

# A guide to your 401(k) account

Benefits OnLine®



**Merrill Lynch**  
Bank of America Corporation

[www.benefits.ml.com](http://www.benefits.ml.com)

# It's easy to access your account online or by phone

Benefits OnLine®

[www.benefits.ml.com](http://www.benefits.ml.com)

Benefits OnLine® recognizes if you're logging in from a computer or a mobile device, and will direct you to the proper site.

## Retirement & Benefits Contact Center



**800.228.4015**



International\*

**+1.609.818.8894**



TDD

**866.657.3323**

An Interactive Voice Response (IVR) system is available virtually 24/7, and representatives are available 8 a.m. to 7 p.m. Eastern, any day the New York Stock Exchange is open.



*Questions? Use Benefits OnLine's click-to-chat feature to connect with a representative.*

*\* Please note that international calls may incur additional carrier charges.*

*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.*

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Investment products:

**Are Not FDIC Insured**

**Are Not Bank Guaranteed**

**May Lose Value**

# Keep tabs on your 401(k) account

Joining your company's 401(k) plan is a great step you can take to help 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.

Let's take a look at getting around the site.

The screenshot shows the Merrill Lynch Benefits OnLine website. At the top left is the Merrill Lynch logo with the text "Bank of America Corporation". At the top right is "Benefits OnLine International | ml.com". Below the logo is a navigation bar with "My Accounts" and "Education Center". The main content area is divided into two columns. The left column is titled "Secure Login" and contains a "User ID:" field with a "Continue" button. Below this is a "Remember me" checkbox and a note: "You will be asked to enter your password after you click Continue." A second "Continue" button is present. Below the login section is a "Create your User ID now" link, a "Forgot your User ID or Password?" link, and a "Have login questions?" link. At the bottom of this column is a link to "Learn more about our firm's background on FINRA's BrokerCheck." The right column is titled "Benefits OnLine®" with the subtitle "Retirement and benefit services provided by Merrill Lynch". It features a central graphic with the text "Your priorities, front and center" and "Find resources that can help pull the pieces together >". The graphic consists of a central blue circle with "Finances" and six surrounding colored circles: "Family" (orange), "Giving" (light blue), "Work" (orange), "Home" (red), "Leisure" (green), and "Health" (purple). Below this graphic are three sections: "Featured Highlights" with links to "Borrowing From the Bank of You: Taking a loan from your retirement account >", "Before you make your decision, take time to review the benefits and the drawbacks.", and "Don't Just Set It and Forget It: Your 401(k) needs regular TLC >"; "myFuture Newsletter" with a link to "View the most recent version of the myFuture Newsletter. Go now >"; and "Research & Insights" with a link to "What's next for the global markets & the economy? Learn more about timely insights on investment opportunities and risks. Go now >".

## Log in to Benefits OnLine

When you go to [www.benefits.ml.com](http://www.benefits.ml.com), you'll arrive at the **Welcome** page.

### 1 User ID

Enter your User ID here. You'll be asked for your password after you select **Continue**.

*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 Lynch, you don't need to create new ones.*



*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.*

# 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.

The screenshot shows the 'My Accounts' page with a main menu bar at the top. The page is divided into several sections: a 'Total Market Value' section (1) showing \$0.00, an 'Action Center' (2) with an 'ENROLL IN YOUR PLAN' button, a 'Message Center' (4) with announcements, and a 'Current Balance' summary section (3) showing a balance of \$23,159.03. Below the summary is a table of investments.

Investment	% of Account	Shares / Units / Bonds	Closing Price	Change	Cost Basis	Vested Balance	Market Value
ABC FUND	4.68%	149.2082	\$7.2600	0.13%	\$6,781.59	\$1,061.56	\$1,083.24
DEF FUND	10.64%	104.5874	\$23.5900	0.55%	\$2,912.52	\$2,299.42	\$2,464.08



Browse the **Education Center** for videos, articles and other resources to help you work on what's important to you — both now and in the future. You can go to this tab even if you're not logged in.  
[www.education.ml.com](http://www.education.ml.com)

## 1 Total Market Value

See your account balance at a glance. And for more details, select the name of your 401(k) plan to go to the **Account Summary** page.

## 2 Enroll now

If your plan allows you to enroll on your own, you'll see a message in the Action Center about enrolling. Select the link and follow the prompts to enroll.

## 3 Main menu bar

Use these links to get around the site. Each tab has a different sub-menu of choices to help you quickly find what you're looking for.

