



## EQUITY AWARDS

# A guide to your account

### Benefits OnLine® [benefits.ml.com](https://benefits.ml.com)

Equity awards can be an important part of your overall compensation and may help you finance many of your life's priorities — from family and leisure to health care and college planning. It's easy to manage and monitor your awards — all on Benefits OnLine®.

Use this guide to become familiar with Benefits OnLine, and learn how to take important actions related to your equity awards.

#### Choose a topic

- Log in
- Open your brokerage account
- View your awards
- Set up direct deposit
- Set up wire instructions
- Update your profile & settings
- View documents
- Secure Message Center
- View frequently asked questions
- Access helpful resources



Download the free [Benefits OnLine app](#) to stay on top of your equity awards.\*  
Be sure to turn on app notifications to receive important updates.

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Investment products:

Are Not FDIC Insured

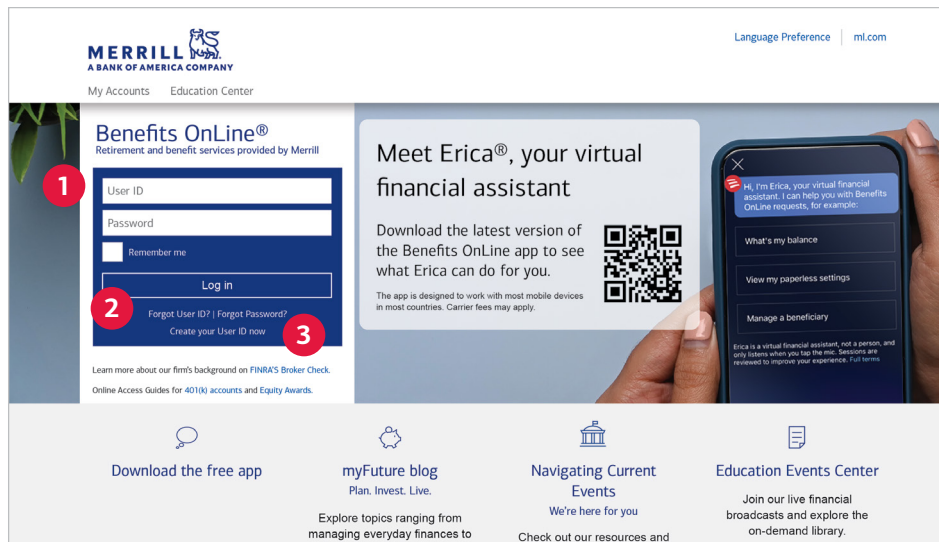
Are Not Bank Guaranteed

May Lose Value



# Log in to Benefits OnLine

Visit [benefits.ml.com](https://benefits.ml.com) and log in or download the app to view your equity awards.



## 4 Enter your verification number

Please enter your Social Security/Account Number. This helps us verify your identity and provide you with a high level of security.

Social Security/Account Number

Enter with no dashes or spaces (000000000)



[I do not have a Social Security Number/Account Number.](#)

## 1 Enter your User ID and password

Do you already have a User ID and password for another plan at Merrill? If so, you don't need to create new ones. Just enter your existing User ID and password and select **Log in**.

## 2 Forgot your User ID or password?

If you've forgotten your User ID or password, select these links and the site will walk you through the steps to recover them.

## 3 Create your User ID now

If you're new to Benefits OnLine and don't have a User ID or password, select this link, then follow the prompts to get started.

## 4 Enter your verification number

You'll be asked to enter your Social Security number or account number. If you receive a prompt for a PIN, enter the PIN mailed to you from Merrill. If you don't have a PIN, select **Forgot Your PIN** and follow the prompts.

### International

*If you have a 9-digit verification number from your employer, enter it here as your account number and follow the prompts. If you don't have this number, select **I do not have a Social Security Number/Account Number** and enter your employee identification number when prompted.*

# Get the most out of Benefits OnLine

Personalize your viewing experience and explore resources to help with your financial wellness.

The screenshot shows the Merrill Edge Benefits OnLine website. At the top right, a callout box labeled '1' points to the 'Language Preference' dropdown menu. Below the login form, a callout box labeled '2' points to the 'Download the free app' button. At the bottom right, a callout box labeled '3' points to the 'Education Events Center' button. The page features a login form, a QR code for the mobile app, and several resource links.

