Audio Script

On screen copy:
Katy Knox
President of Bank of America Private Bank

Katy Knox:
Our clients say time and time again that it’s our people who set us apart. I couldn’t agree more because we put our clients at the center of everything we do. We have a history of helping families, like yours, build a legacy and preserve and share your wealth with future generations. We know there are extraordinary opportunities and challenges that define your life. We’d be honored to serve you and your family for many generations to come.

On screen copy:
Bank of America Private Bank logo

Disclosure:
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This video is designed to provide general information about ideas and strategies. Always consult with your independent attorney, tax advisor, investment manager, and insurance agent for final recommendations and before changing or implementing any financial, tax, or estate planning strategy.
Investment products:

<table>
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<tr>
<th>Are Not FDIC Insured</th>
<th>Are Not Bank Guaranteed</th>
<th>May Lose Value</th>
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What do the Golden Gate Bridge,  
The Transcontinental Railroad  
And the Panama Canal have in common?  

They’re all part of our history.

**On screen copy:**  
Bank of America logo  
Bank of America Private Bank logo  

At Bank of America Private Bank, we’re proud of our legacy institutions, who share a centuries long commitment to give lasting meaning to our clients’ wealth.

**On screen copy:**  
US Trust Seal  
Continental logo  
NationsBank logo  
Seafirst logo  
BankAmerica logo  
FleetBoston Financial  
Barnett Bank  
Boatmen’s logo  
Security Pacific Corporation logo  
MNC Financial logo  
First Republic Bank logo  
LaSalle Bank logo  

Since the founding of our earliest predecessor,
We’ve grown, rebuilt, and evolved many times, but our core values have remained unchanged throughout our history.

As the first trust company to be founded in the United States,

We set the standard for all other trust companies to follow.

After the great Chicago Fire, we helped rebuild the city, demonstrating our commitment, brick by brick, to local communities.

It’s a commitment we’ve continued over the years and across the country.

From founding the Rhode Island Hospital Trust, a Civil War-era community health endeavor,

To safeguarding client funds during economic downturns,
To fueling the textile industry in Charlotte and the new south,

**On screen copy:**
1920’s Los Angeles

And helping women investors safeguard their assets,
Our legacy banks helped power positive social, cultural, and economic growth.

**On screen copy:**
1930’s Hollywood

We did it in 1930’s Hollywood by supporting and financing the film industry during the Great Depression.

**On screen copy:**
1955
Invention of ERMA, the world’s first banking computer

Our ongoing commitment to technological advancement helped clients make the most of post-war opportunities.

**On screen copy:**
1960’s

And we expanded services,

**On screen copy:**
Trust Company of Florida
Orlando 1972

Provided the lead for interstate banking,

**On screen copy:**
1980s Expansion into Texas

Expanded geographically,

**On screen copy:**
Rhode Island centralized Private Banking
1982

And were among the first to introduce Private Banking as a capability.

**On screen copy:**
1998 The New Bank of America Announcement

We serve the needs of wealthy individuals across the nation through the hard work, dedication, and passion of our predecessors.

**On screen copy:**
US Trust logo  
Bank of America Private Bank logo

We’re proud to deliver all of our capabilities as Bank of America Private Bank.

We’ve come a long way since 1784. We’ve maintained our focus on the needs of our clients and commitment to innovation…and today, we are Bank of America’s Private Bank, coming together to help our clients give lasting meaning to their wealth. For their families...their businesses... their communities...and the world.

**On screen copy:**
Bank of America Private Bank logo

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Navigating a changing world

**On screen copy:** How do we navigate change?

**Audio:** Music throughout

**On screen copy:** Richard Nichols, South Atlantic Division Executive

**Richard Nichols:** When I think about navigating change, I think about what my wife and I do in our spare time, and that's helping our veterans navigate from wartime to peacetime to civilian.

**Kevin Moyer:** That's what we do every day, help people navigate change, finding those solutions that work for what they need.

