



401(k)

# A guide to your account

Benefits OnLine® [benefits.ml.com](https://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) plan.



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.\*

## What's in this guide

- 1 A guide to your account
- 2 Log in to Benefits OnLine
- 3 Navigate the site
- 4 See your account balance
- 5 Change your contribution rate
- 6 Manage your investments
- 7 Update your profile and settings
- 8 Education and resources



Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BofA Corp."). MLPF&S is a registered broker-dealer, member SIPC, and a wholly owned subsidiary of BofA Corp. Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

# Log in to Benefits OnLine

When you go to [benefits.ml.com](https://benefits.ml.com), you'll arrive at the log-in 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.

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.

## 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**.

## 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.



### 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.

# Navigate the site

After you log in, there are several ways of getting around from the **Home** page. You can choose from the **I want to** 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.

## 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. Or, select your plan's name.

## 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 following pages.

## 3 To Do action items

You'll see reminders of actions you may need to take, such as enrolling in the plan or updating your beneficiary information.

## 4 Activity Center

Alerts, messages, transactions, statements, and the Documents are all in one, easy-to-access spot.



### 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.



You can also use the **Benefits OnLine app** to add or update your beneficiary information for your 401(k) plan account.

# See your account balance

When you click on your plan's name, you'll see a detailed account summary. If you haven't enrolled in your plan yet, you'll also see a message in the **To Do** action item box about enrolling.

The screenshot displays the account summary for the ABC Company 401(k) savings plan. At the top, the current balance is \$XX,XXX.XX, with a contribution YTD of \$X,XXX and other activity YTD of -\$X,XXX. The rate of return is up XX.XX% YTD. The page is divided into four main sections:

- 1 Total balance:** Shows the current account balance as of XX/XX/20XX.
- 2 Potential retirement balance:** A table view showing retirement age (67), annual contributions (\$X,XXX), employer contributions (\$XXX), and rate of return (X%). A chart below shows the potential balance at retirement age, broken down into current balance, contributions, employer contributions, and potential portfolio growth.
- 3 Actions:** A list of actions including 'View or change future contribution rate', 'Manage beneficiary designation', 'View loan options', and 'View your withdrawal and rollover options'.
- 4 Balance and Investment:** A table showing the beginning and ending balances, contributions, gain/loss, interest/dividends, and withdrawals/debits. A donut chart shows the investment asset allocation.

## 1 Total balance

See your account balance at a glance.

## 2 Potential retirement balance

Input your expected retirement age, your annual contribution to your 401(k) plan, annual employer contribution and expected rate of return to see an estimate of your potential balance upon retirement.

## 3 Actions

Select from the links to take common actions for your account, such as changing your contribution rate or manage your beneficiaries.

## 4 Balance

View your beginning and ending balances as well as your contributions, any gains or losses, interest and dividends, and withdrawals/debits in this summary box.



### Why not bump it up a bit?

Consider increasing your contribution rate. Even a small increase of 1% or 2% could add up over time.

# Change your contribution rate

To get started, select **I want to ... Change My Contribution Rate** from the **Home** page.

Summary Investments Documents Activity

## 1 Your contribution rate

You have contributed \$1,020.25 year to date toward your retirement.<sup>1</sup>

**You get 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\*

[Are Roth 401\(k\) contributions right for me?](#)      [Access the Roth 401\(k\) Comparison Calculator](#)

[Learn about contribution limits](#) >

**3 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
<b>Total contributions:</b>	<b>\$82.56</b>	<b>\$82.56</b>
Estimated paycheck deduction:	\$72.65	\$72.65

## 1 Your contribution rate(s)

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

## 2 Change contribution rate(s)

Select the plus or minus buttons if you want to change your current contribution rate.

## 3 Paycheck deduction

When you change your contribution rate, you'll see a comparison of the current and new amounts that will be deducted from your paycheck to help you make your decision.



### Your plan's contribution options

Depending on the type of contributions your plan allows (pre-tax, Roth 401(k) or traditional after-tax contributions), you'll see those options on this page.



You can also view or change your contribution rate(s) using the [Benefits OnLine app](#).

# Manage your investments

To get started, select **I want to ... Manage My Investments** from the **Home** page.

**Manage My Investments**

**401(k) Savings & Investment Plan**  
**\$51,356.82**

Advice Access  
Advice Access can recommend a personalized investment strategy to help you prepare for your future.

[Go to Advice Access](#)

**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.

**1** [View My Investment Choices](#)

**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.

[Change My Future Investment Direction](#)

**Change how my current balance is invested**  
To change how your current account balance is invested, you'll need to select which investment(s) to sell and which investment(s) to buy.

