THE LOCNISKAR GROUP
Private Wealth Advisors
The Locniskar Group is one of the original teams selected to be part of Merrill Lynch’s Private Banking & Investment Group. Affluent clients rely on us to help them address a wide range of financial situations, challenges and opportunities worldwide. We believe our capabilities are firmly based on the training, talent and deep experience of our team. In fact, Dana Locniskar has been recognized by *Forbes* in its inaugural list of “Americas Top Wealth Advisors” in 2016, *Barron's* magazine in its list of Top 1,200 Financial Advisors in 2009-2016 and *The Financial Times* in its list of Top 400 Financial Advisors in 2013 and 2014.

**THE LOCNISKAR GROUP**

**PRIVATE WEALTH ADVISORS**

2600 West Big Beaver Road ★ Suite 500 ★ Troy, Michigan 48084 ★ Phone: 248.655.4100

Merrill Lynch makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S) and other subsidiaries of Bank of America Corporation (BofA Corp.).

The Private Banking and Investment Group is a division of MLPF&S that offers a broad array of personalized wealth management products and services. Both brokerage and investment advisory services (including financial planning) are offered by the Group’s Private Wealth Advisors through MLPF&S. The nature and degree of advice and assistance provided, the fees charged, and client rights and Merrill Lynch’s obligations will differ among these services. Investments involve risk, including the possible loss of principal investment.

The banking, credit and trust services sold by the Group’s Private Wealth Advisors are offered by licensed banks and trust companies, including Bank of America, N.A., Member FDIC, and other affiliated banks.

Investment products offered through MLPF&S and insurance and annuity products offered through Merrill Lynch Life Agency Inc.:

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MLPF&S is a registered broker-dealer, registered investment adviser and Member SIPC. Merrill Lynch Life Agency Inc. is a licensed insurance agency. Both are wholly owned subsidiaries of BofA Corp.
OUR PHILOSOPHY

The Locniskar Group helps families with significant wealth use their assets to maintain a desired lifestyle, pursue quality opportunities, and design a financial platform to help maximize and extend the legacy they have created for the generations to come.

Our team has become one of the most experienced and referred wealth advisory groups in Michigan and the Midwest. Many business owners, corporate executives, philanthropists, wealthy retirees, foundations and endowments seek us for our guidance on their most complex financial management and investing challenges.

We are committed to offering you a highly sophisticated, boutique level of service, with the global investing insights of Merrill Lynch and access to the banking convenience of Bank of America. To maintain an uncompromising commitment and responsiveness, our team only works with a select handful of affluent clients and their families. The strategies and recommendations we develop are customized, tailored for you and no one else.

Solid relationships

Our service to you is built on solid, trusted relationships. We are integrally involved in clients' financial lives, hearing their needs and acting to exceed their expectations. Our service philosophy is simple: Build relationships and help clients skillfully pursue their goals.

Principal financial advisor

We want clients to feel comfortable and confident that they can share with us the essential information we need to work effectively on their behalf. The Locniskar Group intends to be the first financial advisor you call to discuss business purchases, mergers and sales, impending family changes, retirement or health concerns regarding yourself or loved ones.
We strive to offer insight that goes beyond ordinary. The clients we work with tend to be accomplished and dynamic, and come to us with ambitions, ideas and financial management needs that are atypical. We offer forward-thinking insight, concepts and tactics designed to help establish the platform and framework for what comes next.

Our team, in conjunction with specialists from Merrill Lynch and Bank of America, can help you manage your finances with greater efficiency. We can offer experienced, professional guidance and advice on:

- Goals-based wealth management
- Asset allocation and hedging strategies
- Liquidity and cash flow management
- Charitable giving strategies management
- Concentrated and restricted stock management
- Tax minimization strategies
- Estate and trust services
- Preparing heirs for inheritance
- Managing inherited assets
- Access to liability management—credit, lending and home loans through Bank of America

Also, we clearly map out—asset-by-asset—your present financial outlook, and we develop an approach for preserving and maintaining your assets. From day-to-day cash management to investments, and access to credit and lending through Bank of America, you will know exactly where your money is, what it could do, and how to keep more of it working for you and your family.
A HIGHER DEGREE OF PERSONALIZED SERVICE
FOR MEETING THE NEEDS OF AN ELITE CLIENTELE

We can offer you many of the same services as a single-family office, handling the full range of your financial needs discreetly and efficiently. We understand that you juggle multiple priorities, so we adapt our schedule to fit your life. You will receive frequent updates on your accounts, by phone or in person, at your convenience.