**Mike Pelzar:** In order to do that, you need to understand who they are, where they're coming from.

**Richard Nichols:** You've got to listen right?

**On screen copy:** Mike Pelzar, Chief Investment Office Executive

**Mike Pelzar:** You got to listen. You got to relate to people. You've got to find that connection.

**Mike Pelzar:** I grew up in a small town in New England in a restaurant and bar, and the range of people who came into the place. It was remarkable. But you found ways to relate to people, no matter who they are, no matter what their background was. You're a big obstacle guy. It's about overcoming obstacles and understanding how to meet those challenges.

**On screen copy:** Kevin Moyer, Managing Director, Credit & Banking Executive

**Kevin Moyer:** You know. I like to do obstacle course racing, and when you think about challenges, for me, that's kind of the ultimate challenge. It's challenging because you've got to be prepared when you come into it, have a strategic plan, be prepared before you get there. Be creative in the midst of it. Execute all the way through.

**Richard Nichols:** So you do it as a team, probably.

**Kevin Moyer:** Absolutely.

**Richard Nichols:** When we think about what we do with our clients, we got to put the team together. If you think about Bank of America and all the things that we can bring to bear for our clients, it's about teamwork.

**On screen copy:**

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Mike Pelzar: If you do put together that team, we can bring that power of the institution to that individual like nobody can. And it particularly becomes important as you think about how people's lives change.

On screen copy: Investment products:

Are Not FDIC Insured  |  Are Not Bank Guaranteed  |  May Lose Value

Mike Pelzar: Their needs change. Their passions change.

On screen copy:  
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Mike Pelzar: And given the breadth of what we can bring, we’re in a unique position to help clients through that change.

On screen copy:  
End card:  
Ready for a cup of coffee with one of our advisors?  
Contact us today.  
Bank of America Private Bank logo

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Giving back to our communities

On screen copy: Giving Back to Our Communities
On screen copy: Hong Ogle Central South Division Executive

Hong Ogle: So I was born and raised in Beijing, China and I came to the States when I was twenty-four. And I came with two suitcases and a few dollars in my pocket, not speaking English-- well I thought I did-- and you know I, people couldn’t understand me and I couldn’t understand anyone else. And it was a culture shock for sure.

On screen copy: Jose Tavarez New York Tri-State Division Executive

Jose Tavarez: Yeah, well my parents had a similar experience to you, they moved to the United States from the Dominican Republic in the late 1960s and they moved here essentially to provide a better life for their family. And uh, and I had a transformational moment, with a, a advisor in middle school, and that advisor suggested to my parents that I test into a specialized public high school program in New York City. And I tested in the top 2-3 percent in the city. That conversation with my parents on that day changed the trajectory and direction of my life forever.

Hong: Absolutely, yeah.

Jose: I’m forever grateful for that, for that advisor. It’s-- It’s pretty interesting the role that advisors play even at a very young age.

Hong: Yes exactly yeah, what a parallel that you now work with the advisors who are making a difference to your own client’s lives.

Jose: Yeah that’s right-- that’s right. And--and the advice that they provide to our clients is unparalleled.

Hong: Exactly, yeah, I really believe in helping people with economic mobility to help them to get out of their cycle--

Jose: Yeah.

Hong: --And like your advisor did for you, to help them to realize their potential.

Jose: Yeah and for your, coming here from China and landing in the sunshine state in Florida, I’m sure that advisors played a very important role in your life.

Hong: Yes, yes

Jose: And giving back to the community has helped you and the advice that you give to your
clients, I'm sure

**Hong**: Yes, you and I both had to work really hard to get where we are, and we want to make sure our kids have similar value growing up too. Last New Years Eve I took them with me to give a meal to those families who otherwise may not eat on that day. I think that was very helpful, with a very humbling experience for them to see, hopefully, that they learn to also work hard and give back.

**Jose**: That’s right, we’re very fortunate to work at a company like U.S. Trust that values giving back to the community, the same way that you and I both do.

**Hong**: Absolutely, yeah.

**On screen copy**: Bank of America Private Bank logo

**On screen copy**: Disclosure

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