

**Audio Script**

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MERRILL LYNCH INVESTMENT ADVISORY PROGRAM

We set goals to push ourselves, to challenge us to reach our potential. And in some cases, to redefine what that potential is. But what does it take to reach a goal?

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What does it take to reach a goal?

This is an important question behind the Merrill Lynch Investment Advisory Program. It's a comprehensive way to receive advice, manage your investments, and ultimately, pursue your financial goals.

Your advisor will get to know you, and help you define what matters most.

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Define what matters most.

You'll plant your stake in the ground, and be ready to start heading in the right direction.

Like any goal, achievement takes discipline.

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Achievement takes discipline.

Your advisor can help you stay on track with a portfolio of investments that keeps you focused on the long term, making appropriate recommendations for your timeframe and risk tolerance.

But no path is ever completely straight or perfectly flat. You'll need regular reviews, easy-to-read program documents, and ongoing monitoring

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Ongoing monitoring.

and access to periodic rebalancing so you can course correct as you go.

The Merrill Lynch Investment Advisory Program offers you all of this, with a clear annual fee based on your assets in the program. Just you and your goals, squarely at the center.

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Let's reach for your goals.

Learn about the Merrill Lynch Investment Advisory Program

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MERRILL LYNCH INVESTMENT ADVISORY PROGRAM

today and see if it meets your needs.

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WHAT WOULD YOU LIKE THE POWER TO DO?

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Contact your Merrill advisor.

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Contact your Merrill advisor.

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You can choose from one or more programs and services based on your individual objectives, investment style, need for ongoing advice and interest in particular investment solutions. One of the options to consider is the Merrill Lynch Investment Advisory Program. For more information, please visit [ml.com/programs-services](http://ml.com/programs-services).

The Merrill Lynch Investment Advisory Program is an investment advisory service sponsored by Merrill. Merrill offers a broad range of brokerage, investment advisory and other services.

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**Investing involves risk, including the possible loss of principal. Past performance is no guarantee of future results.**

All recommendations must be considered in the context of an individual investor’s goals, time horizon, liquidity needs and risk tolerance. Not all recommendations will be in the best interest of all investors.

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<b>Are Not Deposits</b>	<b>Are Not Insured by Any Federal Government Agency</b>	<b>Are Not a Condition to Any Banking Service of Activity</b>

