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). Ready to get started?

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.*

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Log in to Benefits OnLine

When you go to benefits.ml.com, you’ll arrive at the Welcome page.

1. **User ID and password**
   Enter your User ID and password here, then select Log in.
   Benefits OnLine recognizes if you’re logging in from a computer or a mobile device, and will direct you to the proper site.
   
   *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.*

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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.

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.*
See your account balance

After you log in, you’ll arrive at the My Accounts page, where you can enroll in your 401(k) plan — if you haven’t already — and see your current balance.

1 Enroll now
If your plan allows you to enroll on your own, you’ll see a message in My To-Do List about enrolling. Select the link and follow the prompts to enroll.

2 Total Balance
See your account balance at a glance.

3 Quick view
Select Quick view for more details, including your vested account balance, how much you’ve contributed so far this year, and the amount and type of your contributions.

4 Account Summary
After you start making contributions, select the name of your 401(k) plan to go to the Account Summary page, where you’ll see your current balance, year-to-date contributions, other activity and performance. Select View detail to get more information.

Why not bump it up a bit?
Consider increasing your contribution rate. Even a small increase of 1% or 2% could really add up over time.
Navigate the site

After you log in, there are several ways of getting around from the My Accounts page. You can choose from the I want to drop-down menu, visit the Activity Center, 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.

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 next pages.

3 Activity Center

Alerts, messages, account history, statements, and the Document Library are all in one, easy-to-access spot on the My Accounts page.

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.
Change your contribution rate

To get started, select “I want to ... change my contribution rate.”

1. Your Contribution Rate(s)
   See how much you’re currently contributing to your 401(k) plan.

2. Change Contribution Rate(s)
   Select this if you want to change your current contribution rate.

3. How much would you like to contribute?
   Move the slider to change your contribution rate or enter your new contribution rate in the box, then select Continue to accept your changes.

If your plan has Roth 401(k)
If your plan allows Roth 401(k) or traditional after-tax contributions, you’ll also see that option on these screens.
Manage your investments

To get started, select "I want to ... manage my investments."

**Manage My Investments**

- **1 Investment choices and performance**
  Select this for more information about the plan's investment choices.
  When you arrive on the page, choose the fund names to learn more about them.

- **2 Investment direction**
  Pick this option to review or change the funds you’re currently invested in.

- **3 Fund transfer**
  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 your investments**
  If you’ve chosen Change My Investment Direction, you’ll arrive on this page.
  Select this button if you want to make changes. If you change your percentages, make sure they add up to 100%.

**How your future contributions will be invested**

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<thead>
<tr>
<th>EQUITY/STOCK</th>
<th>Total Account</th>
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<tbody>
<tr>
<td>ABC FUND</td>
<td>19%</td>
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<tr>
<td>DEF FUND</td>
<td>32%</td>
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<tr>
<td>GHI FUND</td>
<td>23%</td>
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<tr>
<td>JKL FUND</td>
<td>10%</td>
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<tr>
<td></td>
<td>84%</td>
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</table>

<table>
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<tr>
<th>BOND/FIXED INCOME</th>
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</thead>
<tbody>
<tr>
<td>MNO FUND</td>
<td>16%</td>
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</table>

**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.
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 conquer clutter and set up Online Delivery to be notified by email when plan communications are available.

3 Security Center
Review and update your settings in the Security Center.
Select any entry under Security Center to check out the “Security Tips” section for additional suggestions for keeping your personal information safe.

Do

• Create a strong password, never share it, and change it every 90 days.
• Use a different password for Benefits OnLine® than for social media, email or shopping websites.
• Update all of your software (browser, applications, operating system) to the latest version.
• Install anti-virus and anti-malware software on all your devices and keep it updated.
• Look for the following in your browser address bar: “https”, lock icon, green text or shading.

Don't

• Click on links or download attachments from an unknown email.
• Save your password on your computer browser or mobile device.
• Share personal information like travel plans, location check-in or birth city on social media sites.
• Reply to an email, text or unsolicited phone call asking for your personal information such as Social Security number, password, account numbers or mother's maiden name.

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.

With the Benefits OnLine app, you can also update your online delivery preferences. Find it in Account & Security Settings.
Stay connected

Benefits OnLine®  benefits.ml.com

There’s so much more you can do!

In addition to managing your account, you can view your statements, confirmations and other plan communications on Benefits OnLine, and opt-in for online delivery of personalized financial education. You can also access videos, articles and resources in the Education Center at education.ml.com to help with your financial goals.

Still haven't found what you’re looking for?

Watch for the click-to-chat icon to chat with a call center representative online.

* The app may not be available for your device in all countries. Carrier fees may apply.

**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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