MERRILL
A BANK OF AMERICA COMPANY

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.

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

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- Change investments

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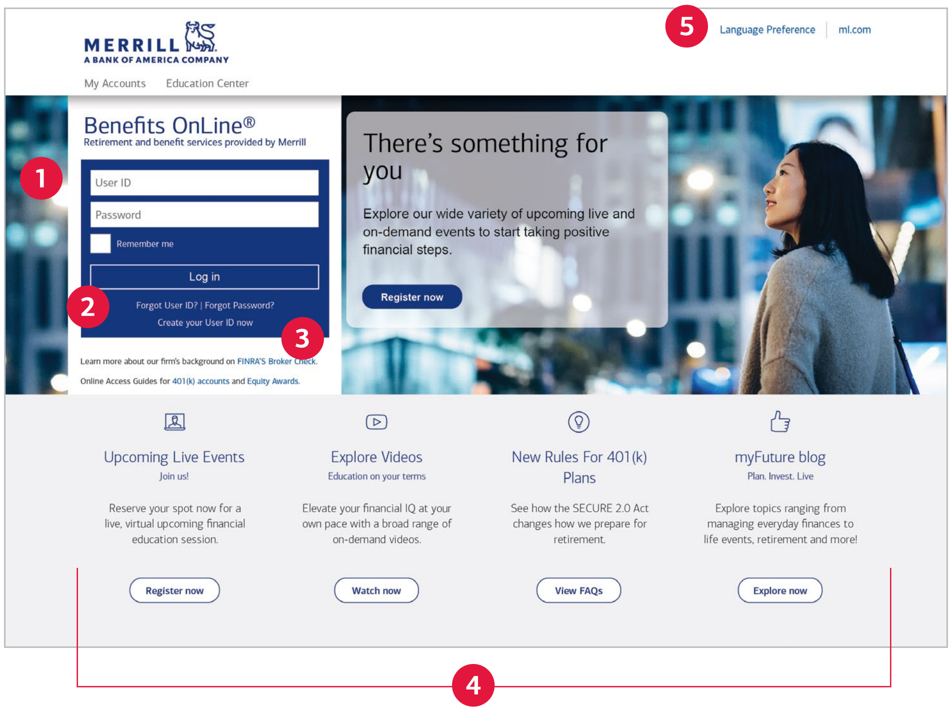
- Email preferences
- Financial education
- Linked accounts
- Security preferences

Helpful resources

Log in to Benefits OnLine

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



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.

