



# 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

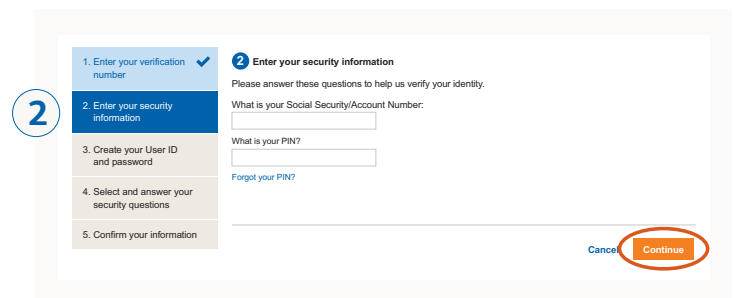
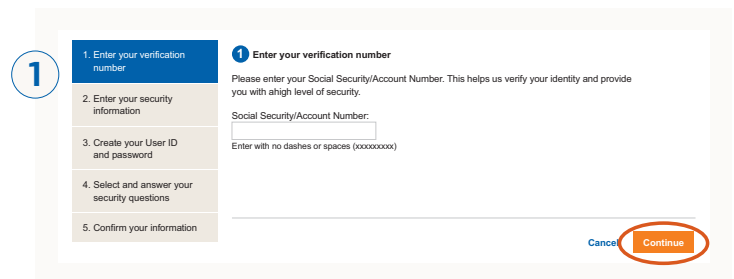
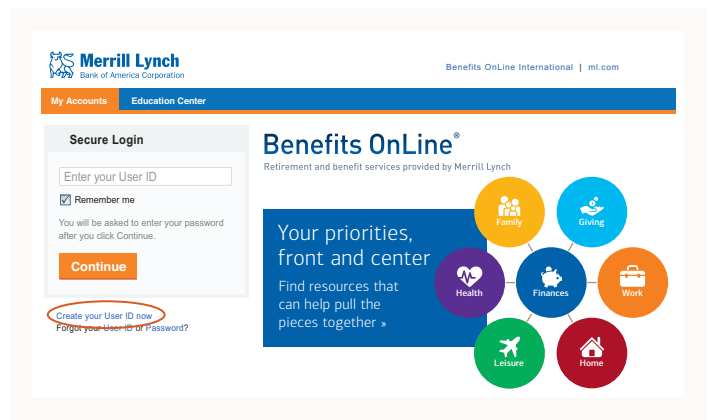
To get started, visit [www.benefits.ml.com](http://www.benefits.ml.com) and select **Create your User ID now** link. You'll be prompted through the simple, five-step process.

#### 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: \$ < > & ^ ! [ ] .
- Select **Continue**.

The screenshot shows a registration form with a progress bar on the left. Step 3, 'Create your User ID and password', is highlighted. The form includes fields for 'New User ID:', a checked 'Remember me' checkbox, 'Password:', and 'Confirm your password:'. Below these are fields for 'Enter your email address:' and 'Confirm your email address:'. A 'Back' link is on the left, and 'Cancel' and 'Continue' buttons are on the right. The 'Continue' button is circled in red. A help box on the right contains links for 'Help with User ID and password' and 'Help with Email Address'.

### 4 Select and answer your security questions

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

The screenshot shows a registration form with a progress bar on the left. Step 4, 'Select and answer your security questions', is highlighted. A blue information box states: 'If you are presented with security questions when accessing this site, you will need to answer your questions exactly as you answer here.' Below this is a 'Select question 1:' dropdown menu, followed by 'Enter your answer:' and 'Confirm your answer:' text input fields. A 'Back' link is on the left, and 'Cancel' and 'Continue' buttons are on the right. The 'Continue' button is circled in red.

### 5 Confirm your information

- The last step is to confirm your information, then press **Submit**.
- You'll then see a confirmation that your User ID and password have been created.

The screenshot shows a registration form with a progress bar on the left. Step 5, 'Confirm your information', is highlighted. A message reads: 'Please remember your information. You will need your User ID and password (not shown, for security purposes) to access this site and may be presented with a security question when trying to log on.' Below this are fields for 'User ID:' (displaying 'JDoe1234' and a checked 'Remember my User ID on this computer' checkbox), 'Email:' (displaying 'myemail@emaildomain.com'), and three 'Question' and 'Answer' pairs. A 'Back' link is on the left, and 'Cancel' and 'Submit' buttons are on the right. The 'Submit' button is circled in red.



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.

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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