Advice Access
Take the guesswork out of investing

RETIREMENT & BENEFIT PLAN SERVICES

Merrill Lynch
Wealth Management®
Bank of America Corporation
The Advice Access service uses a probabilistic approach to determine the likelihood that you may be able to achieve your stated goals and/or to identify a range of potential wealth outcomes that could be realized. Additionally, the recommendations provided by Advice Access do not consider your comfort level with investment risk, and may include a higher level of investment risk than you may be personally comfortable with. You are strongly advised to consider your personal goals, overall risk tolerance, and retirement horizon before accepting any recommendations made by Advice Access. You should carefully review the explanation of the methodology used, including key assumptions and limitations, which is provided in the Advice Access disclosure statement. It can be obtained through Benefits OnLine® or through a participant service representative.

IMPORTANT: The projections or other information shown in the Advice Access service regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

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Investment Products:

| Are Not FDIC Insured | Are Not Bank Guaranteed | May Lose Value |
Advice Access: An Easier Way To Invest

Now there’s a great way to take the guesswork out of your investing decisions: a service designed to save you time and make your retirement planning simpler. It’s called Advice Access, and it provides specific, personalized recommendations for your 401(k) account to help you achieve the life you are seeking in retirement. After all, planning for the future can be complicated. Why do it all yourself?

Helping you answer important questions

If you’re trying to prepare for a comfortable retirement, you’ve probably asked yourself the following questions:

- Am I contributing enough to my 401(k) plan?
- How should I invest that money?
- Will I have enough for retirement?

Your employer and Merrill Lynch are pleased to offer the Advice Access service through your 401(k) plan. With Advice Access you can:

- Understand if you are on track with your financial goals.
- Get specific recommendations to improve the likelihood of reaching those goals.
- Benefit from an expert retirement strategy.

Making your retirement planning easier

With Advice Access, you don’t have to spend the time — or need the investment knowledge — to determine how much to contribute or know which of your plan’s investment choices might be appropriate for you. Advice Access can do all of this for you.

The service can be customized to meet your needs, and it’s available at no additional cost to you.

It’s simple. Your initial recommendations are ready now and can be implemented whenever you choose.

It’s personalized. You can receive more precise recommendations by providing additional information – confidentially – about your financial situation.

It’s flexible. You can implement the service in the way that best suits your needs.
Your Advice Is Ready Right Now

Research shows that most people generally need about 90% of their after-tax pre-retirement income each year after they stop working. Here’s how Advice Access can help you get there.

1) First, review the service’s recommendations. You can do so easily on Benefits OnLine® at www.benefits.ml.com. Advice Access will suggest a targeted income goal and estimate your likelihood of reaching this goal with your current investment strategy. The service will also recommend a new investment strategy to help put you on track. You’ll find out:
   - How much to contribute to the 401(k) plan
   - How to allocate your assets among stocks, bonds and cash equivalents (see below)
   - Which investment options to choose, and what percentage to invest in each one
   - The age at which you could reasonably expect to retire

2) Once you receive your recommendations, you choose the level of service you want. You have three options, including a comprehensive investment management service called PersonalManager™. See page 4 for more information.

3) Sign up, online or over the phone, and Advice Access will put your new strategy into effect. It’s that simple!

**Personalized recommendations**

On Benefits OnLine, you can compare the recommended asset allocation with your current allocation. You’ll also get specific recommendations: which of your plan’s funds to invest in, and how much to invest in each.

<table>
<thead>
<tr>
<th>Investment Types</th>
<th>Current Strategy</th>
<th>Proposed Strategy</th>
<th>Additional Information About Your Proposed Allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Large Cap</td>
<td>40%</td>
<td>37%</td>
<td>[View Asset Allocation]</td>
</tr>
<tr>
<td>Mid/Small Cap</td>
<td>11%</td>
<td>14%</td>
<td>[View Portfolio Returns]</td>
</tr>
<tr>
<td>International Equity</td>
<td>10%</td>
<td>14%</td>
<td>[View Asset Class Returns]</td>
</tr>
<tr>
<td>Fixed Income</td>
<td>12%</td>
<td>35%</td>
<td>- How did Advice Access determine my asset allocation?</td>
</tr>
<tr>
<td>Cash</td>
<td>0%</td>
<td>0%</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>27%</td>
<td>0%</td>
<td></td>
</tr>
</tbody>
</table>

*This example is for illustrative purposes only.*
How Advice Access Works

The initial Advice Access recommendations are based on information on file for your 401(k) account, such as your age, salary, gender and 401(k) contribution rate. They also reflect assumptions about your retirement age and the amount of income you may need in retirement to maintain your standard of living.

