

Pages one and two were the existing version of this fact sheet. Page three is my rewrite.



**MERRILL** **EDGE**<sup>®</sup>

Bank of America Corporation

# Wealth Management Report: Asset Allocation Analysis

## What is an Asset Allocation Analysis?

Using the Merrill Lynch Wealth Management<sup>®</sup> process, a Merrill Edge Financial Solutions Advisor<sup>™</sup> can draw upon our broad array of strategies to help you create, build and protect your wealth. An Asset Allocation Analysis is a component of the second step of this process—Set Strategy.

A personalized, in-depth wealth management report, an Asset Allocation Analysis contains an insightful view of your investments that shows how they are allocated among different asset classes, such as equities, fixed-income, cash and other investments.

### When should you consider an Asset Allocation Analysis?

Talk to a Merrill Edge Financial Solutions Advisor<sup>™</sup> about completing an Asset Allocation Analysis if you plan to make significant new investments, are concerned about over- or underweighting certain asset classes, or have specific questions such as:

- Should I rebalance or modify asset allocations?
- Should I consider other asset classes, such as alternative investments?
- Is my portfolio broadly diversified across industry sectors?
- Is my asset allocation consistent with my financial goals, and does it support my overall wealth management strategy?

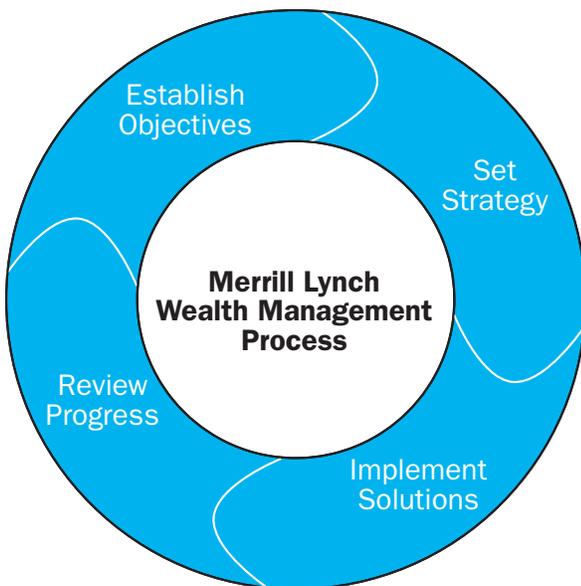
### What are the benefits of an Asset Allocation Analysis?

#### Develop an appropriately diversified portfolio

- Using information that you provide—such as your current assets, financial goals and tolerance for risk—an Asset Allocation Analysis provides numerical and visual summaries of how your assets are allocated across asset classes, sectors and styles.
- An Asset Allocation Analysis provides historical performance information about each asset class.
- The report can include model portfolio allocations that are consistent with your objectives, risk tolerance and investment time horizon.
- The report also helps to identify the need for portfolio rebalancing.
- For comparative purposes, an Asset Allocation Analysis provides analyses that help illustrate the “efficient frontier,” a portfolio management concept that specifies optimal portfolios defined by the trade-off of expected return and acceptable risk.
- All your assets and multiple accounts, not just those held at Merrill Lynch, can be included for a thorough assessment.

#### Adjust asset allocation strategies

- You and a Financial Solutions Advisor can discuss the information in the Asset Allocation Analysis and use it as a basis for evaluating your current portfolio.
- An Asset Allocation Analysis can also help you:
  - View your total investment portfolio categorized by asset class
  - Analyze the diversification within asset classes
  - Evaluate the risk and return characteristics of your portfolio as currently allocated, or use a target allocation model and apply “what if” scenarios
  - Examine the historical risk of your portfolio
  - Identify alternative asset classes and diversification opportunities
  - Ensure that your asset allocation strategy is aligned with your financial goals and overall wealth management strategy



Merrill Edge<sup>®</sup> is the marketing name for two businesses: Merrill Edge Advisory Center<sup>™</sup>, which offers team-based advice and guidance brokerage services; and a self-directed online investing platform. Both are made available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S).

MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of Bank of America Corporation.

Investment products:

<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
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Sample pages of an Asset Allocation Analysis report. For illustrative purposes only.

## Review your progress

- It is important to periodically review your progress. A Financial Solutions Advisor can prepare an Asset Allocation Analysis again at a later date to reflect changes in your personal circumstances.
- A Financial Solutions Advisor can also provide you with additional wealth management reports to help you review and plan for other life goals. Additional reports include:
  - Net Worth Snapshot
  - Education Analysis
  - Retirement Analysis
  - Liquidity Management Analysis
  - Stock Option Analysis
  - Investment Proposal
  - Client Review

## What else should you know about an Asset Allocation Analysis?

- An Asset Allocation Analysis is available to you at no charge.
- Asset allocation, diversification and rebalancing do not assure a profit or protect against a loss in declining markets.
- An Asset Allocation Analysis can help you make informed investment decisions in order to reach your financial objectives. Merrill Edge® offers brokerage, investment advisory (including financial planning) and other services. You should understand each service and its differences, including the type of advice and assistance offered. This report is not a comprehensive financial plan. If you are interested in a formal analysis of your entire financial situation, please ask a Financial Solutions Advisor for more information.

