A guide to your account

Benefits OnLine® www.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. Ready to get started?

What’s in this guide

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Use the free Benefits OnLine Mobile app to stay on top of your equity awards from your smartphone. To download, visit Benefits OnLine on your mobile device and select your mobile platform when prompted.

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Investment products:

- Are Not FDIC Insured
- Are Not Bank Guaranteed
- May Lose Value
Log in to Benefits OnLine

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

1 User ID and password
Enter your User ID and password here, then select Log in.
Note: If you’re new to Benefits OnLine, follow the steps in Create your User ID now.
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, 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.

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 mobile app, and not all equity transactions are available through the app at this time.
Open your brokerage account

Your Limited Individual Investor Account — or LIIA — allows you to receive payments from your awards and to conduct transactions related to your equity 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.

1 Open a brokerage account

When you log in to Benefits OnLine, follow the link under the My To-Do List to get started. As part of the process, you’ll be asked to complete your W-9 certification (which requires your Social Security number) to avoid additional backup tax withholding on your award transactions.

*Note: See Frequently asked questions for more information.*

International

You’ll be asked to complete a W-8BEN, which asks for similar information as the W-9.

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.

Account activation

It may take up to 72 hours for your account to be activated. Open your account now so it will be ready for your award transactions. Remember, if you don’t open your LIIA, you won’t be able to receive payments from your awards or conduct any transactions related to your equity awards.
See your account balance

After you log in, you’ll arrive at the **My Accounts** page, where you can view your award types and see your current balance.

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**1 My To-Do List**

You’ll see a reminder to open your brokerage account, if you haven’t done so already, or any other timely actions you may need to take (such as accepting your grants, if your company has grant award acceptance).

**2 Total Balance**

See your account balance at a glance.

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**3 Quick view**

Select **Quick view** for more details, including your award types and amounts.

**4 Grant Summary**

Selecting your plan’s name takes you to the **Grant Summary** page. Select an award’s grant date for more detailed information about it.
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.

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.

Change your language preference for Benefits OnLine
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.
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) is deposited automatically in your U.S.-based checking or savings account. To set up direct deposit, look for a message in the My To-Do List on the My Accounts page to go directly to where you can add an account. Or, select the Profiles & Settings link at the top of the page and then select Manage Linked Accounts to add or modify an account for direct deposit.

1 Link existing accounts
When you arrive at the Manage Linked Accounts page, you may see a message box asking if you want to link your Bank of America and/or Merrill accounts to your Benefits OnLine account. To do so, check the box and click Save.

2 View linked accounts
If you have chosen to link your existing Bank of America and/or Merrill accounts, your accounts will appear on this list.

3 Add a new external account
To add a new external account, click Get Started in the Add An Account message box.

4 Add your bank’s information
Your bank’s routing number, account number and account type are typically found at the bottom of a check or on an electronic check image. After you enter the necessary information, select Continue to add your new 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 My Accounts page, select your plan’s name, access the Brokerage Account drop-down menu and choose Wire Instructions.

1 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.

2 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.

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

Have you changed employers?
If you’re no longer an active employee at your company or if your financial institution requires an intermediary, you must call a Merrill representative to set up your wire instructions.

ABA routing number

CONTACT YOUR BANK OR FINANCIAL INSTITUTION TO OBTAIN CORRECT WIRE TRANSFER INFORMATION PRIOR TO COMPLETING THIS FORM. YOU MAY EDIT OR DELETE YOUR WIRE INSTRUCTIONS AT ANY TIME. PLEASE BE ADVISED ANY UPDATES WILL APPLY TO ALL FUTURE TRANSACTIONS, WHICH MAY INCLUDE GTC OR DAY LIMIT ORDERS PENDING EXECUTION. IF YOU WOULD LIKE TO ENTER INTERMEDIARY BANK OR CREDIT UNION WIRE INSTRUCTIONS, PLEASE CONTACT A PARTICIPANT SERVICE REPRESENTATIVE AT 877.767.2404.

ABA routing number:

Validate Routing

Bank name and address

Bank name:

NAME OF BANK

Bank address:

000 MAIN STREET

Bank address 2:

–

Bank address 3:

YOURTOWN, ST 00000

Terms & Conditions

I authorize Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPS) to use these wire instructions when transferring funds from my retail brokerage account to the recipient Bank. I agree to indemnify and hold harmless MLPS and its affiliates to the full extent lawful from any loss, liability, cost or other expense for acting upon my instructions. MLPS shall not be liable for any, or my agent’s errors, delays or negligence of the recipient Bank in connection with fund transfers from my retail brokerage account.

To Add/Change the standing wire instructions please enter your Benefits OnLine® password and select “Submit.”

Enter Password

Have you changed employers?
If you’re no longer an active employee at your company or if your financial institution requires an intermediary, you must call a Merrill representative to set up your wire instructions.

