



Welcome! My name is [name] and I'm from Merrill, the service provider for your 401(k) plan.

Enrolling in your plan is one of the best ways to prepare for your future. That's why your employer has provided this benefit: to help you plan for the retirement you want.

Today, we'll talk about the benefits of your plan, how easy it is to participate, and why it's a good idea to start *now* rather than later, no matter how far off retirement may be.

In fact, your employer believes that enrolling in the plan is so important, they will enroll you automatically.

And Merrill is here to help you, every step of the way.

All tax calculations herein are merely estimates and should not be relied upon for detailed tax planning purposes. State income taxes are based on flat tax rates and do not take all the details of a state's income tax laws into account.

**Merrill, its affiliates, and financial advisors do not provide legal, tax, or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.**

The screen shots shown in this presentation are intended to illustrate the functionality and services available to participants on Benefits OnLine. They are not meant as exact representations of the screens available through your plan.

When you use the QRC feature, certain information is collected from your mobile device for business purposes.

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First, please note this important information.



Let's start by thinking about your total financial picture. What are your priorities? And how are you planning to finance them?

By putting your life priorities in perspective, you can start to develop a strategy to help you get on the right path.

One of those priorities, of course, is retirement. Putting together a plan for the future—even if it seems far off—is an important component of your overall financial wellness. According to the U.S. Bureau of Labor Statistics, a household run by someone 65 or older spends, on average, over \$57,818 a year.

That's why your employer offers a 401(k) plan. It helps you prepare for retirement and offers potential tax benefits along the way.

\* Source: U.S. Bureau of Labor Statistics, *Consumer expenditures in 2022*, [bls.gov/cex/tables/calendar-year/mean-item-share-average-standard-error/reference-person-age-ranges-2022.pdf](https://bls.gov/cex/tables/calendar-year/mean-item-share-average-standard-error/reference-person-age-ranges-2022.pdf). (accessed June 21, 2024)

## What is a 401(k) plan?

A 401(k) is an employer-sponsored retirement plan



Potential tax  
advantages



Convenient payroll  
deductions

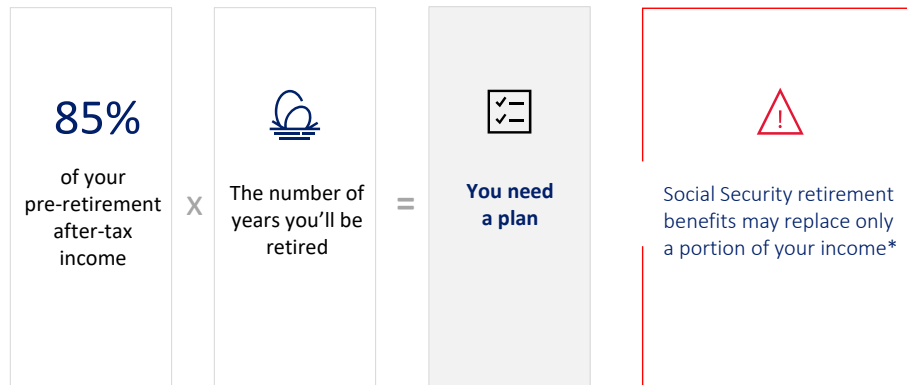


Potential for  
compounded growth

So, to start, what exactly *is* a 401(k) plan?

A 401(k) plan is a retirement plan sponsored by your employer. The plan offers potential tax advantages, and you contribute through convenient payroll deductions. A 401(k) plan also offers the potential for compounded growth. So you could earn a return not only on the contributions you make, but also on any earnings on those contributions.

## Why do you need a 401(k) plan?



\* Learn about Social Security Programs, Social Security Administration, [ssa.gov/benefits/retirement/learn.html#h2](https://ssa.gov/benefits/retirement/learn.html#h2) (accessed June 21, 2024)



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Retirement is a major expense. How much? Merrill estimates that you'll need approximately 85% of your pre-retirement, after-tax income for each year you'll be retired.

So multiply 85% of your pre-retirement after-tax income by the number of years you'll be retired, which could be 20 or 30 years. Don't forget health care costs in retirement, which can be a significant expense.

That means you need a plan. You'll want to start preparing as soon as possible.

Consider this: according to the Social Security Administration, Social Security retirement benefits may replace only a portion of your income. You'll need to supplement your benefits, and your 401(k) is a great way to help you do it.

