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.*

What's in this guide

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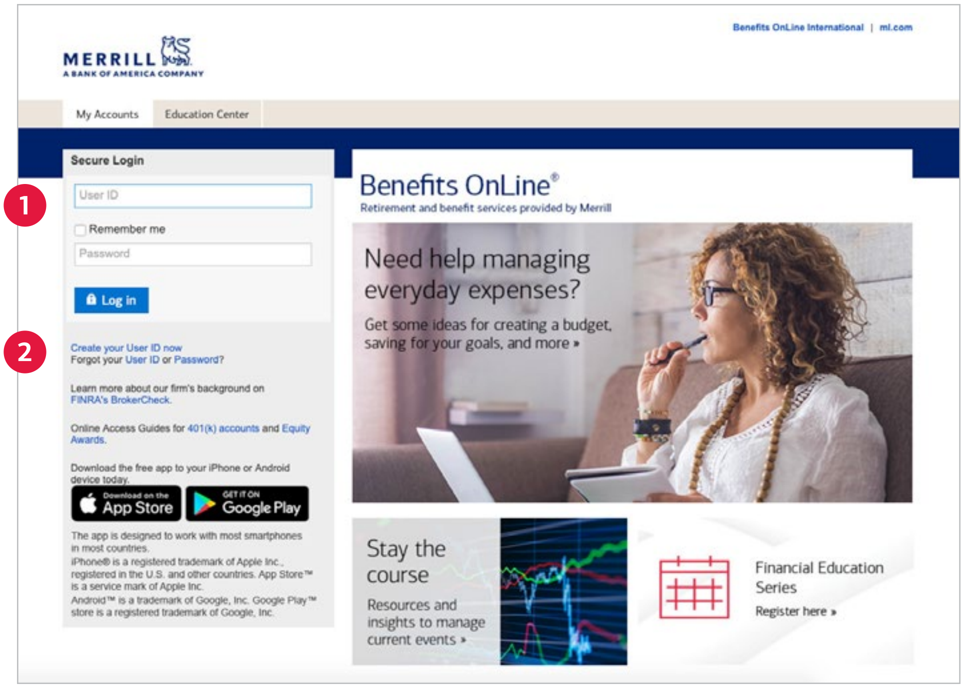
MERRILL
A BANK OF AMERICA COMPANY

Log in to Benefits OnLine

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



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.

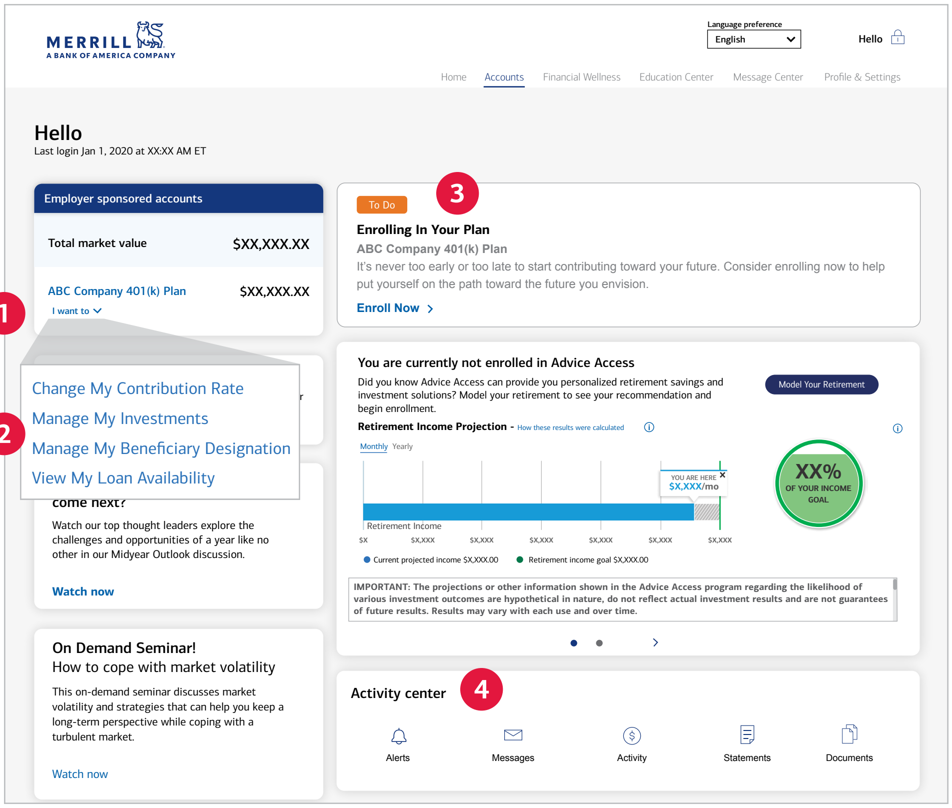
Note: If you already have a User ID and password for another plan at Merrill, you don't need to create new ones.

