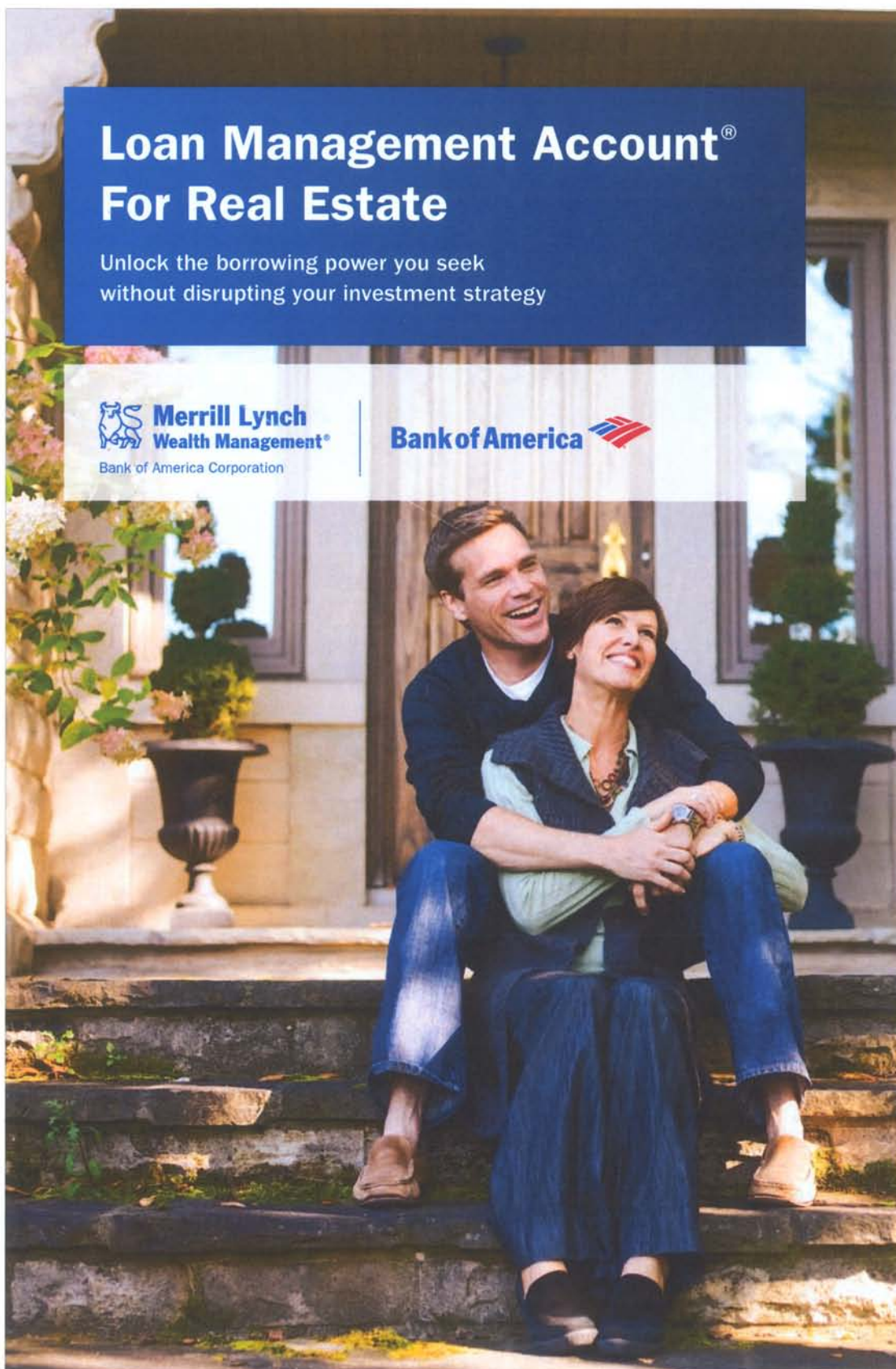


Loan Management Account[®] For Real Estate

Unlock the borrowing power you seek
without disrupting your investment strategy



Merrill Lynch Wealth Management can offer you an integrated approach to simplifying your financial life. Our comprehensive wealth management services can address both your personal and business financing needs, within the context of your long-term goals and objectives.

Whether you are looking to buy your dream home, purchase some land or invest in real estate, turning any of these aspirations into reality is a privilege you've worked hard to earn.

At Merrill Lynch Wealth Management, we believe that achieving your objectives shouldn't come at the expense of carefully built investment plans you already have in place. Your Financial Advisor can talk with you about financing solutions that provide an alternative to selling assets or depleting cash reserves.

The Loan Management Account® (LMA® account) is just that kind of solution.

With an LMA account, you can use a broad range of assets as collateral to gain the liquidity you need while keeping your investment strategy on track.

Merrill Lynch Wealth Management makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"), a registered broker-dealer and member SIPC, and other subsidiaries of Bank of America Corporation ("BAC").

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

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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Maximize your assets

Get the most from your assets with an LMA account.

