



GE®  
Corporation

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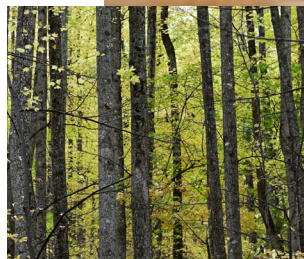
streamlined  
finances.

Get started with your Online User's Guide.





Bank of America Corporation



**Welcome to a simpler, more streamlined way to help you manage your finances.**

Get started with your Online User's Guide.

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# Welcome

## Make the most of your Merrill Edge® relationship.

Welcome to Merrill Edge®—a streamlined investment service that gives you access to the insights of Merrill Lynch and the convenience of Bank of America banking to help simplify your financial life.

Use this guide to learn more about your new self-directed investment account and everything that [merrilledge.com](http://merrilledge.com) has to offer. You can also [view a demo](#) of your new online investing experience.

### Section 1: Funding Your Account

### Section 2: Research and Tools

### Section 3: Trading

### Section 4: Ongoing Account Management

### Section 5: Security and Protection



Merrill Edge's call center has been recognized by J.D. Power and Associates for providing "An Outstanding Customer Service Experience."<sup>1</sup>

# It's easy to get started. Simply fund your account.

Choose one of these simple ways to fund your account online, so you can start investing.

# 1

### Transfer from another institution

It's easy to move funds or assets from another institution. Go to the [Portfolio & Accounts](#) section, select **Transfers and Withdrawals** and then **Securities and Accounts**. From there, follow the on-screen instructions to complete the transfer.

# 2

### Link your Bank of America, N.A. accounts

If you're a Bank of America customer, you can link your checking and savings accounts for a single online view of your finances and have the ability to transfer funds in real time between accounts.<sup>2</sup>

Once your accounts are linked, you can transfer funds by going to the [Portfolio & Accounts](#) section. Select **Transfers and Withdrawals** and then **Cash**. Your balances will be immediately updated and available for placing trades.

# 3

### Set up an Automatic Investment Plan<sup>3</sup>

To regularly contribute to your portfolio, you can set up an [Automatic Investment Plan](#). You'll get the flexibility to choose the amount you want to contribute, on the schedule you want.

Investment products:

|                             |                                |                       |
|-----------------------------|--------------------------------|-----------------------|
| <b>Are Not FDIC Insured</b> | <b>Are Not Bank Guaranteed</b> | <b>May Lose Value</b> |
|-----------------------------|--------------------------------|-----------------------|

## Discover simple, flat-rate pricing.

Pay just **\$6.95 per trade** or get **30 commission-free** online equity and ETF trades per month if you qualify.<sup>4</sup> View our [Self-Directed Commission Schedule](#) to learn more.

# Pursue your goals with research and tools.

Access our Investment Product Centers for the latest news, research and education about [stocks](#), [options](#),<sup>5</sup> [ETFs](#), [mutual funds](#) and [fixed income](#).

- **[BofA Merrill Lynch Global Research](#)**: Take advantage of market insights and analysis from [BofA Merrill Lynch Global Research](#) and the award-winning Merrill Edge Minute™ eNewsletter.<sup>6</sup>
- **[Investment Screeners](#)**: Find and research securities that meet your investment criteria by accessing predefined screens or select your own search criteria to customize your screen.
- **[Third-party Commentary](#)**: Follow the latest financial news and third-party research from providers such as Reuters, Morningstar, S&P and Dow Jones.<sup>7</sup>
- **[Investment Alerts](#)**: Stay up to date with the market and your portfolio by signing up for alerts, including trade execution, earning reports, market news and portfolio updates.

To learn more about our investment products and tools, view an [online demo](#).



Merrill Edge MarketPro™ is our dynamic trading platform, featuring integrated account and portfolio information, streaming market data, quotes and interactive charts. Customize the features and views that matter most to you.<sup>8</sup>

For more information, visit [merrilledge.com/marketpro](https://merrilledge.com/marketpro). You can also view Merrill Edge MarketPro [videos](#) to see the platform features in action.

## Manage your trades with valuable online trading features.

Placing orders and managing your trades is more convenient with valuable online trading features built into **merrilledge.com**. Entering orders and checking the status of trades are easy under the [Trade](#) tab, and our trade order entry provides you with critical information on every page.