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.



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.

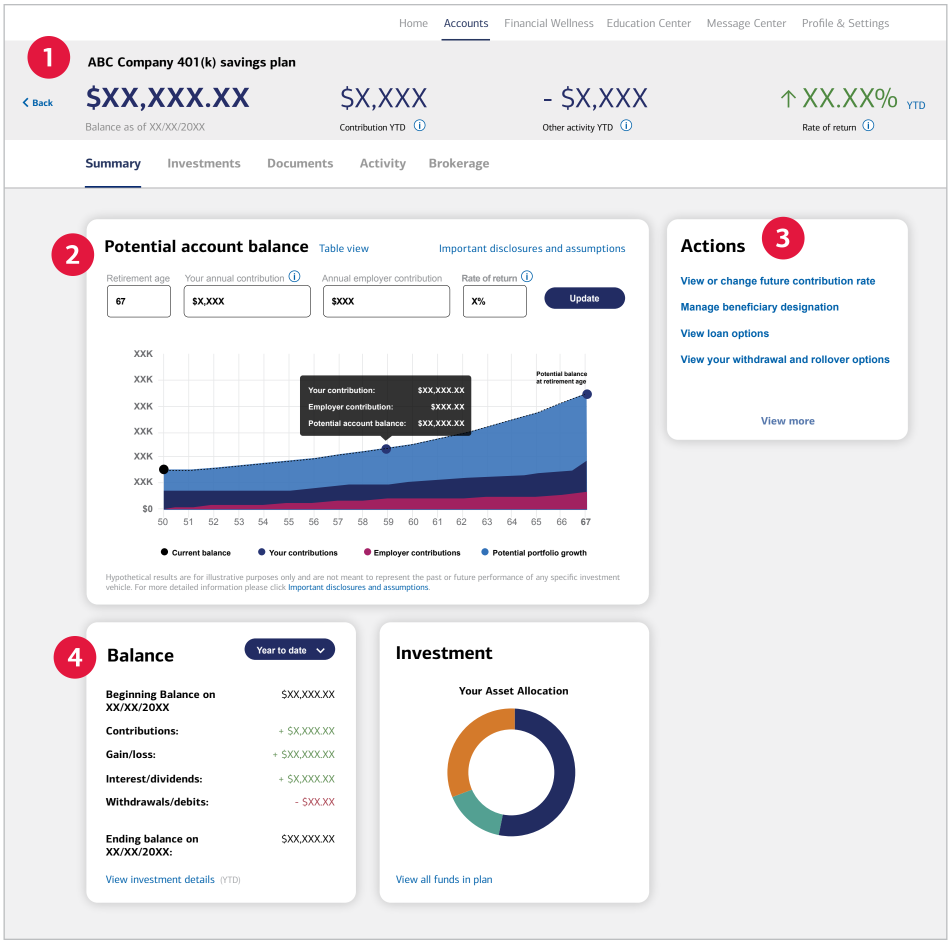
Have you named a beneficiary for your account?

