



Gelb Retirement & Advisory Team (GRAT)

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Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
Are Not Deposits	Are Not Insured by Any Federal Government Agency	Are Not a Condition to Any Banking Service or Activity

GRAT National Recognition

Jordan Gelb was named to:

- *Forbes “Best-in-State Wealth Advisors” List, 2018-2025.*
Published annually Jan-April. Rankings based on data as of June 30 of prior year.

The GRAT Team was named to:

- *Forbes “Best-in-State Wealth Management Teams” List, 2023-2025.*
Published annually January. Rankings based on data as of March 31 of prior year.

What would you like the power to do?



Who We Are



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Additional Advisor Resources

GRAT, when appropriate, works with other advisors and teams in these regions:

In Illinois:



Jared Korn
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In Missouri:



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Solutions Designed with You in Mind

- Equities
- Fixed Income
- Mutual Funds & Separately Managed Accounts
- Exchange Traded Funds
- Investment Advisory Program
- Alternative Investments
- Commodities

Help you invest to pursue your goals²



Give you access to cash when you need it¹



- Individual Retirement Accounts (IRAs)
- Roth IRAs
- SEP & SIMPLE IRAs
- Health Savings Accounts
- Retirement Income Planning
- 401(K) & Business Retirement Solutions

Pursue the retirement you envision²



You

Make informed decisions about your wealth^{1,2}



- Checking & Savings Accounts
- Banking Services
- Reward Credit Cards
- Mortgages & Home Equity Lines of Credit
- Securities Based Lending
- Custom Lending

- Chief Investment Office Guidance & Thought Leadership
- Education Funding Strategies
- Trust & Legacy Planning Services
- Insurance Strategies³
- Philanthropic Strategies⁴
- Business Succession Planning
- Personal Financial Strategies

¹Banking, mortgage and home equity products are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation.

²Investment products are available from Merrill Lynch, Pierce, Fenner & Smith Incorporated.

³Insurance and annuity products are offered through Merrill Lynch Life Agency, Inc., a licensed insurance agency and wholly owned subsidiary of BofA Corp.

⁴Capability offered by Bank of America, NA.

Broad spectrum of services

Bringing it all together

- Financial statement reporting
- Online account access, bill pay and funds transfer¹
- Lifestyle & concierge services²

Investing towards your goals

- Core equity & fixed income portfolios²
- Private placements
- Hedge funds
- Alternative investments
- Concentrated stock

Passing on wealth efficiently

- Personal trust services¹
- Life insurance trusts
- Estate settlement and administration¹
- Family wealth education²

Tax minimization strategies

- Insurance planning & services³
- Tax loss harvesting strategies²
- Philanthropic giving¹
- Income deferral strategies¹



Family



Health



Home



Work



Leisure



Giving



Finances

¹ Capability offered by Bank of America, N.A.

² Capability offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated.

³ Capability offered by Merrill Lynch Life Agency.

Additional Team Resources



¹ Capability offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated.

² Capability offered by Bank of America, N.A.

³ Securities-based lending: Margin lending is offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated; the Loan Management Account® is offered by Bank of America, N.A.

⁴ Capability offered by Merrill Lynch Life Agency, Inc.

⁵ Capability offered by BofA Securities, Inc., a registered broker-dealer and wholly owned subsidiary of Bank of America Corporation.

Global Investments

- **Guido Graff** | Director | Capital Markets Specialist | Merrill Investor Solutions Group
- **Bryant Wolfsan** | Vice President | Alternative Investments Regional Specialist | Managed Solutions Group

Wealth Structuring

- **Heather Tahmooressi** | Senior Vice President | Senior Trust Officer | Bank of America Private Bank
- **Tyler Di Mattia** | Vice President | Trust Specialist | Bank of America Corporation
- **Jermaine Gomes** | Vice President | Retirement Specialist | Bank of America Corporation

Cash Management & Lending

- **Julie Novitskiy** | Assistant Vice President | Wealth Management Banking Specialist | Merrill
- **Casey Glisson** | Vice President | Wealth Management Lending Officer | Bank of America, N.A. | NMLS# 1077099
- **David Neumann** | Director | Senior Structured Credit Executive | Bank of America, N.A.

Business-Related Services

- **Ted DeGaetano** | Director | Employee Benefits Specialist | Bank of America Corporation
- **Brian Lighty** | Vice President | Employee Benefits Specialist | Bank of America Corporation

Global Investments Capabilities



UHNW Investment Strategies¹

- Ultra-High-Net-Worth Solutions
- Market-Linked Investments
- Ultra-High-Net-Worth Managed Solutions
- Block Trading
- Municipal Bonds and Portfolios
- Specialty Asset Management (SAM)²

Alternative Investment Strategies¹

- Credit-Oriented Strategies
- Diversifying Strategies
- Equity & Growth-Oriented Strategies
- Multi-Strategy

UHNW Investment Advice & Guidance¹

- CIO Consulting Services Team
- BofA Global Research

Risk Management Strategies¹

- Professionally Managed Equity Overlay Strategies
- Concentrated Stock Strategies
- In-Demand Securities Program
- Exchange Funds
- OTC Equity Derivative Strategies
- Interest Rate Hedging
- Foreign Exchange

¹ Capability offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated.

² Capability offered by Bank of America, N.A., and its bank affiliates.

Business-Related Services Capabilities



Retirement & Benefit Plan Services^{1,2}

- Defined Benefit Plans²
- Defined Contribution Plans¹
- Nonqualified Deferred Compensation Plans¹
- Equity Compensation Plans¹
- Institutional Trust Services for Defined Benefit Plans or Pooled DC Plans^{1, 2}
- Rollover IRAs^{1, 2}

Global Commercial Banking⁵

- Loans and Lines of Credit
- Treasury Management
- Global Card Services
- Merchant Services
- Currency, Interest Rate and Commodity Risk Management
- Private Sales Referral Network (PSRN)

Global Banking & Markets⁵

- Public Debt/Equity Offerings
- Private Placements
- Mergers and Acquisitions
- Initial Public Offerings
- Prime Brokerage Services¹
- Sales, Trading and Research
- Risk Management Tools

Executive Services¹

- Officer & Director Equity Services¹
- 10b5-1 Trading Plans¹

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Wealth Structuring Capabilities



Philanthropic Strategies²

- Charitable Trusts
- Private Philanthropic Solutions
- Private & Family Foundation
- Donor-Advised Funds
- Institutional Philanthropic Services

Trust² & Estate² and Insurance^{1,4} Strategies

- Delaware Trust Solutions
- Managed Agency Service (Agent for Trustee)²
- Estate Settlement Services
- Individual Retirement Account (IRA) Strategies

Financial Education & Thought Leadership^{1,2}

- Center for Family Wealth Dynamics and Governance™
- UHNW Strategic Wealth Advisory Group
- Financial Boot Camps
- Next Gen Resources

Family Office Services¹

- Asset Acquisition/Disposition Consulting
- Financial and Consolidated Reporting
- Household Accounting Services
- Risk Management and Insurance
- Tax Administration Services

¹ Capability offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated.

² Capability offered by Bank of America Private Bank, a division of Bank of America, N.A., or U.S. Trust Company of Delaware (collectively the "Bank").

⁴ Capability Offered by Merrill Lynch Life Agency.

GRAT Team

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Asset allocation and diversification do not ensure a profit or protect against a loss in declining markets.

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