

Guide to Your Retirement Plan Statement



Reviewing your account information has never been easier

Sample

www.benefits.ml.com
FOR ACCOUNT HISTORY, INVESTMENT PERFORMANCE AND MORE

SUMMARY OF YOUR PLANS OCTOBER 1, 20XX – DECEMBER 31, 20XX

ABC COMPANY

Participant Name
Address Line 1
City, State Zip Code

abc company

TOTAL AGGREGATE PLAN VALUE
\$60,352.09

Total aggregate plan value of plans displayed on this statement, as calculated according to the terms and conditions of each plan. Value may include 401k plans (including outstanding loans).

401(K) PLAN(S)

	Beginning Balance	Ending Balance	Vested Balance	Cumulative Return % For This Period
401(k) Plan 1	\$52,525.20	\$55,000.20	\$44,000.16	8.00%
Total Outstanding Loans		5,351.89		

IMPORTANT NEWS ABOUT YOUR PLAN

Benefits OnLine, your plan's Web site, has educational materials and information to help you take charge of your financial future. Log on to "Investing". You'll find expanded access to investing information, tools, planning facts and risk assessment guide to help you make the most of your retirement saving!

Now you can access your statements, confirmations and prospectuses online without having to wait for the mail. Simply log on to Benefits OnLine at www.benefits.ml.com and select Delivery Preferences under the Quick Links to sign up for e-delivery of your documents. You'll be notified via e-mail when your documents are available.

You can find fund documents, including a prospectus, semiannual and annual reports, as well as other performance data by logging in to Benefits OnLine at www.benefits.ml.com.

■ ASSET ALLOCATION

This pie chart shows the current asset allocation for all your 401(k) plan(s).

Equity/Stock 20%
Money Market/Stable Value 20%
Fixed Income/Bond 20%
Other 40%

Please review your statement and advise Merrill Lynch if you find discrepancies in your personal or account information. If we do not hear from you within 30 days, we will assume that all information is correct.

TO CONTACT MERRILL LYNCH
(800) 000-0000, 8 AM – 7 PM ET
Outside USA: (609) 000 0000
TDD (hearing impaired): (866) 000-0000
www.benefits.ml.com

TO CONTACT YOUR FINANCIAL ADVISOR, JOHN SMITH
Call: (999) 999-9999
www.website.com

TO CONTACT ABC COMPANY
ABC COMPANY Benefits Dept.
(999) 999-9999, 9 AM – 5 PM ET
www.website.com

Merrill Lynch
Wealth Management®
Bank of America Corporation

1 | ABC COMPANY | SUMMARY OF YOUR PLANS

Your Retirement Plan statement includes:

- An easy-to-read design
- A concise summary of your account(s)
- Recaps of contributions and activity in your account(s)
- Additional key information about your account(s)

This guide represents features typically common to retirement plans and statements. You can review your actual statement anytime at your convenience – log on to Benefits OnLine®.

www.benefits.ml.com »

How to use this guide

This document was set up in an easy-to-read format to help you understand the different portions of your statement. Just review the definitions of the items highlighted on each sample statement page.

Statement Summary — Front Page



FOR ACCOUNT HISTORY, INVESTMENT PERFORMANCE AND MORE

abccompany

2. TOTAL AGGREGATE PLAN VALUE

Total aggregate plan value of plans displayed on this statement, as calculated according to the terms and conditions of each plan. Value may include 401k plan(s) (including outstanding loans),

5. TOTAL CURRENT VALUE: \$60,352.09

(including outstanding loans)

Cumulative Return

■ ASSET ALLOCATION

Investment Type	Percentage
Equity/Stock	20%
Fixed Income/Bond	20%
Money Market/Stable Value	20%
Other	40%

TO CONTACT MERRILL LYNCH
(800) 000-0000, 8 AM – 7 PM ET
Outside USA: (609) 000-0000
TTD (hearing impaired):
(866) 000-0000
www.benefits.ml.com

TO CONTACT
ABC COMPANY

ABC COMPANY Benefits Dept.
(999) 999-9999, 9 AM - 5 PM ET
www.website.com

Benefits OnLine, your plan's website, has educational materials and information to help you take charge of your financial future. Log on to "Investing". You'll find expanded access to investing information, tools, planning facts and risk assessment guide to help you make the most of your retirement saving!