We also schedule time to take you step-by-step through every recommendation we make. It’s important to us that you understand the reasons why we suggest certain courses of action over others—and that you understand and are in agreement on moving forward before any transaction is made.

In addition, because of our close relationships with clients—and our specific understanding of their lives, needs and goals—we can help plan for the opportunities and impacts of significant life events. Our team is ready with wealth management ideas when you welcome a child or grandchild into your life, buy or sell a home or business, retire—in fact, anything that can affect your wealth.

We believe our dedication and our commitment for uncompromising service is why clients engage our financial guidance throughout their lives and careers.
OFFERING YOUR PORTFOLIO A WORLD OF INVESTMENT POTENTIAL

Management of high-net-worth portfolios is a specialized science. Often clients must make considerations beyond simple risk and reward, involving diverse family objectives, or business, tax and estate issues.

GOALS-BASED WEALTH MANAGEMENT. Our goals-based method of wealth management considers your goals, assets and future liabilities together so that portfolio construction strategies can be customized to each client’s personal needs and preferences. We help you design well-balanced portfolios that:

MANAGE RISK. Is there too much or too little risk in your portfolio? Are your goals compatible with the risk you’re willing to take? How and where can your exposure to risk be offset when needed?

SEEK PRUDENT GROWTH. How much growth and liquidity do you desire? How can the impact of taxes and inflation be lessened? Which alternative investments look most promising for long-term growth?

PREPARE FOR THE UNEXPECTED. What tactics help your portfolio respond quickly to adverse markets? What strategies can help your family manage in case of lost income or the loss of the primary earner? How could changes in family structure affect the overall portfolio?

We will help you monitor your portfolio and may make tactical suggestions. We will also meet with you periodically to discuss market events, your life events, changes in your outlook and potential opportunities in relation to your portfolio.
HELPING YOU UNDERSTAND AND MANAGE INVESTMENT RISK

Risk is more than a quantifiable mathematical factor. It’s also a frank assessment of how or whether your lifestyle would have to change in relation to a variety of situations: Market and economic uncertainty. Increasing taxes. Inflation. Lack of liquidity in your portfolio. We understand how to analyze these risks and offer strategies to manage them capably and effectively.

Addressing risks correctly is one of the most important aspects of wealth management. So before we consider any strategy, we work with you to create personalized investment guidelines clearly detailing asset targets, risk tolerance, liquidity needs, time horizon and allocations of various asset classes, among other factors. These guidelines focus us as we consider only that range of portfolio recommendations that we believe you’ll find suitable for their risk, price, tax-minimization approach and utility toward your goals.

Within the established guidelines, we help you pursue the potential for upside gains, while simultaneously working to mitigate the impact of adverse market conditions. Also, where warranted, we may recommend separately managed accounts for funds that you wish to have invested outside the set parameters of your majority portfolio.
ACCESS TO RESOURCES OF MERRILL LYNCH AND BANK OF AMERICA

Through our team, you have access to key services and specialists of Merrill Lynch and Bank of America. Together, we offer you sophisticated strategies and fresh thinking on key aspects of your financial life. You get straight answers and customized strategies designed to move you toward your stated objectives. You will also have the resources you need to:

Optimize efficiency

We help put your resources where you need them, when you need them, quickly and capably. We offer accounts for cash management, retirement, tuition funding, and, through Bank of America, loan management.

Defend against external risks

As your wealth grows, so do non-investment-related risks: identity theft, liability and a large number of other concerns. Our team has experience recommending and, at your request, implementing risk management strategies designed for your level of wealth.