**1** Language Preference

**2** Download the free app

**3** Education Events Center

## 1 View Benefits OnLine in your preferred language

To view portions of Benefits OnLine in another language, select **Language Preference** and choose your preferred language from the dropdown list. Benefits OnLine will remember your language each time you log in (from the same computer).

## 2 Use these helpful links

Be sure to check out the links near the bottom of the login page. From here, you can access resources to help you manage your financial life.

## 3 Education Events Center

It's easy to access financial education — all in one place. Join live broadcasts, register for upcoming webinars and explore the on-demand library of seminars and audiocasts. Visit [go.ml.com/events](https://go.ml.com/events)

# Open your brokerage account

You'll need a Limited Individual Investor Account (LIIA) to receive payments from, or conduct transactions related to, your equity awards. Even if you have another Merrill brokerage account, you'll need to open a LIIA, which is a limited, self-directed, non-interest-bearing brokerage account.

Since it **may take up to 72 hours for your account to be activated**, open your LIIA as soon as possible so it's ready when you need it.

The screenshot shows a user's account dashboard. At the top left, there's a section for 'Employer sponsored accounts' with a table:

Employer sponsored accounts	
Total market value	\$22,982.01
ABC Company Equity Plan	\$20,581.76
I want to ▾	

Below this is a 'To Do' notification with a red circle containing the number '1':

**To Do** 1  
**You need to open a brokerage account for your equity awards**  
 You need to open a Merrill brokerage account before you can conduct transactions related to your equity awards.  
[Open your brokerage account >](#)

Other sections include 'Account summary' with a blue circular progress indicator at 100.00% for 'EQUITY PLANS', 'Improve Your Online Security', and an 'Activity center' with icons for Alerts, Messages, Activity, Statements, and Documents.

## 1 Open your brokerage account

On the **Home** page, you'll see a **To Do** item to open your brokerage account. Select **Open your brokerage account** and follow the prompts to enter your information, including your mailing address. Your mailing address **can't** be a P.O. box, your employer's address or a corporate or office address.

As part of the process, you'll need to certify your tax status to avoid being subject to backup withholding on your brokerage account transactions.

## International

If you're an international participant using Form W-8BEN to certify your tax status, you'll need to complete a new form every three years. View these [detailed instructions](#) for more information.

## ⚠ Important information to know about your account

### Section 16 or Rule 144 person

Section 16 or Rule 144 persons only have inquiry access to Benefits OnLine. If you are a Section 16 or Rule 144 person, you must work with your plan's financial advisor team to open your brokerage account or conduct transactions.

### Updating your brokerage account address

It's important that the address on the Merrill brokerage account you use for your equity awards matches the address your company provides to Merrill for your recordkeeping account. Follow these [instructions](#) to update your brokerage account address on Benefits OnLine (if your plan allows).



# See your consolidated Award summary

After you log in, select your plan's name on the **Home** page to access **Your Awards** page that includes a convenient summary of your awards on a single page.

The screenshot shows the 'Your Awards' page for 'ABC Company'. The page layout includes a top navigation bar with 'Home', 'Accounts', 'Financial Wellness', 'Education Center', 'Communication Center', and 'Profile & Settings'. Below this is a ribbon with 'Summary', 'Exercise', 'Documents', 'Activity', and 'Brokerage/Sell Shares'. The main content area is titled 'Your awards' and contains three summary tiles: 'Stock options', 'Restricted stock units', and 'Brokerage account'. Each tile has a 'Show award details' link and a three-dot menu for actions. A currency preference dropdown menu is also visible at the top right.

