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Annual program fee²
 Other fees may apply¹
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Minimum investment
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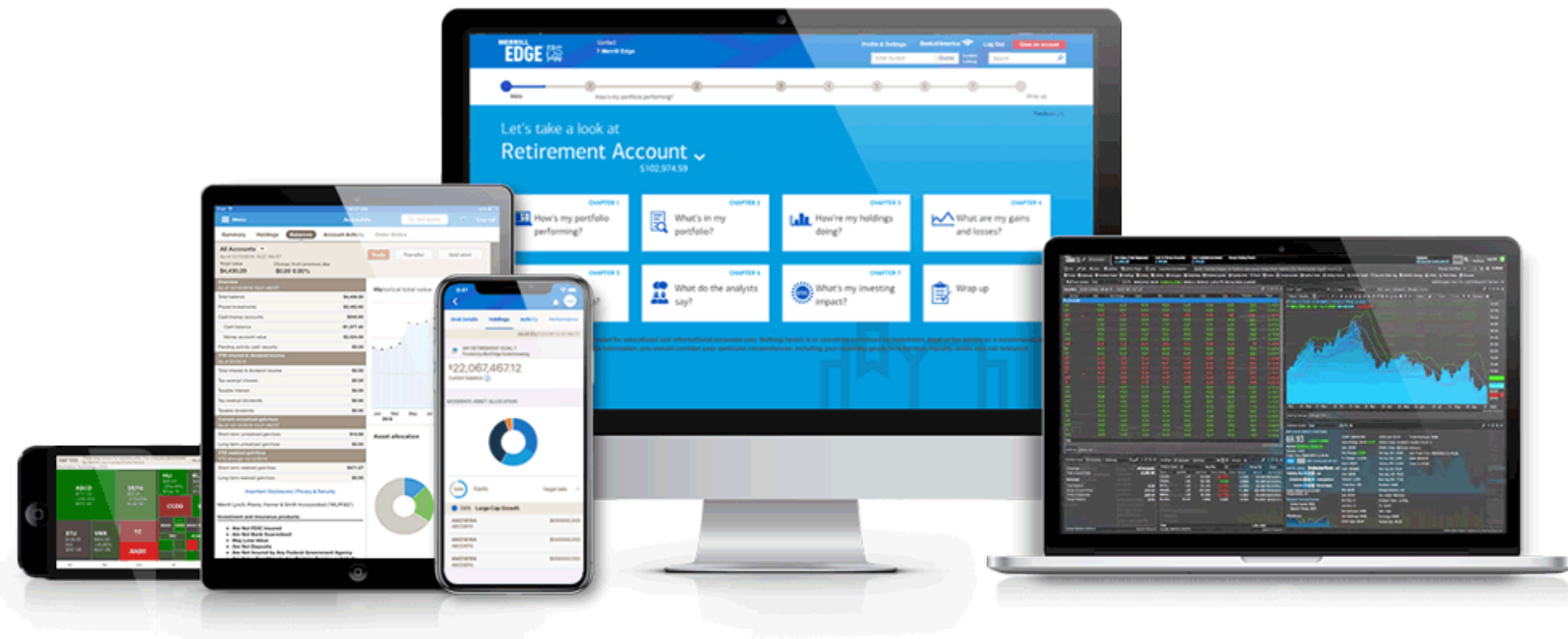
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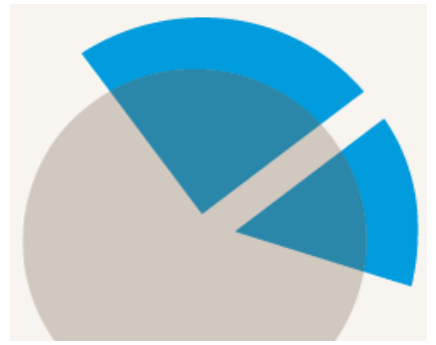


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One of the best online brokers, receiving 4 out of 5 stars six years in a row (2014, 2015, 2016, 2017, 2018, 2019).¹²



#1 ranked for "Best Online Brokers" 2017, earning 4.5 out of 5 stars overall¹³



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² 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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⁴ *Institutional Investor* magazine announced BofA Merrill Lynch Global Research as one of the top global research firms from 2011-2018 based on surveys held throughout the year. The magazine creates rankings of the top research analysts in a wide variety of specializations, drawn from the choices of portfolio managers and other investment professionals at more than 1,000 firms. BofA Merrill Lynch Global Research is research produced by BofA Securities, Inc ("BofAS") and/or one or more of its affiliates. BofAS is a registered broker-dealer, Member SIPC, and wholly owned subsidiary of Bank of America Corporation. For more information about this award, go to [Institutional Investor](#). Rankings and recognition from Institutional Investor are no guarantee of future investment success and do not ensure that a current or prospective client will experience a higher level of performance results and such rankings should not be construed as an endorsement.

