A guide to your account

Benefits OnLine® benefits.ml.com

Equity awards can be an important part of your overall compensation and may help you finance many of your life’s priorities — from family and leisure to health care and college planning. It’s easy to manage and monitor your awards — all on Benefits OnLine®.

Use this guide to become familiar with Benefits OnLine, and learn how to take important actions related to your equity awards.

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You can also use the free Benefits OnLine app to stay on top of your equity awards. To download, visit Benefits OnLine on your mobile device and select your mobile platform when prompted.*

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<table>
<thead>
<tr>
<th>Are Not FDIC Insured</th>
<th>Are Not Bank Guaranteed</th>
<th>May Lose Value</th>
</tr>
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</table>
Log in to Benefits OnLine

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

The screen shots in this brochure apply to the full site, not the mobile app, and not all equity transactions are available through the app at this time.

1. **User ID and password**
   
Enter your User ID and password here, then select Log in.

   Note: If you’re new to Benefits OnLine, select Create your User ID now and follow the steps.

   If you already have a User ID and password for another plan at Merrill, you don’t need to create new ones.

2. **Create your User ID now**
   
   If you haven’t logged in before, select this link and follow the prompts to get started.

3. **Enter your verification number**
   
   When prompted, enter your Social Security number or account number.

   If you receive a prompt for a PIN, enter the PIN mailed to you from Merrill. If you don’t have a PIN, select Forgot Your PIN.

   **International**

   If you have a 9-digit internal verification number provided by your employer, enter it here as your account number and follow the prompts.

   If you don’t have this number, select I do not have a Social Security Number/Account Number and enter your employee identification number when prompted.

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**Change your language preference**

Do you want to view the site in another language? Before you log in, select Benefits OnLine International at the top right of the page, enter your company’s trading symbol, and choose from the list of available languages. Benefits OnLine will remember your preference as long as you log in from the same computer.

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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.
Open your brokerage account

Your Limited Individual Investor Account—or LIIA—allows you to receive payments from your equity awards and to conduct transactions related to your awards. Even if you have another Merrill brokerage account, you’ll need to open your LIIA, which is a limited, self-directed, non-interest-bearing brokerage account.

Open a brokerage account

When you log in to Benefits OnLine, follow the link under My To-Do List to get started. As part of the process, you’ll be asked to certify your tax status to avoid being subject to U.S. federal backup tax withholding on your brokerage account transactions.

International

International participants using Form W-8BEN to certify their tax status must complete a new form every three years.

Section 16 or Rule 144 persons only have inquiry access to Benefits OnLine. If you are a Section 16 or Rule 144 person, you must work with your plan’s financial advisor team to open your brokerage account or conduct transactions.
See your account summary

Want to find out the current value of your account, your next vesting or lapse date, or any upcoming actions you need to take? After you log in, select the plan name on the Home page to view your award summary.

**1 Your awards at a glance**
A ribbon at the top of the page displays the estimated value of your awards, next activity date and estimated income from that activity.
This ribbon remains anchored throughout the equity experience, so you can always refer to it.

**2 Action reminders**
See important actions you need to take, such as accepting a grant.

**3 Potential value of your awards**
See how you much you could potentially have as your awards vest over time. This insight can help you plan for specific financial goals.
You can edit the stock price to see how different hypothetical stock prices could affect your award value.

**4 View your awards**
See a snapshot of your awards by year or award type and get additional details (see next page).

**5 Equity timeline**
View important dates related to your award events presented in a chronological timeline.

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**Note:** Certain functionality is being introduced on a gradual basis, so some of the screens shown here may not be immediately available.

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**Find topics that matter to you**
Browse the Equity Awards Education Center for videos, articles and other resources to help you understand, manage and monitor your awards. Visit go.ml.com/equityed.
View your awards

View all of your awards on one page: by award type and by year, both outstanding and vested awards. After you log in, select the plan name on the Home page, and then select the Awards tab.

Note: Certain functionality is being introduced on a gradual basis, so some of the screens shown here may not be immediately available.

Choose your view

You can view the details of your awards, such as award date, award price, estimated value and next activity, sorted in different ways.

1. Sort by award type (for example, stock options or performance shares) or by year.
2. See currently outstanding awards, vested awards or both.
3. View your award information in a card or table view.
4. View award details including price, balance, estimated value and next activity date.
5. Select "View Details" for additional information about an individual award (see next page).
Get the details

Want to learn more about a particular award? On the Awards page, select View Details next to any award, and get detailed information about that award in a graphic or table format.

1. View remaining value and balance of your awards
   See estimated remaining award value in a simple bar graph.

2. How much of your awards remain?
   See the percentage of your award that remains outstanding.

3. When is your next vesting date?
   Find out when your awards vest and the potential income based on your company’s current stock price.

4. See recent activity
   View historical transactions for each of your awards.

Note: Certain functionality is being introduced on a gradual basis, so some of the screens shown here may not be immediately available.
Set up direct deposit

With direct deposit, the cash you receive from a stock sale (including shares sold as part of a stock option exercise) or a restricted award vesting is deposited automatically in your U.S.-based checking or savings account.

**Link existing accounts**

On the **Accounts page**, you may see a message asking if you want to link your Bank of America and/or Merrill accounts to your Benefits OnLine account. If so, follow the prompts to do so. Otherwise, go to **Profile & Settings** to add a new account.

1. **Add a new external account**
   
   From **Profile & Settings**, select **Manage Linked Account**. Select **Link Accounts** to arrive at the **Add a new account** page, where you can link a new external account to your Benefits OnLine account.

2. **Add your account information**
   
   Add your account information, including the routing number, account number and account type. Then select **Continue**. After small trial deposits are made to verify the account, you’ll receive a notification to go to Benefits OnLine to confirm your account’s set up.

