

Bank of America Merrill Lynch Committed to Employee Financial Wellness

RETIREMENT & BENEFIT PLAN SERVICES

Plan Participant Statements Receive **TOP RESULTS**¹

in DALBAR's 13th Annual Trends & Best Practices in Investor Statements

Defined Contribution Statement

- Rated "Excellent" for the 11th year in a row¹
- Scored 83.80 points — substantially above the industry average of 70.10
- Industry best score for secondary content
- 2nd place out of 24 providers

Total Retirement Statement

- One of only two providers to earn "Very Good" — the top rating for 2010¹
- Industry best scores for primary and secondary content
- 2nd place out of five providers



Helping employees plan for retirement continues to be a core focus for our business. We are committed to providing industry-leading communications and education tools like Plan Participant Statements.

For more information about Bank of America Merrill Lynch's full suite of retirement and benefit plan services, call us toll free at 1.888.550.7705 or visit www.baml.com/integratedbenefits

¹ DALBAR, Inc., a leading financial services research firm, reviewed Defined Contribution statements from 24 financial service providers and Total Retirement statements from five providers. (Total Retirement statements combine account information on defined contribution and other types of plans.) Scores are based on four categories: calculated to be understood, primary content, secondary content and design features. Statements receive DALBAR designations based on the scores earned. Statements that earn 80-100 points are designated "Excellent." Statements that earn 70-79 points are designated "Very Good."

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Investment products:

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| Are Not FDIC Insured | Are Not Bank Guaranteed | May Lose Value |
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