## Why start now?



Terry starts at **age 35**

**\$133**  
Monthly contributions

**\$48,000 over 30 yrs.**

**\$130,564**

**Potential balance at age 65**



Chris starts at **age 45**

**\$200**  
Monthly contributions

**\$48,000 over 20 yrs.**

**\$91,129**

**Potential balance at age 65**

This hypothetical illustration assumes a 6% annual effective rate of return and pre-tax contributions made at the beginning of each month. Hypothetical results are for illustrative purposes only and are not meant to represent the past or future performance of any specific investment vehicle. Investment return and principal value will fluctuate and when redeemed the investments may be worth more or less than their original cost. Taxes are due upon withdrawal. If you take a withdrawal prior to age 59½, you may also be subject to a 10% additional federal tax, unless an exception applies.



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Even if retirement is many years away, you should start preparing as soon as possible. Consider Terry and Chris.

They both start contributing to their employer-sponsored retirement plan, one at age 35, the other at age 45. They both retire at age 65. As you can see, they put the same amount into their retirement plan over time: \$48,000. But Terry, who contributed *less* per month, wound up with *more* at retirement!

Why? By starting sooner and staying in the plan longer, she's able to benefit from compounding: earning money on her earnings as well as on her contributions. The longer your money is invested through the plan, the more time you have for compounding to work for you.

Remember that this is a hypothetical example meant for illustrative purposes only.

## Your 401(k) offers many benefits



Pay yourself first!



Potential  
tax benefits



Portable



Matching  
contributions



Investment  
resources



Automatic  
enrollment

This material is only a general outline of the Plan. You are encouraged to read the Summary Plan Description to obtain more detailed information regarding the Plan's operation. The material in this presentation gives you information you need to make educated decisions about joining the Plan and maintaining a Plan account. If a provision described in this outline differs from the applicable provision of the Plan documents, the Plan documents prevail.



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Now let's see why your 401(k) plan can be one of the best ways to help you get to where you want to be.

One of the plan's best features is how convenient it is. With automatic deductions from your pay, it's easy to "pay yourself first." You'll be contributing toward your retirement with every paycheck before spending that money elsewhere.

There are also potential tax benefits, as we mentioned.

It's portable – if you decide to leave your employer, your vested balance, adjusted for any earnings or losses, is *yours to keep*.

In addition, your employer supports your efforts by matching some of your contributions. That's like getting paid to participate.

Merrill offers investment tools and services to make it easier for you to manage your account.

And to help you get started, your employer will enroll you in the plan automatically.

## Automatic enrollment

Your employer enrolls you automatically 90 days after date of hire

- 3% of your eligible pay will be deducted from your paycheck pre-tax
- Contributions invested in the Moderate Portfolio offered through the GoalManager® Portfolio Rebalancing Service with Risk-Based Portfolios

If you do not want to participate, contact Merrill no more than 45 days prior to becoming eligible.  
You can accept the automatic enrollment defaults or make your own choices.



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To help you get started, your plan makes it easy with automatic enrollment. If you take no action on your own, you will be enrolled in the plan 90 days after your date of hire.

3% of your eligible compensation will be deducted from your paycheck on a pre-tax basis.

Your contributions will be invested in the Moderate Portfolio offered through the GoalManager® Portfolio Rebalancing Service with Risk-Based Portfolios.

If you do not want to participate in the plan at all, contact Merrill no more than 45 days prior to becoming eligible.

And if you don't want to accept the automatic enrollment defaults, you can choose your own contribution rate and investment options, or cancel participation, at any time.



## Choose your contribution rate

- Up to 50% of eligible pay on a pre-tax and/or Roth 401(k) basis

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Annual Plan and tax law limits apply in all cases.  
Current tax law limits are available at  
[go.ml.com/401klimits](https://go.ml.com/401klimits).

### Helpful strategies

Try to contribute enough to maximize any company match

Try to increase your contribution rate over time

Use the take-home pay calculator on Benefits OnLine at [benefits.ml.com](https://benefits.ml.com)



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So, how much should you contribute? If you're not sure how your contributions would affect your budget, start out small. You can always increase your contributions later.

Your plan lets you contribute up to 50% of your eligible pay as pre-tax and/or Roth 401(k) contributions combined. And if you will be age 50 at any point during the calendar year, you could be eligible for an additional catch-up contribution.

Annual Plan and tax law limits apply in all cases. Current tax law limits are available at [go.ml.com/401klimits](https://go.ml.com/401klimits).

One strategy is to try to contribute enough to maximize your employer's matching contributions, which we will discuss shortly.

