MERRILL
A BANK OF AMERICA COMPANY

EQUITY AWARDS

A guide to your account

Benefits OnLine® 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. It's easy to manage and monitor your awards — all on Benefits OnLine®. Use this guide to learn how to take important actions related to your awards.

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Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value

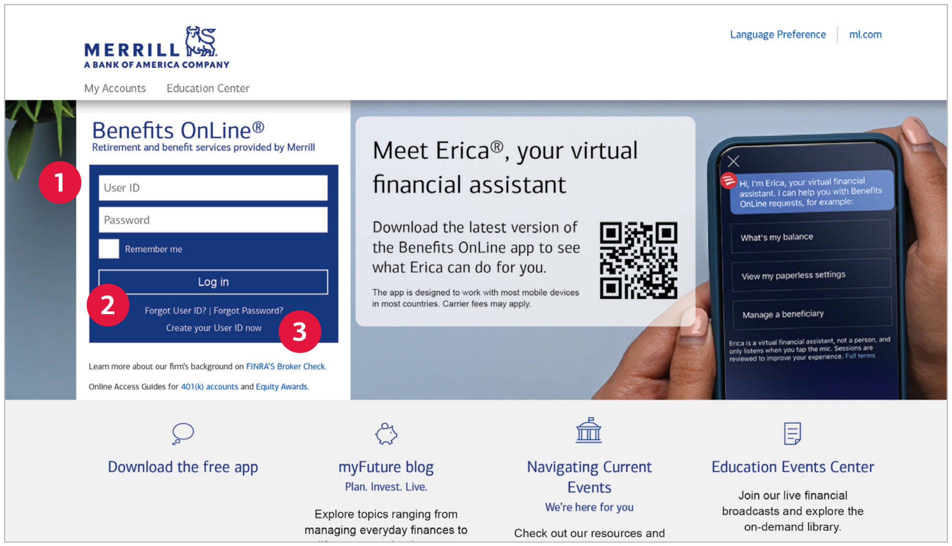
Download the free Benefits OnLine app to stay on top of your equity awards.*

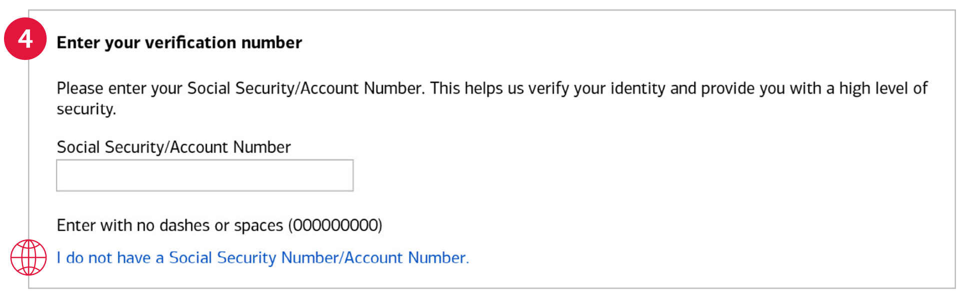
Be sure to turn on app notifications to receive important updates.

Choose a topic

Log in to Benefits OnLine

Visit benefits.ml.com to set up your Benefits OnLine access and log in.





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 and password, select this link, then follow the prompts.

4 Enter your verification number

As part of the process to create your User ID, you'll be prompted 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.

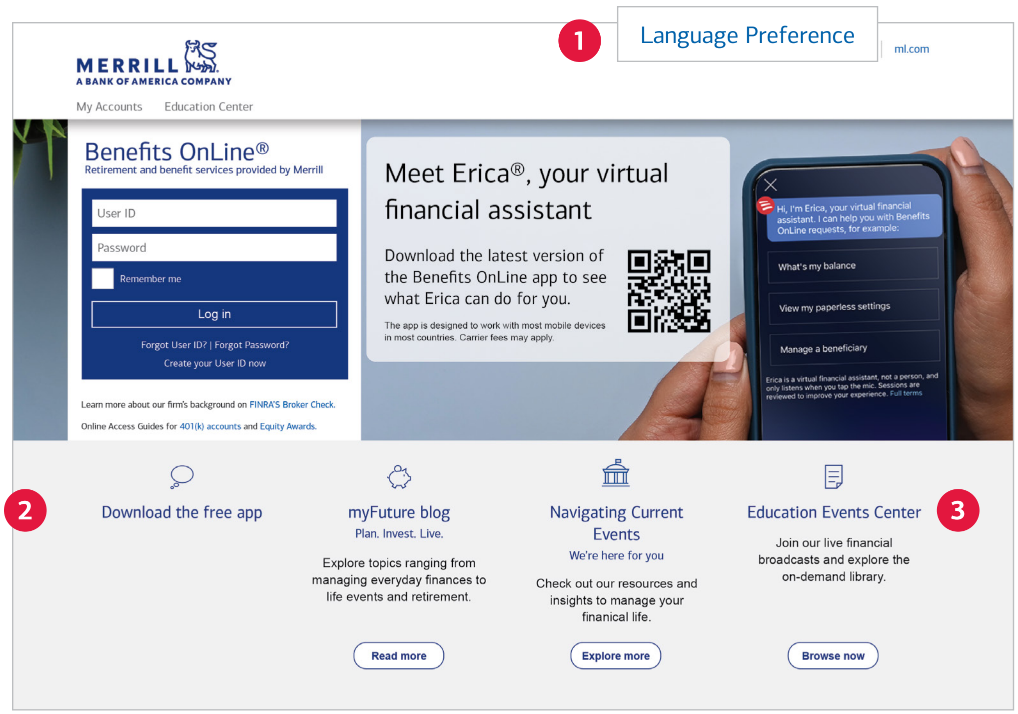
International

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.*

The screen shots shown in this brochure apply to the full site, not the app. They 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.

