

# How to Create a Benefits OnLine User ID

For 401(k), Deferred Compensation, Defined Benefit, Equity Award and Employee Stock Purchase Plans

RETIREMENT & BENEFIT PLAN SERVICES



Bank of America Corporation



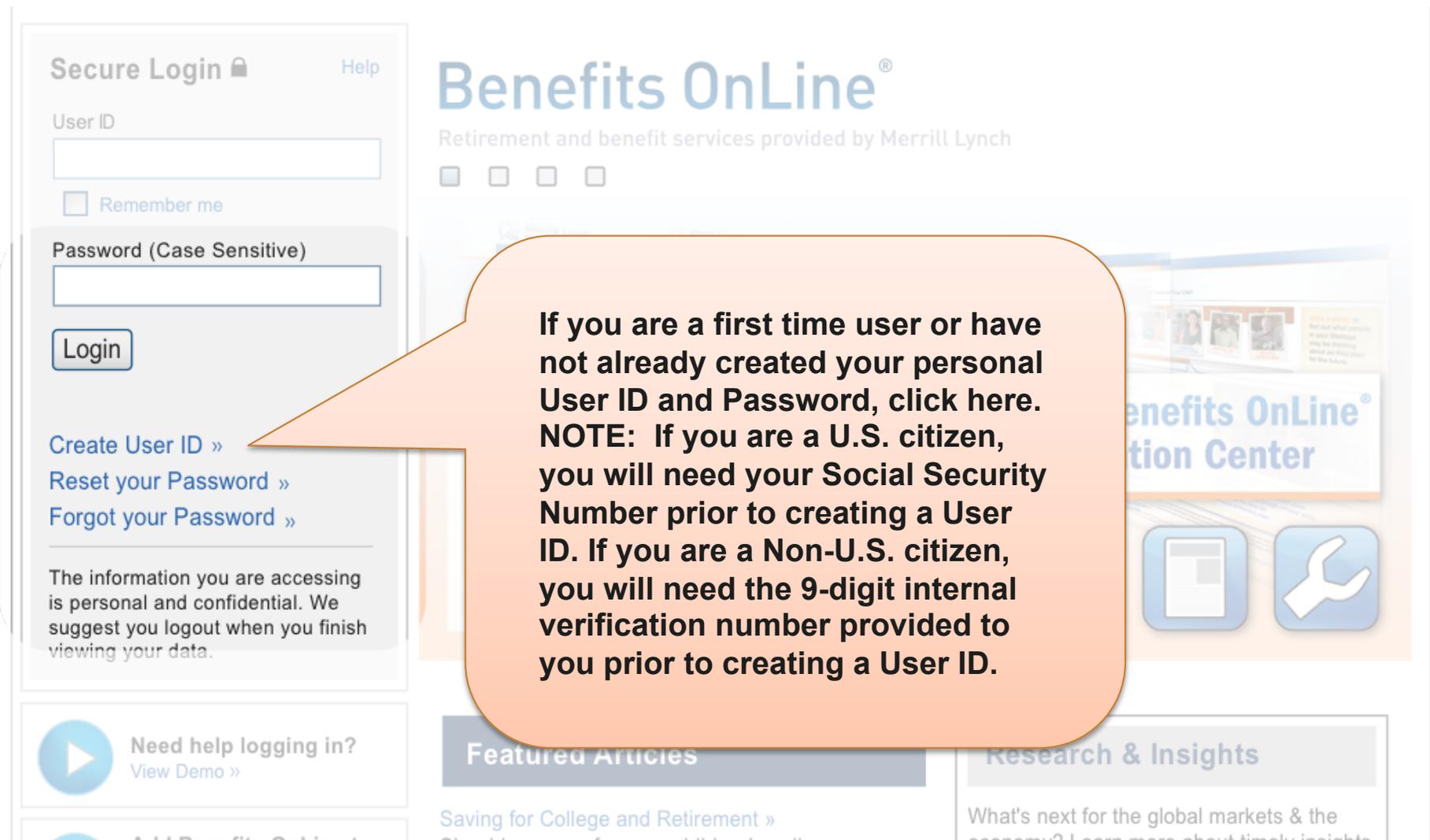
Merrill Lynch Wealth Management makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S) and other subsidiaries of Bank of America Corporation (BAC). MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of BAC.