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

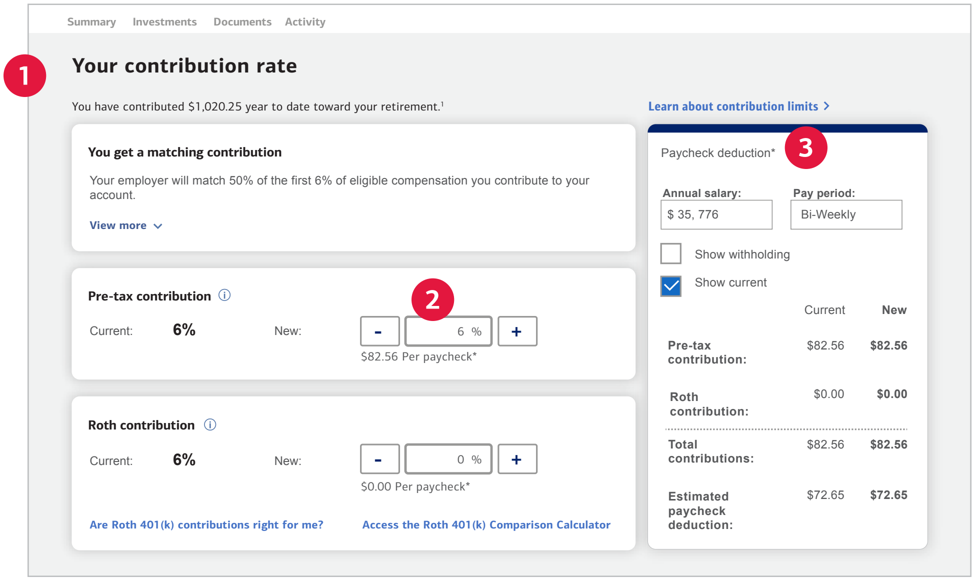
View your beginning and ending balances as well as your contributions, any gains or losses, interest and dividends, and withdrawals/debits in this summary box.

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.



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.

