

How financially fit are you?

Get your Financial Wellness score to find out and improve your financial health



One way we deliver on our commitment to be a great place to work is by providing a variety of resources to support your physical, emotional and financial wellness. That's why we're excited to introduce **Financial Wellness** through **Benefits OnLine®** (benefits.ml.com). Think of the Financial Wellness tool as your guide to help you assess where you are and understand what actions you can take to improve your financial health. It includes a(n):

- **Score** (based on a 100-point scale) to assess your readiness for a number of short- and long-term financial priorities
- **Action plan** to provide personalized, suggested steps you can take to improve your financial wellness score results
- **Gateway** to directly connect you to financial wellness resources available through the company — like your 401(k) plan and other benefit programs, guidance from our Benefits Education & Planning Center, Employee Financial Services, Merrill Edge®, Better Money Habits® and more

It will take **approximately 10 minutes** to complete the assessment. To get started, go to **Benefits OnLine** (benefits.ml.com), select the Financial Wellness tab and take steps to better understand and improve your financial health today.

We're here to help

To understand your financial wellness score, suggested action plan and more:

- Call the Benefits Education & Planning Center at **866 777 8187**, Monday – Friday, 9 a.m. to 8 p.m. Eastern (excluding certain holidays).
- Find a specialist by visiting **Flagscape > Essential Links > Employee Financial Services** or contact your Financial Advisor.
- Call the Employee Retirement Savings Center at **800 637 4015**, Monday – Friday, 7 a.m. to 9 p.m. Eastern (excluding certain holidays) for 401(k)-related questions or technical assistance.

Your privacy is very important to us. All information you enter will remain confidential.

Financial Wellness Privacy Statement: Certain employees of Retirement & Personal Wealth Solutions, the administrator of our 401(k) plan, will have access to your information and associated Financial Wellness data as needed in the course of serving you as a plan participant. All information you submit through Financial Wellness, including your financial wellness score and any related action plans, will remain confidential. Bank of America does not share personally-identifiable employee financial information inside the bank to market financial products and services. Aggregated, de-identified confidential employee information may be used on an as-needed basis. Bank of America seeks to make reasonable efforts to ensure that employment and customer relationships remain separate. Employee financial information does not affect terms or conditions of employment unless required by legal, contractual and/or regulatory obligations or unless it provides evidence of illegal activity and/or a violation of Bank of America's Code of Conduct.

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