**2** [Place a Transfer Between Funds](#)

**Change my entire investment mix**  
You can review or change how your current balance is invested across different investments within your account. If you want to change your investment mix, you'll need to decide what percentage you would like to invest in each of the investments you currently have.

**3** [Change How My Entire Account is Invested](#)

**Portfolio allocation**

1 View Current Allocation      2 Reallocate Investments      3 Review and Submit

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
<b>ALLOCATION FUNDS</b>				
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 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.

## 3 Change How My Entire Account is Invested

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

## 4 Change your investments

If you've chosen **Change How My Entire Account is Invested**, you'll arrive on this page. Select **Continue** if you want to make changes. Make sure your percentages add up to 100%.



### 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](https://go.ml.com/quiz).



You can also use the [Benefits OnLine app](#) to change how your account is invested or to view investment performance.

# Update your profile and settings

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

The screenshot shows the 'Profile & Settings' page. On the left is a navigation menu with four numbered items: 1 Profile Information, 2 Settings, 3 Manage Login Email, and 4 Security Center. The main content area is titled 'Manage Login Email' and includes a 'Login Email' dropdown menu, a note about delivery preferences, and a 'MANAGE DELIVERY PREFERENCES' section. Below this is a 'Go Green Today!' banner with an 'UPDATE ALL' button. At the bottom, there is a table for delivery preferences and a 'Financial Education' section.

**1 Profile Information**  
 Email Addresses  
 Phone Numbers

**2 Settings**  
 Email Preferences  
 Manage Linked Accounts

**3 Manage Login Email**  
 You can add or edit email addresses at any time. Select an email address from the drop down menu or click on "Add/Edit Email Address".  
 Note: The change you make will not be applied to your delivery preferences. To review your delivery preferences, click on "Add/Edit Email Address".  
 Login Email  
 Choose an email  
 Add/Edit Email Address

**MANAGE DELIVERY PREFERENCES**  
 Your current delivery preferences are listed below. You have the option of setting delivery preferences for each record type. Your delivery preferences will tell us how you would like to receive your account records (i.e. paper or online). Setting the delivery preferences below will apply these preferences and your selected email addresses to all of your record kept benefits accounts currently accessed through Benefits OnLine or that may be established in the future, unless you are otherwise informed. These selections do not apply to your personal brokerage account(s) including a limited purpose brokerage account opened in connection with equity award services. Your plan sponsors may choose to override your selection for specific documents or combine multiple documents together, in which case you will be notified.

**Go Green Today!**  
 To elect online delivery for all available record types, please select an email address and click "Update All".  
 Change all records to online delivery  
 Personal Email  
 Choose an email  
 UPDATE ALL  
 Add/Edit Email Address

Record Type	Delivery Method	Email
Account Statements May Include: Periodic statements Special Tax Notice	<input type="radio"/> Mail <input checked="" type="radio"/> Online	Personal Email Choose an email Add/Edit Email Address
Financial Education Personalized education and information to help you balance financial priorities at your key life and plan events that can help you meet your short-and-long-term financial goals.	<input checked="" type="radio"/> Online <input type="radio"/> Personal Email	Personal Email Choose an email Add/Edit Email Address

**4 Security Center**  
 Change User ID  
 Change Password  
 Change Login Security Preferences  
 Challenge Questions  
 Login History

## 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.



### 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.



You can also use the [Benefits OnLine app](#) to update your online delivery preferences for plan communications and personalized financial education.



