Access the equity award services you need

To log on
To get started with Benefits OnLine at www.benefits.ml.com, you will need to create a User ID and Password. Just click on Create User ID and follow the prompts.

What you need
• U.S. participants need their Social Security number. Non-U.S. participants need the 9-digit internal verification number provided by Merrill Lynch (enter this when prompted for your “Account Number”).
• You will also need a Personal Identification Number (PIN), which is sent to you in the mail. If you do not have your PIN, select “Forgot Your PIN” when prompted for your PIN.

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:

<table>
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<tr>
<th>Are Not FDIC Insured</th>
<th>Are Not Bank Guaranteed</th>
<th>May Lose Value</th>
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Opening your brokerage account

After you create your User ID and Password, you will be prompted to open a Limited Individual Investor account (LIIA) for your equity awards – even if you have another Merrill Lynch brokerage account.*

Just select Continue on the Open a Brokerage Account screen that appears and follow the prompts.

(You can also access the Open a Brokerage Account screen by clicking the Open Account Now link in the Action Center on the My Accounts page (shown below).

Using Benefits OnLine

Benefits OnLine offers a wide variety of tools and resources for managing and monitoring your awards. When you log in, you’ll land on the My Accounts page, your starting point for viewing your awards.

1 Total Market Value
   Shows you:
   • Your award balance (the total potential market value of your outstanding awards based on the previous trading day’s closing price for your company’s stock).
   • Your brokerage account balance (if account is activated).
   
Select the name of your award plan or brokerage account to see more detailed information.

2 Equity Plan
   Provides access to information and resources for your awards.

3 Message Center
   Shows any important messages that require your attention, including time-sensitive Alerts about actions you may need to take.

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.

* The LIIA is a limited, self-directed, non-interest bearing account that you will need to open before you can conduct any transactions related to your awards.

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.
Viewing your award information

When you click on the name of your equity plan on the My Accounts page, or on the Equity Plan tab, you will be taken to the Grant Summary screen. Here you will see a summary of your awards. To view more detailed information about an award, click on the award’s Grant Date or View Details in the Actions drop-down at the right.

Page highlights

1. **Summary Bar**
   Displays the potential value (unrealized) of your awards based on the previous day’s closing price for your company’s stock.

2. **All Grants**
   Lists information about all your grants. Select an award’s grant date for details about that award, including any recent activity, the vesting schedule and, if applicable, settlement method.

3. **Actions**
   Provides quick access to actions such as accepting an award (if required by your plan), modeling an award, exercising stock options or making a tax election for restricted or performance awards.

Detailed information about your stock options or other awards appears under Equity Plan > Grant Information – Grant Detail. This section displays your award information and award activity. You can choose to view all your grants or only your outstanding grants.

Learn more about equity awards

Benefits OnLine offers a variety of general information about equity awards. You can learn about the different award types that might be available in your company’s plan, opening your brokerage account, managing and monitoring your awards and modeling and conducting transactions.

To access this information, select the Education Center tab at the top.

Connect through your smartphone

http://m.benefits.ml.com

Once you have access to Benefits OnLine, this mobile-optimized website lets you check your grants, receive important alerts, and more, on most smartphones. (Carrier fees may apply.)
# Quick guide to your awards online

Click the **Equity Plan** tab to view your award information and access the tools and resources that can help you manage and monitor your account. The most common tasks are highlighted below. The tabs and menus shown may vary for your company.

Go to [www.benefits.ml.com](http://www.benefits.ml.com), log in and select the **Equity Plan** tab to view the menus that follow.

### If you want to ... select menu item...

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**1 Grant Information**

- **View award information**
  - *Grant Summary* — *Grant Detail* — Potential value of your awards (based on prior trading day's closing price) and details about each of your grants.
- **View annual statements or confirmations**
  - Annual statements provide an annual status of your awards. A confirmation is a record of each award transaction (exercise/settling of awards; does not include subsequent stock sales).

**2 My Activity**

- **View previous or pending activity**
  - View your previous activity by time period and type of activity or review your pending activity.

**3 Individual/Plan Information**

- **View your personal information/tax profile**
  - *Participant/Tax Profile* — Your personal information, including address, ID number and tax rates as provided by your company.

**4 Document Library**

- **View plan agreements and forms**
  - Agreements and forms related to equity awards, along with plan documents and brochures related to your plan.*

**5 Model/Exercise** *(Section 16 persons can model online but must call the plan's financial advisor team to conduct transactions.)*

- **Model and exercise stock options**
  - *Model/Exercise* — Estimate (model) of the net proceeds from exercising your stock options. Allows you to exercise your awards. This menu item will not appear if you have not opened your brokerage account (LIIA/IIA).
- **Model restricted stock or other awards**
  - *Model Only* — Estimate of the net proceeds of a restricted stock vesting or other award transaction.

**6 Brokerage Account**

- **Sell shares or review orders**
  - *Sell Shares* — Allows you to sell shares held in your brokerage account (LIIA).
- **View/Change Orders** — Allows you to cancel a pending order or extend a limit order.
- **View brokerage and tax statements**
  - Go to [MyMerrill](http://www.mymerrill.com) — Statement of cash and securities in your brokerage account (LIIA/IIA) and of any transactions, as well as tax reporting statements.

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* Plan documents, including any prospectus or grant agreement, posted on Benefits OnLine are prepared and made available to you by your company, not Merrill Lynch.

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### Access your account by phone

You can also access your equity award information by phone or speak to a participant service representative. Representatives are available virtually 24 hours a day, seven days a week.

Retirement & Benefits Contact Center: **877.767.2404** / International: **+1.609.818.8894**.