



401(k)

A guide to your account

Benefits OnLine® benefits.ml.com

Joining your company's 401(k) plan is a great way to help you prepare for your future. It's easy to enroll, see your account balance, change your contribution rate, and choose your investments—all on the Benefits OnLine® website.

Use this guide to become familiar with the site, and learn how to take important actions related to your 401(k) plan.



Use the free **Benefits OnLine app** to stay on top of your 401(k) account from your smartphone. To download, visit Benefits OnLine on your mobile device and select your mobile platform when prompted.*

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May Lose Value

Log in to Benefits OnLine

When you go to benefits.ml.com, you'll arrive at the log-in page.

1 User ID and password

2 Create your User ID now

The screen shots shown in this communication 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.

Note: The screen shots in this brochure apply to the full site, not the app. Most, but not all, functionality is also available through the app at this time.

1 User ID and password

Enter your User ID and password here, then select **Log in**.

*Note: If you're new to Benefits OnLine, follow the steps in **Create your User ID now**.*

2 Create your User ID now

If you haven't logged in before, select this link and follow the prompts to get started.

Note: If you already have a User ID and password for another plan at Merrill, you don't need to create new ones.



Password tip

Work out a strong password by creating a mix of upper- and lower-case letters as well as numbers and special characters. Avoid using personal information, and remember to change your password often.

Navigate the site

After you log in, there are several ways of getting around from the **Home** page. You can choose from the **I want to** drop-down menu, visit the **Activity Center**, act on the **To Do** items or select your plan's name to go deeper into the site.

The screenshot shows the Merrill Edge website home page. At the top, there's a navigation bar with 'HOME', '«', '3', and '»'. Below this is the Merrill Edge logo and a language preference dropdown set to 'English'. The main content area is divided into several sections. On the left, there's a 'Hello' greeting and a 'Last login' timestamp. Below this is a table titled 'Employer sponsored accounts' showing 'Total market value' and 'ABC Company 401(k) Plan'. A red circle with the number '1' points to the 'I want to' dropdown menu. A red circle with the number '2' points to the 'Change My Contribution Rate' link. A red circle with the number '3' points to the 'Enrolling In Your Plan' section. A red circle with the number '4' points to the 'Activity center' section. The 'Activity center' section contains links for Alerts, Messages, Activity, Statements, and Documents.

1 I want to ▾

Benefits OnLine makes it easy for you to do what you want. This drop-down menu contains a list of popular actions. Or, select your plan's name.

2 Pick from the menu

Select what you want to do to be taken directly to that section of the site. We'll talk about changing your contribution rate and managing your investments on the following pages.

3 To Do action items

You'll see reminders of actions you may need to take, such as enrolling in the plan or updating your beneficiary information.

4 Activity Center

Alerts, messages, transactions, statements, and the Documents are all in one, easy-to-access spot.



Have you named a beneficiary for your account?

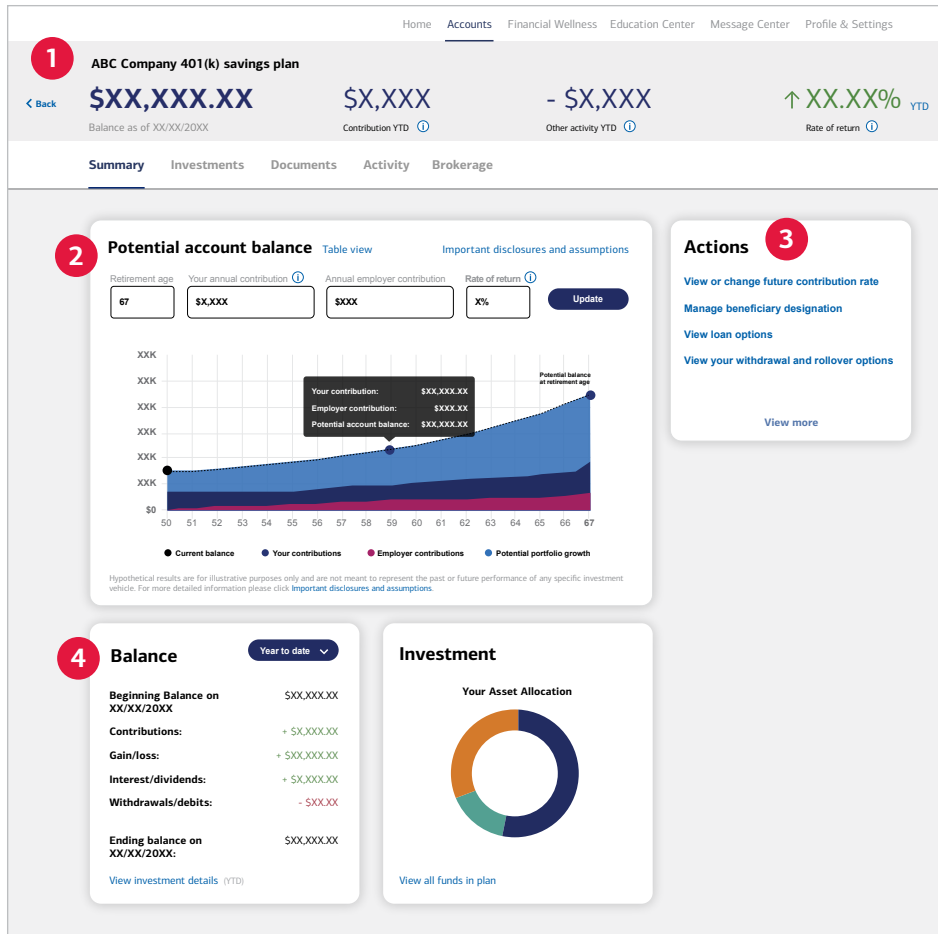
It's important to do so — that way your account balance will go to who you want it to in the event of your death. Visit Benefits OnLine today to set up your beneficiary or call Merrill for assistance.



