

Financial Wellness Calendar 2019

Bank of America 
Merrill Lynch

For Institutional Use Only. Not for Distribution to the General Public.

Bank of America Merrill Lynch is a marketing name for the Retirement Services business of Bank of America Corporation ("BofA Corp."). Banking activities may be performed by wholly owned banking affiliates of BofA Corp., including Bank of America, N.A., member FDIC. Brokerage services may be performed by wholly owned brokerage affiliates of BofA Corp., including Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"), a registered broker-dealer and member SIPC.

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

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

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
-----------------------------	--------------------------------	-----------------------

Certain associates are registered representatives with MLPF&S and may assist you with investment products sponsored, managed, distributed or provided by companies that are affiliates of BofA Corp has a substantial economic interest.

Unless otherwise noted, all trademarks and registered trademarks are the property of Bank of America Corporation.

© 2018 Bank of America Corporation. All rights reserved. | ARV48JNC/U7KDBV



2019 Financial Wellness Calendar

Content may change throughout the year

7 Life Priorities

FINANCES

FAMILY HEALTH LEISURE
GIVING HOME WORK

	January	February	March	April	May	June
Seasonal Themes & Employee Interests	<ul style="list-style-type: none"> New Year's Resolution/Getting in Shape Setting Budgets Managing Debt Retirement Income 2019 Market Outlook 	<ul style="list-style-type: none"> New Year's Resolution/Getting in Shape Retirement Income Retirement Planning Vacation Planning 	<ul style="list-style-type: none"> Retirement Planning Taxes Vacation Planning 	<ul style="list-style-type: none"> Retirement Planning Taxes Property Improvement Vacation Planning 	<ul style="list-style-type: none"> Home Buying & Upkeep School Graduations 	<ul style="list-style-type: none"> Home Buying & Upkeep School Graduations Family / Caregiving
National Events		<ul style="list-style-type: none"> America Saves Week BOL Banner and email 	<ul style="list-style-type: none"> Women's History Month BOL Banner Tax Day BOL Banner 	<ul style="list-style-type: none"> Financial Literacy Month BOL Banner and email 		
Merrill Lynch Insights	<ul style="list-style-type: none"> 2019 Market Outlook 			<ul style="list-style-type: none"> Age Wave Early Adulthood Study 		
myFuture Newsletter		<ul style="list-style-type: none"> Email delivered New articles added to Education Center 			<ul style="list-style-type: none"> Email delivered New articles added to Education Center 	
Webcasts	<ul style="list-style-type: none"> Financial fundamentals (no replay) 		<ul style="list-style-type: none"> Retirement 	<ul style="list-style-type: none"> Investing Basics (no replay) 		<ul style="list-style-type: none"> Just Starting Out/ Young Adults
BOL Education Center	Online content refreshed throughout the year to tie to key seasonal themes, interests, national events, or release of Merrill Lynch insights					
Suggested Topical emails and intranet content*	<ul style="list-style-type: none"> Budgeting Getting debt under control Investing 	<ul style="list-style-type: none"> Saving strategies Transitioning to Retirement 	<ul style="list-style-type: none"> Women Planning for Retirement 	<ul style="list-style-type: none"> Saving for what you enjoy 	<ul style="list-style-type: none"> Student loans Millennials Homeownership 	<ul style="list-style-type: none"> Caregiving Investing for child's future
Suggested workshops*	<ul style="list-style-type: none"> Financial fundamentals Investing (Basics or Beyond) 	<ul style="list-style-type: none"> Managing income in retirement Millennials 	<ul style="list-style-type: none"> Women Plan for the Retirement You Want 	<ul style="list-style-type: none"> Social security 	<ul style="list-style-type: none"> Homeownership 	<ul style="list-style-type: none"> College expense planning

