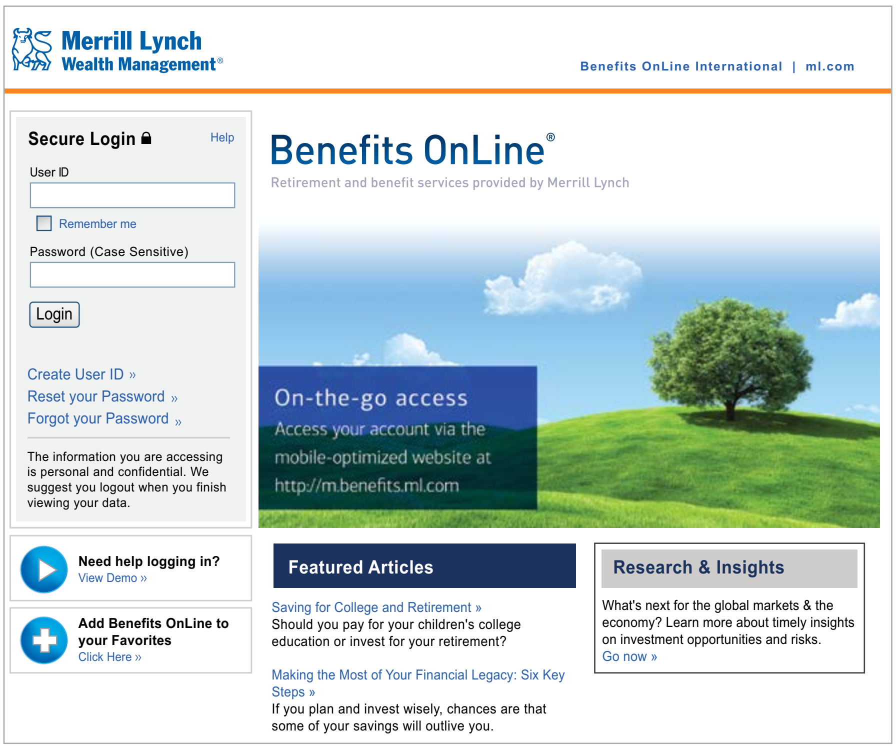
Benefits OnLine®
Account Access User Guide

Plan for Your Future ... and Much More



Use Benefits OnLine to:*

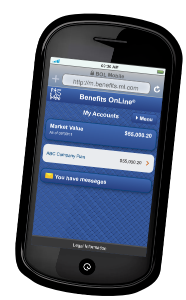
- Enroll in your plan.
- Check your balance.
- Track investment performance.
- Review your transactions and account statements.
- Chart your rate of return.
- Research your investment choices.
- Change your elections and contribution rate.
- Find tips and tools about investing and retirement.

* Certain features may not be available for your plan.

www.benefits.ml.com

Connect Through Your Smartphone

The mobile-optimized Benefits OnLine website at **http://m.benefits.ml.com** can keep you connected when you're on the go. It lets you check your account balances and individual investments, see your account's performance data, and receive important alerts and messages. The site is designed to work with most smartphones.



To Enroll or Log On

To get started with Benefits OnLine at www.benefits.ml.com, you will need to create a User ID and Password. Just click on Create User ID and follow the prompts.

Please keep in mind

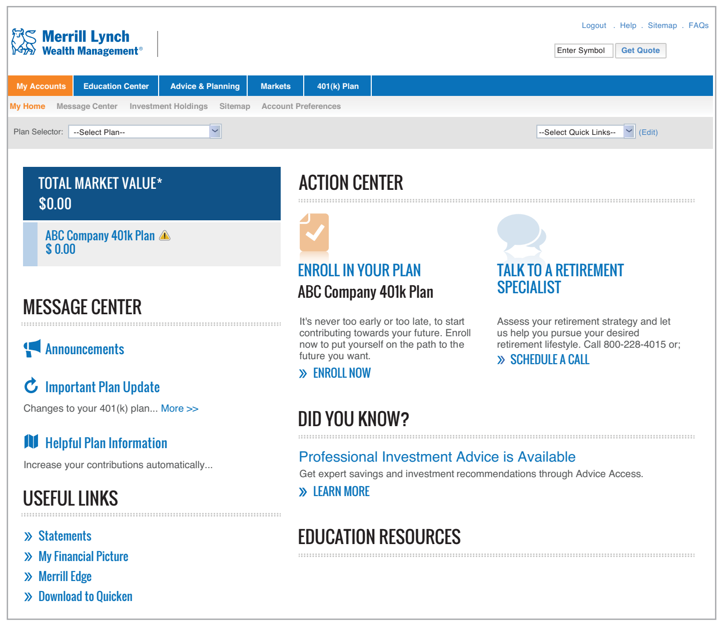
- Passwords are case sensitive — be sure to enter lower case and capital letters properly.
- Avoid using personal information such as your name and/or birth date.

