

Merrill Private Wealth Advisor Juan-Carlos Marino

Introduction to The INFINSE Group

Running Time: (1:43)

We assess our client's entire situation to help them pursue the goals and objectives they have set for themselves and their families. We take a holistic approach in looking at their situation, not just investment accounts with Merrill and bank accounts with the Bank of America, but those at all the institutions that the family's wealth touches. Using Merrill Lynch tools and resources, we help them navigate the complex financial landscape.

[Divider]



We believe that what distinguishes our team is our diverse background, gender, country of origin, language and education. In fact, I would say our greatest asset is being able to work with people no matter their background or what jurisdiction they're in. Our team focuses on creating a personal relationship with each client and their family. For example, we have a client who recently retired and decided to move to the US. Working with his attorney, we helped him restructure all of his finances to be tax compliant in the US.

This is just one example of the many people that we have established a deep relationship with over the years. To me, it is more than just about business. It is personal, like helping a friend.

[Divider]



I've been at Merrill Lynch for over 30 years and I believe it is the culture and the ability to innovate that keeps us ahead of the competition. It may sound like a cliché, but the client does come first and as a firm we are always looking at how we can do better for our clients.

I am Juan-Carlos Marino and I'm honored to serve our clients, and proud to work at Merrill.

Important Information

The views and opinions expressed are those of the speaker, are subject to change without notice at any time, and may differ from views expressed by Merrill or other divisions of Bank of America. These materials are provided for informational purposes only and should not be used or construed as a recommendation of any service, security or sector.

Merrill, its affiliates, and financial advisors do not provide legal, tax, or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

This material does not take into account a client's particular investment objectives, financial situations, or needs and is not intended as a recommendation, offer, or solicitation for the purchase or sale of any security or investment strategy. Merrill offers a broad range of brokerage, investment advisory (including financial planning) and other services. There are important differences between brokerage and investment advisory services, including the type of advice and assistance provided, the fees charged, and the rights and obligations of the parties. It is important to understand the differences, particularly when determining which service or services to select. For more information about these services and their differences, speak with your private wealth advisor.

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BofA Corp."). MLPF&S is a registered broker-dealer, registered investment adviser, Member SIPC and a wholly owned subsidiary of BofA Corp.

Merrill Private Wealth Management is a division of MLPF&S that offers a broad array of personalized wealth management products and services. Both brokerage and investment advisory services (including financial planning) are offered by the Private Wealth Advisors through MLPF&S. The nature and degree of advice and assistance provided, the fees charged, and client rights and Merrill's obligations will differ among these services. Investments involve risk, including the possible loss of principal investment.

The banking, credit and trust services sold by the Private Wealth Advisors are offered by licensed banks and trust companies, including Bank of America, N.A., Member FDIC, and other affiliated banks.

Investment products:

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

CIMA® is a registered service mark of the Investment Management Consultants Association and Investments & Wealth Institute.

CPM® is a registered service mark of the Academy of Certified Portfolio Managers.

CPWA® is a registered service mark of the Investment Management Consultants Association and Investments & Wealth Institute.

The Bull Symbol and Merrill are trademarks of Bank of America Corporation.

© 2021 Bank of America Corporation. All rights reserved.