



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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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

- Log in
- Helpful links
- View in a different language

Home page overview

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Contribution rate

Manage investments

- Investment choices
- Future contributions
- Transfer funds
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Profile and settings

- Profile information
- Email preferences
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Helpful resources

Log in to Benefits OnLine

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

The screenshot shows the Benefits OnLine login page. The page header includes the Merrill Lynch logo and navigation links for 'My Accounts' and 'Education Center'. The main content area features a login form with fields for 'User ID' and 'Password', a 'Save user ID' checkbox, and a 'Log in' button. Below the form are links for 'Forgot user ID', 'Forgot password', 'Help', and 'Create user ID'. A 'Language Preference' dropdown menu is open, showing options for English, Français, Français canadien, Deutsch, Italiano, Português do Brasil, and Español. The page also includes a 'Help boost your financial confidence' banner and a grid of resource cards for 'myFuture blog', 'Money Minutes Series', 'Navigating Current Events', and 'Education Events Center'. Red callout boxes with numbers 1 through 5 point to the login form, the 'Forgot user ID' link, the 'Create user ID' link, the resource cards, and the language dropdown menu, respectively.

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

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 a different language

Select **Language Preference** to view certain sections of Benefits OnLine in one of the languages from the dropdown menu.

The screenshots 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 interface with five numbered callouts:

- 1** Points to the caret (^) next to the plan name 'ABC Company 401(k) Plan' in the 'Employer sponsored accounts' table.
- 2** Points to the 'Actions' dropdown menu for the selected plan, listing options like 'Change My Contribution Rate', 'Manage My Investments', 'Manage My Beneficiary Designation', and 'View My Loan Availability'.
- 3** Points to the 'Link Accounts' section, which includes a link to 'Link accounts'.
- 4** Points to a 'To Do' reminder box titled 'Be sure to name your beneficiary' for the 'ABC Company 401(k) Plan'.
- 5** Points to the 'Activity center' section, which contains icons for Alerts, 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 view additional details about your account.

2 401(k) plan Actions menu

Select the three dots to view 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

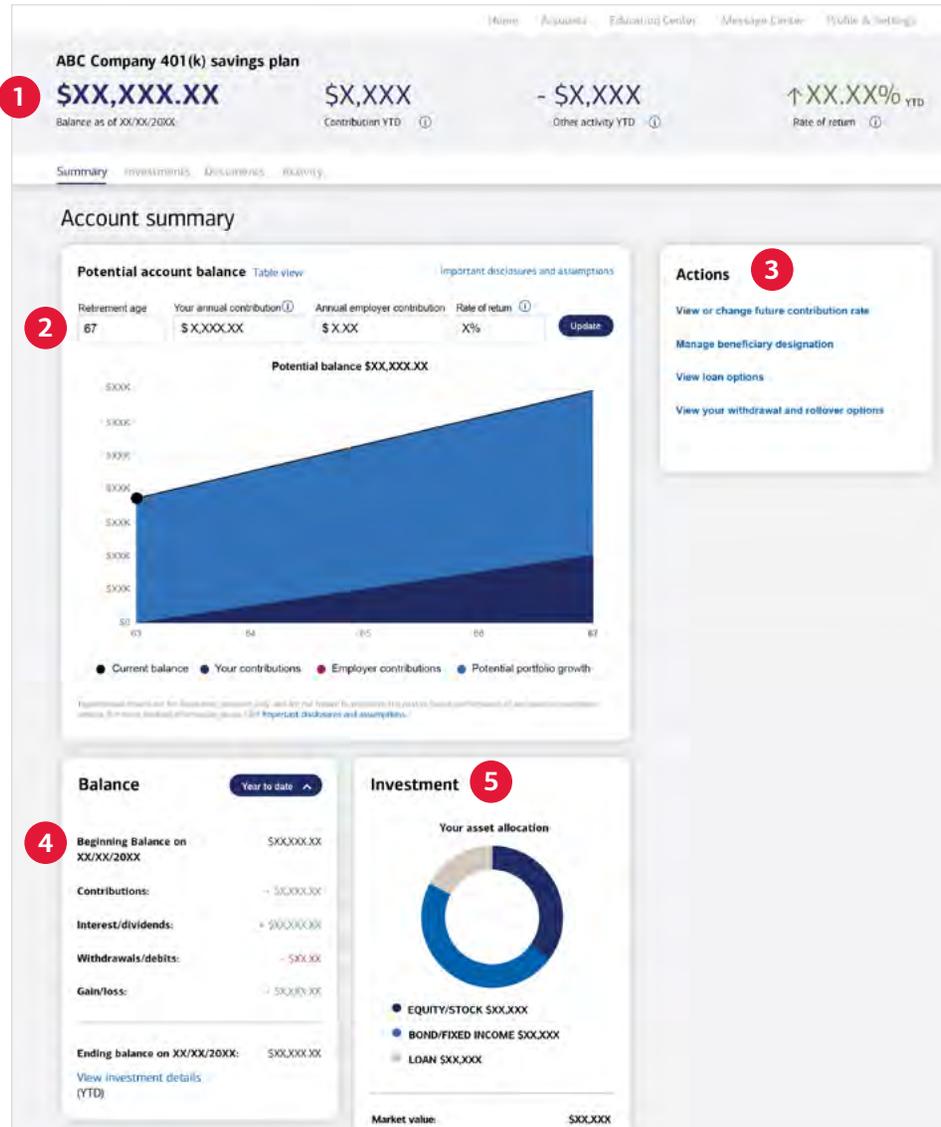
See important actions you may need to take, such as enrolling in your plan and updating your beneficiary information.

