Start your career as a financial advisor

Join our Practice Management Development (PMD) program

If you want a career in wealth management, why not begin at Merrill Lynch? We have a long and proud history of hiring, training, developing and successfully graduating some of the most talented financial advisors in the world. And you could be one of them. The great thing is you'll have help every step of the way through our Practice Management Development (PMD) program, a training program that we believe is one of the most comprehensive in the industry. Now might be the time to enter the next phase of your career — as a Merrill Lynch financial advisor.

What qualifications do I need to become a Merrill Lynch financial advisor?

It's true that you'll need perseverance to succeed — but what you don't necessarily need is a financial services background. We're searching for high achievers with a track record of continued success, in all industries and careers, such as:

- Accountants
- Attorneys
- Bankers
- CERTIFIED FINANCIAL PLANNER™ professionals*
- Community leaders
- Consultants
- Entrepreneurs
- Fundraisers
- Insurance agents
- Military personnel
- Professional athletes
- Real estate agents and developers
- Risk managers
- Sales and marketing professionals
- Teachers and educators

What kind of training is involved?

The first phase of your wealth management career begins when you're accepted into our PMD program. It's a tailored, 43-month curriculum designed to help you develop the critical skills and knowledge you'll need for acquiring clients, enhancing relationships, providing goals-based solutions and building a successful wealth management business.

What can I expect from the training?

You'll get everything you need to become a top performer, including a competitive base salary as you work to build your business. During the training, you'll receive:

- Coaching on developing skills, best practices and business development techniques
- Access to innovative study tools and materials as you prepare for registration exams.
- Assessments of your skill and personalized feedback from senior leaders
- Two courses toward your CERTIFIED FINANCIAL PLANNER™ (CFP®) designation
- Access to our SalesForce contact management system
- Turnkey strategies for developing and marketing your business so you can get your business up and running quickly
- Opportunities to develop professionally and advanced educational offerings for top performers
- The prestige of working with Merrill Lynch financial advisors so clients receive an enhanced experience
- Industry-leading research and analysis from Bank of America Merrill Lynch Global Research and Merrill Lynch's comprehensive investment platform so you can deliver innovative client strategies[1]

*CERTIFIED FINANCIAL PLANNER™ and CFP® are certification marks owned by the Certified Financial Planner Board of Standards, Inc., and are awarded to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

Who are the trainers and coaches?

One of the most dynamic parts of the program is that the people who guide you are successful financial advisors from local offices and markets. They share a commitment to the firm's growth and to new advisors. They'll help you launch your career by reviewing your business plans, potentially attending team, client and prospect meetings, and keeping in touch with you face to face. The program consists of proprietary Merrill Lynch content and courses, but it also includes customized content and solutions developed with industry leaders. Merrill Lynch's scale allows us to provide this exceptionally valuable combination.

Why should I choose Merrill Lynch?

When you join Merrill Lynch, you'll tap into wealth management experience that has been formally training and coaching new advisors since 1946. As of April 2015, Merrill Lynch has more than 14,000 financial advisors worldwide and has ranked #1 for the eighth consecutive year since 2009 on the *Barron's* "Top 1,200 Advisors: State-by-State" list.[2] In total, 314 Merrill Lynch advisors were included this year: 232 financial advisors and 82 private wealth advisors. Nine advisors were top in their state. In addition, Merrill Lynch ranked first in number of advisors on *Barron's* "Top 100 Women Financial Advisors" list.[3] Eighteen financial advisors and six private wealth advisors appeared on the list. At one time, many of these advisors were new to the business and started their career by entering this same Merrill Lynch training program.

How does the PMD program work?

