True wealth is about more than money.

It's about achieving life.℠

TOTAL MERRILL®

Families will grow.

Roles will be reversed.

Leaps of faith will be taken.

Your life will change. Families will grow. Gifted children will need an exceptional education. Responsibilities will increase. Careers will evolve. Fears will be overcome. Parents will face the unexpected. These are the moments that make life challenging. They also make it fulfilling. In a world full of change, a partnership with your Merrill Lynch Financial Advisor is one thing that can remain constant.

Our ability to offer you sophisticated financial strategies and solutions makes us valuable. Our commitment to taking the time to fully understand who you are and what matters most to you can make us essential.

Developing an understanding of you enables us to draw upon the breadth and depth of Total Merrill℠ in order to bring you **the right solution at the right time.** Our broad array of solutions, combined with our commitment to understanding what matters most to you, means we can play a valuable role in your life.

This kind of financial services relationship is different, to be sure. But at Merrill Lynch, we believe it's the best way to help you achieve a fulfilling life.

Let us help you achieve the life you want.

TOTAL MERRILL®

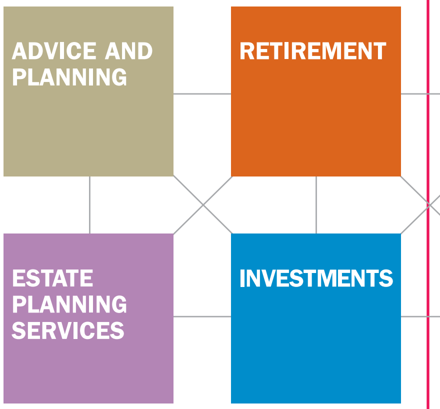
Our knowledge of all

A partnership and a personal relationship

Your Merrill Lynch Financial Advisor is your partner. Someone who understands your situation, your needs and what you want to accomplish. Someone who acts as an expert on what matters to you.

Our team, your goals

Your Financial Advisor can draw on a team of partners or a network of specialists in areas such as retirement, credit and lending, concentrated stock management and estate planning, so that you have the right resources working for you when you need them.



Advice that considers your whole life

We offer advice around your whole financial life. Our integrated approach looks at not just your assets, but your liabilities. Not just your long-term investments, but your short-term cash. In this way, we can help you maximize the impact of your financial resources.

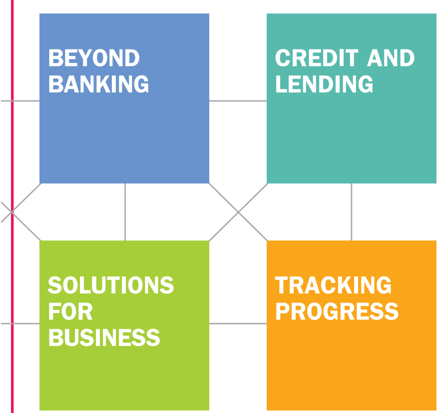
A disciplined process

Our Wealth Management Process provides a blueprint for how we develop a personalized financial strategy for you. It starts with a full understanding of your assets, your liabilities and your plans for the future. We also provide an information-rich environment, arming you with the knowledge that allows you to fully participate in the relationship.

things financial: **Valuable**

Choice in how you work with us

With Total Merrill, you have the flexibility to draw upon the resources you need, when you need them. And you also have a choice of fee structures. Depending on how much and what type of financial activity you anticipate, you can opt for a set fee based on assets held at Merrill Lynch or a commission based on activity.



Tracking progress to your goals

We believe in sharing as much information with you as possible. You can see where you stand relative to your goals through meetings with your Financial Advisor, your Client Review report, your account statement or *Merrill Lynch OnLine*®.

Coordination with your other advisors

We bring in specialists, as and when you need them, to help meet your individual requirements. Our Financial Advisors can draw upon a wide array of specialists inside Merrill Lynch and will also work closely with your tax, legal and other advisors.