- Flexible loan structures, rates and terms all managed through one account
- Access funds, easily and efficiently
- Take advantage of competitive interest rates
- Help keep your investment strategy on track
- Manage multiple loans in a single account; apply only one time
- Choose from flexible repayment options
- Use a broad range of assets as collateral
- Easily track account activity

The Loan Management Account® (LMA® account)¹ is a line of credit offered by our affiliate Bank of America, N.A. (“the Bank”). It is a single account that can manage multiple loans, which can give you the borrowing power you seek for your financing needs without selling assets or depleting cash reserves.

When you open an LMA account,¹ the Bank establishes your total available credit based on the combined value of all the eligible assets used as collateral.

- Multiple Merrill Lynch accounts may be used as collateral, including personal, business or third party accounts.
- You can access your available credit through a revolving line of credit, a standby letter of credit, and/or one or more fixed-rate or term loans, all without having to reapply for a new LMA account each time a need arises.

Meet your individual financing needs

Use the LMA account to meet a variety of individual financing needs, including:

- Investing in a first, or vacation home, co-ops, residence clubs and timeshares
- Financing home renovations like additions, landscaping, or covering unexpected costs like emergency repairs
- Acquiring land for either construction or investment purposes

With an LMA account, you can use your line of credit for the funds you need rather than deplete cash reserves or disrupt your investment strategy by selling assets. And, there is no need for you to transfer assets into a separate collateral account.

- Continue to trade and manage investments and access cash in the accounts that you have used as collateral, subject to certain restrictions.
- You may continue to access cash in your collateral accounts and choose when to pay down your loans, subject to certain restrictions.
- Keep in mind that market fluctuations and collateral calls could affect your investment strategy.
- Your account information is not reported to credit agencies and therefore does not impact your credit score.



Support your business real estate needs

Not only can the LMA account help to meet your personal real estate needs, but it can also help with your commercial real estate needs as well.

- Purchase or lease new facilities
- Expand or upgrade an existing facility
- Use a letter of credit in lieu of a security deposit on commercial space
- Cover property tax and insurance payments

Securities-based financing involves special risks and may not be appropriate for all clients. While we can work closely with you when you consider capital gains tax implications, portfolio performance expectations and an investment time horizon, it is important to review these risks, which include:

- A decrease in the market value of your eligible securities may require you to deposit additional funds to meet a collateral maintenance call. Market conditions can magnify any potential for loss.
- Assets in your eligible accounts may be sold to meet a collateral maintenance call without notice and with potentially negative tax implications.
- Collateral maintenance requirements may change without notice.

You should review the tax implications of these risks with your independent tax advisor. For more information on risks, please refer to the back page of this brochure.

Contact your Financial Advisor

Whether you are looking to finance real estate, land, investment property or commercial property, pursuing your aspirations may require borrowing power.

To learn more about the LMA account and how it can complement your overall business strategy, contact your Merrill Lynch Financial Advisor.

Let us help you solve even the most complex business financing challenges.

Your Merrill Lynch Financial Advisor can offer you the advice and guidance you need and talk with you about solutions that may help you achieve your objectives.

To learn more about how the LMA account may complement your financial strategy, contact your Merrill Lynch Financial Advisor.

David Ruckno
Stuckart Ruckno Group
Vice President
Financial Advisor
877.341.9522
Tel: 843.341.9526
Fax: 843.628.6713
david_ruckno@ml.com
http://fa.ml.com/stuckart_ruckno_group

P. O. BOX 5607
Hilton Head, SC 29928
Supervisory Office
One Chamber of Commerce Drive
Hilton Head, SC 29928
843.341.9500
Merrill Lynch, Pierce, Fenner & Smith Inc.

 **Merrill Lynch**
Wealth Management
Bank of America Corporation

[†] All LMA accounts require a brokerage account at Merrill Lynch, Pierce, Fenner & Smith Incorporated and sufficient eligible collateral to support a minimum facility size, or available line of credit, of \$100,000.

The Loan Management Account[®] (LMA[®] account) is provided by Bank of America, N.A., Member FDIC. Equal Opportunity Lender. The LMA account requires a brokerage account at Merrill Lynch, Pierce, Fenner & Smith Incorporated and sufficient eligible collateral to support a minimum credit facility size of \$100,000. All securities are subject to credit approval and Bank of America, N.A. may change its collateral maintenance requirements at any time. Securities-based financing involves special risks and is not for everyone. When considering a securities-based loan, consideration should be given to individual requirements, portfolio composition and risk tolerance, as well as capital gains, portfolio performance expectations and investment time horizon. The securities or other assets in any collateral account may be sold to meet a collateral call without notice to the client, the client is not entitled to an extension of time on the collateral call, and the client is not entitled to choose which securities or other assets will be sold. The client can lose more funds than deposited in such collateral account. A complete description of the loan terms can be found within the LMA agreement. Clients should consult their own independent tax and legal advisors. Some restrictions may apply to purpose loans, and not all managed accounts are eligible as collateral. All applications for LMA accounts are subject to approval by Bank of America, N.A. For fixed rate and term advances, principal payments made prior to the due date will be subject to a breakage fee.

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