**1** ABC Company  
Estimated plan value  
USD \$20,581.76  
Upcoming activities  
Jan XX, 20XX  
Currency preference  
CAD - Canadian Dollars  
BSD - Bahamian Dollar  
BWP - Botswana Pula  
BZD - Belize Dollar  
CAD - Canadian Dollar  
CHR - Swiss Franc  
CZK - Czech Republic Koruna  
BOB - Bolivian Boliviano  
BSD - Bahamian Dollar

**2** Upcoming activities  
Jan XX, 20XX

**3** Currency preference  
CAD - Canadian Dollars  
BSD - Bahamian Dollar  
BWP - Botswana Pula  
BZD - Belize Dollar  
CAD - Canadian Dollar  
CHR - Swiss Franc  
CZK - Czech Republic Koruna  
BOB - Bolivian Boliviano  
BSD - Bahamian Dollar

**4** Your awards  
All estimated and potential amounts show above are based on the stock price: ABC \$125.08, XYZ \$90.22 as of COB MM/DD/YYYY. Your plan may offer awards that are valued at a price other than your company stock price.  
Award status: Active X

**5** Export | Print

Stock options						
Awarded shares	Unvested shares	Unvested estimated value	Unvested exercisable shares	Vested exercisable estimated value	Awards exercised	
300.00	225.00	\$2,225.00	50.00	\$500.00	25.00	

**6** Show award details

Restricted stock units			
Awarded shares	Unvested shares	Vested shares	Vested shares estimated value
450.00	150.00	150.00	150.00

**7** Actions  
Model your awards  
View activity  
View restricted summary  
View dividend summary  
Accept your awards  
Make tax election

Brokerage account		
Total value	Cost	Value of shares
\$1,626.23	\$	\$6.00

**7** Actions  
View holdings  
Sell shares  
Transfer money  
View/Change orders  
View statements and tax documents  
Go to MyMerrill

## 1 Your awards at a glance

A ribbon at the top of the page displays the estimated value of your awards and brokerage account balance.

## 2 13-month vesting timeline

Select the "i" icon to reveal a 13-month activity timeline, including upcoming vesting dates and estimated award income.

## 3 Currency preference (optional)

Choose from the drop-down menu to display the value of your awards in that currency. All amounts preceded by a "\$" are only displayed in \$.U.S. Dollars; converted values are displayed in your selected currency.

## 4 Consolidated award and brokerage account tiles

See a high-level overview of each award type you've received and the balance of shares and/or cash in the brokerage account used for your awards.

## 5 Export and print award information

You can export .csv files for use in Excel or print a PDF.

## 6 Show award details

Select to expand and view specifics about each award (see page 6).

## 7 Quick action menus

Select the three dots for quick links to actions such as modeling/accepting awards, selling shares and transferring cash.

# View awards and vesting information

Select **Show award details** to view information about each individual award, such as the award type and vesting details.

**Restricted stock units**

Awarded units 250.00	Units unvested 100.00	Unvested estimated value \$2,000.00	Units vested 150.00
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**1** [Show award details](#)

Award Date ↓	Award type/code	Next vest date	Awarded units	Units unvested	Unvested estimated value	Units vested
^ XX/XX/20XX	RSU/SHARE	XX/XX/20XX	50.00	25.00	\$500.00	25.00
		Vesting date	Shares vesting	Units unvested	Unvested estimated value	Units vested
		XX/XX/20XX	25.00	0	0	25.00
		XX/XX/20XX	25.00	25.00	\$500.00	0
∨ XX/XX/20XX	RSU/CASH	XX/XX/20XX	100.00	50.00	\$1,000.00	50.00
∨ XX/XX/20XX	RSU/SHARE	XX/XX/20XX	100.00	25.00	\$500.00	75.00
<b>Total</b>			<b>250.00</b>	<b>100.00</b>	<b>\$2,000.00</b>	<b>150.00</b>

**2** **3**

**Brokerage account**

Total value \$1,626.23	Cash available \$100.23	Value of shares \$1,526.00
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[Show account details](#)

**4**

Stock ↓	Current price	Share Quantity	Cost basis	Share value	Share availability
ABC	\$20.00	66.0000	\$14.00	\$1,320.00	66.0000
XYZ	\$30.00	6.8666	\$26.00	\$206.00	6.8666

## 1 Award information

Select **Show award details** to see specifics about each award you've been granted, by date.

## 2 Vesting information

Select the arrow to see detailed vesting information about that award, including its vesting schedule, vested and unvested shares, and estimated award values.

## 3 Award details

Select the award date to view more information about that specific award (see page 7 for details).

## 4 Brokerage account

Select **Show account details** to view the value of cash and shares in the brokerage account used for your equity awards.

# Get the details about your awards

Want to learn more about a particular award? On the **Your Awards** page, select the award date to get detailed information about that award in a graphic or table format.

