

Connecting All the Pieces



INTEGRATED SERVICES

Does an integrated approach to benefits delivery offer advantages for your organization? At Bank of America Merrill Lynch, we believe the answer is yes—integration can provide clear benefits for plan sponsors and decision-makers. When all the pieces of the benefits puzzle work together, there is an opportunity to maximize the value of your benefits program for your company and employees.

The value of integrated services

Cost-effectiveness— We believe that combining multiple retirement and benefit plans into a single program at Bank of America Merrill Lynch can offer your company greater efficiencies and economies of scale.

Simpler— Dealing with multiple plans from multiple providers can be cumbersome and time-consuming. By consolidating plans at Bank of America Merrill Lynch, there is an opportunity to help reduce process differences, redundancies and complexities.

Single interface— Each employee’s financial situation is unique. When employees can view and access all facets of their benefits plans through a single interface, they are more likely to understand how the pieces fit together. Managing, monitoring — and appreciating — the benefits can be much easier for your employees.

Cost-effectiveness and employee impact are two areas where plan sponsors can judge the success of integrated benefits programs.

Single point of contact— A single professional — your Merrill Lynch Financial Advisor or Client Relationship Manager — will have responsibility for investment reviews, client service reviews, participant communications, and the introduction and implementation of new services. Your contact will be accountable for your day-to-day needs and will manage a team of specialists on your behalf.

Integrated benefits solutions

Defined Contribution (DC)	Defined Benefits (DB)	Equity Compensation	Nonqualified Deferred Compensation (NQDC)	Executive Services	Health Savings Accounts (HSAs)
The combination of our retirement plan support, advice programs and consulting services gives you and your employees what you may need to succeed.	Our comprehensive DB offering will help differentiate your company during talent recruitment, and our discretionary services offer consultative and co-fiduciary investment management services. ¹	Stock plans are important benefits that can help cultivate employee loyalty. Our solution offers consulting and financial reporting support.	NQDC plans reward your key employees and help you stand out in the war for talent.	With personalized advisory services for executives, you’ll have peace of mind that your top talent is taken care of. We’ll be there every step of the way so your executives know they are valued.	HSAs offer an effective way to save for health care costs, well into retirement age, along with valuable tax benefits.
Learn more.	Learn more.	Learn more.	Learn more.	Learn more.	Learn more.

Bank of America Merrill Lynch is a marketing name for the Retirement Services business of Bank of America Corporation (“BAC”). Banking and fiduciary activities are performed by wholly owned banking affiliates of BAC, including Bank of America, N.A., member FDIC. Brokerage services are performed by wholly owned brokerage affiliates of BAC, including Merrill Lynch, Pierce, Fenner & Smith Incorporated (“MLPF&S”), a registered broker-dealer and member SIPC.

Investment products:

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

Maximizing the value of your plan is easier when all the pieces fit together

Our integrated benefits offering spans defined contribution (DC), defined benefits (DB), equity compensation, executive services, non-qualified deferred compensation (NQDC) plans, and health savings accounts (HSAs). This full suite of integrated products and services can lead to simplified solutions across all your financial benefit plans and can help your employees on their way to achieving long-term financial wellness.

The entire financial picture

An integrated view of all the benefits you provide helps to better demonstrate the value of your plans to participants. With our award-winning² Benefits OnLine® platform, your employees can access their benefits from any computer, and coming soon, from their mobile devices. With one view of their entire financial picture, your employees can easily manage their accounts, making planning their finances simpler. Our mobile platform will allow participants to access their accounts with on-the-go convenience to check balances and other account information, along with important messages and timely alerts about how they can maximize their benefits.

Learn More

With a full suite of integrated benefit plan offerings from which to choose, Bank of America Merrill Lynch helps you find the solution that's right for your organization and employees. It's all part of our commitment to helping keep you and your employees well positioned for any financial benefit challenges that come your way today, tomorrow and well into the future.

For more information about how we can help your company and its employees, contact your Bank of America Merrill Lynch representative or call **1.877.902.8730 (Option 3)**.

Visit us online at benefitplans.baml.com or email us at benefitplans@baml.com.

¹ Bank of America, N.A. will act as a fiduciary in providing investment services to defined benefit plans and will manage plan assets consistent with the duties and standards established under ERISA, including its oversight of any third-party investment managers. Merrill Lynch and its representatives do not provide investment advice with regard to defined benefit plans where Bank of America, N.A. is a fiduciary.

² Bank of America Merrill Lynch was the winner of the DALBAR 2011 Communication Seal and was rated "Excellent" for its plan participant website. 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."