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You can find fund documents, including a prospectus, semiannual and annual reports, as well as other performance data by logging in to **Benefits OnLine®** at www.benefits.ml.com.

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Activity Detail Section

Sample

ACTIVITY DETAIL OCTOBER 1, 20XX - DECEMBER 31, 20XX

ABC COMPANY
PARTICIPANT NAME

401(K) PLAN(S)

■ CONTRIBUTIONS AND ACTIVITY FOR THIS PERIOD

	401(k) Plan 1
1. Beginning Balance	\$52,525.20
2. Employee Contributions	
Employee Pre Tax	750.00
After Tax	250.00
Roth 401(k)	100.00
3. Your Total Contributions	1,100.00
4. Employer Contributions	
ABC COMPANY match	500.00
Profit Sharing	250.00
Safe Harbor Match	250.00
5. Total Employer Contributions	1,000.00
6. Loan Repayments	
Principal	200.00
Interest	100.00
7. Total Loan Repayments	300.00
8. Other Activity	
a) Interest, Dividends/Other Credits	70.00
b) Withdrawals/Debits	0
9. Total Other Activity	70.00
10. Fees	
Loan Initiation Fee	-40.00
Recordkeeping Fee	-5.00
11. Total Fees	-45.00
12. Change in Value	50.00
13. Ending Balance	\$55,000.20
14. Vested Balance	\$44,000.16
15. Total Outstanding Loans	\$5,351.89
16. ■ CONTRIBUTIONS THIS YEAR	
Employee Contributions	12,000.00
Employer Contributions	5,000.00
17. Total Contributions	\$17,000.00

11. ■ YOUR CUMULATIVE RATE OF RETURN

	12 Months	3 Years	5 Years
401(k) Plan	6.87%	9.82%	10.51%

12. ■ YOUR SAVINGS ELECTIONS

	Pre-Tax contributions	Roth 401(k)	After-Tax contributions
401(k) Plan	12.00%	3.00%	5.00%

13. ■ YOUR PERSONAL INFORMATION

401(k) Plan 1	
Current Status: Active	
Hire Date: xx/xx/xx	Adjusted Hire Date: xx/xx/xx
Plan Entry Date: xx/xx/xx	Employee Number: xxxxxx
Location: xxxxxx	



3 | ABC COMPANY | 401(K) PLANS



See definitions on the next page.

Activity Detail Section

- 1. Beginning Balance** – The market value of the assets held in your account as of the opening date of the reporting period.
- 2. Employee Contributions** – Total contributions you have made during the reporting period.
- 3. Employer Contributions** – Total contributions your employer has made to your account during the reporting period (if applicable).
- 4. Loan Repayments** – If you have a plan loan, total loan repayments made during the reporting period.
- 5. Other Activity** – Changes that may affect your account balance during the reporting period, including these categories:
 - a) Interest, dividends/other credits added to your account (these amounts are reinvested automatically)
 - b) Withdrawals/debits, such as an in-service withdrawal
- 6. Fees** – Fees that may be charged to your account, such as an account maintenance fee, loan fee and/or overnight check fee.
- 7. Ending Balance** – The market value of the assets held in your account as of the closing date of the reporting period.
- 8. Vested Balance** – The total vested market value of your account, which you are entitled to receive even if you terminate employment. Does not include loan balance.
- 9. Total Outstanding Loans** – The aggregate amount of all outstanding plan loans you may have. Loans are reported separately from total assets because they are not an asset of your account.
- 10. Contributions This Year** – Year-to-date dollar amount of your Employee Contributions, any Employer Contributions made to your account, and the total of your Employee and Employer Contributions.
- 11. Your Cumulative Rate of Return** – Percentage increase or decrease in the market value of plan assets held in your account for the prior 12 months, 3 years and 5 years.*
- 12. Your Savings Elections** – Percentage of your eligible compensation or dollar amount that you are contributing.
- 13. Your Personal Information** – Key information about your plan participation, such as hire date and plan entry date.

* These are estimates of your investment returns based on account data for the periods listed. The estimates are calculated using a widely accepted, time-weighted daily valuation method. The return is based on the results of your investment selections as well as account activity. Other methods of calculating returns may yield different results. Past performance is no guarantee of future results.

