

# Advisor Alliance

Helping make financial lives better

In running a successful business, one way to stay ahead is continuous improvement — it’s the same with your company’s retirement plan. Your plan can be a valuable asset in helping you attract and retain the best employees — giving you a competitive edge that keeps your company on a strong growth track.

**When it comes to getting the most from your retirement plan, Bank of America offers a powerful solution**

Simply put, Advisor Alliance combines Merrill Lynch Wealth Management’s investment and advisory services with a network of diverse, committed third-party providers who offer competitive recordkeeping and plan administration services for your business retirement plan needs. Advisor Alliance offers the following features to help you pursue better plan outcomes.

- Your Merrill Designated Advisor can help evaluate the platform appropriate for your plan needs and provide personalized guidance on an ongoing basis. By combining our consultative approach with experienced service provider capabilities, our goal is to make it easy for you to make appropriate decisions to help your employees and company pursue financial wellness.
- Our providers are nationally recognized leaders<sup>1</sup> in the industry who offer competitive, value-added products and services. Bank of America utilizes a thorough and structured process for service provider selection and potential providers must be experienced leaders in the small and middle market segments with strong product, platform and service capabilities.

**Our comprehensive approach starts with a broad range of plan types.** Advisor Alliance offers the following types of retirement plans:

401(k)	403(b)
401(k)–Safe Harbor	Profit Sharing
Roth 401(k)	Money Purchase
Multiple Employer Plans (MEP)	Thrift Savings

- Through our Fiduciary Advisory Services we can help you construct and maintain an investment menu and act as an ERISA fiduciary for the investment advice provided.
- Our education and plan services encompass non-fiduciary services<sup>2</sup> available to the plan including, but not limited to employee education and relationship management.

**ADVISOR ALLIANCE PROVIDERS**

Advisor Alliance has become one of the largest and most successful benefit plan programs of its kind, serving more than 19,819 businesses and \$50 billion in client balances.<sup>3</sup>



Investment products:

<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
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## One of the greatest assets of Advisor Alliance is the guidance of your dedicated Merrill Designated Advisor

You can look to us to think strategically — keeping in step with your company as it grows. Your Merrill Designated Advisor will work with you through the process — evaluation, design, implementation and ongoing management — of your retirement plan, helping bridge the gap between your current plan and a plan that anticipates future growth. Each step of the way, our focus stays the same: making sure the plan continues to help you and your employees pursue your retirement goals.

### Our disciplined plan management process is focused on your goals. Elements of a successful plan include:

- **Plan Design** – Creating a plan that aligns with your benefits philosophy, makes the most of your budget and helps your employees prepare for retirement.
- **Investment and fiduciary risk management** – Helping you fulfill your responsibilities for investment selection and fiduciary risk mitigation.
- **Employee engagement** – Delivering innovative, tailored messaging for key life stages.
- **Regulatory conformance** – Providing resources and ongoing education, such as the Plan Sponsor Compliance Resource Guide and the Fiduciary Compliance Checklist, to help you understand your fiduciary responsibilities.
- **Expense control and disclosure** – Helping you ensure plan fees are reasonable and you get the most out of your benefits budget.
- **Recordkeeper plan administration** – Resources and experiences to help manage your plan effectively.

The value of a Merrill Designated Advisor, flexibility, a sound provider network and continuous enhancements make this retirement solution stand out for small- and mid-sized businesses. For more information about Advisor Alliance, please contact your Bank of America representative.

Fiduciary Advisory Services is an investment advisory program sponsored by Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as “MLPF&S” or “Merrill”). Merrill offers a broad range of brokerage, investment advisory and other services. There are important differences between brokerage and investment advisory services, including the type of advice and assistance provided, the fees charged, and the rights and obligations of the parties. It is important to understand the differences, particularly when determining which service or services to select. All recommendations must be based on the suitability requirements of the client. Please refer to the Fiduciary Advisory Services Brochure for information on the program including a description of the series and related fees.

<sup>1</sup> 2019 PLANSPONSOR Defined Contribution Survey.

<sup>2</sup> Education and Plan Services are non-fiduciary services required for Advisor Alliance plans and optional for MLI plans.

<sup>3</sup> Source: Bank of America. Advisor Alliance is part of Global Wealth and Investment Management (GWIM), the wealth and investment management division of Bank of America Corporation. As of December 31, 2019, Advisor Alliance had client balances of \$50 billion. Client balances consists of assets under management, client brokerage assets and deposits.

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The third-party providers through Advisor Alliance are not affiliated with Bank of America Corporation.

Group annuity guarantees, including any credited rate of interest or annuity payout rates, and any rider guarantees, if applicable, are backed by the claims-paying ability of the issuing insurance company. Neither Merrill Lynch, nor any of its affiliates, backs the guarantees or makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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