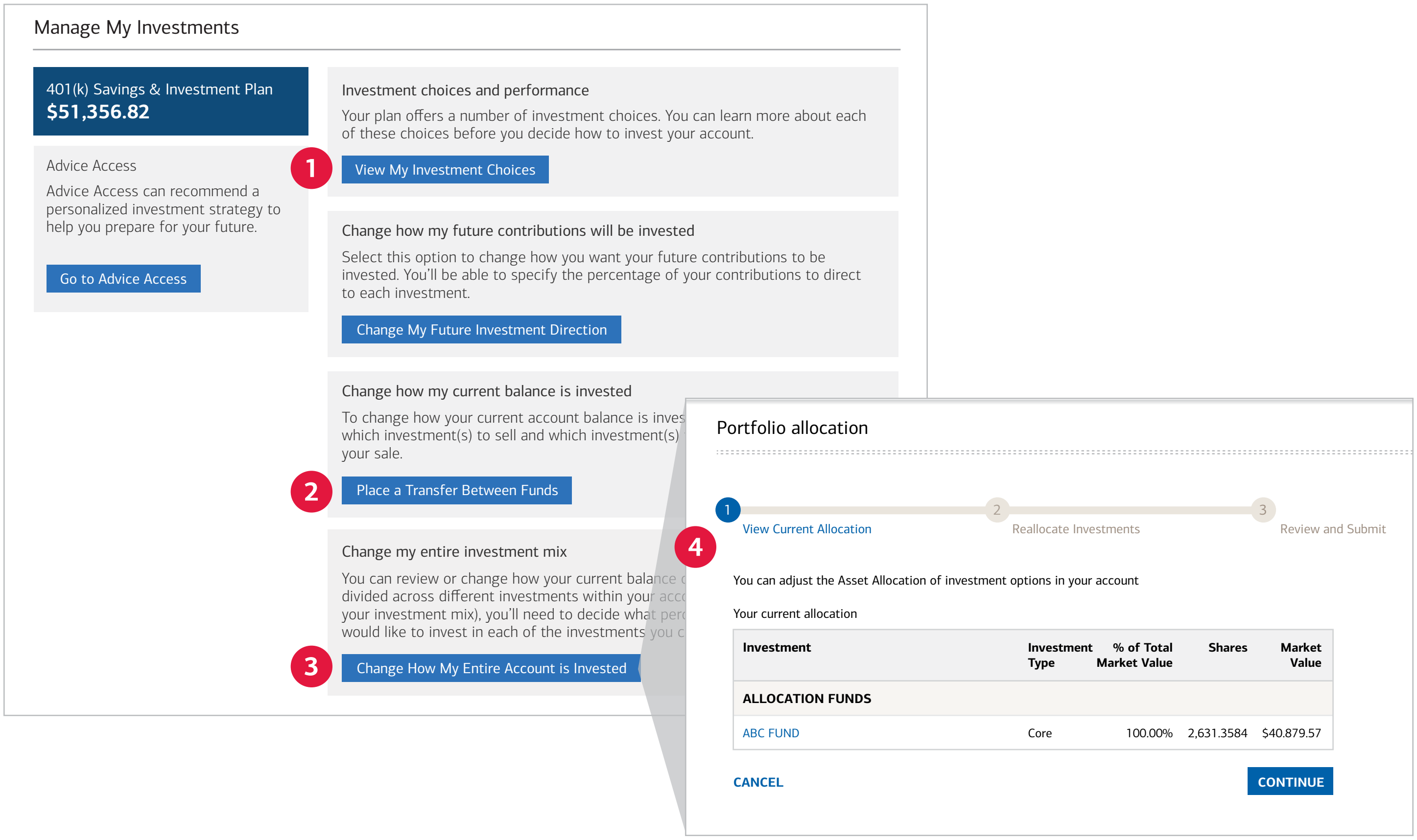
Your plan's contribution options

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.



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%.

