

Audio Script

[On screen visual: Bank of America logo]

[On screen copy: **Please see important information at the end of this video.**

Bank of America is a marketing name for the Retirement Services business of Bank of America Corporation (“BofA Corp.”). Banking activities may be performed by wholly owned banking affiliates of BofA Corp., including Bank of America, N.A., member FDIC. Brokerage and investment advisory services are provided by wholly owned non-bank affiliates of BofA Corp., including Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as “MLPF&S” or “Merrill”), a dually registered broker-dealer and investment adviser and member SIPC. Investment products: Are Not FDIC Insured; Are Not Bank Guaranteed; May Lose Value]

Narrator:

Our single objective is to help make financial lives better.

We understand the importance of providing tools to help you acquire and retain top talent, help employees realize the value of their benefits and provide support to navigate your benefit programs.

We offer a seamless integrated solution that helps support your employees’ broad financial needs. Financial Life Benefits™ offers comprehensive employee benefit capabilities including banking through Bank of America and investing for retirement with Merrill.

Equity Compensation services through Merrill help your company and employees make sense of stock plan benefits, with a variety of capabilities and services – Recordkeeping, financial education and guidance, Executive Services and a high-tech, high-touch approach.

Work with recordkeepers who provide the administrative services to support a variety of equity awards while giving you access to real-time processing, messages and transactions.

[On screen copy:

- Stock options
- Restricted stock awards
- Performance based awards
- Cash settled awards
- Employee Stock Purchase Plans]

Run reports how you want them, when you want them, with our convenient reporting platform’s on-demand interface.

We equip employees with educational resources to help them maximize their equity plan benefits and take control of their financial lives.

We offer Merrill Executive Services to help support the unique financial needs of your executives with local, experienced Merrill advisors who provide personalized service and sophisticated trading tools.

Seamless and secure access makes it easier for employees to manage their entire financial lives through a variety of channels.

[On screen copy:

- Advisors
- Mobile App
- Contact Centers
- Benefits Online® Website]

Through Merrill's Benefits OnLine® platform, employees have access to their integrated financial benefits accounts.

Employees can link their benefit, Bank of America banking, and Merrill investment accounts to view their account balances through Benefits Online®, Bank of America retail banking, and on the go through the mobile app.

[On screen copy: Cyber security in every connection]

As a global company with a local focus, we have gained valuable insights over years of experience to help your employees reach their broad financial goals.

[On screen copy: 2,400 employees working to identify and mitigate information security risks. *Bank of America, April 2020*]

We work hard to help ensure you get the security, support and access you need to reach your goals.

[On Screen copy: Relationships with 77% of the 2019 Global Fortune 500. *bankofamerica.com, January 2020*]

[On Screen copy: Relationships with 95% of the 2019 U.S. Fortune 1000. *bankofamerica.com, January 2020*]

We're here to help create better opportunities for you and your employees to help navigate every stage of their financial lives.

[On screen copy: What would you like the power to do?®]

[On screen copy]:
Bank of America Logo
1 (877) 902-8730 option 3
baml.com/equityawards

[On screen copy]:

Bank of America and its affiliates do not provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

This video does not constitute an offer or invitation to buy any securities. Any offer to buy securities from your company would be made only by a prospectus in accordance with the Securities Act of 1933 as amended, and all applicable laws.

This material does not take into account a client's particular investment objectives, financial situations, or needs and is not intended as a recommendation, offer or solicitation for the purchase or sale of any security or investment strategy. Merrill offers a broad range of brokerage, investment advisory (including financial planning) 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. For more information about these services and their differences, speak with your Merrill Financial Advisor.

The screen shots shown are intended to illustrate the functionality and services through Benefits Online. They are not meant as exact representations of the screens available through your plan. The concept screens are for discussion purposes only and do not reflect any currently available product or service. Any new products, services, enhancements, and release dates are subject to change based solely on Bank of America decision, including not proceeding with a planned offering.

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