



# Financial Wellness Checklist

Helping you get started



Your financial health is a key component of your overall well-being. Whether you feel confident or aren't sure where you stand, completing the Financial Wellness Tracker assessment and the suggested actions can help you improve your financial health.

Before you start, take a few minutes to review this checklist so you have all the information you'll need to answer the assessment questions.

## What financial information will I need?

- |   |   |
|---|---|
| <input type="checkbox"/> Your annual gross household income, before taxes               | <input type="checkbox"/> Any outstanding household loans or credit card debt  |
| <input type="checkbox"/> Your monthly expenses, including housing and health care costs | <input type="checkbox"/> Retirement and investment account balances, such as 401(k)s and pension plans, for you and your spouse or partner, if applicable |

Your responses to the assessment should encompass your *entire household* combined. Your personal information is kept confidential.

## How long will this take?

The assessment should take about 10 minutes to complete, but you can take as much time as you need to ensure you get the most personalized and useful results.

## How do I get started?

Log on to Benefits OnLine® at [benefits.ml.com](https://benefits.ml.com). You can access the Financial Wellness Tracker by selecting the Financial Wellness tab.

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.

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BofA Corp."). MLPF&S is a registered broker-dealer, member SIPC, and a wholly owned subsidiary of BofA Corp.

Investment products:

**Are Not FDIC Insured**

**Are Not Bank Guaranteed**

**May Lose Value**