Quick tip

When receiving restricted or performance awards through your company's equity awards plan, you may be required to make a "tax election," indicating how you want to pay the taxes due on the payment from your award. For example, you may wish to pay your taxes through the withholding of some of your shares or with cash. Tax elections can be made on Benefits OnLine® at www.benefits.ml.com by following the instructions in this Quick Tip. To make a tax election, 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.* Log in to Benefits OnLine and follow the path below to get started.

1. **Select Grants**
   - From either the Restricted Summary or Performance Summary page, depending on your award, go to the Tax Election section. Under Select Grants to Model Tax Method, check the box next to the grants for which you want to make a tax election.

2. **Select Tax Election Method**
   - Under Select Tax Election Method to Model, select "Withhold Shares for Taxes" or "Pay estimated taxes with Cash" to make your election.

3. **Calculate Results**
   - Scroll to the end of the grant list and select Calculate Tax Election Modeling Results.
   - The results will appear in a new section called Tax Election Modeling Results below the Tax Election section (see next page).

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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My Accounts > Equity Plan > Grant Information > Restricted Summary OR Performance Summary (depending on your award type)

Select Grants
- From either the Restricted Summary or Performance Summary page, depending on your award, go to the Tax Election section. Under Select Grants to Model Tax Method, check the box next to the grants for which you want to make a tax election.

Select Tax Election Method
- Under Select Tax Election Method to Model, select "Withhold Shares for Taxes" or "Pay estimated taxes with Cash" to make your election.

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4 Select Grants to Submit

- Under Select Grants to Submit Election, check the box next to the grants for which you are making a tax election.

5 Submit Your Election

- Select Submit Tax Election to make your election. A pop-up message will confirm that your tax election has been made.

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Additional information about your equity awards, including a full description of the Merrill Lynch brokerage account you will need and Merrill Lynch service fees, is available on Benefits OnLine in the Document Library.

*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.

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