Get more personalized recommendations

If you provide more information about your personal situation and finances, you can get recommendations that are even more personalized. Any information you choose to share is treated as confidential, and will not be shared with your employer.

Who should tell us more?

Do any of the statements below apply to you? If so, consider telling us more to receive even more personalized advice.

- I have a spouse or partner.
- I have money in another retirement plan.
- I have other investments.

All of these factors can have a substantial impact on your investment decisions. And if you have a change in circumstances — having a child, getting married or divorced, or experiencing a significant change in your finances — be sure to update your information to keep your advice current.

Will you have enough?

On Benefits OnLine, a green check mark would indicate a positive forecast, suggesting that you are on track to meet your target annual income in retirement. Not on track? In that case, you will see a yellow symbol with an exclamation point. Click “Take Action” and you’ll see how Advice Access can help you adjust your strategy.

Are You On Track For Retirement?

<table>
<thead>
<tr>
<th>Your Retirement Income</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Annual Forecast</td>
<td>$12,061</td>
</tr>
<tr>
<td>Your Annual Target</td>
<td>$45,852</td>
</tr>
<tr>
<td>Shortfall</td>
<td>$33,791</td>
</tr>
</tbody>
</table>

Not on track
Your retirement plan has an annual shortfall of $33,791

Based on what we know about your current financial situation, you may need more each year to preserve your standard of living. Get a free personalized strategy that includes:

- How much you should save in the plan
- Which of the plan’s investment options you should invest in
- What percentage of your contributions to invest in each investment option
- Choose the rebalancing service that’s right for you

Your Forecasted Retirement Income is not a guarantee of future performance. It was calculated by forecasting the growth of your account balance based on the historical performance of broad based market indices that have been selected to represent the different asset classes. This information, future employee and employer contributions, Social Security income based on your current salary, a retirement age of 60, and a life expectancy age of 87 were used to develop this forecast.

This example is for illustrative purposes only.
Stay On Track With PersonalManager

Advice Access offers a comprehensive account management solution called PersonalManager. You can save time and effort, knowing your investments are monitored and adjusted on a regular basis to help keep you on track with your retirement goals.

**PersonalManager: Let Advice Access do it for you**

When you sign up for Advice Access, the service will change your contribution rate and investment allocation (upon your approval) to match the proposed strategy. But PersonalManager also does more.

- PersonalManager reviews your personal information approximately every 90 days.
- Based on any updates you have made, the service will review your investment options and the percentage invested in each one, and make changes as needed.
- If no changes are needed, PersonalManager will rebalance your account to maintain the original recommended allocation.

**Other implementation options**

As an alternative to PersonalManager, you can choose Portfolio Rebalancing, which implements the recommendations (or your own investment strategy, if you choose) and then maintains that investment mix at the same level until you change it. However, unlike PersonalManager, this service does not make adjustments to your investment strategy on an ongoing basis to help you stay on track. Or, you can choose One-Time Implementation, with no rebalancing and no updates.

<table>
<thead>
<tr>
<th>Feature</th>
<th>PersonalManager</th>
<th>Portfolio Rebalancing</th>
<th>One-Time Implementation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Forecasts the likelihood of meeting your retirement needs</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Recommends a contribution rate and individual funds</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Offers defined asset allocation</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Offers automatic rebalancing</td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Adjusts asset allocation over time</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Offers ongoing account management and review</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reflects your personal financial circumstances, including salary, outside investments, etc.</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
</tbody>
</table>
How To Get Started Today

You can enroll in Advice Access the way that is most convenient for you. Whether you sign up online, over the phone or with an advisor, you will receive the same advice recommendations.

Online
Log on to Benefits OnLine at www.benefits.ml.com. Then:
■ Click the “Advice Access” link on the Home Page.
■ Click “Get Started” and review your basic profile.
■ Make any necessary updates to customize your recommendations.

The website is easy to use, and takes you through the Advice Access process step by step.

Over the phone
Call the Retirement & Benefits Contact Center and speak to a participant service representative. Our representatives are ready to help you implement your Advice Access recommendations and will send you all the information generated by the service at the end of the call.

With a financial advisor
Depending upon your circumstances, a Merrill Lynch financial advisor may be available for one-on-one consultation to discuss Advice Access with you. To set up a meeting with a financial advisor, contact a participant service representative.

A final word about your contribution rate
Advice Access will recommend a contribution rate for you, to help you stay on track with your retirement goals. However, the service is designed to be flexible. If the recommended rate is more than you can afford to contribute right now, you can always choose a different rate and accept the investment recommendations. (Understand that if you contribute less than the recommended amount, Advice Access may alter its recommendations or propose a later retirement age.) Then, if your financial situation improves, and you feel you can afford to contribute more, you can increase your contribution rate at any time.