Benefits OnLine[®] 401(k) account access user guide

Plan for your future ... and much more



www.benefits.ml.com

Connecting on the go

errill Lvnch

Bank of America Corporation

When you log in to Benefits OnLine from your smartphone or tablet, the site recognizes that you're using a mobile device. You can take many of the same actions on Benefits OnLine Mobile, and there's a link to the full site on the log in screen.



Merrill Lynch makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S) and other subsidiaries 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

To enroll or log on

To get started with Benefits OnLine at www.benefits.ml.com, click the link **Create your User ID now** on the Welcome page and then follow the prompts to create a User ID and password for your account.

Please keep in mind

- Passwords are case sensitive be sure to enter lower case and capital letters properly.
- Avoid using personal information such as your name and/or birth date.



Making the most of Benefits OnLine

Check your balances, review your investment mix, check messages

When you log in, you'll land on the **My Accounts** page. Here you can:

- Enroll in your plan. Click the **Enroll in Your Plan** link in the Action Center.
- View the balance of your account(s) in the Total Market
 Value box. Click the plan name to see your account summary.
- Access your most recent statements via the Statements link under Useful Links.
- Select Manage Online Delivery under Useful Links to receive e-mail notification of plan communications and eliminate paper copies.
- · Check the Message Center for timely news about your plan.
- Download your balance information and account history (up to 90 days) directly into Quicken via the **Download** to **Quicken** link.
- Set up Quick Links to the areas of the site you visit most often.

Click to chat 🤮

Online chat is another convenient way to stay connected with your plan. Depending on the information you're looking for, you can click on the icon to connect with a live agent and have your questions answered on the spot. The icon will generally appear on the right-hand side of the page.

Bank of America Corporation		Enter Symbol Get Quote		
y Accounts Education Center Advice & Planning Marke	ts 401(k) Plan			
Home Message Center investment Holdings Document Li	brary Sitemap Account Preferences			
an Selector: Select Plan	Quick Links:	Select Quick Links \$		
Total Market Value* \$0.00	Action Center			
ABC Company 401k Plan 🏔 \$ 0.00	2	2		
Message Center	ENROLL IN YOUR PLAN ABC Company 401k Plan	TALK TO A RETIREMENT Specialist		
Announcements	It's never too early or too late, to start contributing towards your future. Enroll now to put yourself on the path to the future you want.	Assess your retirement strategy and let us help you pursue your desired retirement lifestyle. Call 800-228-4015 or; » SCHEDULE A CALL		
🖒 Important Plan Update	» ENROLL NOW			
Changes to your 401(k) plan More >>	Did You Know?			
N Helpful Plan Information	Professional Investment Advice is Available Get expert savings and investment recommendations through Advice Access.			
USEFUL LINKS	» LEARN MORE			
» Statements » My Financial Picture	Education Resources			
» Merrill Edge » Download to Quicken				



401(k) Plan > Account Information > Account Summary

"Quick Paths" are the row of text links near the top of most pages of Benefits OnLine. These links are a "trail" that can take you back to a previous page or to the home page (My Accounts). When you click a link, you'll return to that particular 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.

Taking a closer look at your account

From the **My Accounts** page, click on the name of your plan to access your **Account Summary** page. You'll see a blue bar with five "tabs" that show key information about your account. Clicking on a tab will highlight it in blue and display detailed information below. You can select any of the tabs for additional information. For example:

Bank of America Corporation					Enter	• Help • Sit	emap • FAQs uote
Accounts Education Center	Advice & Planning Mar	kets 401(k)	Plan				
unt Information Current Electi	ons Investments Loa	ns Loans New	Withdrawals P	lan Information	Document Library		
Selector: Select Plan - Select Plan - Account Information > Account	nt Summary					- Select Quick Lin	cs — 💟 (Edit)
Account Summary	(and the second se						Print
\$23,159.03	\$17,303.65	۰ ۲	\$4,811.14	+	\$1,044.25	PERFORM	NCE (YTD)
As of DD.MM/YYYY			View Detail		View Detail	View	Detail
urrent Balance 🔞					Dis	splay Combine	d View
by Investment by Source	by Asset Class			_			
Expand All							
Investment	% of Account	Shares / Units / Bonds	Closing Price	Change	Cost Basis	Vested Balance	Market Value
 ABC FUND 	4.68%	149.2082	\$7.2600	0.13%	\$6,781.59	\$1,061.56	\$1,083.24
DEF FUND	10.64%	104.5874	\$23.5600	0.55%	\$2,912.52	\$2,299.42	\$2,464.08
GHI FUND	14.39%	203.5640	\$16.3700	0.54%	\$3,595.64	\$3,061.02	\$3,332.34
JKL FUND	23.66%	573.8812	\$9.5500	0.73%	\$5,171.06	\$4,764.50	\$5,480.56
MNO FUND	18.14%	254.7432	\$16.4900	0.73%	\$4,177.99	\$3,825.99	\$4,200.72
Other Activity 🕜						Display Co	ombined View
Year to Date Currer	t Month 3 Months	6 Months	1 Year Custom (up to 18 months	s)		
¢47.000.05	Beg	Beginning Balance			\$17,303.65		
Seginning Balance		+ Co	ntributions/Other Credits				+ \$11,591.15
		Othe	er Activity				
\$23,159.03 Ending Balance			+ Interest / Dividends				+ \$141.19
Change in value: + \$5.8	55.39	± Fund Transfer In / Out			+ \$107.80		
View account history detail >		-	- Withdrawals / Other Debits			- \$6,780.01	
			± Gain / Loss				+ \$795.25
		End	ng Balance				\$23,159,03

Current balance

You can view your balance by:

- Investment
- Source
- Asset Class

Click the ? button to learn more about the information on this page.

Click any fund name to view its description, trading symbol, performance and prospectus (if available).

For directions on how to perform common tasks, see the next page.

Other activity

Here you'll find other activity for your account, including: contributions and other credits — interest and dividends — fund transfers — withdrawals and other debits — gains and losses in your portfolio. There's also a link to account history detail.

Want more?

The Education Center offers articles, videos and a variety of other resources that can help you address your life priorities. You can access it even before you log in to Benefits OnLine, so it's easier to share the information with family and friends. You also have quick access after logging in. www.education.ml.com Go »

You'll find other resources on the site, including:

- **Financial Calculators** can show you how small changes in your spending habits may really add up for retirement. go.ml.com/calc Go »
- myFuture[®] includes articles on investing, retirement planning, wealth management and similar topics. www.mlmyfuture.com Go »



Benefits OnLine "Quick Paths": find it fast!

It's easy to manage and monitor your account through Benefits OnLine. Just follow the steps below.

If you want to	Take this step
Enroll in your plan	Click "Enroll in Your Plan" in the Action Center on the My Accounts page
View your investment holdings	Click the 401(k) Plan tab at the top of the screen
Change your contribution rate (and see how it might affect your take-home pay)	 Click 401(k) Plan > Current Elections, then: Select the "Contribution Rates" drop-down, then "Change Contribution Rates" Move the slider left or right (or fill in the box) after entering your personal data to estimate how your contribution rate will affect your take-home pay Click Continue and follow the easy steps to confirm your change
Review how your account is allocated	Click 401(k) Plan, then select "By Asset Class" under "Current Balance"
Review how your contributions are being invested	Click 401(k) Plan > Investments , then: • Select the "Investment Direction" drop-down
Review the plan's investment choices and information about each choice	 Click 401(k) Plan > Investments, then: Click "Investment Choices & Performance" to see the choices available in the plan Click the name of a fund for more information about it
Change how your account balance is invested	 Click 401(k) Plan > Investments, then: Select the "Fund Transfer" drop-down Follow the prompts to choose which investment(s) to sell and buy
Change how your future contributions will be invested	Click 401(k) Plan > Investments , then: • Select the "Investment Direction" drop-down • Click "Change Investments"
View account statements	Click 401(k) Plan > Account Information , then: • Select the "Statements" drop-down
View account history	Click 401(k) Plan > Account Information , then: • Select the "Account History" drop-down
Check your loan (if available)	Click 401(k) Plan > Loans , then: • Select the "Outstanding Loans" drop-down
Move money with electronic transfers (if your plan allows)	 Click My Accounts > Account Preferences Click "Manage Accounts" from the drop-down Follow the prompts to link Benefits OnLine with a Bank of America banking account, Merrill Lynch brokerage account or outside financial institution
Learn more about planning for retirement and investing	Click the desired link under Education Resources on the My Accounts page

)) Access your account by phone

A participant service representative can help with any questions you may have about using Benefits OnLine. Representatives are available Monday through Friday, 8 a.m. to 7 p.m. Eastern, on all days the New York Stock Exchange is open.

- Retirement & Benefits Contact Center: 1.800.228.4015
- International: Call collect 1.609.818.8894
- Telecommunications Device for the Deaf (TDD): Toll-free 1.866.657.3323