



**Andrea Gray, Financial Advisor  
Merrill Lynch Wealth Management  
Bank of America Corporation**

Andrea Gray brings 22 years financial services experience to her clients and community. She began her career in Public Accounting and held several roles at a trust and estate planning firm before joining Merrill Lynch in 2005. At Bank of America Merrill Lynch, Andrea held management roles across control functions for key lines of business including Wealth Management, U.S. Trust, and Consumer Banking. Her prior experience with retirement plan administration, legacy planning, and the need for financial education in underserved communities inspired her to launch her practice.

As an advisor, Andrea desires that her clients feel empowered to make the best decisions possible with the resources they have, based on their priorities rather than investment performance alone. She is in tune with the unique needs of women and families, as well as business owners. Healthcare professionals, including physicians, dentists and pharmaceutical professionals are also a focus of her growing practice.

Channeling her passion for financial literacy and sharing the knowledge acquired throughout her financial services career, Andrea continues to support financial education and wellness for her clients and in the community. She remains a Better Money Habits Champion through Bank of America's partnership with Khan Academy. Andrea is also a Diversity and Inclusion champion, having held leadership roles within the company's Black Professional Group and is an active member of several of the company's Employee Networks and Affinity Groups.

Andrea earned a Bachelor of Science in Accounting from Hampton University (Hampton, VA) and holds a Certificate in Financial Planning from the Petrocelli College of Continuing Studies at Fairleigh Dickinson University (Madison, NJ). She is a member of Delta Sigma Theta Sorority, Incorporated and Jack and Jill of America. Andrea enjoys sports, music, and the performing arts and spends her spare time cheering on her children in these areas. She resides in Somerset with her husband, son and daughter.