Collaborate effectively

With your permission, we work closely with your other advisors, including accountants, lawyers, insurance agents and business managers. Our job is to see that financial strategies that you put in place are supported and moved forward by your entire circle of advisors. Our team also offers you access to the services of private wealth bankers and other specialists to help handle particular needs.
GLOBAL COMPETENCIES THAT ARE BROAD AND DEEP

Our value to you extends beyond discretionary asset management. Our full platform of services and experienced advice and guidance can help you with nearly every aspect of your life.

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¹ Capability offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated.
In order to offer sophisticated institutional financial management and advice, The Locniskar Group develops strategies in conjunction with Marie Vanerian. Ms. Vanerian is a Merrill Lynch Wealth Management Advisor who is also a specialized Bank of America Merrill Lynch Global Institutional Consultant and has extensive experience working with foundations, pension plans, nonprofit organizations and family offices.

Together, we present practical advice and guidance on managing investments (or assets), insurance and business succession. With regard to your organization's assets, you will see how your investment lineup stands against key performance indicators, and get true transparency in the way investment returns are generated. We will also advise you on alternative asset administration, including private equity and hedge fund investments.

Efficiency and effectiveness

Our know-how, combined with the investing resources of Merrill Lynch and access to the banking convenience of Bank of America, can provide services designed to give you a seamless financial experience. You will also have online access to all your accounts, account activity and customized reporting.

Knowledgeable analysis

We will give you our analyses clearly showing the research and rationale for every move we recommend. Also, as with individual clients, we set goals and benchmarks to measure progress against your stated objectives.
MEET YOUR PRIVATE WEALTH MANAGEMENT TEAM

Dana Locniskar
MANAGING DIRECTOR
PRIVATE WEALTH ADVISOR

Since he joined Merrill Lynch in 1970, Dana has built an investment group with extensive experience in wealth management for high-net-worth individuals, family offices and institutions. Dana focuses on wealth management, concentrated stock strategies, and philanthropic, trust and estate services.

He has been recognized by Forbes in its list of “America's Top Wealth Advisors” in 2016, Barron's magazine in its list of Top 1,200 Advisors in 2009-2016 and the Financial Times as one of the Top 400 Advisors in the United States in 2013 and 2014.

Dana serves on the boards of the Community Foundation for Southeast Michigan, the Futures Foundation and Beaumont Hospitals Foundation. He is chairperson of the Beaumont Foundation Planned Giving Committee. He is Trustee Emeritus of Detroit Public Television. Dana is also a member of the Robert H. Tannahill Society Estate Planning Council of the Detroit Institute of Arts and an avid volunteer for more than 25 years with Cornerstone Schools. He is a member and the founding president of The Planned Giving Roundtable of Southeast Michigan and a member of the United Way of Michigan Alexis de Tocqueville Society. He and his wife, Christine, currently reside in Birmingham, Michigan.
Daniel Angelucci, CIMA®
SENIOR VICE PRESIDENT
PRIVATE WEALTH ADVISOR

Dan joined Merrill Lynch in 1987 and became part of the Locniskar Group in 1990. He has more than 25 years of wealth management experience. Dan focuses on equity trading, financial strategies, creating retirement strategies, and providing personal investing advice and guidance. He holds the Certified Investment Management Analyst® (CIMA®) designation and is an active member of the Investment Management Consultants Association. Dan is a leader in his community as past president of the board of directors of the Gowanie Golf Club. He is currently a trustee of the Detroit Symphony orchestra and a member of the American Bonsai Society, the Ann Arbor Bonsai Society and the Rocky Mountain Elk Foundation. Dan enjoys golf, hunting and bonsai. He and his wife, Rose, have two adult children and live in Harrison Township, Michigan.