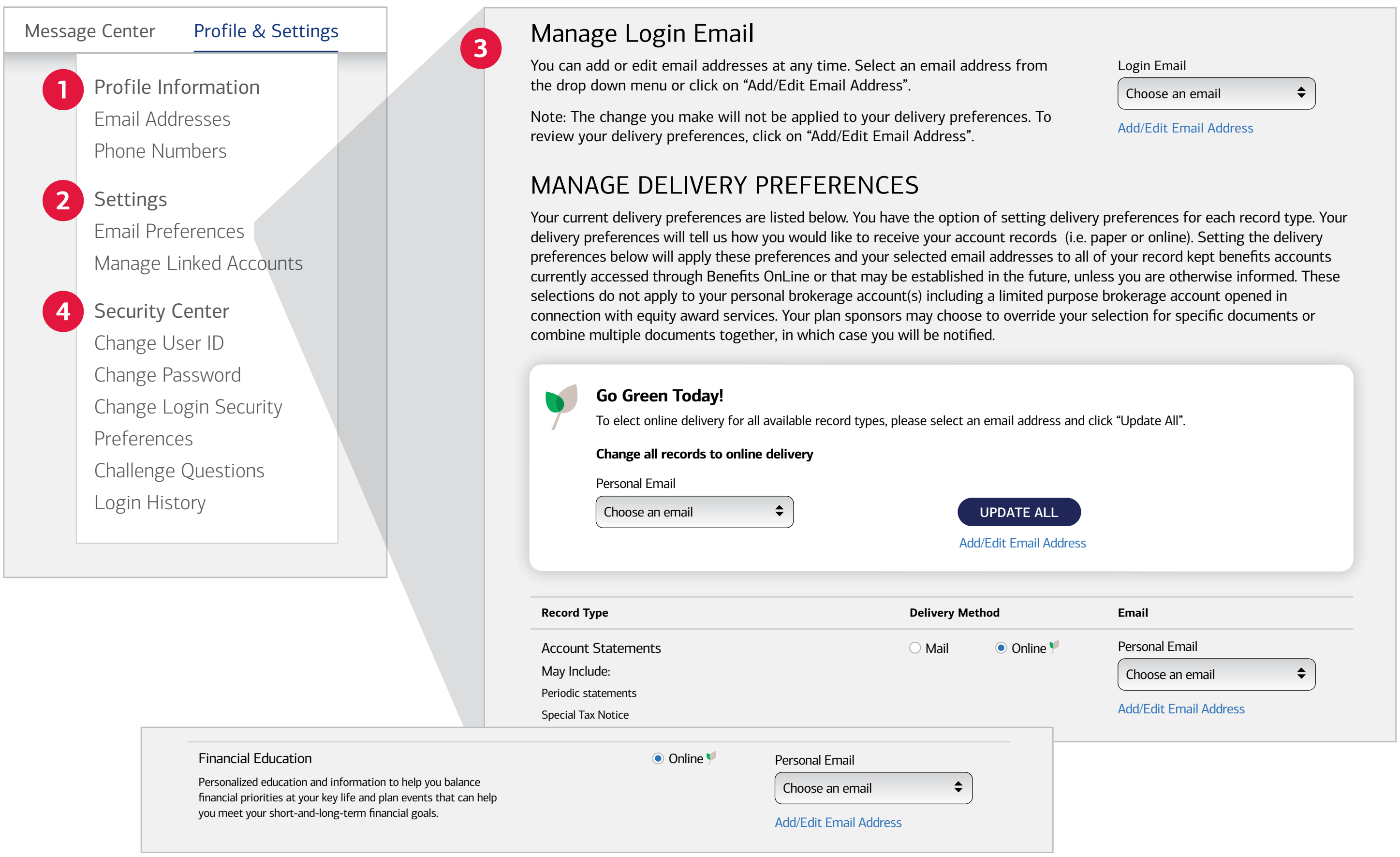
Understand your risk tolerance

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.



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.

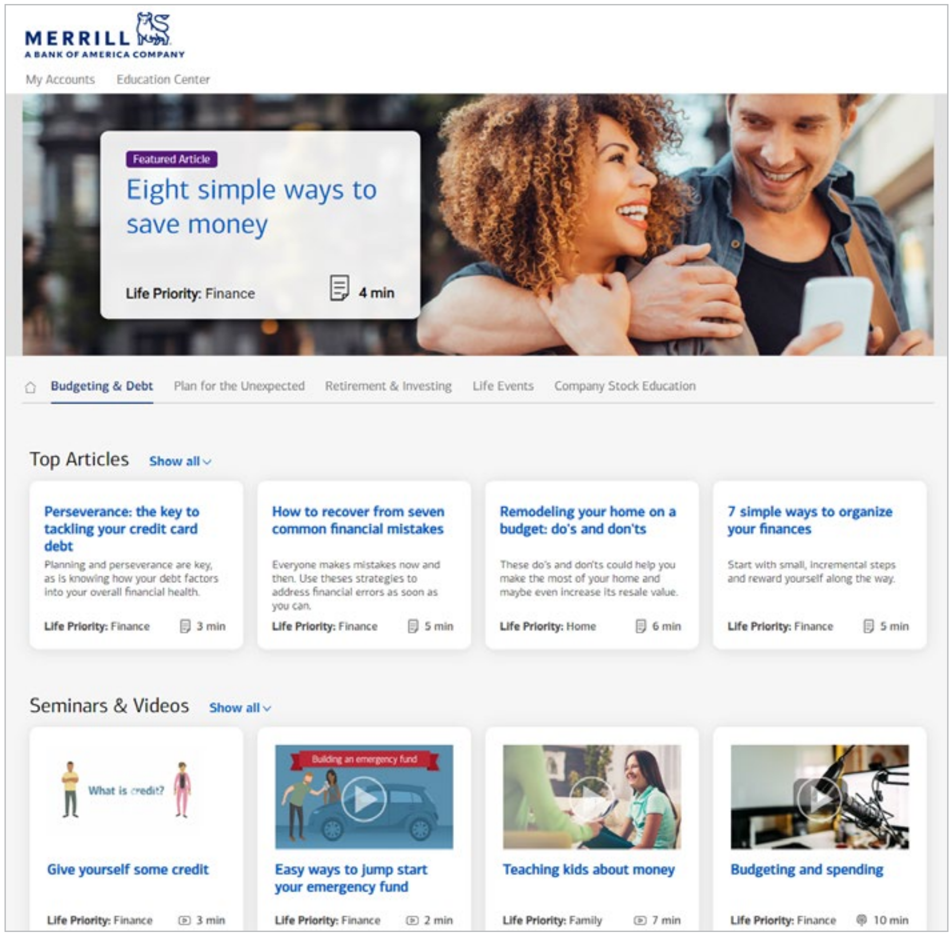
You can also use the Benefits OnLine app to update your online delivery preferences for plan communications and personalized financial education.

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.

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