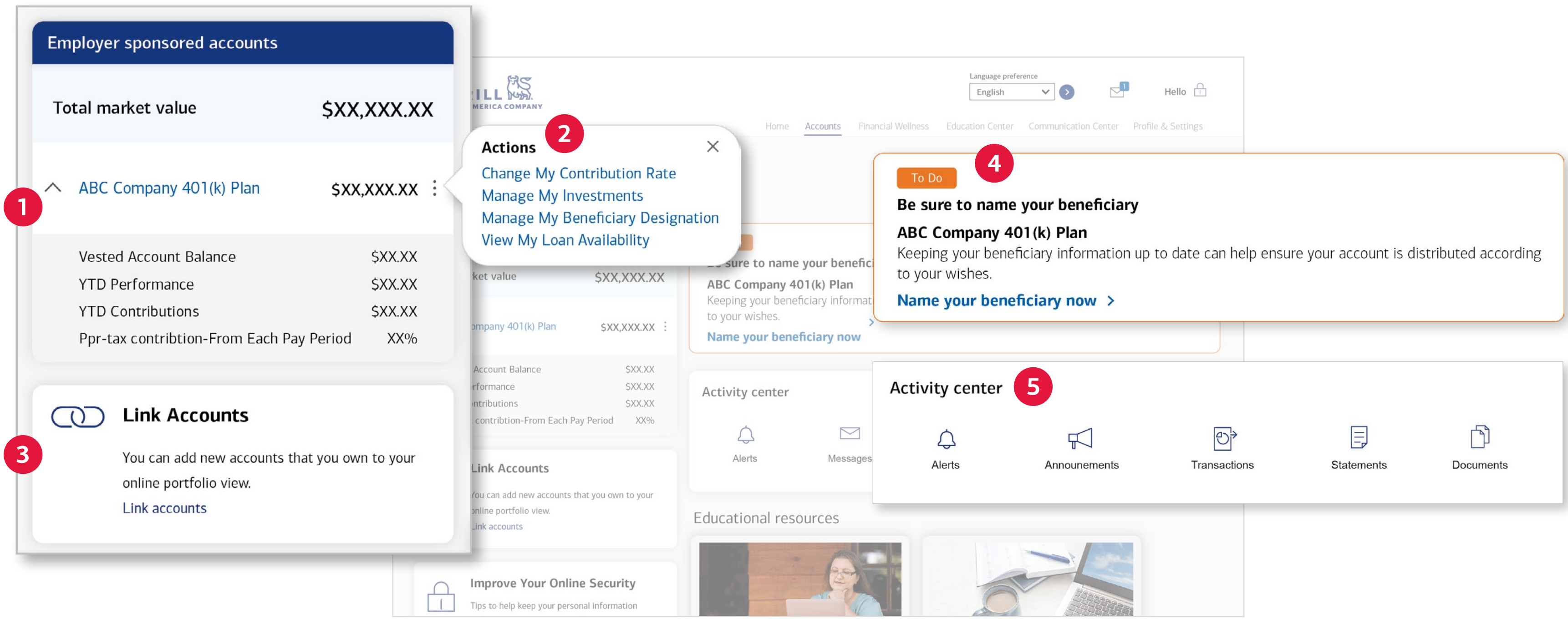
5 View Benefits OnLine in Spanish

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.



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

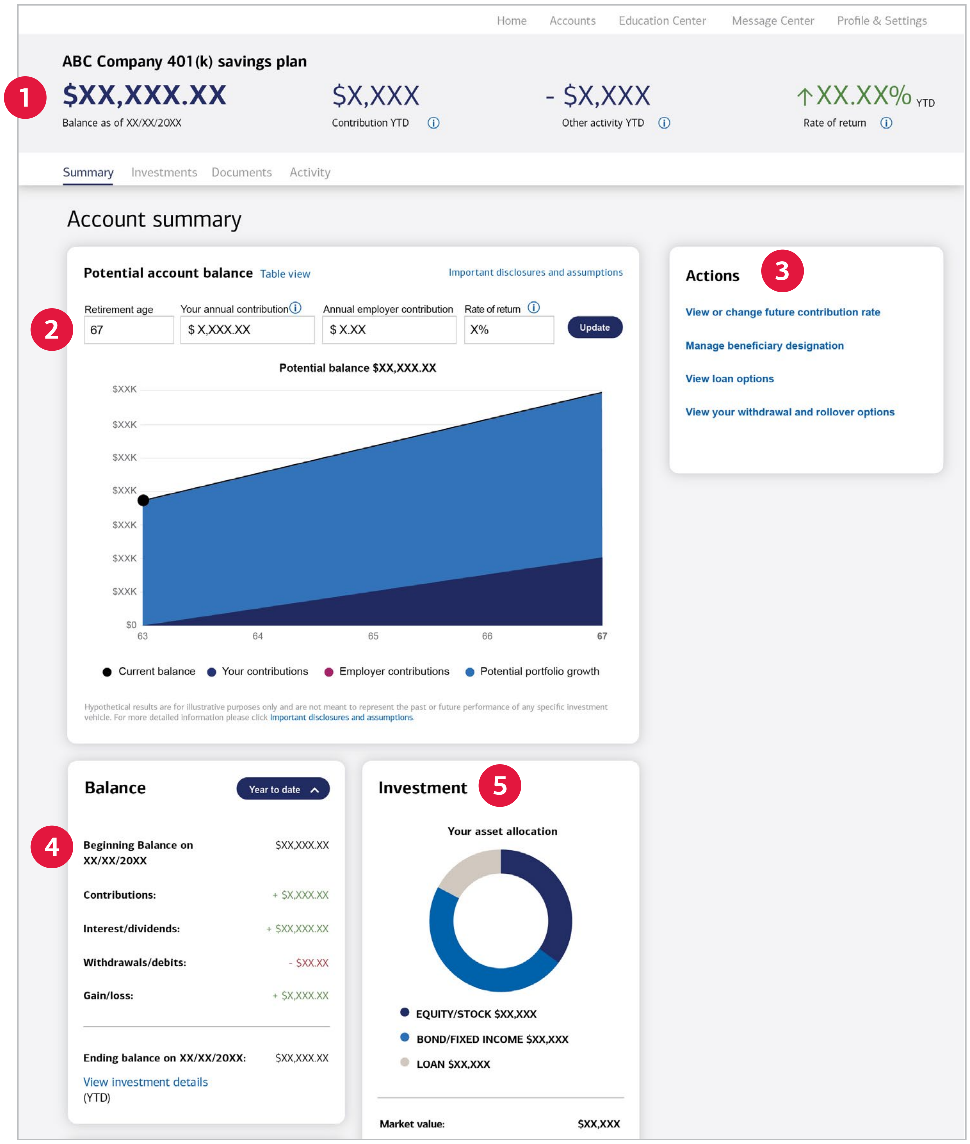
See important actions you may need to take, such as enrolling in your plan and updating your beneficiary information.

