Take a more personal approach to your investing with Premium Access Strategies

Your investments should be a reflection of you — what you want to achieve for yourself, your family and your legacy. As a Merrill client, you have access to a wide range of strategies that allow you to personalize your investments to align with your goals and unique financial situation — including a suite of Premium Access Strategies.[1]

Introducing Premium Access Strategies

Premium Access Strategies provides access to professionally managed investment strategies reviewed by our Chief Investment Office. With this innovative service, you will have the ability to enter into an agreement with Merrill and sign a third-party investment management contract directly with the selected manager. You may have the ability to customize your investments, negotiate terms and pricing with the investment manager, and receive reporting directly from the manager. This service is another strategy offering in the Merrill Lynch Investment Advisory Program, and if Premium Access Strategies are right for you, they can be fully integrated with your other investment advisory accounts.

Premium Access Strategies operate much like a traditional Separately Managed Account offering you professional investment management and direct ownership of the underlying investments. In addition, these portfolios offer you additional benefits, including:

Enhanced ability to customize

Ability to request portfolio customization to help your investments align with your needs and goals.

Negotiable investment manager pricing

Portfolios governed by a separate agreement, directly with the investment manager with negotiable terms, including investment management fees.[2]

Investment manager access including manager reporting

You can connect with the investment managers to discuss your investments and receive reporting directly from them.

And since Premium Access Strategies are integrated into the Merrill Lynch Investment Advisory Program, you will receive advice from your Merrill advisor across all your investments in the program as well as have access to consolidated planning, reporting and ongoing review.

[1] To invest, you must have at least $5 million in combined assets at Merrill and Bank of America OR over $10 million in investable assets (including assets outside of Merrill and Bank of America). For clients where Bank of America N.A. provides trust, fiduciary, and investment management services, the minimum is $20 million in combined assets at Merrill and Bank of America N.A.

[2] For clients using Bank of America, N.A. to provide trust, fiduciary and investment management services, negotiation of management fees will be handled by Bank of America, N.A. and the investment manager.

We offer Premium Access Strategies from:

AllianceBernstein
Allspring
Bank of America Chief Investment Office
BlackRock
Breckinridge Capital Advisors
Columbia Threadneedle Investments
Eagle Capital Management
Franklin Templeton
Goldman Sachs Asset Management
GW&K Investment Management
John Hancock Investment Management
J.P.Morgan Asset Management
Lord Abbett
Natixis Investment Managers
Neuberger Berman
nuveen A TIAA Company
Parametric
PIMCO

As of February 2025 and subject to change.

To see if Premium Access Strategies can help you take a more personalized approach to your investments, talk to your Merrill advisor.

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

Bank of America, Merrill, their affiliates, and advisors do not provide legal, tax, or accounting advice. Clients should consult their legal and/or tax advisors before making any financial decisions.

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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.").

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Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value

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