

## **Benefits OnLine® Enhancements Coming Soon!**

You've told us that you need more tools and information for making informed decisions, and that it should be easier to find these resources on Benefits OnLine. That's why we are enhancing the site—with new educational content, a cleaner, easy-to-read Login and Home Page layout, and an improved navigation style to help you find what you need.

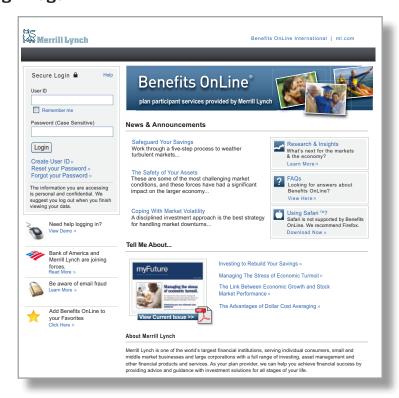
You'll still log in to Benefits OnLine as you normally do and continue to find all your account and transaction information in the same place they've always been.

#### **Logging in to Benefits OnLine**

When you access Benefits OnLine, you'll see that the Login Page has a new look, with links to current news, announcements and articles that may be of interest to you.

#### Here's an overview of what you'll find on the Login Page

- You'll still log in at the top left with your Benefits OnLine User ID and Password.
- If you need to create a User ID, just follow the "Create User ID" link.
- If you need to reset your Password, or have forgotten your Password, click on the appropriate link.
- If you need help logging in, view the "Need help logging in?" demo.
- Access News & Announcements that could help you make the most of your plan.
- View the latest issue of myFuture, the newsletter for plan participants.
- Read timely articles about saving and investing.
- Review Frequently Asked Questions (FAQs) about using Benefits OnLine.



The enhancements detailed on the following two pages do not apply if you are an equity-only plan participant.



# News & News &

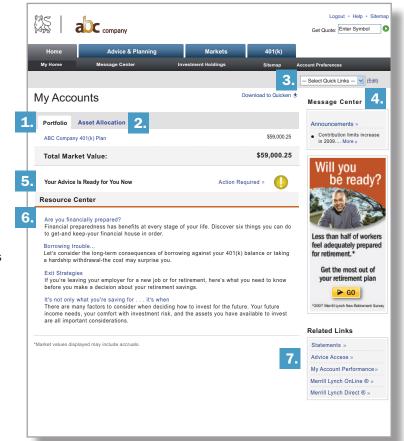
#### A new Home Page with key account and plan information

The Home Page has been redesigned to provide important account and plan information, as well as helpful links to educational articles and other pages within the site, in a format that is well organized and easy-to-read.

#### What you'll find on the new Home Page

- **1. Portfolio Summary:** Includes each of your account(s) and the current balance in each.
- **Asset Allocation:** Provides a pie chart showing how you've allocated your investments.
- **Quick Links:** Lets you set up shortcuts to your favorite pages.
- 4. Message Center: Offers timely information on plan changes and related topics.
- 5. Prominent links to the Merrill Lynch Advice Access service, if available in your plan.
- **Resource Center:** Presents topics of interest and facts to help you plan for the future and manage your retirement assets.
- Related Links: Includes shortcuts to the Web site's frequently used pages and related sites with just one click.

#### Watch for these enhancements!





#### A new "Advice & Planning" Overview page helps you take charge of your financial future

A new Overview page under the Advice & Planning tab offers information, learning resources and planning tools that can help you take charge of your financial life and prepare for retirement.

#### What you'll find in the Advice & Planning Overview

Key information to help you:

- Set goals to help you build toward the retirement you have in mind
- Save effectively and take advantage of your plan
- Invest your account assets and make informed decisions
- Manage your account and monitor your progress
- Learn more about preparing for your future and getting the most from your plan

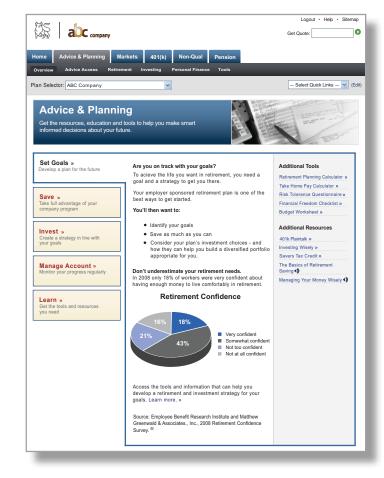
You can also access new links to tools and resources such as calculators, worksheets and e-learning presentations to help you learn and plan for the future.

#### Other Advice & Planning tabs

Use the top navigation bar to link to sections on:

- Retirement
- Investing
- Personal Finance
- Tools

### Watch for new sections on College Planning and on Life & Family later in 2009.



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