

# Merrill Edge<sup>®</sup> Small Business 401(k)

We are excited to announce that your company has established a Merrill Edge<sup>®</sup> Small Business 401(k), offering you the opportunity to pursue a financially secure retirement.

And to help you take that important first step, your plan has been set up with Automatic Enrollment. This means you will be automatically enrolled in a diversified portfolio as selected by your employer with a pre-tax salary deferral of % each pay period. You may choose a different investment and contribution rate election within 30 days of this notice. If you do not want to be enrolled automatically, log in to the plan website and either select your investments and a contribution rate, or select a 0% contribution rate to opt out.

Contributing a little from each paycheck can help you pursue the life you want in retirement. Don't think you can spare even a little? With pre-tax salary deferrals, you reduce the amount of your income that is taxed each pay period.<sup>1</sup> And contributing even a little each pay period has the potential to more than pay you back later in life. The sooner you start, the more prepared you could be. Waiting just one year could cost you in potential growth!

Here are a few resources, also found on the plan website's [My Resources tab](#), to help you understand the benefits, the risk of doing nothing, and the potential reward:

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## HOW TO LOG IN AND SET UP YOUR ACCOUNT

Take the first step today:

1. Go to the plan website: <https://401k.MerrillEdge.com>.
2. The first time entering the site, you will select the "New Users Click Here" link. You will then need to enter your Access Code, Social Security Number, and date of birth for security verification purposes. **Your Access Code** is:
3. Next you will create a User Name, provide your email address, and establish security questions and answers. The security questions will be asked if you should ever forget your password.
4. You'll receive an email to the email address you provided, which will have your temporary password. Use that password to log in. The system will then prompt you to change the password to create your own.

**Get started today and work toward a more secure tomorrow.**

## One step at a time

You'll enroll in your plan, view helpful resources, transact, and view fund performance on the plan website, <https://401k.MerrillEdge.com>. Plan Administrators, Inc. (PAI) 401(k) Specialists are ready to assist you with any questions you have along the way. Simply call \_\_\_\_\_, 8 a.m. – 5 p.m. Central.

<sup>1</sup>Taxes on pre-tax contributions and any associated earnings will be due upon withdrawal. You may also be subject to a 10% additional tax if you take a withdrawal before age 59½.

Neither Merrill Edge nor any of its affiliates provide tax, accounting, or legal advice. Please contact your independent tax advisor regarding the items discussed herein. Investing involves risk, including the possible loss of the principal value invested.

Plan administrative and recordkeeping services for Merrill Edge Small Business 401(k) are provided by Plan Administrators, Inc. (PAI). Investment advisory and fiduciary services are provided by Morningstar Associates, LLC, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc. Morningstar Associates, LLC, is a provider of investment management solutions including investment advisory and retirement plan services. Education and call center support will be provided by PAI. Bank of America Corporation ("BoFA Corp.") is not affiliated with PAI or Morningstar Associates, LLC.

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