



401(K) PLANS

A guide to your account

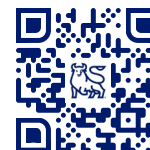
Benefits OnLine® benefits.ml.com

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 Benefits OnLine®. Use this guide to learn how to take important actions related to your 401(k) plan.

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Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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Download the free
[Benefits OnLine app](#)
to stay on top of your
401(k) account.*

Be sure to turn on app
notifications to receive
important updates.

Choose a topic

Benefits OnLine

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Log in to Benefits OnLine

Visit benefits.ml.com and log in to view your 401(k) account.

The screenshot shows the Merrill Lynch Benefits OnLine login page. At the top left is the Merrill Lynch logo and 'A BANK OF AMERICA COMPANY'. Below it are links for 'My Accounts' and 'Education Center'. At the top right, there is a 'Language Preference' link and the domain 'ml.com', with a red circle and number 5 highlighting this area. The main content area is divided into two sections. The left section, titled 'Benefits OnLine® Retirement and benefit services provided by Merrill', contains a login form with fields for 'User ID' and 'Password', a 'Remember me' checkbox, and a 'Log in' button. Red circles with numbers 1 and 2 highlight the 'User ID' and 'Password' fields respectively. Below the login form are links for 'Forgot User ID? | Forgot Password? Create your User ID now' (highlighted with a red circle and number 3) and a link to 'Learn more about our firm's background on FINRA's Broker Check. Online Access Guides for 401(k) accounts and Equity Awards.' The right section, titled 'There's something for you', features a promotional message about upcoming live and on-demand events, a 'Register now' button, and a background image of a woman looking out a window. Below these sections is a footer with four columns of links: 'Upcoming Live Events' (Join us! Reserve your spot now for a live, virtual upcoming financial education session. Register now), 'Explore Videos' (Education on your terms. Elevate your financial IQ at your own pace with a broad range of on-demand videos. Watch now), 'New Rules For 401(k) Plans' (See how the SECURE 2.0 Act changes how we prepare for retirement. View FAQs), and 'myFuture blog' (Plan. Invest. Live. Explore topics ranging from managing everyday finances to life events, retirement and more! Explore now). A red line with a circle and number 4 connects the bottom of the login form area to the bottom of the footer area.

1 Enter your User ID and password

Do you already have a User ID and password for another plan at Merrill? If so, you don't need to create new ones. Just enter your existing User ID and password and select **Log in**.

2 Forgot your User ID or password?

If you've forgotten your User ID or password, select these links and the site will walk you through the steps to recover them.

3 Create your User ID now

If you're new to Benefits OnLine and don't have a User ID or password, select this link, then follow the prompts.

4 Use these helpful links

Be sure to check out the links at the bottom of the login page. From here, you can access resources to help you manage your financial life.

5 View Benefits OnLine in Spanish

Select **Language Preference** and choose **Español** to view certain sections of Benefits OnLine in Spanish.

The screen shots shown in this brochure apply to the full site, not the app. They 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.

Explore the site

After you log in, you'll arrive at the **Home** page. From here, you can choose from the three-dot **Actions** 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 Home page of a financial portal. Numbered callouts highlight the following features:

- 1 Plan name:** Points to the 'ABC Company 401(k) Plan' link in the 'Employer sponsored accounts' section.
- 2 401(k) plan Actions menu:** Points to the three-dot menu icon next to the plan name, which opens a dropdown with options like 'Change My Contribution Rate' and 'Manage My Investments'.
- 3 Link Accounts:** Points to the 'Link Accounts' button in a sidebar panel.
- 4 To Do reminders:** Points to a 'To Do' notification box titled 'Be sure to name your beneficiary' for the 'ABC Company 401(k) Plan'.
- 5 Activity center:** Points to the 'Activity center' section, which contains icons for Alerts, Messages, Announcements, Transactions, Statements, and Documents.

1 Plan name

Selecting your plan's name takes you to the **Account Summary** page. Select the caret (^) next to the Plan's name to reveal additional details about your account.

2 401(k) plan Actions menu

Select the three dots to reveal quick links to common actions you can take, such as changing your contribution rate and managing your investments.

3 Link Accounts

You can add external accounts to your online portfolio view, so you'll conveniently see all of your accounts on the **Home** page after you log in.

