

# Benefits OnLine®

## Account access user guide: 401(k)



## Plan for your future... and much more

**Merrill Lynch**  
Bank of America Corporation

Benefits OnLine International | ml.com

My Accounts Education Center

### Secure Login

Enter your User ID

Remember me

You will be asked to enter your password after you click Continue.

**Continue**

• Create your User ID now

• Forgot your User ID or Password?

**+** Add Benefits OnLine to your Favorites  
Click Here >

## Benefits OnLine®

Retirement and benefit services provided by Merrill Lynch

### It's a slam-dunk

Choose online delivery for Plan documents. You score when you go green.

**Featured Highlights**

**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.**

**Don't Just Set It and Forget It:** Your 401(k) needs regular TLC >

It's important to check your account periodically, and rebalance when necessary, to make sure your investments are still in line with your goals and properly diversified to help you minimize risk.

**myFuture Newsletter**

View the most recent version of the myFuture Newsletter. [Go now >](#)

**Research & Insights**

What's next for the global markets & the economy? Learn more about timely insights on investment opportunities and risks. [Go now >](#)

### Use Benefits OnLine to:\*

- Enroll in your plan.
- Check your balance.
- Track investment performance.
- Review your transactions and account statements.
- Chart your rate of return.
- Research your investment choices.
- Change your investments and contribution rate.
- Go green! Choose online delivery for your plan communications.
- Find tips and tools about investing and retirement.

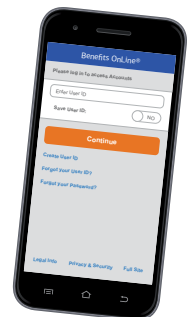
\* Certain features may not be available for your plan.

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



### Connect through your smartphone

The mobile-optimized Benefits OnLine website at <http://m.benefits.ml.com> can keep you connected to your 401(k) plan when you're on the go. The site is designed to work with most smartphones.



Merrill Lynch makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S) and other subsidiaries 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**



## To enroll or log on

To get started with Benefits OnLine at [www.benefits.ml.com](http://www.benefits.ml.com), click the link **Create your User ID now** on the Welcome page and then follow the prompts to create a User ID and password for your account.

### Please keep in mind

- Passwords are case sensitive — be sure to enter lower case and capital letters properly.
- Avoid using personal information such as your name and/or birth date.

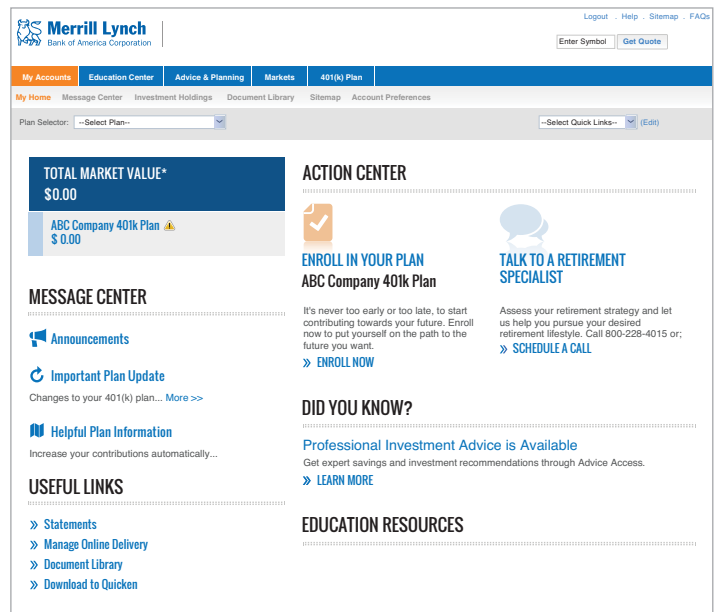


# Making the most of Benefits OnLine

## Check your balances, review your investment mix, check messages

When you log in, you'll land on the **My Accounts** page. Here you can:

- Enroll in your plan. Click the **Enroll in Your Plan** link in the Action Center.
- View the balance of your account(s) in the **Total Market Value** box. Click the plan name to see your account summary.
- Access your most recent statements via the **Statements** link under **Useful Links**.
- Select **Manage Online Delivery** under **Useful Links** to receive e-mail notification of plan communications and eliminate paper copies.
- Check the **Message Center** for timely news about your plan.
- Download your balance information and account history (up to 90 days) directly into Quicken via the **Download to Quicken** link.
- Set up **Quick Links** to the areas of the site you visit most often.



