



PRIVATE BANKING &  
INVESTMENT GROUP

# WICKHAM CASH PARTNERS

Private Wealth Advisors





## Wickham Cash Partners

PRIVATE WEALTH ADVISORS

### Merrill Lynch Core Principles

- Client Focus
- Respect for the Individual
- Teamwork
- Responsible Citizenship
- Integrity

Merrill Lynch makes available products and services offered by MLPF&S and other subsidiaries of Bank of America Corporation ("BoFA").

The Private Banking and Investment Group is a division of MLPF&S that offers a broad array of personalized wealth management products and services. Both brokerage and investment advisory services (including financial planning) are offered by the Group's Private Wealth Advisors through MLPF&S. The nature and degree of advice and assistance provided, the fees charged, and client rights and Merrill Lynch's obligations will differ among these services.

The banking, credit and trust services sold by the Group's Private Wealth Advisors are offered by licensed banks and trust companies, including Bank of America, N.A., member FDIC, and other affiliated banks.

Investment products offered through MLPF&S and insurance and annuity products offered through Merrill Lynch Life Agency Inc.:

<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
<b>Are Not Deposits</b>	<b>Are Not Insured by Any Federal Government Agency</b>	<b>Are Not a Condition to Any Banking Service or Activity</b>

MLPF&S is a registered broker-dealer, registered investment adviser and member SIPC. Merrill Lynch Life Agency Inc. is a licensed insurance agency. Both are wholly owned subsidiaries of BoFA.



## HELPING YOU NAVIGATE THE FINANCIAL MARKETS

For more than 50 years, clients have looked to Wickham Cash Partners for personalized advice and guidance designed to help them preserve and grow their wealth, develop income strategies to support their evolving lifestyles, help minimize taxes, endow charitable interests and leave behind a legacy for future generations.

Our depth of knowledge as Merrill Lynch Private Wealth Advisors to individuals and families with substantial wealth has shaped our approach. With reflection and insight, our private banking team provides clients with advice and guidance, strategic thinking and the intimacy expected from a boutique-like financial services firm.

In a world of ‘round-the-clock’ financial information, and with new investment opportunities emerging daily, look to us to help you navigate the financial markets with a focus on today and an eye on the future.





## A TRADITION OF FOCUSING ON WHAT MATTERS MOST TO YOU

Early in Charles Wickham Jr.'s career, he made the decision to establish meaningful relationships with a select number of wealthy families. While considered unconventional at the time, Charlie believed that if he could truly understand clients' family dynamics, their balance sheets, income statements and long-term goals, he could help them develop a financial strategy designed to last for generations.

Fifty years later, our team of professionals continues this tradition as Wickham Cash Partners. Our three partners have a combined 85 years of investment experience and knowledge—100% of it with Merrill Lynch. Our five client associates have an average of ten years in the financial services industry, the majority spent with Merrill Lynch.

We believe that this level of continuity helps us to build long-lasting client relationships, and we have found that these strong client relationships, when allowed to mature, have flourished through all types of economic conditions—often surpassing expectations. Furthermore, many relationships have broadened into two, three, even four generations of the same family. We believe this is a powerful testament to the insight, service, advice and guidance we provide.



## OUR PROCESS DEFINES A STRATEGY TO HELP YOU PURSUE YOUR GOALS

Many of the clients we serve have built and sold successful public and private companies, and each of them has shared with us that they could not have been successful without a well-developed strategy.

We believe that managing your personal wealth should be no different. That is why our process begins with a thorough review of your balance sheet, income requirements, future aspirations, philanthropic goals and a detailed discussion about what risk means to you.

With a clear strategy based on your risk comfort zone, liquidity needs and time horizon, we help you fulfill your individualized allocation with the most appropriate blend of active and passive investment strategies. We emphasize a degree of flexibility in all of our recommendations, so as not to limit you to any specific product or provider.

