

# Take a more personal approach to your investing with Premium Access Strategies



Your investments should be a reflection of you — what you want to achieve for yourself, your family and your legacy. As a Merrill client, you have access to a wide range of strategies that allow you to personalize your investments to align with your goals and unique financial situation — including a new suite of Premium Access Strategies.<sup>1,2</sup>

## Introducing Premium Access Strategies

Premium Access Strategies provides access to professionally managed investment strategies reviewed by our Chief Investment Office. With this innovative service, you will have the ability to enter into an agreement with Merrill and sign a third-party investment management contract directly with the selected manager. You may have the ability to customize your investments, negotiate terms and pricing with the investment manager, and receive reporting directly from the manager. This service is another strategy offering in the Merrill Lynch Investment Advisory Program, and if Premium Access Strategies are right for you, they can be fully integrated with your other investment advisory accounts.

**Premium Access Strategies operate much like a traditional Separately Managed Account offering you professional investment management and direct ownership of the underlying investments. In addition, these portfolios offer you additional benefits, including:**



### Enhanced ability to customize

Ability to request portfolio customization to help your investments align with your needs and goals.



### Negotiable investment manager pricing

Portfolios governed by a separate agreement, directly with the investment manager with negotiable terms, including investment management fees.<sup>3</sup>



### Investment manager access including manager reporting

You can connect with third-party investment managers to discuss your investments and receive reporting directly from them.

And since Premium Access Strategies are integrated into the Merrill Lynch Investment Advisory Program, you will receive advice from your Merrill advisor across all your investments as well as have access to consolidated planning, reporting and ongoing review.

<sup>1</sup> Premium Access Strategies are also referred to as Dual Contract Strategies.

<sup>2</sup> To invest, you must have at least \$5 million in combined assets at Merrill and Bank of America OR over \$10 million in investable assets (including assets outside of Merrill and Bank of America). For clients where Bank of America N.A. provides trust, fiduciary, and investment management services, the minimum is \$50 million in combined assets at Merrill and Bank of America N.A.

<sup>3</sup> For clients using Bank of America, N.A. to provide trust, fiduciary and investment management services, negotiation of management fees will be handled by Bank of America, N.A. and the investment manager.

We offer Premium Access Strategies from:



As of May 2023 and subject to change.

To see if Premium Access Strategies can help you take a more personalized approach to your investments, talk to your Merrill advisor.

**Investing involves risk, including the possible loss of principal. Past performance is no guarantee of future results.**

Bank of America, Merrill, their affiliates, and advisors do not provide legal, tax, or accounting advice. Clients should consult their legal and/or tax advisors before making any financial decisions.

This information should not be construed as investment advice and is subject to change. It is provided for informational purposes only and is not intended to be either a specific offer by Bank of America, Merrill or any affiliate to sell or provide, or a specific invitation for a consumer to apply for, any particular retail financial product or service that may be available.

The Chief Investment Office (CIO) provides thought leadership on wealth management, investment strategy and global markets; portfolio management solutions; due diligence; and solutions oversight and data analytics. CIO viewpoints are developed for Bank of America Private Bank, a division of Bank of America, N.A., ("Bank of America") and Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S" or "Merrill"), a registered broker-dealer, registered investment adviser and a wholly owned subsidiary of Bank of America Corporation ("BoFA Corp.").

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.

Investment products:

<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
-----------------------------	--------------------------------	-----------------------

© 2023 Bank of America Corporation. All rights reserved. | MAP5692384 | 05/2023 (ADA)

🌿 To learn about Bank of America's environmental goals and initiatives, go to [bankofamerica.com/environment](https://bankofamerica.com/environment). Leaf icon is a registered trademark of Bank of America Corporation.