## Click to chat

Online chat is another convenient way to stay connected with your plan. Depending on the information you're looking for, you can click on the icon to connect with a live agent and have your questions answered on the spot. The icon will generally appear on the right-hand side of the page.



## Navigate using Benefits OnLine "Quick Paths"

### 401 (k) Plan > Account Information > Account Summary

"Quick Paths" are the row of text links near the top of most pages of Benefits OnLine. These links are a "trail" that can take you back to a previous page or to the home page (My Accounts). When you click a link, you'll return to that particular page.

# Taking a closer look at your account

From the **My Accounts** page, click on the name of your plan to access your **Account Summary** page. You'll see a blue bar with five "tabs" that show key information about your account. Clicking on a tab will highlight it in blue and display detailed information below. You can select any of the tabs for additional information. For example:

## 401(k) Plan > Account Information > Account Summary

**Merrill Lynch**  
Bank of America Corporation

Logout • Help • Sitemap • FAQs  
Enter Symbol Get Quote

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

Account Information Current Elections Investments Loans Loans New Withdrawals Plan Information Document Library

Plan Selector: -- Select Plan -- Select Quick Links -- (Edit)

401(k) Plan > Account Information > Account Summary

Account Summary Print

**CURRENT BALANCE**  
**\$23,159.03**  
As of DDMMYYYY

**BALANCE ON DDMMYYYY**  
**\$17,303.65**

**CONTRIBUTIONS (YTD)**  
**\$4,811.14**  
View Detail

**OTHER ACTIVITY (YTD)**  
**\$1,044.25**  
View Detail

**PERFORMANCE (YTD)**  
**+4.60%**  
View Detail

**Current Balance** Display Combined View

by Investment | by Source | by Asset Class

Expand All

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%	\$8,781.59	\$1,061.56	\$1,083.24
DEF FUND	10.64%	104.5874	\$23.5600	0.55%	\$2,912.52	\$2,299.42	\$2,464.08
GHI FUND	14.39%	203.5640	\$16.3700	0.54%	\$3,595.64	\$3,061.02	\$3,332.34
JKL FUND	23.86%	573.8812	\$9.5500	0.73%	\$5,171.06	\$4,764.50	\$5,480.56
MNO FUND	18.14%	254.7432	\$16.4900	0.73%	\$4,177.99	\$3,825.99	\$4,200.72

**Other Activity** Display Combined View

Year to Date | Current Month | 3 Months | 6 Months | 1 Year | Custom (up to 18 months)

**\$17,303.65**  
Beginning Balance

**\$23,159.03**  
Ending Balance

Change in value: **+\$5,855.39**  
[View account history detail >](#)

Item	Amount
Beginning Balance	\$17,303.65
+ Contributions/Other Credits	+\$11,591.15
<b>Other Activity</b>	
+ Interest / Dividends	+\$141.19
+ Fund Transfer In / Out	+\$107.80
- Withdrawals / Other Debits	-\$6,780.01
+ Gain / Loss	+\$795.25
<b>Ending Balance</b>	<b>\$23,159.03</b>

## Current balance

You can view your balance by:

- Investment
- Source
- Asset Class

Click the button to learn more about the information on this page.

Click any fund name to view its description, trading symbol, performance and prospectus (if available).

For directions on how to perform common tasks, see the [next page](#).

## Other activity

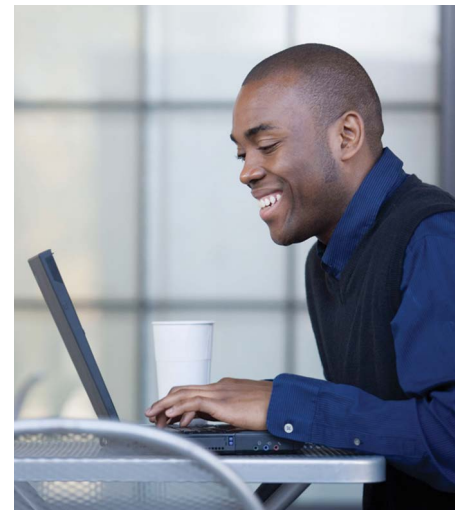
Here you'll find other activity for your account, including: contributions and other credits — interest and dividends — fund transfers — withdrawals and other debits — gains and losses in your portfolio. There's also a link to account history detail.

