

# Robert J. DiMaria

## Financial Advisor



### Professional Experience and Expertise:

My mission is to know what is important to my clients and their families by taking the time to listen and objectively understand their needs. With this intimate knowledge about what you value most, I am able to help you establish objectives, develop an appropriate strategy and recommend solutions that draw upon the full breadth and depth of Merrill Lynch resources. My main goal is to make a powerful difference for my client's financial well being.

My investment philosophy recognizes that each client has unique circumstances which require custom solutions. My approach and investment strategy emphasizes diversification across asset classes, industries and investment solutions including financial guidance, estate planning, retirement income, tax strategies and wealth management banking issues. I work with a team of experts that can help provide solutions and when identifying those needs we use a defined investment process to serve you.

- Understanding your goals and expectations
- Develop a customized investment strategy and profile
- Analyze and recommend an investment strategy
- Monitoring and modifying progress with conducting regular client meetings

Robert is a Financial Advisor, Vice President, Insurance Agent with Merrill Lynch Wealth Management. He has been a licensed advisor for over 14 years with the past 2 years at Merrill Lynch. Robert focuses on risk management and portfolio construction to minimize volatility. He enjoys spending time with his wife and 2 children.

### Our Client Commitment:

Our most deeply held principle at Merrill Lynch is that clients come first, and I am proud to be part of that tradition. To help you meet your financial objectives and build your wealth, I first listen to your personal goals, and then offer effective approaches to achieve them. At Merrill Lynch, I have unparalleled resources that include planning expertise, investment strategies and state-of-the-art technology designed to streamline any financial picture. Let me put them to work for you.

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## A broad range of capabilities designed to build and enrich your financial life

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To take advantage of the opportunities in today's markets, there is no substitute for a one-on-one relationship with a Merrill Lynch Financial Advisor committed to your needs—an advocate who can leverage the combined resources of Merrill Lynch and Bank of America so you can plan ahead with strategies designed to face the new financial landscape.

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Merrill Lynch offers a broad range of brokerage, investment advisory (including financial planning) and other services. There are important differences between brokerage and investment advisory services, including the type of advice and assistance provided, the fees charged, and the rights and obligations of the parties. It is important to understand the differences, particularly when determining which service or services to select.



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# Top 10 Ways to Get There From Here



*“An effective retirement strategy should go beyond an accumulation target and retirement income planning and take into account what is truly important to an individual or couple, as well as the challenges they may face in the future.”*

— Andy Sieg  
Head of Retirement Services

**More than ever**, retirement is an opportunity: An opportunity for growth, for giving back, for new experiences, even for adventure. But to realize the kind of retirement that’s possible today requires a serious financial strategy. To help you get started, here are 10 guiding principles that can help improve the chances you’ll have the income you may need to support the lifestyle you envision. Use them as a launching off point in your discussion with your Merrill Lynch Financial Advisor, and together you can start translating your goals into a solid strategy for enjoying what should be an exciting new phase of your life.

## 1 Plan to live, not retire

Retirement is all about freedom, choices, doing what you want, not what you have to. But it’s important to have at least a rough idea of what the ultimate retirement life means to you. Will you continue to work part-time or kick back and relax? Start or maintain a business? Continue your education? Travel the world? Answering these fundamental questions is critical, but it’s just the beginning.

## 2 Take stock of your situation

Take a snapshot of your current net worth. Look at your assets, e.g. savings, investments, IRAs and 401(k)s and real estate. Look at your liabilities, e.g. mortgages, car or other loans and credit card balances. Include lifetime income sources, such as pensions, Social Security benefits and annuities. You need a complete picture to determine how to get “there” from “here.”

## 3 Set goals and create a plan to help you achieve them

It’s time to set and prioritize your goals and create a plan to help you achieve them. Your Financial Advisor can help you develop a tangible strategy that addresses each goal in order of importance and timing. Discuss it with your loved ones, especially your spouse or partner, to make sure everyone’s on the same page.

## 4 Plan for transition

A critical part of the preparation is understanding how you will replace income from your job. Quantify what you’ll need for core expenses and basic necessities. Factor in health care costs. Think about how consolidating your assets in one place might help you manage your financial life more easily. This could include rolling over 401(k)s from former employers, aggregating IRAs and bank accounts held at multiple institutions and determining when you should start collecting Social Security benefits.

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## 5 Set a retirement income investment strategy

Evaluate your income sources from two perspectives: guaranteed vs. non-guaranteed (e.g. pensions vs. part-time work earnings) and tax-free versus taxable (e.g. qualified Roth IRA distributions that are federally tax-free vs. traditional IRA distributions of pre-tax contributions that are taxable upon taking the distribution from the account). Addressing the tax implications of your income sources is a critical element in planning. Ask your Financial Advisor about Merrill Lynch's framework for managing investments to help you meet your retirement income needs.

## 6 Save the maximum

Make the most of tax-advantaged retirement accounts, including 401(k)s and IRAs. By deferring taxes until you withdraw money in retirement, you'll allow your assets the opportunity to grow and potentially benefit from compounding. To make it easy to save regularly, whether into retirement or taxable accounts, consider enrolling in an automated savings program and taking advantage of catch-up contributions if you are age 50 or over.

## 7 Take the long view

Americans are living longer, healthier lives. In fact, statistics suggest that you need to plan for a fulfilling retirement that could last 20 years or more. Retirement income planning is essential—anticipating expenses, tracking spending and ensuring appropriate liquidity to fund larger goals—while seeking to preserve your portfolio's principal. There are measures you can take—such as exploring investments that guarantee<sup>1</sup> sources of lifetime income—that are designed to help increase your financial security and provide you with the resources you need for as long as you need them.

## 8 Expect the unexpected

Rising healthcare costs, the potential for inflation to erode your purchasing power, living longer than expected and market volatility are some of the unknowns. Building a plan that acknowledges the potential for events you can't control allows you to take steps now to lessen the negative impact on your vision for the future.

## 9 Don't leave your legacy to chance

When John D. Rockefeller died, someone asked, "How much did he leave?" The answer, of course, was, "All of it." If you plan to leave a legacy, your Financial Advisor can help you integrate wealth transfer and estate planning into your retirement strategy so that your assets provide for the people and causes that matter to you.

## 10 Give your plan a tune-up

Change is the one constant in retirement, so it's important to revisit your plan as life events occur or as your goals, expectations or circumstances shift. It's likely to be a mix of changes you orchestrate and factors beyond your control. Your Merrill Lynch Financial Advisor can help you with assessing your progress toward your goals and adjusting your strategies accordingly.

### We say 'retirement,' you say ...

A study conducted for Merrill Lynch's *Affluent Insights Quarterly* found that the following are top of mind for clients:

- Rising healthcare costs (64%)
- Ensuring that their assets will last through their lifetime (57%)
- Affording the lifestyle they want in retirement (46%)
- Fluctuations in the unemployment rate (48%)
- Impact of the economy on their ability to meet their financial goals (44%)
- Current state of the real estate market (43%)

The right plan can turn these concerns into solutions.

Source: Merrill Lynch *Affluent Insights Quarterly*, January 2011.

**For more details about retirement strategies and solutions that may be right for you, contact your Merrill Lynch Financial Advisor or call 1.800.MERRILL (637.7455). Visit [ml.com/retire](http://ml.com/retire) for retirement-related Webcasts, videos and other resources. We are committed to helping you reach your retirement goals.**

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<sup>1</sup> Guarantees are subject to the claims-paying ability of the issuer.



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