Matthew Biddinger, CIMA®
PRIVATE WEALTH MANAGER

Matt joined Merrill Lynch in 2006, and became a part of The Locniskar Group in 2007. He has eight years of financial services experience. He earned a bachelor’s degree in economics and mathematics from Eastern Michigan University. Matt brings his market and economic knowledge to the group and is responsible for analyzing client portfolios, helping clients create financial strategies and making recommendations designed to enhance client return while striving to minimize risk. He holds the Certified Investment Management Analyst® (CIMA®) designation. He and his wife, Amanda, have two young children. Matt enjoys spending time with his family at their home in Leonard, Michigan.
Edward James (Chip) Erwin III, CFA®

SENIOR VICE PRESIDENT
PRIVATE WEALTH MANAGER

Chip has been in the financial services industry for over 30 years and joined Merrill Lynch in 2016. He focuses on the investment needs of high-net-worth individuals and families. With a particular focus on equity investing, Chip works with clients to help identify their primary goals and needs—including asset allocation and estate planning services. Chip holds the designation of Chartered Financial Analyst® (CFA®). He earned his MBA in finance from University of Michigan’s Stephen M. Ross School of Business. He serves as director of both Huron Pines and The Kirtland’s Warbler Initiative. Chip and his wife, Betsy, have three adult children and reside in Ann Arbor.

Omar Baadarani, CRPC®

PRIVATE WEALTH RELATIONSHIP MANAGER

Omar joined The Locniskar Group in 2010. He earned a bachelor’s degree in finance from Wayne State University. He holds the Chartered Retirement Planning Counselor™ (CRPC®) designation. Omar brings his knowledge of technology to preparing reports and client materials. His primary focus includes analyzing client portfolios, developing wealth management strategies and providing advice and guidance for client portfolios. Omar also prepares client reviews for meetings and executes investment recommendations. He enjoys traveling and various aspects of physical fitness. He currently resides in Dearborn, Michigan.

Griffin Horne

INVESTMENT ANALYST

Griffin joined The Locniskar Group in 2017. He helps the team with research and client service, getting to know the clients and their needs. He earned his bachelor’s degree in finance and business administration from Indiana Wesleyan University in Marion, Indiana. Griffin enjoys golf and baseball. He has recently relocated to the Troy, Michigan area.

Angeline Miruzzi-Cooney

REGISTERED PRIVATE WEALTH ASSOCIATE

Angie began her career at Merrill Lynch as a wire operator in 1986. She served as an assistant to a district client relationship manager in 1988, rising in 1994 to become operations supervisor for the Michigan District, in Detroit. Angie joined The Locniskar Group in 1996. She handles all aspects of client account administration, including Rule 144 transactions and trade executions. She is the mother of two young, school-age children who keep her busy with sports and other activities. Angie is actively involved in her local chapter of the Society of Saint Vincent de Paul. She and her family currently reside in Livonia, Michigan.
Alexandra Bogacz  
PRIVATE WEALTH ASSOCIATE  
Ally joined The Locniskar Group in 2013. She focuses on all account administration and client support as well as the administrative aspects behind alternative investments and private equity. She earned her bachelor’s degree in journalism with a minor in French from the University of Michigan-Flint. While attending school, she worked for Bank of America in Grand Blanc, Michigan. She is actively involved within her Ukrainian community and is a member of the Bank of America Women’s Exchange. Ally enjoys yoga and traveling. She currently resides in Troy, Michigan.

Adrenee Asadoorian  
PRIVATE WEALTH ASSOCIATE  
Adi joined The Locniskar Group in 2014. She coordinates business development and client appreciation events, oversees marketing strategies to promote the team to affluent families and ultimately helps the team deliver an exemplary client experience. Adi earned her bachelor’s degree in communications from the University of Michigan-Dearborn. She is a member of the Bank of America Leadership, Education, Advocacy & Development (LEAD) for Women and Inter-Generational Employee Network (IGEN). She is active in her Armenian community, serving as an executive board member for her local chapter of the Armenian Youth Federation. Adi enjoys playing tennis and traveling. She currently resides in Bloomfield Hills, Michigan.

Elizabeth Horne  
PRIVATE WEALTH ASSOCIATE  
Elizabeth joined The Locniskar Group in 2015. She schedules appointments, manages multiple calendars, coordinates travel arrangements and handles other key initiatives to support the principal partners. Elizabeth earned her bachelor’s degree in communications with a minor in marketing from Taylor University in Upland, Indiana. She enjoys visiting and spending time with her family. She lives in the Troy, Michigan area.

