

[Why Merrill Edge](#)[Investing & Trading](#)[Guidance & Retirement](#)[Research](#)[Investor Education](#)[Open An Account](#)

\$0

Qualify for \$0 online equity and ETF trades with Preferred Rewards¹

+Other fees may apply

Open a Merrill Edge[®] account in just minutes

Get started

Use offer code ME600



With a Merrill Edge online investing account, you'll get the resources and support you need:

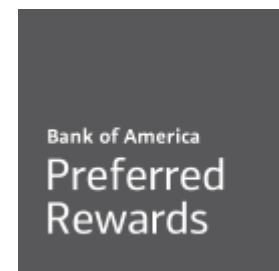
[View investing & banking](#)

[Access anytime, anywhere](#)

on one page

See your Merrill Edge investing and Bank of America banking accounts with one login. And you can move money between these accounts in real time.²

Access your account online, on your mobile device and at thousands of Bank of America ATMs.



Research and tools

Make informed investment decisions with access to independent research, the insights of Merrill Lynch and easy-to-use tools.

Full range of investments

Choose from a wide range of stocks, bonds, ETFs and well-known mutual funds.

Clients enrolled in the Platinum and Platinum Honors tier qualify for \$0 online equity and ETF trades — up to 30 monthly for Platinum; up to 100 monthly for Platinum Honors.¹

[Learn how to enroll](#)

Get up to \$600 when you open and fund a new Merrill Edge retirement account.⁴

Get started

Use offer code ME600

4 bonus levels

Cash reward	Qualifying assets
\$100	\$20,000
\$150	\$50,000
\$250	\$100,000
\$600	\$200,000+

3 ways to enroll

- Click "[Get started](#)" on this page to open your account.
- Call 1.888.MER.EDGE (888.637.3343).
- Ask a Merrill Edge Financial Solutions Advisor™ for the offer at select Bank of America financial centers.

2 qualifications

- Make a qualifying deposit to your account within 45 days.
- Maintain your qualifying deposit for at least 90 days.

You'll receive your cash bonus within 2 weeks after the 90-day qualifying period.



+ Sales are subject to a transaction fee of between \$0.01 and \$0.03 per \$1,000 of principal. There are costs associated with owning ETFs. To learn more about Merrill Edge pricing, visit merrilledge.com/pricing.

¹ **Eligibility:** Commissions are only waived for online stock and ETF trades conducted via an individual or jointly owned online investing and trading personal CMA or IRA account.

Qualify for 30 \$0 online stock and ETF trades per month (meet any one of these criteria):

1. \$25,000 or more in combined balances in your Bank of America deposit accounts through 09/30/2017
2. \$25,000 or more in combined cash balances in your Merrill Edge online investing and trading personal CMA and/or IRA accounts through 09/30/2017
3. Preferred Rewards Platinum client

Qualify for 100 \$0 online stock and ETF trades per month (meet any one of these criteria):

1. Preferred Rewards Platinum Honors clients
2. U.S. Trust Client

For details about commissions, transaction fees and any other fees that may apply visit merrilledge.com/pricing. Certain account types are not eligible. Other restrictions may apply. Relationship requirements and pricing are subject to change and/or termination without advance notice. For full details about ways to qualify for \$0 trades, call 888.MER.EDGE (888.637.3343) or visit [merrilledge.com/\\$0detail](http://merrilledge.com/$0detail)

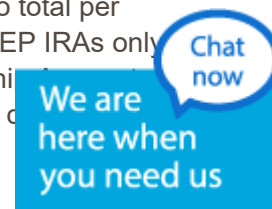
² Certain banking and brokerage accounts may be ineligible for real-time money movement, including but not limited to transfers to/from bank IRAs (CD, Money Market), 529s and Credit Cards and transfers from IRAs, Loans (HELOC, LOC, Mortgage) and accounts held in the military bank. Accounts eligible for real-time transfers will be displayed online in the to/from drop down menu on the transfer screen.

³ **Offer valid** only for new Merrill Edge self-directed IRA or CMA accounts. Offer is limited to one per account type (CMA or IRA); two total per accountholder (or per all accountholders of a joint account). Eligible IRAs limited to Rollover, Traditional, Roth and Sole-Proprietor SEP IRAs only. Offer does not apply to Merrill Edge Guided Investing Accounts, Business/Corporate Accounts, Investment Club Accounts, Partnership Accounts, certain fiduciary accounts held with Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S). Merrill Edge reserves the right to discontinue this offer at any time.