Making the Most of Benefits OnLine

Check Your Balances, Review Your Investment Mix, Check Messages

When you log in, you'll land on the **My Accounts** page. Here you can:

- Enroll in your plan. Click the **Enroll in Your Plan** link in the Action Center.
- View the balance of your account(s) in the **Total Market Value** box. Click the plan name to see your account summary.
- Access your most recent statements via the **Statements** link under **Useful Links**.
- Check the **Message Center** for timely news about your plan.
- Download your balance information and account history (up to 90 days) directly into Quicken via the **Download to Quicken** link.
- Set up **Quick Links** to the areas of the site you visit most often.



Navigate Using Benefits OnLine "Quick Paths"

401(k) Plan > Account Information > Account Summary

"Quick Paths" are the row of text links near the top of most pages of Benefits OnLine. These links are a "trail" that can take you back to a previous page or to the home page (My Accounts). When you click a link, you'll return to that particular page.

Click to Chat

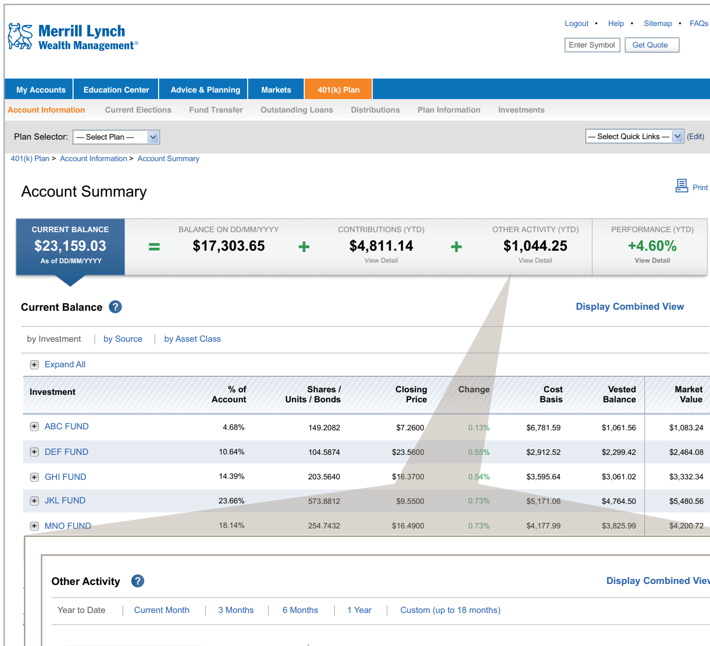
Online chat is another convenient way to stay connected with your plan. Depending on the information you're looking for, you can click on the icon to connect with a live Agent and have your questions answered on the spot. The icon will generally appear on the right-hand side of the page.

The screen shots shown in this communication 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.

Taking a Closer Look at Your Account

From the **My Accounts** page, click on the name of your plan to access your **Account Summary** page. You'll see a blue bar with five "tabs" that show key information about your account. Clicking on a tab will highlight it in blue and display detailed information below. You can select any of the tabs for additional information. For example:

401(k) Plan > Account Information > Account Summary



Current Balance

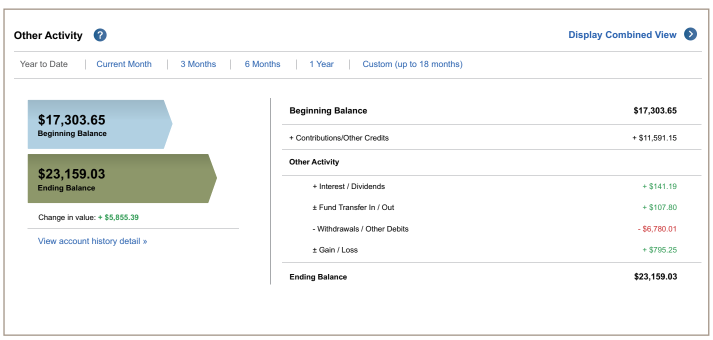
You can view your balance by:

- Investment
- Source
- Asset Class

Click the ? button to learn more about the information on this page.