Another strategy is to increase your contribution rate on a regular basis.

And take advantage of the take-home pay calculator on Benefits OnLine. This way you can see how a change in contribution rate could affect your paycheck.

## Consider increasing your contributions automatically

- Once you're enrolled, you can change your contribution rate at any time.

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Note annual Plan and tax law limits. Current tax law limits are available at [go.ml.com/401klimits](https://go.ml.com/401klimits).

### Helpful strategy

You can increase your contribution rate automatically for greater convenience.

On your Benefits OnLine Home page, select the three dots next to the Plan name and choose "Change My Contribution Rate" in the Actions menu.



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After you're enrolled, you can change your contribution rate at any time. A convenient way to increase your contributions gradually is to select the auto increase feature for your account. On your account Home page on Benefits OnLine, simply select the three dots next to the Plan name and choose "Change My Contribution Rate" in the Actions menu. You'll see "Auto increase for my contribution" as a choice. Select "Continue" to set up the feature. You can also modify the rate once you've set it up. Remember to note the Plan and tax law limits for your contributions.

## Don't miss out on employer contributions!

### Matching contributions

- The annual match is discretionary and determined following year-end each year
- For the 2023 Plan year the company match was \$1.00 for \$1.00 you contributed based on years of service according to the following schedule:
  - 1 year or more, but less than 7, the company matches up to 3% of your compensation contributed
  - 7 years or more, but less than 15, the company matches up to 3.5% of your compensation contributed
  - 15 years or more of service, the company matches up to 4% of your compensation contributed

Employer contributions are subject to a vesting schedule



Your  
contributions

+



Employer  
contributions

=



Total  
contributions



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If you don't enroll in the plan, you're passing up a great benefit: matching contributions. It's like your employer is paying you to invest for your future.

Here's how it works:

The annual match is discretionary and determined following year-end each year

For the 2023 Plan year the company match was \$1.00 for \$1.00 you contributed based on years of service according to the following schedule:

- 1 year or more, but less than 7, the company matches up to 3% of your compensation contributed
- 7 years or more, but less than 15, the company matches up to 3.5% of your compensation contributed
- 15 years or more of service the company, matches up to 4% of your compensation contributed

Try to contribute enough to get the full match. Otherwise, you're leaving money behind!

Employer contributions are subject to a vesting schedule. Let's talk about that now.

## Vesting = what is yours

Your contributions are 100% vested\*

Employer contributions vest according to the following schedule:\*

Vesting	Time period
40%	2 years
60%	3 years
80%	4 years
100%	5 years

*\* Adjusted for earnings or losses*



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Your right to your account balance is called *vesting*. You are always 100% vested in your own contributions and any amounts you roll over to the plan.

You become vested in employer contributions, adjusted for any earnings or losses, according to the schedule you see here.

## The potential benefits of pre-tax contributions

Pre-tax contributions could lower your current taxable income

<b>Contributions</b>	Deducted from pre-tax pay
<b>Taxes on contributions</b>	Upon withdrawal*
<b>Investment earnings</b>	Taxed at withdrawal*

\*You may also be subject to a 10% additional federal tax if you take a withdrawal from the 401(k) plan prior to age 59½, unless an exception applies.



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One of the most important benefits of your 401(k) is the potential tax advantages. You can save on current taxes at the same time you're investing for the future.

Here's how. If you make pre-tax contributions to your 401(k) plan, that money is deducted from your pay *before* taxes are withheld. That means you won't pay taxes on these contributions until you withdraw the money. This has two potential benefits.

1. It could lower your current taxable income.
2. You delay taxes on any investment earnings.

Remember that taxes are due upon withdrawal, and you may also be subject to a 10% additional federal tax if you take a withdrawal before age 59½, unless an exception applies.

## The potential benefits of pre-tax contributions

### Postpone taxes while preparing for the future

	Without 401(k)	With 401(k)
Annual salary	\$40,000	\$40,000
Annual pre-tax contribution (6% in this example)	\$0	\$2,400 (\$200 per month)
Net salary after contribution	\$40,000	\$37,600
Estimated federal income taxes	\$2,816	\$2,630
Total contribution	\$0	\$2,400
Current tax deferral	\$0	<b>\$288</b>

This example assumes a 6% annual contribution, but you can contribute up to the plan's maximum contribution limit, subject to tax law limitations. The example is for illustrative purposes only and was developed using the Internal Revenue Service's 2024 Tax Rate Schedules. It assumes a filing status of "single," using the standard deduction and one exemption. Your taxes may differ; please see a tax advisor for more information. Taxes are due upon withdrawal from the 401(k) plan. You may also be subject to a 10% additional federal tax if you take a withdrawal from the 401(k) plan prior to age 59½, unless an exception applies.