Our commitment to you

For us, advice is more than a commodity. We will act as a trusted partner. Someone who offers advice that goes beyond stocks and bonds to look at your complete financial life, who understands your need for flexible and dynamic advice—advice that adds value to your life, not just your balance sheet.

ADVICE AND GUIDANCE CAPABILITIES

Allocating Your Assets

Assessing Your Goals®

Investment Proposal

Wealth Outlook®

COMPREHENSIVE FINANCIAL PLANNING

Financial Foundation® Report

Premier Wealth Plan® Service

Private Planning

SPECIAL NEEDS PROGRAM

Blind/Visually Impaired Investor Services

Deaf/Hard-of-Hearing Investor Services

Families of Children/Adults With Disabilities Program

Medical Bill Management Services

BEYOND BANKING®

Beyond Banking® Account

CMA Plus℠ Account

Deferred Debit Access℠ Visa® Card

Direct Deposit Service

Fee-Refunded ATM Withdrawals

Funds Transfer Service

MERRILL+® Visa® Credit Card

Online Bill Payment

Overdraft Repayment

Relationship-Based Interest Rates

Total Merrill Cashback℠ Visa® Credit Card

Unlimited Check Writing

Visa® Signature Rewards® Card

24/7 Telephone and Online Access

CASH STRATEGIES

Access to Innovative Lending Products

Automatic Cash Sweeps

CD Ladders (see Investments—Short-Term and Cash Equivalents

ESTATE PLANNING AND TRUST SERVICES

Charitable Trusts and Foundations

Estate Planning

Estate Settlement and Administration

Fiduciary Investment Management

Personal Trust Services

Services for Individual Trustees

Trust Administration

INSURANCE

Life Insurance

Long-Term Care Insurance

PHILANTHROPY

Charitable Grant Making and Foundation Consulting

Compliance Governance and Succession Planning

Donor Advised Fund and Foundation Solutions

Endowment Management and Consulting

Philanthropic Strategies

Planned Giving Guidance and Management

CASH MANAGEMENT

Business Investor Account℠

Lockbox Service

Merchant Card Service

Online Business Banking Service

Payroll Service

WCMA® Visa® Business Cards

Working Capital Management Account® (WCMA®)

EMPLOYEE BENEFITS

Business Retirement Accounts

Corporate 529 Plans

Deferred Compensation Plans

Employee Benefit Trust Services

403(b) Retirement Selector® Account

Non-Qualified Deferred Compensation

Retirement and 401(k) Plans

Retirement Cash Management Account℠ (RCMA®)

Specialized Retirement Services

Stock Option Plans

FINANCING

Commercial Lines of Credit

Commercial Loans

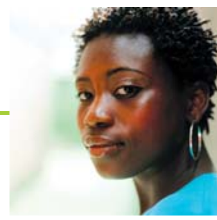
Commercial Real Estate Financing

Equipment Leasing

Revolving Term Financing

Securities-Based Financing

Specialized Financing



ADVICE AND PLANNING

BEYOND BANKING

ESTATE PLANNING SERVICES

TOTAL M

SOLUTIONS FOR BUSINESS

RETIREMENT

- Beneficiary Designation Strategies
- Distribution Calculations and Strategies
- Intergenerational Tax-Advantaged Asset Transfer
- Rollover IRAs
- Roth IRAs
- Self-Employed Retirement Plans
- Traditional IRAs
- Transition Services
- Variable and Fixed Annuities

