



Accepting your awards online



Quick tip

You can accept awards granted to you through your equity plan on Benefits OnLine® at www.benefits.ml.com.

To get started, log in and select **Accept Now** from the Action Center on the **My Accounts** page or follow the path below. When you do, the screens will guide you through the simple three-step process for accepting awards.

 **Equity Plan > Grant Information > Pending Acceptance**

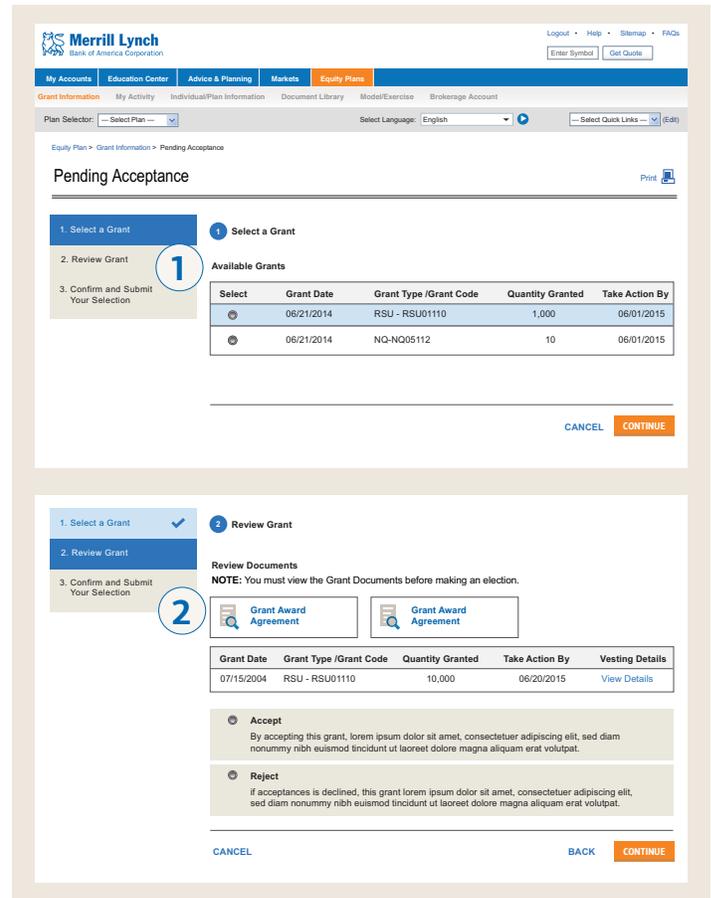
1 Select a Grant

The Pending Acceptance screen will show any awards that have not been accepted. Select the award you want to accept and then click **Continue**. (You can accept only one grant at a time.)

2 Review Grant

Review the grant award document(s) associated with your award. This is a required step. To view a document, click the icon next to that document.

Then choose to **Accept** (or **Reject**) your award. Then click **Continue**.



1. Select a Grant

Available Grants

| Select | Grant Date | Grant Type /Grant Code | Quantity Granted | Take Action By |
|-----------------------|------------|------------------------|------------------|----------------|
| <input type="radio"/> | 06/21/2014 | RSU - RSU01110 | 1,000 | 06/01/2015 |
| <input type="radio"/> | 06/21/2014 | NQ-NQ05112 | 10 | 06/01/2015 |

2. Review Grant

Review Documents
NOTE: You must view the Grant Documents before making an election.

| Grant Date | Grant Type /Grant Code | Quantity Granted | Take Action By | Vesting Details |
|------------|------------------------|------------------|----------------|------------------------------|
| 07/15/2004 | RSU - RSU01110 | 10,000 | 06/20/2015 | View Details |

Accept
By accepting this grant, lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat.

Reject
If acceptances is declined, this grant lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat.

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Investment products:

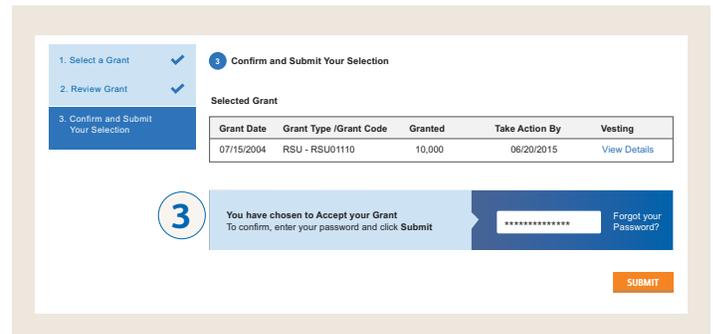
Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

3 Confirm and Submit Your Selection

To confirm your action, you will be required to enter your Benefits OnLine password. Then click **Submit**. A confirmation of your action will then be displayed.



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.