



## Access the equity award services you need online

### Use Benefits OnLine® to:\*

- Open the Merrill Lynch brokerage account you will need for your awards.\*
- Accept your awards.
- Review your grant award information.
- View the potential value (unrealized) of your awards.
- Make a tax election (if necessary) for your awards.
- Model and exercise awards.
- Sell company stock received through your plan.

\* Section 16 or Rule 144 persons have inquiry access only to Benefits OnLine and cannot open a brokerage account or conduct transactions online; see note on page 2.

[www.benefits.ml.com](http://www.benefits.ml.com)

### To log on

To get started with Benefits OnLine at [www.benefits.ml.com](http://www.benefits.ml.com), you will need to create a User ID and Password. Just click **Create your User ID now** and follow the prompts.

### What you need

- U.S. participants need their Social Security number. Non-U.S. participants need the 9-digit internal verification number provided by Merrill Lynch (enter this when prompted for your "Account Number").
- You will also need a Personal Identification Number (PIN), which is sent to you in the mail. If you do not have your PIN, select "Forgot Your PIN" when prompted for your PIN.

The screen shots shown in this communication are intended to illustrate the functionality and services available to participants on Benefits OnLine. They are not meant as exact representations of the screens available through your plan.

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

Investment products:

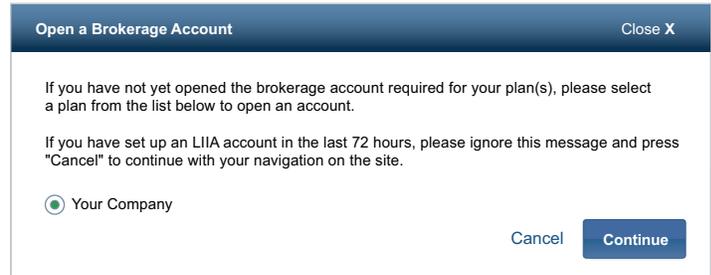
<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
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# Opening your brokerage account

After you create your User ID and Password, you will be prompted to open a Limited Individual Investor Account (Limited IIA) for your equity awards – even if you have another Merrill Lynch brokerage account.\*

Just select **Continue** on the **Open a Brokerage Account** screen that appears and follow the prompts.

You can also access the **Open a Brokerage Account** screen by clicking the **Open Account Now** link in the Action Center on the **My Accounts** page (shown below).



## Using Benefits OnLine

Benefits OnLine offers a wide variety of tools and resources for managing and monitoring your awards. When you log in, you'll land on the **My Accounts** page, your starting point for viewing your awards.

### 1 Total Market Value

Shows you:

- Your award balance (the total potential market value of your outstanding awards based on the previous trading day's closing price for your company's stock).
- Your brokerage account balance (if account is activated).

Select the name of your award plan or brokerage account to see more detailed information.

### 2 Stock Plans

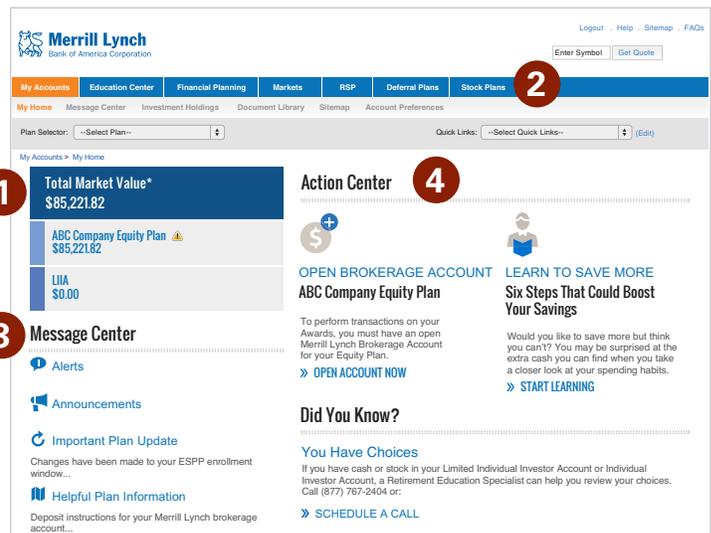
Provides access to information and resources for your awards.

### 3 Message Center

Shows any important messages that require your attention, including time-sensitive **Alerts** about actions you may need to take.

### Click to Chat

Online chat is another convenient way to stay connected with your plan. Depending on the information you're looking for, you can connect with a live agent and have your questions answered on the spot.



### 4 Action Center

Alerts you to any actions you may need to take (such as opening a brokerage account) or to information that can help you plan for your financial future.

## Section 16/Rule 144

Directors, executive officers, associates and other persons subject to Rule 144 or Section 16 of the Securities Exchange Act of 1934 (as amended) have inquiry access only to Benefits OnLine and cannot exercise stock options, sell shares or open a brokerage account online, and will work directly with your plan's Merrill Lynch financial advisor to open the account and conduct any transactions.

\* The Limited IIA is a limited, self-directed, non-interest bearing account that you will need to open before you can conduct any transactions related to your awards.