## Award Details

All estimated and potential amounts shown below are based on the current stock price: ABC \$XX.XX as of COB XX/XX/20XX

Grant Date XX/XX/20XX	Grant Type Restricted Stock Units	Estimated Remaining Value \$9,510	Units Balance 375
--------------------------	--------------------------------------	--------------------------------------	----------------------

**1** **Income Details**

Table View

**\$3,170.00** Realized Value  
**+\$9,510.00** Estimated Value Remaining  
**\$12,680.00** Total Estimated Award Value

**2** **How much of my award is remaining?**

Table View

**500** Units Granted  
**125** Units Lapsed  
**375** Units Balance

Your 500 remaining shares/units are broken out by:  
Units Unvested: **375** Units Vested: **125**

**Actions**

[Model your awards](#)

**3** **Future Vesting** **4** **Recent activity** **5** **Potential income**

Vesting Date	Vesting Quantity	Current price	Potential Income
XX/XX/20XX	125	\$25.36	\$3,170
XX/XX/20XX	125	\$25.36	\$3,170
XX/XX/20XX	125	\$25.36	\$3,170

\* Potential income is based on the closing price from the previous business day  
All amounts shown are displayed in US dollars.

**ABC - The ABC Company**

NYSE

\$42.25 +\$1.26 +3.9%

As of XX/XX/20XX XXX AM ET

Day	Week	Month	Year
Open	High	Low	Close
42.18	42.69	41.81	41.59

As of XX/XX/20XX XXX AM ET

The performance data contained herein represents past performance which does not guarantee future results.

**Additional Information**

Grant ID	XXXXXXXXXX
Plan Name	ABC Company Plan
Plan ID	XXXXXX
Vested	50.00

## 1 View the income details of your awards

See the value of your awards and the estimated remaining award value in a simple bar graph.

## 2 How much of your awards remain?

See the percentage of your award that remains outstanding.

## 3 When is your next vesting date?

Find out when your awards vest and the potential income based on your company's current stock price.

## 4 See recent activity

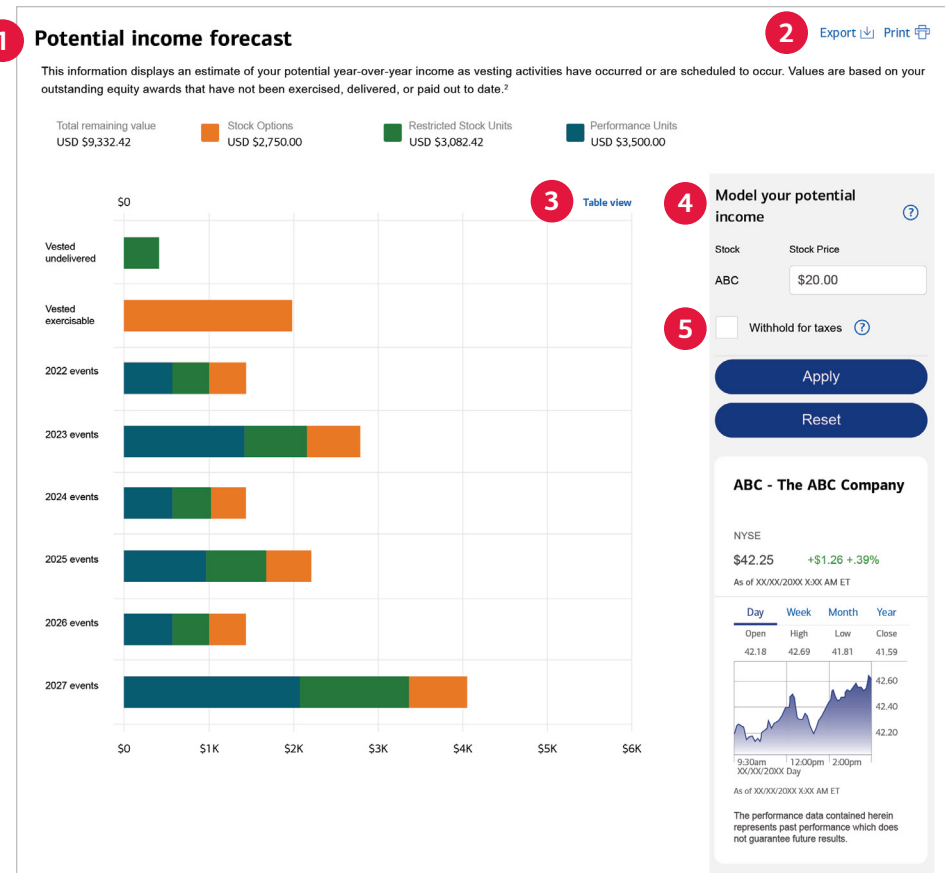
Select **Recent activity** to view historical transactions for each of your awards. This link will only be visible if there's recent activity for this award.

