

Cookie Policy

This policy explains how Bank of America legal entities that utilize the names Bank of America, Banc of America, U.S. Trust, Merrill and BofA Securities, as well as the following entities: Managed Account Advisors LLC and BAL. Investment & Advisory, Inc., legal entities (“Company”, “we”, “us” or “our”) use cookies and similar tracking technologies when you interact with us online through our websites and mobile applications (“Sites and Mobile Apps”).

Introduction

The use of cookies and similar tracking technologies (including pixels or clear GIFs, tags, web beacons and Flash objects) is a common internet practice. Cookies are text files containing small amounts of information that are downloaded to your computer, smartphone, tablet or other mobile device when you visit a website. Tracking technologies may collect information about you and your use of sites and mobile apps. We have developed this policy to provide general information on cookies and similar tracking technologies which we will refer to as “cookies.”

Cookies are useful in a number of ways, including allowing a site or mobile app you use to recognize your device, keep track of pages visited and even remember your preferences. This information is used for security purposes, to facilitate navigation, to display information more effectively and to personalize the user’s experience. Cookies and similar tracking technologies are also used to gather statistical information about how sites and mobile apps are used in order to continually improve design and functionality and assist with resolving questions regarding the sites and mobile apps.

We will retain personal information collected through cookies for as long as needed or permitted in light of the purpose(s) for which it was obtained. The criteria used to determine our retention periods includes the purpose for which the Personal Data was collected, whether there is a legal obligation to which we are subject and whether retention is advisable in light of our legal position (such as in regard to applicable statutes of limitations, litigation or regulatory investigations).

Attributes of Cookies

Cookies set by the bank and cookies created and set by third party providers on our behalf are called first-party cookies. Cookies set by third party providers which are permitted by the bank but which are not set on our behalf are called third-party cookies. Information obtained from a third-party cookie can only be used for the purposes for which we have stated in the contract. There can be first-party and/or third-party cookies within any of the below Categories of Cookies.

Cookies have a duration period. Cookies that expire at the end of a browser session are called “**session**” cookies. Cookies that are stored longer are called “**persistent**” cookies. There can be session and/or persistent cookies within any of the below Categories of Cookies except for Geolocation Cookies, which are only session cookies.

Categories of Cookies

Below is a list of the types of cookies used in our Sites and Mobile Apps. We classify cookies into the following categories:

Strictly Necessary Cookies

These cookies are necessary for our Sites and Mobile Apps to function and cannot be switched off in our systems. Without these cookies, our Sites and Mobile Apps will not work properly. Examples include setting your privacy preferences, setting your language preferences or logging in a secured area requiring authentication. Strictly necessary cookies may also detect transmission errors or data loss or distribute network traffic across different servers to ensure accessibility.

Performance Cookies

Performance cookies enable us to measure and improve the performance of our Sites and Mobile Apps. These cookies collect information about how visitors use our Sites and Mobile Apps, for instance, which pages visitors go to most often and if they get error messages. These cookies can also be used to make collective inferences based on choices and browsing behavior for marketing research.

Preference Cookies

Preference cookies enable our Sites and Mobile Apps to provide enhanced functionality and personalization by allowing our Site or Mobile App to remember choices you make. These cookies can be used to remember changes you have made to text size, fonts and other parts of web pages that you may have customized as well as pre-filling forms. They may also be used to provide services you have asked for such as watching a video or commenting on a blog.

Advertising Cookies

Advertising cookies are used to deliver advertisements that may be relevant to you and your interests. They are also used to limit the number of times you see an advertisement as well as help measure the effectiveness of an advertising campaign. They are usually placed through our Sites and Mobile Apps by our advertising partners and remember that you have visited our Site or Mobile App. This information may be shared with other organizations such as advertisers.

Geolocation Cookies

Geolocation cookies allow us to determine your location in order to provide you with information you request, such as the location of the nearest office. Consent for these cookies is requested at the time of the request, and the information is not retained after the session ends.

Managing Cookies

You have choices about how cookies are used during your visits to our Sites and Mobile Apps.

When you access our Sites and Mobile Apps, you are able to opt out of Online Behavioral Advertising which is tailored content and advertising based on your online behavior. To opt out, go to bankofamerica.com/privacy and select "Opt out of ads based on your online activity." If you opt out of this advertising, you may still receive general advertising from us.

Additionally, when you access Sites and Mobile Apps and in compliance with local regulations, you may be presented with a cookie banner where you can opt in to or out of certain cookie categories. You may not opt out of strictly necessary cookies which ensure our Sites and Mobile Apps work properly; however, you may opt in to or opt out of the other cookie categories mentioned above. If you do not make any selections by either clicking the "x" to close the banner or by navigating away from the initial web page, your choices will be captured as opted out of all cookies except strictly necessary cookies. Your choices will be kept for six (6) months, at which point you will be presented with the cookie banner again. You can change your choices at any time within our Sites and Mobile Apps.

Please note, if you delete cookies, access our Sites and Mobile Apps from a different device or change web browsers, you may be prompted to make your selections again.

Third Party Providers

Bank of America works with third party providers who are contractually obligated to comply with our policies to protect information.

We may contract with a third party provider to provide support to us through their sites. If you are on one of our Sites or Mobile Apps and you click a link to one of their sites, you will be presented with a notice that you are continuing to a site that we do not own. The third party provider is solely responsible for cookies, cookie tracking and your choices for managing cookies on their site. Please refer to the posted privacy policy and terms of use.

When we contract with a third party provider to manage the content of the information within our Sites and Mobile Apps, the third party provider is solely responsible for cookies, cookie tracking and your choices for managing cookies.