4 To Do reminders

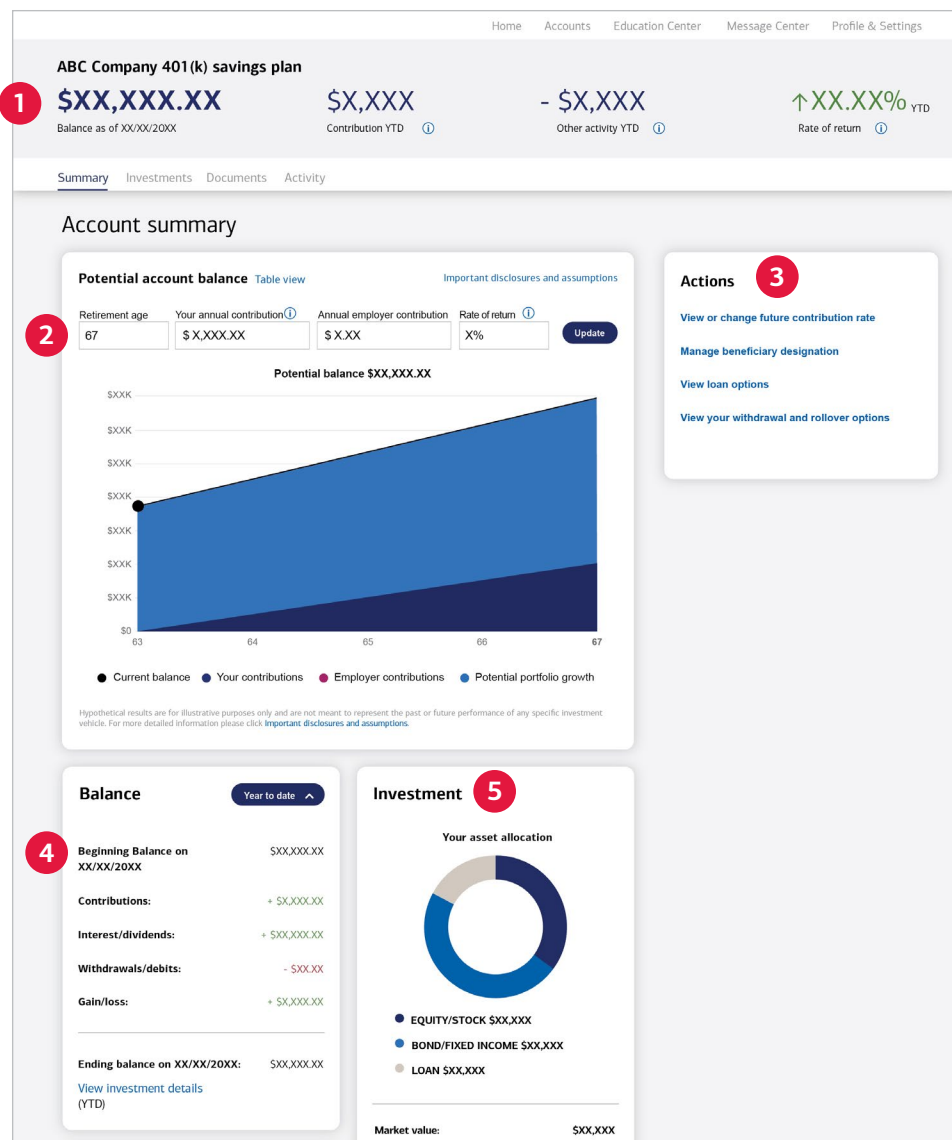
See important actions you may need to take, such as enrolling in your plan and updating your beneficiary information.

5 Activity center

Alerts, announcements, transactions, statements, and documents are all in one easy-to-access spot.

See your account summary

After you log in, select your plan's name on the **Home** page to access the **Account Summary** page for a convenient overview of your account on a single page.



Change your contribution rate

Select **Change My Contribution Rate** from the three-dot *Actions* menu on the **Home** page to view or make changes to your current contribution rate.

The screenshot shows the 'Your contribution rate' page. At the top, there are tabs for Summary, Investments, Documents, and Activity. A red circle with the number 1 points to the title 'Your contribution rate'. Below the title, it says 'You have contributed \$1,020.25 year to date toward your retirement.¹'. There is a link 'Learn about contribution limits >'. The page is divided into two main sections. The left section contains three boxes: 'You may receive a matching contribution', 'Pre-tax contribution', and 'Roth contribution'. Each box has a 'Current' rate and a 'New' rate with minus and plus buttons. A red circle with the number 2 points to the 'New' rate input field in the 'Pre-tax contribution' box. The right section is titled 'Paycheck deduction*' and has a red circle with the number 3 pointing to the 'Pay period' dropdown. It includes fields for 'Annual salary' and 'Pay period'. Below these are checkboxes for 'Show withholding' and 'Show current'. At the bottom, there is a table comparing 'Current' and 'New' contribution amounts for Pre-tax, Roth, Total, and Estimated paycheck deduction.

	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 current contribution rate(s)

See how much you're currently contributing. Depending on the type of contributions your plan offers (pre-tax, Roth 401(k) or traditional after-tax contributions), you'll see those options on this page. If your company offers a match, you'll see that here, too.

2 To change your contribution rate(s)

Increasing your current contribution rate may help you with your retirement goals. To change how much you're contributing, use the "+" or "-" buttons.

3 How might a change affect your take-home pay?

When you change your contribution rate, you'll see a comparison of the current and new contribution amounts. You'll also see how it might affect your take-home pay and the differences between contributions deducted before or after taxes are taken out.

