

Cookie Policy

Last updated August 25, 2023

This Cookie Policy (“Policy”) applies to Bank of America legal entities that utilize the brand names Bank of America, Merrill, or BofA Securities as well as the following entities: Managed Account Advisors LLC and BAL Investment & Advisory, Inc., (“Company”, “we”, “us” or “our”). This Policy explains how we use cookies and similar tracking technologies when a user interacts with us online through our websites, mobile applications and digital services (collectively, “Sites and Mobile Apps”).

Introduction

We have developed this Policy to: (1) provide you with general information on cookies and other tracking technologies which we will refer to as “cookies”; (2) identify the specific purposes for processing personal data collected from or by the cookies set on our Sites and Mobile Apps; (3) explain if and how you can manage cookies settings on our Sites and Mobile Apps; and (4) inform you about the retention period for personal data collected through our Sites and Mobile Apps.

This Policy should be read in conjunction with other relevant privacy and data protection notices provided by Bank of America for your jurisdiction. Please refer to these notices for additional information about our privacy practices applicable to your product or service, including but not limited to our customers, financial professionals, associates and contractors:

- Our [U.S. Privacy](#) page includes notices applicable to Consumers and residents such as the [U.S. Online Privacy Notice](#) and [Employee and Contractor Data Protection Notices](#); and
- Our [Global Privacy Notice](#) page supports our Corporate or Institutional clients including our [Digital Privacy Notice](#).

Cookies

A cookie is a small file containing certain pieces of data that is created and stored when you visit a website using a computer or mobile device. When you visit a website, a cookie may be used to track the activities of your browser and provide you with a more consistent, efficient online experience.

We may collect certain information about you through our use of cookies, software development kits (SDKs) and other tracking technologies when you use our Sites and Mobile Apps. For example, we identify and store the region where you are located based on your partially masked IP address (which is anonymized immediately thereafter) to direct you to the appropriate jurisdiction-specific webpage.

Categories of Cookies

Below is a list of the types of cookies and tracking technologies used on one or more of our Sites and Mobile Apps.

Category	Description	Common examples
Strictly Necessary	These cookies are necessary for the website to function and cannot be switched off in our systems. They may be in response to actions made by you that amount to a request for services, such as setting your privacy preferences.	• Cookies that if disabled prevent the Sites and Mobile Apps from functioning • Load balancing to distribute network traffic across different servers • Keeping users logged in while navigating the website using session cookies
Performance	Performance or analytical cookies enable us to measure and improve the performance of our Sites and Mobile Apps. None of this information can be used to identify a specific user.	• Collecting aggregated and anonymized data to improve functionality and features • Measuring the number of unique visitors • Enabling voice-to-text chat functionality • Tracking tags that log how visitors use a website or app
Preference	Preference cookies enable Sites and Mobile Apps to provide enhanced functionality and personalization by allowing us to remember choices you make. Where a jurisdiction’s Data Protection Authority has issued guidance that prohibits the use of Google Analytics, Google Analytics cookies will not be loaded, nor can be accepted, when the system identifies a user accessing our Sites and Mobile Apps with an IP address from that jurisdiction.	• Remembering choices from a previous visit or session • Setting preferences such as privacy, language, font, text size and text prefills • Watching a video or commenting on a blog • Live chat functionality when engaged by the user, including voice to text • Geolocation, which allows us to determine your location at the time of a location request; this information is not retained after the session ends

Advertising	Advertising cookies and technologies are used to deliver advertisements that may be relevant to you and your interests. Some of our online services also use small, encoded images such as tags and pixels. This information may be shared with other organizations such as advertisers. We present tailored ads to you: • On our Sites and Mobile Apps through ads that appear as you sign on or off your online accounts. • In offline channels such as financial centers, call centers, and through direct marketing (for example email, mail, phone). • On third-party websites and mobile apps not affiliated with Bank of America.	• Marketing pixels that gather information about visitors on a website, including browsing behavior and types of ads clicked • Advertising partners use cookies to remember that you have visited a site • Tracking online activity for more relevant advertising including limiting the number of times you see an advertisement • Measuring the effectiveness of an advertising campaign • Interacting with social media platforms
Software Development Kits (“SDK”)	A software development kit (SDK) is a mobile-specific set of tools that provides a developer with the ability to build a custom app which can be added on, or connected, to another program. SDK packages are used to deliver similar technologies like cookies within the mobile experience.	Types of SDKs • Java development kit (JDK) • Windows 7 SDK • the MacOS X SDK • iPhone SDK

Managing Cookies

We comply with local jurisdiction requirements and may disable some of the cookie technologies or you may have the ability to opt in or opt out of certain cookie types through a consent banner. Our consent banner will look different or may not be available depending on the jurisdiction from which you visit our Sites and Mobile Apps. 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.

Bank of America participates in the Digital Advertising Alliance (“DAA”) self-regulatory Principles for Online Behavioral Advertising and uses the Advertising Options Icon on our behavioral ads on non-affiliated third-party sites (excluding ads appearing on platforms that do not accept the icon). Ads served on our behalf by these companies do not contain unencrypted personal information and we limit the use of personal information by companies that serve our ads. To learn more about ad choices, or to opt out of interest-based advertising with non-affiliated third-party sites, visit [Your Ad Choices](#) powered by the Digital Advertising Alliance or through the [Network Advertising Initiative’s Opt-Out Tool](#). You may also visit the individual sites for additional information on their data and privacy practices and opt-out options.

When we contract with a third-party provider to manage the content of the information within our Sites and Mobile Apps, third-party providers are required by contract to only use your information for the purposes specified by us and to use reasonable measures to keep your information secure and confidential. If you leave one of our Sites or Mobile Apps, 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.

Data Transfer

Personal data of users who visit our Sites and Mobile Apps and/or use our services may be transferred or processed in any jurisdiction where we have facilities or in which we engage service providers, including the United States. Any such transfer shall be undertaken in accordance with applicable data protection law and our privacy notices.

Retention

Cookies have a duration period. Some cookies are temporary (session cookies), while others may stay on your browser until you delete them manually or until your browser deletes them based on the duration set within the cookie (persistent cookie).

We will retain personal information collected through cookies for as long as needed or permitted considering 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 considering our legal position (such as regarding applicable statutes of limitations, litigation, or regulatory investigations).

This Cookie Policy is subject to change from time to time. When we make changes, we will post the revised Policy on this page with a new "Last Updated" date.