Sandra Kinsler  
PRIVATE WEALTH ASSOCIATE  
Sandy began her career at Merrill Lynch in 1983. She has experience in the administration of securities-based loan accounts and providing access to Bank of America’s home financing for the team. Sandy joined The Locniskar Group in 1989. She earned an associate degree in business administration from Henry Ford Community College. She is the mother of two children. Sandy enjoys photography, cooking and scrapbooking. In her free time she volunteers for various equestrian activities. She currently resides in South Lyon, Michigan.
Marie began her career at Merrill Lynch in 1977, is a member of Bank of America Merrill Lynch Global Institutional Consulting and works with foundations, endowments, public and private pension plans, religious organizations and family offices. She focuses on coordinating the development of investment policies, investment performance measurement, investment manager selection, and client education and communication. Marie also helps organizations structure their socially responsible investment process. She holds the Certified Investment Management Analyst® (CIMA®) designation and earned her bachelor’s degree in economics from Michigan State University. *Barron’s* recognized Marie as one of America’s Top 1,000 Financial Advisors for 2011, 2012 and 2013 and as one of America’s Top 1,200 Financial Advisors in 2014 and 2015. *Barron’s* also recognized her in 2009-2016 as one as one of the Top 100 Women Financial Advisors. She was also named as one of PLANADVISER’s 2014 Top 100 Retirement Plan Advisors and among *The Financial Times* Top 400 Financial Advisors that same year. In 2015, she was listed by *Barron’s* as one of its Top Institutional Financial Advisors.

**ADDITIONAL RESOURCES**

The Locniskar Group will sometimes work with Marie A. Vanerian, a Merrill Lynch Wealth Management Advisor and Global Institutional Consultant, when appropriate.

Marie began her career at Merrill Lynch in 1977, is a member of Bank of America Merrill Lynch Global Institutional Consulting and works with foundations, endowments, public and private pension plans, religious organizations and family offices. She focuses on coordinating the development of investment policies, investment performance measurement, investment manager selection, and client education and communication. Marie also helps organizations structure their socially responsible investment process. She holds the Certified Investment Management Analyst® (CIMA®) designation and earned her bachelor’s degree in economics from Michigan State University. *Barron’s* recognized Marie as one of America’s Top 1,000 Financial Advisors for 2011, 2012 and 2013 and as one of America’s Top 1,200 Financial Advisors in 2014 and 2015. *Barron’s* also recognized her in 2009-2016 as one as one of the Top 100 Women Financial Advisors. She was also named as one of PLANADVISER’s 2014 Top 100 Retirement Plan Advisors and among *The Financial Times* Top 400 Financial Advisors that same year. In 2015, she was listed by *Barron’s* as one of its Top Institutional Financial Advisors.
Investing involves risk. There is always the potential of losing money when you invest in securities.

Some or all alternative investments may not be suitable for certain investors. Many alternative investment products, specifically private equity and most hedge funds, require purchasers to be “qualified purchasers” within the meaning of the federal securities laws (generally, individuals who own at least $5 million in “investments” and institutional investors who own at least $25 million in “investments,” as such term is defined in the federal securities laws). No assurance can be given that any alternative investment’s investment objective will be achieved. Many alternative investment products are sold pursuant to exemptions from securities registration and, for example, may not be subject to the same regulatory requirements as mutual funds or other registered securities. In addition to certain general risks, including but not limited to, risk of loss of principal, illiquidity of certain investment vehicles and lack of transparency with respect to fund portfolio holdings, each product will be subject to its own specific risks, including strategy and market risk. Certain alternative investments result in the investors receipt of tax reporting information.

Asset allocation and diversification do not ensure a profit or protect against a loss in declining markets.

