



Gelb Retirement & Advisory Team (GRAT)

1033 Skokie Blvd | Suite 500 | Northbrook, IL 60062

For Plan Sponsor Use Only - Not for Retail Client Use

Phone: 847.564.7313
Toll-free: 800.350.7782
Fax: 847.919.4622
E-mail: grat@ml.com
www.fa.ml.com/grat





Workplace Benefits is the institutional retirement and benefits business of Bank of America Corporation ("BofA Corp.") operating under the name "Bank of America." Investment advisory and brokerage services are provided by wholly owned non-bank affiliates of BofA Corp., including Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill"), a dually registered broker-dealer and investment adviser and Member SIPC. Banking activities may be performed by wholly owned banking affiliates of BofA Corp., including Bank of America, N.A., Member FDIC..

Merrill Lynch Life Agency Inc. ("MLLA") is a licensed insurance agency and a wholly owned subsidiary of BofA Corp.

Trust and fiduciary services are provided by Bank of America, N.A., Member FDIC. Insurance and annuity products are offered through Merrill Lynch Life Agency Inc. ("MLLA"), a licensed insurance agency. Bank of America, N.A., and MLLA are wholly owned subsidiaries of BofA Corp.

Investment products offered through MLPF&S and insurance and annuity products offered through MLLA:

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

Certain Bank of America associates are registered representatives with MLPF&S and may assist you with investment products and services provided through MLPF&S and other non-bank investment affiliates.



Investing involves risk. There is always the potential of losing money when you invest in securities.

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

Neither Merrill nor any of its affiliates or financial advisors provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions. This material should be regarded as general information on health care considerations and is not intended to provide specific health care advice.

Traditional long-term care insurance is available only from a small number of insurance companies and is not currently offered through Merrill.

All contract guarantees, crediting rates or annuity payout rates for annuity contracts and all guarantees and benefits of insurance policies are backed by the claims-paying ability of the issuing insurance company. They are not backed by Merrill or its affiliates, nor does Merrill or its affiliates make any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

The Personal Wealth Analysis report uses a probabilistic approach to determine the likelihood that you may be able to achieve your stated goals and to identify a range of potential wealth outcomes that could be realized. It involves generating thousands of scenarios, each simulating the growth of assets over a specified period of time, based on assumptions that include potential forward-looking rates of return, asset allocation, portfolio value, cash flow and market volatility. This analysis neither analyzes specific security holdings nor presents the results that could occur from an extreme market event, either positive or negative, due to the low probability of such an occurrence. The results of the analysis may vary over time and with each use if any of the underlying assumptions or profile data are adjusted. Your actual results may vary materially from those shown in this analysis. Numerous factors make the calculation uncertain, such as the use of assumptions about historical returns and inflation as well as the data you have provided. Assumptions concerning inflation or tax rates are for illustrative purposes only and are not intended to predict economic performance. Any asset or portfolio earnings and/or returns shown or used do not reflect the cost of investing, including commissions or fees, and are not intended to predict or guarantee economic performance. Personal Wealth Analysis is one of the brokerage reports available through Merrill. In conjunction with a Merrill advisor's advice and guidance, this report can help you make informed investment decisions as you pursue your financial objectives.

Merrill Institutional Consulting™ (MIC) is part of Global Wealth and Investment Management (GWIM), the wealth and investment management division of Bank of America Corporation ("BofA Corp."), and offers products and services for the benefit of institutional and ultra-high net worth clients through dually registered representatives of Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") who can provide brokerage and investment advisory services. The nature and degree of advice and assistance provided, the fees charged, and clients' rights and MLPF&S's obligations will differ depending upon the products and services actually provided. Banking products, services and activities are offered by wholly owned banking affiliates of BofA Corp., including Bank of America, N.A., Member FDIC. MLPF&S and Bank of America, N.A. are affiliates of Bank of America Corporation.