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For example, if your salary is \$40,000 and you contribute 6% to the plan, your tax deferral for the year could be \$288. Multiply that by the number of years you'll be contributing to the plan, and it could add up to a significant amount of taxes deferred.

## The potential benefits of Roth 401(k) contributions

### Roth 401(k) contributions: the potential for tax-free earnings

<b>Contributions</b>	Deducted from after-tax pay
<b>Taxes on contributions</b>	Upon contribution
<b>Investment earnings</b>	Federal income tax-free upon withdrawal with a qualified distribution

#### To take a qualified distribution:

- At least five years must elapse from the first day of the year of your first Roth 401(k) contribution or conversion, if earlier, and
- You must reach age 59½ (or become disabled or deceased)

Non-qualified distributions: any earnings are subject to taxes, including a possible 10% additional federal tax if you are under age 59½, unless an exception applies. State income tax laws vary; consult a tax professional to determine how your state treats Roth 401(k) distributions.



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Do you want a different potential tax benefit? You may want to consider Roth 401(k) contributions. Roth is a separate contribution type available through your 401(k) plan. Through the plan, you can choose pre-tax contributions, Roth contributions, or a combination.

Roth 401(k) contributions are made on an after-tax basis, so you pay taxes on your contributions now. But any earnings can generally be withdrawn federal income *tax-free* if you take a qualified distribution, as shown on the slide.

## Pre-tax 401(k) vs. Roth 401(k)

	Pre-tax 401(k)	Roth 401(k)
<b>Contributions</b>	Deducted from pre-tax pay	Deducted from after-tax pay
<b>Taxes on contributions</b>	Upon withdrawal	Upon contribution
<b>Investment earnings</b>	Taxed at withdrawal	Federal income tax-free at withdrawal if qualifying conditions are met
<b>Potential considerations</b>	If you think your taxes in retirement will be <i>lower</i> , you could benefit by deferring taxes with pre-tax contributions.	If you think your taxes in retirement will be <i>higher</i> , you may benefit from paying taxes now at a lower tax rate with Roth 401(k) contributions.

Try it out

Roth 401(k) Comparison Calculator on Benefits OnLine at [benefits.ml.com](https://benefits.ml.com)



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How do you decide which contribution type may be right for you?

As we discussed, the main difference between the two is whether you pay taxes on your contributions later or now.

With pre-tax 401(k) contributions, you don't pay taxes on your contributions – or on any earnings on those contributions – until you withdraw the money, typically at retirement.

With Roth 401(k) contributions, you pay taxes at the time of contribution, so the assets are not taxed when you withdraw your money. In addition, any earnings on those contributions are federal income *tax-free* upon retirement – provided you take a “qualified” distribution, as we just discussed.

One potential consideration when deciding which option to choose is whether you think your taxes in retirement will be lower or higher.

If you think your taxes in retirement will be *lower*, you could benefit by deferring taxes with pre-tax contributions.

If you think your taxes in retirement will be *higher*, you may benefit from paying taxes now at a lower tax rate with Roth 401(k) contributions.

On Benefits OnLine, you can try the Roth 401(k) Comparison Calculator. It lets you model scenarios to help you decide if Roth 401(k) contributions may be right for you.



## Your plan's options for investing



I want direction

- Use Advice Access



I want a one-choice investment

- Use the GoalManager® Portfolio Rebalancing Service with Risk-Based Portfolios



I'll choose my own

- Create a custom portfolio from the plan's investment menu



*Investing involves risk, including the possible loss of the principal amount invested.*

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Now let's discuss the ways you can invest your 401(k) plan account.

Your plan offers a number of investment options and services for you, depending on how involved you want to be in making investment decisions.

- Want some direction? Consider Advice Access for personalized investment advice.
- Want to have an all-in-one investment with a single choice? You can use the GoalManager® Portfolio Rebalancing Service with Risk-Based Portfolios.
- If you're comfortable making your own investment choices, you can create a custom portfolio from the plan's investment menu.

▶ Do you want investment direction?  
Consider **Advice Access**

It helps answer your questions:

- How much do I need for retirement?
- How much should I contribute to my 401(k) plan?
- How should I invest my money?
- How should I withdraw my retirement assets?
- Am I on track with my goals?

