

JOIN OUR FINANCIAL ADVISOR DEVELOPMENT PROGRAM

Start your career as a Merrill financial advisor

If you're successful and looking to maximize your potential, consider becoming a Merrill financial advisor. We have a long and proud history of hiring, training, developing and graduating some of the most talented advisors in the world. You'll have help every step of the way through our award-winning¹ Financial Advisor Development Program (FADP) and the Academy for Wealth Management.

Choose a career path that offers you:

Independence.² Be a self-starter who builds and manages a business.

Fulfillment. Make a meaningful difference in clients' lives.

Income. Receive a base salary with the opportunity for competitive monthly incentive compensation and annual performance awards.

We know it's the power of our people that makes us stronger. We're proud of our commitment to attracting, recruiting and retaining top diverse talent from across the globe.

What is the Academy for Wealth Management?

The FADP experience begins with our Academy for Wealth Management, designed specifically to onboard and provide a foundation for all new advisors. Here tasks and objectives are managed daily to develop the skills of the advisor role.

- Dedicated licensing coaches support you with passing all required exams.
- Weekly learning sessions teach you how to uncover client opportunities and conduct a successful discovery meeting with a repeatable process.
- Coaching and support to help you build a practice founded on goals-based wealth management with business-development-focused goals and specific training focused on converting prospects to clients, business owner solutions, retirement and trust offerings, banking solutions, and more.

What is the FADP?

When you join Merrill, you'll tap into experience that has been training and coaching new advisors since 1946. The FADP is designed to develop the critical skills and knowledge necessary for building a successful wealth management business—acquiring clients, enhancing relationships, providing tailored strategies and more. The 43-month FADP includes:

- Preparation for FINRA exams, including Securities Industry Essentials (SIE), Series 7 and Series 66
- Business development, investment, banking, business management and technology platform training and development
- Personalized local coaching and support during each phase of the program

Brandon Hall Group: HCM Excellence Awards



Merrill's Financial Advisor Development Program won a Gold Award for "Best Sales Onboarding Program" in the 2019 Brandon Hall Group Sales Performance Awards.¹

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Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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You'll access the deep resources and full capabilities of Merrill and Bank of America

As an FADP advisor, your support team includes a group of specialists with experience in banking, credit, retirement, insurance and investments, with access to the full capabilities of Bank of America and its innovative banking services — all to help clients pursue their financial goals.

Onboarding and licensing	Training	Development	Stages 1 to 3 ³
First 3 months	1 month	3 months	Next 36 months
<p>Daily study structure and focused coaching to facilitate exam success</p> <ul style="list-style-type: none"> Absorb Merrill and Bank of America culture and strategy Obtain SIE, S7, S66, life and health insurance licenses Engage in a foundational curriculum focused on acquisition, enterprise solutions and digital capabilities 	<p>Curriculum and targeted coaching to prepare new advisors for client acquisition</p> <ul style="list-style-type: none"> Create an acquisition plan that fully utilizes enterprise products and solutions Practice the phases of client acquisition (prepare, identify, connect, engage) to accelerate productivity Become familiar with goals-based wealth management and life priorities 	<p>Focused coaching and support to build a practice founded on business development activities</p> <ul style="list-style-type: none"> Drive activity-based acquisition and pipeline management Attend in-person coaching to prepare for Performance Stage 1 Hone skills on delivering a branded client experience through effective client meetings 	<p>Advisor performance and development to win market share and graduate</p> <ul style="list-style-type: none"> Become proficient in the core FADP curriculum to achieve accelerated productivity results Gain compliance, supervision and risk management support Receive an individual practice review and a customized development plan

We start with clients' personal goals

At Merrill, we understand that finances connect to all aspects of life. Investment strategies aren't just based on market activity; they're driven by personal goals. By understanding what motivates our clients, we help them pursue what matters to them most, whether that's related to **home, family, finances, work, giving, leisure** or **health**.

To learn more about how you can become a Merrill advisor, visit [ML.com/careers](https://ml.com/careers).

Come to a firm that supports you

Take advantage of valuable resources that include:

- Turnkey strategies and easy-to-use marketing tools to help you develop and market to clients and prospects quickly
- Industry-leading insights and analysis from BofA Global Research⁴
- Our comprehensive investment platform
- Employee Networks — Formal, company-supported groups made up of employees who have a common identity and others who support them. These networks help you develop your leadership skills and connect with people across the company globally.

¹ Source: In September 2019, Merrill's Financial Advisor Development Program (FADP), formerly known as the Practice Management Development Program (PMD), won a Gold Award for "Best Sales Onboarding Program" in the 2019 Brandon Hall Group Sales Performance Awards. The Brandon Hall Excellence Awards recognize companies that have successfully developed and deployed programs, strategies, processes, systems and tools achieving measurable results. The award entries were evaluated by a panel of veteran, independent senior industry experts, Brandon Hall Group analysts and executives based upon the following criteria: fit the need, design of the program, functionality, innovation and overall measurable benefits. For more information, please visit brandonhall.com/excellenceawards. The ranking or ratings shown here may not be representative of all client experiences because they reflect an average or sampling of the client experiences. These rankings or ratings are not indicative of any future performance or investment outcome.

² Intended within a cultural context. Merrill advisors are employees of Merrill and must adhere to all firm policies with regard to their business activities.

³ Full salary through month 36 for FADP advisors and month 24 for team financial advisors.

⁴ *Institutional Investor* magazine announced BofA Merrill Lynch Global Research as one of the top global research firms from 2011 to 2018 based on surveys held throughout the year. The magazine creates rankings of the top research analysts in a wide variety of specializations, drawn from the choices of portfolio managers and other investment professionals at more than 1,000 firms. BofA Merrill Lynch Global Research is research produced by BofA Securities, Inc. ("BofAS"), and/or one or more of its affiliates. BofAS is a registered broker-dealer, Member SIPC and wholly owned subsidiary of Bank of America Corporation. For more information about this award, go to institutionalinvestor.com. Rankings and recognition from *Institutional Investor* are no guarantee of future investment success and do not ensure that a current or prospective client will experience a higher level of performance results. Such rankings should not be construed as an endorsement. The ranking or ratings shown here may not be representative of all client experiences because they reflect an average or sampling of the client experiences.

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