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 contribution rate

You have contributed \$1,020.25 year to date toward your retirement.¹

You may receive a matching contribution

Your employer will match 50% of the first 6% of eligible compensation you contribute to your account.

[View more](#)

Pre-tax contribution ⓘ

Current: **6%** New: %

\$82.56 Per paycheck*

Roth contribution ⓘ

Current: **6%** New: %

\$0.00 Per paycheck*

[View Roth 401\(k\) contributions right for me!](#) [Access the Roth-401\(k\) Comparison Calculator](#)

Paycheck deduction* ⓘ

Annual salary: Pay period:

Show withholding

Show current

	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 work toward 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

1 View My Investment Choices

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.

2 Change My Future Investment Direction

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.

3 Place a Transfer Between Funds

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).

4 Change How My Entire Account is Invested

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.

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

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

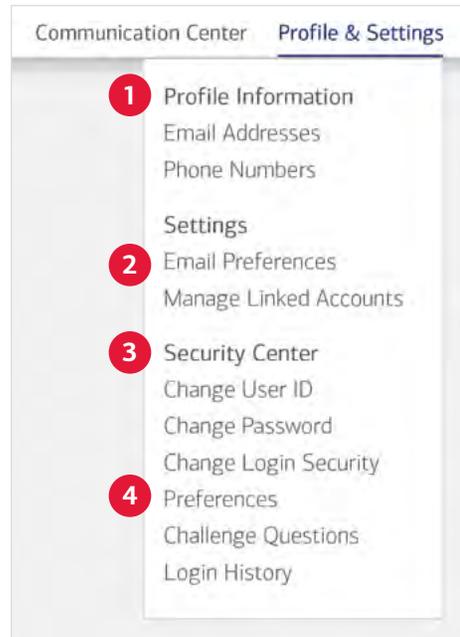
Pick this option to review or change all of the funds you're currently invested in.

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** at the top of the Home page to review or change your contact information, choose online delivery of statements and plan documents, and more. It's important to keep your contact information updated to ensure you don't lose access to Benefits OnLine. Your contact information is used to verify your identity and deliver authorization codes to log in, request a password reset and complete key transactions.

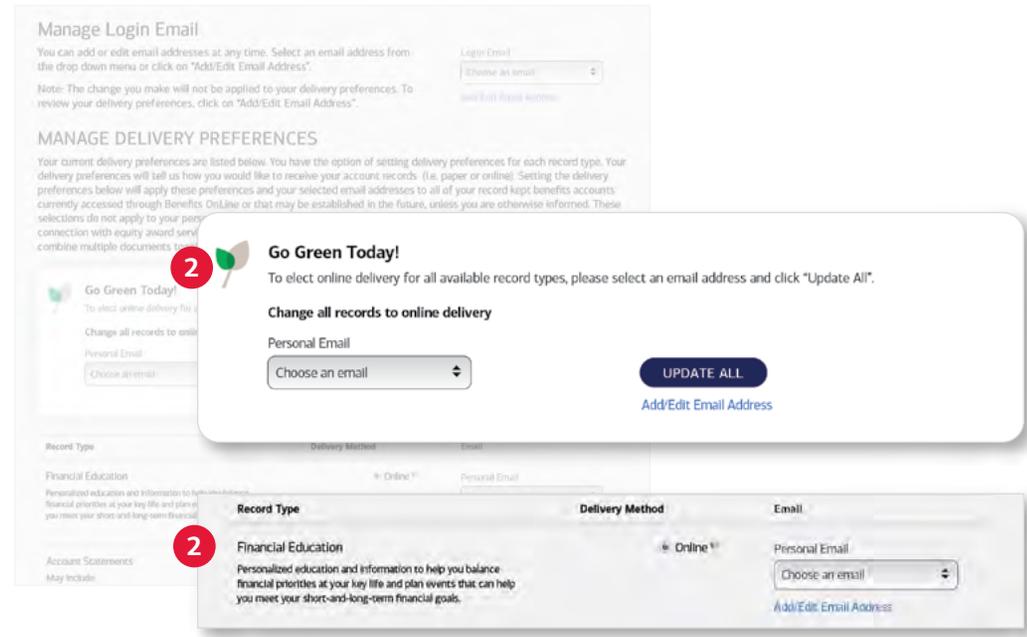


1 Email Addresses and Phone Numbers

Easily add and edit your email addresses and phone numbers to keep them up to date.

2 Email Preferences

Under **Manage Delivery Preferences**, choose **Go Green** to receive convenient e-delivery of plan-related communications. You can also receive financial education through invitations to virtual sessions on planning for retirement and more.



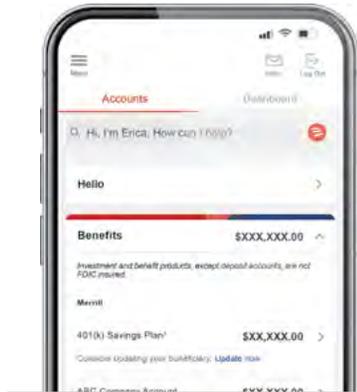
3 Security Center

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

4 Change Login Security Preferences

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



For illustrative purposes only.

Erica®

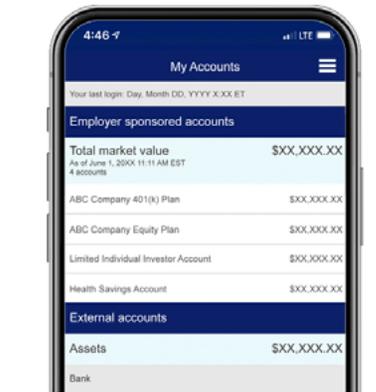
Your virtual financial assistant is ready to help. Check out all that Erica can do for you on the Benefits OnLine app.*



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.

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