between.

**On screen copy:**

Moderate

You're willing to take a moderate level of risk

Stock 58%

Bonds 41%

Cash 1%

Once you determine your target allocation, you'll want to find investments that hit your suggested percentages. One way to do that is by investing in mutual funds or exchange traded funds, also known as "ETFs."

This could be a simple way to get the diversified mix of stocks and bonds you're looking for. If you're looking for inspiration, you'll find it in places like the "Idea Builder."

[Investing Ideas is selected from Research tab and Idea Builder page appears.]

Down here are a few simplified approaches to mutual funds like "Target Date Funds."

[Target Date Funds tile is selected and Target Date 2040 Mutual Funds page with hypothetical funds appears.]

They include a mix of investments aligned to the year you'd like to start withdrawing the funds. Now, this doesn't guarantee the value on the target date or any other time. But the funds will be managed to become more conservative as that date approaches.

Another option here is "Target Allocation Funds." If you know you're interested in a conservative, moderate, or aggressive investment approach, you can buy into a fund that has professional fund managers keeping the investment mix in line with those profiles.

[Target Allocation Funds tile is selected and Target Allocation Mutual Funds page with hypothetical funds appears.]

Or, if you want to narrow down your choices, screeners let you find and filter further. There's also research for stocks, fixed income, mutual funds, and ETFs. So you can build your own personal portfolio mix your way.

[Screen for stocks page appears. Cursor highlights Research tab.]

And Merrill can help you keep your portfolio aligned to your goal, too. You can see a recap in your Portfolio Story.

[Dynamic Insights page appears, and Accounts tab is selected.]

It's a good idea to reevaluate your portfolio at least once a year, or whenever your financial situation changes. You can review your performance, and you'll also get guidance on ways you can rebalance to stay aligned to your target.

[Portfolio Story page appears with allocation and performance details.]

Now, these aren't stock tips or promises that your investments are going to perform well. They're just suggestions to help you maintain the target allocation you chose. If you ever have questions or need more help, Merrill's always just a click or a call away.

Alright! That covers the basics of building a portfolio that fits you. And using tools on [MerrillEdge.com](https://www.merrilledge.com) to keep it on track for the long run. Thanks for watching!

**On screen copy:**

What would you like the power to do?®

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**On screen disclosures:**

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

Strategic allocations are hypothetical and are not intended to indicate specific investment recommendations or advice. Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns, and does not ensure a profit or protect against loss in declining markets.

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

The target date for these funds is the approximate date when an investor plans to start withdrawing the assets from their retirement account. The principal value of these funds is not guaranteed at any time, including at the target date. These funds are designed to become more conservative over time as the target date approaches.

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