Get the most out of Benefits OnLine

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



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 drop-down list. Benefits OnLine will remember your language each time you log in (from the same computer).

2 Use these helpful links

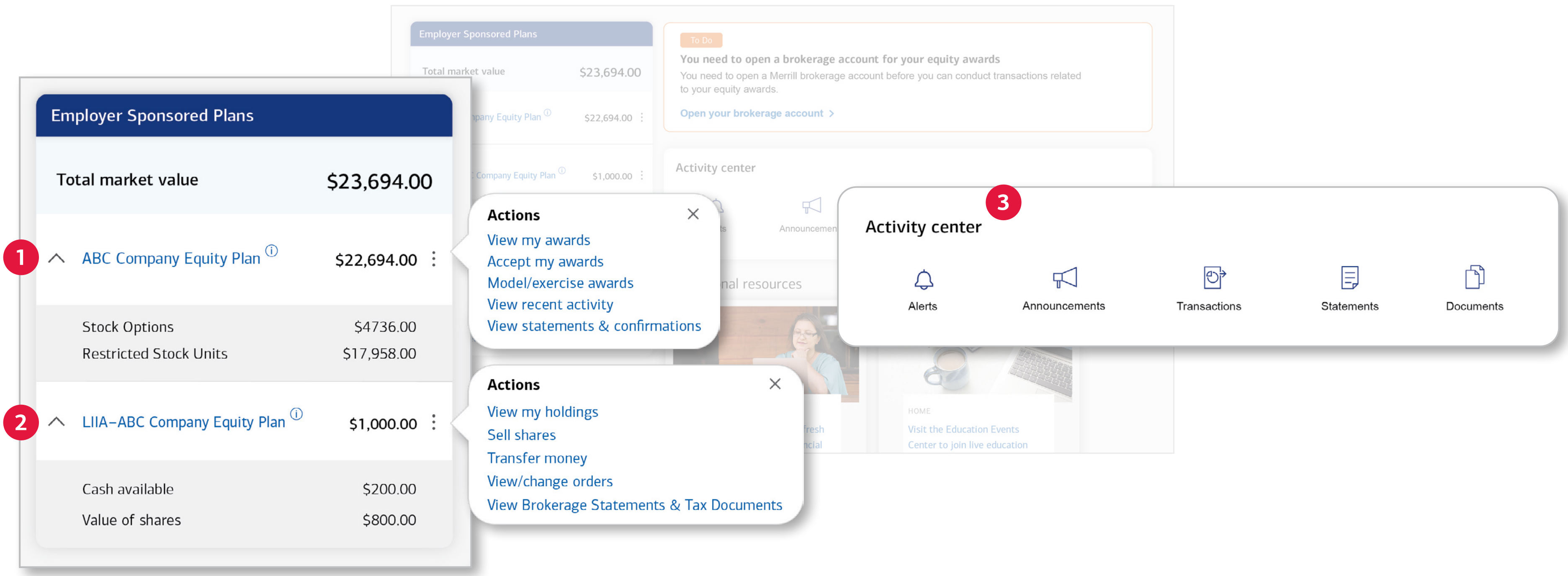
Be sure to check out the links near the bottom of the login page. From here, you can access resources to help you manage your financial life.

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.

NEW! Access quick views and links from the Home page

When you log in to Benefits OnLine, you'll arrive on the **Home** page.



1 Your equity plan

- View the total value of your outstanding awards that haven't been exercised, delivered or paid out to you.
- Select the arrow to reveal the value of each award type you've been granted.
- Select the three dots to access a list of shortcuts to common actions, such as modeling your awards, viewing recent activity, and more.
- Select the plan name to go to the **Your Awards** page for a convenient, consolidated view of your awards.

2 Your brokerage account

- View the total value of awards that were exercised, delivered or paid out to the Merrill brokerage account used for your equity awards.
- Select the arrow to see the value of cash and shares in your account.
- Click the three dots for quick links to common actions, such as selling shares, transferring money, accessing tax documents, and more.