## HOW CAN YOU GET STARTED?

If you're interested in a thorough, detailed look at your portfolio's asset allocation and how it relates to your overall financial goals, ask a Merrill Edge Financial Solutions Advisor how an Asset Allocation Analysis can help you achieve the life you want. A Financial Solutions Advisor, who is committed to understanding your specific needs, can help you develop customized strategies that fit your goals, risk tolerance, investing style and time horizon.

If you're already a client, contact a Financial Solutions Advisor at **1.888.ML.INVEST (1.888.654.6837)**. For your convenience, please have your account number ready when you call.

Interested in becoming a client? Please call **1.888.MER.EDGE (1.888.637.3343)** or visit us online at [merrilledge.com](http://merrilledge.com).

**IMPORTANT: The projections or other information shown in this analysis regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results.**

This report uses a probabilistic approach to determine the likelihood that you may be able to achieve your stated goals and to identify a range of potential wealth outcomes that could be realized. It involves generating thousands of scenarios, each simulating the growth of assets over a specified period of time, based on assumptions that include potential forward-looking rates of return, asset allocation, portfolio value, cash flow and market volatility. This analysis neither analyzes specific security holdings nor presents the results that could occur from an extreme market event, either positive or negative, due to the low probability of such an occurrence. The results of the analysis may vary over time and with each use if any of the underlying assumptions or profile data is adjusted. Your actual results may vary materially from those shown in this analysis.

# Merrill Edge Roadmap™

## Your asset allocation review

## Helping you maintain an investment mix to meet your financial goals

How you allocate your assets among various investments such as stocks, bonds and cash plays a key role in determining the long-term results you achieve.

However, deciding how to allocate your investments is really just the first step in successful investing. Rebalancing your portfolio on a regular basis is important to helping you maximize returns and avoid being exposed to too much (or not enough) risk.

You could benefit from talking to a Merrill Edge Financial Solutions Advisor™ about completing an asset allocation review if:

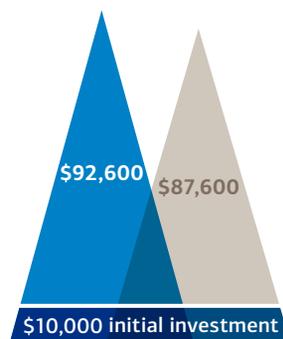
- You've taken a "set it and forget it" approach to your investing
- You're not sure when you last reviewed your investment mix
- The time frame on one of your investment goals has changed
- You've experienced some other life event that may require a change to your investments
- The performance of the market has thrown your investment mix out of balance

### What will you gain from an asset allocation review?

Reviewing your asset allocation with a Financial Solutions Advisor can help you maintain an appropriate level of diversification by providing:

- A review of all your assets and accounts, not just those held at Merrill Edge®
- Graphs and charts showing how your assets are allocated across asset classes, sectors and styles
- Historical performance information about each asset class
- Projections about how your portfolio might perform, including "what if" scenarios
- Possible alternative investment opportunities that are consistent with long- and short-term goals

### The benefits of rebalancing your portfolio



Two portfolios start out in 1987 with a mix of 60% stocks and 40% bonds. One is rebalanced annually, one isn't.

Over the next 25 years, the rebalanced portfolio outperforms the other by \$5,000.<sup>1</sup>

- Ending Value Rebalanced Portfolio
- Ending Value Nonrebalanced Portfolio

## We can help you get started

As part of a recommended semiannual portfolio review, a Financial Solutions Advisor will work with you to ensure your investment choices continue to align with your goals.



**VISIT** [merrilledge.com/fsalocator](https://merrilledge.com/fsalocator) to find a Merrill Edge Financial Solutions Advisor™ at select Bank of America banking centers.



**CALL 1.888.ML.INVEST** (1.888.654.6837) Monday through Friday, 7:30 a.m. to 1 a.m. Eastern if you're already a client.

### *Interested in becoming a client?*

Call **1.888.MER.EDGE** (1.888.637.3343).

Investment products:

**Are Not FDIC Insured**

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**May Lose Value**

<sup>1</sup> Results shown are based on indexes and are illustrative assuming an initial investment amount of \$10,000. They are gross of fees, do not take into account tax implications or transaction costs and assume reinvestment of income. Stocks and Bonds are represented by the S&P 500 Total Return Index and the Barclays U.S. Aggregate Total Return Bond Index respectively. Neither past performance nor asset allocation ensure a profit or protect against a loss in declining markets. Investor results may be more or less.

Merrill Edge<sup>®</sup> is available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), and consists of the Merrill Edge Advisory Center<sup>™</sup> (investment guidance) and self-directed online investing.

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