Knowing that change is constant, we will meet with you frequently regarding relevant updates in your personal and financial life. We will also review your investment performance and recommend changes when necessary to help keep you on target to meet your financial goals.



### Wickham Cash Partners' Accolades

- R. Mitchell Wickham was named to *Barron's* America's Top 100 Financial Advisors in 2013.
- R. Mitchell Wickham was named by *Barron's* in its America's Top 1,000 Financial Advisors list as Number 1 in North Carolina from 2009 through 2013, while Gregory Cash was named Number 1 in the state in 2014, in *Barron's* America's Top 1,200 Financial Advisors list.
- R. Mitchell Wickham and Gregory Cash were named to the *Financial Times* Top 400 Financial Advisors for 2013 and 2014.
- Gregory Cash was named to *Registered Rep's* Top 40 Wirehouse Advisors Under 40 for 2013.
- R. Mitchell Wickham was named to *Registered Rep's* Top 100 Wirehouse Advisors in America for 2013.



## PERSONALIZED ATTENTION AND ACCESS TO THE FIRM'S INTELLECTUAL CAPITAL

The Private Banking and Investment Group at Merrill Lynch is dedicated to advising the firm's wealthiest clients. You will receive access to industry-leading analysts and senior wealth strategists, robust investment management strategies normally reserved for institutions and events catering to wealthy individuals like you.

While our access to such a depth of expertise is designed to enhance your financial picture, the value of Wickham Cash Partners' service reaches well beyond investment management. From access to Bank of America's cash management and lending capabilities, to family meetings and concierge services—when you have a request, we are committed to fulfilling it accurately, promptly and courteously, all through a single point of contact.

- In 2014, Merrill Lynch had more advisors on *Barron's* list of America's Top 1,200 Financial Advisors than any other firm, with 313 advisors. In 2013, the firm was number one on *Barron's* list of America's Top 1,000 Financial Advisors for the fifth consecutive year. (*Barron's* April 2014; February 2013)
- Merrill Lynch held the Number One position—with 41 financial advisors and private wealth advisors—on the *Registered Rep* America's Top 100 Wirehouse Advisors list. (*Registered Rep*, June 2014)
- Merrill Lynch has the largest number of financial advisors who hold the Certified Investment Management Analyst<sup>SM</sup> (CIMA<sup>®</sup>) designation. (Investment Management Consultants Association<sup>SM</sup> as of January 2013)
- Bank of America Corporation, through its affiliates, serves clients in more than 150 countries and has relationships with 99 percent of the U.S. *Fortune* 500 companies and nearly 96 percent of the *Global Fortune* 500. (As of February 7, 2013)
- Bank of America Merrill Lynch Global Corporate Banking delivers corporate finance, treasury, debt and risk management products to 80 percent of *Global Fortune* 500 and 99 percent of U.S. *Fortune* 500 corporations, along with multinational companies, financial institutions and governments. (As of February 7, 2013)
- Bank of America's top-tier Global Treasury Services platform serves 93 percent of the U.S. *Fortune* 1000 and 73 percent of the *Global Fortune* 500. (As of February 7, 2013)
- BofA Merrill Lynch Global Research named Number One global research firm. (*Institutional Investor*, 2013)

# MERRILL LYNCH COMPETENCIES THAT ARE BROAD AND DEEP

With access to the investing insights of Merrill Lynch and the banking convenience of Bank of America, we are able to offer quality advice and guidance.