This material does not take into account a client's particular investment objectives, financial situations or needs and is not intended as a recommendation, offer or solicitation for the purchase or sale of any security or investment strategy. Merrill offers a broad range of brokerage, investment advisory and other services. There are important differences between brokerage and investment advisory services, including the type of advice and assistance provided, the fees charged, and the rights and obligations of the parties. It is important to understand the differences, particularly when determining which service or services to select. For more information about these services and their differences, speak with your Merrill financial advisor.

A Portfolio Advisor, in addition to providing traditional advice and guidance, can help clients pursue their investment objectives by recommending individual, or any combination of, Merrill or approved third-party investment managers' strategies, funds or portfolios.

A Senior Portfolio Advisor can help clients pursue their objectives by managing on a discretionary basis custom investment strategies, selecting from a wide range of Merrill model portfolios and third-party investment strategies.

Forbes "Best-in-State Wealth Advisors" list.

Opinions provided by SHOOK® Research, LLC and is based on in-person, virtual and telephone due-diligence meetings that measure best practices, client retention, industry experience, credentials, compliance records, firm nominations, assets under management and Firm-generated revenue (investment performance is not a criterion). SHOOK's rankings are available for client evaluation only, are not indicative of future performance and do not represent any one client's experience and available for investor help in evaluating the right financial advisor. Compensation was not received from anyone for the study. Past performance does not guarantee future results. Details available at www.SHOOKresearch.com. SHOOK is a registered trademark of SHOOK Research, LLC.

Forbes "Best-in-State Wealth Management Teams" list.

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Advice Access is an online investment advisory program sponsored by Merrill Lynch, Pierce, Fenner & Smith Inc. ("MLPF&S" or "Merrill") that uses a probabilistic approach to determine the likelihood that participants in the program may be able to achieve their specified annual retirement income goal and/or to identify a potential wealth outcome that could be realized. The recommendations provided by Advice Access may include a higher level of investment risk than a participant may be personally comfortable with. Participants are strongly advised to consider their personal goals, overall risk tolerance, and retirement horizon before accepting any recommendations made by Advice Access. Participants should carefully review the explanation of the methodology used, including key assumptions and limitations as well as a description of services and related fees, which is provided in the Advice Access disclosure document (ADV Part 2A). It can be obtained through benefits OnLine or through the Retirement benefits Contact Center.

Merrill offers a broad range of brokerage, investment advisory and other services. There are important differences between brokerage and investment advisory services, including the type of advice and assistance provided, the fees charged, and the rights and obligations of the parties. It is important to understand the differences, particularly when determining which service or services to select.

IMPORTANT: The projections or other information shown in the Advice Access program regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

Fiduciary Advisory Services is an investment advisory program sponsored by Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill"). MLPF&S offers a broad range of brokerage, investment advisory and other services. There are important differences between brokerage and investment advisory services, including the type of advice and assistance provided, the fees charged, and the rights and obligations of the parties. It is important to understand the differences, particularly when determining which service or services to select. Please refer to the Fiduciary Advisory Services Brochure for information on the program including a description of the series and related fees.

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C(k)P® is a registered trademark of The Retirement Advisor University, Inc.

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About Us

Retirement Plans

We are an experienced team, with a passion for educating retirement plan sponsors and participants to help them make informed decisions.

The GRAT Team draws on our own extensive professional experience and the deep resources of Merrill to help clients tailor retirement benefit plans to their organization's unique requirements and manage their plans as needs evolve. We offer guidance to sponsors of 401(k), 403(b) and 457 plans, as well as non-qualified defined contribution plans and supplemental executive and equity benefit plans. We are privileged to provide service to sponsors of plans of all sizes in diverse industries.

We offer access for plan sponsors to the broad range of services offered through Bank of America Retirement Services, including plan design features, support for selecting or changing a plan provider, and updating investment menus. We also offer courses for educating plan participants. Our knowledge of the retirement industry, including multiple plan providers and platforms, helps us guide sponsors in designing plans to fit their organization's size, demographics, budget and other stated needs.

Jordan Gelb received the following recognition:

Forbes “Best-in-State Wealth Advisors” 2018-2025.

