



Employee Benefit Solutions

Empowering employees to achieve financial wellness

A recent study shows that 90% of workplace employees are stressed about their personal financial situation.¹ And as companies look at new ways to attract and retain top talent, they are finding that being able to provide resources to help temper that stress can be a strong differentiator. One of the most important incentives you can offer employees is a comprehensive benefits program. Bank of America's Employee Benefit Solutions was built to provide those kinds of resources.

Bank of America at Work[®]

More than just a provider of checking accounts, the Bank of America at Work[®] program leverages the full capabilities of Bank of America to provide innovative banking solutions from Bank of America to help make your employees' lives a little easier. You also have access to financial advice and guidance from Merrill Lynch through Merrill Edge[®] Financial Solutions Advisors — in person or over the phone.

Self-help tools, research and financial articles can help employees manage everyday finances, as well as explore the various ways to save for the future.

The Employee Benefit Solutions team can also work with you to deliver financial education to your employees through on-demand videos and through in-person workshops and seminars (where available).

Once individual needs are determined in discussions with your employees on-site or via phone, Bank of America

Personal Bankers can help introduce them to a wide range of solutions. Bank of America can offer:

- Online and Mobile Banking²
- Vehicle loan programs
- Home loans
- Promotional cash incentives for eligible employees
- BankAmeriDeals^{®3}

Merrill Lynch can offer assistance with retirement and educational savings accounts. And advanced traders can choose to access Merrill Edge, a self-directed, Web-based investing platform.

You will have access to promotional materials, communication plans, website links and on-site resources to help get your employees started on the path to financial wellness. For more information, visit bankofamerica.com/bankatwork.



Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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Beyond Bank of America at Work

More integrated Employee Benefit Solutions for Financial Wellness

CashPay®*

With CashPay®, our card-based payroll solution for public institutions, you can offer direct deposit to employees who either do not qualify for, or choose not to have, traditional bank accounts. When used in conjunction with traditional direct deposit, you have the ideal electronic-based payroll solution to help you cut costs by diminishing dependence on paper-based systems while reducing your exposure to lost and stolen checks, as well as, check fraud.

Bank of America Merrill Lynch Health Benefit Solutions

We'll help you establish and administer a variety of healthcare accounts, such as HSAs and FSAs, to save your employees money and give them more control of their health expenses.

Employee Home Loans*

With the assistance of our experienced mortgage loan specialists, our employee home loans help make purchasing or refinancing a home even simpler.

Retirement and Benefit Plan Services

Our fully integrated retirement and benefit plan includes easy-to-understand programs for Defined Contribution, Defined Benefit, Nonqualified Deferred Compensation, Equity Compensation and Executive Services.

Investments and Wealth Management**

Employees can leverage integrated investing capabilities with Merrill Edge® and get direct access to a dedicated Financial Advisor with Merrill Lynch Wealth Management. They can also consult with U.S. Trust advisors and dedicated teams of specialists about managing substantial wealth now and for future generations.

Work with a dedicated employee benefit team

Bank of America banking and Merrill Lynch investing offer powerful capabilities in business-to-employee financial solutions. We welcome the opportunity to put our Employee Benefit Solutions to work for you.

Contact us to learn more about our unique integrated benefits approach.

*Available through Bank of America, N.A.

**Available through Merrill Lynch, Pierce, Fenner & Smith Incorporated.

¹ Bank of America Merrill Lynch 2013 Workplace Benefits Report, June 2013.

² To access Online or Mobile Banking, you must enroll in the service. Once enrolled, the same Online ID and passcode can be used to access both Online and Mobile Banking. View the Online Banking Service Agreement at bankofamerica.com/serviceagreement for more information about both Mobile and Online Banking. Wireless carrier fees may apply. Enrollment not available through the Mobile App on all devices.

³ You must be enrolled in Online Banking or Mobile Banking to participate in the BankAmeriDeals® program and have either an eligible Bank of America® debit or credit card or Merrill Lynch® credit card. Select co-brand credit cards are not eligible. Earned cash back will be credited into an eligible checking, savings, money market or credit account in the next month following redemption. For more information, please read the program terms of use: bankofamerica.com/serviceagreement.

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

U.S. Trust, Bank of America Private Wealth Management operates through Bank of America, N.A., and other subsidiaries of Bank of America Corporation.

Banking and mortgage products are provided by Bank of America, N.A., and affiliated banks, members FDIC and wholly owned subsidiaries of BAC. Investment products and services may be available through a relationship managed by U.S. Trust, Bank of America Private Wealth Management. U.S. Trust, Bank of America Private Wealth Management, operates through Bank of America, N.A., and other subsidiaries of BAC.

Merrill Lynch Wealth Management makes available products and services offered by MLPF&S, a registered broker-dealer and member SIPC, and other subsidiaries of Bank of America Corporation.

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