<b>Investment Solutions</b>	Discretionary and Nondiscretionary Investment Strategies, Liquidity Management Risk Management, Alternative Investments Professionally Managed Accounts, Market-Linked Investments
<b>Concentrated Stock Management</b>	Hedging Strategies, Trust Solutions, Exchange Funds, Selling Programs, Block Trades, Equity Collared Position Strategies
<b>Banking and Lending</b>	Securities-Based Lending, International Financing, Sophisticated Deposit and Cash Management Strategies, Custom Lending Solutions, Home Financing, Aircraft Financing
<b>Trust and Estate Planning Services</b>	Personal Trust Services, Charitable Trusts and Foundations, Fiduciary Investment Management, Trust Administration, Estate Planning Services, Estate Settlement and Administration, Services for Individual Trustees
<b>Philanthropy</b>	Philanthropic Strategies, Charitable Grant-Making Solutions, Donor-Advised Funds and Foundation Consulting, Planned Giving Guidance and Management, Endowment Management and Consulting, Compliance, Governance and Succession Planning
<b>Family Office</b>	Family Wealth Transition Consulting, Lifestyle and Concierge Services, Income Tax Preparation and Consulting, Personalized Administration Services, Financial and Consolidated Reporting
<b>Tax Minimization Strategies</b>	Tax Minimizing Concentrated Stock Management, Tax-Efficient Investments, Tax-Advantaged Credit and Lending, Private Placement, Life Insurance, Tax Legislation Monitoring

Investment products are offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated. Banking products are offered by Bank of America, N.A.



## SERVICE: SETTING A STANDARD



By serving a select number of families, Wickham Cash Partners is able to offer you proactive, customized service. In today's world of automated attendants, we believe there is no substitute for the level of personalized attention you will receive from our team.

In fact, it's not uncommon to have two or three team members meeting with you on a regular basis—or multiple team members working together to address a complex situation on your behalf. Whether yours is an investment-related issue for our analysts or a wire transfer request for our service team, we provide professional service that we feel is unsurpassed in the industry.

We believe there is tremendous value in spending time with you face-to-face. You can expect regularly scheduled meetings with the added flexibility to meet with us at a moment's notice.

As is our goal with other clients, our approach to client service is designed to help bring structure and simplicity to your financial life.

## How One Couple's Vision for the Future Endured

In the mid-1970s, Charles Wickham Jr. began advising a couple who owned a regional distribution business. Just a few years later, they sold the business for a substantial amount of money and asked Charlie to help them with their financial affairs. The couple had always been extremely philanthropic. As they grew older, they became increasingly focused on endowing their charitable interests after their death, but they also wanted to provide for their heirs.

Wickham Cash Partners worked closely with the family, the clients' estate attorney and their CPA to develop a long-term strategy designed to create a lifetime income stream for themselves and their heirs. After the passing of the last income beneficiary, all remaining assets would fund a Private Family Foundation. A road map was created to guide the fiduciaries. The goals of this strategy were threefold:

## LEGACY PLANNING: PASSING ON YOUR VALUES

Our process begins at a fundamental level. We spend time with you, your spouse, your children and grandchildren, so that we can understand your family's dynamics and unique needs. Only after careful exploration of your goals can we begin to develop an appropriate wealth transfer strategy. This could include family values statements, educational programs for children and grandchildren, wealth transfer vehicles and a philanthropic-giving strategy.

When you think about passing wealth to future generations, consider that wealth can often disappear by the end of the second, or third, generation. The primary reasons for this are communication and trust issues within a family, heirs being inadequately prepared and the transfer tax impact across multiple generations.

Shaping your financial legacy is an ongoing process. Over time, strategies must be reviewed for continued relevance, educational programs need to be tailored for different age groups, and trust vehicles and family entities must be properly administered. Wickham Cash Partners has experience in helping clients in all stages of their life cycle—and we can help you.

To help the clients establish a long-term charitable giving plan, create income streams for their heirs, and educate future generations about stewardship and financial responsibility.





## ADVICE AND GUIDANCE: PORTFOLIO CONSTRUCTION AND BALANCED DIVERSIFICATION

Once your asset allocation has been developed, investment selection and fulfillment are the next crucial steps in our process. You will have access to boutique investment managers, exchange-traded funds, mutual funds and alternative investments from around the globe. We are not beholden to any investment product or manager, so you can rest assured that we always work to be unbiased and objective. We can offer you access to a wide variety of strategies and investment styles provided by a multitude of investment managers.

