Are you ready for the opportunity?

Become a Merrill Lynch Financial Advisor
Merrill Lynch Wealth Management makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated, a registered broker-dealer and member SIPC, and other subsidiaries of Bank of America Corporation (“BAC”).

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

Investment products:

<table>
<thead>
<tr>
<th>Are Not FDIC Insured</th>
<th>Are Not Bank Guaranteed</th>
<th>May Lose Value</th>
</tr>
</thead>
</table>


If your current career isn’t taking you where you want to be, Merrill Lynch offers you the opportunity to change lives, starting with your own.

With Merrill Lynch you will have:

<table>
<thead>
<tr>
<th>Independence*</th>
<th>Impact</th>
<th>Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entrepreneurial opportunity to build and manage a business</td>
<td>The opportunity to make a meaningful difference in the lives of clients</td>
<td>A base salary plus an uncapped, unlimited annual income opportunity</td>
</tr>
</tbody>
</table>

* Intended within a cultural context. Merrill Lynch Financial Advisors are employees of Merrill Lynch and must adhere to all Firm policies with regard to their business activities.
Our goal is to transfer your previous successes into a career that will leverage your achievements in the Practice Management Development (PMD) program.
We’re seeking high achievers

Our ideal candidates have proven records of success in their careers and their lives—people who possess the mind-set of a Merrill Lynch Financial Advisor.

A background of accomplishment
You will need drive, commitment and perseverance to succeed. What you do not necessarily need is a financial services background to become a Financial Advisor. Only 15% of Advisors, industry-wide, started as Advisors.¹ And many of our most successful Advisors have come from careers outside the financial services industry, including:

- Sales professionals
- Attorneys
- Bankers
- Entrepreneurs
- Accountants
- Insurance agents
- Fundraisers
- Community leaders
- Educators
- Military

Motivated self-starters
Our highly entrepreneurial Financial Advisors enjoy taking the time to listen to and converse with clients about goals and objectives. They appreciate the opportunity to access the global power of Merrill Lynch and Bank of America to help clients achieve their goals.

How would you answer these questions:

- Do you have entrepreneurial spirit?
- Are you a leader in various areas of your life?
- Are you ready to take action when opportunity knocks?
- Are you creative and resourceful?
- Do you have clearly defined personal goals, not just work-related goals?
- Are you self-motivated and outgoing enough to network and acquire new clients?
- Are you decisive, even in complex situations?
- Do you have strong relationship-building skills?
- Are you committed to community involvement?
- Do you pride yourself on being resilient when facing new challenges?
- Do you have integrity and high ethical standards?
- Do you demonstrate a willingness to take action?
- Are you collaborative and do you bring out the best in others?

If you have many of these characteristics, you should consider the opportunity for a dynamic new career path offering you rewards based on your success.
The PMD program is designed to develop the critical skills and knowledge necessary for acquiring clients, enhancing relationships, providing tailored solutions and building a successful wealth management practice.

A comprehensive, proven curriculum
- Participants benefit from a curriculum designed by a team of industry-leading learning professionals. It is implemented at a local level by successful Directors, practicing Financial Advisor mentors and PMD Coordinators under the guidance of Market PMD Managers, all of whom are dedicated to the success of participants.
- The curriculum consists of proprietary Merrill Lynch content and includes customized courses and solutions developed with industry leaders such as Top Producer, Franklin Covey, the College of Financial Planning and the American College of Financial Planning.
- All PMD participants will take advantage of intensive training with Merrill Lynch Fast Start and Consultative Sales Skills Programs—available only at Merrill Lynch.

Coaching and mentoring
- Market PMD Managers provide consistent program delivery for trainees. Wherever you are based, you receive the same high level of training that would be available in any other part of the country.
- PMD Coordinators and practicing Financial Advisor mentors in local offices support and assist you in launching your career through business and marketing plan reviews, face-to-face and team meetings, and assistance with client meetings.
- Our PMD Mentor program allows you to work with an experienced Merrill Lynch Financial Advisor. This invaluable resource helps you benefit from the guidance and leadership that can put you on the path toward becoming part of the next generation of successful Financial Advisors.
- Participants who find it challenging to build practices are enrolled in a 90-day program that provides highly personalized coaching to quickly break down barriers to success.