Activity Detail Section (Continued)

Sample

ACTIVITY DETAIL OCTOBER 1, 20XX - DECEMBER 31, 20XX

ABC COMPANY
PARTICIPANT NAME

1. ■ INVESTMENT SUMMARY

3. CURRENT INVESTMENT DIRECTION

2. Investment	401(k) Plan 1	4. Beginning Balance	5. Beginning Shares/Units	6. Ending Shares/Units	7. Ending Share/Unit Price(\$)	8. Investment Gain/Loss	9. Ending Balance
a) EQUITY/STOCK							\$12,534.26
ABC COMPANY Stock (ABC)	20%	12,090.10	239.2145	250.6852	50.00	444.16	\$12,534.26
b) FIXED INCOME/BOND							\$34,814.69
ABC Fixed Income Fund (ABCIX)	40%	7,652.12	513.3893	513.3893	15.00	48.72	\$7,700.84
DEF Total Return Bond Fund (ABCIX)		1,440.21	50.2563	56.9704	25.00	-15.95	\$1,424.26
XYZ Bond Fund (ABCIX)	20%	23,563.25	695.2567	708.6783	36.25	2,126.34	\$25,689.59
c) MONEY MARKET/STABLE VALUE							\$7,651.25
ABC Money Market Fund (ABCXX)	20%	7,498.67	147.2089	153.025	50.00	152.58	\$7,651.25
Total	100%	\$52,244.35				\$2,755.85	\$55,000.20

10. ■ YOUR BENEFICIARY INFORMATION

401(k) Plan 1

Primary Beneficiary: BENEFICIARY NAME #1

Relationship: Child

Percentage: 50%

Primary Beneficiary: BENEFICIARY NAME #2

Relationship: Child

Percentage: 50%

For complete details on your beneficiary information, please log on to www.benefits.ml.com.

11. IMPORTANT INFORMATION

As a reminder, you were automatically enrolled in the 401(k) plan. For your account investment direction, please see the Investment Summary section. To change your contribution rate, investment direction or opt out at any time, go to Benefits OnLine® at www.benefits.ml.com or call (000) 000-0000.

Your catch-up contributions and applicable earnings are included in Contributions and Activity For This Period. Your catch-up contribution savings rate is xx%. You have contributed \$xxx.xx for this period and \$xxxx.xx year to date.

Your plan enrollment includes automatic increases in Employee Pre Tax contributions of 1% annually, up to a maximum of 10% of pay. To change or stop contributions at any time, go to Benefits OnLine® at www.benefits.ml.com or call (000) 000-0000.

You have elected to make Roth 401(k) contributions. To meet the requirements for a tax-free qualified distribution, these contributions must remain in your account for at least five years from 2006, the year of your initial Roth contribution and until you reach age 59 ½, become disabled or die.

Some plan administrative expenses may be covered through indirect revenue received from the annual operating expenses of the investments offered through the plan.



5 | ABC COMPANY | 401(K) PLANS



See definitions on the next page.

Activity Detail Section (Continued)

- 1. Investment Summary** – A fund-by-fund summary of your investments in your plan(s) as of the closing date of the reporting period.
- 2. Investment** – The funds in which your account is invested, including each fund's ticker symbol, if applicable. Funds are grouped according to asset class, for example:
 - a) Equity/Stock
 - b) Fixed Income/Bond
 - c) Money Market/Stable Value
- 3. Current Investment Direction** – The percentage of your future contributions currently being directed to each fund (totals 100%).
- 4. Beginning Balance** – Price per share or unit multiplied by the number of shares or units held in your account at the beginning of the reporting period.
- 5. Beginning Shares/Units** – Number of shares or units of each investment held in your account as of the beginning date of the reporting period.
- 6. Ending Shares/Units** – Number of shares or units of each investment held in your account as of the closing date of the reporting period.
- 7. Ending Share/Unit Price** – Share or unit price of each fund held in your account as of the closing date of the reporting period.
- 8. Investment Gain/Loss** – The change in value of your investment during the reporting period, reflecting any investment gain or loss, plus or minus any activity that occurred in the fund.
- 9. Ending Balance** – Price per share or unit multiplied by the number of shares or units held in your account at the end of the reporting period.
- 10. Your Beneficiary Information** – The beneficiaries you have on file.*
- 11. Important Information** – Reminders and information that may be of interest to you.