# Education and resources

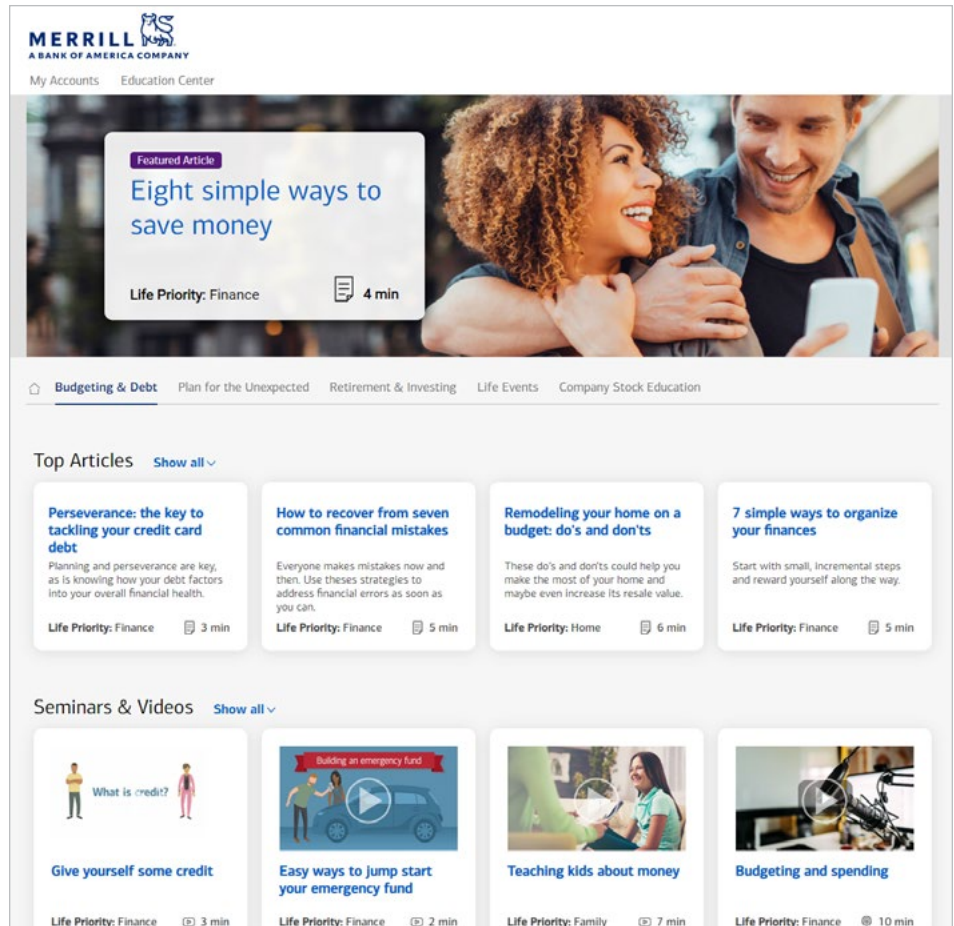
## Education Center

[education.ml.com](https://education.ml.com)

See what's trending among helpful resources in five key financial areas in the Education Center. Then, use these videos, articles and tools to help you pursue your goals in areas such as budgeting, planning for retirement, and more.

 **Download the free app**  
[benefits.ml.com](https://benefits.ml.com)

Visit **Benefits OnLine** on your mobile device and select your mobile platform when prompted.\* Use the app or website to manage your account, view your statements, confirmations and other plan communications, and opt-in for online delivery of plan communications and personalized education.



**MERRILL**  
A BANK OF AMERICA COMPANY

My Accounts Education Center

**Featured Article**  
**Eight simple ways to save money**  
Life Priority: Finance 4 min

Budgeting & Debt Plan for the Unexpected Retirement & Investing Life Events Company Stock Education

**Top Articles** Show all

- Perseverance: the key to tackling your credit card debt**  
Planning and perseverance are key, as is knowing how your debt factors into your overall financial health.  
Life Priority: Finance 3 min
- How to recover from seven common financial mistakes**  
Everyone makes mistakes now and then. Use these strategies to address financial errors as soon as you can.  
Life Priority: Finance 5 min
- Remodeling your home on a budget: do's and don'ts**  
These do's and don'ts could help you make the most of your home and maybe even increase its resale value.  
Life Priority: Home 6 min
- 7 simple ways to organize your finances**  
Start with small, incremental steps and reward yourself along the way.  
Life Priority: Finance 5 min

**Seminars & Videos** Show all

- Give yourself some credit**  
What is credit?  
Life Priority: Finance 3 min
- Easy ways to jump start your emergency fund**  
Building an emergency fund  
Life Priority: Finance 2 min
- Teaching kids about money**  
Life Priority: Family 7 min
- Budgeting and spending**  
Life Priority: Finance 10 min

\* The app is designed to work with most smartphones in most 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.**

Merrill provides products and services to various employers, their employees and other individuals. In connection with providing these products and services, and at the request of the employer, Merrill makes available websites on the internet, mobile device applications, and written brochures in order to provide you with information regarding your plan. Under no circumstances should these websites, applications, and brochures, or any information included in these websites, applications, and brochures, be considered an offer to sell or a solicitation to buy any securities, products, or services from Merrill or any other person or entity.

Unless otherwise noted, all trademarks and registered trademarks are the property of Bank of America Corporation.

© 2021 Bank of America Corporation. All rights reserved. | 3355143 | 20203682-1 | 01/2021 | ADA