You can also use the **Benefits OnLine app** to add or update your beneficiary information for your 401(k) plan account.

See your account balance

When you click on your plan's name, you'll see a detailed account summary. If you haven't enrolled in your plan yet, you'll also see a message in the **To Do** action item box about enrolling.



1 Total balance

See your account balance at a glance.

2 Potential retirement balance

Input your expected retirement age, your annual contribution to your 401(k) plan, annual employer contribution and expected rate of return to see an estimate of your potential balance upon retirement.

3 Actions

Select from the links to take common actions for your account, such as changing your contribution rate or manage your beneficiaries.

4 Balance

View your beginning and ending balances as well as your contributions, any gains or losses, interest and dividends, and withdrawals/debits in this summary box.



Why not bump it up a bit?

Consider increasing your contribution rate. Even a small increase of 1% or 2% could add up over time.

Change your contribution rate

To get started, select **I want to ... Change My Contribution Rate** from the **Home** page.

[Summary](#)
[Investments](#)
[Documents](#)
[Activity](#)

1 Your contribution rate

You have contributed \$1,020.25 year to date toward your retirement.¹

You get a matching contribution

Your employer will match 50% of the first 6% of eligible compensation you contribute to your account.

[View more](#)

Pre-tax contribution

Current: **6%** New: \$82.56 Per paycheck*

Roth contribution

Current: **6%** New: \$0.00 Per paycheck*

[Are Roth 401\(k\) contributions right for me?](#) [Access the Roth 401\(k\) Comparison Calculator](#)

[Learn about contribution limits](#)

3 Paycheck deduction*

Annual salary: Pay period:

☐ Show withholding

☒ Show current

	Current	New
Pre-tax contribution:	\$82.56	\$82.56
Roth contribution:	\$0.00	\$0.00
Total contributions:	\$82.56	\$82.56
Estimated paycheck deduction:	\$72.65	\$72.65

1 Your contribution rate(s)

See how much you're currently contributing to your 401(k) plan.

2 Change contribution rate(s)

Select the plus or minus buttons if you want to change your current contribution rate.

3 Paycheck deduction

When you change your contribution rate, you'll see a comparison of the current and new amounts that will be deducted from your paycheck to help you make your decision.



Your plan's contribution options

Depending on the type of contributions your plan allows (pre-tax, Roth 401(k) or traditional after-tax contributions), you'll see those options on this page.



You can also view or change your contribution rate(s) using the **Benefits OnLine app**.

Manage your investments

To get started, select **I want to ... Manage My Investments** from the **Home** page.

Manage My Investments

401(k) Savings & Investment Plan
\$51,356.82

Advice Access
Advice Access can recommend a personalized investment strategy to help you prepare for your future.

[Go to Advice Access](#)

1 [View My Investment Choices](#)

Investment choices and performance
Your plan offers a number of investment choices. You can learn more about each of these choices before you decide how to invest your account.

[Change how my future contributions will be invested](#)
Select this option to change how you want your future contributions to be invested. You'll be able to specify the percentage of your contributions to direct to each investment.