## 5 View the potential value of your awards

See the estimated value of your awards by year.

# See your potential income forecast

Scroll down the **Your Awards** page to view the **Potential income forecast tool**. Your view will be based on the award types granted to you by your employer, and may not appear exactly as shown below.



## 1 Potential income

View a year-by-year estimate of your potential income as scheduled vesting activities occur. The graph is color-coded based on the types of awards you've received from your employer.

## 2 Export and print award information

You can export .csv files for use in Excel or print a PDF.

## 3 Choose between graph or table format

Click on this link to change your view.

## 4 Model your potential income

Adjust the stock price to see how the value of your awards might change.

## 5 Potential impact of taxes

Select the **Withhold for taxes** button to see the potential impact of taxes on your awards.



# Set up direct deposit

Use direct deposit to have any cash you receive from a stock sale (including shares sold as part of a stock option exercise) or a restricted award vesting deposited automatically in your U.S.-based checking or savings account. Or, set up wire instructions to transfer funds to an international financial institution or any bank that doesn't accept U.S. direct deposit (see the next page).

**1** Profile & Settings

- Profile Information
- Email Addresses
- Phone Numbers
- Settings
- Email Preferences
- Manage Linked Accounts
- Security Center
- Change User ID
- Change Password

**2** Manage Linked Accounts

Connect your eligible Bank of America bank accounts and Merrill brokerage accounts that you can use for transferring money. You can also specify accounts at outside financial institutions if permitted by your employer. Rollover eligible accounts will continue to be displayed automatically when applicable.

**LINK ACCOUNTS**

**3** Add a new account

Do not enter Bank of America accounts or Merrill brokerage accounts here. Your eligible accounts are automatically retrieved.

Routing number:

Bank name: ---

Account number:

Re-enter account number:

Account type:

Checking

Savings

**CONTINUE** **CANCEL**

**4** Review and submit

We must verify your account before it is added to Benefits OnLine. Make sure this information is correct before you submit your account for verification. Once successfully verified, your account will be added to your profile and you can begin transferring funds with your eligible Benefits OnLine accounts.

Account information

Bank name: <Bank name>

Account number: 123456789

Routing number: 124085063

Account type: Checking

By submitting this information, I confirm that I own this account and am authorized to make transfers with this account. I agree to provide accurate, current and complete information and not to misrepresent my identity or account information. I authorize Merrill and its third party service providers to transfer information to and from the bank I designated to verify my authority and access to this account.

Enter Benefits OnLine® password to confirm

**Submit** **Cancel**

Verifying your <bank name> account

✓ Your Name of Bank checking account ending in XXXX is verified and linked to Benefits OnLine.

[Return to Manage Linked Accounts screen](#)

## 1 Link existing accounts

On the **Home** page, go to **Profile & Settings** and select **Manage Linked Accounts** to add a new account.

## 2 Add a new external account

Select **Link Accounts** to arrive at the **Add account** page, where you can link an external account to your Benefits OnLine account.

## 3 Add your account information

Add your account information, including the routing number, account number and account type. Then select **Continue**.

## 4 Review and submit account information

If your information is accurate, enter your Benefits OnLine password (if required) and then select **Submit**.

If your account can be instantly verified, you'll see a confirmation screen and you can begin scheduling transfers between your Merrill account and your external account immediately.

If your account requires additional verification, small trial deposits will be made into your account from Bank of America. After the deposits have been sent, you'll receive an email with instructions to verify the deposit amount. Once verified, you can schedule transfers between accounts.