Published annually Jan-April. Rankings based on data as of June 30 of prior year.

The GRAT Team received the following recognition:

Forbes “Best-in-State Wealth Management Teams” list in 2023-2025.

Published annually in January. Rankings based on data as of March 31 of prior year.

Merrill Lynch Wealth Management

About Us

Our mission is to be a GPS for individuals, families and corporations – guiding you toward your unique financial destination. With our diverse, multigenerational team and strong focus on retirement and personalizing planning, we serve as your one-stop resource for creating and transferring generational wealth. No matter your financial standing you are always treated as part of our family.

Our team, spanning a 30-year age difference and supported by dedicated associates, work collaboratively so every client benefits from the full strength of our experience. We begin with a clear, customized plan, aim to execute with excellence in both service and investment management, and remain a trusted resource throughout your financial journey.

As we proudly say, "Our clients are our family, and your financial plan will not outlive our team."

What can clients expect from us?

Guidance to help you address all aspects of your financial life, beyond individual investment transactions alone. Follow-ups to help you stay on course, no matter what's happening in the markets or around the world. Adjustments to your approach, as life, and the markets, can change quickly. Tools and experience reflecting and delivering the best thinking of the firm. That is our commitment to you.



Our Mission & Principles

Broad Experience, Deep Resources

We provide access to the investment resources of Merrill and the banking services of Bank of America to help meet the unique needs of our clients. By delivering a holistic and comprehensive approach to wealth management, we assist our clients in pursuing their goals. Our goal is to help make critical differences in our client's lives, and we follow a process that involves extensive planning, due diligence and experience.

Our team is continuously adapting to the ever-changing industry. We strive to connect with our clients on a personal level, being a part of their everyday lives. Understanding personal goals and aspirations helps our team to coordinate and better serve our clients in an array of financial areas, including estate planning services and retirement income planning, including healthcare cost planning, through Merrill, and access to banking and lending through Bank of America.



"We believe that effective design, combined with customized education programs, can help to increase the likelihood that a retirement benefit plan will succeed in its pursuit of plan objectives and be more fully used by the employees."

Jordan Gelb, CIMA®, CPFA®, CRPC™, CEPA®
Managing Director
Wealth Management Advisor
Senior Retirement Benefits Consultant



Who We Are



Jordan Gelb, CIMA®, CPFA®, CRPC™, CEPA®
Managing Director
Wealth Management Advisor
Senior Retirement Benefits Consultant
NMLS# 560360
Merrill Lynch Life Agency
CA License #0522776
CA License #0D02883

(w): 847.564.7313
(c): 224.612.4745
(e): jordan_m_gelb@ml.com



Joshua Spungen, CIMA®, CPFA®
Vice President
Wealth Management Advisor
Senior Retirement Benefits Consultant
NMLS# 1420537
Merrill Lynch Life Agency
CA License #0522776
CA License #4161094
(w): 847.564.7115
(c): 847.224.6034
(e): joshua.spungen@ml.com



Jared Gelb, CPFA®, CRPC™
Financial Advisor
NMLS# 1904978
Merrill Lynch Life Agency
CA License #0522776
CA License #4459031
(w): 847.564.7146
(c): 224-260-9620
(e): jared.gelb@ml.com



Jason Lorenzo, CRPC™
Registered Wealth Management Client
Associate
(w): 847.564.7282
(e): jason.lorenzo@ml.com



Tommy Jones, CRPC™
Wealth Management Specialist
(w): 847.564.7317
(e): tjones67@ml.com



Shari Bracke
Registered Wealth Management Client
Associate
(w): 847.564.7256
(e): shari_bracke@ml.com



William Tinucci
Wealth Management Client
Associate
(w): 847.564.7266
(e): william.tinucci@ml.com

Additional Advisor Resources

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

In Illinois:



Jared Korn
Financial Advisor
Senior Portfolio Advisor
NMLS# 19228728
(w): 847.564.7144
(e): jared.s.korn@ml.com