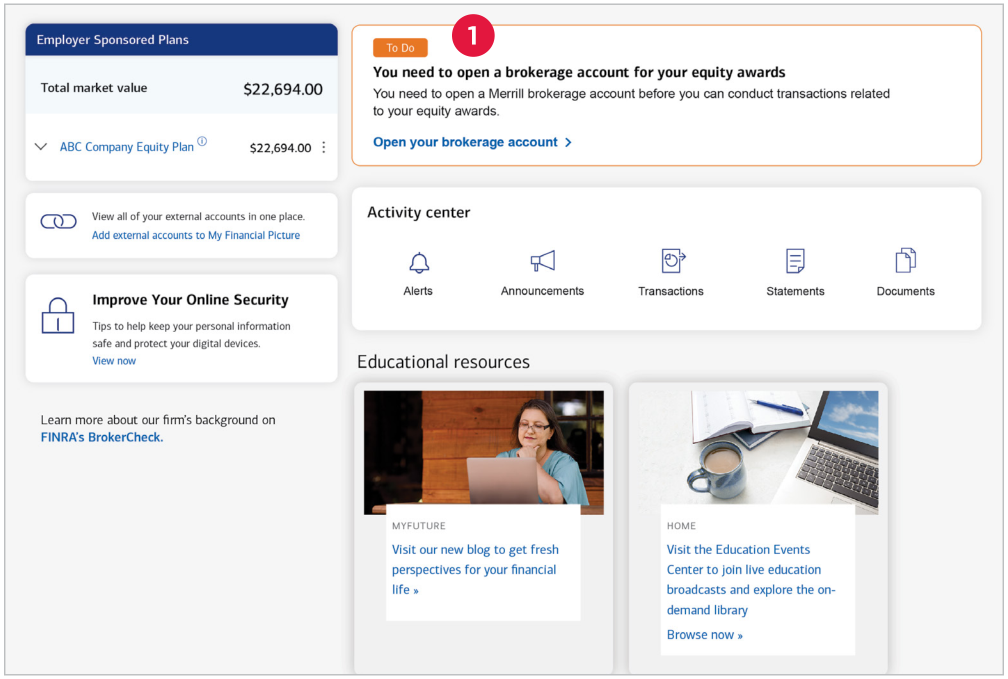
3 Activity center

Alerts, announcements, transactions, statements and documents are all in one easy-to-access spot.

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 your 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.



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 U.S. federal tax 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, or more often if your country of residence changes. View these detailed instructions for more information.

Important information to know about your account

Section 16 or Rule 144 person

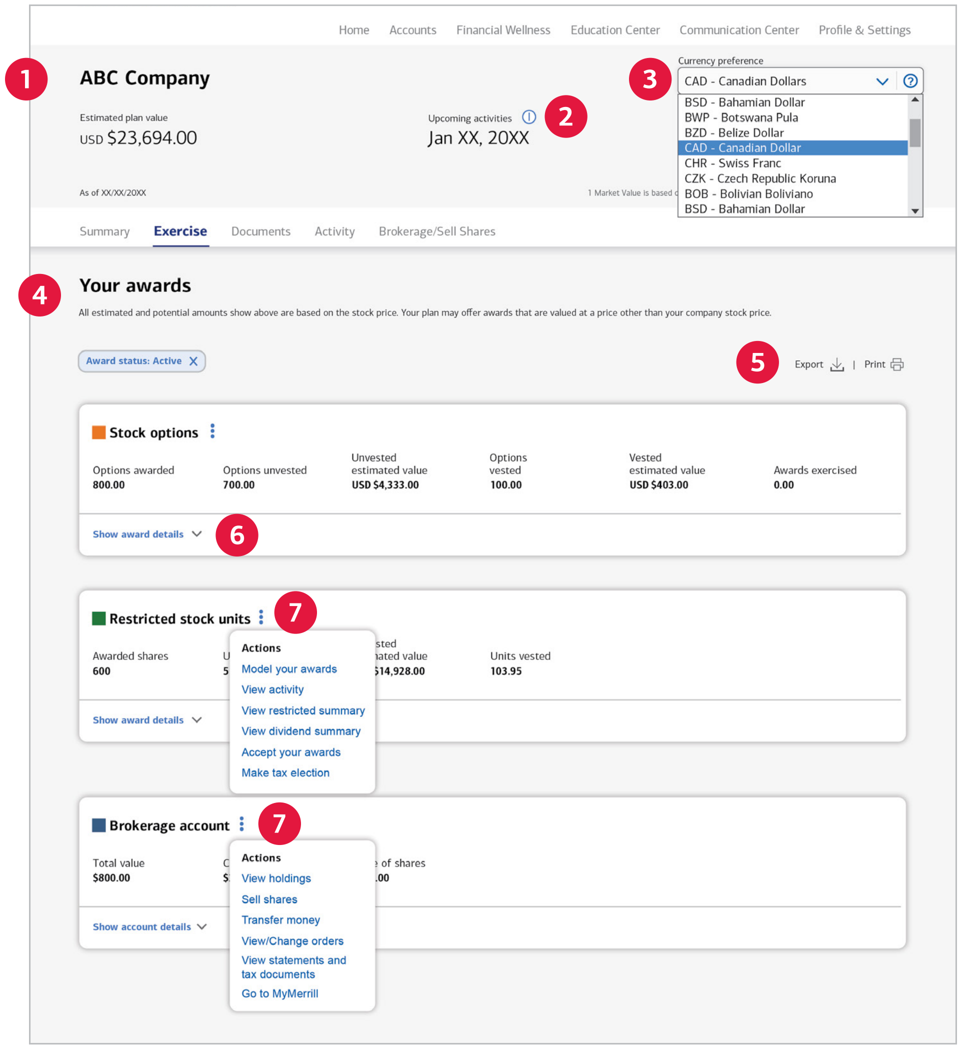
Section 16 or Rule 144 persons only have inquiry access to Benefits OnLine. If you are a Section 16 or Rule 144 person, you must work with your plan's financial advisor team to open your brokerage account or conduct transactions.