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.
Sell company stock: Step 1

To sell shares that you hold in your LIIA, go to the My Accounts page, select your plan’s name, access the Brokerage Account drop-down menu and choose Sell Shares. (Please refer to your plan documents, available on Benefits OnLine, for information about the fees associated with the sale of shares.)

<table>
<thead>
<tr>
<th>1 Enter Total Quantity to Sell</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you choose Enter Total Quantity to Sell, enter the number of shares you want to sell in the adjacent box.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2 Select Tax Lots from List Below</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you choose Select Tax Lots from List Below, pick the tax lot(s) from the list displayed on your screen. You can sort this list by any of the blue column headers; for example, you can have the list display the tax lot with the highest quantity of shares or the highest market value first.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>3 Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>This column shows if a tax lot is available to sell, if a trade is pending, or if the shares are locked and can’t be sold because of a company blackout or other reason.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>4 Quantity to Sell</th>
</tr>
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<tbody>
<tr>
<td>If you’ve chosen specific tax lots to sell, enter the quantity to sell from each lot in the box(es) in this column.</td>
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</tbody>
</table>

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<tr>
<th>5 Continue</th>
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<tr>
<td>Select Continue to go to Step 2: Enter Order, which is discussed on the next page.</td>
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</tbody>
</table>
Sell company stock: Step 2

The next step is to enter your sale order information.

1. Select an Order Type
   You can choose a market or limit order. With a market order, your sale will take place at the next available sale price. With a limit order, the sale will take place only if the stock price reaches or exceeds the price you set.

2. Duration
   With a limit order, you'll need to choose a “Day” order, which remains in effect for the current trading day, or a “Good ‘till Cancelled” order, which remains in effect for 180 calendar days. (If entered after the market close, a Day order will be effective for the next trading day and a Good ‘till Cancelled order, if entered after the market close and before Midnight Eastern Time, will begin two business days after the order is entered (see page 11 for additional information).

3. Distribution Method
   You can choose to have cash proceeds deposited directly to a U.S.-based bank account (see page 6), wired to another account (see page 7), sent to you by check or held in your LIIA, which doesn't pay interest.

4. Continue
   Select Continue to go to Step 3: Review & Submit, where you can review and submit your order.

   You may receive partial execution of the sale order you place, resulting in only a portion of your shares being sold. You should check the sale confirmation on Benefits OnLine to determine the number of shares sold. You may need to re-enter the order for the balance of the shares not sold.

Blackout period
During a blackout period (determined by your company and subject to change), no new sales orders can be placed or processed, either online or by phone.
Update your profile and settings

To get started, select the **Profile & Settings** link at the top of the page.

1. **Profile Information**
   - Email Addresses
   - Phone Numbers

2. **Settings**
   - Email Preferences
   - Manage Linked Accounts

3. **Security Center**
   - Change User ID
   - Change Password
   - Change Login Security Preferences
   - Challenge Questions
   - Login History

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**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.

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**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.

**Settings**

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

To add or modify an account for direct deposit, select **Manage Linked Accounts**.

**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.

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**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.

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With the **Benefits OnLine Mobile app**, you can also update your online delivery preferences. Find it in **Account & Security Settings**.
Frequently asked questions

How can I tell when my awards will vest?
On the Grant Summary page (see page 4), select the award’s grant date for more detailed information about that award, including its vesting date.

How is your LIIA different from your 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 you have to open your 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 you sell all shares in your LIIA, do you 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 you trade shares in your LIIA other than the shares awarded to you through your company’s equity plan?
No. The LIIA is strictly for holding and selling shares received from your company’s equity awards.

What happens if you select a limit order, but your set price isn’t met?
If the price you set isn’t met while either your Day limit order or Good till Cancelled limit order is in effect, your order will be cancelled and your shares will be available for future sale.

How do you change your address for your brokerage account?
To get started, access the I want to drop-down menu and select Manage My Brokerage Account. This takes you to MyMerrill.com. Then access the Help & Settings menu at the top, select Personal Information and choose Edit from the Address section of the screen. If you’re changing the state that’s on file, you’ll need to contact a Merrill representative to update your address.

How can you access the cash in your brokerage account?
To get started, select the I want to drop-down and select Manage My Brokerage Account. This takes you to MyMerrill.com. Then access 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 a transfer, contact a Merrill representative.

International
Contact a Merrill representative to update your address, have a check issued, or for a wire or a transfer.
Benefits OnLine

Benefits OnLine® www.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. You can also access videos, articles and resources in the Education Center at www.education.ml.com to help with your financial goals. Be sure to check out the section devoted specifically to equity awards.

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

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

Download the mobile app
The free Benefits OnLine Mobile app lets you stay on top of your equity awards from your smartphone.* To download, visit Benefits OnLine on your mobile device and select your mobile platform when prompted. Or, search for Benefits OnLine Mobile.**

* The app may not be available for your device in all 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 to 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.

Investing 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 own legal and/or tax advisors before making any financial decisions.

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