

Global Corporate and Institutional Advisory Services

Who We Are

For more than 30 years, GCIAS has been serving individuals, families, and institutions.



99

Financial Advisors



12.6B

In Client Assets

(Approximate figure as of 12/27/2024)



95

Corporate Clients



Recognition

Barron's "Top 250 Private Wealth Management Teams" 2024 list
Published on May 10, 2024. Rankings based on data as of December 31, 2023.

Our Perspective

GCIAS financial advisors provide benefit plan education, financial wellness support and personalized wealth management services to employees and families associated with our more than 95 corporate clients as well as small and medium sized business owners. We start with a thorough grounding in your company's financial benefits plans, and then learn as much as we can about your financial goals, challenges, and aspirations to develop a personalized financial strategy.

Our Wealth Management Process



Understanding your life

Learn about your priorities, investment personality and resources

Your financial strategy

Defining and prioritizing your goals, including how much risk you're comfortable taking on, your time horizon and liquidity needs, will help your advisor provide advice and guidance on a financial strategy aligned with what you want to achieve.


Staying on track

As your life and the markets change, your advisor can help you track progress to goals and revisit your financial strategy.

Investing involves risk, including the possible loss of principal. Past performance is no guarantee of future results.

Asset allocation, diversification and rebalancing do not ensure a profit or protect against loss.

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Housing Lender  Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice.

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Investment, insurance and annuity products:

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 Services or Activity

Our Suite of Services

Choose from a wide range of financial capabilities, including:

Advice and guidance

- Goals-based wealth management process¹
- Education funding strategies¹
- Extensive global research³
- Tax minimization strategies¹
- Investment personality assessment¹

Retirement

- Managing income in retirement¹
- Managing 401(k) during job transition¹
- Planning for retirement¹
- Health care expense planning¹
- Retirement income planning¹

Access to Banking

- Everyday cash management²
- Savings products²
- Lending²
- Credit cards²
- Home financing²
- Home equity financing²
- Securities-based lending²
- Customized lending²

Investments

- Alternative investments¹
- Concentrated stock services¹
- Equity and fixed income strategies¹
- Managed account programs¹
- Market-linked investments¹
- Unit investment trusts¹
- Closed-end funds¹

Wealth Transfer Services

- Charitable giving²
- Insurance and annuities⁴
- Private family foundations²
- Trusts²
- Donor-advised funds²

Tracking progress

- Asset information and measurement¹
- Client review¹
- MyMerrill.com^{®1}
- Statements¹
- Personal Wealth Analysis¹

Solutions for business

- Liquidity and cash management²
- Commercial loan financing²
- Retirement planning¹
- Succession planning¹

¹Investment products are offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated. ²Banking, mortgage and home equity products are offered by Bank of America, N.A. ³BofA Global Research. ⁴Insurance and annuity products offered through Merrill Lynch Life Agency Inc. ("MLAA"), a licensed insurance agency and wholly owned subsidiary of BofA Corp.

How We Serve

Portfolio Management

Periodic Rebalancing and Tactical Adjustments:

- Research-driven tactical adjustments based on guidance from the Chief Investment Office
- Allocations are adjusted based on changes within asset classes
- Guidance surrounding equity awards and cash flow

On Demand Guidance

Access To:

- Dedicated Advisory Team
- Access to Bank of America Trust Specialist
- Nuclear Family Support
- Continued advice on all financial matters

Year End Review:

- Review previous year performance and investment allocation changes
- CIO commentary on economic, political and market driven strategic investment environment

Non-Investment Review:

- Insurance (Life, Health, LTC, Liability)
- Access to Bank of America fiduciary and wealth transfer planning services
- Access to Bank of America Banking (Line of Credit, Mortgage, Credit Card)

Annual Plan Revision:

- Revisit goal funding & retirement income analysis
- Update balances, assumptions, constraints, and objectives

Year End Planning:

- Discuss any year end income needs
- Review opportunities for tax harvesting and deductible contributions
- Philanthropic planning

2024 Barron's "Top 250 Private Wealth Management Teams" list. Rankings are based on the opinions of Barron's which include rankings that specialize in serving individuals and families. Rankings include team size and shape, regulatory records and credentials of their members and resources available to them. Rankings include minimum of seven years financial services experience and currently at their firm one year minimum. Qualitative and quantitative calculations include client assets, return on assets, client satisfaction/retention, compliance history and community involvement plus other considerations. Barron's does not receive compensation from anyone for rankings and are not considered a guarantee of any future investment success and should not be considered an endorsement. Barron's is a trademark of Dow Jones & Company, Inc. All rights reserved.

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The Chief Investment Office (CIO) provides thought leadership on wealth management, investment strategy and global markets; portfolio management solutions; due diligence; and solutions oversight and data analytics. CIO viewpoints are developed for Bank of America Private Bank, a division of Bank of America, N.A., ("Bank of America") and Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S" or "Merrill"), a registered broker-dealer, registered investment adviser and a wholly owned subsidiary of Bank of America Corporation ("BofA Corp.™").

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