

# Business Investor Account

## Financial solutions to help meet your business investment needs

### Business Investor Account fundamentals

The Business Investor Account (BIA) is a Merrill Edge brokerage account that lets you invest in a broad array of investment choices, while automatically sweeping cash balances to interest-bearing, Federal Deposit Insurance Corporation (FDIC)-insured money market deposit accounts (MMDAs).

### Important BIA considerations

- BIA cash balances sweep disbursements are limited to six (6) per calendar month. The Merrill Edge Self-Directed Investing Business Investor Account Agreement and Program Description Booklet describes these limitations.
- Excess withdrawals from the BIA can result in the bank sweep or cash management functionality to discontinue.

### Take advantage of BIA benefits

#### Automatic sweep of cash balances

- With the Merrill Lynch Business Deposit Program, swept cash balances into MMDAs are established on your behalf at two Merrill Lynch Affiliated Banks.<sup>1</sup>
- Interest and principal of deposit balances are insured up to \$250,000 per depositor per Merrill Lynch Affiliated Bank, allowing businesses to benefit from FDIC insurance up to \$500,000 for deposits, helping you maximize FDIC insurance coverage.
- Interest rates are tiered based upon your relationship with Merrill Lynch. Clients with higher total eligible assets generally receive a higher yield on their deposits.

#### Transfer of incoming funds to your BIA by

- Check
- Fedwire®
- Funds Transfer Service (FTS)
- Automated Clearing House (ACH) credits

#### Access to your account information and transactions

- 24/7 online access
- Get comprehensive transaction reporting
- Review comprehensive current and historical statements
- Access real-time portfolio performance
- Download statement information

## How can you get started?



**VISIT** [merrilledge.com/fsalocator](https://merrilledge.com/fsalocator) to find a Merrill Edge Financial Solutions Advisor™ at select Bank of America financial centers.



**CALL** 855.667.9451  
Monday through Friday, 8 a.m. to 10 p.m. Eastern  
if you're already a client.

**Interested in becoming a client?**  
Call **888.MER.EDGE** (888.637.3343).

### See back panel for important information.

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.

MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of Bank of America Corporation.

Investment products:

**Are Not FDIC Insured**

**Are Not Bank Guaranteed**

**May Lose Value**

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<sup>1</sup> Balances on deposit at each issuing bank, Bank of America, California, N.A. and Bank of America, N.A., including CDs and any amounts swept from a Merrill Edge brokerage account, are FDIC-insured up to applicable limits. The maximum deposit insurance coverage for money market deposit accounts is \$250,000 per depositor, per ownership category, per insured bank. Please visit [fdic.gov](http://fdic.gov) for full details on FDIC insurance coverage.

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