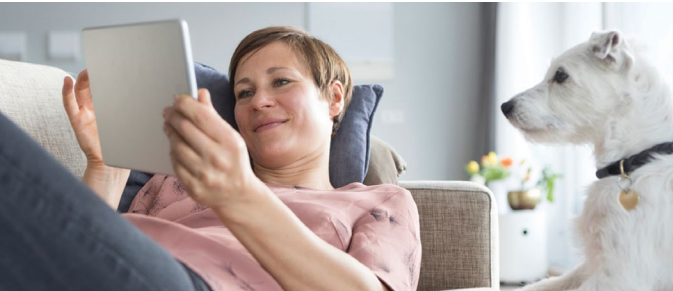


Banking and Investing Program

Bank of America and Merrill offer education on a broad number of topics, and one channel for delivery is through educational workshops. The presentations are designed to give your employees actionable steps so they can make informed financial decisions to help improve their financial lives. Choose one session or build a workshop series to meet a range of employee needs.

EMPLOYEE BENEFIT SEMINAR



The Banking and Investing Program

Learn more about the new benefits being offered to employees, including special access to enroll in the Bank of America Preferred Rewards Gold tier.¹

FINANCIAL WELLNESS SEMINARS



Finances: What I wish I knew yesterday

Learn more about how to set goals, create a budget, manage debt and credit, build an emergency fund and plan for your future.

Financial wellness for changing times

Information and guidance to help navigate these changing times, including how to create a spending plan, prioritize saving, possible cash flow sources and resources available to you.

Financial matters for women

An overview of the unique financial challenges that women may face and strategies and tips to help improve their financial well-being.

Investing with Merrill: Let your money work for you

An introduction to the world of investing, discussing why you should invest, your investment choices, key factors to consider and how to manage your investments.

Keys to homeownership: What you need to know

Reviews getting ready for homeownership, what you need to buy a home, mortgage basics, finding a new home, and additional resources.



Financial tips for your 20s and 30s

Guidance for managing day-to-day expenses, building an emergency fund, renting versus buying, credit, managing debt and planning for your future.

Financial tips for your 30s and 40s

Offers financial tips on how to prioritize your goals, homeownership, preparing for changing priorities and planning for retirement.

Financial tips for your 50s and 60s from Merrill

Learn about saving for retirement and doing a portfolio checkup, managing cash flow today and tomorrow, your possible sources of income and withdrawing what you've accumulated.

Education planning

Reviews various options available to help you plan and save for educational expenses.

Raising financially savvy children

Learn helpful tips to teach your child about earning, saving, spending, giving, and investing to set them up for long-term success with managing money.



Retire on your terms

This seminar reviews strategies to help you estimate your retirement expenses and identify your possible retirement income sources — plus ideas on how to get on track for retirement.

Financial strategies for caregivers

A discussion on the financial impacts of becoming a caregiver and what you can do now to plan ahead.

Health care costs in retirement: A closer look at Medicare

Learn about health care costs, Medicare and long-term care.

Understanding Social Security: When, what, how

Exploring the basics of Social Security and strategies for maximizing benefits.

Investment products offered through Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as “MLPF&S” or “Merrill”):

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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Please see important information on the back.

¹As an employee of a company participating in the Bank of America Employee Banking and Investing Program, you are eligible to enroll in the Preferred Rewards program if you:

- Have an active, eligible Bank of America personal checking account, and
- Receive all or part of your payroll direct deposit from the participating company into an eligible Bank of America checking or savings account.

Employees qualify for the Gold tier of Preferred Rewards without meeting the balance requirement, and may qualify for higher tiers on the standard program terms. The standard program terms require an eligible Bank of America personal checking account and a qualifying balance of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, \$100,000 for the Platinum Honors tier, \$1,000,000 for the Diamond tier and \$10,000,000 for the Diamond Honors tier in your combined qualifying Bank of America deposit accounts (such as checking, savings, certificate of deposit) and/or your Merrill investment accounts (such as Cash Management Accounts, 529 Plans). The qualifying balance is calculated based on your average daily balance for a three calendar month period. Employee benefit plans (such as 401(k)) will not count toward the combined balance requirement. If you are no longer an employee, standard program terms apply. New employees may have to wait up to one month before they can enroll to allow for their employee status to be identified. Benefits become effective within 30 days of your enrollment, or for new accounts within 30 days of account opening, unless we indicate otherwise. Certain benefits are also available without enrolling in Preferred Rewards if you satisfy balance and other requirements. For more information, visit the Preferred Rewards section of the Personal Schedule of Fees, available at bankofamerica.com/fees.

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