



# Craft an approach unique to you

with the Merrill Lynch Investment Advisory Program



# A personalized way to invest

At Merrill, we understand that how you invest is just as important as your reasons for investing. Personalized strategies are those that embrace what makes you, and your life, unique. How you pursue your financial future should be yours to decide.

One option to consider is the Merrill Lynch Investment Advisory Program, which gives you access to a disciplined way to invest towards your goals and personalized advice from your dedicated financial advisor.

If it meets your needs, the program allows you to manage the way you and your advisor pursue your investment goals, tailoring your experience to you.

Learn more about the different ways you can work with Merrill to pursue your goals by referring to our [Client Relationship Summary](#).



# Customized for you

With the Merrill Lynch Investment Advisory Program, you and your advisor will work together to customize your investment strategy so you can pursue your personal investment goals with an approach that fits your life.



## **On your terms**

You get to decide how you want to work with your advisor. You can delegate the authority to make investment and trading decisions to your advisor, Merrill or an approved third party manager, or you can choose to make investment decisions yourself. Regardless of how you choose to work with us, you'll receive fiduciary advice—guidance that's personalized to you.

## **Your goals, your values**

You and your advisor will start by defining your long-term goals with your entire financial picture in mind. Together, you'll examine your needs and decide which strategies fit you best. You'll have access to a wide range of investment solutions and strategies managed by us and from approved investment managers.

## **The full picture**

Access to customized tools and resources like Digital Wealth Overview can help you and your advisor measure the progress you are making and help you see a more holistic view of your financial picture. It's just one of the ways you and your advisor can stay connected.

# Every step of the process is built around you



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## What matters to you

We start with you. You and your advisor will review your income, assets, and liabilities, as well as your goals, timeline, and risk tolerance. We'll also identify your values and even your communication preferences.

By learning what matters most to you, your advisor can work with you to create a strategy that reflects your priorities, like managing the tax impacts of your investments or investing in companies that align with your values.

2

## Your path, your strategy

With your goals in mind, you and your advisor will start building your path to reach them. Your advisor may use tools like Merrill Personal Wealth Analysis to identify potential solutions based on a variety of factors, such as risk tolerance, time horizon, and relevant interests, like environmental and social priorities.

In crafting your strategy, you'll have access to investment options and solutions including:

- Managed Strategies constructed and managed by Merrill Investment professionals
- Managed Strategies from approved third-party managers
- Separately managed accounts
- Mutual Funds and Exchange-Traded Funds (ETFs)
- Individual Securities
- Listed Options
- Annuities
- Alternative Investments (e.g., hedge funds, managed futures)





### Making it happen

You and your advisor will create a personalized strategy to support the goals you want to achieve. And while we work on implementing your investment strategy, transparency is key. You'll receive professional management, ongoing monitoring and rebalancing, all for an annual asset-based fee that is based on your relationship and assets invested in the program. So you'll always know what you are paying.



### Reviewing and tracking progress

Once you and your advisor put your strategy into action, we make it easy to stay informed. Access to customized tools and resources like Digital Wealth Overview can help you and your advisor measure the progress you are making and help you see a more holistic view of your financial picture. It's just one of the ways you and your advisor can stay connected. You'll also have access to your secure MyMerrill account and thought leadership from the Chief Investment Office (CIO) and BofA Global Research. As your circumstances change, the way you work can change too. At any time, you and your advisor can adjust the frequency of reviews, the delegation of investment management, and more.





## How do I get started?

If the Merrill Lynch Investment Advisory Program meets your needs, talk to your Merrill advisor about how you can start pursuing a personalized strategy today.

For more information on the Merrill Lynch Investment Advisory Program visit [ml.com](https://ml.com).



**IMPORTANT INFORMATION**

**Investing involves risk, including the possible loss of principal.**

**Asset allocation and rebalancing does not ensure a profit or protect against loss in declining markets.**

The Merrill Lynch Investment Advisory Program is an investment advisory service sponsored by Merrill.

This material does not take into account a client's particular investment objectives, financial situations or needs and is not intended as a recommendation, offer or solicitation for the purchase or sale of any security or investment strategy.

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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).

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**Investors should carefully consider the investment objectives, risks, charges, and expenses before investing in ETFs and/or Mutual Funds. This and other important information is included in the prospectus, which should be read carefully before investing. Prospectuses can be obtained from your investment professional or through the investor sign-in area of [bankofamerica.com/investments](http://bankofamerica.com/investments).**

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