In Missouri:



Stephen W. Peters, CPFA®, CRPS™
First Vice President
Senior Financial Advisor
Retirement Benefits Consultant
NMLS# 1441042
(w): 636.537.4532
(e): stephen.peters@ml.com

Additional Resources

To set up an appointment with one of our additional resources, please contact us.

grat@ml.com • Phone: 847.564.7313 • Toll-free: 800.350.7782



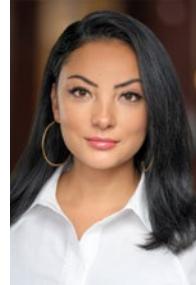
Theodore DeGaetano Jr.,
CPFA®, C(k)P®, CRPS™
Director
BAC/ML Institutional Retirement
Employee Benefits Specialist – Mid
Markets



Brian C. Lighty, CPFA®
Vice President
Employee Benefits Specialist
Retirement & Personal Wealth Solutions
Bank of America



Casey Glisson
Vice President
Wealth Management Lending Officer
Bank of America, N.A.
NMLS# 1077099



Julie Novitskiy
Wealth Management Banking Specialist
Merrill



Heather S. Tahmooressi
Senior Vice President
Senior Trust Officer
Private Bank
Bank of America, N. A.



Jermaine J. Gomes, CRPC™
Vice President
Personal Retirement Specialist
Merrill



Bryant Wolfson, CRPC™
Vice President
Alternative Investment Regional Specialist
Merrill



Team Services – Retirement Plans



Reviews

- Investment performance
- Share Merrill's eligible fund list and alternative choices Industry reports and best practices
- Provide access to Bank of America's Investment Policy Statement services team to create an Investment Policy Statement

Fiduciary Advisory Services

- Act as a 3(21) and 3(38) Fiduciary through Fiduciary Advisory Services
- Help the plan sponsor oversee administrative functions with regard to applicable laws, regulations and state policies
- Menu construction
- Asset class selection on a 3(21) or 3(38) basis

Review of Peer/Industry Fees

- Evaluate fees providers charge for their services
- Comparison of your plan vs peers
- Analyze share classes and help you review estimated revenue
- Coordinate annual benchmarking

Plan Design

- Match and plan design scenarios to incentivize employees to maximize contributions
- Retirement education of employee population through financial wellness seminars, and other Merrill resources

Plan Enhancements and Administration

- Provide necessary information for form 5500
- Coordinate plan enhancements, compliance calls, amendments and nondiscrimination through Education and Plan Services
- Review plan demographics

Team Services – Retirement Plans *continued*



Plan Changes in Mergers and Acquisitions

- Consult on plan transitions in mergers, acquisitions, spin-offs, divestitures and plan terminations
- Transition and coverage requirements
- Protected benefits analysis: successor plan rules and 401(k) regulation

Total Integration

- Health Savings Accounts through Bank of America, N.A.
- Employer Stock Option Plans through Merrill
- Non-Qualified Plans through Merrill
- Defined Benefit Plans through Merrill

Ongoing Tailored Employee Education

- Group education and enrollment meetings
- Meet one-on-one with employees by request only to provide wealth management guidance for educational purposes
- Targeted mailing campaigns
- Virtual meetings (via WebEx)
- Plan-focused seminars

Team Services

Planning and Relationship

Comprehensive Modeling

- Strategic planning including needs assessment, goal articulations, risk profile analyses, asset allocation modeling

Coordination with Your Other Professionals*

- Accountants, attorneys, and consultants for estate, legal, and tax planning

Insurance Assistance through Merrill Lynch Life Agency Inc.

- Provide access to specialists** who can assist with life insurance, annuities and long-term care insurance

Investments and Portfolios

Record-keeping of Accounts and Results

- Clients can access asset and cash flow information, tax statements, performance, balances and account activity

Portfolio Management

- Discretionary portfolio construction and review through the Investment Advisory Program

Transparency and Disclosure

- Fees and services are fully disclosed

*Neither Merrill nor any of its affiliates or financial advisors provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

**Life insurance marketing support and case management services offered through Crump Life Insurance Services, Inc. (Crump). Crump is not an affiliate of Bank of America Corporation.



