



# Your life. Your wealth. Your legacy.

Your private wealth advisor is dedicated to understanding your goals and experienced in the complexities of managing significant wealth.

**FIND AN ADVISOR**

**WORKING WITH US**

**CAPABILITIES**

## CLIENT STORIES

## LATEST THINKING

[PRIVACY & SECURITY](#)

[WEB ACCESSIBILITY](#)

[LEGAL INFORMATION](#)

[CONTACT US](#)

[ML.COM](#)

[BROKERCHECK](#)

**Investing involves risk. There is always the potential of losing money when you invest in securities.**

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

Merrill, its affiliates, and financial advisors do not provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as “MLPF&S” or “Merrill”) makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation (“BofA Corp.”). MLPF&S is a registered broker-dealer, registered investment adviser, [Member SIPC](#) and a wholly owned subsidiary of BofA Corp.

Merrill Private Wealth Management 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 Private Wealth Advisors through MLPF&S. The nature and degree of advice and assistance provided, the fees charged, and client rights and Merrill’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 Private Wealth Advisors are offered by licensed banks and trust companies, including Bank of America, N.A., Member FDIC, and other affiliated banks.

Insurance and annuity products are offered through Merrill Lynch Life Agency Inc., a licensed insurance agency and wholly owned subsidiary of Bank of America Corporation.

Investment products, insurance and annuity products:

<b>Are Not FDIC Insured</b>
<b>Are Not Bank Guaranteed</b>
<b>May Lose Value</b>
<b>Are Not Deposits</b>
<b>Are Not Insured by Any Federal Government Agency</b>
<b>Are Not a Condition to Any Banking Service or Activity</b>

© 2019 Bank of America Corporation. All rights reserved.

AR79VCJJ-EXP-