

# Advisor Alliance

Helping to Secure the Future for You and Your Employees

## RETIREMENT & BENEFIT PLAN SERVICES



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, Merrill Lynch offers a powerful solution

Simply put, Advisor Alliance combines Merrill Lynch investment and advisory services — led by your Merrill Lynch Financial Advisor — with a choice of diverse, committed partners to provide competitive recordkeeping and plan administration services for your business retirement plan needs. Advisor Alliance offers the following features to differentiate our service offering:

- Your **dedicated Merrill Lynch Financial Advisor** is focused on your plan's success and committed to offering unbiased, personalized guidance to you and your employees. By combining our personal, consultative approach with proven partner capabilities, our goal is to make it easy for you to do the right thing to help your employees and company achieve long-term financial health.
- Our partners are **nationally recognized leaders** in the industry, who offer competitive, value-added products and services. Merrill Lynch utilizes a thorough and structured process for partner selection and potential partners must be experienced leaders in the small and middle market segments with proven product, platform and service capabilities.
- Our **governance and monitoring process** helps maintain strict standards, and includes everything from daily trade and account monitoring to ongoing interaction to ensure that the partners are meeting regulatory and compliance standards.
- We offer **investment flexibility while maintaining a rigorous fund screening and due diligence process** so you can choose from an extensive lineup of quality mutual funds to design an investment menu attuned to your company's objectives.<sup>1</sup>

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

<b>401(k)</b>	<b>403(b)</b>
<b>401(k)–Safe Harbor</b>	<b>Profit Sharing</b>
<b>Roth 401(k)</b>	<b>Money Purchase</b>
<b>Multiple Employer Plans (MEP)</b>	<b>Thrift</b>
<b>Defined Benefit (including Cash Balance)</b>	

### Advisor Alliance Partners



Advisor Alliance has become one of the largest and most successful benefit plan programs of its kind, serving more than 40,000 businesses and reaching a record \$27B in assets.<sup>2</sup>



Bank of America Corporation

**One of the greatest assets of Advisor Alliance is the guidance of your dedicated Merrill Lynch Financial Advisor**

You can look to us to think strategically — keeping in step with your company as it grows. Your Financial 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 achieve your retirement goals.

**Our consultative approach focuses on five core elements to identify and address your needs, and then help you monitor and manage the plan:**

- **Needs, goals and objectives** — Identifying and understanding your needs as a plan sponsor as well as the individual needs of your employees
- **Plan type, design and service provider** — Working with you, through our Advisor Alliance partners, to select appropriate plan provisions and the right provider, and evaluate your plan on an ongoing basis
- **Plan investments** — Providing guidance on establishing your plan’s investment options including a sample Investment Policy Statement and periodically reviewing the performance of the funds in the plan, comparing their track records against industry benchmarks
- **Compliance and fiduciary obligations** — 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
- **Participant communication and education** — Participating throughout the entire enrollment process and providing ongoing communication support, including ongoing educational meetings and a range of employee seminars covering retirement planning topics



Your Financial Advisor works with experienced and dedicated alliance partners to help ensure the delivery of services to your retirement plan.

The value of a Merrill Lynch Financial Advisor, flexibility, a sound partner 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 Merrill Lynch Financial Advisor.

*Investors should carefully consider the investment objectives, risks, charges and expenses of a Fund before investing. A prospectus, which contains information about these factors and other information about a Fund, should be read carefully before investing.*

<sup>1</sup> Insurance partners individually manage the universe of eligible funds and are not subject to the Merrill Lynch eligible fund list.

<sup>2</sup> As of March 2011.

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<b>Are Not Deposits</b>	<b>Are Not Insured by Any Federal Agency</b>	<b>Are Not a Condition to Any Banking Service or Activity</b>

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