Welcome to your MERRILL+® card’s Benefits & Rewards Guide where you’ll discover how much more your card has to offer with flexible rewards, luxury travel benefits, lifestyle experiences and leading security features to help protect you from identity theft and fraud.

Your rewards ...........................................4
Your travel benefits ..................................12
Your lifestyle .............................................20
Your security features ............................28
Your program details ...............................34

Rewards, travel benefits
+ so much more
Travel, cash & gift rewards

so much more with your card’s flexible rewards

You earn 1 point for every dollar you spend on purchases. Use your card for all your purchases and watch your Merrill Points® add up. Then, turn your earned Merrill Points® into travel, cash or gift card rewards.¹

And, you can add authorized users to your account to also earn points on all of their purchases.

¹See PROGRAM SUMMARY on page 34 for important details.
Anytime, Anywhere™ Air Rewards

With Anytime, Anywhere™ Air Rewards, redeem your Merrill Points® for air travel with no restrictions.

Redeem 25,000 Merrill Points® for a ticket up to $500 in value on any available airline when you book through a Merrill Travel Advisor. Plus, you’ll still earn frequent flyer miles on your redeemed flight.

To redeem through a Merrill Travel Advisor:
- Sign in at card.ml.com and click the Travel tab
- Call 800 419 0000 and say “Travel”

1 See PROGRAM SUMMARY on page 34 for important details. Air rewards start at 25,000 Merrill Points and a maximum dollar value of $500 (inclusive of taxes and fees) for flights on all available carriers. Certain terms, conditions and exclusions apply. Please visit card.ml.com for further details.
Complimentary Flight Hour
With each 25-hour jet card purchase, you will receive one additional flight hour on the same aircraft type, so you will effectively get 26 hours of flight time while paying for 25 hours.

Complimentary Upgrades for NetJets® Share and Lease
With each 50-hour purchase of a NetJets® Share or Lease, you will receive one complimentary round-trip upgrade per year to the next cabin class of jet.

12.5-hour Marquis Jet Card
New Owners have a one-time ability to access the NetJets fleet with a one-year introductory 12.5-hour jet card.

NetJets Flight Time
Redeem your points for flight time with NetJets.

To speak to a NetJets Sales Executive: Call 877 538 8955

1 Any applicable taxes, fees and other charges may apply and are the responsibility of the jet card Owner. 2 Not available for use on NetJets or Marquis Jet Peak Period Days. Additional terms and conditions apply, contact a NetJets associate for details. 3 Only available to new Owners and will expire after a 12-month term. Not available for use on Peak Period Days. Additional terms and conditions apply, contact a NetJets associate for details. 4 All prices and Redemption Point values are valid through December 31, 2021. Points accrued may be redeemed in one-hour increments, with a two-hour minimum (one-hour minimum for current NetJets Owners) for flights on available aircraft. Additional terms and conditions apply, contact a NetJets associate for details.
Cash Back and Statement Credit Rewards

**Statement Credit**
Redeem your points for a statement credit to apply toward purchases made on your card.

**Cash Back**
Redeem points for a deposit into Bank of America® checking or savings accounts or for credit to an eligible Cash Management Account® with Merrill.

To redeem:
- Call 800 419 0000 and say “Cash Redemptions”

Gift Card Rewards

Shop with your Merrill Points® at a variety of leading retailers when you redeem for a gift card.

To redeem:
- Sign in at card.ml.com
- Call 800 419 0000 and say “Gift Cards”

See PROGRAM SUMMARY on page 34 for important details. Certain terms, conditions and exclusions may apply. Visit card.ml.com for more information.
Air & hotel savings

so much more with your card’s luxury travel benefits

Your MERRILL+® card’s travel benefits enrich the journey to and from your chosen destination, whether you travel by air or car. Not sure what your destination should be? A host of luxury accommodations around the world are ready to welcome you as an esteemed guest.
Plus Level
Spend $50,000 or more a year on purchases with your card to reach Plus Level.

Up to $200 Travel Credit
When you reach Plus Level, you are entitled to a Travel Credit up to $200.

Travel Credit

Up to $200 Travel Credit
After you qualify and enroll, your travel credit can be used toward air incidental purchases across multiple airlines. And your credit is automatically applied to your card statement — no need to call for reimbursement.

A wide range of travel purchases can be offset by your travel credit, such as:
- Seat upgrades
- In-flight meals and beverages
- In-flight Wi-Fi
- Airport lounge day passes

Your travel credit can also offset travel expenses, such as:
- Baggage fees
- Flight change and cancellation fees
- Expedited check-in fees
- Global Entry application fee

To check your current spend status, call your financial advisor.

To enroll in the Travel Credit once you qualify, call the Rewards and Benefit Center at 800 419 0000 and say “Card Benefits.”

The primary cardholder is eligible to enroll after spending $50,000 or more in net purchases in a calendar year on their card and reaching Plus Level. Additional restrictions apply to all offers. See PLUS LEVEL and UP TO $200 TRAVEL CREDIT on page 36 for important details or visit card.ml.com. Offers are subject to change without notice.

Merrill reserves the right to amend or discontinue these promotions at any time.
Luxury Hotel Collection

The Visa Signature® Luxury Hotel Collection offers an exceptional experience at over 900 of the world’s finest properties — from boutique gems to famous hotels and resorts. Enjoy this premium set of benefits when you book through the program:

• Best available rate guarantee
• Automatic room upgrade upon arrival, when available*
• Complimentary in-room Wi-Fi, when available*
• Complimentary breakfast for two
• $25 USD food or beverage credit
• VIP Guest status
• Late check-out upon request, when available*

To view participating hotels and book:

VisaSignatureHotels.com

Call 800 419 0000 and say “Concierge”

* In cases where one of the benefits is not available at a hotel, the hotel may provide a substitute benefit of equal value. Some hotels may provide one of the benefits as a standard feature of the room being booked. In these cases the hotel may or may not provide a substitute benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa Luxury Hotel Collection website or through Visa Concierge for benefits to apply. Please consult the terms and conditions for each property.

See VISA SIGNATURE® LUXURY HOTEL COLLECTION on page 37 for important details. Offers are subject to change without notice. Merrill reserves the right to amend or discontinue these promotions at any time. See Visa Signature Luxury Hotel Collection terms at https://www.visasignaturehotels.com/about/benefits for full program conditions.
The desire to plan some time away can become reality with the help of the Merrill Travel Advisors. They are on-hand to assist in booking your flight, car rental or reserving a hotel.

Prefer to book your travel online? Log on to card.ml.com to use Merrill Online Travel Reservations Service and book air travel, car rentals and hotel stays.

- Sign in at card.ml.com and click the Travel tab
- Call 800 419 0000 and say “Travel”
Tickets, trip planning, experiences

so much more with your card’s lifestyle experiences

Concierge can help research and plan your next trip, get tickets to a show or make dining reservations for you. Plus, you have access to even more with your card’s Visa Signature® benefits.
Get Tickets to a Show or Game
From season tickets to sold-out shows, ask Concierge for assistance with your sports and entertainment tickets. At certain events and venues, you may have exclusive access to purchase preferred seats. Concierge is at your disposal to find the seats you want at the events you like, with just one phone call. Simply call Concierge and they can access schedules and seating charts to help guide your selection and then arrange for the purchase of your tickets on your MERRILL+® card.

Get Help with Planning Time Away
From travel research to trip planning, Concierge can coordinate the finer details of your travel. With access to special experiences and packages, your trip is bound to add up to a wonderful experience and value.

Planning time away with kids? Concierge can help with that too, including special discounts at some of the most popular family attractions.

Dine Out on the Town
From family style to five-star restaurants, Concierge can assist with your dining requests — providing recommendations and making reservations.

Call 800 419 0000 and say “Concierge”

Concierge
Let Concierge be at your service for tickets to a show or game, planning the perfect getaway or making dining reservations.

Offers are subject to change without notice. Merrill reserves the right to amend or discontinue these promotions at any time. See MERRILL CONCIERGE on page 38 for important details.
Troon Rewards® Golf Benefits

MERRILL+ cardholders who sign up for Troon Rewards® automatically receive Silver Status, saving you 10% on golf fees and merchandise at over 95 courses around the world. Cardholders with current Troon Rewards status are eligible to receive a one-level upgrade in status to Gold (15% off) or Platinum (20% off).

To sign up and book tee times:

troongolfrewards.com/visasignature

Certain restrictions apply. See TROON REWARDS® GOLF BENEFITS on page 38 for important details.
Bank of America® Museums on Us®

Museums are a source of education, emotion and creative inspiration. This distinctive program offers Bank of America and Merrill credit and debit cardholders the opportunity to visit more than 225 of the most popular cultural institutions in the United States free of charge on the first full weekend of every month. Simply present your MERRILL+® card along with a photo ID to gain one free general admission to any participating institution.1

To see a current list of participating locations:
go to museums.bankofamerica.com

1 Cardholders only; guests are not eligible for free admission. Excludes special exhibitions, ticketed shows and fundraising events. Offers subject to change without notice. Merrill reserves the right to amend or discontinue these promotions at any time. See MUSEUMS ON US® on page 38 for important details.
Fraud monitoring, retail protection & travel coverages

+ so much more with your card’s leading security

Rest assured knowing your information is protected with built-in card security, contactless chip technology and retail protection benefits. Plus, you get access to coverages such as trip delay, trip cancellations and lost luggage reimbursement when you travel.
Card Security

Early Fraud Monitoring
Changes in your spending patterns are detected using leading behavioral technology and data analysis. If fraud is suspected, you are alerted immediately.

$0 Liability Guarantee
You are not held responsible for fraudulent credit card purchases.

If you notice a fraudulent purchase, please notify us promptly and it will be credited to your account, often as soon as the next day.

Contactless Chip Technology
Simply tap to pay where you see the Contactless Symbol. You can make purchases quickly, easily and securely at millions of locations.

Retail Protection

Purchase Security
Within the first ninety (90) days of the date of purchase, Purchase Security will, at the Benefit Administrator’s option, replace, repair items or reimburse you up to a maximum of $10,000 per claim, and $50,000 per cardholder for eligible items of personal property purchased with your card in the event of theft or damage.1

Warranty Manager
Double the warranty period under the original manufacturer’s written U.S. repair warranty when you use your card.1

1 See SECURITY and RETAIL PROTECTION on page 38 for important details.
Travel Coverage

Trip Delay
Delays can happen. Rest assured knowing you have up to $500 per ticket if your trip is delayed due to a covered reason.¹

Trip Cancellation
Ease the hassles of unexpected covered cancellations (or interruption) of a covered trip, for prepaid non-refundable passenger fare tickets up to $2,500.¹

Lost Luggage Reimbursement
Receive reimbursement in excess of other insurance for lost or stolen baggage due to theft or misdirection by the common carrier when you pay your passenger fare with your card.¹

Travel and Emergency Assistance
Take advantage of a wide range of emergency services 24 hours a day, 7 days a week.¹

Emergency Evacuation
Know you are protected with Emergency Evacuation Insurance. Medical evacuation or transportation is provided, when terms and conditions are met up to $100,000.¹

Auto Rental Coverage
With your card’s Auto Rental Collision Damage Waiver, you are covered for damage due to collision or theft up to the actual cash value of most rental cars when certain terms and conditions are met. Coverage is provided to the cardholder and other authorized drivers permitted by the rental contract.¹

¹ See TRAVEL COVERAGE on pages 38–39 for important details. Certain terms, conditions and exclusions apply. Cardholders should refer to the Guide to Benefits or the Program Details on card.ml.com.
**ALL OFFERS MUST BE CHARGED IN FULL TO YOUR MERRILL® Visa Signature® CREDIT CARD. See Rewards Program Rules for details.** Offers, rewards & benefits referenced in this guide are available to holders of the MERRILL® Visa Signature® credit card (“Cardholders” or “Qualifying Cardholders”) and subject to all other Merrill Card® terms and conditions. Offers must be charged in full to the Merrill Card® Visa Signature® credit card (“Qualifying Card”), unless specifically authorized by us. Further details will be sent to you with your account materials. Other significant Program Rules containing additional details will be sent to you with Benefits or the Program Details on card.ml.com for more information.

**ELIGIBILITY FOR BENEFITS**

To be eligible for Benefits under the Benefits Program, Cardholders must: (i) be an individual (no corporations, partnerships, associations, or other entities); (ii) have active charging privileges on a Qualifying Card; and (iii) where eligibility for a Benefit requires the purchase of goods or services, the full amount of the purchase must be made using the Qualifying Card. Please refer to the MERRILL® Visa Signature® BeyondRewards® Program Rules for more information.

**THE NETJETS® PROGRAM REWARDS (Pg. 8)**

Redeem Merrill Points® for Flight Hours:

- The selection of NetJets aircraft and the number of Merrill Points required for each flight hour are subject to change. Merrill Points accrued in the Merrill Lynch Beyond Rewards program may be redeemed to fly with NetJets if there is a 1% charge toward the full amount of the purchase using the Qualifying Card. The Cardholder will be required to provide NetJets with Merrill Lynch Beyond Rewards information to use in the calculation of Merrill Points redeemed to fly with NetJets. For information on the current amount of the fuel surcharge, please visit netjets.com/pricing. The fuel surcharge per flight hour is subject to change without notice. For flights originating or terminating outside the continental U.S., please refer to the MERRILL® Visa Signature® BeyondRewards® Program Rules for more information.

**TERMS AND CONDITIONS**

- Merrill assumes no responsibility for Merrill Points converted from the Merrill Lynch Beyond Rewards program to NetJets. Merrill Points may not be returned or refunded once redeemed. Additional terms and conditions of the NetJets program are contained in the NetJets program agreements which you will be required to execute prior to becoming a NetJets Cardholder. For information on the current amount of the fuel surcharge, please visit netjets.com/pricing. The fuel surcharge per flight hour is subject to change without notice. For flights originating or terminating outside the continental U.S., please refer to the MERRILL® Visa Signature® BeyondRewards® Program Rules for more information.

**USE YOUR POINTS:**

1 point for every $1 of Net Purchases charged to the card each billing cycle.

1 Merrill Point:

- Transfers and Cash Advances (each as defined in your Credit Card Agreement), fees, interest charges, fraudulent transactions and certain other charges. Merrill Points earned are non-transferable and will not expire.

**POINTS FORFEITURE:**

- If a Cardholder voluntarily closes the card account, or if for any reason we close the card account, any Merrill Points earned on the card account which have not been applied toward a Benefit will be forfeited. Points do not expire. You will be permitted to acquire additional time, provided by NetJets in accordance with the terms of the NetJets program agreements which you will be required to execute prior to becoming a NetJets Cardholder. The Cardholder will be permitted to acquire additional time, provided by NetJets in accordance with the terms of the NetJets program agreements which you will be required to execute prior to becoming a NetJets Cardholder. The Cardholder will be permitted to acquire additional time, provided by NetJets in accordance with the terms of the NetJets program agreements which you will be required to execute prior to becoming a NetJets Cardholder. The Cardholder will be permitted to acquire additional time, provided by NetJets in accordance with the terms of the NetJets program agreements which you will be required to execute prior to becoming a NetJets Cardholder.
12.5 Hour Jet Card Purchase Arranged by Merrill — Offer is valid for any Cardholder who is approved for a 12.5 Hour Jet Card purchase arranged by Merrill. The offer is subject to availability. The offer ends December 31, 2021. New Owners have a one-time ability to access the NetJets 12.5 Hour Jet Card after enrollment to qualify. The airlines must submit the ancillary fees under the appropriate merchant category code (MCC), industry code or required service or tax definition to be identified as a qualifying airline incidental fee transaction. Airline incidental fee transactions must be separate from airline ticket charges and must be incurred after enrollment to qualify. The airlines must submit the ancillary fees under the appropriate merchant category code (MCC), industry code or required service or tax definition to be identified as a qualifying airline incidental fee transaction. Airline incidental fee transactions made at or above airlines are not eligible for the statement credit.

UP TO $200 TRAVEL CREDIT (Pg. 15)

• The lower rate found must:
- Have identical booking requirements and policies for payment and cancellation as your Visa Signature Luxury Hotel Collection booking
- Be for the same hotel, room type, stay dates/length, and number of guests as your Visa Signature Luxury Hotel Collection booking
- Be publicly viewable and verifiable on the other website

Full Terms & Conditions — To make a claim, simply complete our Best Rate Guarantee on line form within 48 hours of making a booking with us. We will review your claim and contact you within 48 hours.

Best Rate TOpper Terms & Conditions — The Visa Signature Luxury Hotel Collection guarantees the best publicly available rates for all of our hotels, subject to the following terms and conditions:

• Claims must include the lower rate and exact link (URL) where it can be confirmed.
• The lower rate found must:
  - Match the rate.

Best Rate Guarantee Terms & Conditions — The Visa Signature® Luxury Hotel Collection offers the Best Available Rate Guarantee — We guarantee the best publicly available rates, wherever you book with the Visa Signature Luxury Hotel Collection.

• The lower rate found must:
- Have identical booking requirements and policies for payment and cancellation as your Visa Signature Luxury Hotel Collection booking
- Be for the same hotel, room type, stay dates/length, and number of guests as your Visa Signature Luxury Hotel Collection booking
- Be publicly viewable and verifiable on the other website

Full Terms & Conditions — To make a claim, simply complete our Best Rate Guarantee online form within 48 hours of making a booking with us. We will review your claim and contact you within 48 hours.

Best Rate TOpper Terms & Conditions — The Visa Signature® Luxury Hotel Collection guarantees the best publicly available rates for all of our hotels, subject to the following terms and conditions:

• Claims must include the lower rate and exact link (URL) where it can be confirmed.
• The lower rate found must:
  - Match the rate.

Best Rate Guarantee Terms & Conditions — The Visa Signature® Luxury Hotel Collection offers the Best Available Rate Guarantee — We guarantee the best publicly available rates, wherever you book with the Visa Signature Luxury Hotel Collection.

• Claims must include the lower rate and exact link (URL) where it can be confirmed.
• The lower rate found must:
  - Match the rate.

Best Rate Guarantee Terms & Conditions — The Visa Signature® Luxury Hotel Collection offers the Best Available Rate Guarantee — We guarantee the best publicly available rates, wherever you book with the Visa Signature Luxury Hotel Collection.

• Claims must include the lower rate and exact link (URL) where it can be confirmed.
• The lower rate found must:
  - Match the rate.
Please note: Hotel cancellation policies vary greatly. Most of our hotels are flexible and allow cancellations up to 24 hours in advance of your stay. The Visa Signature Luxury Hotel Collection understands that sometimes travel plans change, and therefore does not charge additional charges or cancellation fees.

MERILLI® (Pg. 23) MERRILL® Visa Signature® cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations or bookings purchased or arranged by the Visa Signature Concierge on cardholders’ behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services subject to availability. See full terms of service at visasignatureconcierge.com.

TROON REWARDS® GOLF BENEFITS (Pg. 25) Terms & Conditions - U.S.-issued Visa Signature credit cardholders are entitled to receive complimentary Silver status in the Troon Rewards® program. Existing Troon Rewards® members who have already attained Silver status or higher will be upgraded to the next membership level. An eligible U.S.-issued Visa Signature credit card is required for tee time reservations. At the Silver, Gold, and Platinum membership levels, this cardholder will be entitled to a 10%, 15% and 20% discount respectively on golf fees reserved on the Visa Signature Troon website or on merchandise purchases made at the golf properties when using their Visa Signature credit card. Troon®, Visa or its affiliates, including International Merchandising Company LLC, collectively the “Released Parties” from any and all liability or damage of any kind (including personal injury) resulting from or arising from participation in the event or acceptance of prizes, use, misuse or refusal of the offer (including any travel or transportation). (continued below)

MUSEUMS ON US® (Pg. 26) Image is from Getty Images. Valid for first full weekend of the month. Photo ID and any valid Bank of America or Merrill credit card must be presented. One free general admission limited to cardholder at participating institution. Excludes special exhibits, timed fundraisers and events. Not to be combined with other offers.

SECURITY (Pg. 26) §30 Liability Guarantee - The §30 Liability Guarantee covers fraudulent transactions made by others using your account. To be covered, don’t share personal or account information with anyone. Claims may only be filed by the accountholder against posted and settled transactions subject to dollar limits and verification, including providing requested information supporting fraudulent use claim. Credit card claims, reported and received during weekdays after 6:00 p.m. Central, on weekends or holidays, after 60 days of the date of the statement on which the transaction appears or online will not be eligible for next-day credit.

RETAL PROTECTION (Pg. 31) Certain terms, conditions and exclusions apply. Cardholders should refer to the Guide to Benefits or the Program Details on card.ml.com.

TRAVEL COVERAGE (Pg. 32) Certain terms, conditions and exclusions apply. Cardholders should refer to the Guide to Benefits or the Program Details on card.ml.com.

Program Changes - Changes to the Program and the Program Rules may occur from time to time. When any change is made, updated revisions are on card.ml.com. In some cases, we may notify you of changes by mail. However, it’s your responsibility to review card.ml.com or any correspondence to stay aware of any changes. We may discontinue or change the redemption options or values at any time, discontinue or replace any Reward with a similar one of equal or greater value, change any part of the Program, Program Rules or participating partners, Rewards or special offers, terminate the Program, discontinue your participation in it for any reason. For example, we may disqualify you from earning and redeeming points if we find that you or someone else used your account in a way that breaks the Program Rules. Changes may also affect outstanding transactions and points, including: the earnings rate for points, the number of points required to redeem Rewards; the types of transactions that qualify for points, the type or value of Rewards, the expiration policy for points, and the maximum number of points that may be earned per month, year or other time period. The Program is not scheduled to end on a predetermined date.

Anytime, anywhere a trademark of Bank of America, Beyond Rewards, Cash Management Account, CMA, MERILLI®, the Bull Symbol, Merrill Museums on Us and Merrill Points are registered trademarks of Bank of America Corporation. Visa and Visa Signature are registered trademarks of Visa International Service Association and are licensed by the issuer pursuant to a license from Visa U.S.A. Inc. All other company and service names may be trademarks or service marks of others and not used your account in a way that breaks the Program. Changes may also affect outstanding transactions and points, including: the earnings rate for points, the number of points required to redeem Rewards; the types of transactions that qualify for points, the type or value of Rewards, the expiration policy for points, and the maximum number of points that may be earned per month, year or other time period. The Program is not scheduled to end on a predetermined date.

Anytime, anywhere a trademark of Bank of America, Beyond Rewards, Cash Management Account, CMA, MERILLI®, the Bull Symbol, Merrill Museums on Us and Merrill Points are registered trademarks of Bank of America Corporation. Visa and Visa Signature are registered trademarks of Visa International Service Association and are licensed by the issuer pursuant to a license from Visa U.S.A. Inc. All other company and service names may be trademarks or service marks of others and not used your account in a way that breaks the Program. Changes may also affect outstanding transactions and points, including: the earnings rate for points, the number of points required to redeem Rewards; the types of transactions that qualify for points, the type or value of Rewards, the expiration policy for points, and the maximum number of points that may be earned per month, year or other time period. The Program is not scheduled to end on a predetermined date.

Anytime, anywhere a trademark of Bank of America, Beyond Rewards, Cash Management Account, CMA, MERILLI®, the Bull Symbol, Merrill Museums on Us and Merrill Points are registered trademarks of Bank of America Corporation. Visa and Visa Signature are registered trademarks of Visa International Service Association and are licensed by the issuer pursuant to a license from Visa U.S.A. Inc. All other company and service names may be trademarks or service marks of others and not used your account in a way that breaks the Program. Changes may also affect outstanding transactions and points, including: the earnings rate for points, the number of points required to redeem Rewards; the types of transactions that qualify for points, the type or value of Rewards, the expiration policy for points, and the maximum number of points that may be earned per month, year or other time period. The Program is not scheduled to end on a predetermined date.
We’re available to help you with any service requests such as account changes, making payments or requesting additional cards.

- **MyMerrill.com**
- **bankofamerica.com**
- **800 MERRILL (800 637 7455)**

| For Travel and Concierge Services | Merrill Travel Advisor: 800 419 0000 and say “Travel” or visit card.ml.com and click the Travel tab
Merrill Concierge: 800 419 0000 and say “Concierge” |
| For Rewards and Benefits | Check Point Balance, Browse and Redeem Rewards: [card.ml.com](http://card.ml.com)
Rewards & Benefits Center: 800 419 0000 |
| For Security and Protection Features | 800 MERRILL (800 637 7455) |