

Bank of America and Merrill Lynch offer educational workshops for your employees on a broad range of financial topics. Sessions are designed to provide information and actionable steps that can be applied immediately. Choose one session or build a workshop series to help meet a range of employee needs.

## Basic financial management

### Financial fundamentals

Designed to help employees budget, manage debt and set goals.  
<http://go.ml.com/ta4a9>

### Financial tips for your 20s and 30s

An overview of financial basics for the millennial generation.  
<http://go.ml.com/23pvq>

### Investing basics

Reviews key investing principles to help employees learn how they might invest.  
<http://go.ml.com/q2hgn>

### Investing beyond the basics

A more advanced look at investing for employees already familiar with the basics.  
<http://go.ml.com/5jnut>

### Preparing for homeownership

Reviews the home buying process, from budgeting to settlement.  
<http://go.ml.com/a9db3>

### Identity theft and fraud

Learn about potential threats and simple preventive measures.  
<http://go.ml.com/mvg7x>

### Teaching kids about money

Learn helpful tips to teach your child basic budgeting skills to set them up for long-term success with managing money.  
<http://go.ml.com/rw9du>



## Planning for the future

### Planning for the retirement you want

Covers the ways to prepare for retirement.  
<http://go.ml.com/5uykh>

### Education planning

Reviews the different ways to save for educational expenses.  
<http://go.ml.com/q3yu5>

### Planning for the unexpected

Introduction to insurance options, the importance of beneficiaries and the basics of wills.  
<http://go.ml.com/ystjp>

### Financial matters for women

Overview of the unique financial challenges that women face and strategies and tips to help improve their financial well-being.  
<http://go.ml.com/augws>



### Planning for life priorities

Strategies to manage some of the most common life priorities including home, family (children and caregiving) and retirement.  
<http://go.ml.com/3dstj>

### Journey of caregiving

A discussion on the financial impacts of becoming a caregiver and what you can do now to plan ahead.  
<http://go.ml.com/vejla>

### Financial impacts of aging

A discussion concerning financial matters of the mind, addressing cognitive decline, Alzheimer's and care-giving.  
<http://go.ml.com/f6qxu>

### Managing a career transition

Discusses key decisions to consider about your retirement accounts when changing jobs or retiring.  
<http://go.ml.com/bf5au>

## Transitioning to retirement

### New retirement realities

A discussion of the Seven Life Priorities for pre-retirees and what steps they can take to prepare for them.  
<http://go.ml.com/xvehf>

### Financial tips for your 50s and 60s

Learn about some key challenges and strategies as employees prepare to transition from a regular paycheck to retirement income.  
<http://go.ml.com/nnxx9>

### Social Security

Exploring the basics of Social Security and strategies for maximizing benefits.  
<http://go.ml.com/r5znc>

### Health care costs in retirement<sup>1</sup>

Learn about health care costs, Medicare and long-term care.  
<http://go.ml.com/zxau2>



<sup>1</sup> Requires subject matter expert; additional costs may be incurred.

## Retirement plan workshops

1. 401(k) enrollment
2. Roth 401(k)
3. Advice access
4. Nonqualified deferred compensation plan

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


<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
<b>Are Not Deposits</b>	<b>Are Not Insured by Any Federal Government Agency</b>	<b>Are Not a Condition to Any Banking Service or Activity</b>



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