



## 401(K) PLANS

# 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 Benefits OnLine®.

Use this guide to become familiar with Benefits OnLine, and learn how to take important actions related to your 401(k) plan.

#### Choose a topic

- Log in
- Explore the site
- See your account summary
- Change your contribution rate
- Manage your investments
- Update your profile and settings
- Access financial wellness resources



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.

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Investment products:

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

Visit [benefits.ml.com](https://benefits.ml.com) and log in to view your 401(k) account.

The screenshot shows the Merrill Edge Benefits OnLine login page. At the top left is the Merrill Edge 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 'Remember me' checkbox, and a 'Log in' button. Below the form are links for 'Forgot User ID?' and 'Forgot Password?' (callout 2), and 'Create your User ID now' (callout 3). To the right is a promotional banner for 'Meet Erica®, your virtual financial assistant' with a QR code and a smartphone image showing the app interface. At the top right, there is a 'Language Preference' link (callout 5) and the URL 'ml.com'. At the bottom, there are four navigation cards: 'Recognized by J.D. Power' (callout 4), 'myFuture blog', 'Navigating Current Events', and 'Education Events Center', each with a 'Read more', 'Explore now', 'Discover now', or 'Browse now' button.

## 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 for Benefits OnLine, select these links and the site will walk you through the steps to recover them.

## 3 Create your User ID now

If you're new to Benefits OnLine and don't have a User ID or password, select this link, then follow the prompts to get started.

## 4 Use these helpful links

Be sure to check out the links at the bottom of the login page. From here, read up on financial topics, and view the schedule to sign up for free financial education webinars (see page 8 for more details).

## 5 View Benefits OnLine in Spanish

Select **Language Preference** and choose **Español** to view certain sections of Benefits OnLine in Spanish.

The screen shots 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 with the following elements highlighted by numbered callouts:

- 1**: A red circle next to the plan name 'ABC Company 401(k) Plan' in the 'Employer sponsored accounts' section.
- 2**: A red circle next to the 'Actions' drop-down menu for the selected plan, which lists: 'Change My Contribution Rate', 'Manage My Investments', 'Manage My Beneficiary Designation', and 'View My Loan Availability'.
- 3**: A red circle next to the 'View all of your external accounts in one place' link under the 'Using My Financial Picture' section.
- 4**: A red circle next to the 'To Do' reminder box titled 'Be sure to name your beneficiary' for the 'ABC Company 401(k) Plan'.
- 5**: A red circle next to the 'Activity center' section, which contains icons for Alerts, Messages, Activity, 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 reveal additional details about your account.

## 2 401(k) plan Actions menu

Select the three dots to reveal quick links to common actions you can take, such as changing your contribution rate and managing your investments.

## 3 Using My Financial Picture®

When you use My Financial Picture to add external accounts, you'll conveniently see all of your accounts on the **Home** page of Benefits OnLine after you log in. The more information you add, the more complete your financial picture becomes. For more information about this free, secure service, view [this document](#).

## 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, messages, transactions, statements, and documents are all in one easy-to-access spot.

# See your account summary

Want to find out the current value of your account, get a snapshot of your investment mix, or see any upcoming actions you may need to take? After you log in, select your plan's name on the **Home** page to view your account summary.

The screenshot displays the account summary for the ABC Company 401(k) savings plan. At the top, a ribbon shows the account balance as \$XX,XXX.XX, with contribution YTD of \$X,XXX, other activity YTD of -\$X,XXX, and a year-to-date rate of return of XX.XX%. Below this, the 'Potential account balance' section features a chart showing the growth of the account from age 63 to 67, broken down into current balance, contributions, employer contributions, and potential portfolio growth. To the right, an 'Actions' box provides links for adjusting contribution rates, beneficiary designations, loan options, and withdrawal/rollover options. The 'Balance' section shows a year-to-date summary of beginning balance, contributions, interest/dividends, withdrawals/debits, gain/loss, and ending balance. The 'Investment' section includes a donut chart for asset allocation across Equity/Stock, Bond/Fixed Income, and Loan categories, along with the current market value.