Click any fund name to view its description, trading symbol, performance and prospectus (if available).

For directions on how to perform common tasks, see the next page.



Other Activity

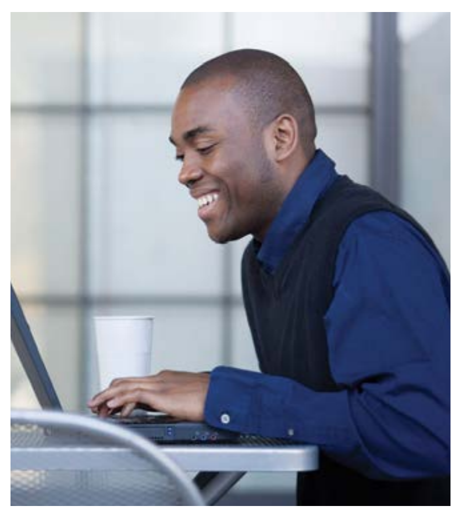
Here you'll find other activity for your account, including: Contributions and other credits — Interest and dividends — Fund transfers — Withdrawals and other debits — Gains and losses in your portfolio. There's also a link to account history detail.

Want More?

The Education Center offers articles, videos and presentations organized by life stage. You can access it even before you log in to Benefits OnLine, so it's easier to share the information with family and friends. You also have quick access after logging in. www.education.ml.com **Go »**

You'll find other resources on the site as well:

- **My Financial Life** provides an interactive guide to retirement, money management and similar subjects (you must log on first). **Go »**
- **myFuture** contains articles on investing, retirement planning, wealth management and similar topics. http://MLWMmyFuture.com **Go »**



Benefits OnLine "Quick Paths": Find It Fast!

It's easy to manage and monitor your account through Benefits OnLine. The table below offers tips for viewing your account information, performing key tasks and accessing useful information and resources through the site.

If you want to ...	Take this step ...
Enroll in your plan	Click "Enroll in Your Plan" in the Action Center on the **My Accounts** page
View your investment holdings	Click the **401(k) Plan** tab at the top of the screen
Calculate take-home pay with new contribution rate	Click **401(k) Plan** > **Current Elections**, then: • Select the "Contribution Rates" drop-down, then "Change Contribution Rates" • Enter your salary and payroll frequency • Move the slider to estimate how different contribution rates may affect your take-home pay
Change your contribution rate	Click **401(k) Plan** > **Current Elections**, then: • Select the "Contribution Rates" drop-down, then "Change Contribution Rates" • Move the slider left or right (or fill in the box) after entering your personal data to estimate the effect on take-home pay • Click **Continue** and follow the easy steps to confirm your change
Review how your account is allocated	Click **401(k) Plan**, then select "By Asset Class" under "Current Balance"
Review how your contributions are being invested	Click **401(k) Plan** > **Current Elections**, then: • Select the "Investment Direction" drop-down
Review the plan's investment choices and information about each choice	Click **401(k) Plan** > **Investments**, then: • Click "Investment Choices & Performance" to see the choices available in the plan • Click the name of a fund for more information about it
Change how your account balance is invested	Click **401(k) Plan** > **Fund Transfer**, then: • Follow the prompts to choose which investment(s) to sell and buy
Change how your future contributions will be invested	Click **401(k) Plan** > **Current Elections**, then: • Select the "Investment Direction" drop-down • Click "Change Investments"
View account statements	Click **401(k) Plan** > **Account Information**, then: • Select the "Statements" drop-down
View account history	Click **401(k) Plan** > **Account Information**, then: • Select the "Account History" drop-down
Check your loan (if available)	Click **401(k) Plan** > **Loans**, then: • Select the "Outstanding Loans" drop-down
Learn more about planning for retirement and investing	Click the desired link under **Education Resources** on the **My Accounts** page

Access Your Account by Phone

A participant service representative can help with any questions you may have about using Benefits OnLine. Representatives are available Monday through Friday, 8 a.m. to 7 p.m. ET, on all days the New York Stock Exchange is open.

- Retirement & Benefits Contact Center: **(800) 228-4015**
- International: Call collect **(609) 818-8894**
- Telecommunications Device for the Deaf (TDD): Toll-free **(866) 657-3323**