This offering is one of the largest nonproprietary investment platforms in the industry—providing you with the flexibility to implement almost any investment theme. But before your customized strategy is established, Merrill Lynch has been working hard on your behalf to assess, select and monitor various investments. Our commitment to hands-on research is rooted in the company's culture and history, and is a key element of the wealth management process designed to provide you with access to a broad range of possible managers, products and services. Only after a candidate has successfully completed this exhaustive review is it approved as a possible investment recommendation.

### The power of strategic thinking, customized reporting and collaboration



A family with a substantial concentrated stock position contacted Wickham Cash Partners to help them reduce their risk exposure. As part of our discovery process, we worked with them to define their objectives and expectations. We examined their current financial situation, met with family members and offered various suggestions. We envisioned investment strategies designed to diversify the concentrated stock, create improved

income distribution and enhance wealth preservation.



Wickham Cash Partners complements this process by further screening approved managers. Our approach is designed to recommend those investments that have shown an ability to consistently deliver superior risk-adjusted returns over multiple market cycles,\* while working together in the context of your customized asset allocation.

Careful consideration of managers, however, is not confined to the initial selection stage. After an investment is approved for suitability, continuous evaluations are conducted to verify that the investment strategy adheres to its objectives. Systematic reviews of the portfolio holdings and performance are conducted, along with regular on-site visits where qualitative factors such as process, organization, people and philosophy are compared to the initial manager selection.

Selecting investment strategies is both an art and a science. Together, with your input and our firm's resources, Wickham Cash Partners can construct a portfolio of independent investment strategies designed to reflect your values, risk comfort zone and long-term goals.

\*Past performance is no guarantee of future results.

Today, we consider together various elements of the family's finances, providing a quarterly accounting of performance in detailed reports.

Over the years, the family has come to look forward to our regular meetings, where we discuss rebalancing and review performance. We also talk about the family's financial issues. During annual meetings with the family's other advisors—such as attorneys and accountants—we review asset allocation, liquidity needs, spending policies and performance. Our highly focused attention to detail helps to provide the family with an ongoing, collaborative framework for them to better understand and monitor their financial progress.



## R. Mitchell Wickham, CFP®, CIMA®

MANAGING DIRECTOR—WEALTH MANAGEMENT  
PRIVATE WEALTH ADVISOR

Mitchell Wickham is a managing director in the Private Banking and Investment Group at Merrill Lynch and co-founder of Wickham Cash Partners. Along with Charlie and Greg, Mitchell is responsible for all aspects of the client service and investment experience. He guides the team's wealth management practice, where he is actively involved in developing each client's customized strategic portfolio allocation. Mitchell has also received advanced training from the Money, Meaning and Choices Institute in facilitating family meetings, values retreats and solving complex family-related financial issues that often occur within larger, ultra-high-net-worth families.

Prior to joining Merrill Lynch in 1999, Mitchell spent five years in the commercial real estate business, where he provided brokerage, site selection and location consulting services to *Fortune* 500 corporations. Mitchell received his Bachelor's degree from the University of Georgia; he also holds the Certified Investment Management Analyst® (CIMA®) designation; and he is a CERTIFIED FINANCIAL PLANNER™ certificant, a designation awarded by the Certified Financial Planner Board of Standards, Inc. He maintains the Series 7, 31, 63 and 65 FINRA registrations and is registered in all 50 states. *Barron's* magazine named him in its 2013 list of America's Top 100 Financial Advisors. *Barron's* has also named Mitchell the number one advisor in North Carolina from 2009 through 2013 in its list of Top 1,000 Financial Advisors and the number two advisor in the state in 2014 in its list of Top 1,200 Financial Advisors. He was ranked in the *Financial Times* Top 400 Financial Advisors for 2013 and 2014, as well as in the *Registered Rep's* Top 100 Wirehouse Advisors for 2013.