# Viewing your award information

When you click on the name of your equity plan on the **My Accounts** page, or on the **Stock Plans** tab, you will be taken to the Grant Summary screen. Here you will see a summary of your awards. To view more detailed information about an award, click on the award's Grant Date or View Details in the Actions drop-down at the right.

## Page Highlights

### 1 Summary Bar

Displays the potential value (unrealized) of your awards based on the previous day's closing price for your company's stock.

### 2 All Grants

Lists information about all your grants. Select an award's grant date for details about that award, including any recent activity, the vesting schedule and, if applicable, settlement method.

### 3 Actions

Provides quick access to actions such as accepting an award (if required by your plan), modeling an award, exercising stock options or making a tax election for restricted or performance awards.

The screenshot shows the Merrill Lynch Grant Summary page. At the top, there is a navigation bar with tabs for My Accounts, Education Center, Financial Planning, Markets, RSP, Deferral Plans, and Stock Plans. Below this is a sub-navigation bar with options like Grant Information, My Activity, Individual/Plan Information, Document Library, Model/Exercise, and Brokerage Account. The main content area is titled 'Grant Summary' and includes a summary bar with the following values: Stock Options \$5,000.00, Restricted Shares \$8,000.00, Restricted Units \$6,000.00, and All Grants \$19,000.00. Below the summary bar is a table of grants. The table has columns for Grant Date, Grant Description, Grant Price, Quantity, Potential Income Unvested (\$), Potential Income Vested (\$), and Last Date to Exercise. A callout '1' points to the summary bar, '2' points to the table header, and '3' points to the Actions dropdown menu.

Grant Date	Grant Description	Grant Price	Quantity	Potential Income Unvested (\$)	Potential Income Vested (\$)	Last Date to Exercise	Actions
01/03/2003	Non Qualified Stock Option	15.00	1,000	0.00	5,000.00	01/02/2013	View Details Accept This Grant Model
Total			300	0.00	0.00		

Detailed information about your stock options or other awards appears under **Stock Plans > Grant Information – Grant Detail**. This section displays your award information and award activity. You can choose to view all your grants or only your outstanding grants.

## Connect Through Your Smartphone

[www.benefits.ml.com](http://www.benefits.ml.com)

Once you have access to Benefits OnLine, this mobile-optimized website lets you check your grants, receive important alerts, and more, on most smartphones and tablets. (Carrier fees may apply.)

## Learn more about equity awards

Benefits OnLine offers a variety of general information about equity awards. You can learn about the different award types that might be available in your company's plan, opening your brokerage account, managing and monitoring your awards and modeling and conducting transactions.

To access this information, select the **Education Center** tab at the top.

# Quick guide to your awards online

Click the **Stock Plans** tab to view your award information and access the tools and resources that can help you manage and monitor your account. The most common tasks are highlighted below. The tabs and menus shown may vary for your company.

Go to [www.benefits.ml.com](http://www.benefits.ml.com), log in and select the **Stock Plans** tab to view the menus that follow.

My Accounts	Education Center	Financial Planning	Markets	RSP	Deferral Plans	Stock Plans	
1 Grant Information	2 My Activity	3 Individual/Plan Information	4 Document Library	5 Model/Exercise	6 Brokerage Account		
If you want to ...		select menu item...					

## 1 Grant Information

View award information	Grant Summary — Grant Detail — Potential value of your awards (based on prior trading day's closing price) and details about each of your grants.
View annual statements or confirmations	Annual statements provide an annual status of your awards. A confirmation is a record of each award transaction (exercise/settling of awards; does not include subsequent stock sales).

## 2 My Activity

View previous or pending activity	View your previous activity by time period and type of activity or review your pending activity.
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## 3 Individual/Plan Information

View your personal information/tax profile	Participant/Tax Profile — Your personal information, including address, ID number and tax rates as provided by your company.
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## 4 Document Library

View plan agreements and forms	Agreements and forms related to equity awards, along with plan documents and brochures related to your plan.*
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## 5 Model/Exercise (Section 16 persons can model online but must call the plan's financial advisor team to conduct transactions.)

Model and exercise stock options	Model/Exercise — Estimate (model) of the net proceeds from exercising your stock options. Allows you to exercise your awards. This menu item will not appear if you have not opened your brokerage account (Limited IIA/IIA).
Model restricted stock or other awards	Model Only — Estimate of the net proceeds of a restricted stock vesting or other award transaction.

## 6 Brokerage Account

Sell shares or review orders	Sell Shares — Allows you to sell shares held in your brokerage account (Limited IIA). View/Change Orders — Allows you to cancel a pending order or extend a limit order.
View brokerage and tax statements	Go to MyMerrill — Statement of cash and securities in your brokerage account (Limited IIA/IIA) and of any transactions, as well as tax reporting statements.

\* Plan documents, including any prospectus or grant agreement, posted on Benefits OnLine are prepared and made available to you by your company, not Merrill Lynch.

## Access your account by phone

You can also access your equity award information by phone or speak to a participant service representative. Representatives are available virtually 24 hours a day, 7 days a week.

Participant Service Center: **(877) DD-PLANS (877-337-5267)** / International: **(877) STK-OPTN (877-785-6786)**