Find out more about Advice Access

Get started with Advice Access: [benefits.ml.com](https://benefits.ml.com)

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You may feel that choosing your investments and contribution rate for your 401(k) account can be challenging. You're not alone! Because many people feel this way, your employer has made professional guidance available to you.

Advice Access can help answer questions participants ask every day:

- How much money will I need for retirement?
- How much should I contribute to my 401(k) plan?
- How should I invest my money?
- How should I withdraw my retirement assets?
- Am I on track with my goals?

The answers to those questions are personalized, tailored to your financial situation. Depending on which of the three implementation options you choose, Advice Access may also offer ongoing account management and review, and periodic rebalancing.

You can get started with Advice Access on Benefits OnLine. You'll even see an estimate of your annual retirement income after you log in.

## Important information

*Advice Access is an online investment advisory program sponsored by Merrill Lynch, Pierce, Fenner & Smith Inc. ("MLPF&S" or "Merrill") that uses a probabilistic approach to determine the likelihood that participants in the program may be able to achieve their specified annual retirement income goal and/or to identify a potential wealth outcome that could be realized. The recommendations provided by Advice Access may include a higher level of investment risk than a participant may be personally comfortable with. Participants are strongly advised to consider their personal goals, overall risk tolerance, and retirement horizon before accepting any recommendations made by Advice Access. Participants should carefully review the explanation of the methodology used, including key assumptions and limitations as well as a description of services and related fees, which is provided in the Advice Access disclosure document (ADV Part 2A). It can be obtained through Benefits OnLine or through the Retirement & Benefits Contact Center.*

*Merrill offers a broad range of brokerage, investment advisory 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.*

*IMPORTANT: The projections or other information shown in the Advice Access program regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.*



Please note this important information about Advice Access.

⇒ Do you want a one-choice investment option?  
Consider the **GoalManager® Portfolio Rebalancing Service**

#### **Risk-Based Portfolios**

- Choice of portfolios based on different risk levels
- Diversified investment choice
- Rebalanced on a regular basis

*Diversification does not ensure a profit or protect against loss.*



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Do you want a one-choice investment option based on your comfort with investment risk?  
Consider the GoalManager Portfolio Rebalancing Service with Risk-Based Portfolios.

GoalManager offers a choice of portfolios created from investment options in your plan.  
Each portfolio has a different level of risk, from conservative to aggressive.

The portfolios are rebalanced on a regular basis. That means bringing the portfolio back to its original mix of stocks, bonds and cash equivalents.

If you're unsure which of your plan's investments to choose, a "one-choice investment" such as GoalManager may be right for you.

➤ Do you want to make your own investment choices?  
Consider your plan's **investment menu**

- Fund objectives
- Fund strategy
- Cost and performance

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**For more information**

Your plan's investment choices are  
available at [benefits.ml.com](https://benefits.ml.com)



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If you would like to create your own portfolio, your plan offers a diverse investment menu. Be sure to keep a few things in mind when making your choices:

- How a particular fund might help you achieve your objectives.
- What strategies the fund uses in pursuing those objectives.
- The costs involved in owning the fund and how the fund has performed over time. But remember — past performance is no guarantee of future results.

For more information about these investment options, visit Benefits OnLine.

## Important information


Investing involves risk, including the possible loss of principal. Investments in foreign securities or sector funds, including technology or real estate stocks, are subject to substantial volatility due to adverse political, economic or other developments and may carry additional risk resulting from lack of industry diversification. Funds that invest in small- or mid-capitalization companies experience a greater degree of market volatility than those of large-capitalization stocks and are riskier investments. Bond funds have the same interest rate, inflation, and credit risks associated with the underlying bonds owned by the fund. Generally, the value of bond funds rises when prevailing interest rates fall and falls when interest rates rise. Investing in lower-grade debt securities ("junk" bonds) may be subject to greater market fluctuations and risk of loss of income and principal than securities in higher-rated categories. There are ongoing fees and expenses associated with investing. Bear in mind that higher return potential is accompanied by higher risk.




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{Presenter: read slide}

Access to your money



Loans\*



Distributions

\*Please consider the advantages and disadvantages of a loan before taking one.

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If you need access to your money while you're still working, your plan may allow you to take a loan from your account, subject to certain limitations. You can also withdraw some of your money while you still work for your employer. This can be useful if you have a serious, unexpected need for the money.