CREDIT AND LENDING

ERRILL®

INVESTMENTS

TRACKING PROGRESS

HOME FINANCING

Adjustable-Rate Mortgages

Blended Rate® Mortgage

Combination Mortgages/ Credit Lines

Construction-to-Permanent Home Financing

Corporate Home Financing℠ Program

Emerging Professionals® Program

Fixed-Rate Mortgages

Fixed-to-Adjustable-Rate Mortgages

Home Financing for Non-U.S. Resident Clients

Interest-Only Payment Options

Mortgage Preapprovals

100% Home Financing Options

Realty Advisory Services

PERSONAL CREDIT

Customized Lending Solutions

Home Equity Loans and Lines of Credit

Loan Management Account®

Margin Lending Program

Mortgage-Backed Securities

Municipal Bonds

PreferredPLUS

Preferred Stock

Step-Up Notes

U.S. Treasury Inflation Indexed Securities

U.S. Treasury Securities

Variable-Rate Preferred Stock

Zero Coupon Instruments

FOREIGN EXCHANGE

Over-the-Counter Foreign Exchange Options

Warrants

INVESTMENT SERVICES

Automated Investment Program

Cash Management Account® (CMA®)

Dividend Reinvestment

Individual Investor Account℠

Merrill Lynch Unlimited Advantage® Service

MANAGED ACCOUNTS

Merrill Lynch Advisory Portfolios

Merrill Lynch Consults®

Merrill Lynch Consults® Diversified Portfolios

BlackRock Private Investors

BlackRock Wealth Diversified Portfolios

Merrill Lynch Mutual Fund Advisor® Program

Merrill Lynch Mutual Fund Advisor Selects® Program

Personal Investment Advisory℠ Program

Strategic Portfolio Advisor®

MUTUAL FUNDS

Merrill Lynch Funds Diversified Portfolios®

BlackRock Family of Mutual Funds

100 Additional Mutual Fund Families (3,000 funds)

SHORT-TERM AND CASH EQUIVALENTS

FDIC-Insured Money Market Accounts

Money Market Funds

Tax-Advantaged Money Fund

STRUCTURED INVESTMENTS

Accelerated Return Notes℠

Alternative Investment-Linked Securities

Currency/Commodity-Linked Securities

Equity-Linked Securities

Inflation-Linked Securities

Interest-Rate Warrants

Leveraged Index Return Notes®

Protected Growth® Investments

Strategic Return Notes®

STRIDES®

TRAKRS®

ALTERNATIVE INVESTMENTS

Hedge Funds

Managed Futures

Private Equity

Structured Investments

ANNUITIES

Non-Proprietary Fixed Annuities

Non-Proprietary Variable Annuities

Proprietary Fixed Annuities

Proprietary Variable Annuities

CONCENTRATED STOCK SERVICES

Collars

Contingent Variable Forwards

Discount Purchases

Over-the-Counter Calls and Puts

Prepaid Forwards

Rampart Covered-Call Program

Rule 144/145 Sales and Lending

10b5-1 Selling Plans

EDUCATION

Coverdell Education Savings Account

Section 529 Account

EQUITIES

American Depositary Receipts

Closed-End Funds

Common Stock

Exchange-Traded Funds

Focus 1 Stocks

Merrill Lynch Client Profile Portfolios

Options

FIXED INCOME

Agency Securities

Collateralized Mortgage Obligations

Convertible Securities

Corporate Debt

Debt-Linked Securities

FDIC-Insured Certificates of Deposit

Floating-Rate Notes

Investor Notes

Asset Information and Measurement℠ Service

Client Review

Merrill Lynch OnLine®

Monthly and Annual Relationship Statements

My Financial Picture℠

Understanding what matters

At Merrill Lynch, we strive to provide advice that makes all the pieces of your financial life work together. During your life, opportunities will emerge. Challenges will appear. And decisions will need to be made. So we are committed to getting to know you and what matters most to you, today and in the future. We make sure our Financial Advisors are highly skilled and trained and leverage other Merrill Lynch specialists as necessary. And we provide access to the products and solutions you need to achieve your goals, both financial and personal.

> **"Having close client relationships enables me to anticipate challenges. Clients' needs may change, but our partnership remains constant."**
>
> — *Sylvester Knox*
> *Financial Advisor, Paramus, New Jersey*

As your needs evolve, your Financial Advisor will tap into the breadth and depth of our specialized expertise—from investing to estate planning, from retirement to credit and lending. Serving as a single point of contact, your Financial Advisor will draw upon all the intellectual capital at Merrill Lynch to assemble a team of experts to meet your individual needs. Moreover, this expertise will be backed by the experience and intelligence that Merrill Lynch has offered for generations.

