

## How to Navigate and Fund Your MESD Account: Audio Script

[Music in background throughout]

[Merrill logo on screen throughout]

**On screen copy:**

How do I fund my account and get started?

**Disclosure:**

Please see important information at the end of this video.

[Presenter sitting at desk with laptop.]

So, you've opened a new Merrill Edge Self-Directed account. It's a great first step, and even though investing for the first time can feel daunting... it doesn't have to. So, I'm here to show you the ropes. I'm going to do everything on my screen, so you can see how it works.

**On screen copy:**

Funding Your Account

[Scrolling through Merrill account home page.]

First thing is funding your account. It's actually pretty simple... and if you're already a Bank of America client, it's even easier.

[Cursor highlights Bank of America account details on the home page.]

Your checking... savings... they're already there. And if they're not, you can link up your accounts like this.

[User connecting their Bank of America accounts using Secure Sign-in.]

**On screen copy:**

Transfer

[Screen showing user transferring \$5,000 from Personal Savings to General Investing.]

You can also transfer money, online or on mobile, right into your account from other banks. Or move investments from other brokerages whenever you want.

**On screen copy:**

Automatic Transfers

And if you want to automatically put money into the account every month...

**On screen copy:**

Rollover

...or maybe consolidate other retirement accounts, all of that's on the table too.

[User setting up a monthly transfer. Cursor hovers over Securities and Accounts tab.]

Once you have money in the account, you are on your way.

[Account Balance page showing cash available to invest.]

Next, a lot of people download the mobile app.

**On screen copy:**

Merrill Edge Mobile App

[User logging into the Merrill Edge Mobile App.]

It's right in the App store. Or you can just go to MerrillEdge.com on your phone or tablet. It's the same username and password you've already set up for your account.

Now you can manage your investments and transfer money wherever you are.

[Merrill mobile app dashboard showing total portfolio value over time.]

So, when you log in, you'll end up here. It's your home page; kind of a snapshot of your accounts.

[Home page showing Merrill account details and investing info.]

And these are quick tabs for the things you probably want to see first. Holdings... activities... dividends...

[Cursor hovers over the Accounts tab, showing how to find holdings, activity and dividends in navigation.]

And right at the top is where you can make things happen, whether you're still researching... or ready to make a trade.

[Cursor hovers over Research tab, selects Stocks from the dropdown menu.]

Speaking of which... let's do this. Now, I am not offering you a stock tip... just showing you what it looks like to make a trade.

[Searching for a fictional stock. Overview page for fictional stock. Buttons for Research and Trade are displayed. Trade is selected. Trade ticket appears.]

**On screen copy:**

Need more help?

So, let's say you need a little more help. No worries. Most people do. It's right here.

[Cursor clicks on Help & Settings tab.]

You'll find guidance at every step along the way. There's a quick start guide.

So that's it. That's all it takes to get started. What you do next... is up to you. Thanks for watching, and thanks for choosing Merrill.

**On screen copy:**

What would you like the power to do?®

Bank of America® logo

Merrill® logo

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**Investing involves risk. There is always the potential of losing money when you invest in securities.**

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

**You have choices about what to do with your 401(k) or other type of plan-sponsored 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 a 401(k) from a prior employer to a**

**401(k) at your new employer, take a distribution, or leave the account where it is. Each choice may offer different investments and services, fees and expenses, withdrawal options, required minimum distributions, tax treatment (particularly with reference to employer stock), and provide different protection from creditors and legal judgments. These are complex choices and should be considered with care.**

**For more information, [visit our rollover page](#) or call Merrill at 888.637.3343.**

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