Mitchell lives in Charlotte, NC, with his wife, Leslie, and three daughters, Amelie, Cora and Marisol. He serves on the boards of the Association of Corporate Growth and North Carolina Outward Bound School, and is very active in his church and other local charities.



## Charles L. Wickham Jr.

MANAGING DIRECTOR—WEALTH MANAGEMENT  
SENIOR FINANCIAL ADVISOR—PBIG

Charles Wickham Jr. is a managing director in the Private Banking and Investment Group at Merrill Lynch and is the founding partner of Wickham Cash Partners. Along with Mitchell and Greg, Charlie is responsible for managing all aspects of client service and the investment experience.

Charlie joined Merrill Lynch in 1960, after serving four years as a United States Naval Officer. He holds a Bachelor's degree in Business Administration from the University of North Carolina, Chapel Hill. In 1967, Charlie was made the youngest partner ever of the privately held Merrill Lynch, Pierce, Fenner & Smith. Charlie maintains the Series 1, 31, 63 and 65 FINRA registrations and is registered in all 50 states.

Charlie lives in Charlotte, NC, where he is actively involved in supporting many nonprofit organizations. In addition to his love of business, and Merrill Lynch in particular, Charlie has enjoyed many years of competing nationally in both squash and racquetball. Among his many interests are spending time with his children and 11 grandchildren, spending time at the beach, reading, traveling and fly-fishing for bonefish.



## Gregory M. Cash, CFP®

MANAGING DIRECTOR—WEALTH MANAGEMENT  
PRIVATE WEALTH ADVISOR

Greg Cash is a managing director in the Private Banking and Investment Group at Merrill Lynch and co-founder of Wickham Cash Partners. Along with Charlie and Mitchell, Greg is responsible for all aspects of the client service and investment experience. He guides the team's wealth management practice, where he is actively involved in developing each client's customized strategic portfolio allocation. Greg has also received advanced training from the Money, Meaning and Choices Institute in facilitating family meetings, values retreats and solving complex family-related financial issues that often occur within larger, ultra-high-net-worth families.

Greg joined Merrill Lynch in 1997. Following a successful career as a solo practitioner, he then joined Wickham Cash Partners in 2001. A graduate of the University of Virginia, he holds a Bachelor's degree in Economics. He is a CERTIFIED FINANCIAL PLANNER™ certificant, a designation awarded by the Certified Financial Planner Board of Standards, Inc. He maintains the Series 7, 31, 65 and 66 FINRA registrations and is registered in all 50 states. *Barron's* magazine named Greg in its 2013 America's Top 1,000 Financial Advisors list, ranking him number two in North Carolina and in its 2014 America's Top 1,200 Financial Advisors list, ranking him as number one in the state. Greg was also ranked in the *Financial Times* Top 400 Financial Advisors for 2013 and 2014, and named to *Registered Rep's* Top 40 Wirehouse Advisors Under 40 for 2013.

Greg lives in Charlotte, NC, with his wife, Amanda, and their children, Graham and Lillian. Greg established a family foundation with the aim of inspiring men to be better husbands, fathers and community leaders. He serves on the board of the Association of Corporate Growth, and is active with the University of Virginia Athletics Foundation, his church and other local charities.



## Trevor B. Hoke, CIMA®

SENIOR FINANCIAL ANALYST

Trevor joined Merrill Lynch in 2004 and Wickham Cash Partners in 2007. Along with Mitchell and Greg, he guides the team's wealth management practice, where he is actively involved in developing each client's customized strategic portfolio allocation. As a financial analyst for Wickham Cash Partners, he is responsible for performing initial and ongoing investment manager selection and asset allocation modeling; providing customized reporting; and disseminating proprietary and third-party economic and security-specific research to clients.

Trevor received his Bachelor's degree from North Carolina State University, his MBA from the McColl School of Business at Queens University and he holds the Certified Investment Management Analyst® (CIMA®) designation. He maintains the Series 7 and 66 FINRA registrations.