## Want more?

The Education Center offers articles, videos and presentations organized by lifestage. You can access it even before you log in to Benefits OnLine, so it's easier to share the information with family and friends. You also have quick access after logging in. [www.education.ml.com](http://www.education.ml.com) [Go >>](#)

You'll find other resources on the site as well:

- **Financial Calculators** can show you how small changes in your spending habits may really add up for retirement. [go.ml.com/calc](http://go.ml.com/calc) [Go >>](#)
- **myFuture®** includes articles on investing, retirement planning, wealth management and similar topics. [www.mlmyfuture.com](http://www.mlmyfuture.com) [Go >>](#)





## Benefits OnLine “Quick Paths”: find it fast!

It's easy to manage and monitor your account through Benefits OnLine. The table below offers tips for viewing your account information, performing key tasks and accessing useful information and resources through the site.

If you want to ...	Take this step ...
<a href="#">Enroll in your plan</a>	Click “Enroll in Your Plan” in the Action Center on the <b>My Accounts</b> page
<a href="#">View your investment holdings</a>	Click the <b>401(k) Plan</b> tab at the top of the screen Click <b>401(k) Plan &gt; Current Elections</b> , then:
<a href="#">Calculate take-home pay with new contribution rate</a>	<ul style="list-style-type: none"> <li>• Select the “Contribution Rates” drop-down, then “Change Contribution Rates”</li> <li>• Enter your salary and payroll frequency</li> <li>• Move the slider to estimate how different contribution rates may affect your take-home pay</li> </ul>
<a href="#">Change your contribution rate</a>	Click <b>401(k) Plan &gt; Current Elections</b> , then: <ul style="list-style-type: none"> <li>• Select the “Contribution Rates” drop-down, then “Change Contribution Rates”</li> <li>• Move the slider left or right (or fill in the box) after entering your personal data to estimate the effect on take-home pay</li> <li>• Click <b>Continue</b> and follow the easy steps to confirm your change</li> </ul>
<a href="#">Review how your account is allocated</a>	Click <b>401(k) Plan</b> , then select “By Asset Class” under “Current Balance”
<a href="#">Review how your contributions are being invested</a>	Click <b>401(k) Plan &gt; Investments</b> , then: <ul style="list-style-type: none"> <li>• Select the “Investment Direction” drop-down</li> </ul>
<a href="#">Review the plan’s investment choices and information about each choice</a>	Click <b>401(k) Plan &gt; Investments</b> , then: <ul style="list-style-type: none"> <li>• Click “Investment Choices &amp; Performance” to see the choices available in the plan</li> <li>• Click the name of a fund for more information about it</li> </ul>
<a href="#">Change how your account balance is invested</a>	Click <b>401(k) Plan &gt; Investments</b> , then: <ul style="list-style-type: none"> <li>• Select the “Fund Transfer” drop-down</li> <li>• Follow the prompts to choose which investment(s) to sell and buy</li> </ul>
<a href="#">Change how your future contributions will be invested</a>	Click <b>401(k) Plan &gt; Investments</b> , then: <ul style="list-style-type: none"> <li>• Select the “Investment Direction” drop-down</li> <li>• Click “Change Investments”</li> </ul>
<a href="#">View account statements</a>	Click <b>401(k) Plan &gt; Account Information</b> , then: <ul style="list-style-type: none"> <li>• Select the “Statements” drop-down</li> </ul>
<a href="#">View account history</a>	Click <b>401(k) Plan &gt; Account Information</b> , then: <ul style="list-style-type: none"> <li>• Select the “Account History” drop-down</li> </ul>
<a href="#">Check your loan (if available)</a>	Click <b>401(k) Plan &gt; Loans</b> , then: <ul style="list-style-type: none"> <li>• Select the “Outstanding Loans” drop-down</li> </ul>
<a href="#">Learn more about planning for retirement and investing</a>	Click the desired link under <b>Education Resources</b> on the <b>My Accounts</b> page



## Access your account by phone

A participant service representative can help with any questions you may have about using Benefits OnLine. Representatives are available Monday through Friday, 8 a.m. to 7 p.m. Eastern, on all days the New York Stock Exchange is open.

- Retirement & Benefits Contact Center: **1.800.228.4015**
- International: Call collect **1.609.818.8894**
- Telecommunications Device for the Deaf (TDD): Toll-free **1.866.657.3323**