

Delivering Resources for a More Secure Retirement



RETIREMENT & BENEFIT PLAN SERVICES

Managing a workplace retirement plan is both a great opportunity and a responsibility. Studies show that retirement readiness is the number-one concern among employees.¹ And with increasing challenges facing you as a plan sponsor, you need retirement and benefit plan solutions that provide you with the support you need to help you and your employees succeed.

What sets us apart

When you work with Bank of America Merrill Lynch's Retirement & Benefit Plan Services, you are connected to a powerful relationship model designed to help you meet your changing needs, fiduciary responsibilities and long-term retirement plan goals. We believe that Bank of America Merrill Lynch is uniquely qualified to create a customized solution that can help your employees be financially successful throughout the course of their lives, from hire to retire ... and beyond.

Experience with a diverse client base

Bank of America Merrill Lynch is among the nation's largest and most capable providers of employee benefit plan services. With more than 42,000 retirement and benefit plans, with 5 million participants and \$255 billion in client balances, we offer your organization the perspective of a retirement industry leader and a full range of benefit solutions.²

Regardless of your company size, we are able to deliver solutions and services that align to your specific needs and the needs of your employees.

Financial Strength	Integrated Benefits	Dedicated Service Team	Holistic, Lifetime Advice
Bank of America Merrill Lynch has significant resources to invest in retirement and benefits, and we are in the business for the duration.	We offer a wide range of integrated and flexible benefit plan options to help meet plan sponsors' evolving needs.	Your organization will have a dedicated, knowledgeable, experienced team accountable to your overall satisfaction.	With our unique and broad perspective, we offer saving and investment solutions as well as financial tools that are delivered over an employee's lifetime.

¹ Source: *Affluent Insights Quarterly*, January 2011.

² Source: Bank of America. As of March 31, 2011, Bank of America Merrill Lynch Retirement Services had client balances of \$255 billion. Client balances consist of assets under management, client brokerage assets, assets in custody of GWIM entities and deposits of GWIM institutional clients held at Bank of America, N.A. and affiliated banks.

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

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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Our commitment to financial wellness

When you choose Bank of America Merrill Lynch's Retirement & Benefit Plan Services, you're making a commitment to your employees and their financial well-being. We take that commitment very seriously.

That's why we do more than just provide access to investment options. Our goal is to become a trusted resource for every employee, supporting him or her with concrete, practical guidance that makes retirement investing understandable and effective.

■ Integrated benefits platform

We simplify the management of your retirement, equity and nonqualified deferred compensation plans onto a single platform. You and your participants will seamlessly receive information and conduct transactions through an integrated website and voice response system.

■ Open investment architecture

We can help you evaluate and select appropriate investments from more than 130 mutual fund families, collective trusts, separately managed accounts, company stock solutions, custom portfolios, and target date or target risk funds.³

■ Specific, actionable advice

Delivered in person, on the phone or online, our innovative Advice Access⁴ service gives plan participants personalized and unbiased savings, planning and investment recommendations.

■ Financial Wellness measurement

Our Financial Wellness Monitor™ helps you monitor plan utilization and participant behaviors to evaluate the effectiveness of your plan design and communication programs.⁵

■ Flexible, highly customized approach

We tailor retirement and benefit plans to the unique needs of your business and employee population.

■ Total financial solutions

We are uniquely positioned to help meet your employees' financial needs throughout their lifetime. You can choose the services for which you want to provide employees access.

Defined Contribution	Equity Compensation	Defined Benefit	Nonqualified Deferred Compensation	Executive Services
INTEGRATED BENEFITS SOLUTIONS				
<ul style="list-style-type: none"> ■ Tax-qualified plans with individual employee account ■ 401(k), profit sharing, money purchase plans 	<ul style="list-style-type: none"> ■ Equity award programs ■ Financial reporting solutions 	<ul style="list-style-type: none"> ■ Institutional trust and custody ■ Advisory and risk management ■ Asset management 	<ul style="list-style-type: none"> ■ Income deferral mechanisms for higher paid employees ■ Access to personalized advisory services for executives 	<ul style="list-style-type: none"> ■ Executive trading programs ■ Pre-trade verification and post-trade reporting

³ Bank of America Merrill Lynch and its representatives provide only general information and/or materials regarding qualified retirement plans and do not provide investment advice or recommendations. Bank of America, N.A., as directed trustee, is available to consult and assist with additional plan fund options in order to provide wider flexibility for plan participants. Final fund selection is the responsibility of the plan sponsor.

⁴ Investment advice is provided to participants solely through the Advice Access service.

⁵ Currently, the Financial Wellness Monitor is being offered only for plans that have adopted the Advice Access service.

Award-winning plan sponsor and participant services

The retirement industry has taken notice of Bank of America Merrill Lynch's Retirement & Benefit Plan Services. We have received multiple awards recognizing the exceptional service we provide to employers and employees.



2011 J.D. Power and Associates Certification for Outstanding Customer Service.⁶

J.D. Power and Associates has recognized the Bank of America Merrill Lynch's Retirement & Benefits Contact Center for providing "An Outstanding Customer Service Experience" for seven years in a row (2005–2011), and we are the first-ever contact center to receive this distinction.

