

Preferred Deposit[®]

A cash management alternative for your investment portfolio



We understand that having available cash for your personal needs can be key to pursuing your long-term financial goals. With Preferred Deposit,[®] you can help manage your everyday expenses and cash flow, as well as your objectives for the future. Preferred Deposit is a bank deposit product offered through eligible Merrill Lynch brokerage accounts¹ that can provide a competitive interest rate, as well as security and convenience, which should make it a strong consideration for your overall investment strategy.

Key features and benefits

Preferred Deposit offers you flexibility within your investment portfolio with these advantages:

Competitive yield

With Preferred Deposit, your money is placed by Merrill Lynch into a deposit account with Bank of America, N.A., where it will earn interest. You can benefit from a competitive yield to help you optimize the cash you may need for your goals. For current rate information, visit mymerrill.com or contact your Merrill Lynch financial advisor.

Security

As a bank deposit product, Preferred Deposit balances are insured by the Federal Deposit Insurance Corporation (FDIC), up to applicable limits, for the security of your assets. Visit fdic.gov for more information about FDIC insurance.

Convenience

You can readily access your Preferred Deposit balance — through your financial advisor — to quickly and easily redirect these assets for your personal needs or to take advantage of other market opportunities.

Manage for today and plan for tomorrow

Preferred Deposit can benefit your financial picture in important ways. With this solution as part of your asset allocation, you may be better able to manage everyday needs, big purchases and major life events, or be more prepared for the unexpected.

Plus, you can access your Preferred Deposit balance and performance information within your Merrill Lynch account statement. This offers you and your financial advisor a consolidated view of your total account assets. With it, you can have more meaningful discussions and work together to maintain a diversified portfolio.

Getting started

The minimum initial deposit for Preferred Deposit is \$100,000. Thereafter, deposits in whole dollar amounts of \$1,000 or more and withdrawals in any whole dollar amount may be made by calling your financial advisor. Deposit and withdrawal requests made by 5 p.m. Eastern will have same-day settlement.

*Put Preferred Deposit to work for you.
Talk to your financial advisor today.*

See reverse for additional important information.



Merrill Lynch Wealth Management makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"), a registered broker-dealer and Member SIPC, and other subsidiaries of Bank of America Corporation ("BofA Corp.").

Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BofA Corp.


Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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Preferred Deposit is an FDIC-insured deposit account at Bank of America, N.A. offered through Merrill Lynch, Pierce, Fenner & Smith Incorporated. The interest rate paid on Preferred Deposit is a variable rate, determined at the discretion of Bank of America, N.A. The interest rate and annual percentage yield may change at any time, without notice or limit. For current rate information, visit mymerrill.com or contact your financial advisor.

¹ Eligible account types include: Cash Management Account[®] (CMA[®] account), CMA[®] account for Trusts, CMA SubAccount[®], Retail International Cash Management Account[®] (ICMA) (availability is based on your country of residence), Endowment Management Account (EMA[®]), EMA II and certain Trust Management Account (TMA) personal accounts, which are securities accounts with Merrill Lynch, Pierce, Fenner & Smith Incorporated. The accounts provide access to services and products offered by licensed banks, including FDIC-insured deposits that are held at Merrill Lynch affiliated banks. Accounts with the following Managed Solutions Group investment advisory programs are eligible: Merrill Lynch Personal Investment Advisory[®] (PIA), Merrill Lynch Investment Advisory Program — Personalized Strategy, and Merrill Lynch Investment Advisory Program — Defined Strategy.

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