Updating your brokerage account address

It's important that the address on the Merrill brokerage account you use for your equity awards is current and accurate. 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 the **Your Awards** page that includes a convenient summary of your awards on a single page.



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

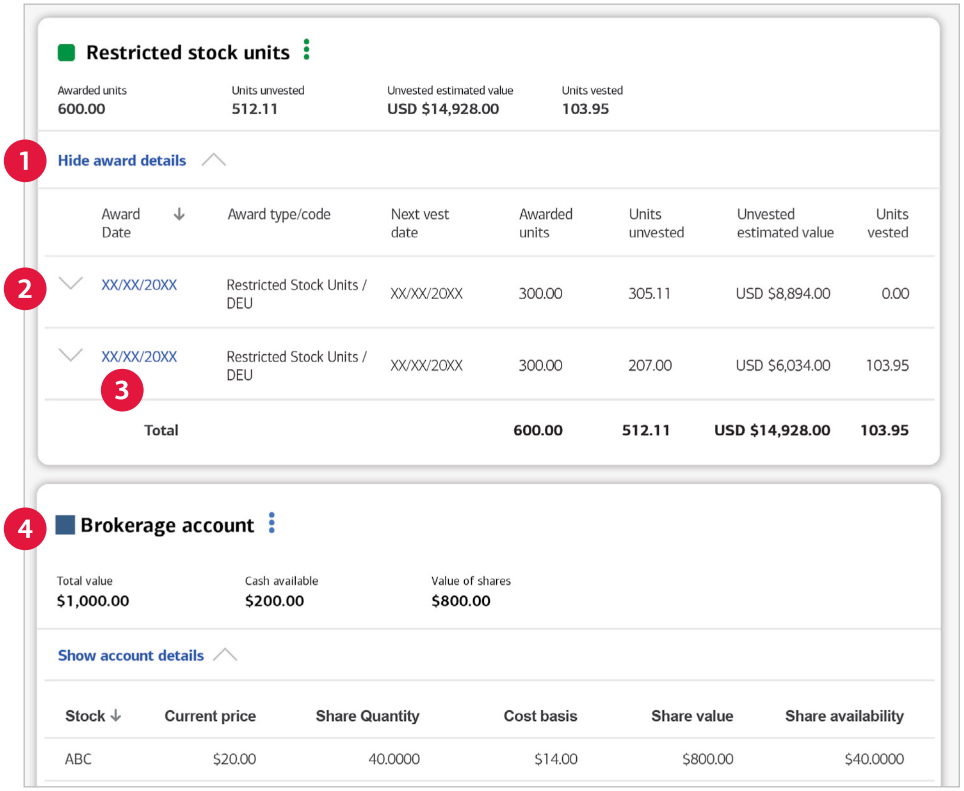
Select to expand and view specifics about each award (see page 7).

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.



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

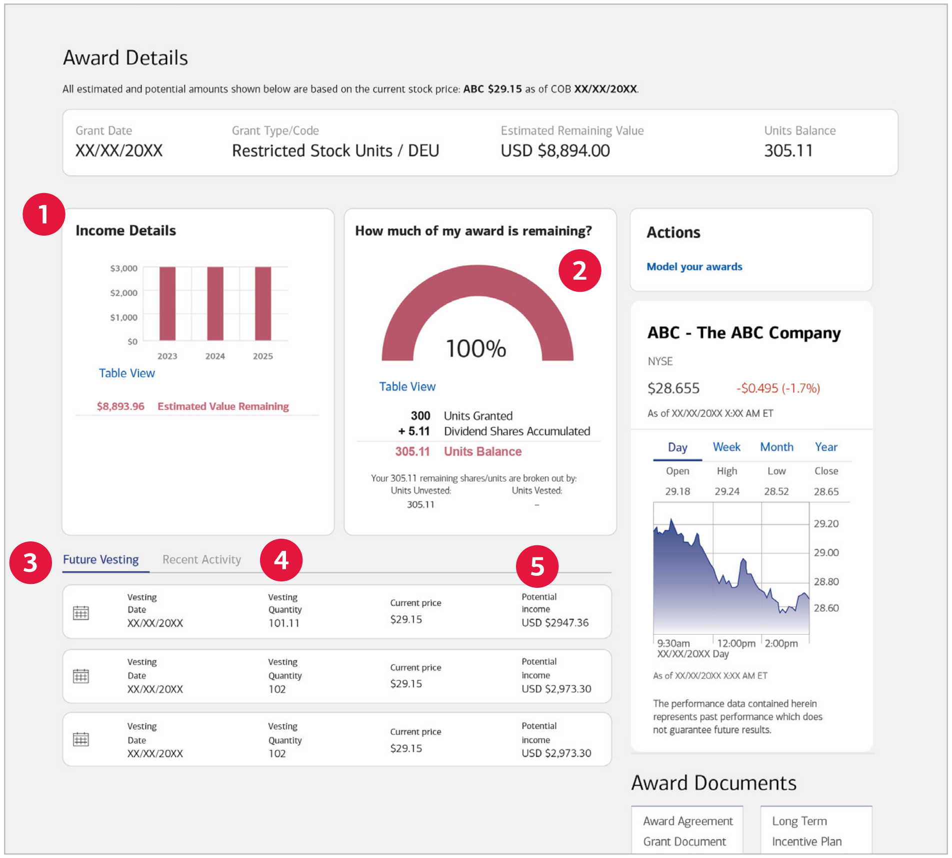
Select the award date to view more information about that specific award (see page 8 for details).

