

Online access to your retirement plan account

At Merrill, we're committed to helping ensure you have access to the services you expect from us, including online account access through Benefits OnLine® and the mobile app virtually 24/7. Both are secure, convenient resources available to you whenever you need them to help you manage your benefit plan accounts.

Visit Benefit OnLine® at benefits.ml.com to view your account information, perform investment transactions, request loans or withdrawals,* access statements and confirmations, and more.

It's easy to get started.

- **First-time users:** Click "Create your User ID now" on the log-in page and follow the five simple steps to create your User ID and password for the site.
- **Forgot User ID or password:** Click "Forgot your User ID or Password" on the log-in page and follow the prompts to quickly and securely reset your password.

Download the free **Benefits OnLine app to conveniently manage your account and conduct transactions on the go.** Just visit benefits.ml.com on your mobile device and select your mobile platform when prompted.**

And for secure and timely access to plan communications and financial education, **consider signing up for online delivery.**

- From Benefits OnLine, go to Profile & Settings > Email Preferences.
- From the mobile app, go to Menu > Account Settings > Manage Online Delivery.

We're committed to helping you navigate the challenges ahead. Your online resources are a great way to stay connected, virtually 24 hours a day, seven days a week.

** Be sure to consider the advantages and disadvantages of a loan or withdrawal before taking one.*

*** The app is designed to work with most smartphones and may not be available for your device in all countries. Carrier fees may apply.*

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