## 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

It's easy to view your current contribution rate and see how any changes may affect your take-home pay. To get started, select **Change My Contribution Rate** from the three-dot *Actions* menu on the **Home** page.

The screenshot shows the 'Your contribution rate' page. Callout 1 points to the title. Callout 2 points to the 'Pre-tax contribution' rate input field. Callout 3 points to the 'Paycheck deduction' table.

**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](#)

**Paycheck deduction\***

Annual salary: \$35,776 Pay period: Bi-Weekly

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 current contribution rate(s)

See how much you're currently contributing to your 401(k) plan. 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 with 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 amounts that will be deducted from your paycheck. You can also see how it might affect your take-home pay, and compare the differences between contributions deducted before or after taxes are taken out.

# Manage your investments

If you want to get more information about the investments offered through your plan, or change how your account is invested, select **Manage My Investments** from the three-dot *Actions* menu on the **Home** page.

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  
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.

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

Change my entire investment mix  
You can review or change how your current balance or future contributions are divided across different investments within your account. To reallocate (change your investment mix), you'll need to decide what percentage of your balance you would like to invest in each of the investments you choose.

Portfolio allocation

**5** [View Current Allocation](#) [Reallocate Investments](#) [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 to get 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 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

Review or change your personal information, choose online delivery of statements and plan documents, and more, by selecting 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 six items, each marked with a red circle containing a number: 1 Profile Information, 4 Manage Linked Accounts, 5 Security Center, and 6 Change Login Security. The main content area is divided into sections: 'Manage Login Email' (marked with a red circle 2), 'MANAGE DELIVERY PREFERENCES' (marked with a red circle 3), and a 'Go Green Today!' banner. Below the banner is a table with columns for Record Type, Delivery Method, and Email. The table lists 'Financial Education' and 'Account Statements' with options for Mail or Online delivery and a dropdown for Personal Email.

## 1 Profile Information

Add or change your email and phone numbers here. These can be used to have an authentication code sent to you for added security when you log in, if you choose. Adding a phone number to your profile makes it easier to authenticate your account when you call the Retirement & Benefits Contact Center.

## 2 Email preferences

Selecting **Email Preferences** brings you to this screen, where you can choose to receive convenient online delivery of plan-related communications.

## 3 Financial Education

You can also choose to receive personalized financial education. After you've made your choices for online delivery, select **Accept & Submit**.

## 4 Manage linked accounts

Link to any existing Bank of America, Merrill or outside accounts you may have, for a consolidated view of your finances.

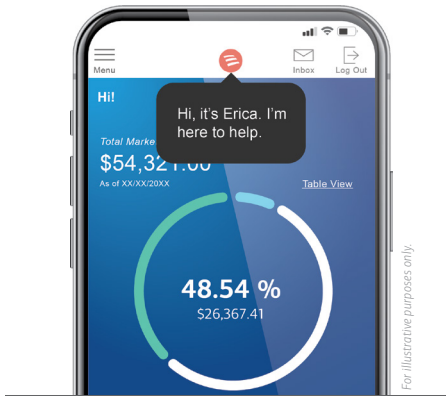
## 5 Security Center

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

## 6 Change Login Security Preferences

You can 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



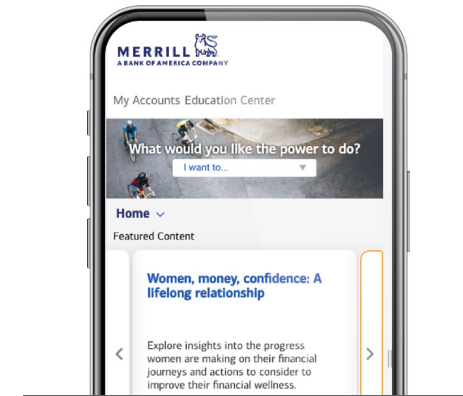
## Erica<sup>®</sup>

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

Answer a few questions and get a suggested, personalized action plan with steps to help you take control of your finances.



## Education Center

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

**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.**

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