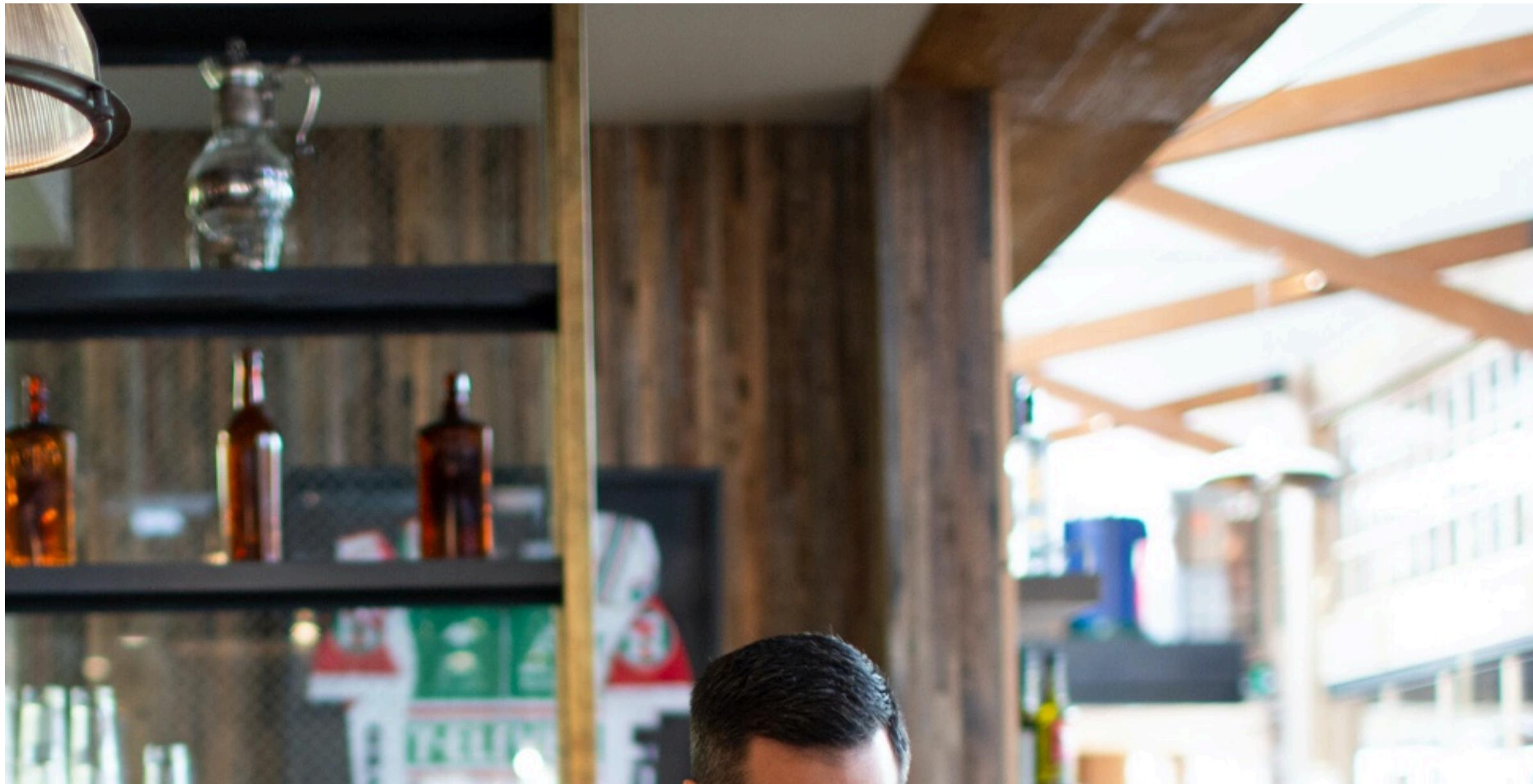




## Delivering responsible growth through eight lines of business

Through our eight lines of business, we support people, institutions and companies of every size and every phase of life or business they're in.



### For people

[Retail banking](#) brings together our award-winning digital capabilities, backed by our extensive financial center network and the expertise of our team, to provide a personalized experience that supports clients on their financial journey as they budget, spend, save and borrow to meet their goals. We deepen client relationships by offering simple-to-use products and solutions for individuals and families — providing each client with a unique experience to help them achieve their financial dreams.

[Preferred](#) provides personalized solutions, valuable rewards, and advice and guidance for clients with more complex banking, borrowing and investing needs through a nationwide financial center network and award-winning digital capabilities. This includes Consumer Investments, which represents the investment offerings for Mass Affluent/Affluent clients with up to \$250,000 in assets delivered through our [Merrill Edge® Self-Directed](#) and [Merrill Guided Investing](#) platforms and solutions. By offering this deeper level of service, we form relationships to help our most valued clients with their specialized needs.

[Merrill Lynch Wealth Management](#) serves clients across the wealth spectrum from those with \$250,000 of investable assets to the ultra-high net worth. Though we have grown to manage trillions of dollars in total balances for our clients, our personal advisor relationships ensure we're helping each individual investor plan for and achieve their unique financial goals.

[Bank of America Private Bank](#) delivers complete investment and wealth management solutions to ultra-high net worth clients with over \$3 million in investable assets. Through our highly personalized, team-based service, we offer clients the insights and guidance to help protect their wealth for generations to come.

