

How to Navigate and Fund Your MESD Account: Audio Script

[Music in background throughout]

[Merrill logo on screen throughout]

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. 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 account 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 your 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.]

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

Merril® logo

Disclosure:

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

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.



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.

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

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
-----------------------------	--------------------------------	-----------------------

© 2023 Bank of America Corporation. All rights reserved. 5729960

[End of transcript]