Charles C Heaton



Bank of America Corporation



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Vice President

Professional Experience

Chuck has been in the financial services industry since 2002 and joined Merrill Lynch in 2007. He helps families to create a complete and easy to understand financial strategy; complex enough to achieve their goals, yet not so complicated as to cause uncertainty or undue concern. By asking important questions, listening intently, and compassionately acting on a client's behalf he provides advice, guidance, and the level of comfort that comes from the certainty of knowing that they are being served by not only a financial professional, but a caring friend, who is focused first and foremost on their families well being.

The true measure of wealth is in the breadth of the positive and lasting effect that you can have on those you love. Chuck excels at framing a financial circumstance that helps client's prepare for and enjoy births, graduations, weddings, celebrations, travel, and retirement. When personal tragedy, loss, incapacitation and the lesser speed bumps of life arrive, Chuck is there to provide stability and a way ahead.

Over a 25 year career Chuck served first as a Marine, and then as a Naval Officer. He holds a Bachelor of Science degree from The Embry Riddle Aeronautical University, an M.B.A. from Old Dominion University, and is a graduate of the Naval War College. He is an enthusiastic cheerleader at his children's sporting events, and proud to escort his wife anywhere but the mall or the grocery. He lives in Virginia Beach with his wife (a saint) and two children (somewhat productive).

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Investment products:

Are Not FDIC Insured Are Not Bank Guaranteed May Lose Value



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.



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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