

How to create your User ID and password



Quick tip

To access your account information online, you'll need to create a User ID and password for Benefits OnLine®.

What you'll need

1. **Social Security number** (U.S. participants)
Non-U.S. participants: Use the 9-digit internal verification number sent to you in the mail.
2. **Personal Identification Number (PIN)**
PINs are sent to you in the mail.

Getting started

To get started, visit www.benefits.ml.com and select **Create your User ID now** link. You'll be prompted through the simple, five-step process.

1 Enter your verification number

- Enter your Social Security number (or 9-digit internal verification number if you do not have a Social Security number).
- Select **Continue**.

2 Enter your security information

- Enter your Social Security number or internal verification number again.
- Enter your PIN. If you do not know your PIN or do not have a PIN, select **Forgot your PIN?**
- Select **Continue**.

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3 Create your User ID and password

- Your User ID should be easy to remember. It must be between 6 and 32 characters using letters and numbers. It must contain at least one letter and cannot contain special characters or spaces.
- Your password should be difficult for others to guess. It is case sensitive and must be 8 to 20 characters, using at least one letter and one number. Your password cannot contain any spaces or be the same as the User ID and it cannot contain the following special characters: \$ < > & ^ ! [].
- Select **Continue**.

The screenshot shows a registration form with a progress bar on the left. Step 3, 'Create your User ID and password', is highlighted. The form includes fields for 'New User ID:', a checked 'Remember me' checkbox, 'Password:', and 'Confirm your password:'. Below these are fields for 'Enter your email address:' and 'Confirm your email address:'. A 'Back' button is at the bottom left, and a 'Continue' button is at the bottom right, circled in red. On the right side, there are two help boxes: 'Help with User ID and password' with links for 'How should I choose my new User ID?', 'What if I receive a message that I cannot use my selected User ID?', 'How should I choose my new Password?', and 'Frequently Asked Questions (FAQ)'; and 'Help with Email Address' with a link for 'Do I have to provide an email address?'.

4 Select and answer your security questions

- You'll need to select and answer three security questions.
- Select **Continue**.

The screenshot shows the registration form at step 4, 'Select and answer your security questions'. The progress bar highlights this step. A blue box contains a warning icon and the text: 'If you are presented with security questions when accessing this site, you will need to answer your questions exactly as you answer here.' Below this is a 'Select question 1:' dropdown menu, followed by 'Enter your answer:' and 'Confirm your answer:' text input fields. A 'Back' button is at the bottom left, and a 'Continue' button is at the bottom right, circled in red.

5 Confirm your information

- The last step is to confirm your information, then press **Submit**.
- You'll then see a confirmation that your User ID and password have been created.

The screenshot shows the registration form at step 5, 'Confirm your information'. The progress bar highlights this step. A message reads: 'Please remember your information. You will need your User ID and password (not shown, for security purposes) to access this site and may be presented with a security question when trying to log on.' Below this are fields for 'User ID:' (displaying 'JDoe1234') with a checked 'Remember my User ID on this computer' checkbox, and 'Email:' (displaying 'myemail@emaildomain.com'). Three security questions are listed with their corresponding answers: 'Question 1: What was the make of your first car? Answer: Answer', 'Question 2: What was your high school mascot? Answer: Answer', and 'Question 3: In what city were you born? Answer: Answer'. A 'Back' button is at the bottom left, and a 'Submit' button is at the bottom right, circled in red.

As a security measure, Merrill Lynch will send you an email notification when you create your User ID and password.

Note: If you have a User ID and password for Merrill Edge or MyMerrill, you will be asked if you want to use that information to access Benefits OnLine.

If you have any questions, please call 877.767.2404. From outside the U.S., Puerto Rico or Canada, call +1 609.818.8894.



Learn more

The Equity Awards Education Center on Benefits OnLine features a series of videos to help you understand your awards. You'll also find a library of "Quick Tips" to help you manage and monitor your awards, a series of articles on equity award topics, and more. Visit now — go.ml.com/equityed

For information about your awards and the fees and commissions associated with your Merrill Lynch brokerage account, please refer to your equity awards brochure available at www.benefits.ml.com in the **Document Library** under **Equity Plan**.

The screen shots shown here 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.

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