



EXPERT PANELIST BIO: **Aditya Bhave**

Aditya Bhave is a managing director and senior U.S. economist at BofA Global Research. He focuses on the U.S. consumer and contributes to the widely read *BofA on USA* report, as well as other thematic research. Aditya also helps formulate the team's views on inflation, growth and monetary policy. Previously, he was a U.S. economist and rates strategist at Deutsche Bank.

Aditya earned a Ph.D. in economics from the University of Chicago and a bachelor's degree in economics and mathematics from Amherst College. He is based in New York.

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 Bank of America Corporation ("BofA Corp.").

BofA Global Research is research produced by BofA Securities, Inc. ("BofAS") and/or one or more of its affiliates. BofAS is a registered broker-dealer, Member [SIPC](#) and wholly owned subsidiary of BofA Corp.

Merrill makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of BofA Corp. MLPF&S is a registered broker-dealer, registered investment adviser, Member [SIPC](#) and a wholly owned subsidiary of BofA Corp.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
-----------------------------	--------------------------------	-----------------------

© 2024 Bank of America Corporation. All rights reserved. MAP6713181 | 06/2024

