

Start your career as a financial advisor

Join our Practice Management Development (PMD) program



If you're successful and looking to maximize your potential, consider joining Merrill Lynch as a financial advisor. Merrill Lynch has a long and proud history of hiring, training, developing and successfully graduating some of the most talented financial advisors in the world. You'll have help every step of the way through our Practice Management Development (PMD) program — one of the most comprehensive in the industry.

Choose a career path that offers you:

Independence¹

Be an entrepreneur who builds and manages a business.

Fulfillment

Make a meaningful difference in the lives of clients.

Income²

Receive a base salary plus an uncapped, unlimited annual income opportunity.

We recognize that it's the power of our people and our differences that make us a stronger company. We're proud of our commitment to attracting, recruiting and retaining top diverse talent from across the globe.

What do you need to become a Merrill Lynch financial advisor?

It's true that you'll need perseverance to succeed — but what you don't necessarily need is a financial services background. We're searching for high achievers with a track record of continued success, in all industries and careers, such as:

- Accountants
- Attorneys
- Bankers
- CERTIFIED FINANCIAL PLANNER™ professionals*
- Community leaders
- Consultants
- Entrepreneurs
- Fundraisers
- Insurance agents
- Military personnel
- Professional athletes
- Real estate agents and developers
- Risk managers
- Sales and marketing professionals
- Teachers and educators

Join a culture of achievement

If you have a background of accomplishment, you can transfer that into a career that leverages your past successes. Ask yourself these questions:

- Do you have an entrepreneurial spirit?³
- Are you self-motivated, collaborative and have strong relationship-building skills?
- Do you pride yourself on being resilient when facing challenges?
- Do you have integrity and high ethical standards?

If you answered "yes" to these questions, consider the opportunity for a dynamic new career path as a Merrill Lynch financial advisor.

What is the PMD program?

When you join Merrill Lynch, you'll tap into wealth management experience that has been formally training and coaching new advisors through our PMD program since 1946. The PMD program is designed to develop the critical skills and knowledge necessary for building a successful wealth management business—acquiring clients, enhancing relationships, providing tailored strategies and more.

The 43 month PMD program includes multiple components of:

- Investment, business development, business management and technology platform training and development
- Personalized coaching and support during each phase of the program
- Preparation for registration exams, including Series 7 and Series 66



Merrill Lynch Wealth Management makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated, 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

Choose one of four paths to become a Merrill Lynch Financial Advisor

Regardless of the role you eventually assume, you'll access the deep resources and full capabilities of both Merrill Lynch and Bank of America.

PMD Financial Advisor	Team Financial Advisor	Bank Team Financial Advisor	Bank Financial Advisor
<p>Help clients pursue their goals</p> <p>As a PMD financial advisor, your support team includes a group of specialists with experience in banking, credit, retirement, insurance and investments, including access to the full capabilities of Bank of America and its innovative banking services. This combined support will help clients pursue their financial goals.</p>	<p>Play an integral role on a larger team</p> <p>You'll play a specific role — in either business development, planning, investments and financing, business management or relationship management — contributing to the overall efforts of the team. In addition, you'll take advantage of an accelerated curriculum (one year shorter than the standard PMD program).</p>	<p>Provide clients access to the full breadth of firm resources</p> <p>After a length of service (LOS) of three months, you'll have the potential opportunity to work in a Bank of America financial center as a Team Financial Advisor. You'll be able to build your team's book of business with clients who already have a banking relationship.</p>	<p>Work in a Bank of America Financial Center as a solo PMD advisor</p> <p>This gives you the opportunity to build your book of business with clients who already have a Bank of America banking relationship, and may be looking for the Merrill Lynch investment insights and customized strategies you and your team can provide while partnering with Merrill Lynch senior advisors for more complex wealth management needs.</p>

Opportunities to help develop your wealth management business

- The **Optimal Practice Model[®]** is a multifaceted framework that shares the practices of the industry's top financial advisors and the activities that have made them successful. The framework focuses on business management, business development, planning, investments and financing, relationship management, and service and administration.
- **Goals-Based Wealth Management (GBWM)** is a comprehensive and powerful approach to help you guide clients toward more appropriate investment decisions, uncover their concerns and priorities, and develop portfolios that align their resources with what they want to achieve now and in the future.

Come to a firm that supports you with marketing tools and other valuable resources

- Turnkey strategies and easy-to-use marketing tools such as web pages, fact sheets and brochures to help you develop and market your business quickly
- Award-winning publications, videos, and newsletters
- Industry-leading insights and analysis from BofA Merrill Lynch Global Research; and our comprehensive investment platform
- Employee Networks — which can help you develop leadership skills and connect with people across the business and globally — based on age, ethnicity, lifestyle and professional goals

Merrill Lynch's PMD program won a Gold Award for "Best Sales Training and Performance Program" in the 2017 Brandon Hall Group Sales Performance Awards.⁴



To learn more about how you can become a Merrill Lynch financial advisor, visit ML.com/careers

Bank of America and its affiliates consider for employment and hire qualified candidates without regard to race, religion, color, sex, sexual orientation, gender, gender identity, age, national origin, ancestry, citizenship, protected veteran or disability status or any factor prohibited by law, and as such affirm in policy and practice to support and promote the concept of equal employment opportunity and affirmative action, in accordance with all applicable federal, state, provincial and municipal laws.

*CERTIFIED FINANCIAL PLANNER[™] and CFP[®] are certification marks owned by the Certified Financial Planner Board of Standards, Inc., and are awarded to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

¹ Intended within a cultural context. Merrill Lynch financial advisors are employees of Merrill Lynch and must adhere to all firm policies with regard to their business activities. May not be a trait for all team financial advisor career paths.

² The uncapped, unlimited annual income opportunity is for the Practice Management Development (PMD) advisor career path only.

³ May not be a trait for all team financial advisor career paths.

⁴ Source: In September 2017, Merrill Lynch's Practice Management Development program (PMD) won a Gold Award for "Best Sales Training and Performance Program" in the 2017 Brandon Hall Group Sales Performance Awards. The Brandon Hall Excellence Awards recognize companies that have successfully developed and deployed programs, strategies, processes, systems and tools achieving measurable results. The award entries were evaluated by a panel of veteran, independent senior industry experts, Brandon Hall Group analysts and executives based upon the following criteria: fit the need, design of the program, functionality, innovation, and overall measureable benefits. For more information please visit <http://www.brandonhall.com/excellenceawards/>

Merrill Lynch is providing this third-party website only as a convenience and the inclusion of the website does not imply any endorsement, approval, investigation, verification or monitoring by Merrill Lynch or any of its affiliates of any content or information contained within or accessible from the website. Merrill Lynch and its affiliates do not control the accuracy, completeness, timeliness or appropriateness of the content or information on the website. If you choose to visit the website you will be subject to its terms of use and privacy policies, over which Merrill Lynch and its affiliates have no control. In no event will Merrill Lynch or any of its affiliates be responsible for any information or content within the website or your use of the website.

Merrill Lynch and any of its affiliates does not monitor or maintain the information available on the external web sites mentioned nor represent or guarantee that such web sites are accurate or complete, and they should not be relied upon as such.

© 2017 Bank of America Corporation. All rights reserved. | AR46NDYW | SHEET-11-17-0577 | 471315PM-1117 | 11/2017

To learn about Bank of America's environmental goals and initiatives, go to bankofamerica.com/environment. Leaf icon is a registered trademark of Bank of America Corporation.