

# Merrill Lynch Retirement Plan Web site Ranks High in Dalbar Report

The Benefits OnLine® participant Web site received an 'Excellent' rating in Dalbar's Q1 2009 report and ranked 3rd out of 36 Web sites that were evaluated.<sup>1</sup>

## Dalbar noted the following highlights of the Benefits OnLine participant site:

### The new participant login screen

Attractively presented material is available to participants even prior to logging in.

- Access to market-related Web casts.
- A warning regarding fraudulent emails that includes a link to where suspicious activity may be reported.
- Company News & Announcements.
- Access to the current issue of the *MyFuture* newsletter with links to individual newsletter features.

### Contextually relevant content

- Loan requests can be made through the site. An 'About Loans' page provides the details of borrowing from a retirement account, as well as some of the negative consequences that should be considered.
- 'Total Distribution Modeling' and 'Withdrawal Modeling' pages place emphasis on the financial consequences of moving your assets out of a tax-deferred vehicle.

### Site design and organization

- Plan specifics are on site and organized to enable participants to go right to the details they need.
- Handy customization feature lets participants choose the content of value to them, to appear in the site's 'Quick Links' box.



*The Benefits OnLine® plan sponsor Web site also ranked in the top five and received a 'Very Good' rating.*

### The new MLAA section

- The Merrill Lynch Advice Access tool provides feedback based on data from the plan sponsor and additional information from the participants.
- Participants may choose to implement the recommended strategy, make modifications as they see fit, or take a hands off approach.
- An easily understood video demo explaining the service and options.

<sup>1</sup>Dalbar, Inc., a leading financial services research firm, examined 36 Web sites tailored to Defined Contribution plan participants and 34 sites targeted at plan sponsors. Scores were based on the quality and range of capabilities and content provided, ease of navigation and ability to locate information.



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