

Start your career as a financial advisor

Join our Financial Advisor Development Program (FADP)



If you're successful and looking to maximize your potential, consider joining Merrill Lynch as a financial advisor. Merrill Lynch has a long and proud history of hiring, training, developing and successfully graduating some of the most talented financial advisors in the world. You'll have help every step of the way through our Financial Advisor Development Program (FADP)—one of the most comprehensive in the industry.

Choose a career path that offers you:

Independence¹

Be an entrepreneur who builds and manages a business.

Fulfillment

Make a meaningful difference in the lives of clients.

Income

Receive a base salary with the opportunity for competitive monthly incentive compensation and annual performance and retention awards.

We recognize that it's the power of our people and our differences that make us a stronger company. We're proud of our commitment to attracting, recruiting and retaining top diverse talent from across the globe.

What do you need to become a Merrill Lynch financial advisor?

It's true that you'll need perseverance to succeed—but what you don't necessarily need is a financial services background. We're searching for high achievers with a track record of continued success, in all industries and careers, such as:

- Accountants
- Attorneys
- Bankers
- CERTIFIED FINANCIAL PLANNER™ professionals*
- Community leaders
- Consultants
- Entrepreneurs
- Fundraisers
- Insurance agents
- Military personnel
- Professional athletes
- Real estate agents and developers
- Risk managers
- Sales and marketing professionals
- Teachers and educators

Join a culture of achievement

If you have a background of accomplishment, you can transfer that into a career that leverages your past successes. Ask yourself these questions:

- Do you have an entrepreneurial spirit?¹
- Are you self-motivated, collaborative and have strong relationship-building skills?
- Do you pride yourself on being resilient when facing challenges?
- Do you have integrity and high ethical standards?

If you answered "yes" to these questions, consider the opportunity for a dynamic new career path as a Merrill Lynch financial advisor.

What is the FADP?

When you join Merrill Lynch, you'll tap into wealth management experience that has been formally training and coaching new advisors through our development program since 1946. FADP is designed to develop the critical skills and knowledge necessary for building a successful wealth management business—acquiring clients, enhancing relationships, providing tailored strategies and more.

The 43 month FADP includes multiple components:

- Preparation for registration exams, including Securities Industry Essentials (SIE), Series 7 and Series 66
- Investment, business development, business management and technology platform training and development
- Personalized coaching and support during each phase of the program



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

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

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

You'll access the deep resources and full capabilities of both Merrill Lynch and Bank of America.

As an FADP Financial Advisor, your support team includes a group of specialists with experience in banking, credit, retirement, insurance and investments, including access to the full capabilities of Bank of America and its innovative banking services. This combined support will help clients pursue their financial goals.

Financial Advisor Development Program		
Training	Development	Stages 1-3 ²
<i>First 4 months</i>	<i>Next 3 months</i>	<i>Next 36 months</i>
Orientation and Licensing Introduction to Client Acquisition Business & Marketing Plans	Client Acquisition Strategies Goals-Based Wealth Management & Life Priorities FADP Academy Offsite	Digital Capabilities Products and Solutions Advanced Acquisition Strategies

At Merrill Lynch we start with clients' personal goals



At Merrill Lynch, we understand that finances connect to all aspects of life. Investment strategies are not just based on market activity; they're driven by personal goals. By understanding what motivates our clients, we help them pursue what matters to them most, whether that's related to home, family, finances, work, giving, leisure or health.

Merrill Lynch's Financial Advisor Development Program (FADP), formerly known as Practice Management Development Program (PMD), won a Silver Award for "Best Program for Sales Training and Performance" in the 2018 Brandon Hall Group Sales Performance Awards.³



Come to a firm that supports you with marketing tools and other valuable resources

- Turnkey strategies and easy-to-use marketing tools such as web pages, fact sheets and brochures to help you develop and market your business quickly
- Industry-leading insights and analysis from BofA Merrill Lynch Global Research; and our comprehensive investment platform⁴
- Employee Networks — which can help you develop leadership skills and connect with people across the business and globally — based on age, ethnicity, lifestyle and professional goals

To learn more about how you can become a Merrill Lynch financial advisor, visit ML.com/careers

Bank of America and its affiliates consider for employment and hire qualified candidates without regard to race, religion, color, sex, sexual orientation, gender, gender identity, age, national origin, ancestry, citizenship, protected veteran or disability status or any factor prohibited by law, and as such affirm in policy and practice to support and promote the concept of equal employment opportunity and affirmative action, in accordance with all applicable federal, state, provincial and municipal laws.

*CERTIFIED FINANCIAL PLANNER™ and CFP® are certification marks owned by the Certified Financial Planner Board of Standards, Inc., and are awarded to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

¹ Intended within a cultural context. Merrill Lynch financial advisors are employees of Merrill Lynch and must adhere to all firm policies with regard to their business activities.

² Full salary through month 12 of Stage 1. Reduced quarterly thereafter. Starting salary correlates to performance hurdle path. Additional awards are based on meeting the performance hurdle and actual production numbers.

³ Source: In September 2018, Merrill Lynch's Financial Advisor Development Program (FADP), formerly known as Practice Management Development Program (PMD), won a Silver Award for "Best Program for Sales Training and Performance" in the 2018 Brandon Hall Group Sales Performance Awards. The Brandon Hall Excellence Awards recognize companies that have successfully developed and deployed programs, strategies, processes, systems and tools achieving measurable results. The award entries were evaluated by a panel of veteran, independent senior industry experts, Brandon Hall Group analysts and executives based upon the following criteria: fit the need, design of the program, functionality, innovation, and overall measurable benefits. For more information please visit <http://www.brandonhall.com/excellenceawards/>.

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⁴ Institutional Investor magazine announced BofA Merrill Lynch Global Research as one of the top global research firms from 2011-2017 based on surveys held throughout the year. The magazine creates rankings of the top research analysts in a wide variety of specializations, drawn from the choices of portfolio managers and other investment professionals at more than 1,000 firms. BofA Merrill Lynch Global Research is equity research produced by Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S) and/or one or more of its non-U.S. affiliates. MLPF&S is a registered broker-dealer, Member SIPC, and wholly owned subsidiary of Bank of America Corporation. For more information about this award, go to <https://www.institutionalinvestor.com>. The ranking or ratings shown here may not be representative of all client experiences because they reflect an average or sampling of the client experiences. These rankings or ratings are not indicative of any future performance or investment outcome.