Trevor lives in Charlotte, NC, with his wife, Christine, and their two children, Lucy and George. He is a past council member of the United Way of Central Carolinas Young Leaders and Young Affiliates of the Mint Museum. He is also active with Second Harvest Food Bank, Hope Haven, Myers Park Presbyterian Church and other local charities.



### J. North Moore III, CFA®

SENIOR FINANCIAL ANALYST

North joined Merrill Lynch in 2006 and joined Wickham Cash Partners in 2011. As a financial analyst, North assists the team with portfolio management and construction, investment research, customized reporting and relationship management.

North earned his Bachelor's degree from Davidson College, and he maintains the Series 7, 31 and 66 FINRA registrations. North holds the Chartered Financial Analyst (CFA®) designation and is a member of the CFA North Carolina Society. North lives in Charlotte with his wife, Nikki. He serves as a western North Carolina liaison for the American Field Service Intercultural Program, and is actively involved with the United Way of Central Carolinas. He is an avid outdoorsman and enjoys hunting, fly-fishing and marathon running.



### Matthew G. McLaughlin

VICE PRESIDENT  
SENIOR FINANCIAL ANALYST

Matt joined Merrill Lynch in 1999 and joined Wickham Cash Partners in 2013. Matt's responsibilities include managing the day-to-day operations of the business and focusing on elevated requests and services for clients. Matt received his Bachelor's degree in Finance from the University of North Carolina at Wilmington's Cameron School of Business. He maintains the Series 6, 7, 9, 10, 63 and 66 FINRA registrations.

Matt lives in Indian Land, SC with his wife, Janet, and their three children, Graham, Mary Kathryn and Tanner. Matt is very active in his church, serves as an ILEAD volunteer in the school system and enjoys volunteering as a coach in the local parks and recreation department.



### Holly M. Giacobone

SENIOR PRIVATE WEALTH ASSOCIATE

Holly began her career with Merrill Lynch in 1991 and joined Wickham Cash Partners in 2000. She is the private banking services coordinator for the team, as well as contributing her deep knowledge of alternative investments, K-1 planning and distributions, and regulatory policy changes that affect clients. Holly maintains her Series 7, 31, 63 and 66 FINRA registrations. A Charlotte resident, Holly lives with her husband, Pete, and their two children, Dana and Leo. She volunteers with Ronald McDonald House of Charlotte and McClintock Partners in Education, and is active with her church and school PTO board.



### Laura W. Kilette

SENIOR PRIVATE WEALTH ASSOCIATE

Laura joined Merrill Lynch in 1998 and Wickham Cash Partners in 2001. Laura's main responsibilities are working with institutional clients, handling customer service and trading.

Laura maintains her Series 7 and 66 FINRA registrations. She received a Bachelor's degree in Business Management with a concentration in Finance from North Carolina State University. Laura lives with her husband, Scott, and their three children, Aidan, Audrey and Austin, in Mint Hill, North Carolina.



## Jessica I. Schumacher

SENIOR PRIVATE WEALTH ASSOCIATE

Jessica joined Merrill Lynch in 2000 and Wickham Cash Partners in 2001. She handles managed account transactions for the team, with primary responsibility for implementing client portfolio changes.

Jessica holds a Bachelor's degree in Finance from the University of South Carolina. She maintains Series 7 and 66 FINRA registrations. A resident of Waxhaw, North Carolina, Jessica lives with her husband, Jeremy, and two children, Kylee and Colt.



## Erin P. Luckhaupt

SENIOR PRIVATE WEALTH ASSOCIATE

Erin joined Merrill Lynch in 1996 and has been with Wickham Cash Partners since 2006. Erin is our team asset transition specialist and also helps clients with account openings, maintenance and lending services.

Erin attended Ohio State University. She maintains her Series 7 and 66 FINRA registrations and is a resident of Cornelius, North Carolina.