Valuable resources necessary for success
- Customized Registration Exam Preparation includes Series 7 and Series 66 exam preparation programs that cater to your learning style.
- We provide turnkey marketing and business development strategies for implementation that can support accelerated development of your practice.
- Learn how to use BofA Merrill Lynch Global Research’s industry-leading research and analysis and Merrill Lynch’s comprehensive investment platform to deliver innovative client solutions.

A competitive base salary and meaningful recognition
- You will earn a competitive base salary as you earn registrations/licenses and build your business.
- In addition to a competitive base salary, Merrill Lynch’s pay for performance culture offers bonus opportunities to reward success.
- The Merrill Lynch PMD program offers multiple recognition opportunities to attend the renowned PMD Excellence Event, advanced training and leadership opportunities for those interested in becoming Firm leaders.

Merrill Lynch has been training Financial Advisors since 1946. We believe that our Practice Management Development (PMD) training program is the most comprehensive in the industry, helping you at every step along the way to become a successful Merrill Lynch Financial Advisor.
The PMD program may be for you

If you’re a high achiever with the Merrill Lynch mind-set, the structured and disciplined PMD training program is the first phase toward embarking on a wealth management career as a Merrill Lynch Financial Advisor.

Merrill Lynch’s culture offers continual development opportunities to enhance your personal impact and develop your wealth management practice. The PMD program includes:

- Investment, sales and business management training and development
- Coaching and mentoring from industry leaders
- A rewarding compensation structure that includes salary, bonuses and incentive payouts*
- A monthly performance hurdle, a rigorous curriculum and high expectations with a caring meritocracy

Five distinct stages

<table>
<thead>
<tr>
<th>Training Stage*</th>
<th>First Four Months</th>
<th>Development Stage</th>
<th>Next Three Months</th>
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<tbody>
<tr>
<td>Orientation</td>
<td>Business development training</td>
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<tr>
<td>Series 7 and Series 66 registrations</td>
<td>Wealth Management Workstation essentials</td>
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<tr>
<td>Investment process and Client Portfolio Solutions</td>
<td>Salesforce CRM essentials</td>
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<tr>
<td>Activity-based goals for client acquisition</td>
<td>Skill Assessment 1</td>
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<tr>
<td>Merrill Lynch production number assigned</td>
<td>Activity-based sales training</td>
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<tr>
<td>Client acquisition skills training</td>
<td>Wealth Management Process and Tools training</td>
<td></td>
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<tr>
<td>Marketing strategy and resources</td>
<td>Insurance license</td>
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<tr>
<td>Consultative sales skills training</td>
<td>Skill Assessment 2</td>
<td></td>
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<tr>
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<td>CFP® financial planning course</td>
<td>Activity-based sales training</td>
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<tr>
<td>CFP® investments course</td>
<td>Wealth Management Process and Tools training</td>
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<tr>
<td>Optimal Practice Model introduction</td>
<td>Insurance license</td>
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<tr>
<td>Skill Assessment 3</td>
<td>Skill Assessment 2</td>
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<tr>
<td>Pipeline management</td>
<td>Activity-based sales training</td>
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<tr>
<td>Client Portfolio Solutions positioning</td>
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<tr>
<td>Wealth Management Snapshot Tool</td>
<td>Insurance license</td>
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<td>Client Service Model training</td>
<td>Skill Assessment 2</td>
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<tr>
<td>Client Review Center</td>
<td>Activity-based sales training</td>
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<td>Skill Assessment 3</td>
<td>Activity-based sales training</td>
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<tr>
<td>Training on the functional roles of the Optimal Practice Model</td>
<td>Activity-based sales training</td>
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<tr>
<td>Advanced Wealth Management Workstation training</td>
<td>Alternative investments</td>
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<tr>
<td>Advanced Consulting Sales Skills training</td>
<td>Skill Assessment 4</td>
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<tr>
<td>Advanced training on the functional roles of the Optimal Practice Model</td>
<td>Business plan review</td>
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<tr>
<td>Personal and professional development for peak performance</td>
<td>Program graduation</td>
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<tr>
<td>Business plan review</td>
<td>Program graduation</td>
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* Full salary through month 12 of Stage 1, reduced quarterly thereafter. Starting salary correlates to performance hurdle path. Additional awards are based on meeting performance hurdle and actual production numbers.