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⁷ **Asset allocation, diversification and rebalancing do not ensure a profit or protect against loss in declining markets.**

⁸ Market indices or other benchmark returns are shown for comparison purposes only, and there is no assurance or guarantee that such performance will be achieved. Indices have not been screened or selected according to the investment style of the accounts. All indices are selected by the user and may or may not offer appropriate comparisons to your account. The indices available represent a subset of all indices used in various markets and the list may change over time. Indices are unmanaged. Individuals cannot invest directly in an index.

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¹⁰ Certain banking and brokerage accounts may be ineligible for real-time money movement, including but not limited to transfers to/from bank IRAs (CD, Money Market), 529s, Bank of America Advantage SafeBalance Banking™, Credit Cards and transfers from IRAs, Loans (HELOC, LOC, Mortgage) and accounts held in the military bank. Accounts eligible for real-time transfers will be displayed online in the to/from drop down menu on the transfer screen.

¹¹ J.D. Power 2018 Certified Contact Center ProgramSM recognition is based on successful completion of an evaluation and exceeding a customer satisfaction benchmark through a survey of recent servicing interactions. For more information, visit [J.D. Power](#). The ranking or ratings shown here may not be representative of all client experiences because they reflect an average or sampling of the client experiences. These rankings or ratings are not indicative of any future performance or investment outcome. Participation in this survey was paid for by Merrill Lynch.

¹² Merrill Edge was one of 14 brokers evaluated in the *Barron's 2019 Best Online Broker Survey*, February 22, 2019. Barron's evaluated firms in — the trading platform, usability, mobile, research, education, news, information, international offerings and retirement/divided-related services—to rate the firms. Merrill Edge earned an overall score of 28 out of a possible 50. All costs assume customer has a minimum of \$100,000 in assets with broker. Occasional Trader: six stock and two options trades per month. Assumes customer qualifies for 100 \$0 stock trades per month through Preferred Rewards Platinum Honors. If not, occasional fee is \$70.60 per month. Learn more at [Who Are 2019's Best Online Brokers? Barron's](#) is a trademark of Dow Jones & Co., L.P. All rights reserved. Reprinted with permission of Barron's. Rankings and recognition from Barron's are no guarantee of future investment success and do not ensure that a current or prospective client will experience a higher level of performance results and such rankings should not be construed as an endorsement.

¹³ Merrill Edge was ranked 5 out of 8 online brokers by Kiplinger's Personal Finance's "Best Online Brokers" survey October 2018. To be included, firms had to offer online trading of stocks, ETFs, funds and individual bonds. Results based on ratings in the following categories: Total Commissions Score, Breadth of Investment Choices, Tools, Research, Ease of Use, Mobile Access, and Advisory Services. Learn more at [Kiplinger's Personal Finance](#), October 2018 © 2018 The Kiplinger Washington Editors. Used under License. Merrill Edge provides access to research from BofA Merrill Lynch Global Research, CFRA (powered by S&P Global), Morningstar and others. The ranking or ratings shown here may not be representative of all client experiences because they reflect an average or sampling of the client experiences. These rankings or ratings are not indicative of any future performance or investment outcome.

¹⁴ Merrill Edge Select[®] Funds meet a proprietary screening process developed by the Chief Investment Office (CIO) of Merrill. The listing contains no-load funds with no transaction fees and load-waived funds that are open for new and subsequent purchases. Available funds have a minimum initial investment of no more than \$3,000. Each fund must have \$100 million or greater (\$500 million for Large Cap funds) in assets under management across all share classes offered by the fund. Note that index funds are not included in Merrill Edge Select[®] Funds. [Learn more about the Merrill Edge Select[®] Funds methodology.](#)

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