# Set up wire instructions

If you have wire instructions on file, you can transfer funds from your LIIA to another account when you conduct transactions. From the **Home** page, select your plan's name, then select the **Brokerage/Sell Shares** dropdown menu and choose **Wire Instructions**. In some cases, you may need to call a Merrill representative to set up your wire instructions.

## Wire Instructions

Contact your Bank or Financial Institution to obtain correct wire transfer information prior to completing this form. If you would like to enter intermediary bank or credit union wire instructions, please contact a participant service representative at XXX.XXXXXX. You may edit or delete your wire instructions at any time. Changes to your wire instructions may result in sales proceeds being credited to your brokerage account for any pending sale orders where wire transfer was selected as the distribution method.

Brokerage account: XXXXXXXXX

ABA routing number\*:

**1** [Validate routing](#)

Destination currency\*: USD

**2** **Bank information**

Bank name\*:

Bank address 1\*:

Bank address 2\*:

Bank address 3\*:

Bank account number\*:

Confirm Bank account number\*:

Names/title on account\*:

[Continue](#) [Cancel](#)

## **1** Enter the ABA routing number

You'll need your financial institution's "FedWire" ABA routing number. Contact your financial institution to confirm its ABA number for wire transfers or any alternate instructions. To transfer cash to another Merrill account, use ABA number 026009593. Select **Validate Routing**.

## International

*You'll need a SWIFT code instead of an ABA number. There may be additional country requirements for some non-U.S. participants; contact your financial institution with any questions.*

## **2** Information about your financial institution

Once the routing code is validated, the banking information will auto-populate, but you'll need to enter the account number where you want the wired funds to go. After you have entered your information, scroll down and select **Continue** at the bottom of the screen.

## **3** Review and submit your wire instructions

Review your information, check the terms and conditions box, and enter your password to submit your instructions.

Please enter your Benefits OnLine® password and click Submit to process this transaction. Click Back to cancel this transaction.

Benefits OnLine®  
Password

[Forgot your Password](#)

**3**

# Update your profile and settings

Select **Profile & Settings** to review or change your personal information, choose online delivery of statements and plan documents, and more.

The screenshot shows the 'Profile & Settings' page. On the left is a navigation menu with the following items: Profile Information, Email Addresses, Phone Numbers, Settings, Email Preferences, Manage Linked Accounts, Security Center, Change User ID, Change Password, Change Login Security Preferences, Challenge Questions, and Login History. The main content area is titled 'Manage Login Email' and includes a 'Login Email' dropdown menu. Below this is a section for 'MANAGE DELIVERY PREFERENCES' with a 'Go Green Today!' banner and an 'UPDATE ALL' button. At the bottom is a table for delivery preferences.

Record Type	Delivery Method	Email
<b>Financial Education</b> Personalized education and information to help you balance financial priorities at your key life and plan events that can help you meet your short-and-long-term financial goals.	<input checked="" type="radio"/> Online <sup>1</sup>	Personal Email <input type="text" value="Choose an email"/> <a href="#">Add/Edit Email Address</a>
<b>Account Statements</b> May Include: Periodic statements Special Tax Notice	<input type="radio"/> Mail <input checked="" type="radio"/> Online <sup>1</sup>	Personal Email <input type="text" value="Choose an email"/> <a href="#">Add/Edit Email Address</a>

## 1 Profile Information

Add or change your email and phone numbers here. These can be used to have an authentication code sent to you for added security when you log in, if you choose. Adding a phone number to your profile makes it easier to authenticate your account when you call the Retirement & Benefits Contact Center.

## 2 Email Preferences

Selecting **Email Preferences** brings you to this screen, where you can choose to receive convenient online delivery of plan-related communications.

## 3 Financial Education

You can also choose to receive personalized financial education. After you've made your choices, select **Accept & Submit**.

## 4 Manage Linked Accounts

Connect eligible Bank of America bank accounts and Merrill brokerage accounts to use for transferring money. You can also link external accounts. See page 9 for instructions.

## 5 Security Center

You can review and update your settings in the Security Center, including changing your User ID and password.

## 6 Change Login Security Preferences

You can add an extra layer of security to your account by having a one-time authentication code sent to you via text or email when you log in to Benefits OnLine.

# Review important documents

Select **Documents** for quick and easy access to account statements, transaction confirmations and more.