How to Enroll: Customers must enroll by entering the offer code in the online application or providing the code when speaking with a Merrill Edge Financial Solutions Advisor at [888.637.3343](tel:888.637.3343) or select [Bank of America financial centers](#).

How it works:

1. Enroll in offer when you open an account or ask to be enrolled.
2. Fund your account within 45 days with funds originating outside Bank of America and MLPF&S. Funds cannot originate from 401(k) accounts administered by MLPF&S.



3. For purposes of this offer, qualifying balances are calculated by adding total incoming assets or transfers (including cash, securities and/or margin debit balance transfers) from external accounts, and subtracting assets withdrawn or transferred out of the account within the 90-day holding period.
4. 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. You must have the qualifying balance 90 days after funding.
5. Your one-time cash reward will be deposited into your IRA or CMA within two weeks after you meet qualifying criteria.

If your new account is a Merrill Edge self-directed IRA or CMA account, you also qualify for the following benefits:

1. Commission-free trades begin within 5 business days of account opening and must be used within 90 calendar days; up to 300 trades per account. Commission-free trades are only applicable in the new self directed account and are limited to online equity and ETF trades. Brokerage fees associated with, but not limited to, margin transactions, option trading, special stock registration/gifting, account transfer and processing, research request and termination apply. Trades are not transferable and are not available for Merrill Edge Advisory Center accounts or other Merrill Lynch Wealth Management accounts. Merrill Edge does not, and this offer is not meant to, promote day trading or solicit engagement in day trading activities. Day trading can be extremely risky. Investors are solely responsible for their own investment decisions, and should research any investment strategy carefully before investing.
2. Merrill Edge MarketPro Trial begins within 5 business days of opening your self-directed account and expires after 90 calendar days. To learn about additional ways to qualify for Merrill Edge MarketPro, see merrilledge.com/marketpro. Not available for employees of Bank of America or Merrill Lynch and business accounts.

Tax Disclaimer: The value of this reward you receive may constitute taxable income. In addition, Merrill Lynch may issue an Internal Revenue Service Form 1099 (or other appropriate form) to you that reflects the value of this reward. Please consult your tax advisor, as Bank of America Corporation and its affiliates and associates do not provide tax advice.

This offer may not be used as an inducement to sell any kind of insurance, including life insurance or annuities.

⁴ Certain banking and brokerage accounts may be ineligible for real-time money movement, including but not limited to transfers to/from bank IRA (CD, Money Market), 529s and 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.

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Awards & Recognition



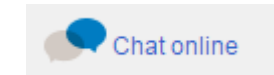
2017 Best Online Broker Survey *



Merrill Edge's Contact Centers have been recognized by J.D. Power for providing "An

Outstanding Customer Service Experience" for the Live Phone Channel**

Contact Us



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Representatives are available 24/7

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* Merrill Edge was one of 16 brokers evaluated in the **Barron's 2017 Best Online Broker Survey**, March 18, 2017. Barron's evaluated firms in 8 categories to rate and rank the firms in those categories, by investor type and provide an overall rating & ranking. Learn more at <http://webreprints.djreprints.com/53278.html> Barron's is a trademark of Dow Jones & Co., L.P. All rights reserved. Reprinted with permission of Barron's.

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Investing in securities involves risks, and there is always the potential of losing money when you invest in securities.

The performance data contained herein represents past performance which does not guarantee future results. Investment return and principal value will fluctuate so that shares redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance quoted. For performance information for the most recent month end, please contact us.

Returns include fees and applicable loads. Since Inception returns are provided for funds with less than 10 years of history and are as of the fund's inception date. For funds with greater than 10 years of history.

Before investing consider carefully the investment objectives, risks, and charges and expenses of the fund, including management fees, other expenses and special risks. This and other information may be found in each fund's prospectus or summary prospectus, if available. Always read the prospectus or summary prospectus carefully before you invest or send money. Prospectuses can be obtained by contacting us.

Expense Ratio – Gross Expense Ratio is the total annual operating expense (before waivers or reimbursements) from the fund's most recent prospectus. You should also review the fund's detailed annual fund operating expenses which are provided in the fund's prospectus.



Neither Merrill Lynch nor any of its affiliates or financial advisors provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

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

Banking products are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation ("BofA Corp.").

Merrill Lynch Life Agency Inc. and MLPF&S, a registered broker-dealer and Member [Securities Investor Protection Corporation \(SIPC\)](#), are wholly-owned subsidiaries of BofA Corp.

Investment products offered through MLPF&S and insurance and annuity products offered through Merrill Lynch Life Agency Inc.:

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