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: $ < > & ^ ! [ ].

4 **Select and answer your security questions**

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

5 **Confirm your information**

- The last step is to confirm your information, then press Submit.

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 1.877.767.2404. From outside the U.S., Puerto Rico or Canada, call +1 609.818.8894.