2019 Financial Wellness Calendar

Content may change throughout the year

7 Life Priorities

FINANCES

FAMILY HEALTH LEISURE
GIVING HOME WORK

	July	August	September	October	November	December
Seasonal Themes & Employee Interests	<ul style="list-style-type: none"> Home Upkeep & Remodeling College Financial Aid Planning Estate Planning Back to School Peak Vacation 	<ul style="list-style-type: none"> Home Upkeep & Remodeling College Financial Aid Planning Estate Planning Back to School Peak Vacation 	<ul style="list-style-type: none"> College Financial Aid Planning Estate Planning Back to School 	<ul style="list-style-type: none"> Holiday Spending Property Maintenance Enrolling in Employer Benefits Medicare Planning 	<ul style="list-style-type: none"> Charitable Giving Enrolling in Employer Benefits Medicare Planning Property Maintenance Holiday Spending 	<ul style="list-style-type: none"> Holidays Annual Financial Reviews/EOY Taxes Holiday Spending
National Events				<ul style="list-style-type: none"> National Retirement Security Week BOL Banner and email National Cyber Security Awareness Month BOL Banner 	<ul style="list-style-type: none"> National Caregiving Month BOL Banner 	
Merrill Lynch Insights	<ul style="list-style-type: none"> Mid Year Market Outlook 					
myFuture Newsletter		<ul style="list-style-type: none"> Email delivered New articles added to Education Center 		<ul style="list-style-type: none"> Email delivered New articles added to Education Center 		
Webcasts			<ul style="list-style-type: none"> Education Expense Planning 		<ul style="list-style-type: none"> Planning for Healthcare Costs in Retirement 	
BOL Education Center	Online content refreshed throughout the year to tie to key seasonal themes, interests, national events, or release of Merrill Lynch insights					
Suggested topical emails and intranet content*	<ul style="list-style-type: none"> Homeownership Saving for what you enjoy 	<ul style="list-style-type: none"> Estate planning Saving for what you enjoy 	<ul style="list-style-type: none"> Investing for a child's future Investing 	<ul style="list-style-type: none"> Health Planning for Retirement Privacy & security 	<ul style="list-style-type: none"> Caregiving Homeownership Budgeting 	<ul style="list-style-type: none"> Estate planning Getting debt under control
Suggested workshops*	<ul style="list-style-type: none"> Preparing for life priorities 	<ul style="list-style-type: none"> New Retirement Realities Planning for the unexpected 	<ul style="list-style-type: none"> College expense planning Planning for the unexpected 	<ul style="list-style-type: none"> Plan for the Retirement you want Planning for Healthcare costs in Retirement 	<ul style="list-style-type: none"> Caregiving Financial impacts of aging 	<ul style="list-style-type: none"> Planning for Healthcare costs in Retirement Identity theft

Optional Quarterly Format for Calendar

2019 Financial Wellness Calendar - Quarter 1

Content may change throughout the year

7 Life Priorities

FINANCES

FAMILY HEALTH LEISURE
GIVING HOME WORK

	January	February	March
Seasonal Themes & Employee Interests	<ul style="list-style-type: none"> New Year's Resolution/Getting in Shape Setting Budgets Managing Debt Retirement Income 2019 Market Outlook 	<ul style="list-style-type: none"> New Year's Resolution/Getting in Shape Retirement Income Retirement Planning Vacation Planning 	<ul style="list-style-type: none"> Retirement Planning Taxes Vacation Planning
National Events		<ul style="list-style-type: none"> America Saves Week BOL Banner and email 	<ul style="list-style-type: none"> Women's History Month BOL Banner Tax Day BOL Banner
Merrill Lynch Insights	<ul style="list-style-type: none"> 2019 Market Outlook 		
myFuture Newsletter		<ul style="list-style-type: none"> Email delivered New articles added to Education Center 	
Webcasts	<ul style="list-style-type: none"> <i>Financial fundamentals</i> (no replay) 		<ul style="list-style-type: none"> Retirement
BOL Education Center	Online content refreshed throughout the year to tie to key seasonal themes, interests, national events, or release of Merrill Lynch insights		
Suggested Topical emails and intranet content*	<ul style="list-style-type: none"> Budgeting Getting debt under control Investing 	<ul style="list-style-type: none"> Saving strategies Transitioning to Retirement 	<ul style="list-style-type: none"> Women Planning for Retirement
Suggested workshops*	<ul style="list-style-type: none"> Financial fundamentals Investing (Basics or Beyond) 	<ul style="list-style-type: none"> Managing income in retirement Millennials 	<ul style="list-style-type: none"> Women Plan for the Retirement You Want