- Trade a wide range of securities online, including stocks, ETFs, options,<sup>5</sup> mutual funds, fixed income and CDs.
- Easier access to execute a trade from anywhere on **merrilledge.com** or through [Merrill Edge MarketPro](#).
- Relevant information on every trade order entry ticket, including a view of your current balances, account holdings, pending orders and access to real-time quotes.
- Access to place trades in pre- and post-market extended-hours trading sessions.<sup>9</sup>
- Set up [Trade Execution Alerts](#) to better track your investments.

You can [view an online demo](#) of these trading features.

### Invest anytime, anywhere.

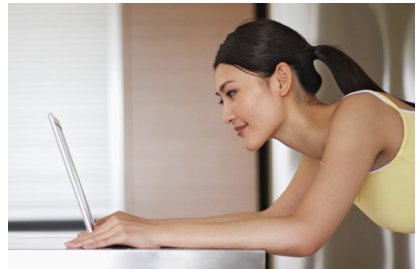
Mobile apps help you invest on the go and even deposit checks into your account using your iPhone®, iPad®, or Android™ mobile device.<sup>10</sup>



### Simplified account management at your fingertips.

You can manage your online experience through a range of tools and customization options. This includes the ability to:

- Update your [email/mailling address](#) and personalize your [account settings](#) by visiting Profile & Settings.
- Easily [download important forms](#) that can help you manage your account.
- Set up [Investment Alerts](#) related to your accounts and holdings.
- Track ratings data and more through custom watchlists.
- Modify your [security settings](#) based on your needs.
- Use our [Secure Message Center](#) to communicate with us while logged in to your account.



#### Go paperless with online delivery.

Sign up for convenient, hassle-free, worry-free, paperless online delivery. View your statements, trade confirmations, service notices and other documents securely online under [Statements & Documents](#). If you are not already enrolled in online delivery, [sign up now](#).



# Feel confident with the security and protection features of Merrill Edge.

Just as we've set out to create an online experience at [merrilledge.com](https://merrilledge.com) that's streamlined and intuitive, we've also taken the necessary steps to ensure it's safe and secure. Through a wide range of industry-standard and proprietary online security tools, we give you the added peace of mind to invest with confidence.

### Helping to protect your personal information online.

Merrill Edge helps protect your personal information online with enhanced security features.

- The log-in security image and phrase you choose confirm that you are on an authentic Merrill Edge or Bank of America website.
- Your selection of security questions and answers helps protect against unauthorized attempts to access your accounts.
- Gain an extra level of security with two-factor authentication for high-risk securities trading with [SafePass®](#).

### Asset protection through the Securities Investor Protection Corporation (SIPC).

You can have confidence in the protection of your portfolio through the SIPC, which protects your assets in the unlikely event that the broker/dealer holding your portfolio should fail to meet their obligations.

- SIPC protection is up to \$500,000 (including cash claims limited to \$250,000).
- All protection limits are per customer. (SIPC coverage does not protect against a decline in the market value of securities.)

For a full description of the SIPC organization and its coverage, visit [sipc.org](https://sipc.org).

## Committed to your privacy.

To learn more about our Privacy and Security features or to view the Bank of America Privacy Pledge, [click here](#).



## Questions?

You can call our Investment Center at **1.877.653.4732**,  
24 hours a day, seven days a week.