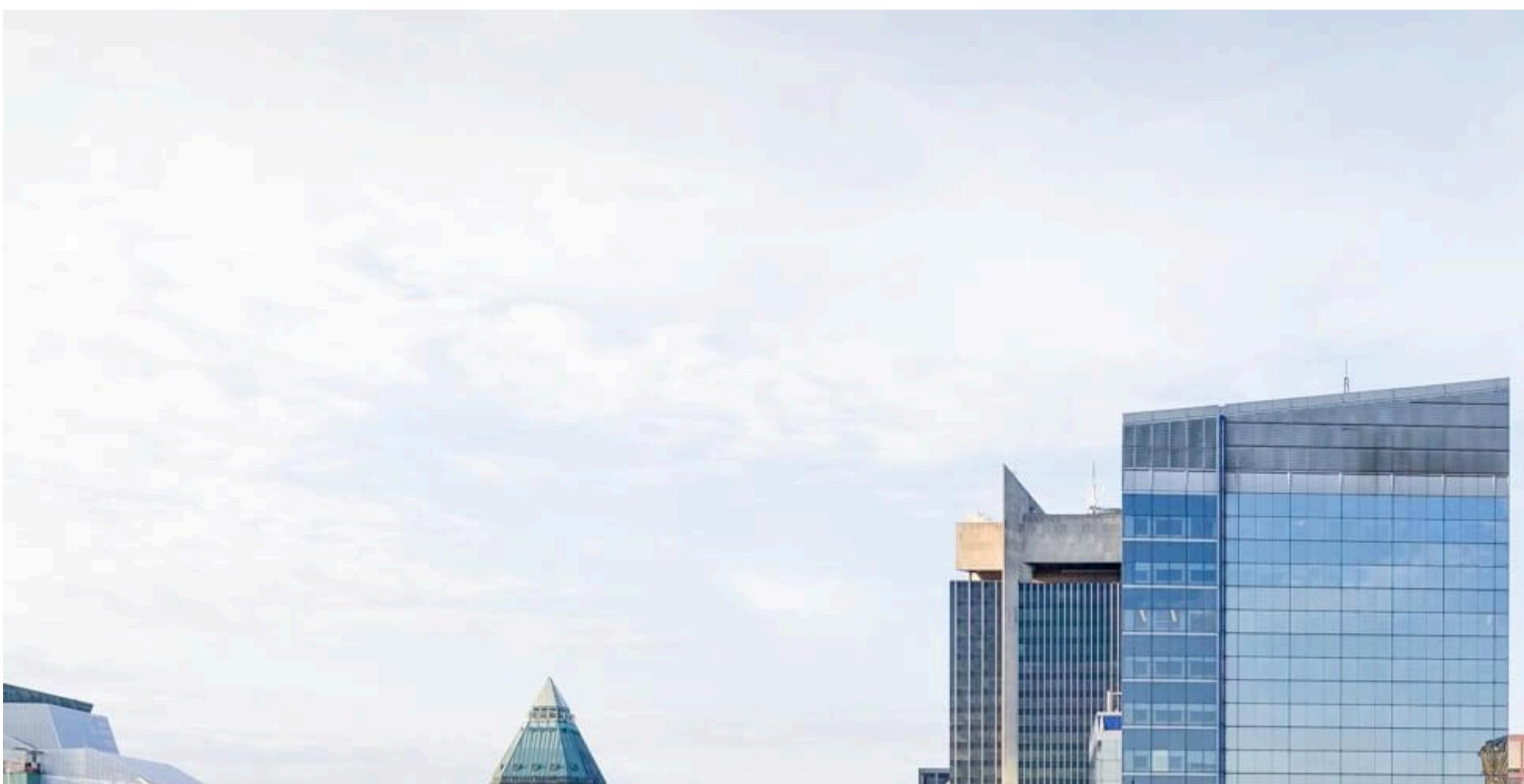


### For companies

[Business Banking](#) offers strategic advice and integrated financial solutions to U.S. companies from start-up to \$50 million in revenue. By working in close partnership across the enterprise, our local teams empower clients to achieve their financial goals through each stage of the business owner journey.

[Global Commercial Banking](#) provides treasury, lending, leasing, investment banking, risk management and international subsidiary banking services to middle-market U.S. companies with revenues of \$50 million to \$2 billion across all major industries. GCB brings these clients the full capabilities of our company, paired with coverage by local relationship managers.

[Global Corporate & Investment Banking](#) provides investment banking advisory, underwriting and distribution services to companies of all sizes around the world and across all major industries. It also offers financing, deposit and other treasury services globally to corporations with revenues of more than \$2 billion in the U.S. and more than \$1 billion internationally.



## For institutions

Global Markets is a diversified business that delivers a broad range of solutions across regions and asset classes to institutional clients worldwide. This includes market-making, financing, risk management, and securities clearing and settlement across fixed-income, currency, commodities, and equity markets, as well as industry-leading research and market insights. In addition, we deliver value by providing financial solutions through our teammates for large corporate, commercial, and private wealth clients. Our global influence fuels economies around the world by providing clients with vital access to liquidity and capital.

**Investing in securities involves risks, and there is always the potential of losing money when you invest in securities.**

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