

Limited-time offer: Get 50% more with Preferred Rewards

Bank of America
Preferred
Rewards

Just invest new funds in a Merrill Edge® IRA or Cash Management Account (CMA) within 45 days of enrolling in this offer, and maintain those funds for at least 90 days. As a Preferred Rewards client, you'll get **50% more** than the Merrill Edge standard bonus offer.¹



Need to open an account?

A Merrill Edge Financial Solutions Advisor™ will gladly walk you through the process of opening an IRA or CMA and enrolling in this special offer. But don't delay — **this offer expires April 15, 2019.**

Not enrolled in Preferred Rewards?

For a limited time, we're waiving the three-month qualification period, so eligible clients can request to be enrolled today.¹ Your Financial Solutions Advisor will be glad to help you enroll.

Learn more:



VISIT merrilledge.com/fsalocator to find and schedule an appointment with a Merrill Edge Financial Solutions Advisor™ at a Bank of America financial center near you.



CALL 888.MER.EDGE (888.637.3343) 24 hours a day, 7 days a week.



OPEN an account online by visiting merrilledge.com.

MENTION offer code **PRMORE50** or enter it in the online application

Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

**MERRILL
EDGE**
Bank of America Corporation

¹ **Offer valid** for new and existing individual Merrill Edge IRAs or Cash Management Accounts (CMAs) opened by April 15, 2019. Offer is limited to one CMA and one IRA, with no more than two enrolled accounts per accountholder. Eligible Merrill Edge IRAs limited to Rollover, Traditional, Roth and owner-only SEP IRA. The Merrill Edge IRA or CMA may be a Merrill Edge Online Investing and Trading account, Merrill Edge Advisory Account or Merrill Edge Guided Investing account. You may be eligible for a different or better offer. Please contact us for more information.

Offer Limitations: This offer does not apply to business/corporate accounts, investment club accounts, partnership accounts and certain fiduciary accounts held with Merrill Edge, or to any types of accounts (including IRAs or CMAs) held with other business units of Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S). Merrill Edge reserves the right to change or cancel this offer at any time, without notice. This offer may not be used as an inducement to sell any kind of insurance, including annuities.

How It Works:

- A. You must enroll during account opening** by entering the offer code in the online application or by providing it when speaking with a Merrill Edge Financial Solutions Advisor™ at 888.MER.EDGE (888.637.3343) or at select Bank of America financial centers. You are solely responsible for enrolling or asking to be enrolled in the offer.
- B. Fund your account with at least \$20,000** in qualifying net new assets within 45 days of account opening. Assets transferred from other accounts at Bank of America, MLPF&S, U.S. Trust, or 401(k) accounts administered by MLPF&S do not count towards qualifying net new assets.
- C. You must be enrolled in Preferred Rewards** as of 90 days from meeting the funding criteria described in Step 2.
- D. After 90 days** from meeting the funding criteria described in Step 2, your cash reward will be determined by the qualifying net new assets in your account (irrespective of any losses or gains due to trading or market volatility) as follows:

Qualifying Net New Asset Balance	Cash Reward
Less than \$20,000	\$0
\$20,000 to \$49,999	\$150
\$50,000 to \$99,999	\$225
\$100,000 to \$199,999	\$375
\$200,000 or more	\$900

E. Your one-time cash reward will be credited to your Merrill Edge IRA or CMA within two weeks following the end of the 90-day period. If your account is enrolled in an investment advisory program, such as Merrill Edge Advisory Account or Merrill Edge Guided Investing, any cash reward deposited into your account will be subject to the program fee and other terms of the investment advisory program.

Customers not enrolled in Preferred Rewards:

- **Customers not enrolled in Preferred Rewards** as of 90 days after funding will receive the cash reward without the 50% bonus: assets of \$20,000 to \$49,999 in cash and/or securities receive \$100; for \$50,000-\$99,999, receive \$150; for \$100,000-\$199,999, receive \$250; for \$200,000 or more, receive \$600.
- **Enrollment in Preferred Rewards:** Until April 15, 2019, when you enroll in the 50% More offer, you are consenting to be enrolled in the Preferred Rewards Program within 30 days of funding your new Merrill Edge account with a minimum of \$20,000. During the promotional period, the Preferred Rewards requirement to maintain your combined balances for a three-month calendar period will be waived. You must have or open an eligible personal checking account (either Bank of America Core Checking® OR Bank of America Interest Checking®) as well as a Merrill Edge IRA or CMA account to be enrolled in Preferred Rewards. All Preferred Rewards benefits available in the tier associated with your combined balance level will be active within 30 days of enrollment.

You are eligible to enroll in the Preferred Rewards program if you have an active, eligible Bank of America® personal checking account and maintain a three-month average combined balance in your qualifying Bank of America deposit accounts and/or your qualifying Merrill Edge® and Merrill Lynch® investment accounts of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, or \$100,000 for the Platinum Honors tier. The combined balance is calculated based on your average daily balance for a three-calendar-month period. SafeBalance Banking® accounts do not count toward the account balance requirements, and do not receive the fee waivers and other benefits of the program. Certain benefits are also available without enrolling in Preferred Rewards if you satisfy balance and other requirements. For details on employee qualification requirements, please call Employee Financial Services or visit the Bank of America intranet site. Merrill Lynch Wealth Management clients with greater than \$250,000 in assets with Bank of America and Merrill Lynch are eligible for additional banking benefits. Please speak with your Merrill Lynch financial advisor for details.

To learn more about Preferred Rewards, click [here](#).

Tax Disclaimer: The cash reward will be credited as investment earnings to your account. Merrill Lynch may issue an Internal Revenue Service Form 1099 (or other appropriate form) to you that reflects the value of the reward. If the cash reward is credited to your IRA, the IRS may view the reward as taxable income or as a contribution to the IRA (if it is an excess contribution, it may be subject to an annual 6% excise tax if not timely distributed). Please consult your tax advisor for more information regarding the proper tax treatment. Bank of America and Merrill Lynch do not provide tax, accounting, regulatory or legal advice and are not responsible for any adverse tax consequences (including taxes, penalties and interest) related to the reward.

You have choices about what to do with your employer-sponsored retirement plan accounts. Depending on your financial circumstances, needs and goals, you may choose to roll over to an IRA or convert to a Roth IRA, roll over an employer-sponsored plan from your old job to your new employer, take a distribution, or leave the account where it is. Each choice may offer different investment options and services, fees and expenses, withdrawal options, required minimum distributions, tax treatment, and different types of protection from creditors and legal judgments. These are complex choices and should be considered with care. Visit merrilledge.com/rollover or call a Merrill Edge® rollover specialist at 888.637.3343 for more information about your choices.

Did you know that there are two ways to move assets from one IRA to another? The most common is a transfer. This is when you transfer assets from an IRA held at one financial institution to an IRA at another. You may directly transfer assets between investment firms as frequently as you wish. The second, less common approach is called a rollover. Rollovers occur when you withdraw assets from an IRA and then "roll" those assets back into the same IRA or into another one within 60 days. IRS rules limit you to one rollover per client per 12-month period. If you have questions or want to learn more, call 888.MER.EDGE (888.637.3343) or consult a tax advisor.

Merrill Edge is available through Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"), and consists of the Merrill Edge Advisory Center™ (investment guidance) and self-directed online investing.

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