## Lincoln T. Steelman

SENIOR PRIVATE WEALTH ASSOCIATE

Lincoln joined Banc of America Investment Services, Inc., in September 2006 as an Investment Specialist. In 2007, he began working with a U.S. Trust Private Banking team until December 2010, when he joined Wickham Cash Partners as a Senior Private Wealth Associate.

Lincoln maintains the Series 7 and 66 FINRA registrations and earned a Bachelor's degree from Appalachian State University, with a concentration in Marketing. Lincoln lives with his wife, Janel, and their two children, Rutledge and Emerson, in Charlotte, North Carolina.

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## Additional Resources:



## Brenda H. Millard

SENIOR VICE PRESIDENT  
WEALTH MANAGEMENT BANKER  
BANK OF AMERICA, N.A.

In 2000, Brenda joined Bank of America, where she spent nine years in the Global Wealth and Investment Management Group providing customized lending solutions to the company's executives and their families. In 2010, Brenda began working with Wickham Cash Partners as its dedicated wealth management banker. She is responsible for creating and implementing strategic credit, banking and cash management solutions for Wickham Cash Partner's clients.

# WICKHAM CASH PARTNERS

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Some or all alternative investments may not be suitable for certain investors. Certain alternative investments carry significant risk and are not subject to the same regulatory oversight as mutual funds and other traditional investments. For these reasons, access to alternative investments may be limited to investors who are designated as sophisticated, high-net-worth investors.

*Barron's* magazine, Feb. 24, 2014, "America's Top 1,200 Advisors: State-by-State" list. Also, *Barron's* magazine, Feb. 18, 2013, Feb. 20, 2012, Feb. 21, 2011; Feb. 22, 2010; Feb. 09, 2009: "Top 1,000 Advisors: State-by-State" lists. *Barron's* is a trademark of Dow Jones & Company, Inc. All rights reserved. Financial advisor criteria: minimum seven years financial services experience and employment at current firm for at least one year. Numerous quantitative and qualitative measures (including assets managed, revenue produced and quality of practice) determine the financial advisor rankings.

*Barron's* magazine, April 15, 2013; America's Top 100 Financial Advisors list. Advisors considered for the "America's Top 100 Financial Advisors list" ranking have a minimum of seven years financial services experience and have been employed at their current firm for at least one year. Quantitative and qualitative measures used to determine the Advisor rankings include: client assets, return on assets, client satisfaction/retention, compliance records, and community involvement, among others. *Barron's* does not receive compensation from Advisors, participating firms and their affiliates, or the media in exchange for rankings. *Barron's* is a trademark of Dow Jones & Company, Inc. All rights reserved.

*The Financial Times* Top 400 Financial Advisors, March 25, 2014; April 11, 2013. The Top 400 list is based in large part on data gathered from and verified by broker-dealer home offices, and, as identified by the FT, reflected each advisor's performance in six primary areas, including assets under management, asset growth, compliance record, experience, credentials and accessibility. The full methodology is published here: <http://www.money-media.com/ft400.shtml>.

*REP.*, October 1, 2013, the "Top 100 Wirehouse Advisors in America." Advisors on the Top 100 Wirehouse Advisors in America list are ranked exclusively by assets under management custodied at the four wirehouse firms. Only advisors for whom 60 percent or more of assets correspond to retail clients were eligible for the list. *REP.* magazine and [wealthmanagement.com](http://wealthmanagement.com) do not receive any compensation from financial advisors, participating firms and affiliates, or the media in exchange for rankings.

*REP.*, August 1, 2013, the "Top 40 Wirehouse Advisors Under 40." Advisors on the Top 40 Wirehouse Advisors Under 40 list are ranked exclusively by assets under management custodied at the four wirehouse firms. Only advisors for whom 60 percent or more of assets correspond to retail clients were eligible for the list. Advisors must be under the age of 40 as of August 2013. *REP.* magazine and [WealthManagement.com](http://WealthManagement.com) do not receive any compensation from financial advisors, participating firms and affiliates, or the media in exchange for rankings.

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