*Not available for all plans.

Investment Performance Data

On your statement

Once a year your statement will include performance data for all the investment options offered in your plan. Here's what you'll find:

- 1. Fund Name** – Each fund and its benchmark index, categorized by investment objective.
- 2. Symbol** – Trading symbol (if applicable) for easy reference.
- 3. Gross Expense Ratio** – The investment's operating costs, expressed as a percentage of its assets. These costs are deducted before the investment's return is calculated.
- 4. Yearly Total Return Percentages** – Yearly return percentages for the latest quarter and year-to-date.
- 5. Average Annual Total Return Percentages** – Average annual total return percentages for one, five and ten years (if available).

Sample

INVESTMENT DETAIL OCTOBER 1, 20XX - DECEMBER 31, 20XX

ABC COMPANY
PARTICIPANT NAME

FUND PERFORMANCE

Lower Risk/
Lower Potential Reward

Capital Preservation Funds Income Funds Growth and Income Funds Growth Equity Funds

← A B C D →

seek to maintain the money that you invest. invest in securities and bonds that have the potential to earn steady income in the form of interest and dividends. seek a combination of current income and capital appreciation. seek to increase the value of your investment over a number of years.

Higher Risk/
Higher Potential Reward

2. Symbol

3. Gross Expense Ratio

4. Yearly Total Return %

5. Average Annual Total Return %

				For the Quarter	Year to Date	1 Year	5 Year	10 Year	Since Inception	Inception Date
CAPITAL PRESERVATION FUNDS										
MONEY MARKET/STABLE VALUE										
	Fund Name	1.	ABC	0.29	1.92	14.19	19.79	11.83	15.10	N/A
	Index Name				-4.70	-8.63	-1.12	7.62	-1.32	N/A
	Fund Name		ABC	0.42	5.39	9.46	20.63	17.52	12.00	N/A
	Index Name				-0.66	-1.69	18.28	9.52	8.58	N/A
	Fund Name		ABC	0.51	0.51	9.50	20.35	3.27	-1.05	N/A
	Index Name				31.47	19.99	31.10	10.64	10.71	N/A
	Fund Name		ABC	0.39	14.79	18.71	21.17	23.49	N/A	N/A
	Index Name				-22.74	-32.46	-28.27	17.61	11.46	N/A
INCOME FUNDS										
FIXED INCOME/BONDS										
	Fund Name		ABC	0.87	-3.66	0.45	5.01	-0.25	10.26	N/A
	Index Name				-2.64	6.66	23.06	14.86	14.36	N/A
	Fund Name		ABC	0.67	0.99	2.38	4.06	N/A	4.01	04/12/2004
	Index Name				0.94	2.25	3.82	3.92	N/A	07/01/2001
	Fund Name		ABC	0.55	-2.14	4.36	18.53	19.21	15.95	N/A
	Index Name				-1.24	3.49	N/A	N/A	N/A	12/31/2002

Bank of America Corporation
7 | ABC COMPANY | FUND PERFORMANCE

Online

You can always find the latest performance data for all the investment options in your plan on Benefits OnLine at www.benefits.ml.com.

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

INVESTMENT CHOICES & PERFORMANCE

Printer-friendly Version

The performance data contained herein represents past performances, which does not guarantee future results. Investment return and principal value will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted.

All total returns assume the reinvestment of all dividend and capital gain distributions at net asset value when paid and do not reflect the deduction of any sales charge, as these charges are not applicable to this plan. Had the sales charge been deducted, results would have been lower than shown. Please note that there are other charges and expenses that apply to the investment options, such as management fees, which are reflected in their net investment return.

Investment Choices
Average Annual Total Returns
Total Returns

Monthly View | Quarterly View

The choices shown below are the investments available through your retirement plan. You currently hold a balance in any investment with an asterisk.

Click on the investment to view additional information. Place your mouse over the investment to view Redemption Fees.

Show Only My Investments will display information about funds for investment.

