

## Audio Script

### **Disclosure:**

Please see important information at the end of this video.

When you think about your financial future... you probably have a good picture of where you want to go. But how will you get there?

Finding the time and confidence to pick each investment and manage them can feel like a lot... and it isn't for everyone.

Merrill Guided Investing is for people who want help investing like an expert, so they can stay focused on the end result...

While their investment strategy is built using the latest insights.

It's quick and easy to tell us about your goals...  
your timeline... and how comfortable you are with the risks that come with all investing.

Then, Merrill does the heavy lifting for you.

We match you to a portfolio that aligns to your goal...

And offer access to choices...

Like market-tracking portfolios and investments focused on companies that are doing social or environmental good.

You also get the comfort that comes with knowing your portfolio is monitored and rebalanced by a team of portfolio managers all working together to help you pursue your goal.

It's the best features of online investing plus knowledgeable professionals managing your investments, all at a low cost.

You'll find it's easy to open a Merrill Guided Investing account...

And if you want a bit more help or one-on-one advice...

our Merrill Financial Solutions Advisors are happy to talk, any time.

Then you can discuss your financial needs and get help sorting your investing priorities.

Whether you're just getting started... starting over... or already have a foundation for your financial future... Merrill Guided Investing lets you invest like an expert, without having to be one.

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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 pricing, 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 custodian of this account for the benefit of another person, please keep in mind that these assets will be invested for the benefit of the other person. 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 and Smith Incorporated ("MLPF&S"). MLPF&S and Managed Account Advisors LLC ("MAA") are registered investment advisers. Investment advisor registration does not imply a certain level of skill or training.

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).

You may also be able to obtain the same or similar services or types of investments through other programs and services, both investment advisory and brokerage, offered by Merrill; these may be available at lower or higher fees than charged by the Program. The services that you receive by investing through Merrill Guided Investing or Merrill Guided Investing with Advisor will be different from the services you receive through other programs.

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

**Impact investing and/or Environmental, Social and Governance (ESG) managers may take into consideration factors beyond traditional financial information to select securities, which could result in relative investment performance deviating from other strategies or broad market benchmarks, depending on whether such sectors or investments are in or out of favor in the market. Further, ESG strategies may rely on certain values based criteria to eliminate exposures found in similar strategies or broad market benchmarks, which could also result in relative investment performance deviating. You may also be able to obtain some or all of these types of services from other firms, and if they are available, the fees associated with them may be lower or higher than the fees we charge.**

**Investing in securities involves risks, and 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.

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<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
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