

Start saving for retirement with the Walmart 401(k) Plan



Walmart 401(k) Plan

Saving for retirement can be a challenge, but with steady effort and some help, it can be within your reach. Taking advantage of the Walmart 401(k) Plan is a great start. And after you've been here a year, for every dollar you put in, Walmart will add another dollar, up to 6 percent of your eligible pay.

It's never too late or too early to start preparing for retirement.

Why not get started now?

Enroll now

Enrolling in the Walmart 401(k) Plan is easy on WalmartOne.com/Enroll. Once enrolled, you can increase, decrease or stop your contribution at any time.

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Investment Products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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How you can benefit

Here are just a few of the reasons to participate:

- **Convenience:** Contributing is simple. Money is automatically deducted from your paycheck.
- **You're in control:** You can start, stop or change your contribution at any time.
- **Save on current taxes:** The money you contribute is deducted before federal (and most state) income taxes, so you may pay less in taxes today. You won't pay taxes on the contributions or any account earnings until you withdraw the money.¹

Walmart will help

For every dollar you put in, Walmart will add another dollar, up to 6 percent of your eligible pay.²

For example, let's assume a \$30,000 salary and 6 percent contribution rate (or \$1,800).

Your contribution	\$1,800
Walmart's contribution	+ \$1,800
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Total contribution	\$3,600

Where else can you get a deal like that?

The longer your money stays invested through the Plan, the more time it has for growth potential. To find out how much you may need to retire, and to help put your plan on track, try the Retirement Planning Calculator and other tools available at WalmartOne.com/401k, or visit Benefits OnLine® at benefits.ml.com.

This example is for illustrative purposes only.

Access to your money

Your contributions and Walmart's matching contributions are always 100 percent vested. That means if you decide to leave the company, the money is yours to keep, adjusted for any earnings or losses. And, if you are an active Walmart associate, you will be able to borrow money from your 401(k) plan account balance, subject to certain limits.

¹Taxes are due upon withdrawal. You may also be subject to a 10 percent additional federal tax if you take a withdrawal prior to age 59½.

²Matching contributions begin on the first day of the month following your first year of employment if you worked at least 1,000 hours during that year.

Before you start, think about it

To enroll in the Plan, you need to make two decisions:

1. How much should I contribute?

- You can start contributing with as little as 1 percent of your eligible pay.
- If you can, contribute at least 6 percent to your account to get the full match from Walmart once you're eligible for the match.
- You can contribute up to 50 percent of your eligible pay before most income taxes, up to the IRS limit for the year (\$18,000 in 2017). And if you reach age 50 at any time during the year, you may be eligible to save even more through "catch-up contributions."
- For more help deciding, try the Retirement Planning Calculator and other tools available at WalmartOne.com/401k.

2. How should I invest?

- To make your decision easier, consider a *myRetirement Fund*.^{3,4,5} These are "target retirement date" funds. Their investment mix changes over time, so they become more conservative as you get closer to retirement.
- Or, choose your own investments from a full range of available options. If you don't choose, you'll automatically be invested in a *myRetirement Fund* based on your date of birth.

Want to learn more?

For more information about the Plan's investment options — including the *myRetirement Funds* — and all the Walmart 401(k) Plan features, visit Benefits OnLine at benefits.ml.com.

You can change your investments and your contribution rate at any time. The most important thing is to ***get started***.

So why not enroll today?

Make it happen today

- Enrolling in the Walmart 401(k) Plan is easy. Just go to **WalmartOne.com/Enroll** or the WIRE and select "I want to contribute to the Walmart 401(k) or the Associate Stock Purchase Plan." Or, visit Benefits OnLine at **benefits.ml.com** or call Merrill Lynch at (888) 968-4015.
- Once enrolled, you can increase or decrease your contribution at any time on **WalmartOne.com/Enroll**, the WIRE or Benefits OnLine. For other changes to your account, use Benefits OnLine or call Merrill Lynch.

Roll over money from another retirement plan

When you come to work for Walmart, you may have pre-tax funds invested in a previous employer's retirement plan. These plans can include a 401(k) plan, a profit-sharing plan, a 403(b) plan of a tax-exempt employer or a 457(b) plan of a governmental employer. You may be able to roll over that money to the Walmart 401(k) Plan.

To find out more about making a rollover contribution to the Plan, visit Benefits OnLine at benefits.ml.com or call Merrill Lynch at (888) 968-4015. Please consider the advantages and disadvantages of a rollover before you initiate one.

³The myRetirement Funds are not mutual funds, registered under the Investment Company Act of 1940. Prospectuses are not available and shares are not publicly traded or listed on exchanges.

⁴The principal value of the myRetirement Funds is not guaranteed at any time, including at or after the target date. You may lose money by investing in these funds, including losses near and following the target retirement date, and there is no guarantee that this investment will provide adequate retirement income. These funds are designed to become more conservative over time as the target date approaches.

⁵As a "fund of funds," each myRetirement Fund, as a shareholder of underlying funds, will indirectly bear its pro rata share of the expenses incurred by the underlying funds.

Investing through the Plan involves risk, including the possible loss of the principal invested.

Neither Merrill Lynch nor any of its affiliates or financial advisors provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

This material is only a general outline of the Plan. You are encouraged to read the Summary Plan Description to obtain more detailed information regarding the Plan's operation. This document gives you information you need to make educated decisions about joining the Plan and maintaining a Plan account. If a provision described in this outline differs from the applicable provision of the Plan documents, the Plan documents prevail.

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