> **"Having access to a broad array of products and services enables me to go beyond stocks and bonds and provide truly innovative solutions for clients."**
>
> — *Denny Cummings*
> *Financial Advisor, Chicago, Illinois*

most to you: **Essential**

As you work with your Financial Advisor, the two of you will find yourselves arriving at an understanding that goes well beyond your balance sheet. One built on mutual respect. More than any specific financial solution, this understanding will provide the foundation for a lasting and productive relationship—a powerful partnership—because it will enable your Financial Advisor to anticipate and address any changes you face.

> **"It's wonderful to work with a family through multiple generations, through multiple life events, through the highs and the lows. . . . You get to a point where it's about their lives."**
>
> *— Heather Evans*
> *Financial Advisor, Vienna, Virginia*

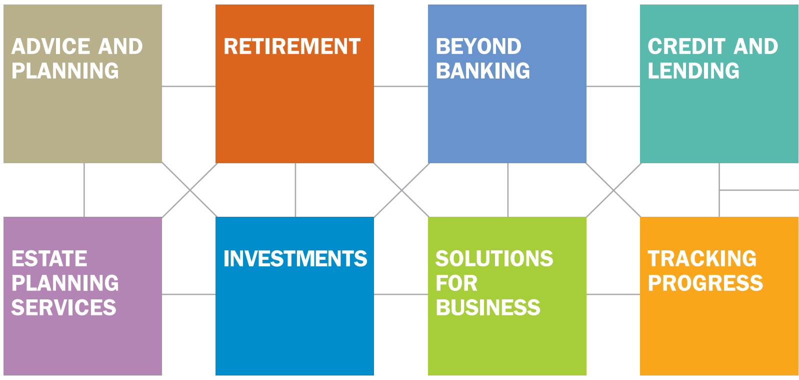
So whether your goals are to put your children through college, to start a new business or to create a legacy for future generations, a partnership with your Financial Advisor will bring you the power of Total Merrill—so we can help you achieve the life you want.

> **"To really communicate with clients, you have to understand what they're passionate about."**
>
> *— Dodee Crockett*
> *Financial Advisor, Dallas, Texas*

Your Financial Advisor will work closely with you as you take the time to plan—and execute—the appropriate solution for your particular situation. So that you both can fully understand your challenges and work together within an informed environment, here are some questions that will help lead you to **achieve life on your terms.**

Questions to consider when meeting with your Financial Advisor

- What are the goals and dreams that are most important to you and your family?
- If you could, would you live your life differently?
- What kind of legacy would you like to leave?
- What are you looking for in an advisor; what skills are most important to you?
- Do you have a comprehensive financial strategy in place to help you achieve the life you want?
- Will you have the right resources to live your envisioned retirement?



TOTAL MERRILL®

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The Total Merrill brand is used to refer to the broad range of brokerage, investment advisory (including financial planning), banking, trust, mortgage and other financial services and products offered by Merrill Lynch. The nature and degree of advice and assistance provided, the fees charged, and client rights and Merrill Lynch's obligations will differ among these services.

Neither Merrill Lynch nor its Financial Advisors provide individual tax advice. Clients should review any planned financial transactions and strategies that may have tax implications with their personal tax advisors.

Programs, options and property types are not available in all states and are subject to change without notice. Loans are offered on properties in all 50 states, the District of Columbia and the U.S. Virgin Islands. Additional terms, conditions, restrictions and costs apply. Merrill Lynch, its affiliated entities and their employees may receive compensation for its products and services.

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For more complete information on any mutual fund, please request a prospectus from your Financial Advisor. Before investing, consider carefully the investment objectives, risks, charges and expenses of the fund. This and other information may be found in the fund's prospectus, which you should read carefully before investing.

Merrill Lynch is a substantial stockholder in BlackRock, Inc.

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