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.



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

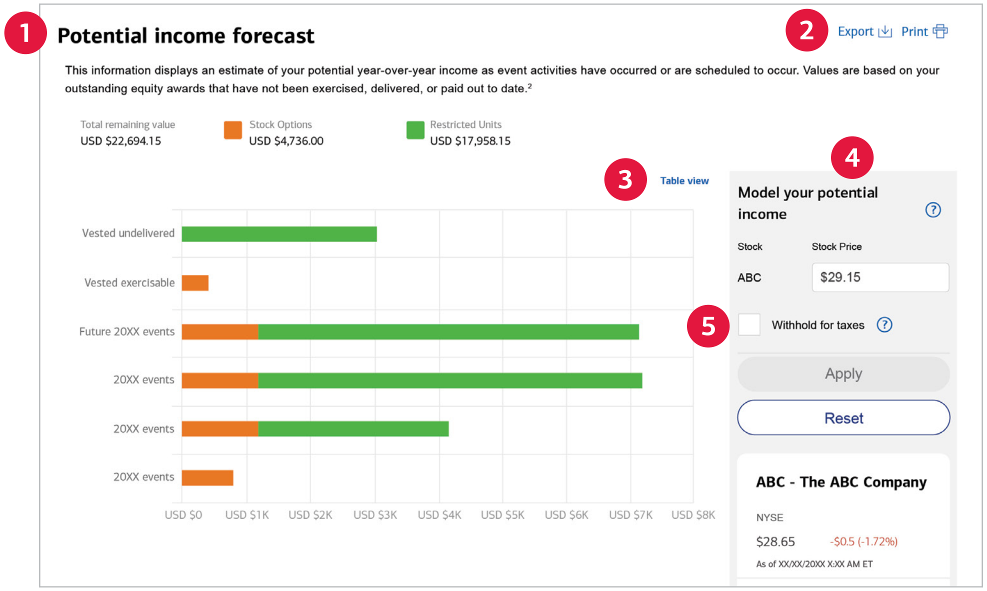
Select **Recent activity** to view historical transactions for each of your awards. This link will only be visible if there's recent activity for this award.

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

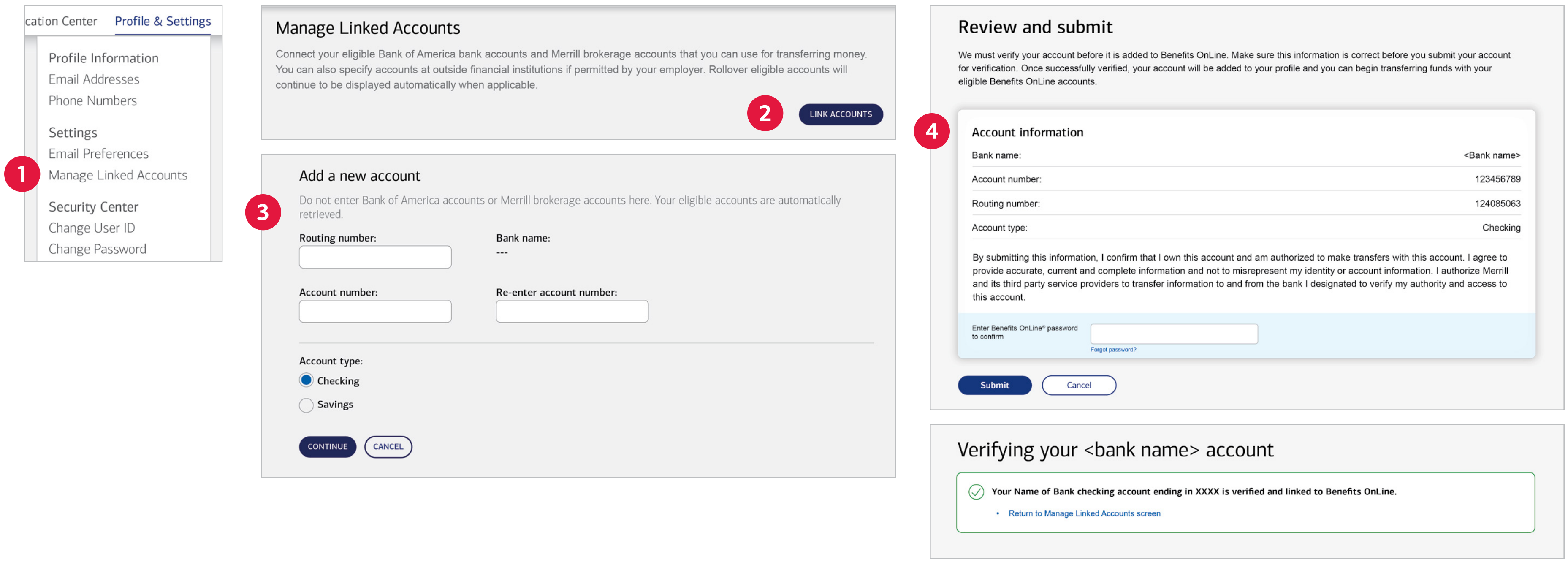
Adjust the stock price to see how the value of your awards might change.