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.



1 Your account at a glance

A ribbon at the top of the page displays your account balance and year-to-date information about your contributions, other activity, and rate of return. Select "i" to view more details.

2 Potential value of your account

Adjust your retirement age, contribution rate and rate of return to see how this might affect your potential balance at retirement.

3 Quick links

Go to the **Actions** box for easy access to common actions and account information.

4 Account balance

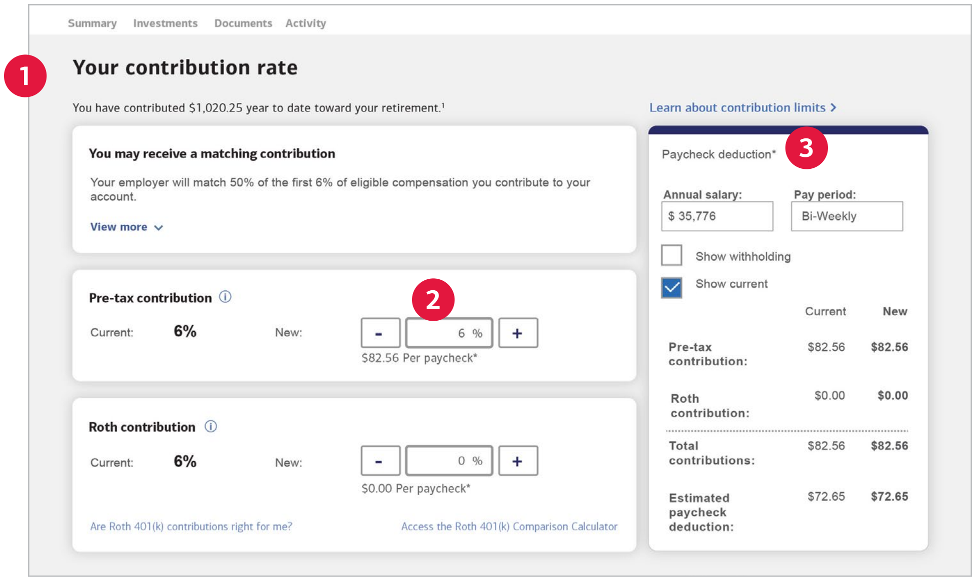
View your beginning and ending balances as well as your contributions, any gains or losses, interest and dividends, and withdrawals/debits.

