

Modeling your restricted or performance awards online

Quick tip

To model your restricted or performance awards on Benefits OnLine® at www.benefits.ml.com, just follow the instructions in this Quick Tip. Before you can receive cash or shares, as applicable, from your awards you must have an open Merrill Lynch Limited Individual Investor Account, the limited, self-directed, non-interest bearing account used for transactions related to your equity awards.*

 **My Accounts > Equity Plan > Model/Exercise > Model Only**

1 Transaction Type/Grants to Display

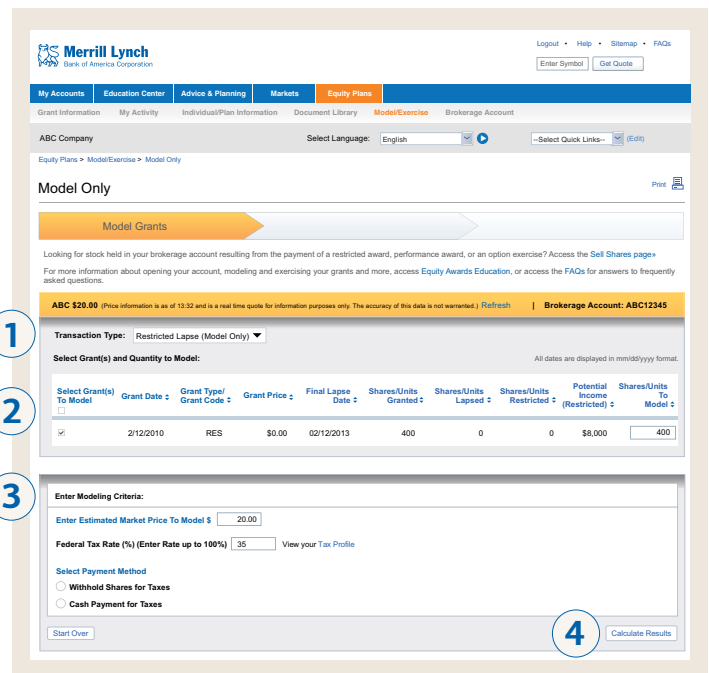
- *Restricted awards* — Select Restricted Lapse as the transaction type. Unvested grants will automatically display.
- *Performance awards* — Select Performance Award as the transaction type. Outstanding performance awards will automatically display.

2 Select Grants to Model

- *Restricted awards* — Select the grants you want to model and enter the quantity to model.
- *Performance awards* — Select the grants you want to model and enter a percentage to model under “Performance %” (for awards pending achievement).

3 Enter Modeling Criteria

- Enter the estimated market price to model. The last price of the stock is provided for your information.
- Select a tax payment method, either **Withhold Shares for Taxes** or **Cash Payment for Taxes** (or other choice as provided by your company). This is for modeling purposes only.



1 Transaction Type: Restricted Lapse (Model Only)

2 Select Grant(s) To Model:

Select Grant(s) To Model	Grant Date	Grant Type/Grant Code	Grant Price	Final Lapse Date	Shares/Units Granted	Shares/Units Lapsed	Shares/Units Restricted	Potential Income (Restricted)	Shares/Units To Model
<input checked="" type="checkbox"/>	2/12/2010	RES	\$0.00	02/12/2013	400	0	0	\$8,000	400

3 Enter Modeling Criteria:

Enter Estimated Market Price To Model \$

Federal Tax Rate (%) (Enter Rate up to 100%) View your Tax Profile

Select Payment Method

Withhold Shares for Taxes

Cash Payment for Taxes

4 Calculate Results

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.

4 Calculate Results

- Select **Calculate Results** to see the **Modeling Results** section. These are estimates only.
- To change modeling criteria, select **Start Over**.

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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**.

**Directors, executive officers, associates and other persons subject to Rule 144 or Section 16 of the Securities Exchange Act of 1934, as amended, must open an Individual Investor Account (IIA) through the Merrill Lynch financial advisor team assigned to their company's plan. The IIA is also a limited, self-directed, non-interest-bearing brokerage account.*