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. You can also set up wire instructions to transfer funds to an international financial institution (see the next page).



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

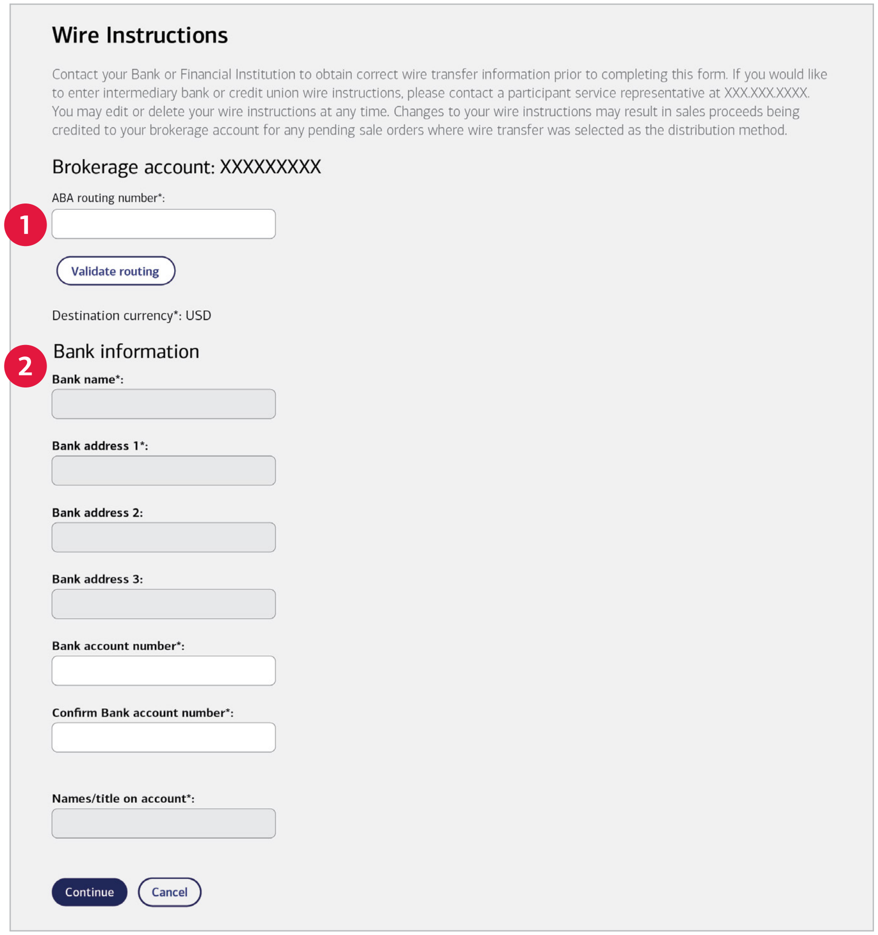
If your information is accurate, enter your Benefits OnLine password (if required) and then select **Submit**.

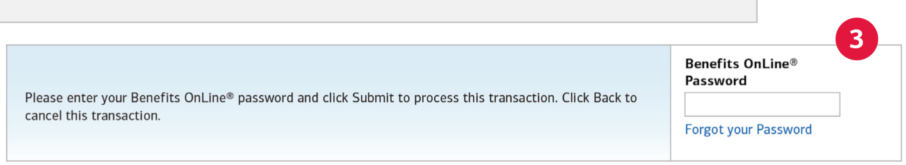
If your account can be instantly verified, you'll see a confirmation screen and you can begin scheduling transfers between your Merrill account and your external account immediately.

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** drop-down menu and choose **Wire Instructions**. In some cases, you may need to call a Merrill representative to set up your wire instructions.





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 a Bank of America 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

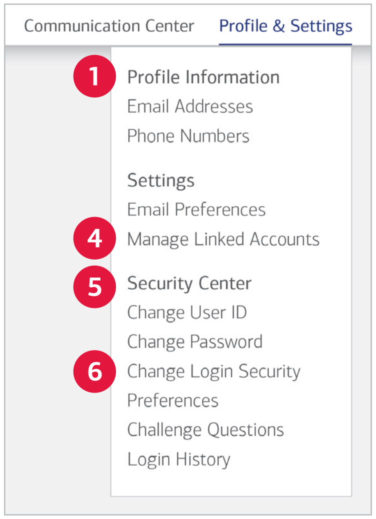
Once the routing code is validated, the banking information will auto-populate, but you'll need to enter the account number where you want the wired funds to go. After you have entered your information, scroll down and select **Continue** at the bottom of the screen.