2019 Financial Wellness Calendar - Quarter 2

Content may change throughout the year

7 Life Priorities

- FINANCES
- FAMILY
- HEALTH
- LEISURE
- GIVING
- HOME
- WORK

	April	May	June
Seasonal Themes & Employee Interests	<ul style="list-style-type: none"> Retirement Planning Taxes Property Improvement Vacation Planning 	<ul style="list-style-type: none"> Home Buying & Upkeep School Graduations 	<ul style="list-style-type: none"> Home Buying & Upkeep School Graduations Family / Caregiving
National Events	<ul style="list-style-type: none"> Financial Literacy Month BOL Banner and email 		
Merrill Lynch Insights	<ul style="list-style-type: none"> Age Wave Early Adulthood Study 		
myFuture Newsletter		<ul style="list-style-type: none"> Email delivered New articles added to Education Center 	
Webcasts	<ul style="list-style-type: none"> <i>Investing Basics</i> (no replay) 		<ul style="list-style-type: none"> Just Starting Out/ Young Adults
BOL Education Center	Online content refreshed throughout the year to tie to key seasonal themes, interests, national events, or release of Merrill Lynch insights		
Suggested Topical emails and intranet content*	<ul style="list-style-type: none"> Saving for what you enjoy 	<ul style="list-style-type: none"> Student loans Millennials Homeownership 	<ul style="list-style-type: none"> Caregiving Investing for child's future
Suggested workshops*	<ul style="list-style-type: none"> Social security 	<ul style="list-style-type: none"> Homeownership 	<ul style="list-style-type: none"> College expense planning

2019 Financial Wellness Calendar - Quarter 3

Content may change throughout the year

7 Life Priorities

- FINANCES
- FAMILY
- HEALTH
- LEISURE
- GIVING
- HOME
- WORK

	July	August	September
Seasonal Themes & Employee Interests	<ul style="list-style-type: none"> Home Upkeep & Remodeling College Financial Aid Planning Estate Planning Back to School Peak Vacation 	<ul style="list-style-type: none"> Home Upkeep & Remodeling College Financial Aid Planning Estate Planning Back to School Peak Vacation 	<ul style="list-style-type: none"> College Financial Aid Planning Estate Planning Back to School
National Events			
Merrill Lynch Insights	<ul style="list-style-type: none"> Mid Year Market Outlook 		
myFuture Newsletter		<ul style="list-style-type: none"> Email delivered New articles added to Education Center 	
Webcasts			<ul style="list-style-type: none"> Education Expense Planning
BOL Education Center	Online content refreshed throughout the year to tie to key seasonal themes, interests, national events, or release of Merrill Lynch insights		
Suggested topical emails and intranet content*	<ul style="list-style-type: none"> Homeownership Saving for what you enjoy 	<ul style="list-style-type: none"> Estate planning Saving for what you enjoy 	<ul style="list-style-type: none"> Investing for a child's future Investing
Suggested workshops*	<ul style="list-style-type: none"> Preparing for life priorities 	<ul style="list-style-type: none"> New Retirement Realities Planning for the unexpected 	<ul style="list-style-type: none"> College expense planning Planning for the unexpected

2019 Financial Wellness Calendar - Quarter 4

Content may change throughout the year

7 Life Priorities

- FINANCES
- FAMILY
- HEALTH
- LEISURE
- GIVING
- HOME
- WORK

	October	November	December
Seasonal Themes & Employee Interests	<ul style="list-style-type: none"> • Holiday Spending • Property Maintenance • Enrolling in Employer Benefits • Medicare Planning 	<ul style="list-style-type: none"> • Charitable Giving • Enrolling in Employer Benefits • Medicare Planning • Property Maintenance • Holiday Spending 	<ul style="list-style-type: none"> • Holidays • Annual Financial Reviews/EOY Taxes • Holiday Spending
National Events	<ul style="list-style-type: none"> • National Retirement Security Week BOL Banner and email • National Cyber Security Awareness Month BOL Banner 	<ul style="list-style-type: none"> • National Caregiving Month BOL Banner 	
Merrill Lynch Insights			
myFuture Newsletter	<ul style="list-style-type: none"> • Email delivered • New articles added to Education Center 		
Webcasts		<ul style="list-style-type: none"> • Planning for Healthcare Costs in Retirement 	
BOL Education Center	Online content refreshed throughout the year to tie to key seasonal themes, interests, national events, or release of Merrill Lynch insights		
Suggested topical emails and intranet content*	<ul style="list-style-type: none"> • Health • Planning for Retirement • Privacy & security 	<ul style="list-style-type: none"> • Caregiving • Homeownership • Budgeting 	<ul style="list-style-type: none"> • Estate planning • Getting debt under control
Suggested workshops*	<ul style="list-style-type: none"> • Plan for the Retirement you want • Planning for Healthcare costs in Retirement 	<ul style="list-style-type: none"> • Caregiving • Financial impacts of aging 	<ul style="list-style-type: none"> • Planning for Healthcare costs in Retirement • Identity theft