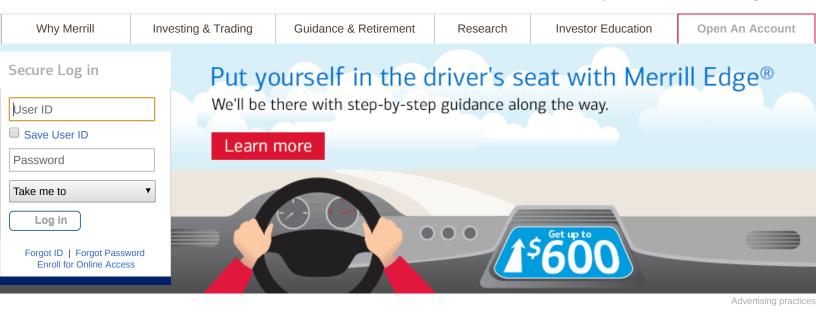
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Investing Ideas

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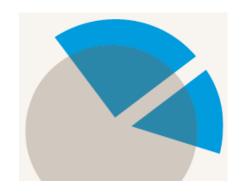


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<sup>2</sup> Merrill Guided Investing and Merrill Guided Investing with Advisor have an annual program fee of 0.45% and 0.85%, respectively, based on the assets held in the account. This fee is charged monthly in advance. In addition to the annual program fee, the expenses of the investments will vary based on the specific funds within each portfolio. Actual fund expenses will vary; please refer to each fund's prospectus.

<sup>3</sup> Merrill Guided Investing and Merrill Guided Investing with Advisor have an annual program fee of 0.45% and 0.85%, respectively, based on the assets held in the account. This fee is charged monthly in advance. In addition to the annual program fee, the expenses of the investments will vary based on the specific funds within each portfolio. Actual fund expenses will vary; please refer to each fund's prospectus.

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