



# It's your future — why not start today?

Your employer's 401(k) plan is a great opportunity, and can help you accumulate the money you'll need for your future. To help you get started, your employer enrolls you automatically. But you can always enroll on your own if you want to get started sooner.

## Why participate? You'll get:



The chance to prepare for your financial future



Matching contributions



Helpful online resources



Potential tax advantages

## To enroll on your own

Use the Benefits OnLine® app or visit [benefits.ml.com](https://benefits.ml.com).

- 1 Follow the prompts to create and enter your User ID and password
- 2 Select the enrollment link and follow the instructions
- 3 Choose your contribution rate and investments

If you need assistance, contact Merrill at <800.228.4015>.



Scan here to enroll from your mobile device  
[benefits.ml.com](https://benefits.ml.com)



Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BofA Corp."). MLPF&S is a registered broker-dealer, registered investment adviser, 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>
-----------------------------	--------------------------------	-----------------------