Neither Merrill Lynch nor any of its affiliates or financial advisors provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions. All guarantees and benefits of an insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by Merrill Lynch or its affiliates, nor do Merrill Lynch or its affiliates make any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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Global Institutional Consulting (GIC) is part of the Global Wealth and Retirement Services business of BoFA Corp. Banking and fiduciary activities are performed by wholly owned banking affiliates of BoFA Corp., including Bank of America, N.A. Both brokerage and investment advisory services are provided by wholly owned brokerage affiliates of BoFA Corp., including Merrill Lynch, Pierce, Fenner & Smith Incorporated, a registered broker-dealer, member Securities Investor Protection Corporation (SIPC) and registered investment adviser; the nature and degree of advice and assistance provided, the fees charged, and clients’ rights and MLFP&S’s obligations will differ depending upon the products and services actually provided. Global Institutional Consultants mentioned herein are registered representatives with MLFP&S.

Barron’s magazine, Mar. 7, 2016, Top 1,200 Advisors list. Advisors considered for the “America’s Top 1,200 Advisors: State-by-State” ranking have a minimum of seven years financial services experience and have been employed at their current firm for at least one year. Quantitative and qualitative measures used to determine the Advisor rankings include: client assets, return on assets, client satisfaction/retention, compliance records, and community involvement, among others. Barron’s does not receive compensation from Advisors, participating firms and their affiliates, or the media in exchange for rankings. Barron’s is a trademark of Dow Jones & Company, Inc. All rights reserved.

The ranking of America’s Top Wealth Advisors, developed by Forbes partner HYPERLINK “http://www.shookresearch.com/” SHOOK Research, is based on an algorithm of qualitative and quantitative data, rating thousands of wealth advisors with a minimum of seven years of experience and weighing factors like revenue trends, AUM, compliance records, industry experience and best practices learned through telephone and in-person interviews. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. SHOOK does not receive a fee in exchange for rankings. For the full list and more, visit: HYPERLINK “http://www.forbes.com/top-wealth-advisors/” www.forbes.com/top-wealth-advisors/

Barron’s “America’s Top 100 Women Financial Advisors” list, June 6, 2016. Advisors considered for the “America’s Top 100 Women Financial Advisors” list ranking have a minimum of seven years financial services experience and have been employed at their current firm for at least one year. Quantitative and qualitative measures used to determine the Advisor rankings include: client assets, return on assets, client satisfaction/retention, compliance records, and community involvement, among others. Barron’s does not receive compensation from Advisors, participating firms and their affiliates, or the media in exchange for rankings. Barron’s is a trademark of Dow Jones & Company, Inc. All rights reserved.

The Financial Times Top 400 Financial Advisors, March 25, 2015; March 2014; April 2013. The Top 400 list is based in large part on data gathered from and verified by broker-dealer home offices, and, as identified by the FT, reflected each advisor’s performance in six primary areas, including assets under management, asset growth, compliance record, experience, credentials and accessibility. The full methodology is published here: http://www.money-media.com/t400.shtml.

Barron’s “Top Institutional Financial Advisors” list, April 18, 2015. The ranking features the top institutional consulting teams from traditional brokerage firms as well as registered investment advisor (RIA) firms and independent broker-dealers. The teams in the ranking were evaluated on a range of criteria, firms and independent broker-dealers. The teams in the ranking were evaluated on a range of criteria, including institutional investment assets overseen by the team, the revenue generated by those assets, the number of clients served by the team, and the number of team members and their regulatory records. Also considered were the advanced professional designations and accomplishments represented on the team. Barron’s does not receive compensation from Advisors, participating firms and their affiliates, or the media in exchange for rankings. Barron’s is a trademark of Dow Jones & Company, Inc. All rights reserved.

As published in the January-February 2014 issue of PLANADVISER. To be considered for the annual PLANADVISER Top 100 Retirement Plan Adviser list, advisers had to either submit information and references or be nominated and enter the award process for 2014 PLANSPONSOR Retirement Plan Adviser of the Year—individual, team or multioffice team. Nominees were then asked to complete a form, providing various details about their practice, some of which appear here. Advisers could also, for the first time, submit such information unsolicited, although not to be considered for the awards. The PLANADVISER Top 100 Retirement Plan Advisers list is drawn solely from a smaller set of quantitative factors and information supplied by the advisers themselves. PLANSPONSOR and PLANADVISER are not affiliates of Bank of America Corporation.

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