Summary Awards Exercise **Documents** Activity Brokerage Account

## Documents

**View your account statement**

You can create your own equity account statement for a specific time period

[Create statement](#)

- Statements ▾
- Transaction confirmations** ▲

Select year

20XX ▾

Confirmations are available within two business days after the completion of your transaction

Restriction Lapse Restricted Shares 333 \$134.58	Restriction Lapse Restricted Cash Units 366 \$134.68	Restriction Lapse Restricted Stock Units 333 \$134.58
Jun 6, 20XX	Jun 6, 20XX	Jun 6, 20XX

All amounts shown are displayed in \$US dollars.

- Notifications ▾
- Agreements and disclosures ▾
- Forms ▾
- Plan brochures ▾
- Plan documents ▾

## 1 One centralized location

The Documents page consolidates all documents, forms, and statements under one tab.

## 2 Create your own statement

You can create an equity account statement for a specific time period that you choose.

## 3 Get more details

Select a document type, such as statements or confirmations, to view the communications of your choice.

# Secure Message Center\*

**New on the Benefits OnLine website!** Conveniently send and receive messages and documents related to your equity awards through the Secure Message Center. You'll receive an email notification when there's a new message to view in the Secure Message Center.

The screenshot illustrates the Secure Message Center interface. At the top, a navigation bar includes a language preference dropdown set to 'English' and a 'Hello' greeting with an envelope icon (1). Below this is a menu with 'Home', 'Accounts', 'Financial Wellness', 'Education Center', 'Message Center', and 'Profile & Settings'. The main content area shows the 'Secure Messages - Inbox' with a search bar and a list of messages. A 'Compose' button (2) is visible. A 'New message' form is overlaid, featuring a 'To\*' field with an 'Add recipient' button (3), a 'Subject\*' field (4), a large 'Message\*' text area (5), and an 'Attachments' section with an 'Add file' button (6). At the bottom of the form are 'Send', 'Save as draft', and 'Cancel' buttons (7).

## 1 Message notification

Select the envelope icon to access the Secure Message Center. If you have a new message, you'll see a number next to the envelope.

## 2 Create a message

After the Secure Message Center launches, select **Compose** to write your message.

## 3 Select recipients

Direct your message to the appropriate team by choosing from the list of recipients.

## 4 Choose a subject

Choose a subject for your message from the list provided. If you don't see a subject relating to your inquiry, you may need to call Merrill at your plan's toll-free number.

## 5 Type your message

Enter your message (messages must be in English).

## 6 Add an attachment

Add a form or document to your message by selecting **Add file +** (there's a limit of 6MB per file and 20MB per message).

## 7 Send or save your message

Select **Send** if you're ready to send your message or **Save as draft** to send later.

\* The availability of the Secure Message Center may vary by plan.



## Get answers to some frequently asked questions

### How is my LIIA different from my Benefits OnLine account?

Your Benefits OnLine account is for recordkeeping purposes and tracks the equity awards you receive from your company. Your LIIA is a separate, personal brokerage account for receiving payments from your equity awards.

You can log in to Benefits OnLine any time to view and access your LIIA. You don't need to create a separate User ID and password for the MyMerrill site to access your LIIA.

### Do I have to open an LIIA to receive payments from my awards?

Yes. You need to open your LIIA so you can receive payments from your equity awards. The LIIA is a personal account, so neither your company nor Merrill can open it for you—you'll need to do it.

### If I sell all the shares in my LIIA, do I have to close the account?

No. If you have additional awards that haven't vested yet, any payments from those awards will be deposited into this same account after they vest.

### Can I trade shares in my LIIA other than the shares awarded through my company's equity plan?

No. The LIIA is strictly for holding and selling shares received from your company's equity awards.

Review this [guide](#) for instructions on how to sell shares.

### How can I cancel print mailings of statements, confirmations and plan documents?

This information is always available on Benefits OnLine. To receive these documents only online, select the **Profile & Settings** link at the top of the page. Select **Email Preferences** to choose online delivery of all plan-related communications or just specific types of communications.

To update your delivery preferences (or other information) for your Merrill brokerage account, log in to Benefits OnLine. From the **Brokerage Account** dropdown, select **Go to MyMerrill**, then **Help & Settings** and **Go Paperless**.

