



## 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 learn how to take important actions related to your 401(k) plan.

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Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value



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 Spanish

#### Home page overview

#### Account summary

#### Contribution rate

#### Manage investments

- Investment choices
- Future contributions
- Transfer funds
- Change investments

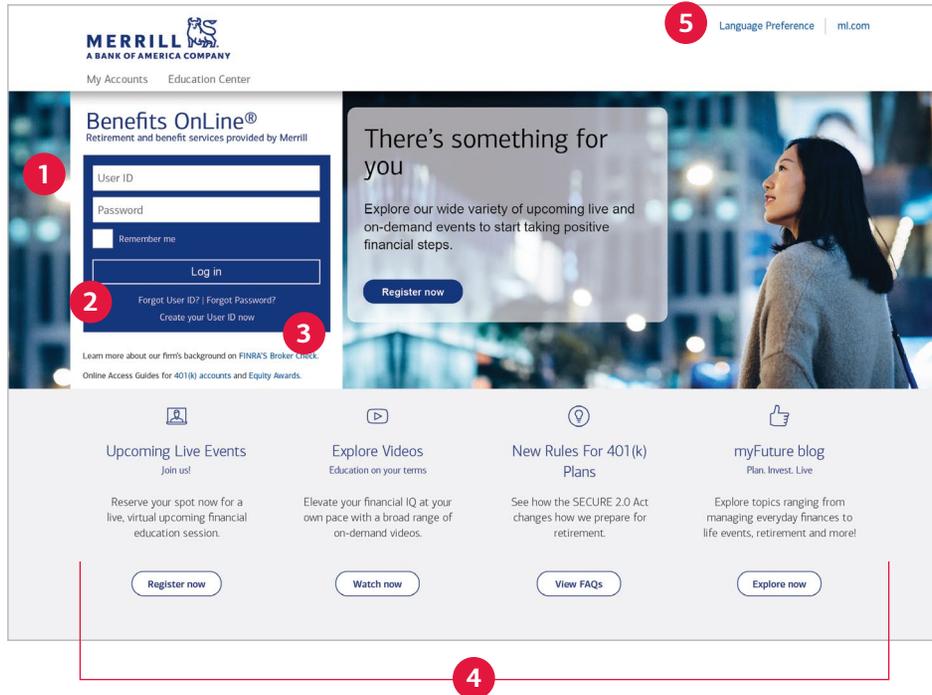
#### Profile and settings

- Profile information
- Email preferences
- Financial education
- Linked accounts
- Security preferences

#### Helpful resources

# Log in to Benefits OnLine

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



## 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 now

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 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 interface with five callouts:

- 1 Plan name:** A callout pointing to the 'ABC Company 401(k) Plan' entry in the 'Employer sponsored accounts' table.
- 2 401(k) plan Actions menu:** A callout pointing to the three-dot menu icon next to the plan name, which opens a dropdown menu with options: 'Change My Contribution Rate', 'Manage My Investments', 'Manage My Beneficiary Designation', and 'View My Loan Availability'.
- 3 Link Accounts:** A callout pointing to the 'Link Accounts' section, which includes a link icon and the text: 'You can add new accounts that you own to your online portfolio view. Link accounts'.
- 4 To Do reminders:** A callout pointing to the 'To Do' section, which features a 'To Do' button and a reminder: 'Be sure to name your beneficiary ABC Company 401(k) Plan. Keeping your beneficiary information up to date can help ensure your account is distributed according to your wishes. Name your beneficiary now >'.
- 5 Activity center:** A callout pointing to the 'Activity center' section, which contains icons for Alerts, Messages, 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 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 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.

Home Accounts Education Center Message Center Profile & Settings

**ABC Company 401(k) savings plan**

**1** **\$XX,XXX.XX** **\$X,XXX** **-\$X,XXX** **↑XX.XX% YTD**  
 Balance as of XX/XX/20XX Contribution YTD Other activity YTD Rate of return

Summary Investments Documents Activity

## Account summary

**Potential account balance** Table view Important disclosures and assumptions

Retirement age: 67 Your annual contribution: \$ X,XXX.XX Annual employer contribution: \$ X.XX Rate of return: X% Update

Potential balance \$XX,XXX.XX

Chart showing Potential balance from age 63 to 67. Components: Current balance, Your contributions, Employer contributions, Potential portfolio growth.