5 Investment mix

See how your account is invested across the different asset types (stocks, bonds and cash equivalents) as well as how much you may have taken as a loan (if offered by your plan). Consider if your investments are diversified and appropriate for your risk tolerance, amount of time until retirement, and financial goals. While diversification can't ensure a profit or protect against loss, it can be an effective way to manage investment risk.

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.



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)

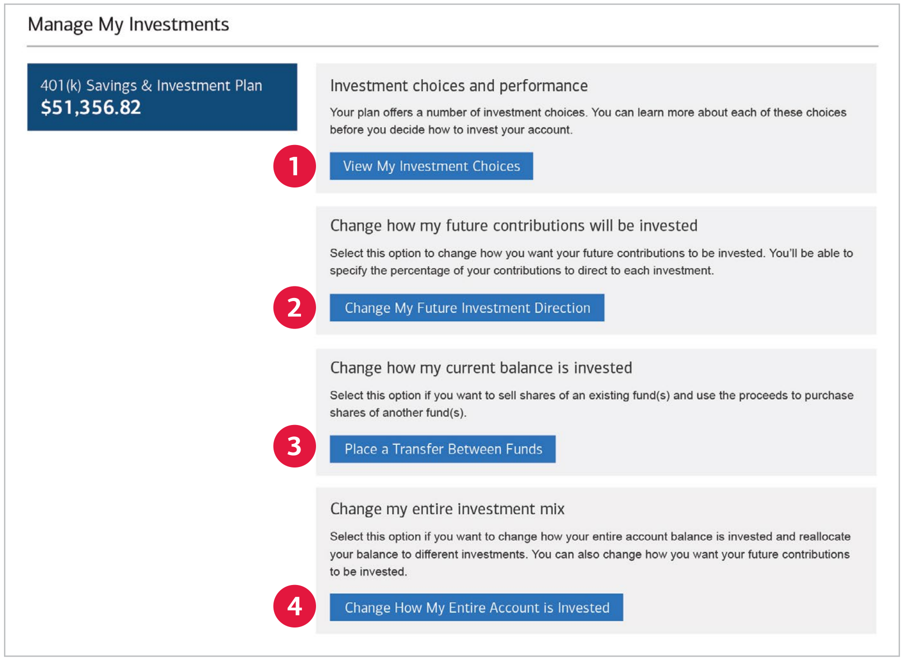
Increasing your current contribution rate may help you with your retirement goals. To change how much you're contributing, use the "+" or "-" buttons.

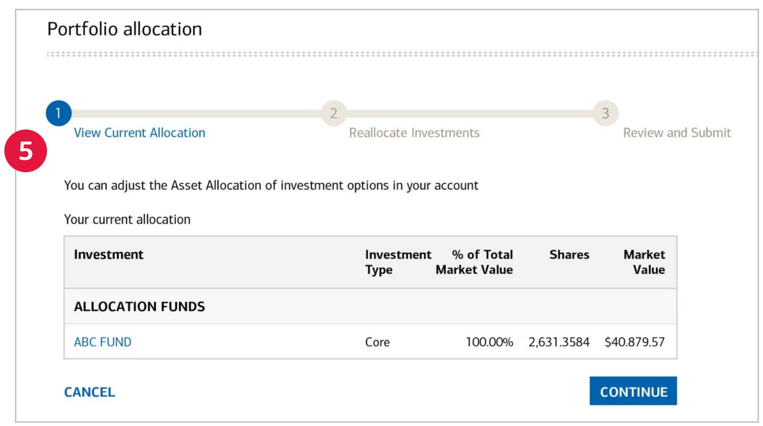
3 How might a change affect your take-home pay?

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.