### What if I'm an international participant and don't have a U.S. Social Security number?

When creating your User ID and password for Benefits OnLine, if you have a 9-digit verification number provided by your employer, enter it as your account number when prompted. If you don't have this number, select **I do not have a Social Security Number/Account Number** and enter your employee identification number when prompted.

### How can I access the cash in my brokerage account?

U.S. participants can go to Benefits OnLine to transfer cash from a LIIA to another linked account or have a check sent to the address on file.

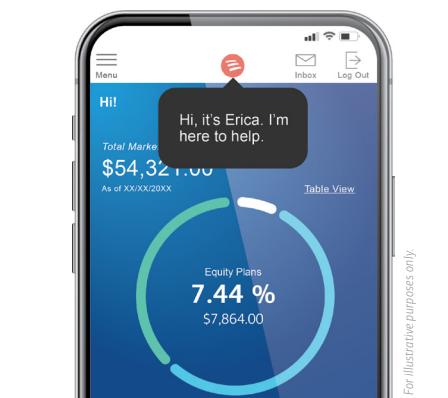
To transfer cash to a linked account, go to the **Brokerage/Sell Shares** tab, select **Holdings/Transfer Money** and then select the **Transfer Money** button. Select **Continue** to go to MyMerrill. Select the **Transfers & Bill Pay** tab and then **Transfers**. Select the **Cash** tab, then choose the account, amount and frequency. Follow the prompts to complete the transfer.

To request a check, select the **Check** tab and follow the instructions. For a wire transfer, contact a Merrill representative at your Plan's toll-free number.

#### **International**

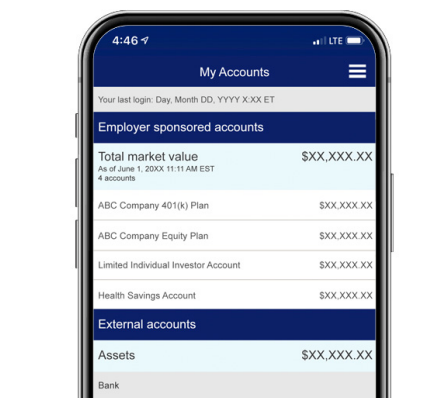
Contact a Merrill representative at your Plan's number to have a check issued or for a wire transfer.

# Helpful resources



## Erica®

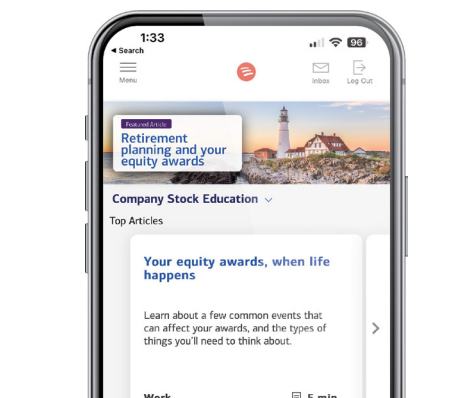
Your virtual financial assistant is ready to help. Check out all that Erica can do for you on the Benefits OnLine app.\*



## My Financial Picture®

[go.ml.com/myfinpic](https://go.ml.com/myfinpic)

Use this free, secure service to add your external account information to Benefits OnLine. The more information you add, the more complete your financial picture becomes.



## Education Center

[go.ml.com/equityed](https://go.ml.com/equityed)

Explore helpful articles, videos and other resources, including a Company Stock section specific to equity awards.

\* The app is designed to work with most mobile devices in most countries. The mobile feature, Erica, is only available in the English language. Carrier fees may apply.

**This brochure is a general description of equity plan services. Any awards that you have or may be granted are subject to the terms of your company's plan, any agreement between you and your company covering your equity awards, and the prospectus provided to you by your company. Any transactions in connection with your plan in your Merrill brokerage account are subject to the terms and conditions of that account. This brochure does not constitute an offer or invitation to buy any securities. Any offer to buy securities from your company would be made only by a prospectus in accordance with the Securities Act of 1933 as amended, and all applicable laws.**

**You will be subject to the applicable fees, terms and conditions associated with the retail brokerage account established in connection with your equity award program. Please refer to your plan documents, available on Benefits OnLine, for more information.**

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