**3** **Actions**

- View or change future contribution rate
- Manage beneficiary designation
- View loan options
- View your withdrawal and rollover options

**4** **Balance** Year to date

Beginning Balance on XX/XX/20XX	\$XX,XXX.XX
Contributions:	+ \$X,XXX.XX
Interest/dividends:	+ \$XX,XXX.XX
Withdrawals/debits:	- \$XX.XX
Gain/loss:	+ \$X,XXX.XX
<b>Ending balance on XX/XX/20XX:</b>	<b>\$XX,XXX.XX</b>

View investment details (YTD)

**5** **Investment** Your asset allocation

Donut chart showing asset allocation: EQUITY/STOCK \$XX,XXX; BOND/FIXED INCOME \$XX,XXX; LOAN \$XX,XXX

Market value: \$XX,XXX

Hypothetical results are for illustrative purposes only and are not meant to represent the past or future performance of any specific investment vehicle. For more detailed information please click [Important disclosures and assumptions](#).

## 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.

Summary Investments Documents Activity

## 1 Your contribution rate

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

[Learn about contribution limits >](#)

**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\*

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

**Paycheck deduction\*** 3

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>
<b>Estimated paycheck deduction:</b>	<b>\$72.65</b>	<b>\$72.65</b>

## 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 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 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
<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 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** to review or change your personal information, choose online delivery of statements and plan documents, and more.

The screenshot shows the 'Profile & Settings' page. On the left is a navigation menu with the following items: Profile Information, Email Addresses, Phone Numbers, Settings, Email Preferences, Manage Linked Accounts, Security Center, Change User ID, Change Password, Change Login Security Preferences, Challenge Questions, and Login History. The main content area is titled 'Manage Login Email' and includes a dropdown menu for 'Login Email' and an 'Add/Edit Email Address' link. Below this is a section for 'MANAGE DELIVERY PREFERENCES' with a 'Go Green Today!' banner and a table of record types and delivery methods.

**1** Profile Information  
Email Addresses  
Phone Numbers

**2** Manage Login Email

**3** MANAGE DELIVERY PREFERENCES

**4** Manage Linked Accounts

**5** Security Center  
Change User ID  
Change Password

**6** Change Login Security Preferences  
Challenge Questions  
Login History

Record Type	Delivery Method	Email
<b>Financial Education</b> 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 <sup>1</sup>	Personal Email <input type="text" value="Choose an email"/> <a href="#">Add/Edit Email Address</a>
<b>Account Statements</b> May Include: Periodic statements Special Tax Notice	<input type="radio"/> Mail <input checked="" type="radio"/> Online <sup>1</sup>	Personal Email <input type="text" value="Choose an email"/> <a href="#">Add/Edit Email Address</a>

## 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, 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.

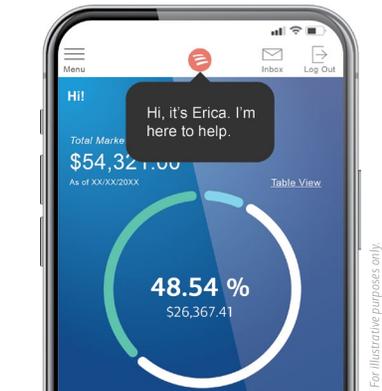
## 5 Security Center

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



For illustrative purposes only.

## Erica®

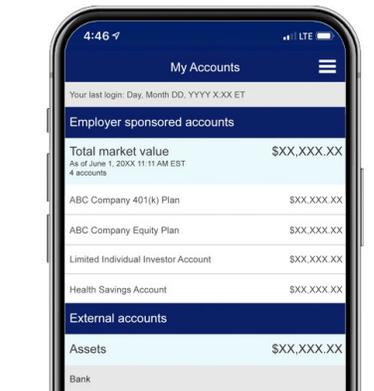
Your virtual financial assistant is ready to help. Check out all that Erica can do for you on the Benefits OnLine app.\*



## Financial Wellness Tracker

[go.ml.com/fwt\\_info](https://go.ml.com/fwt_info)

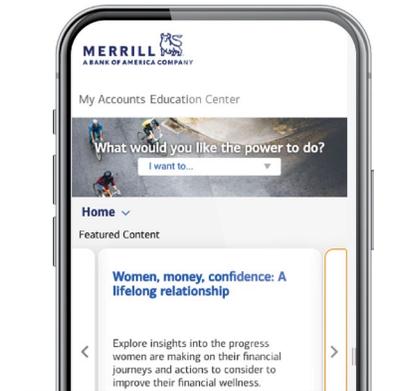
Answer a few questions and get a suggested, personalized action plan with steps to help you take control of your finances.



## My Financial Picture®

[go.ml.com/myfinpic](https://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](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.

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.**

**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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