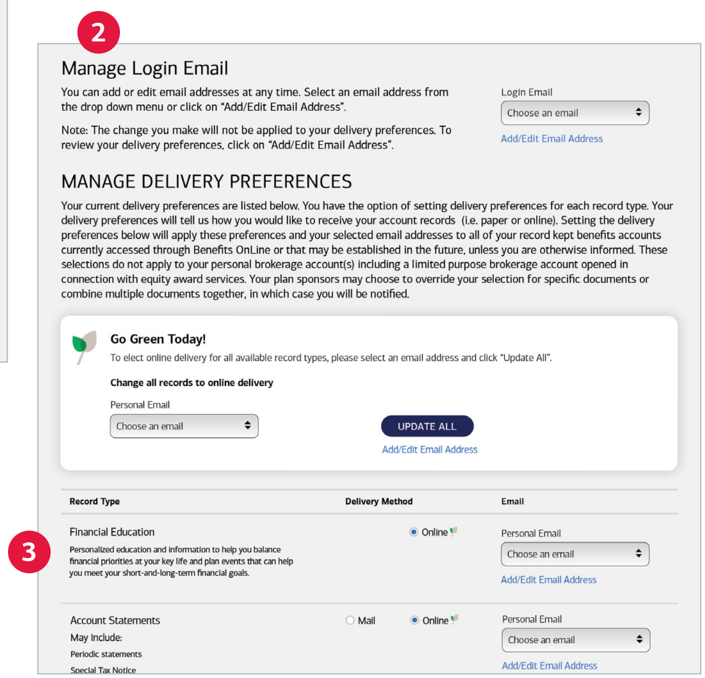
3 Review and submit your wire instructions

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

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.





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 10 for instructions.

5 Security Center

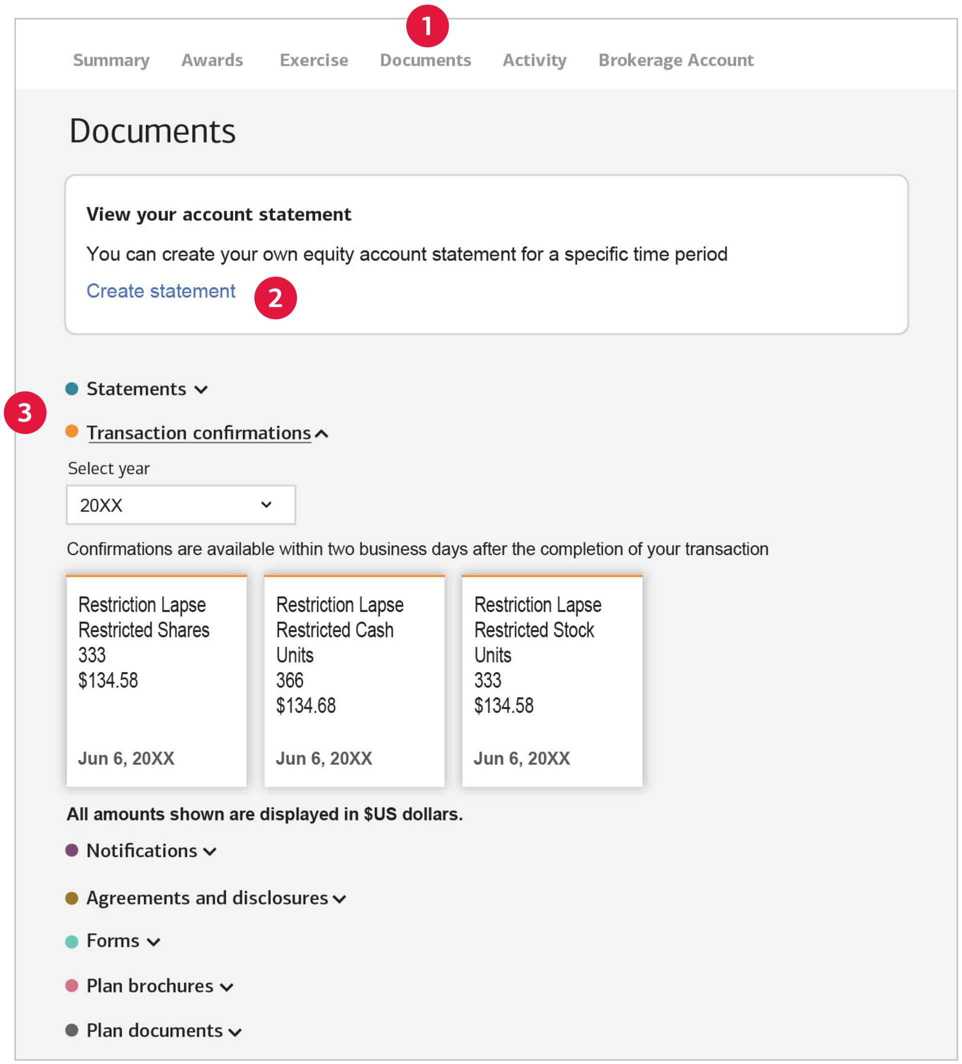
You can review and update your settings in the Security Center, including changing your User ID and password.

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.