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

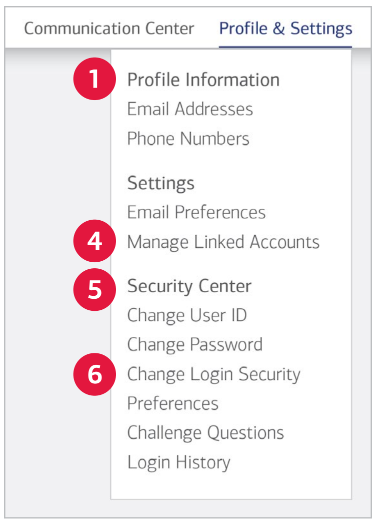
Pick this option to review or change all of the funds you're currently invested in.

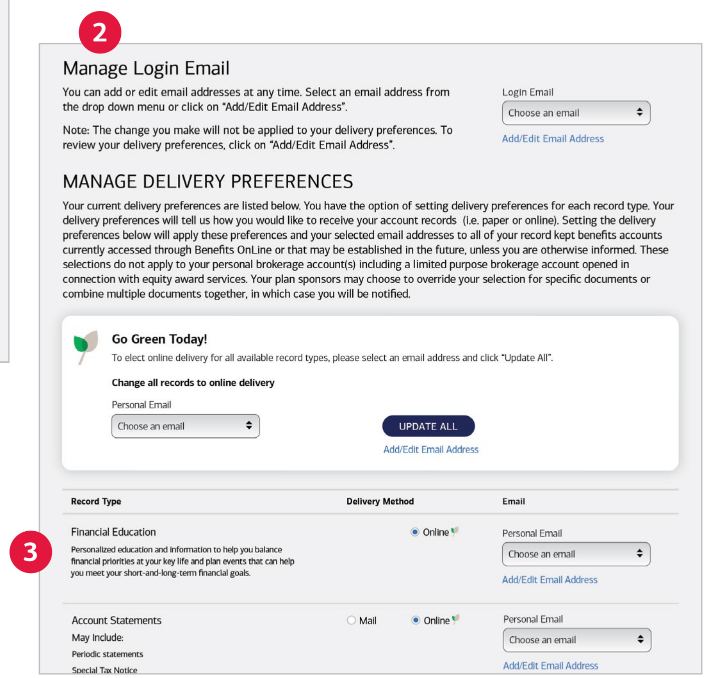
5 Change your investments

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%.

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.





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.

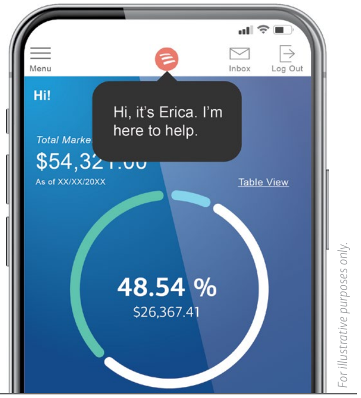
5 Security Center

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



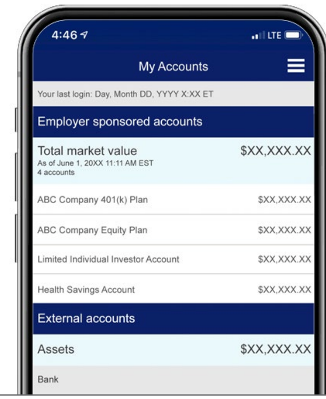
Erica®

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

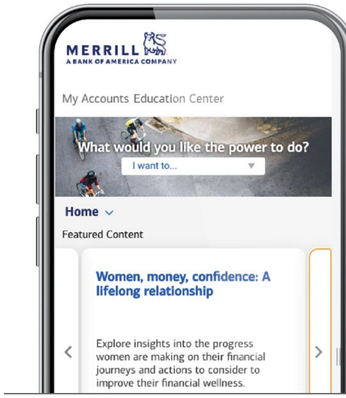
Answer a few questions and get a suggested, personalized action plan with steps to help you take control of your finances.



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.

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.