Home Loans, Credit and Trusts through Bank of America

- Access to professionals designated to help you within their field

Custom Lending through Bank of America

- Access to personalized custom lending solutions including securities, real estate (commercial, recreational, residential), fine art, yachts and aircrafts and unsecured lines of credit



Financial Wellness Essentials

What can make a financial wellness program successful?

We believe what elevates our program is not only having the key ingredients but putting it together in an easy-to-access and easy-to-use high-touch program, one where there are continual efforts to improve the employee experience.

Employees can engage with every part of our program

Financial education content



Encourage continued education through robust curriculums of newsletters, email updates, intranet content and webcasts

Workshops and webinars



Foster active engagement and participation on a wide range of general financial topics

Online employee education center



Provide access to extensive resources and tools

One-on-one personal consultations



Meet one-on-one with employees by request to provide wealth management guidance for educational purposes

GRAT Team Financial Wellness Program

Our program is designed to educate employees on engaging and preparing for the near term, long term and the surprises in between by focusing on all of life's priorities, even as circumstances shift and change. To do this, we offer seminars via WebEx broadcast nationally.

- Monthly sessions
- Mornings and afternoons
- 30-60 minutes in length
- 11 seminars
- Updated on a rolling basis
- Personalized follow-ups after each webcast



Family



Health



Home



Work



Leisure



Giving



Finances

Wealth Management

Personal Wealth Analysis® Questionnaire

- Provides a series of proprietary analyses that can help your employees gain a greater understanding of where they are in relation to their goals and what they can do to pursue them.
- Email or mail back questionnaire to the GRAT Team at grat@ml.com
- Based upon needs, goals and asset size, a team member will follow up with an analysis of your eligible employees' financial landscape to review non-retirement-related asset strategies, or offer access to Merrill Edge Self-Directed investing.



						
What-if Scenarios	Goal Funding Status	Net Worth Statement	Asset Allocation Analysis	Retirement Analysis	Education Analysis	Stock Options Analysis

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GRAT Team Planning Questionnaire

Personal Information

Name: _____
DOB: _____
SSN: _____
Retirement Year/Age: _____

Family (kids (name, DOB)): _____

CPA (contact information): _____
Estate Attorney (contact information): _____

Income

Salary: _____
Social Security: please download most recent statement from www.ssa.gov & email securely to grat@ml.com or fax to 847-919-4622
Pension (monthly): _____
Other Income (real estate, etc.): _____

Brokerage Accounts: _____
Checking/Savings Accounts: _____
529 Plans: _____
Other: _____

Salary: _____
Pension (monthly): _____
Other Income (real estate, etc.): _____

One-Time Events (buying a second home, downsizing, inheritance)
Type, Year, & Amount: _____
Type, Year, & Amount: _____
Type, Year, & Amount: _____
Type, Year, & Amount: _____

Insurance (annuities, life insurance, long term care) --> Please email statements securely to grat@ml.com or fax to 847-919-4622

Assets (please email statements securely to grat@ml.com or fax to 847-919-4622)

Type of Account (checking/savings, IRA, 401(k), brokerage) & Firm (ex: Merrill, Vanguard, Fidelity)

Value & Allocation

Restricted Stock (RSUs), Stock Grants, & Deferred Compensation Plans
Please email statements securely to grat@ml.com or fax to 847-919-4622

401(k)s
Recordkeeper & Value: _____
Current Contributions: _____
Company Match: _____
Recordkeeper & Value: _____
Current Contributions: _____
Company Match: _____

Real Estate
Type (primary, rental, vacation): _____
Address: _____
Value: _____
Type: _____
Address: _____
Value: _____

Liabilities
Type (mortgage, student loan, credit card): _____
Loan Amount: _____
Rate/Terms: _____
Type: _____
Loan Amount: _____
Rate/Terms: _____

