



How to access your benefit plan information

For 401(k), Deferred Compensation, Defined Benefit and Equity Award Plans

[Click to Start →](#)

For Equity Award Plans Only (AwardChoice®)

[Click to Start →](#)

Merrill Lynch, Pierce, Fenner & Smith Incorporated is a registered broker-dealer and a wholly owned subsidiary of Bank of America Corporation.

Merrill Lynch makes available investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation or in which Bank of America Corporation has a substantial economic interest, including Columbia Management, BlackRock and Nuveen Investments.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
----------------------	-------------------------	----------------

Benefits OnLine is a registered service mark of Merrill Lynch & Co., Inc.

AwardChoice is a registered service mark of Merrill Lynch & Co., Inc.

© 2009 Merrill Lynch, Pierce, Fenner & Smith Incorporated. All rights reserved.

Member **Securities Investor Protection Corporation (SIPC)**.

20091759-2

0309

Step 1: Create a Benefits OnLine User ID and Password.

1

2

3

4

5

If you are a first time user or have not already created your Personal User ID and Password, click here.

If you have forgotten your Password, click here.

[Create User ID »](#)

[Reset your Password »](#)

[Forgot your Password »](#)

If you would like to change your Current Password, click here.

The information you are accessing is personal and confidential. We suggest you log out when you finish viewing your data.

[Need help logging in?](#)

News & Announcements

[Coming Soon for Retirement](#)
A brand new, streamlined retirement plan participant services

[Assets](#)
the most common forces have impact on the larger economy.

[Coping With Market Volatility](#)
A disciplined investment approach for handling market downturns

Step 2: Enter your Social Security or Account Number.



 **Benefits OnLine**[®]

SECURITY VERIFICATION

For U.S. participants,
please enter your Social
Security Number or
9-digit Account Number.

Social Security/Account Number:

.....

Enter with no dashes or spaces.
(XXXXXXXXXX)

For non U.S. participants,
please enter the 9-digit
Account Number
previously provided to you.

Click "Continue"

◀ Previous

Continue ▶

Step 3: Enter the requested information and click “Continue”.



SECURITY INFORMATION

In order to provide you with a high level of security please answer the questions below. The data will be used for verification purposes and to allow you to create your User ID and Password.

All responses are required.

Answer each question.

Question A

Question B

Question C

Click “Continue”.

Reset

Cancel

Previous

Continue

Step 4: Enter the requested information and click “Submit”.



SECURITY CONFIRMATION

Create a new account below. Re-type your new Password for verification purposes and click Submit.

Choose a User ID
(must be 8-20 characters).

User ID:

Enter 8 to 20 characters, no blanks
For security purposes, we recommend
including a tax identification number,
and not using your social security number.

Choose a Password
(must be 6-12 characters).

Password:

Enter 6 to 12 characters.
Your password should be sensitive.

Verify Password:

Choose a Hint Question
and Provide the Answer.

Hint Question:

Please select and answer ONE of the
“hint” questions. This hint question
will be used in the event that you need to
Reset your Password.

Hint Answer:

Click “Submit”.

Reset

Submit

Step 5: This confirms that your new User ID and Password have been created.



USER ID AND PASSWORD CONFIRMATION

Your new User ID and Password has been created. It is recommended that you record this User ID and Password information and keep it in a safe place.

You will need this information for the following:

- To access Benefits OnLine®.
- To process transactions on Benefits OnLine® (Password only).
- To access the Merrill Lynch Interactive Voice Response Systems (Password only).

Click Continue to log into Benefits OnLine®.

Click "Continue" to return to the Login page. Enter your new User ID and Password.

Continue 

Step 1: Create a Benefits OnLine User ID and Password.

1

2

3

4

5

If you are a first time user or have not already created your Personal User ID and Password, click here.

If you have forgotten your Password, click here.

[Create User ID »](#)

[Reset your Password »](#)

[Forgot your Password »](#)

If you would like to change your Current Password, click here.

The information you are accessing is personal and confidential. We suggest you log out when you finish viewing your data.

[Need help logging in?](#)

News & Announcements

[Coming Soon for Retirement](#)
A brand new, streamlined retirement plan participant services

[Assets](#)
the most common sense forces have impact on the larger economy.

[Coping With Market Volatility](#)
A disciplined investment approach for handling market downturns

Step 2: Enter your Social Security or Account Number.



 **Benefits OnLine**®

SECURITY VERIFICATION

For U.S. participants, please enter your Social Security Number or 9-digit Account Number.

Social Security/Account Number:

.....

Enter with no dashes or spaces.
(XXXXXXXXXX)

For non U.S. participants, please enter the 9-digit Account Number previously provided to you.

Click "Continue"

◀ Previous

Continue ▶

Step 3: Enter your Social Security or Account Number and Personal Identification Number (PIN).



SECURITY INFORMATION

In order to provide you with a high level of security please answer the questions below. The data will be used for verification purposes and to create your Account ID and Password.

All responses are required.

Enter your Social Security Number or Account Number.

What is your Social Security/Account Number?

••••••••

What is your PIN?

••••••

The "[Forgot Your PIN](#)" button will take you to additional security questions.

Reset

For U.S. and non U.S. Participants

Enter the 5 to 12 digit Personal Identification Number (PIN) that you received via mail. If you do not know your PIN, click on [Forgot Your PIN](#) to answer additional security questions.

◀ Previous

Continue ▶

Click "Continue".

Step 4: Enter the requested information and click “Submit”.



SECURITY CONFIRMATION

Create a new user ID and password below. Re-type your new Password for verification purposes and click Submit.

Choose a User ID
(must be 8-20 characters).

User ID:

Enter 8 to 20 characters, no blanks
For security purposes, we recommend
including a tax identification number,
or your social security number.

Choose a Password
(must be 6-12 characters).

Password:

Enter 6 to 12 characters.
This information is sensitive.

Verify Password:

Choose a Hint Question
and Provide the Answer.

Hint Question:

Please select and answer ONE of the
“hint” questions. This hint question
will be used in the event that you need to
Reset your Password.

Hint Answer:

Click “Submit”.

Reset

Submit

Step 5: This confirms that your new User ID and Password have been created.



USER ID AND PASSWORD CONFIRMATION

Your new User ID and Password has been created. It is recommended that you record this User ID and Password information and keep it in a safe place.

You will need this information for the following:

- To access Benefits OnLine®.
- To process transactions on Benefits OnLine® (Password only).
- To access the Merrill Lynch Interactive Voice Response Systems (Password only).

Click Continue to log into Benefits OnLine®.

Click "Continue" to return to the Login page. Enter your new User ID and Password.

Continue