

EXPERT PANELIST BIO: Matthew Diczok

Matthew Diczok is managing director and head of Fixed Income Strategy for the Chief Investment Office (CIO) within Bank of America Corporation. He is responsible for driving and coordinating overall fixed income investment strategy and is a major contributor to the fixed income thought leadership publications. He helps drive the investment thinking supporting Bank of America Private Bank and Merrill.

Previously, Matthew was head of the Portfolio Solutions Desk, which delivered investment ideas and asset allocation guidance to financial advisors for Merrill.

Before joining Bank of America, Matthew was global head of Securitized Products Syndicate at Morgan Stanley, responsible for the marketing and executing of their primary commercial mortgage-backed securities, mortgage-backed securities, asset-backed securities and collateralized loan obligation businesses. Previously, he was a senior coverage officer for the Financial Institutions Group within Global Capital Markets, responsible for capital issuance for large-cap banks, insurers and nonbank financials. Before that, he was head of Nordic Origination within UBS' Financial Institutions Group, and worked at Deutsche Bank in Europe and Merrill in the U.S.

Matthew earned a bachelor's degree in economics and graduated cum laude from the University of Pennsylvania.

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.").

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:

© 2025 Bank of America Corporation. All rights reserved. MAP8512361 | 10/2025

