

Corporate Rewards program from Merrill Lynch Home Loans™

Innovative home financing solutions for Merrill Lynch
Wealth Management corporate clients



At Merrill Lynch Home Loans,™ we believe that home financing can play an important part in your overall financial strategy. In fact, the right mortgage should do more than just meet your home financing needs. Your mortgage can be one of the cornerstones of building your wealth successfully.

That is why Indiana Podiatric Medical Association is making the Merrill Lynch Home Loans™ Corporate Rewards program (CRP) available to you.

Member Mortgage Benefit

As a valued member of the Indiana Podiatric Medical Association, you are eligible for the following discounts:¹

- 0.25% fee discount to be applied to closing costs and fees on loan amounts less than or equal to \$417,000 on all first mortgage products, excluding Home Equity Lines of Credit (HELOC)
- 0.50% fee discount to be applied to closing costs and fees on loan amounts greater than \$417,000 on all first mortgage products, excluding Home Equity Lines of Credit (HELOC)

Qualified Buyer program

The Merrill Lynch Qualified Buyer program allows you to obtain a conditional preapproval letter — before you begin shopping for a new home. Your approved financing can be used as a powerful negotiating tool with prospective sellers and give you an advantage over other buyers. Additionally, it saves you valuable house-hunting time by identifying homes in the appropriate price range.

Realty Advisory Services

When you are buying or selling your home, the Realty Advisory Services program, offered through Cartus, can help you save time and money.² By providing guidance and advice at every step, this program facilitates the entire process to help ensure you have the best possible homeowner experience. The program also offers you a cash-back bonus when a home is bought or sold through a referred agent.³

The Merrill Lynch Wealth Management advantage

Experience and insight. Merrill Lynch Home Loans™ has been offering home financing since 1981, providing competitive home financing solutions, designed to complement your overall investment strategy and maximize your net worth.

We believe relationships are built over a lifetime, not in a single transaction. Our financial advisors have the experience to provide you with customized wealth management advice and guidance, including access to a variety of mortgage options to fit your unique needs.

Discover how solutions from Merrill Lynch Home Loans™ can fit into your wealth management strategy.

To learn more, contact:

The Payne & Mencias Group

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Visit your Corporate Rewards dedicated page at:
www.merrillhomeloans.com/IPMA



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

Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

Home financing with Merrill Lynch Home Loans™

Merrill Lynch Home Loans offers competitively priced home financing solutions designed to fit your individual needs. We can help you make the right mortgage decision to complement your overall financial objectives. Our suite of products includes:

- Fixed-rate, LIBOR-based adjustable-rate and term adjustable-rate mortgages
- Construction-to-permanent home financing
- 100% financing strategies
- Interest-only payment options⁴
- Interest rate lock or rate protection
- Large loan amounts
- And more

Merrill Lynch Home Loans™ offers additional benefits and services, including:

- Apply-by-phone service to save you time by completing the application over the phone
- Access to two dedicated financing experts, one to assist you from application to approval and another to help you from approval to closing
- Complimentary financial assessment
- Online tools that allow you to track your loan and account status

Please contact your financial advisor to learn more about Merrill Lynch Home Loans™

¹ This offer is nontransferable and excludes all home equity products. All closing cost credits are paid by Bank of America, N.A.

² The Realty Advisory Services program is provided by Cartus, which is not affiliated with Bank of America Corporation, its subsidiaries and affiliates.

³ Complimentary cash-back bonus program is offered through Cartus where permitted by state law. Not available in all states. In some states, a commission credit may be provided in lieu of a cash-back bonus, subject to availability. Ask your Real Estate Consultant for details. Clients are not required to obtain financing from Bank of America, N.A. in order to receive Realty Advisory Services. The cash-back bonus is only available with the purchase or sale of your home through the Cartus program as described above. For homes of less than \$500,000, the cash-back bonus is .36% of the home's sale or purchase price. For homes of \$500,000 or more, the cash-back bonus is .35% of the home's sale or purchase price.

⁴ **“Interest-only” mortgages allow you to pay only the interest on the money you borrow for a certain number of years. If you pay only the amount of interest that's due, once the interest-only period ends, you will still owe the original amount you borrowed and your monthly payment will increase — even if interest rates stay the same — because you must pay back the principal as well as interest. You should ask what the payments on your loan will be after the end of the interest-only period. If you are considering an adjustable-rate mortgage, ask about what your payments can be if interest rates increase. Visit our website at www.merrillhomeloans.com for more information about the risks of interest-only mortgages.**

Merrill Lynch Home Loans™ residential mortgage programs are offered and funded by Bank of America, N.A., 4804 Deer Lake Drive East, Jacksonville, FL 32246-6484; toll-free telephone: 1.800.854.7154; NMLS ID 399802. Merrill Lynch, Pierce, Fenner & Smith Incorporated, 4 World Financial Center, New York, NY 10080, toll-free telephone: 1.800.338.2814, Member, Securities Investor Protection Corporation (SIPC), does not make commitments for or fund loans. Residential mortgage programs, options, and property types are not available in all states and jurisdictions and are subject to change without notice. Loans are offered on properties in all 50 states, the District of Columbia, the U.S. Virgin Islands, and Puerto Rico. Additional terms, conditions, restrictions, and costs may apply. Bank of America Corporation, its subsidiaries, and their employees may receive compensation for its products and services.

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