Investment products:

<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
-----------------------------	--------------------------------	-----------------------

*Benefits OnLine* is a registered trademark of Bank of America Corporation.

## Step 1. Click “Create User ID” on the Benefits OnLine login page.



The screenshot shows the Benefits OnLine login page. On the left is a 'Secure Login' form with fields for 'User ID' and 'Password (Case Sensitive)', a 'Remember me' checkbox, and a 'Login' button. Below the form are links for 'Create User ID >>', 'Reset your Password >>', and 'Forgot your Password >>'. A callout box points to the 'Create User ID >>' link. The main content area features the 'Benefits OnLine' logo, the text 'Retirement and benefit services provided by Merrill Lynch', and a 'Benefits OnLine® Information Center' section with icons for a document and a wrench. At the bottom, there are sections for 'Featured Articles' and 'Research & Insights'.

**If you are a first time user or have not already created your personal User ID and Password, click here. NOTE: If you are a U.S. citizen, you will need your Social Security Number prior to creating a User ID. If you are a Non-U.S. citizen, you will need the 9-digit internal verification number provided to you prior to creating a User ID.**

## Step 2. Enter your Social Security or Account Number and click “Continue”.



**U.S. citizens, please enter your Social Security number.**

Security Verification

Social Security/Account Number:

••••••••

Enter with no dashes or spaces.  
(XXXXXXXXXX)

[Go Back](#)

[Continue ▶](#)

**Non-U.S. citizens, please enter the 9-digit internal verification number previously provided to you.**

**When you're done, click “Continue”.**

## Step 3. Enter the requested information and click “Continue”.



### Security Information

In order to provide you with a high level of security please verification purposes and to allow you to create your User

All responses are required.

Question A

••••••••

Question B

••••••••

Question C

••••••~•

Reset

Cancel

Continue ▶

Answer each question, taking care to follow the required format. For example, Date of Birth should be entered as MM/DD/YYYY, *with* slashes. If you are asked to enter your Social Security or internal verification number, please *do not* include spaces or dashes.

When you're done, click "Continue".

## Step 4. Enter the requested information and click “Submit”.

### User ID and Password Creation

Create your personal user ID and Password for system purposes and click **Submit**.

The screenshot shows a web form for creating a user ID and password. The form includes the following fields and buttons:

- User ID:** A text input field containing "johnsmith". A callout bubble points to this field with the text: "Choose a User ID (must be 6-20 characters)."
- Password:** A text input field with masked characters (dots). A callout bubble points to this field with the text: "Choose a Password (must be 8-20 characters)."
- Verify Password:** A text input field with masked characters (dots).
- Hint Question:** A dropdown menu currently showing "< None Selected >". A callout bubble points to this dropdown with the text: "Choose a Hint Question and type the answer. You will need to remember your Hint Question and Hint Answer to reset your password in the future."
- Hint Answer:** A text input field with masked characters (dots).
- Buttons:** A "Reset" link on the left, and "Cancel" and "Submit" buttons on the right. A callout bubble points to the "Submit" button with the text: "When you're done, click 'Submit'."

Additional text on the form includes: "characters, no blanks." next to the User ID field, "Enter 8 to 18 characters" next to the Password field, and "be used in the event that you need to Reset your Password." below the Hint Answer field.

## Step 5. This confirms that your new User ID and Password have been created successfully.



### User ID and Password Confirmation

Your new User ID and Password has been created. It is recommended to save this information and keep it in a safe place.

You will need this information for the following:

- To access Benefits OnLine®
- To process transactions on Benefits OnLine® (Password only).
- To access the Interactive Voice Response System (Password only).

Click **Continue** to log into Benefits OnLine®.

**Click “Continue” to return to the log-in page. Then enter your new User ID and Password and click the “Login” button.**

Continue ▶

20122874-1

AR33A052 | 10-2012

© 2012 Bank of America Corporation. All rights reserved.



Bank of America Corporation