However, because the plan is intended for your future, try not to dip into your account unless you have no other way of meeting your financial needs. It could affect the amount you have left for retirement.

Generally, you can take a full distribution of your account due to retirement, termination of employment, total and permanent disability, or death (in which case the benefits would go to your beneficiary).

For more about loans and distributions, visit Benefits OnLine or review your summary plan description.

## No hidden fees

Fees that may be charged:

- Plan administration fee
- Participant service fee
- Investment management fee
- Investment transaction fee

### Take a look

Access the Fee Disclosure Notice by contacting your Human Resource Department. It may also be available on Benefits OnLine.



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There are no hidden fees when you participate in a 401(k) plan. You will receive a Fee Disclosure Notice in the mail, and it's also available through your employer. It documents all plan fees participants may be charged.

In a nutshell, those charges could include:

- Plan administration fee: your employer may cover this or split the cost with you
- Participant service fee: may apply for a loan, withdrawal, or other transaction
- Investment management fee: could be lower than if you invested outside the plan
- Investment transaction fee: commissions and loads are not typically charged in 401(k) plans

For more information, please review your plan's Fee Disclosure Notice.



Time to enroll

## Let's get started



Visit Benefits OnLine®

[benefits.ml.com](https://benefits.ml.com)

Account Access Guide  
[go.ml.com/accessguide](https://go.ml.com/accessguide)



Download the  
free Benefits  
OnLine app\*



Go green!

Choose  
e-delivery for plan  
documents and  
financial education

\* The app is designed to work with most mobile devices in most countries. Carrier fees may apply.

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Even if your plan offers automatic enrollment, you can get started earlier by enrolling on your own.

Your employer and Merrill have made it easy for you to enroll in the plan. The Benefits OnLine website will walk you through it. Be sure to review the account access guide to help navigate Benefits OnLine and see what the site has to offer.

You can also enroll with the free Benefits OnLine app.

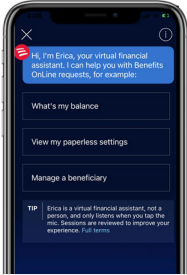
And be sure to go green! When you enroll, you can provide your email address to receive electronic account statements, investment information and general financial education, and eliminate paper mailings. You'll also get important, time-sensitive notices about the plan and your account.


Helpful online resources

## Stay connected

Erica® is your virtual financial assistant on the Benefits OnLine app\*

Talk, tap or type to view your balance, contribution rate, investments, statements and more

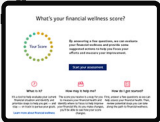




### Events Center


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[go.ml.com/events](https://go.ml.com/events)



Take the financial wellness assessment and get your financial score today.

[benefits.ml.com](https://benefits.ml.com) > Financial Wellness tab



\* The app is designed to work with most mobile devices in most countries. The mobile feature, Erica, is only available in the English language. Carrier fees may apply.

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To download the free Benefits OnLine app, visit Benefits OnLine on your mobile device and select your platform when prompted.

You'll have access to Erica, your virtual financial assistant, to help you keep your full retirement picture in focus. You can talk, tap or type to view your balance, contribution rate, investments, statements and more.

In addition, you'll want to check out the Financial Wellness Tracker. Answer a series of questions and you'll get a personalized suggested action plan to help you improve your financial health. Visit Benefits OnLine and select the Financial Wellness tab.

And you can continue your journey by visiting the events center, where you can join live broadcasts and explore the on-demand library.

Note that the mobile feature, Erica, is only available in the English language. The feature requires that you download the latest version of the Benefits OnLine app and is only available in the Benefits OnLine app for select devices.

### Your enrollment checklist: items to consider

- ✓ Enroll in the Plan
- ✓ Name your beneficiary
- ✓ Sign up for e-delivery
- ✓ Get your Financial Wellness Tracker score
- ✓ Stay connected



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So, to get on the path toward financial wellness, consider taking these steps:

- Enroll in the Plan. Visit Benefits OnLine or use the app to enroll.
- Name your beneficiary. Help ensure that your assets are distributed according to your wishes.
- Reduce clutter and sign up for e-delivery of account statements, confirmations and letters, legal and plan notices, tax documents and financial education.
- Get your score. With the Financial Wellness Tracker, you'll get a financial wellness score and a suggested action plan to help you improve your financial health.
- Stay connected. Download the Benefits OnLine app for access to your account whenever you need it.



Thank you very much for participating in our seminar today. I hope this information helps you take charge of your financial life.

Does anybody have any questions?