

# Now your relationship with us can be even more rewarding

Preferred Rewards for Wealth Management<sup>1</sup> is the rewards program that can offer you access to the best banking benefits, solutions and services available from Bank of America. Preferred Rewards for Wealth Management gives you more useful rewards with your everyday banking, which can help you earn more and save more. Valuable banking benefits and rewards include:

## 75% Rewards Bonus

On eligible Bank of America<sup>1</sup> credit cards<sup>2</sup>

## \$600 reduction in mortgage origination fee

On new purchase or refinance mortgage<sup>3</sup>

## No monthly maintenance fees

On eligible Bank of America checking and savings accounts

## Unlimited no-fee transactions

At non-Bank of America ATMs throughout the U.S.<sup>4</sup>

### You're eligible to enroll for program benefits if you meet these requirements:

- Three-month average combined balances in your qualifying Bank of America personal deposit accounts and/or qualifying Merrill investment accounts of \$250,000 or more
- You have an active, eligible Bank of America personal checking account

### Ongoing eligibility

Every 12 months we'll evaluate your eligibility for Preferred Rewards for Wealth Management so we can help ensure that you continue to receive the banking benefits and rewards that come with being a valued client.

### Additional benefits include:

- No international transaction or ATM fees with a Bank of America debit card<sup>5</sup>
- Fee waivers on select services on Bank of America checking and savings accounts, including USD outbound wire transfer service fees (fee waivers up to two per statement cycle) for each of your Bank of America personal checking and savings accounts
- 0.50% interest rate discount on purchase or refinance auto loans with Bank of America<sup>6</sup>

### Enrolling in Preferred Rewards for Wealth Management is simple

You have options—you can enroll in Preferred Rewards for Wealth Management by calling **800.MERRILL** (800.637.7455), by logging in to Online Banking at **bankofamerica.com** or by contacting your Merrill advisor.

See next page for additional important information.

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BoFA Corp."). MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of 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

## Make the most of your Merrill relationship

Preferred Rewards for Wealth Management is one of many benefits you can experience through your relationship with Merrill together with Bank of America. You also have access to:

- Bank of America checking and savings solutions, such as Bank of America Advantage Relationship Banking™ for Wealth Management and Wealth Management Money Market Savings, offering higher interest rates than standard checking and savings

## Get information on program benefits

Once enrolled, you'll have ongoing access to Preferred Rewards for Wealth Management program benefits information via your Rewards Summary when you log in to the Bank of America Mobile App or Online Banking at [bankofamerica.com](https://www.bankofamerica.com).

### Learn more

*For additional information about Preferred Rewards for Wealth Management and other relationship benefits available to you, call **800.MERRILL** (800.637.7455) or contact your Merrill advisor.*

<sup>1</sup> Preferred Rewards for Wealth Management Program. You are eligible to enroll in the Preferred Rewards for Wealth Management program if you have an active, eligible Bank of America personal checking or Bank of America Advantage Banking account and maintain a three-month average combined balance in your qualifying Bank of America deposit accounts and/or your qualifying Merrill investment accounts of at least \$250,000. All Bank of America Private Bank clients are eligible for the Preferred Rewards for Wealth Management program. Visit [bankofamerica.com/preferred-rewards](https://www.bankofamerica.com/preferred-rewards) for additional program details. Preferred Rewards for Wealth Management clients do not receive Merrill Edge Self-Directed commission waivers or Merrill Guided Investing discounts as part of this program.

<sup>2</sup> **Credit Card Preferred Rewards for Wealth Management Bonus.** Enrolled clients with Bank of America® Premium Rewards® credit cards can receive the Preferred Rewards for Wealth Management bonus of 75% with each purchase. That means a purchase that earns 100 base points will actually earn 175 points when the purchase posts to your account. Travel and dining purchases—which earn 2 points per dollar spent—will also qualify for a Preferred Rewards for Wealth Management bonus. For example, a \$100 travel or dining purchase that earns 200 base points will actually earn 350 points when the purchase posts to your account. You will not receive the Preferred Rewards for Wealth Management bonus when you redeem your Points. The Preferred Rewards for Wealth Management bonus is not applied to any account opening bonus, if applicable. Other terms and conditions apply. Additional details about the Preferred Rewards for Wealth Management bonus are available in your card's Program Rules, which are mailed upon account opening and are accessible through the rewards redemption site via Online Banking or by calling the number on the back of your card.

<sup>3</sup> The \$600 origination fee reduction plus additional discounts based on relationship eligibility and mortgage product type (mortgage benefit) are available to clients who are enrolled or are eligible to enroll in Preferred Rewards for Wealth Management at the time of application for a new purchase or refinance loan (for co-borrowers, at least one applicant must be enrolled or eligible to enroll). Merrill clients with a 3-month average combined balance of at least \$250,000 and an active, eligible Bank of America personal checking or Bank of America Advantage Banking account are eligible for the Preferred Rewards for Wealth Management program. Eligibility will be available three or more business days after the end of the calendar month in which you satisfy the requirements. The mortgage benefit is based on your eligible tier at the time of mortgage application and is not subject to adjustment. This origination fee reduction will not exceed the amount of the Lender Origination Fee. Some discounts cannot be combined. Any mortgage discount point reduction benefit is subject to a total discount point cap by product type. Bank of America Private Bank clients receive Private Bank mortgage rates and fees through their client team. Contact your client team for details.

<sup>4</sup> No-fee transactions at non-Bank of America ATMs with a Bank of America debit or ATM card.


<sup>5</sup> Third-party fees may be assessed by the ATM operator or network at international ATMs.

<sup>6</sup> Auto loan preferred interest rate discount of 0.25% to 0.50% is based on reward tier and valid only for enrolled Preferred Rewards members or Preferred Rewards for Wealth Management clients at the time of auto loan application who obtain a Bank of America auto purchase or refinance loan. The maximum preferred interest rate discount on a Bank of America auto loan is 0.50%. This preferred interest rate discount is not reflected in our published rates on our website but will be reflected in the interest rate quoted upon loan approval. Discounts are only available on auto loan applications submitted by you to Bank of America and not applications submitted through dealerships. Benefit is non-transferable. Subject to credit approval. Standard underwriting guidelines and credit policies apply.

Credit card programs are issued and administered by Bank of America, N.A.

Banking, mortgage and home equity products offered by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BofA Corp. Equal Housing Lender. Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice.

© 2019 Bank of America Corporation. All rights reserved. | ARK4VQX8 | SHEET-04-19-0129 | 470714PM-1019 | 10/2019

 To learn about Bank of America's environmental goals and initiatives, go to [bankofamerica.com/environment](https://www.bankofamerica.com/environment).  
Leaf icon is a registered trademark of Bank of America Corporation.