**Please remember there's always the potential of losing money when investing in securities.**

- <sup>1</sup> For J.D. Power and Associates 2011 Call Center Certification Program<sup>SM</sup> information, visit [jdpower.com](http://jdpower.com).
- <sup>2</sup> Certain banking and brokerage accounts may be ineligible for real-time money movement, including but not limited to transfers to/from bank IRAs (CD, Money Market), 529s and Credit Cards and transfers from IRAs, Loans (HELOC, LOC, Mortgage) and accounts held in the military bank. Accounts eligible for real-time transfers will be displayed online in the to/from drop down menu on the transfer screen.
- <sup>3</sup> No investment plan is risk-free, and a systematic investment plan does not ensure profits or protect against losses in declining markets. This program is recommended for long-term investing in mutual funds. Since Automatic Investment Plans (AIPs) involve continual investment in securities regardless of fluctuating prices, you should consider your financial ability to continue investing through periods of low price levels. Your AIP purchases may be on margin. Borrowing on margin and using securities as collateral involves certain risks. Margin is not appropriate for all investors. Please refer to your [Margin Agreement](#), which outlines the risks associated with borrowing on margin.
- <sup>4</sup> \$0 trades are only available with an individual or joint Merrill Edge self-directed brokerage account. Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S) waives its commission fee for as many as 30 monthly online equity trades, including stock and exchange traded funds (ETFs) for customers who meet any one of the following criteria:
  - a) Combined total of \$25,000 or more in your deposit accounts at Bank of America, N.A. When you make a trade, MLPF&S determines whether you meet the balance requirement to qualify that trade for the \$0 waiver. MLPF&S adds the average collected balances in your deposit accounts as of the prior month to the balances in your bank CD and IRAs as of the prior business day. Bank deposit accounts with the same Social Security number (SSN) as the SSN(s) on the self-directed brokerage account are systematically included in the balance determination. If this calculation reflects a combined total of less than \$25,000, a second calculation is made. To determine the 30-trade limit, MLPF&S adds the qualifying trades in your individual accounts and joint accounts. Commission fees apply when the balance requirement is not met, or when you exceed 30 qualifying trades a month. Brokerage fees associated with, but not limited to, margin transactions, option trading, special stock registration/gifting, account transfer and processing, account maintenance, research request and termination apply. See [merrilledge.com/pricing](http://merrilledge.com/pricing) for details. Standard deposit account fees apply. Relationship requirements and pricing are subject to change.
  - b) Or combined balance of \$25,000 or more in cash balances in one or both of the following sweep options in your Merrill Edge self-directed account(s) as of the prior business day:
    - Bank Deposit Accounts sweep option with your Cash Management Account<sup>®</sup> (CMA<sup>®</sup>)
    - Retirement Assets Savings Program II sweep with your IRA
  - c) Or Client of U.S. Trust, Bank of America Private Wealth Management
  - d) Or Client of Platinum PrivilegesThis offer does not apply to Business/Corporate Accounts, Investment Club Accounts, Partnership Accounts and certain fiduciary accounts held at MLPF&S.

**<sup>5</sup> Options involve risk and are not suitable for all investors. Certain requirements must be met to trade options. Before engaging in the purchase or sale of options, investors should understand the nature of and extent of their rights and obligations and be aware of the risks involved in investing with options. Prior to buying or selling an option, clients must receive the options disclosure document “Characteristics and Risks of Standardized Options.” Call the Investment Center at 1.877.653.4732 for a copy. A separate client agreement is needed. Orders which involve multiple option transactions will be charged a separate commission on each leg of the option order.**

<sup>6</sup> For information about the specifics of this award, go to [apexawards.com](http://apexawards.com) to view the 2012 APEX Award announcement.

<sup>7</sup> Please note that the information provided is from sources deemed to be reliable. Merrill Edge does not guarantee the accuracy or completeness of the information or make any warranties with regard to the results to be obtained from its use. Reports provided are for informational purposes only. Under no circumstances are they to be used or considered as an offer to sell, or a solicitation of an offer to buy, any security. Because of this, Merrill Edge does not guarantee or make any representation as to the accuracy, completeness or timeliness of the information provided. Therefore, we will not be liable for any loss, caused directly or indirectly, by your use of the information.

<sup>8</sup> Merrill Edge MarketPro™ is available to clients who maintain a Merrill Edge self-directed relationship. To qualify you must be a Platinum Privileges client, or maintain total combined balances of \$50,000 or more in your Merrill Lynch investment accounts and Bank of America, N.A. deposit accounts, or make at least 15 self-directed trades per quarter. Not available to investment professionals, or for trust accounts and business accounts. Relationship requirements and pricing are subject to change. See [merrilledge.com/marketpro](http://merrilledge.com/marketpro) for details.

<sup>9</sup> Please note that trades may be executed outside of normal market hours. Market volatility, liquidity, volume and system availability may delay account access and trade executions.

<sup>10</sup> There are no costs for downloading the Merrill Lynch mobile applications, but you may be charged access fees from your wireless service provider. Please check with your wireless service provider for details on specific fees and charges. Apple, the Apple logo, iPad and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android is a trademark of Google Inc.

Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S) offers its products, accounts and services through different service models (e.g., self-directed, full-service). Based on the service model, the same or similar products, accounts and services may vary in their price or fees charged to a client.

Merrill Edge is available through MLPF&S, and consists of the Merrill Edge Advisory Center™ (investment guidance) and self-directed online investing.

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

Banking products are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation.

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