



How To Invest in Mutual Funds: Audio Script

[Music in background throughout]

[Merrill® and Bank of America® logos throughout]

[Speaker sitting at a desk with laptop open]

On screen copy:

How do I invest in Mutual Funds?

On screen disclosure:

Please see important information at the end of this video.

As an investor, you're probably aware of the benefits that may come with investing in mutual funds.

But maybe you could still use some help when it comes to choosing which funds and building up your investments over time.

If so, this video is for you. I'll show you how to research and invest in mutual funds with Merrill, and I'll do it all on my screen so you can go step by step. Make sense?

When you log in, you'll want to start in the research tab.

[Merrill Investment Accounts home page]

Click here, and you can read articles, watch videos, or even get educated in Merrill's virtual classroom.

[Merrill Mutual fund education page]

The next step is to start exploring funds. You can do that by clicking here, on "Idea Builder."

[Merrill "Idea Builder" page]

Scroll down and you'll find this section called "Getting Started with Funds,"

[Get started with funds section]

where you'll find Target Date Funds, designed for when you have a timeline in mind for your investing goals,

[Target Date Funds tile]



and Target Allocation Funds with professional fund managers keeping the investment mix in line

[Target Allocation Funds tile]

with aggressive,

[Aggressive Growth Funds page]

moderate

[Moderate Funds page]

or conservative risk profiles.

[Conservative Funds page]

And Merrill Edge Select includes pre-screened lists of mutual funds that are updated each quarter, taking risks, costs and performance into consideration.

[Merrill Edge Select screen]

Now, that doesn't guarantee they'll increase in value, but Merrill's investment professionals have vetted them to help focus your search. But it's up to you to validate those choices. Reading the fund's prospectus will help you understand all of the risks.

[Large-Cap Value page]

And if you are looking for more analysis, you'll find it in Merrill's "Fund Story."

[Merrill "Fund Story" tab]

Take a look at what's in the fund, broken down by industry and largest holdings.

[Asset Allocation breakdown page]

And here is where you can see how the fund has performed over time

[Fund performance page]

and a breakdown of fees and expenses.



[Merrill fund pricing page]

You can check out an analysis of fees and also see how regular contributions could build up over time.

[Merrill estimate fee and future value analysis page]

If you like what you see and are ready to make an initial investment, you can use the trade tab.

[Trade tab is selected]

Once you enter the fund's symbol, you'll see the market price, costs to purchase if there are any, and the minimum investment.

[Mutual Funds screen]

But that minimum is only for your first investment. After your order has gone through, you can also automate an investment plan to make regular contributions to the fund on a schedule that fits your finances.

[Mutual Funds Investment Plans page]

Buying into Mutual Funds may take a bit of time and due diligence to understand the risks, but staying on top of your investments is just as important. Under the account tab, you can monitor your activity, look at all your current holdings, and see the big picture using your portfolio story.

[Accounts tab screen]

As you click through, you can review how your portfolio is performing,

["How's my portfolio performing?" screen]

track your trades and dividends,

["How are my holdings doing?" screen]

and drill down into the funds you've invested in.

[Portfolio X-Ray page]

Of course, if you ever need a bit of assistance, your team at Merrill is always just a click or call away.

On screen copy:



Call
888.637.3343

There you go. Now you know where to find the information you need to decide if Mutual Funds are right for you, and the tools available to invest in them with Merrill Edge Self-Directed.

Thanks for watching.

On screen copy:

What would you like the power to do?®

Bank of America® logo

Merrill® logo

On screen disclosures:

Diversification does not ensure profit or protect against loss in declining markets.

The target date (or retirement date, as applicable) for these funds is the approximate date when an investor plans to start withdrawing the assets from their retirement account. The principal value of these funds is not guaranteed at any time, including at the target date. These funds are designed to become more conservative over time as the target date approaches.

Merrill Edge Select® Funds meet a proprietary screening process developed by the Chief Investment Office (CIO) of Merrill. The listing contains no-load funds with no transaction fees and load-waived funds that are open for new and subsequent purchases. Available funds have a minimum initial investment of no more than \$3,000. Each fund must have \$100 million or greater (\$500 million for Large Cap funds) in assets under management across all share classes offered by the fund. Note that index funds are not included in Merrill Edge Select® Funds. To learn more about the Merrill Edge Select® Funds methodology go to merrilledge.com/MESFunds.

When you purchase No Load, No Transaction Fee funds (NTF) or Load Waived funds, you will not pay loads, transaction fees or commissions. A Merrill Edge short term redemption fee of \$39.95 is charged on redemptions or exchanges of NTF funds that are held less than 90 days. There are costs associated with owning a mutual fund, such as annual operating fees and expenses. For more information about investing in mutual funds at Merrill, please read the Mutual Fund Investing at Merrill Lynch pamphlet at ml.com/funds.

No investment plan is risk free, and a systematic investment plan does not ensure profits or protect against losses. 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.

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