[Change My Future Investment Direction](#)

[Change how my current balance is invested](#)
To change how your current account balance is invested, you'll need to select which investment(s) to sell and which investment(s) to buy.

2 [Place a Transfer Between Funds](#)

[Change my entire investment mix](#)
You can review or change how your current balance is invested. If you want to change how your current balance is invested, you'll need to decide what percentage of your investment mix you would like to invest in each of the investments you choose.

3 [Change How My Entire Account is Invested](#)

Portfolio allocation

1 [View Current Allocation](#) 2 [Reallocate Investments](#) 3 [Review and Submit](#)

You can adjust the Asset Allocation of investment options in your account

Your current allocation

Investment	Investment Type	% of Total Market Value	Shares	Market Value
ALLOCATION FUNDS				
ABC FUND	Core	100.00%	2,631.3584	\$40,879.57

[CANCEL](#) [CONTINUE](#)

1 View My Investment Choices

Select this for more information about your plan's investment choices.

When you arrive on the page, choose the fund names to learn more about them.

2 Place a Transfer Between Funds

Choose this if you want to move money from one fund to another.

Then, follow the prompts to select which investments to sell and buy.

3 Change How My Entire Account is Invested

Pick this option to review or change the funds you're currently invested in.

4 Change your investments

If you've chosen **Change How My Entire Account is Invested**, you'll arrive on this page. Select **Continue** if you want to make changes. Make sure your percentages add up to 100%.



Understand your risk tolerance

Shed some light on your investment mix with the help of the Risk Assessment and Investment Guide at go.ml.com/quiz.



You can also use the [Benefits OnLine app](#) to change how your account is invested or to view investment performance.

Update your profile and settings

To get started, select the **Profile & Settings** link at the top of the page.

The screenshot shows the 'Profile & Settings' page. On the left is a navigation menu with four numbered items: 1. Profile Information (with sub-items: Email Addresses, Phone Numbers), 2. Settings (with sub-items: Email Preferences, Manage Linked Accounts), 4. Security Center (with sub-items: Change User ID, Change Password, Change Login Security Preferences, Challenge Questions, Login History). The main content area is titled 'Manage Login Email' and includes a note about email changes and a 'Login Email' dropdown menu. Below this is the 'MANAGE DELIVERY PREFERENCES' section, which contains a 'Go Green Today!' banner with an 'UPDATE ALL' button and a table for delivery preferences. The table has columns for Record Type, Delivery Method, and Email. The 'Financial Education' section is also visible at the bottom.

1 Profile Information
Email Addresses
Phone Numbers

2 Settings
Email Preferences
Manage Linked Accounts

4 Security Center
Change User ID
Change Password
Change Login Security Preferences
Challenge Questions
Login History

3 Manage Login Email
You can add or edit email addresses at any time. Select an email address from the drop down menu or click on "Add/Edit Email Address".
Note: The change you make will not be applied to your delivery preferences. To review your delivery preferences, click on "Add/Edit Email Address".
Login Email
Choose an email
Add/Edit Email Address

MANAGE DELIVERY PREFERENCES
Your current delivery preferences are listed below. You have the option of setting delivery preferences for each record type. Your delivery preferences will tell us how you would like to receive your account records (i.e. paper or online). Setting the delivery preferences below will apply these preferences and your selected email addresses to all of your record kept benefits accounts currently accessed through Benefits OnLine or that may be established in the future, unless you are otherwise informed. These selections do not apply to your personal brokerage account(s) including a limited purpose brokerage account opened in connection with equity award services. Your plan sponsors may choose to override your selection for specific documents or combine multiple documents together, in which case you will be notified.

Go Green Today!
To elect online delivery for all available record types, please select an email address and click "Update All".
Change all records to online delivery
Personal Email
Choose an email
UPDATE ALL
Add/Edit Email Address

Record Type	Delivery Method	Email
Account Statements May Include: Periodic statements Special Tax Notice	<input type="radio"/> Mail <input checked="" type="radio"/> Online	Personal Email Choose an email Add/Edit Email Address

Financial Education
Personalized education and information to help you balance financial priorities at your key life and plan events that can help you meet your short-and-long-term financial goals.
☒ Online
Personal Email
Choose an email
Add/Edit Email Address

1 Profile Information

Add or change your email and phone numbers here. These can be used to have an authorization code sent to you when you log in, if you choose.

2 Settings

Select **Email Preferences** to set up online delivery of plan communications.

