

How to Create a Benefits OnLine[®] User ID

For Equity Award Plans only (AwardChoice[®])



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Step 1. Click “Create User ID” on the Benefits OnLine log-in page.

The image shows a screenshot of the Merrill Lynch 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 page header includes the 'Benefits OnLine' logo and the tagline 'Retirement and benefit services provided by Merrill Lynch'. Below the header are sections for 'Featured Articles' and 'Research & Insights'. A 'Benefits OnLine Information Center' banner is also visible.

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”.



Security Verification

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

Social Security/Account Number:

.....

Enter with no dashes or spaces.
(XXXXXXXXXX)

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

Go Back

Continue ▶

When you're done, click “Continue”.

Step 3. Enter your Social Security/Account Number or internal verification number and your Personal Identification Number (PIN) and click “Continue”.



Security Information

In order to provide you with verification purposes

All responses are required

What is your Social Security/Account Number?

What is your PIN?

The “Forgot Your PIN” button will take you to additional security questions.

Continue ▶

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

If you don't know your PIN or did not receive your PIN, click “Forgot Your PIN” to answer additional security questions in order to complete the new User ID process.

Please enter the 5 to 12 digit Personal Identification Number (PIN) assigned to you.

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 online purposes and click **Submit**.

The screenshot shows a 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 box points to it with the text: "Choose a User ID (must be 6-20 characters)." Below the field, it says "characters, no blanks."
- Password:** A text input field with masked characters (dots). A callout box points to it with the text: "Choose a Password (must be 8-12 characters)." Below the field, it says "Enter 8 to 12 characters."
- Verify Password:** A text input field with masked characters (dots).
- Hint Question:** A dropdown menu currently showing "< None Selected >". A callout box points to it 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:** "Reset", "Cancel", and "Submit". A callout box points to the "Reset" button with the text: "Clicking 'Reset' will clear all of the entries on this page." Another callout box points to the "Submit" button with the text: "When you're done, click 'Submit'."

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 ▶

Please note: We take your online security very seriously and will notify you when any changes are made to your Benefits OnLine login information. *If you create a new User ID or change or reset your password and receive a confirmation notice, no action is necessary.* However, please contact the Retirement & Benefits Contact Center immediately if you receive notification, but did not initiate the change(s).

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