

Advisor Alliance

Helping make financial lives better



Business Retirement Plans

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 education services — led by your Merrill Lynch financial advisor — with a choice of diverse, committed providers who offer competitive recordkeeping and plan administration services for your business retirement plan needs. Advisor Alliance offers the following features to help you achieve better plan outcomes.

- Your **dedicated Merrill Lynch financial advisor** is focused on your plan's success and committed to offering unbiased education and guidance to you and your employees. 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 achieve financial wellness.
- Our providers are **nationally recognized leaders**¹ in the industry who offer competitive, value-added products and services. Merrill Lynch 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 **governance and monitoring process** helps maintain strict standards, and includes a range of processes from daily trade and account monitoring to ongoing interaction to help ensure that the providers 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 eligible funds to design an investment menu aligned with your company's objectives.²

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
Defined Benefit (including Cash Balance)	

Advisor Alliance providers



Advisor Alliance has become one of the largest and most successful benefit plan programs of its kind, serving more than 33,000 businesses and \$38B in client balances.³



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Are Not Deposits	Are Not Insured by Any Federal Government Agency	Are Not a Condition to Any Banking Service or Activity

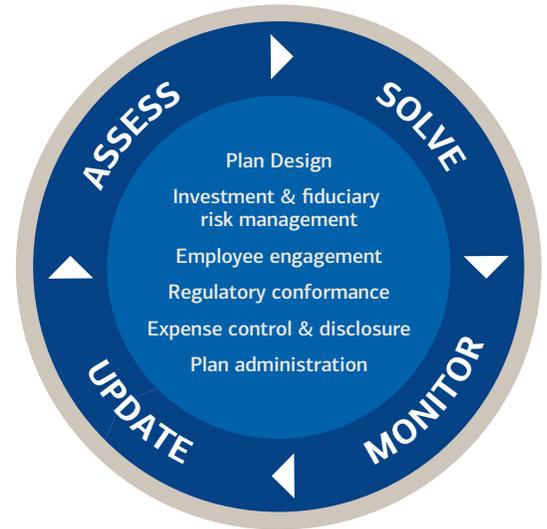
One of the greatest assets of Advisor Alliance is the guidance of your dedicated Merrill Lynch financial advisor

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 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 & 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 & 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 Lynch financial 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 Merrill Lynch financial advisor.

Investors should consider the investment objectives, risks, charges and expenses of investment options carefully before investing. This, and additional information about the investment options that are mutual funds, can be found in the prospectuses and, if available, the summary prospectuses, which can be obtained by contacting your Merrill Lynch financial advisor or Bank of America Merrill Lynch representative. Investors should read the prospectuses and, if available, the summary prospectuses carefully before investing.

Merrill Lynch does not provide advice on the roles and responsibilities of fiduciaries. Please consult your own counsel regarding the matters discussed in this document to the extent that they may apply to your situation. The selection and monitoring of investments in the plan in question remains the responsibility of the plan fiduciary, which shall in no instance be Merrill Lynch, any of its affiliates, or any employees of Merrill Lynch or its affiliates, unless the plan sponsor has a service agreement with Bank of America Merrill Lynch for Defined Contribution Investment Consulting Services.

¹ 2015 PLANSPONSOR Defined Contribution Survey.

² Insurance providers individually manage their own screening process and universe of eligible funds and are not subject to the Merrill Lynch eligible fund list. Regardless of the provider, the selection and monitoring of investments remains the responsibility of the plan fiduciary, which shall in no instance be Merrill Lynch or its affiliates.

³ 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 2015, Advisor Alliance had client balances of \$38 billion. Client balances consists of assets under management, client brokerage assets and deposits of GWIM retirement plan participants held at Bank of America, N.A. and affiliated banks.

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