3 Manage Delivery Preferences

When you select **Email Preferences**, you'll arrive at this screen, where you can choose to receive all plan-related communications online or just specific types of communications. You can also choose to receive personalized financial education. Select **Accept & Submit** to save your choices.

4 Security Center

Review and update your settings in the Security Center.



Additional security option

Add an extra layer of security to your account by choosing to have a one-time authentication code sent to you via text or email when you log in to Benefits OnLine. Select **Change Login Security Preferences** to update your settings.



You can also use the **Benefits OnLine app** to update your online delivery preferences for plan communications and personalized financial education.

Education and resources

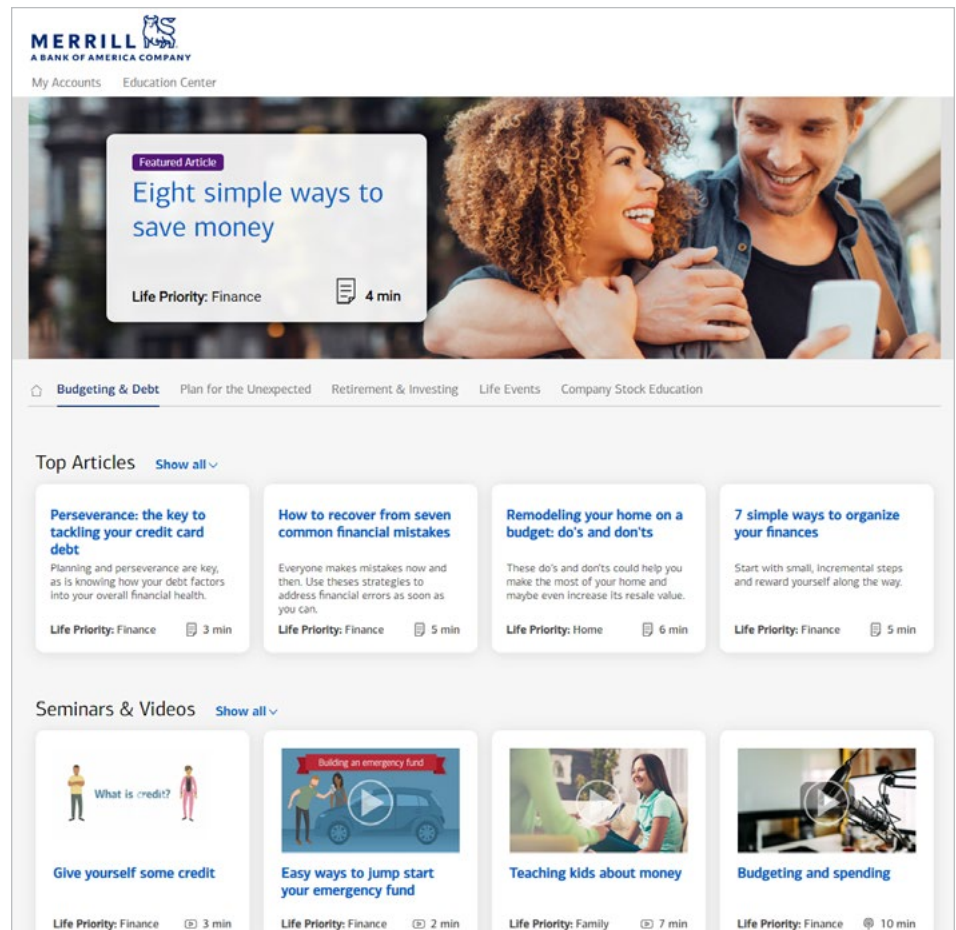
Education Center

education.ml.com

See what's trending among helpful resources in five key financial areas in the Education Center. Then, use these videos, articles and tools to help you pursue your goals in areas such as budgeting, planning for retirement, and more.

 **Download the free app**
benefits.ml.com

Visit **Benefits OnLine** on your mobile device and select your mobile platform when prompted.* Use the app or website to manage your account, view your statements, confirmations and other plan communications, and opt-in for online delivery of plan communications and personalized education.



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

Investing through your employer-sponsored plan involves risk, including the possible loss of principal value invested.

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.

Merrill provides products and services to various employers, their employees and other individuals. In connection with providing these products and services, and at the request of the employer, Merrill makes available websites on the internet, mobile device applications, and written brochures in order to provide you with information regarding your plan. Under no circumstances should these websites, applications, and brochures, or any information included in these websites, applications, and brochures, be considered an offer to sell or a solicitation to buy any securities, products, or services from Merrill or any other person or entity.

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