† Length may vary depending on participant’s level of registration and prior financial experience.
Build your practice with a wide range of resources

As a Merrill Lynch Financial Advisor, you will have access to the deep resources and full capabilities of both Merrill Lynch and Bank of America.

Your Merrill Lynch support team includes a group of specialists with expertise in banking, credit, retirement, insurance and investments. Additionally, you will have access to the full capabilities of Bank of America and its industry-leading banking services. Because of this combined support, we can offer you a range of strategies that is unavailable from the competition.

Support from Merrill Lynch Financial Specialists
Wealth Management • Retirement Solutions and Annuity • Insurance • Trust • Portfolio Strategies • Market-Linked Investments • Alternative Investments

Merrill Lynch Financial Advisor

Support from Bank of America Financial Specialists
Wealth Management Banking • Commercial Bank • Consumer and Small Business Bank • Credit Card Division • Home Loans • Insurance
Use innovative marketing materials to support your business

Merrill Lynch offers targeted, preapproved, easy-to-use tools to help you build your business and enhance all of your client relationships.

These marketing materials include fact sheets that provide a brief overview of you and your background; a Web page that showcases your professional information; a monthly e-newsletter with timely financial articles; a presentation library to help you prepare for client and prospect meetings; and a variety of other resources. With MyMerrill.com®, clients know you are just one click away from their computer or mobile digital device. They can also stay on top of their finances anytime, anywhere, by accessing a full range of investment products, analyses and market insights from their iPad®, iPhone®, Android™ and BlackBerry® devices.

Custom materials

The Custom Marketing Solutions (CMS) program creates marketing materials designed to help you tell your story and stand out among competitors through personalized messages customized to fit you and your practice.

You can choose from a menu of items including brochures, Web sites and other marketing materials. Various levels of customization are available for purchase.
The knowledge and experience you gain as a Merrill Lynch Financial Advisor are enhanced by the thought leadership and innovative strategic thinking of some of the brightest minds in the industry.

The BofA Merrill Lynch Global Research platform offers you access to high-quality investment ideas. Approximately 775 analysts in more than 20 countries focus their efforts on these primary disciplines:

- Equities
- Credit
- Rates and currencies
- GEM fixed income
- Macro (economics, strategy and commodities)

This extensive Global Research covers:

- More than 3,350 stocks
- Currencies across more than 60 countries
- More than 940 corporate bond issuers
- More than 20 commodities
- More than 5,000 fixed-income bond indexes, 500 investable commodity indexes and over 100 theme- and sector-based equity and equity derivative indexes

All data as of June 29, 2012.
Join an industry leader

- #1 Global Wealth Manager®
- #1 in U.S. Affluent/High Net Worth Lending and Deposits®
- #1 in Personal Trust Assets®
- #1 Specialty Asset Manager®
- Led the annual list of Top 1,000 Advisors®
- Most Financial Advisors with the No. 1 ranking in their state®

To learn more about Merrill Lynch’s PMD program, visit http://facareers.ml.com.
PMD participants are eligible to work with a mentor once they earn their production number and enter the Development stage. PMD participants who were LOS month 8 or below in January 2012 are also eligible to work with a mentor.

Alternative investments may not be suitable for certain investors and are available only to qualified purchasers.

Headcount includes publishing and non-publishing analysts.


FDIC, March 31, 2011. Includes managed and unmanaged Personal Trust Assets. Ranking excludes competitors not required to file with FDIC.

$12B in Oil & Gas, Farm & Ranch and Timber assets under management, November, 2011.

Baron’s, 2012.

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