You can also use the **Benefits OnLine app** to set up direct deposit for your account.

**Direct deposit**

Direct deposit can only be used for transfers to U.S. banks.

For transfers to international financial institutions, you will need to set up wire instructions instead.
Set up wire instructions

If you have wire instructions on file, you can transfer funds from your LIIA to another account when you conduct transactions. To add or change your wire instructions, go to the Accounts page, select your plan’s name, then select the Brokerage Account dropdown menu and choose Wire Instructions.

ABA routing number
You’ll need your financial institution’s “FedWire” ABA routing number. Contact your financial institution to confirm its ABA number for wire transfers or any alternate instructions. To transfer cash to another Merrill account, use ABA number 026009593. Select Validate Routing.

International
You’ll need a SWIFT code instead of an ABA number. There may be additional country requirements for some non-U.S. participants; contact your financial institution with any questions.

Information about your financial institution
Once the routing code is validated, the banking information will auto-populate, but you’ll need to enter the account number where you want the wired funds to go. After you have entered your information, scroll down and select Continue at the bottom of the screen.

Review and submit your wire instructions
Review your information, check the terms and conditions box, and enter your password to submit your instructions.
Update your profile and settings

Update your personal information, choose online delivery of statements and plan documents, and more. 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 set up online delivery of plan communications.

3. Manage Delivery Preferences
   When you select Email Preferences, you’ll arrive at this screen, where you can choose to receive all plan-related communications online or just specific types of communications. You can also choose to receive personalized financial education. Select Accept & Submit to save your choices.

4. Security Center
   Review and update your settings in the Security Center.

To update your information/delivery preferences for your Merrill brokerage account, from the Brokerage Account dropdown select Go to MyMerrill and select Help & Settings.
**Review important documents**

Enjoy quick and easy access to the documents you need, including account statements, confirmations, and plan information, under a single tab for easy review.

1. **One centralized location**
   The Documents page consolidates all documents, forms, and statements under one tab:
   - Statements
   - Confirmations
   - Plan documents
   - Notifications
   - And more

2. **Create your own statement**
   You can even create an equity account statement for a specific time period that you choose.

3. **Get more details**
   Just select a document type, such as statements or confirmations, to view the communications of your choice.

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<th>Price</th>
<th>Date</th>
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All amounts shown are displayed in US dollars.
Frequently asked questions

**How can I tell when my awards will vest?**

On the [Awards](#) page (see page 5), select the award date for more detailed information about that award, including its vesting date.

**How is my LIIA different from my Benefits OnLine account?**

Your Benefits OnLine account is for recordkeeping purposes and tracks the equity awards you receive from your company. Your LIIA is a separate, personal brokerage account for receiving payments from your equity awards.

**Do I have to open an LIIA to receive shares?**

Yes, you need to open your LIIA so you can receive payments from your equity awards. Since the LIIA is a personal account, neither your company nor Merrill can open it for you — you will need to do so.

**If I sell all shares in my LIIA, do I have to close the account?**

No. If you have additional awards that haven’t vested yet, they’ll be deposited into this same account after they vest.

**Can I trade shares in my LIIA other than the shares awarded through my company’s equity plan?**

No. The LIIA is strictly for holding and selling shares received from your company’s equity awards.

Review this [guide](#) for instructions on how to sell shares.

**How do I change my address or tax status for my brokerage account?**

View this [guide](#) for instructions.

**How can I cancel print mailings of statements, confirmations and plan documents?**

This information is always available on Benefits OnLine. However, to eliminate print mailings and receive these documents only online, select the [Profile & Settings](#) link at the top of the page. Then select [Email Preferences](#), where you can choose to receive all plan-related communications online or just specific types of communications.

To update your delivery preferences for your Merrill brokerage account, log in to Benefits OnLine. From the [Brokerage Account](#) dropdown select [Go to MyMerrill](#), select [Help & Settings](#) then [Go Paperless](#).

**What if I’m an international participant and do not have a U.S. Social Security number?**

When you create your User ID and password, if you have a 9-digit internal verification number beginning with “8,” enter it as your account number when prompted. If you don’t have this number, select [I do not have a Social Security Number/Account Number](#) and enter your employee identification number when prompted.

**How can I access the cash in my brokerage account?**

For U.S. participants, go to Benefits OnLine, select the I want to dropdown and select Manage My Brokerage Account. This takes you to [MyMerrill.com](#). Then select the Portfolio & Accounts menu at the top, and under Transfers & Withdrawals choose Transfer Money & Securities. To have a check sent to the address on file for your account, select [Checks](#) and follow the on-screen instructions. For a wire or transfer, contact a Merrill representative.

**International**

Contact a Merrill representative to update your address, have a check issued, or for a wire or transfer.
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 education. You can also access videos, articles and resources in the Education Center at education.ml.com to help with your financial goals. Be sure to check out the section devoted specifically to equity awards.

Still have questions?

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

* The app is designed to work with most smartphones in most countries. Carrier fees may apply.

This brochure is a general description of equity plan services. Any awards that you have or may be granted are subject to the terms of your company’s plan, any agreement between you and your company covering your equity awards, and the prospectus provided by you by your company. Any transactions in connection with your plan in your Merrill brokerage account are subject to the terms and conditions of that account. This brochure does not constitute an offer or invitation to buy any securities. Any offer to buy securities from your company would be made only by a prospectus in accordance with the Securities Act of 1933 as amended, and all applicable laws. You will be subject to the applicable fees, terms and conditions associated with the retail brokerage account established in connection with your equity award program. Please refer to your plan documents, available on Benefits OnLine, for more information.

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