1 One centralized location

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

2 Create your own statement

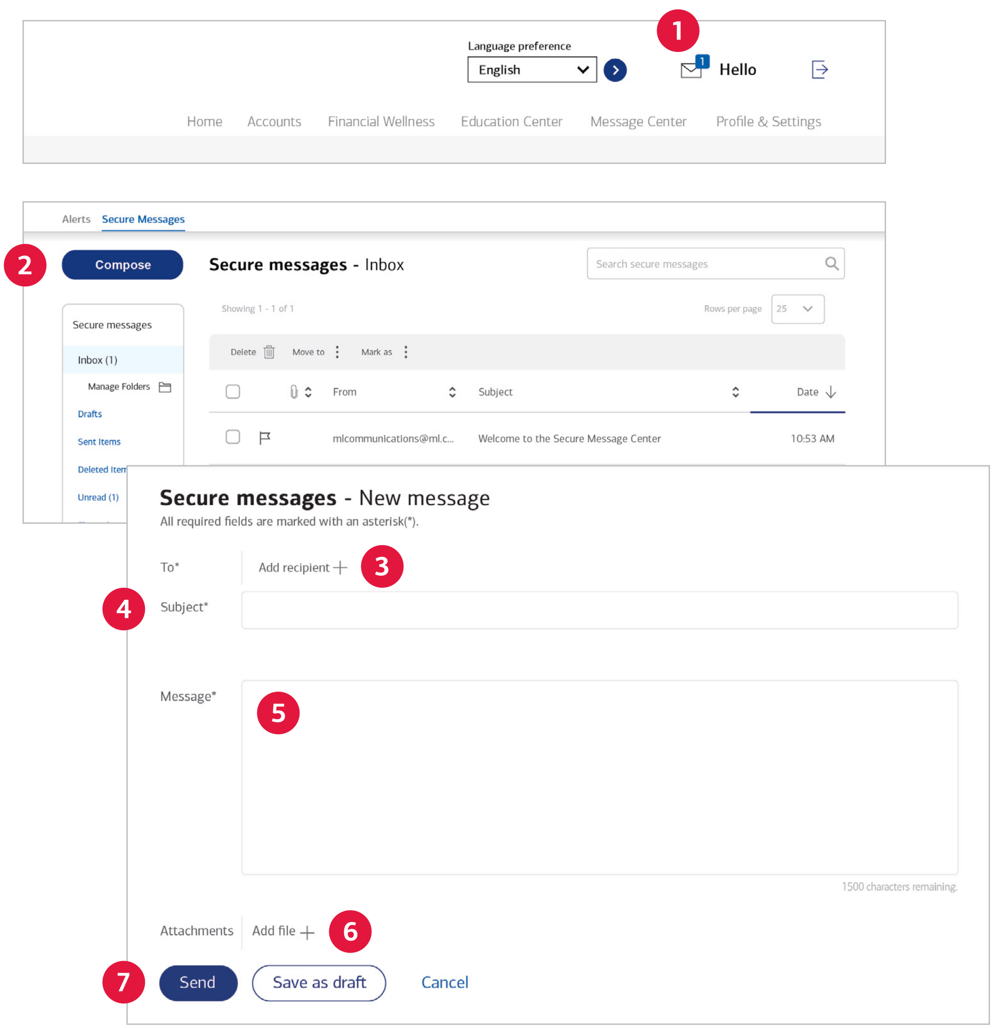
You can create an equity account statement for a specific time period that you choose.

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.



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 brokerage account (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** drop-down, 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 your 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.

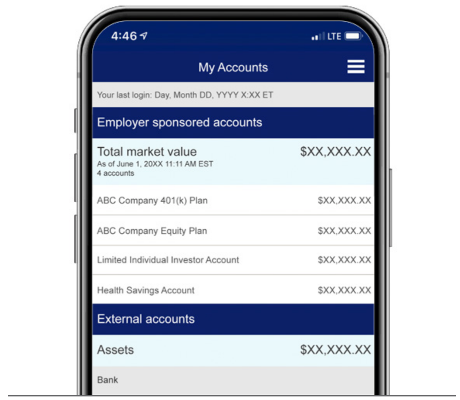
International

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

Helpful resources

Erica®

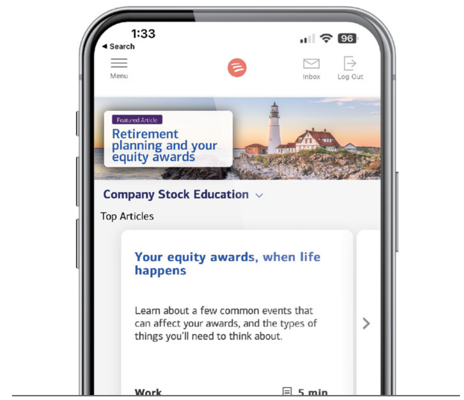
*Your virtual financial assistant is ready to help. Check out all that Erica can do for you on the Benefits OnLine app.**



My Financial Picture®

go.ml.com/myfinpic

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

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.

Merrill, its affiliates, and financial advisors do not provide legal, tax, or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

Merrill provides products and services to various employers, their employees and other individuals. In connection with providing these products and services, and at the request of the employer, Merrill makes available websites on the internet, mobile device applications, and written brochures in order to provide you with information regarding your plan. Under no circumstances should these websites, applications, and brochures, or any information included in these websites, applications, and brochures, be considered an offer to sell or a solicitation to buy any securities, products, or services from Merrill or any other person or entity.