The DALBAR Communications Seal

The DALBAR Communications Seal is the recognition awarded to financial service communications that display excellence in meeting the needs of plan participants. Bank of America Merrill Lynch has received honors for our:

- Benefits OnLine[®] — Plan Participant Website⁷
- Plan Participant Statement⁸— rated "Excellent" for the 11th year in a row.



2010 PLANSPONSOR Best in Class Honors⁹

Bank of America Merrill Lynch received 27 "Best in Class" honors for participant and plan sponsor services and achieved the "Gold Level Status" in the large and mega markets.



Bank of America Merrill Lynch Rated #1 in the 2010 Group 5 Stock Plan Administration Study¹⁰

Bank of America Merrill Lynch was rated #1 for Executive Services, "Completely Satisfied" clients and our "Ability to Add Value." The study also reported outstanding ratings in the ease of transaction execution, ability to resolve issues, and the accuracy and availability of reports.

Learn more

Experience the difference that Bank of America Merrill Lynch's Retirement & Benefit Plan Services can mean for your organization. For more information about our retirement and benefit plan services, please contact your Bank of America Merrill Lynch Representative or visit www.benefitplans.baml.com.

⁶ Bank of America Merrill Lynch's Retirement & Benefits Contact Center has been recognized by J.D. Power and Associates for providing "An Outstanding Customer Service Experience," for seven years in a row (2005 - 2011). The Call Center Certification Program focuses on critical areas of customer satisfaction by rewarding best practices that are aligned with customer needs. For certification status, a call center operation must pass a detailed audit and perform with the top 20 percent of customer service, based on J.D. Power and Associates' cross industry customer satisfaction research. Certification is valid for one year. For J.D. Power and Associates 2011 Call Center Certification Program information, visit www.jdpower.com. J.D. Power and Associates is not an affiliate of Bank of America Corporation.

⁷ DALBAR, Inc., a leading financial services research firm, examined 45 websites tailored to Defined Contribution plan participants. Scores were based on the quality and range of capabilities and content provided, ease of navigation and ability to locate information. Consideration of a website for the 2011 DALBAR Communications Seal includes a rigorous examination and scoring of the site, as well as a comparison of its offerings and overall usability to the retirement and benefit plan industry. Websites are evaluated based on five factors, including: DALBAR designation, functionality, usability, appeal and number of errors.

⁸ DALBAR, Inc., reviewed defined contribution statements from 25 financial service providers and scored them based on four factors, including calculated to be understood, primary content, secondary content, and design features. Statements receive 2011 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." DALBAR, Inc. is not an affiliate of Bank of America Corporation.

⁹ Ratings were based on results from 5,929 plan sponsors that replied to the 2010 PLANSPONSOR DC Survey questionnaire. Forty-five plan providers obtained the minimum required 35 survey responses to be considered for awards. "Best in Class" awards are given to providers with top quartile scores in each survey category, across both participant and sponsor services, within each plan asset size: Micro (under \$5 million); Small (\$5 - 50 million); Mid (\$50 - 200 million); Large (\$200 million - \$1 billion); and Mega (over \$1 billion). For additional details, please refer to the November 2010 issue of PLANSPONSOR Magazine or go to www.plansponsor.com. Providers who won the greatest number of service cups in the survey's five main asset classes are recognized in gold, silver and bronze level categories. PLANSPONSOR is not an affiliate of Bank of America Corporation.

¹⁰ Bank of America Merrill Lynch's satisfaction ratings are based on 2010 responses from 106 plan sponsors representing 257 equity compensation plans in Group 5's annual study of stock plan sponsors' satisfaction with their plan administration service conducted from May to July 2010. Group 5 is a leading consulting and market research firm in the financial services industry. By surveying companies, employees and investors worldwide for over 20 years, Group 5 has become an independent source for client satisfaction information in the shareholder service and equity compensation plan industries. Group 5, Inc. is not an affiliate of Bank of America Corporation.

Investors should consider the investment objectives, risks, charges and expenses of an investment option carefully before investing. This, and additional information about the investment option, can be found in the prospectus, which can be obtained by calling your Merrill Lynch Financial Advisor. Investors should read the prospectus carefully before investing.

The Advice Access service uses a probabilistic approach to determine the likelihood that participants in the service may be able to achieve their stated goals and/or to identify a range of potential wealth outcomes that could be realized. Additionally, the recommendations provided by Advice Access do not consider an individual's comfort level with investment risk, and may include a higher level of investment risk than a participant may be personally comfortable with. Participants are strongly advised to consider their personal goals, overall risk tolerance, and retirement horizon before accepting any recommendations made by Advice Access. Participants should carefully review the explanation of the methodology used, including key assumptions and limitations, which is provided in the Advice Access disclosure statement. It can be obtained through Benefits OnLine® or through your Bank of America Merrill Lynch representative.

IMPORTANT: *The projections or other information shown in the Advice Access service regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.*

Bank of America Merrill Lynch and representatives provide only general information and/or materials regarding qualified retirement plans and do not provide investment advice or recommendations with regard to qualified retirement plans. All decisions about qualified plans, including choosing a qualified retirement plan and which investments to offer under a qualified retirement plan, are to be made by the Plan Sponsor.