Manage your investments

From the **Home** page, select **Manage My Investments** from the three-dot *Actions* menu for more information about the investments offered through your Plan.

Manage My Investments

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

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.

1 View My Investment Choices

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.

2 Change My Future Investment Direction

Change how my current balance is invested
Select this option if you want to sell shares of an existing fund(s) and use the proceeds to purchase shares of another fund(s).

3 Place a Transfer Between Funds

Change my entire investment mix
Select this option if you want to change how your entire account balance is invested and reallocate your balance to different investments. You can also change how you want your future contributions to be invested.

4 Change How My Entire Account is Invested

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 Change My Future Investment Direction

Choose this if you want to change how your future contributions are invested, or if you want to change how much you're contributing to your choices.

3 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.

4 Change How My Entire Account is Invested

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

5 Change your investments

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

Portfolio allocation

1 View Current Allocation

2 Reallocate Investments

3 Review and Submit

5

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

Update your profile and settings

Select **Profile & Settings** to review or change your personal information, choose online delivery of statements and plan documents, and more.

The screenshot shows the 'Profile & Settings' page. On the left is a navigation menu with the following items: Profile Information, Email Addresses, Phone Numbers, Settings, Email Preferences, Manage Linked Accounts, Security Center, Change User ID, Change Password, Change Login Security Preferences, Challenge Questions, and Login History. The main content area is titled 'Manage Login Email' and includes a section for 'MANAGE DELIVERY PREFERENCES'. Below this is a 'Go Green Today!' section with a 'Change all records to online delivery' button. At the bottom is a table with columns for Record Type, Delivery Method, and Email.

Record Type	Delivery Method	Email
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 ¹	Personal Email Choose an email Add/Edit Email Address
Account Statements May Include: Periodic statements Special Tax Notice	☐ Mail ☒ Online ²	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 authentication code sent to you for added security when you log in, if you choose. Adding a phone number to your profile makes it easier to authenticate your account when you call the Retirement & Benefits Contact Center.

2 Email Preferences

Selecting **Email Preferences** brings you to this screen, where you can choose to receive convenient online delivery of plan-related communications.

3 Financial Education

You can also choose to receive personalized financial education. After you've made your choices, select **Accept & Submit**.

4 Manage Linked Accounts

Link to any existing Bank of America, Merrill or outside accounts you may have, for a consolidated view of your finances.

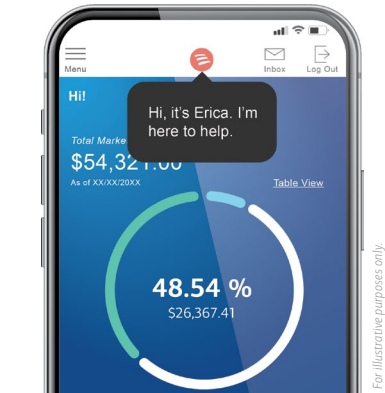
5 Security Center

You can review and update your settings in the Security Center, including changing your User ID and password.

6 Change Login Security Preferences

You can add an extra layer of security to your account by having a one-time authentication code sent to you via text or email when you log in to Benefits OnLine.

Helpful resources



Erica®

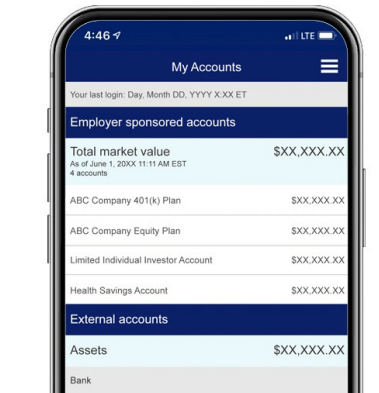
Your virtual financial assistant is ready to help. Check out all that Erica can do for you on the Benefits OnLine app.*



Financial Wellness Tracker

go.ml.com/fwt_info

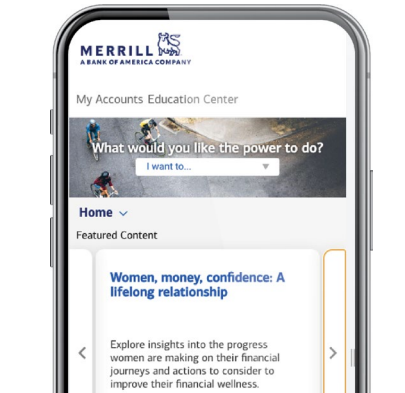
Answer a few questions and get a suggested, personalized action plan with steps to help you take control of your finances.



My Financial Picture®

go.ml.com/myfinpic

Use this free, secure service to add your external account information to Benefits OnLine. The more information you add, the more complete your financial picture becomes.



Education Center

education.ml.com

Explore helpful articles, videos and other resources on a variety of financial topics.

* 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.

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

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.

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