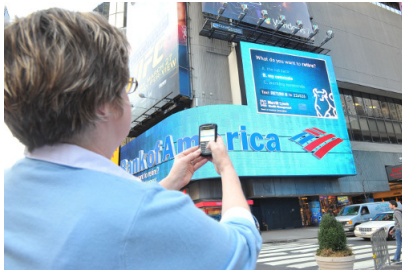


'What Do You Want 2Retire?'

By Editor Test *Wed, Mar 31, 2010*

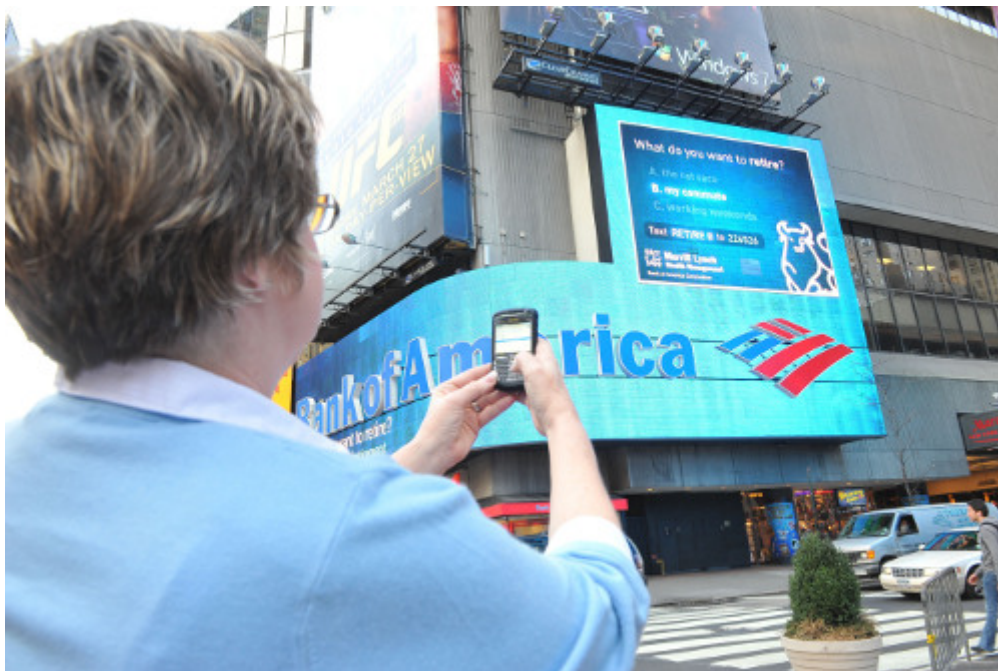
Merrill Lynch's billboard urges Times Square visitors to send text messages naming the thing they'd most like to "retire."



Tourists naturally expect to see eye-grabbing electronic billboards in New York's famous Times Square. One of the newest of the giant ads has been posted by Merrill Lynch above a branch of the Bank of America, Merrill Lynch's parent, at Broadway and 46th St.

The billboard is the newest component of Merrill Lynch's "help2retire ____" (read "help2retire blank") advertising campaign, which invites the investing public to think about what aspects of their daily routines they would like to "retire"—that is, get rid of.

Between March 19 and April 2, the billboard will urge Times Square visitors to send text messages to the billboard, naming the thing they would most like to "retire." A tally of the responses will be "displayed in real-time."



The campaign is counter-intuitive in that it focuses investor attention on negative aspects of their pre-retirement lifestyle—such as traffic jams and pinstripe suits—rather than on traditionally positive images of retirement goals, such as sailing, golf, or exotic travel.

Merrill Lynch Wealth Management has also been promoting its "Retirement Income Framework," which divides a retiree's investments into short-term, immediate-term and long-term portfolios that satisfy,

respectively, immediate consumption expenses, the need for “longevity and income replacement,” and bequests.

Bank of America/Merrill Lynch serves approximately 59 million consumer and small businesses in the U.S. through 6,000 retail banking offices, more than 18,000 ATMs and online.

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