You'll participate in five stages of professional development. The Training stage takes about four months. That can vary depending on your registration level and prior financial experience. The next three months are the Development stage. The last three stages are 12 months each. Each stage includes specific goals and assessments of your skills:

Training stage	Development stage	Stage 1*	Stage 2	Stage 3
First four months	*Next three months*	*Next 12 months*	*Second 12 months*	*Third 12 months*
Begin orientation and licensing (when required). You'll focus on activities that support managing your business and work to create your own business and marketing plans.	Increase business development skills. You'll focus on goals-based wealth management and activities that help you prepare for and conduct prospecting and in-person meetings.	Expand on critical skills and knowledge introduced in previous stages. You'll manage your pipeline, meet with prospects and become more familiar with resources that help build your business.	Master Optimal Practice Model® roles, tasks and activities.† You'll complete advanced-level training on systems and planning tools.	Develop the attitude of a well-balanced advisor by focusing on mind, body and soul. You'll complete advanced-level training on client service, systems and tools to further build and manage your business.
Learn about and adopt the Optimal Practice Model framework.				

* Full salary through month 12 of Stage 1. Reduced quarterly thereafter. Starting salary correlates to performance hurdle path. Additional awards are based on meeting the performance hurdle and actual production numbers.

† The Optimal Practice Model is a multifaceted program developed from analyzing businesses of many of the industry's top financial advisors and the activities that make those advisors successful. It helps Merrill Lynch financial advisors focus on an integrated set of disciplines so they can deliver a higher-quality and more consistent client experience while building their own business. The Optimal Practice Model gives you access to a single and consistent framework that helps you build your business, maximize your strengths and tap into the great resources available to you.

What else do I need to know?

As you strive to make clients' financial lives better, you'll embrace the core values that help drive our company:[4]

Deliver together. We believe in the importance of treating each customer, client and teammate as an individual and treating every moment as one that matters. We strive to go the distance to deliver with discipline and passion.

Act responsibly. We believe that integrity and the disciplined management of risk form the foundation of our business. We're aware that our decisions and actions affect people's lives every day.

Realize the power of our people. We strive to help our employees reach their full potential. We believe that diverse backgrounds and experiences make us stronger.

Trust the team. We believe that the best outcomes are achieved when people work together across the entire company. We believe great teams are built on mutual trust, shared ownership and accountability.

Merrill Lynch's PMD program won a Silver Award for "Best Sales Training and Performance Program" in the 2016 Brandon Hall Group Sales Performance Awards.[5]

To get started

For more information or to begin the assessment process, visit ML.com/careers.

[1] In its December 2015 issue, Institutional Investor magazine announced BofA Merrill Lynch Global Research as the Top Global Research Firm for 2015, based on surveys held throughout the year. The magazine creates rankings of the top research analysts in a wide variety of specializations, drawn from the choices of portfolio managers and other investment professionals at more than 1,000 firms. For more information about this award, go to: institutionalinvestor.com/article/3512270/research-and-rankings/bank-of-america-merrill-lynch-is-years-top-global-research-firm.html#.Vm8deU3lvDc.

[2] The Most Top Ranking Advisors: Source: *Barron's* "America's Top 1,200 Advisors: State-by-State" list, March 7, 2016. Financial advisor criteria: minimum seven years financial services experience and employment at current firm for at least one year. Numerous quantitative and qualitative measures (including assets managed, revenue produced and quality of practice) determine the financial advisor rankings. Similar criteria used in prior years.

[3] The Most Top Ranking Female Advisors: Source: *Barron's* "America's Top 100 Women Financial Advisors" list, June 6, 2016. Financial advisor criteria: minimum seven years financial services experience and employment at current firm for at least one year. Numerous quantitative and qualitative measures (including assets managed, revenue produced and quality of practice) determine the financial advisor rankings. Similar criteria used in prior years.

[4] These are the Bank of America Corporation core values.

[5] Source: In September 2016, Merrill Lynch's Practice Management Development program (PMD) won a Silver Award for "Best Sales Training and Performance Program" in the 2016 Brandon Hall Group Sales Performance Awards. The Brandon Hall Excellence Awards recognize companies that have successfully developed and deployed programs, strategies, processes, systems and tools achieving measurable results. The award entries were evaluated by a panel of veteran, independent senior industry experts, Brandon Hall Group analysts and executives based upon the following criteria: fit the need, design of the program, functionality, innovation, and overall measurable benefits. For more information please visit brandonhall.com/excellenceawards/.