

How To Start Investing: Audio Script

[Music in background throughout]

[Merrill® logo on screen throughout]

On screen copy:

How do I start investing?

[Presenter sitting at desk with laptop open.]

On screen disclosure:

Please see important information at the end of this video.

When it comes to investing, everyone does it a little differently. It's not like there's only one "right" way. So now that you've funded your Merrill Edge Self-Directed account, you get to decide what approach works for you.

But I'm not here to tell you what to invest in. I'm just going to show you a few of the ways to get the information you need and start investing. And I'll do it on my screen, so you can see exactly how it works.

So, most people already know how much money they're willing to invest when they start. But the question you're probably asking is "What do I want to invest in?"

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What do I invest in?

There are all kinds of options. But some of the most common ones are Stocks, Exchange Traded Funds, or as the pros like to say "ETFs", Mutual Funds, and Fixed Income assets like Bonds.

Now it's totally okay if you don't know what all those things are. Because under the Guidance & Retirement tab, you'll find links like "Investor Education" and "New to Investing" that will help you both understand your choices, and set your priorities.

[Fictional account screen appears, Guidance & Retirement tab is clicked and cursor moves around options.]

Spend some time reading up or watching the videos. They could give you an idea where to start. And think about when you're going to need the money you're investing. For example, are you looking to redo your kitchen in a few years...

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Home renovations

...or are you saving up for retirement?

Also, be realistic about how much risk you're comfortable taking.

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Risk Tolerance

Putting your money in different types of investments can manage risk... but risk is always a part of investing.

[Risk tolerance options screen appears.]

Okay, so once you've set those guardrails, it's time to figure out what to invest in.

These ideas can come from anywhere, from the morning news to a personal connection. But if you're at [MerrillEdge.com](https://www.merrilledge.com), the place to start is the Research tab.

[Cursor selects the Research tab to view the dropdown menu. Idea Builder is selected.]

You can get information and insights about markets, or take a look at lists of stocks, mutual funds and ETFs that have been put together by investment experts.

[Cursor hovers over idea builder tiles.]

You can even find investment ideas that align with the things you care about most.

[Showing investing themes in Idea Builder.]

And once those ideas come into focus, you can go deeper and get the story behind the stock or fund.

You'll find it here, in the overview.

[A fictional stock is selected in Idea Builder and a window opens to see more research and read the stock story.]

With a click, you can page through, step by step, and learn more about the company or fund, and look at past performance and current ratings.

Now let me be clear... this stock does not exist. It was made up for this video. I am not here recommending anything... except doing your homework. But of course, once you get into browsing stock stories, it might not feel like homework at all.

But let's say that after looking at a stock story, or any of the other research, you're ready to make a trade. Well that process starts right up here. You'll enter the symbol in this space.

[Showing how to search for a stock and fill out the trade ticket.]

And start filling out the trade ticket with the details like "buy" or "sell" and how many shares you're trading.

If you're looking to make the transaction right away, the order type you want is "Market." Any of the other choices will only make a trade go through if the price goes higher or lower than an amount you set in your order.

But that's more advanced trading. You can click the "help" link right from the trade page to learn more about any of them.

[Question mark "help" icon is selected on the trade page.]

Lastly, preview your order and double check it. Then confirm... and you've made your trade.

[Fictional order is previewed and confirmed.]

And once you've begun trading, you can monitor all your holdings in one place.

This is your Portfolio Story, where you can look at past performance, and even watch a short video about your portfolio.

[Accounts menu drops down. Portfolio Story is selected.]

So, those are the basics, from deciding what kind of investment fits you, all the way through making a trade. And if you need it, help is just a click or call away.

[Cursor highlights Invest tab and hovers over the help section.]

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Help When You Want It
888.637.3343

Welcome to investing with Merrill. Thank you for watching.

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On screen disclosures:

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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.

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