Our Updated Website

1. Go to www.fa.ml.com/grat
2. Click on the tab “**About Us**” to be brought to our financial wellness landing page
 - Click on “**Education On-Demand**” to view pre-recorded videos, podcasts articles and toolkits
 - Click on “**Company Wellness Program**” to view topics offered to create custom educational programs centered around your corporation
 - Click on “**HR & Fiduciary Corner**” to view our library of fiduciary trainings & resources for your HR team
 - “**Upcoming Events**” showcases our future wellness program for the year

About Us

[Our Focus](#)

[Education On-Demand](#)

[Company Wellness Program](#)

[Digital Engagement](#)

[HR & Fiduciary Corner](#)

Our Focus

Wealth Management for Families and Institutions

For Private Wealth & Families

[Private Wealth Brochure](#) (click to view)

For Institutions/ Retirement Plans

[Institutional Brochure](#) (click to view)

[Workplace Benefits](#) (click to view)

Upcoming Events

Past Events

GRAT Team

Jordan Gelb, CIMA®, CPFA®, CRPC™, CEPA®

Managing Director
Wealth Management Advisor
Senior Retirement Benefits Consultant
NMLS# 560360
Merrill Lynch Life Agency
CA License #0522776, CA License #0D02883

847.564.7313
(c): 224.612.4745
jordan_m_gelb@ml.com

Joshua Spungen, CIMA®, CPFA®

Vice President
Wealth Management Advisor
Senior Retirement Benefits Consultant
NMLS# 1420537
Merrill Lynch Life Agency
CA License #0522776, CA License #4161094

847.564.7115
(c): 847.224.6034
joshua.spungen@ml.com

Jared Gelb, CPFA®, CRPC™

Financial Advisor
NMLS# 1904978
Merrill Lynch Life Agency
CA License #0522776, CA License #4459031

847.564.7146
(c): 224-260-9620
jared.gelb@ml.com

Jason Lorenzo, CRPC™
Registered Wealth Management Client Associate

847.564.7282
jason.lorenzo@ml.com

Tommy Jones, CRPC™
Wealth Management Specialist

847.564.7317
tjones67@ml.com

Shari Bracke
Registered Wealth Management Client Associate

847.564.7256
shari_bracke@ml.com

William Tinucci
Wealth Management Client Associate

847.564.7266
william.tinucci@ml.com

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Financial Advisor
Senior Portfolio Advisor
NMLS# 19228728
847.564.7144 • jared.s.korn@ml.com

In Missouri:

Stephen W. Peters, CPFA®, CRPS™
First Vice President
Senior Financial Advisor
Retirement Benefit Consultant
NMLS# 1441042
636.537.4532 • stephen.peters@ml.com

Additional Resources

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Theodore DeGaetano Jr., CPFA®, C(k)P®, CRPS™
Director
BAC/ML Institutional Retirement
Employee Benefits Specialist – Mid Markets

Brian C. Lighty, CPFA®
Vice President
Employee Benefits Specialist
Retirement & Personal Wealth Solutions
Bank of America

Casey Glisson
Vice President
Wealth Management Lending Officer
Bank of America, N.A.
NMLS# 1077099

Julie Novitskiy
Wealth Management Banking Specialist
Merrill

Heather S. Tahmooressi
Senior Vice President
Senior Trust Officer
Private Bank
Bank of America

Jermaine J. Gomes, CRPC™
Vice President
Personal Retirement Specialist
Merrill

Bryant Wolfson, CRPC™
Vice President
Alternative Investment Regional Specialist
Merrill

Kelly Crosse, LUTCF
Regional Insurance Strategist
Crump Life Insurance Services, Inc.*

*Crump Life Insurance Services, Inc. provides life insurance marketing support and case management services to Merrill. Crump is not an affiliate of Bank of America Corporation.



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We use this information for business purposes, including data analysis, identifying usage trends and determining the effectiveness of promotional campaigns.

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Connect with Merrill:

