

MERRILL+[®]

Visa Signature[®] Credit Card



2018 Benefits & Rewards Guide



Cover Image: Arizona, Grand Canyon, USA
Inside Cover Image: Rome, Italy

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Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

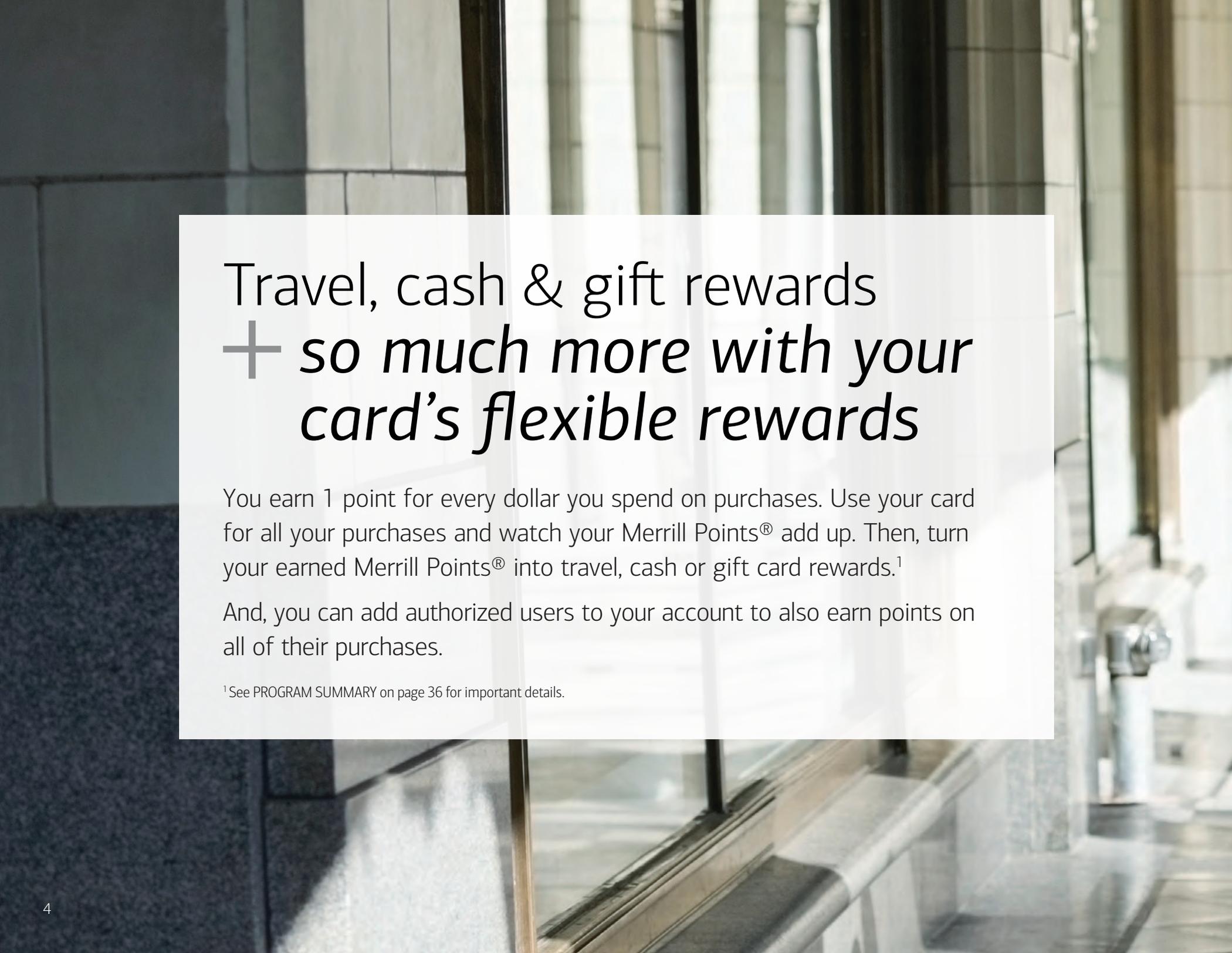
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Rewards, travel benefits + *so much more*

Welcome to your 2018 Benefits & Rewards Guide where you'll discover how much more your MERRILL+® 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.

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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 36 for important details.



Anytime, Anywhere™ Air Rewards¹



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

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

To redeem through a Merrill Lynch 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 36 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.



NETJETS®

Complimentary Flight Hour¹

With your first 25-hour Marquis Jet Card®, you receive one additional flight hour on the same aircraft type purchased, so you effectively get 26 hours of flight time while paying for 25.

Simultaneous Usage & Guaranteed Upgrades²

During the first year of owning a NetJets Share™ or NetJets Lease™, you will be guaranteed access to two aircraft at the same time on up to three occurrences, and you will enjoy guaranteed aircraft upgrades to the next largest aircraft up to three times.

NetJets® Flight Time

Redeem your points for flight time on NetJets®. Redeem for as much as you need, with a minimum of 543,000 Merrill Points per hour.³

Complimentary Ground Transportation⁴

With the purchase of your first Marquis Jet Card, you will enjoy six hours of executive town car transportation from Savoya anywhere in the continental United States.

Complimentary Private Aviation Consultation

A NetJets Sales Executive will help you select the private aviation solution that best meets your needs.

 **To speak to a NetJets Sales Executive:
Call 877.538.8955**

¹ Any applicable taxes, fees, and other charges, including a fuel variable, may apply and are the responsibility of the Marquis Jet Card Owner. ² Blackout dates and additional restrictions may apply. Benefits apply only to MERRILL+® Visa Signature® cardholders. Additional restrictions apply to all offers. See THE NETJETS PROGRAM REWARDS on pages 36 – 38 for important details or visit card.ml.com. ³ Points may be redeemed in one hour increments for current NetJets Owners, and a two-hour minimum applies for non-owners. ⁴ Offers are subject to change without notice. Merrill Lynch reserves the right to amend or discontinue these promotions at any time. Restrictions and fees apply.



NETJETS®

Cash Back and Statement Credit Rewards



Statement Credit

Redeem your points for a statement credit to pay for purchases made on your card.

Cash Back

Turn your points into cash back when you redeem them for cash into your eligible Cash Management Account[®] with Merrill Lynch Wealth Management[®] or Merrill Edge[®] (CMA[®])* or a Bank of America[®] checking or savings account.

To redeem:

 **Call 800.419.0000 and say “Cash Redemptions”**

* The CMA account is a securities account with Merrill Lynch, Pierce, Fenner & Smith Incorporated. The account provides access to services and products offered by licensed banks, including checking and FDIC-insured deposits that are held at the banks. Securities, mutual funds and other nondeposit investment products available through the account are not FDIC-insured, not guaranteed by a bank and may lose value. See PROGRAM SUMMARY on page 36 for important details.

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”**

Certain terms, conditions and exclusions may apply. Visit card.ml.com for more information.



Air, hotel & car rental 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.

Travel Benefit of Choice

When you reach Plus Level, you are entitled to a \$200 Travel Credit or Delta Sky Club® airport lounge membership. It's your choice.

Travel Benefit of Choice

\$200 Travel Credit

After you qualify and enroll, your \$200 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

Delta Sky Club®

As the primary cardholder, you are eligible for a complimentary airport lounge membership to Delta Sky Club® when you reach Plus Level by spending \$50,000 or more a year on your MERRILL+® credit card.

Complimentary one-year Executive Membership grants you and your accompanying immediate family,¹ or any two guests, unlimited lounge access. Membership is valid for one year beginning in the month requested or, if you have a current membership, one year will be added to the expiration date.² *(For complete Delta Sky Club® terms, conditions and house rules, please visit delta.com/skyclub.)*

- 📞 **To check your current spend status, call your financial advisor**
- 📞 **To enroll in the benefit of your choice once you qualify, call the Rewards and Benefit Center at 800.419.0000 and say “Card Benefits”**

¹ Spouse or domestic partner and children under 21 years of age. ² Membership may run concurrently with an existing Diamond Medallion Membership benefit. The primary cardholder is eligible to enroll after spending \$50,000 or more in net purchases in a calendar year on his or her card and reaching Plus Level. Additional restrictions apply to all offers. See PLUS LEVEL and \$200 TRAVEL CREDIT on pages 38 – 39 and DELTA SKY CLUB on page 39 for important details or visit card.ml.com. Offers are subject to change without notice. Merrill Lynch 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*
- Complimentary in-room Wi-Fi*
- Complimentary continental breakfast daily
- \$25 USD food or beverage credit
- VIP Guest status
- 3 p.m. check-out upon request*

To view participating hotels and book:

-  **VisaSignatureHotels.com**
-  **Call 800.419.0000 and say “Concierge”**

*When available.

Offers are subject to change without notice. Merrill Lynch 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.



Le Méridien Bora Bora | French Polynesia



Vana Belle, A Luxury Collection Resort | Thailand



Belmond Maroma Resort & Spa | Mexico



Sanctuary Camelback Mountain Resort & Spa | United States



As a MERRILL+® cardholder, you can take advantage of any or all the Hertz offers below. Save up to 20% on EVERY rental, plus combine with the included special offers and save even more.

\$25 Off Weekly Rentals

Receive up to 20% off PLUS up to \$25 off weekly rentals when you include CDP# 1499506 and PC# 104613 in your reservation.

\$5 Off a Day up to \$15 Off Weekend Rentals

Receive up to 20% off PLUS \$5 off a day up to \$15 off weekend rentals when you include CDP# 1499506 and PC# 104565 in your reservation.

One Free Day on Weekly Rentals

Receive up to 20% off PLUS One FREE DAY on weekly rentals when you include CDP# 1499506 and PC# 104436 in your reservation.

To make your reservation, use CDP# 1499506:

-  www.hertz.com/mlooffers
-  **800.654.2200**

Additional restrictions apply to all offers. See CAR RENTAL OFFERS on pages 40 – 41 for important details or visit card.ml.com. Offers are subject to change without notice. Merrill Lynch reserves the right to amend or discontinue these promotions at any time.

Hertz Gold Plus Rewards®

🖱️ To enroll in the Hertz Gold Plus Rewards® program: **www.hertz.com/mlgold**

Sign up for the Hertz Gold Plus Rewards® program and receive 550 Activation Points (valued at one free weekend day) after your first qualifying rental.





Merrill Lynch Travel Advisors

The desire to plan some time away can become reality with the help of the Merrill Lynch Travel Advisors. They are on-hand to assist in booking your flight, car rental or reserving a hotel.

Prefer to book your travel online? You can use Merrill Lynch's Online Travel Reservations Service to book air travel, car rentals and hotel stays.

- 📞 **Call 800.419.0000 and say "Travel"**
- 🖱️ **Sign in at card.ml.com and click the Travel tab**

A scenic view of a valley from a balcony. The balcony has wicker furniture and a dining table with a white tablecloth and a yellow patterned runner. The view shows a valley with rolling hills and a forested hillside in the background.

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.





Concierge

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

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”**

Offers are subject to change without notice. Merrill Lynch reserves the right to amend or discontinue these promotions at any time. See MERRILL LYNCH CONCIERGE on page 41 for important details.

Visa Signature® Benefits

As a Visa Signature® cardholder, you have access to even more lifestyle experiences.



Sonoma Wine Tasting

Use your MERRILL+® Visa Signature card and enjoy year-round benefits at more than 50 premier **Sonoma County Wineries**, including:¹

- Purchase one standard tasting using your MERRILL+® card and receive one complimentary tasting of equal or lesser value
- Savings on wine purchased the same day in Tasting Room
- Preferred pricing on non-wine purchases over \$50, where applicable
- Savings on Reserve tastings or special wine-and-food pairings

To see a list of participating wineries or learn more:

➤ **[Visa.com/signature](https://www.visa.com/signature) and click on View all Visa Signature offers**

¹ Offer is good until December 31, 2018. Tasting details and benefits vary by winery; cardholders may wish to call ahead to confirm winery benefits. See SONOMA WINE TASTING on page 41 for important details.



Credit: Dave Sansom

Troon Rewards® Golf Benefits

MERRILL+ cardholders that sign up for Troon Rewards® automatically receive Silver Status, saving you 10% on golf fees and merchandise at over 90 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



GroundLink

Upgrade your travel with GroundLink, the luxury chauffeured black car service. Use your MERRILL+ Visa Signature card and save, too. Enjoy special savings of 10% off GroundLink with its ON TIME EVERY TIME® guarantee. Use your card to book and pay through the app, website or call center. Plus, get a one-time \$20 promotional credit on your first booking.

To book:

🖱️ groundlink.com/visasignature

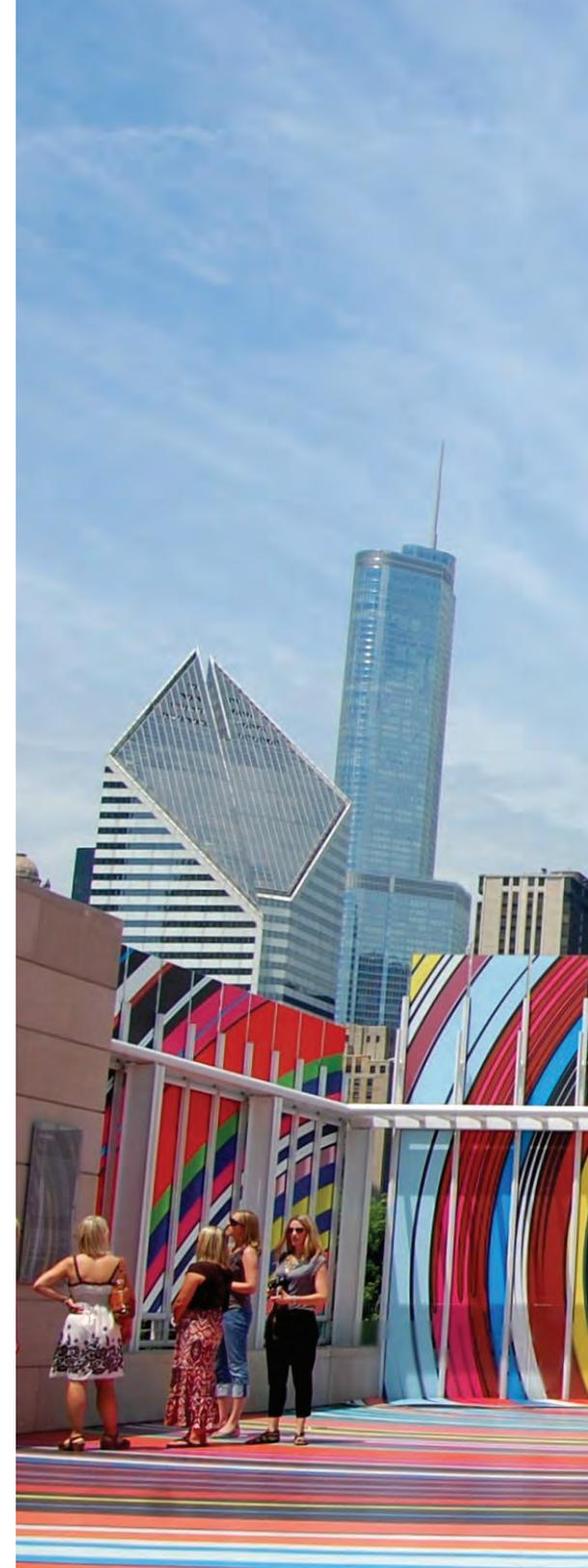
Certain restrictions apply. See TROON REWARDS GOLF BENEFITS on pages 41 – 42 and GROUNDLINK on page 42 for important details.

Bank of America® Museums on Us®

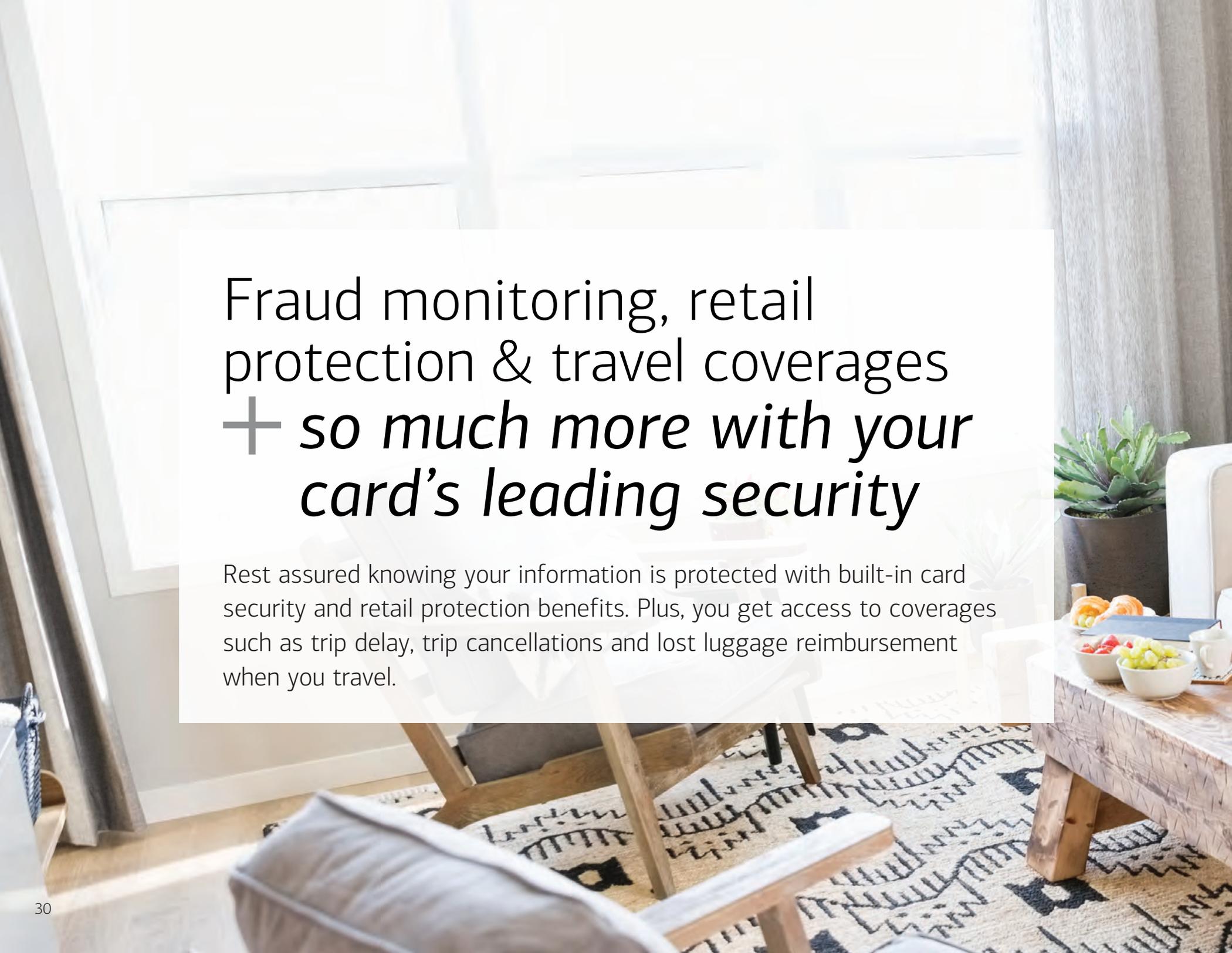
Museums are a source of education, emotion and creative inspiration. Now in its 21st year, this distinctive program offers Bank of America and Merrill Lynch credit and debit cardholders the opportunity to visit more than 175 of the most popular cultural institutions in the United States free of charge 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 are subject to change without notice. Merrill Lynch reserves the right to amend or discontinue these promotions at any time. See MUSEUMS ON US on page 42 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 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

Smart Chip Technology

Shop with confidence knowing that your card has smart chip technology. The smart chip provides additional security when used at a chip-enabled terminal since the data stored on the chip is more difficult to counterfeit.

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 Guarantee¹

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.

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 on pages 42 – 43 and RETAIL PROTECTION on page 43 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 BENEFITS on page 43 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 BELOW FOR DETAILS.

Offers, rewards & benefits referenced in this guide are available to holders of the MERRILL+® Visa Signature® credit card (“Cardholders” or “Qualifying Cardholder”) and do not apply to any other Merrill Lynch Cards. All offers must be charged in full to the MERRILL+® Visa Signature® credit card (“Qualifying Card”); certain exceptions apply for the NetJets program. Cardholders are automatically enrolled in the Beyond Rewards® Program (the “Program”) at no additional cost. Program subject to change. Certain terms, conditions and exclusions apply. Cardholders should refer to the Guide to Benefits or the Program Details on card.ml.com for more information.

PROGRAM SUMMARY

How You Earn Merrill Points®: You earn points when you use your card to make purchases, minus returns, credits and adjustments (“Net Purchases”). The following transactions are not considered Net Purchases and will not earn points: Balance Transfers and Cash Advances (each as defined in your Credit Card Agreement), fees, interest charges, fraudulent transactions and certain other charges. **1 Merrill Point:** Earn 1 point for every \$1 of Net Purchases charged to the card each billing cycle. **How You Use Your Points:** Redeem points for travel, cash back and gift cards. Anytime, Anywhere™ Air Rewards start at 25,000 Merrill Points for flights up to \$500 (inclusive of taxes and fees). Cash rewards start at 3,000 Merrill Points and shall be issued for a U.S. dollar sum equal to 1% of the amount of Merrill Points redeemed in the form of a statement credit, an electronic deposit to a Bank of America® checking or savings account or a contribution to an eligible Cash Management Account® with Merrill Lynch Wealth Management® or Merrill Edge®. The redemption value for gift cards varies. **Points Expiration:** As long as your account remains open and in good standing, points do not expire. **Points Forfeiture:** If the owner(s) of the card account voluntarily closes the card account, or if for any reason we close the card account, any unredeemed points associated with the account are subject to immediate forfeiture, unless specifically authorized by us. **Rewards Program Rules:** Program Rules containing additional details will be sent to you with your new account materials. Other significant terms apply. Program subject to change.

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® Beyond Rewards® 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 to redeem are valid through December 31, 2018. Merrill Points accrued in the Merrill Lynch Beyond Rewards program may be redeemed, with a 2-hour minimum for non NetJets owners and a 1-hour minimum for current NetJets or Marquis Jet Card Owners, for flights on any of the following aircraft at the corresponding Merrill Points per hour shown:

AIRCRAFT TYPE	MERRILL POINTS®/HOUR
Citation XLS/Excel	543,000
Citation Sovereign	712,000
Citation X	712,000
Falcon 2000EX/2000	943,000
Gulfstream G450/400	1,131,000

Redemption of Merrill Points entitles a Qualifying Merrill Lynch Cardholder to one hour of flight time on a NetJets aircraft in accordance with table above. Flight time calculations will include an addition of 12 minutes per flight segment to account for 6 minutes of taxi time for takeoff and landing. All flight hours are subject to a fuel surcharge per hour, which is the responsibility of the Cardholder and must be paid directly to NetJets using a Qualifying Merrill Lynch Card. For information on the current amount of the fuel surcharge, please contact your NetJets Sales Executive. Redemption Process: 1) Qualifying Merrill Lynch Cardholders are required to call the Rewards & Benefits Center’s toll-free number, 800.419.0000, to arrange for Merrill Points redemptions, after which the Cardholder will be transferred to a NetJets Sales Executive

to complete booking arrangements. 2) Merrill Lynch will be responsible solely for making Merrill Points redemptions—any booking related matters, such as flight itinerary, must be addressed with NetJets. 3) Upon redemption of Merrill Points, Cardholders will be required to execute the NetJets Program Agreements. At that time, if the Cardholder needs a larger leasehold interest to accommodate his/her chosen flight itinerary, he/she will be permitted to acquire additional time, provided by NetJets in accordance with above, at the published hourly rate. The requirements listed apply equally to all Cardholders, including Cardholders already owning a NetJets product. The Cardholder will be required to provide NetJets with their Qualifying Merrill Lynch Card information to put on file in case of additional costs incurred with their flight redemption. Cardholders acknowledge and agree that such additional costs incurred by them will be charged to such Qualifying Merrill Lynch Card. The Cardholder will incur all additional costs resulting from their flights, including but not limited to the following: (i) In-flight delays. (ii) For flights originating or terminating outside the continental U.S., there may be fees for foreign permits, special permits airspace fees, overflight, immigration, customs, communications, government assessments, and ferrying the aircraft. (iii) Additional catering (Standard catering is complimentary; anything special can be accommodated but will have a charge.) (iv) Damage to the aircraft if not treated properly. Usage of the hours acquired as part of the flight redemption may not be available on days which NetJets designates as Peak Period Days. For a list of currently identified Peak Period Days, please contact your NetJets Sales Executive. All dates are subject to change. Merrill Lynch assumes no responsibility for Merrill Points converted from the Beyond Rewards® program to flight hours with NetJets, or for the actions or omissions of NetJets, or any award provider in connection with NetJets or otherwise. Merrill Points redeemed to NetJets may not be returned or refunded once redeemed. The Merrill Lynch NetJets program is available to all Qualifying Merrill Lynch Cardholders who have been issued a Qualifying Merrill Lynch Card. Marquis Jet Partners, Inc. is a wholly owned subsidiary of NetJets Inc. and sells the Marquis Jet Card®. Marquis Jet Card program flights are operated by NetJets Aviation under its 14 CFR Part 135 Air Carrier Certificate. All of the offers contained herein may not be used in combination with one another or any other offer,

or exchanged for cash. Cardholder must have reached Plus Level prior to being eligible for the NetJets benefits and complimentary ground transportation. 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 Owner. **Pay Using Your Qualifying Merrill Lynch Card** – Cardholders have the option of paying for their Marquis Jet Card using their Qualifying Merrill Lynch Card, check or wire transfer. Payment by a Qualifying Merrill Lynch Card is available to all Plus Levels. Cardholders do not have to have achieved Plus Level in order to pay with their Qualifying Merrill Lynch Card. All payments subject to credit availability. **Complimentary Flight Hour for 25-Hour Marquis Jet Card Purchase Arranged by Merrill Lynch** – Offer is valid for any Cardholder with the purchase of their first Marquis Jet Card, provided the purchase is completed prior to December 31, 2018. The complimentary flight hour will only apply to the same aircraft type purchased by the Cardholder. This complimentary flight hour promotion will be offered to a Cardholder who is new to the NetJets/Marquis Jet Card Program and calls NetJets at 877.538.8955. All usual terms and conditions of the NetJets Program Agreements, including program insurance, will be extended to the additional complimentary hour, and such complimentary hour will become part of the Cardholder's Marquis Jet Card. Complimentary flight hour is not combinable with any other offer and has no cash value. Prices indicated for both domestic and international transportation are subject to increase in accordance with the NetJets Program Agreements, including monthly fuel variable. The prices represent the base prices for 25-occupied hours, before applicable taxes, fees and charges are assessed, as well as related foreign taxes, fees and charges which vary by destination. **Guaranteed One-Way Upgrades and Multiple Use Days for NetJets Share or NetJets Lease Purchase arranged by Merrill Lynch** – Offer is valid for NetJets Shares and NetJets Leases purchased through December 31, 2018. During the first year of your contract, NetJets will (i) grant you three guaranteed one way segment upgrades to an aircraft of NetJets choosing in the next larger cabin class, and (ii) three days of guaranteed simultaneous aircraft usage. Promotion will be offered to any Plus Level Cardholder who is new to the NetJets/Marquis Jet Card Program and calls NetJets at 877.538.8955. These offers are not combinable with any other offer and have no cash value.

Terms and Conditions apply, including (i) usage is limited to trips originating and terminating in the continental U.S., (ii) maximum flight time eligible for upgrade is 8 occupied hours total, and (iii) neither upgrades nor multiple usage is available for use on Peak Period Days. For a list of currently identified Peak Period Days, please contact your NetJets Sales Executive. All dates are subject to change. All NetJets program purchases are subject to the terms and conditions of the NetJets program.

Complimentary Ground Transportation – Offer is valid for Marquis Jet Cards purchased through December 31, 2018. On the first 25-Hour Marquis Jet Card purchased, Savoya, through its partnership with NetJets, will provide each Cardholder with six (6) hours of complimentary ground transportation (two-hour minimum per trip) anywhere in the continental U.S. There will be a two-hour minimum charge per trip for “no-show” trips, trips cancelled within two hours of scheduled pick-up time and trips changed to a later scheduled pick-up time within two hours of the original pick-up time. Free hours expire 1 year after activation. Cardholders will be covered by Savoya’s Insurance terms throughout the complimentary ground transportation hours. This complimentary promotion will be offered to a Qualifying Merrill Lynch Cardholder who calls NetJets at 877.538.8955. This offer for complimentary ground transportation is limited to executive sedan service. SUV, Van and Limousine usage shall deplete these hours at a rate of 1.5 hours for each one hour of usage. Complimentary ground transportation hours are a one-time benefit (i.e. not available for subsequent or additional purchases), are non-transferable and non-endorsable, and have no cash value. All new reservations, modifications and cancellations associated with this offer must be made directly with Savoya by calling 866.4.SAVOYA or 866.472.8692.

Complimentary Aviation Consultation – Offer is valid through December 31, 2018. Complimentary private aviation consultations are available to Qualifying Merrill Lynch Cardholders who call NetJets at 877.538.8955. Consultations will provide Cardholders with a “Needs Analysis” in order to recommend a course of action depending on the particular needs of the Cardholder.

PLUS LEVEL (Pg. 14)

Achievement of Plus Level is based on the Annual Purchase Volume, which is defined as the total value of net retail purchases charged to the Qualifying Card each year ending on

the closing date of your last Billing Cycle Statement within the calendar year. There are two levels of Benefits offered under the Benefits Program. Balance transfers, cash advances, including purchases of cash equivalents of any kind, fees, interest charges, credit insurance and fraudulent transactions will not qualify for achievement of the Plus Level. All eligible Cardholders are entitled to the first level of Benefits (“Base”), which are ongoing and are not re-earned.

\$200 TRAVEL CREDIT (Pg. 15)

Primary Cardholders are eligible to enroll after spending \$50,000 or more in a calendar year on their card and reaching Plus Level. To enroll in benefit, Cardholders must enroll their account by calling 800.419.0000. Cardholders will then remain enrolled in program as long as they met Plus Level requirements in prior year or until they call to cancel. Statement credits will be up to \$200 a calendar year toward incidental fee transactions and any unused amounts will not carry over into the following year. The statement credit award amount of \$200 will reset on January 1 of every calendar year. Qualified transactions made by Primary Cardholder and Authorized Users on enrolled Card Account are eligible for statement credits. For Travel Credits, “qualifying” transactions are defined as airline incidental fee transactions made on domestic-originated flights on U.S.-Domestic Airline Carriers that include: preferred seating upgrades, ticket change/cancellation fees, checked baggage fees, in-flight entertainment, onboard food and beverage charges, and airport lounge fees affiliated with eligible Airline Carriers. Airline ticket purchases, mileage point purchases, mileage point transfer fees, gift cards, duty-free purchases, award tickets and fees incurred with airline alliance partners do not qualify for statement credits. 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 product identifier to be identified as a qualifying airline incidental fee transaction. Airline incidental fee transactions made at other airlines are not eligible for the statement credits. Bank of America, Merrill Lynch and Visa further have no control over changes in airline fee pricing or other Services. In addition, the non-airline fees such as onboard wireless, Global Entry \$100 application fee

and application fees for other select airport expedited security check-in providers are deemed qualified transactions. The non-airline merchants must submit the ancillary fees under the appropriate merchant category code (MCC), industry code or required service or product identifier to be identified as a qualifying airline incidental fee transaction. Cardholders should allow six to eight weeks after qualifying airline incidental fee is charged to Card account for statement credit(s) to be posted to the account. We rely on airlines to submit the correct information on airline transactions, so Cardholders should call the number on the back of their card if a statement credit has not posted within six to eight weeks from the date of the qualifying transaction. Cardholders remain responsible for making all required payments as reflected on their monthly Card statements. Card account must be active and not in default at the time of statement credit fulfillment to receive benefit. For additional information about this benefit, Cardholders should call 800.419.0000. **Global Entry** – Global Entry is a U.S. government program, operated by U.S. Customs and Border Protection (CBP). Bank of America, Merrill Lynch and Visa have no control over the program including, but not limited to, application, approval process or enrollment, and fees charged by CBP, and no liability with regard to the Global Entry program. For complete details on the Global Entry program, including full terms and conditions, visit globalentry.gov.

DELTA SKY CLUB (Pg. 15)

The primary Cardholder is eligible to enroll in a complimentary airport lounge membership after spending \$50,000 or more on their card and reaching Plus Level.

Delta Sky Club Executive Membership – Membership is valid for one year beginning in the month requested or, if Cardholder has already purchased a membership, one year will be added to the expiration date. May take four (4) to six (6) weeks to process. Delta Sky Club membership terms, conditions and house rules apply. For the complete Delta Sky Club terms, conditions and house rules, Cardholders should visit delta.com/skyclub. Delta Sky Club membership is nontransferable and nonrefundable. Cardholders must be at least 18 years of age for Club membership and must be at least 21 years of age access Clubs with a self-service bar, unless accompanied by a responsible, supervising adult who is also a Club member. Local age restrictions apply in non-US locations. Delta reserves the right to revise its Club terms and conditions

without notice. Delta Sky Club members will not be compensated for changes in locations, rates or policies. Delta Sky Club house rules must be observed or membership may be terminated without compensation. Access to partner lounges subject to each partner's rules, terms and conditions. Additional restrictions may apply. Delta Sky Club facilities may be used only in conjunction with same-day ticketed air travel. Effective January 1, 2019, Delta Sky Club members may only use the Club in conjunction with same-day ticketed air travel on Delta or its partner airlines and will no longer have access to partner lounges.

VISA SIGNATURE LUXURY HOTEL COLLECTION (Pg. 16)

Visa Signature Luxury Hotel Collection Card Eligibility – Only eligible U.S.-issued Visa Signature cards and eligible U.S.-issued Visa Infinite cards may book hotels at visasignaturehotels.com and receive special Visa premium card benefits. Learn more about Visa Signature at www.visa.com/signature. Visa premium cardholders in other countries may be able to receive Visa Signature Luxury Hotel Collection benefits by visiting here: www.visaluxuryhotelcollection.com. **Best Available Rate Guarantee** – We guarantee the best publicly available rates whenever you book with the Visa Signature Luxury Hotel Collection. If you find a lower room rate* on another website within 24 hours of making a booking with us, we will match the rate.

- *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
 - Be publicly viewable and verifiable on the other website

Full terms & conditions – To make a claim, simply complete our Best Rate Guarantee online claim form within 24 hours of making a booking with us. We will review your claim and contact you within 48 hours.

Best Rate Guarantee 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:

- The Best Rate Guarantee online claim form must be completed in full within 24 hours of making your Visa Signature Luxury Hotel Collection booking

- Claim must include the lower rate and exact link (URL) where it can be confirmed
- The following rates do not qualify:
 - Pre-paid, non-cancellable, and/or non-refundable rates
 - Rates available on auction or flash sale websites like (but not limited to) Priceline or Hotwire
 - Reward program rates, corporate/group rates, government rates and/or other rates not available to the general public
 - Packaged rates that include the room with other travel and/or entertainment goods and services such as (but not limited to) airline tickets, car rentals, or show tickets
- If we verify the lower rate, your nightly rate will be adjusted to reflect it
- The Visa Signature Luxury Hotel Collection has the sole right to determine the validity of any claim
- The Visa Signature Luxury Hotel Collection has the discretion to determine if a competing rate is genuinely available
- In the case of a dispute, the Visa Signature Luxury Hotel Collection's decision is final
- The Visa Signature Luxury Hotel Collection reserves the right to modify this Best Rate Guarantee at any time.

Room Upgrade – Upon availability at check-in, you will be upgraded to the next highest room class for the duration of your stay.

\$25 USD Food/Beverage Credit – During your hotel stay you will receive a \$25 USD credit at check-out. Limit of one \$25 USD credit per room, per stay. A stay is defined as consecutive nights spent at the same hotel, regardless of check-in/check-out activity. Any charges over and above the credit described above will be applied directly to your account to settle upon departure. Credit has no cash value and is not valid on room rate or third party services.

Continental Breakfast Daily – For the length of your stay, you and one guest will receive complimentary continental breakfast daily. If the hotel does not offer continental breakfast, they will offer another dining or other benefit of equal value based on local market rate.

VIP Guest Status – As a guest through the Visa Signature Luxury Hotel Collection, you will be recognized within the hotel as a VIP Guest. VIP Guest services and amenities differ by property.

Complimentary In-Room Wi-Fi – Upon check-in you will be provided with complimentary in-room Wi-Fi access, if available, for the duration of your stay.

3PM Checkout Upon Request – Late checkout is available upon request, upon availability by the hotel. At the time of check-in, or during the course of your stay, you may contact the front desk and request late checkout up to 3 p.m.

Please note: Hotel cancellation policies vary greatly. Many of our hotels are flexible and allow cancellation 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 change or cancel fees.

CAR RENTAL OFFERS (Pg. 18)

1 Free Day on a Weekly Rental – Promotion Code must be provided at time of reservation or offer is void. Advance reservations required. Modifying your reservation may result in a change in your rate and/or invalidate this offer. Rate subject to increase or fees may apply in the event of early / late vehicle return. Vehicle must be returned to renting location to avoid change in rate or drop charge. Subject to availability, this offer is available at participating Hertz locations in the U.S., Canada and Puerto Rico. Free Day offer requires a seven (7) day minimum vehicle keep. Free Day offer is valid on all car classes except Dream cars. Offer has no cash value, may not be used with Pre-Pay Rates, Tour Rates, Insurance Replacement Rates or Hourly Rentals and cannot be combined with any other certificate, voucher, offer or promotion. Age, driver, credit and qualifying rate restrictions for the renting location apply. Taxes, tax reimbursement, age differential charges, fees, surcharges and optional service charges, such as refueling, are not included. Blackout periods may apply. Offer valid for vehicle pick-up on or before December 31, 2018. **\$5 off a Day, up to \$15 off on a Weekend Rental** – Promotion Code must be provided at time of reservation or offer is void. Subject to availability, this offer is redeemable at participating Hertz locations in the U.S., Canada, and Puerto Rico. Modifying your reservation may result in a change in your rate and/or invalidate this offer. Offer valid for a minimum rental of 1 day for weekend rentals. Offer is valid on all car classes except Dream cars. This offer has no cash value, may not be

used with Pre-Pay Rates, Tour Rates, Insurance Replacement Rates or Hourly Rentals and cannot be combined with any other certificate, voucher, offer or promotion. Hertz age, driver, credit, qualifying weekly and weekend rate restrictions for the renting location apply. Taxes, tax reimbursement, age differential charges, fees and optional service charges, such as refueling, are not included. Discounts apply to time and mileage charges only. Discounts in local currency on redemption. Blackout periods may apply. Offer valid for vehicle pickup through December 31, 2018. **\$25 off Weekly Rentals** – Promotion Code must be provided at time of reservation or offer is void. Advance reservations required. Modifying your reservation may result in a change in your rate and/or invalidate this offer. Rate subject to increase or fees may apply in the event of early / late vehicle return. Vehicle must be returned to renting location to avoid change in rate or drop charge. Offer valid for all car classes except Dream cars. Offer valid for a minimum of 5 days for weekly rentals. Subject to availability, this offer is redeemable at participating Hertz locations in the U.S., Canada and Puerto Rico. Offer has no cash value and may not be used with Pre-Pay Rates, Tour Rates, Insurance Replacement Rates or Hourly Rentals and cannot be combined with any other certificate, voucher, offer or promotion. Age, driver, credit and qualifying rate restrictions for the renting location apply. Taxes, tax reimbursement, age differential charges, fees, surcharges and optional service charges, such as refueling, are not included. Discounts apply to time and mileage charges only. Discounts in local currency upon redemption. Blackout periods may apply. Offer valid for vehicle pick-up through December 31, 2018.

MERRILL LYNCH CONCIERGE (Pg. 25)

The costs of any goods or services purchased through Merrill Concierge are the responsibility of the cardholder. These purchases must be made with the MERRILL+® Visa Signature® credit card. Benefits are subject to card usage, availability and other significant restrictions. Please see Program Rules at card.ml.com or call 877.465.2733.

SONOMA WINE TASTING (Pg. 26)

Offer valid 2/1/2017-12/31/2018. Eligible cardholders must be 21 years of age or older. Visa Signature cardholders or Visa Infinite cardholders who purchase one (1) standard tasting using their Visa Signature or Visa Infinite card will receive one (1)

complimentary tasting of equal or lesser value. Visa Signature cardholders and Visa Infinite cardholders are also eligible to receive discounts on (i) non-wine merchandise, (ii) wine purchased same day in the Tasting Rooms and (iii) Reserve tastings or special wine and food pairings at participating wineries. Discount amount and availability may vary by winery. All discounts are at the sole discretion of the winery. Only purchases made with a valid Visa Signature card or a valid Visa Infinite card will be eligible for the discount offers. There is a redemption limit of 1 buy one get one complimentary tasting per cardholder per winery per day. Offer is non-refundable. Visa and Sonoma County Vintners reserve the right to modify or cancel this offer at any time and without notice. Applicable taxes must be paid by purchaser. Void where prohibited.

All wine tastings and discounts are subject to terms and conditions as specified Sonoma County Vintners and participating wineries. Participant agrees to comply with all applicable venue regulations with respect to Sonoma County Vintners offer. In redeeming this offer, participant, on behalf of himself/herself and his/her immediate family members (spouse, parents, children and siblings and their spouses) and individuals living in the same households of such participant, whether or not related, agrees to release and hold harmless officers, directors, employees, agents, and assigns of Sonoma County Vintners, Visa Inc., Visa U.S.A. Inc., Visa International Service Association, and their respective parents, subsidiaries, successors, affiliates and related companies, client financial institutions, prize suppliers, and advertising, marketing and promotion agencies (collectively, the "Released Parties") from any and all liability or damage of any kind resulting from or arising from participation in the offer or acceptance, possession, use, misuse or nonuse of the offer (including travel related activity thereto).

TROON REWARDS® GOLF BENEFITS (Pg. 27)

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, the 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 issuers or any of its concierge providers are not responsible for any claims or damages arising from this offer. By reserving through Troon, the cardholder consents to be bound by all the terms and conditions, as stated herein. Troon and Visa reserve the right to modify or cancel this offer at any time without notice. Limitations of Liability: Participant agrees to comply with all applicable venue regulations with respect to the offer. In redeeming this offer, participant, on behalf of himself/herself and his/her immediate family members (spouse, parents, children and siblings and their spouses) and individuals living in the same households of such participants, whether or not related, agrees to release and hold harmless officers, directors, employees, agents, and assigns of Merrill Lynch, Troon, Visa Inc., Visa U.S.A. Inc., Visa International Service Association, Qualfon Inc. and their respective parents, subsidiaries, successors, affiliates, and related companies, client financial institutions, prize suppliers, and advertising, promotion and marketing agencies, 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, possession, use, misuse or nonuse of the offer (including any travel or travel-related activity thereto).

GROUNDLINK (Pg. 27)

The U.S. Visa Signature GroundLink offer is a 10% discount off of the base fare for reservations booked with an eligible U.S.-issued Visa Signature card (discount not applicable to taxes and fees such as tolls, parking and wait time). Upon card validation, U.S. Visa Signature cardholders also get one \$20 promotional credit that can be applied toward a GroundLink reservation booked with that card. Limit 1 promotional credit per card. Users must have registered for a GroundLink account with an eligible U.S.-issued Visa Signature card stored in their GroundLink profile. Eligible Visa Signature card must be used as payment for the ride to qualify for the discount or use the promotional credit. Offers and promotional codes are non-transferable and cannot be combined with any other offer or discount. You are not responsible for paying the driver a tip when exiting. In certain markets such as the NYC metro, DC and Chicago area (markets subject to change), you are charged a 15% standard gratuity, which you will see as a line item at check out. Riding outside of these markets, the tip percentage

is already included in the base fare and is determined and distributed to the drivers by the company for which they work. Any additional gratuity can be added at your discretion. Applicable taxes will be added and shown as a line item at check out. Taxes are calculated based on local jurisdictions. Your promotional discount percentage is available for GroundLink reservations so long as you use your qualifying Visa Signature card to pay, and for so long as Visa continues to make the offer available. Visa reserves the right to modify or cancel this offer at any time and without notice. The GroundLink service is provided by GroundLink Holdings LLC. Neither Visa nor the issuer of your card is responsible for any claims or damages arising from the use of the GroundLink service. This offer is subject to GroundLink’s Privacy Policy (<https://www.groundlink.com/privacy-policy>), Cancellation Policy (<https://www.groundlink.com/cancellation-policy>), Wait Time Policy (<https://www.groundlink.com/wait-time>) and Tolls Policy (<https://www.groundlink.com/tolls>). Additional GroundLink Frequently Asked Questions can be found here: <https://www.groundlink.com/visasignature/frequently-asked-questions>. GroundLink and Visa reserve the right to cancel any reservation associated with your name, email address or account, and close any associated accounts should any booking show signs of fraud, abuse, gaming, misuse or suspicious activity.

MUSEUMS ON US® (Pg. 28)

Image is from Getty Images. Offer valid the first full weekend of the month. Photo ID and any valid Bank of America or Merrill Lynch credit or debit card must be presented. One free general admission limited to cardholder at participating institution. Excludes special exhibitions, ticketed shows and fundraising events. Not to be combined with other offers.

SECURITY (Pg. 33)

\$0 Liability Guarantee – The \$0 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.

RETAIL PROTECTION (Pg. 33)

Certain terms, conditions and exclusions apply. Cardholders should refer to the Guide to Benefits or the Program Details on card.ml.com.

TRAVEL BENEFITS (Pg. 34)

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, we'll post revisions 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 choose to: 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, or 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.

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Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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We're available to help you with any service requests such as account changes, making payments or requesting additional cards.

👉 [MyMerrill.com](https://www.mymerrill.com)

👉 [bankofamerica.com](https://www.bankofamerica.com)

☎ [800.MERRILL \(800.637.7455\)](tel:800.MERRILL)

For Travel and Concierge Services

Merrill Lynch Travel Advisor: 800.419.0000 and say "Travel" or visit card.ml.com and click the Travel tab
Merrill Lynch Concierge: 800.419.0000 and say "Concierge"

For Rewards and Benefits

Check Point Balance, Browse and Redeem Rewards: card.ml.com
Rewards & Benefits Center: 800.419.0000

For Security and Protection Features

800.MERRILL (800.637.7455)