## 4 Account Summary

After you start making contributions, on the **Account Summary** page you'll see your current balance, year-to-date contributions, other activity and performance. Select **View details** to get more information.

# Change your contribution rate

To get started, follow this path: **401(k) Plan\*** > **Current Elections** > **Contribution Rates**

\*Your plan name may be different.

My Accounts | Education Center | Advice & Planning | Markets | **401(k) Plan** | Document Library

Account Information | **Current Elections** | Investments | Loans | Withdrawals | Plan Information | Document Library

Plan Selector: Savings & Investment Plan [Select Quick Links] (E41)

401(k) Plan > Current Elections > Contribution Rates

### 1 Your Contribution Rates

Your chosen contribution rates are shown below

Change Contribution Rates

Contributing just 1% more can have a big impact to your retirement savings over time.

**Pre-Tax 401(k) Contribution**

From Each Pay Period 5%

### Select Contribution Rates

Your company's retirement plan makes it easy to save by enabling you to contribute automatically from your paycheck.

### 3 How much would you like to contribute?

**Pre-Tax 401(k) Contribution** (Learn more)

Current 0% 30% Desired

From Each Pay Period 5%

Enter/Update your Annual Salary and Payroll Frequency to model your per pay period contributions, and to see how pre-tax contributions could affect your take home pay.

Salary \$ 50,000 Payroll Frequency Semi-Monthly

Show tax withholding Recalculate

Per Pay Period Deductions		
	Current	Desired
Pre-Tax Contribution	\$104.17	\$125.00
Total Contributions	\$104.17	\$125.00
Paycheck reduced by (estimated)	\$78.13	\$93.75

Go Back Continue

## 1 Your Contribution Rate

See how much you're currently contributing to your 401(k) plan.

## 2 Change Contribution Rate

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 allows Roth 401(k) or traditional after-tax contributions, you'll also see that option on these screens.

# Choose your investments

To get started, follow this path: **401(k) Plan > Investments**

The screenshot shows the 'Manage My Investments' page for a 401(k) Savings & Investment Plan with a balance of \$23,159.03. The page is divided into three numbered sections:

- 1 Investment choices and performance:** Includes the text '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.' and a button labeled 'View My Investment Choices'.
- 2 Investment direction:** Includes the text 'To change how your future contributions are invested, you'll need to decide what percentage of your contributions you want to direct to each investment.' and a button labeled 'Change My Investment Direction'.
- 3 Fund transfer:** Includes the text 'To change how your current account balance is invested, you'll need to indicate which investment(s) to sell and which investment(s) to buy with the proceeds of your sale.' and a button labeled 'Place a fund transfer'.



*Shed some light on your investment mix with the help of the Risk Assessment and Investment Guide at [go.ml.com/quiz](http://go.ml.com/quiz).*

## 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 about them.

## 2 Investment direction

Pick this option to change your investments.

If you change your percentages, make sure they add up to 100%.

## 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.

# Find it fast!

Here are a few “quick paths” for some other common actions you may want to take.

SELECT THIS TAB...	IF YOU WANT TO...	THEN FOLLOW THIS PATH...
<b>401(k) Plan</b>	Add or update your beneficiary information	Current Elections > Beneficiary Designations/Updates
	View your account statements	Account Information > Statements
	Take a loan <i>(if available)</i>	Loans > Request a loan
<b>Advice &amp; Planning</b>	Find out if you're on track with your retirement goals	Tools > Retirement Planning Calculator
<b>My Accounts</b>	Be notified by email when plan communications are available	Account Preferences > Online Delivery/ Manage E-mails
	Move money with electronic transfers <i>(if your plan allows it)</i> <i>Follow the prompts to link Benefits OnLine with a Bank of America banking account, Merrill Lynch brokerage account or an outside financial institution.</i>	Account Preferences > Manage Accounts
	Review plan-specific documents, such as fee disclosures	Document Library



Benefits OnLine [www.benefits.ml.com](http://www.benefits.ml.com)

*There's much more you can do. Explore the site to see what else it offers!*



## What keeps you up at night?

Get practical help with common financial concerns. Visit the **Education Center's Quarterly Spotlight**. Whether you're wondering how to get started or already have a plan in place—or are somewhere in between—these resources are designed to help you make progress toward your goals.

[go.ml.com/aaqs](http://go.ml.com/aaqs)

***Investing through your employer-sponsored plan involves risk, including the possible loss of principal value invested.***

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