Show Benchmarks ☒
Show Only My Investments ☐

Results for Month Ending January 31, 2013

Funds	Inception Date	Gross Expense Ratio	1 Yr	3 Yrs	5 Yrs	10 Yrs	Since Inception
EQUITY/STOCK							
ABC Large Cap Value Fund	06/07/2002	0.86%	9.49%	7.92%	4.98%	N/A	7.31%
Lipper Large-Cap Value Funds Average			9.29%	11.14%	2.28%	3.15%	N/A
DEF Small Cap Fund	05/28/2002	0.70%	10.35%	8.51%	10.82%	N/A	3.52%
Lipper Small-Cap Core Funds Average			11.30%	7.89%	10.53%	4.08%	N/A
ABC Growth Fund	10/30/1992	0.66%	13.69%	6.53%	4.94%	5.84%	3.46%
Lipper Multi-Cap Growth Funds Average			12.96%	6.26%	4.57%	5.74%	N/A

The performance information provided is for illustrative purposes only.

Access Statements and More Online, Anytime

Review your statements online

Your newest statement is always available on Benefits OnLine.

A new statement will be posted following the end of each reporting period.

For prior statements, click **Account Information** under the **401(k)** tab, then **Statements**.

Choosing Online Delivery

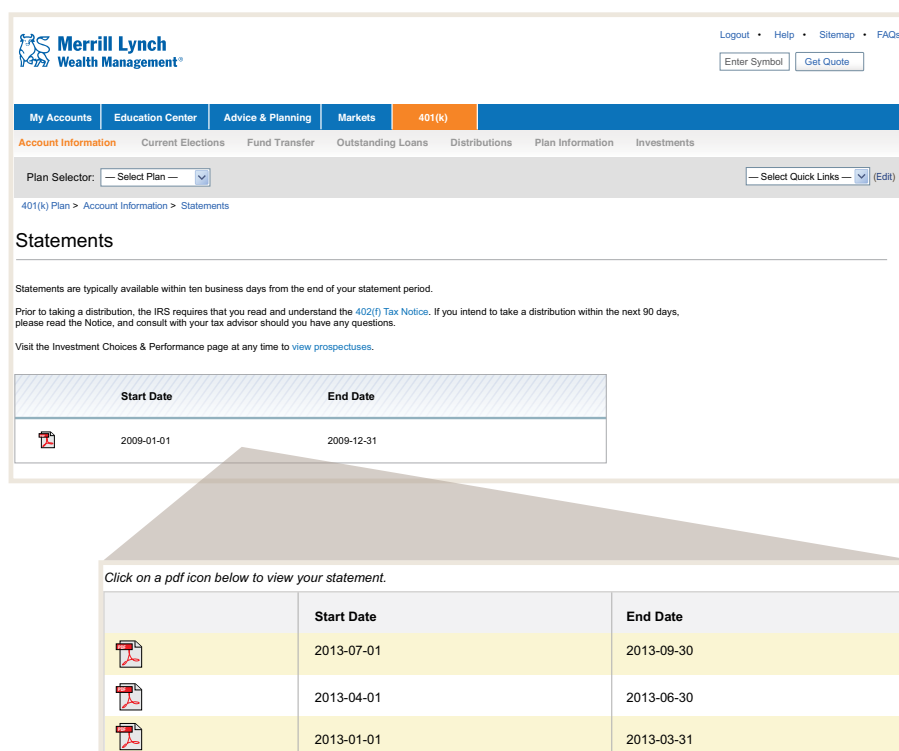
You can also elect to receive your statements exclusively online and eliminate hardcopy mailings. You can receive confirmations of transactions and mutual fund prospectuses exclusively online as well.

With Online Delivery, you receive an e-mail with a link to Benefits OnLine whenever a new document is available.

To elect Online Delivery

Log on to **www.benefits.ml.com**

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Merrill Lynch Wealth Management

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Account Information Current Elections Fund Transfer Outstanding Loans Distributions Plan Information Investments

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


401(k) Plan > Account Information > Statements

Statements




Statements are typically available within ten business days from the end of your statement period.

Prior to taking a distribution, the IRS requires that you read and understand the [402\(f\) Tax Notice](#). If you intend to take a distribution within the next 90 days, please read the Notice, and consult with your tax advisor should you have any questions.

Visit the Investment Choices & Performance page at any time to [view prospectuses](#).

	Start Date	End Date
	2009-01-01	2009-12-31

Click on a pdf icon below to view your statement.

	Start Date	End Date
	2013-07-01	2013-09-30
	2013-04-01	2013-06-30
	2013-01-01	2013-03-31