

# Take advantage of higher interest rates for your business's cash balances



## Preferred Deposit for Business® for Merrill Lynch clients

Having available cash for your current business needs can be key to pursuing long-term financial goals. With Preferred Deposit for Business®, you can help manage your everyday business expenses and cash flow, as well as your objectives for the future.

### Earn more interest on your business's cash balances. The current annual percentage yield (APY) is 2.07%.<sup>1,2</sup>

Preferred Deposit for Business is a bank deposit product offered through eligible Merrill Lynch brokerage accounts.<sup>3</sup> It may be a smart addition to your business investment strategy and provides the following benefits:

- **Competitive yield.** Your business's money is placed by Merrill Lynch into a deposit account with Bank of America, N.A., where the APY is currently 2.07%. This competitive yield can help you optimize the cash you may need for your business goals.
- **Security.** As a bank deposit product, Preferred Deposit for Business balances are insured by the Federal Deposit Insurance Corporation (FDIC), up to applicable limits. Visit [fdic.gov](http://fdic.gov) for more information about FDIC insurance.
- **Convenience.** You can readily access your Preferred Deposit for Business balance — through your financial advisor — to quickly and easily redirect these assets for your business needs or to take advantage of other opportunities.

### Manage for today and plan for tomorrow

If you're looking to build your business through equipment purchases and infrastructure improvements, or you want to create an emergency fund for unexpected challenges, consider Preferred Deposit for Business. It also may be the solution for optimizing large amounts of cash if, for example, you're thinking about selling the business.

Plus, you can access your Preferred Deposit for Business balance and performance information within your Merrill Lynch account statement, so you and your financial advisor will have a consolidated view of your total account assets. That way, you can have more meaningful discussions and work together to maintain your financial strategy.

### Getting started

The minimum initial deposit for Preferred Deposit for Business is \$100,000. Thereafter, deposits in whole dollar amounts of \$1,000 or more and withdrawals in any whole dollar amount may be made by calling your financial advisor. Deposit and withdrawal requests made by 5 p.m. Eastern will have same-day settlement.

### Let us help put Preferred Deposit for Business to work for you.

Contact me to discuss how Preferred Deposit for Business may fit into your overall financial strategy.

See reverse for additional important information.



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



Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

<sup>1</sup>The interest rate is variable and may change at any time. You will not be charged any commissions in connection with your purchase of Preferred Deposit.

<sup>2</sup>Annual percentage yield (APY) current as of December 20, 2018.

<sup>3</sup>Eligible Merrill Lynch brokerage accounts for Preferred Deposit for Business:

- Working Capital Management Account® (WCMA®)
- Business Investor Account (BIA)
- Business ICMA
- Certain Trust Management Accounts (TMA), non-personal trust (account type 09)
- Investment Only Retirement Cash Management Account (RCMA®)

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