

EHS Pension Benefits Online at Merrill Lynch Retirement website Customer Service: 1-800-228-4015

Go to www.benefits.ml.com

Enter User ID and Password

If logging in for the first time, click on "Create User ID" to establish User ID and Password

The screenshot shows a Windows Internet Explorer browser window displaying the Merrill Lynch Benefits OnLine login page. The browser's address bar shows the URL <https://www10.benefits.ml.com/login/login.aspx>. The page features the Merrill Lynch logo and navigation tabs for "My Accounts" and "Education Center". A "Secure Login" section includes a "User ID" input field, a "Remember me" checkbox, a "Password (Case Sensitive)" input field, and a "Login" button. Below the login fields are links for "Create User ID", "Reset your Password", and "Forgot your Password". A disclaimer states: "The information you are accessing is personal and confidential. We suggest you logout when you finish viewing your data." To the right, the main content area is titled "Benefits OnLine® Retirement and benefit services provided by Merrill Lynch" and features the headline "Stay ahead of tomorrow's health care costs" with a caduceus symbol. A "Learn more" button is positioned below the headline. Further down, there are sections for "Featured Highlights" (with a link to "Health Insurance Questions and Answers for Young Adults: Should you go solo?") and "myFuture Newsletter" (with a link to "View the most recent version of the myFuture Newsletter. Go now").

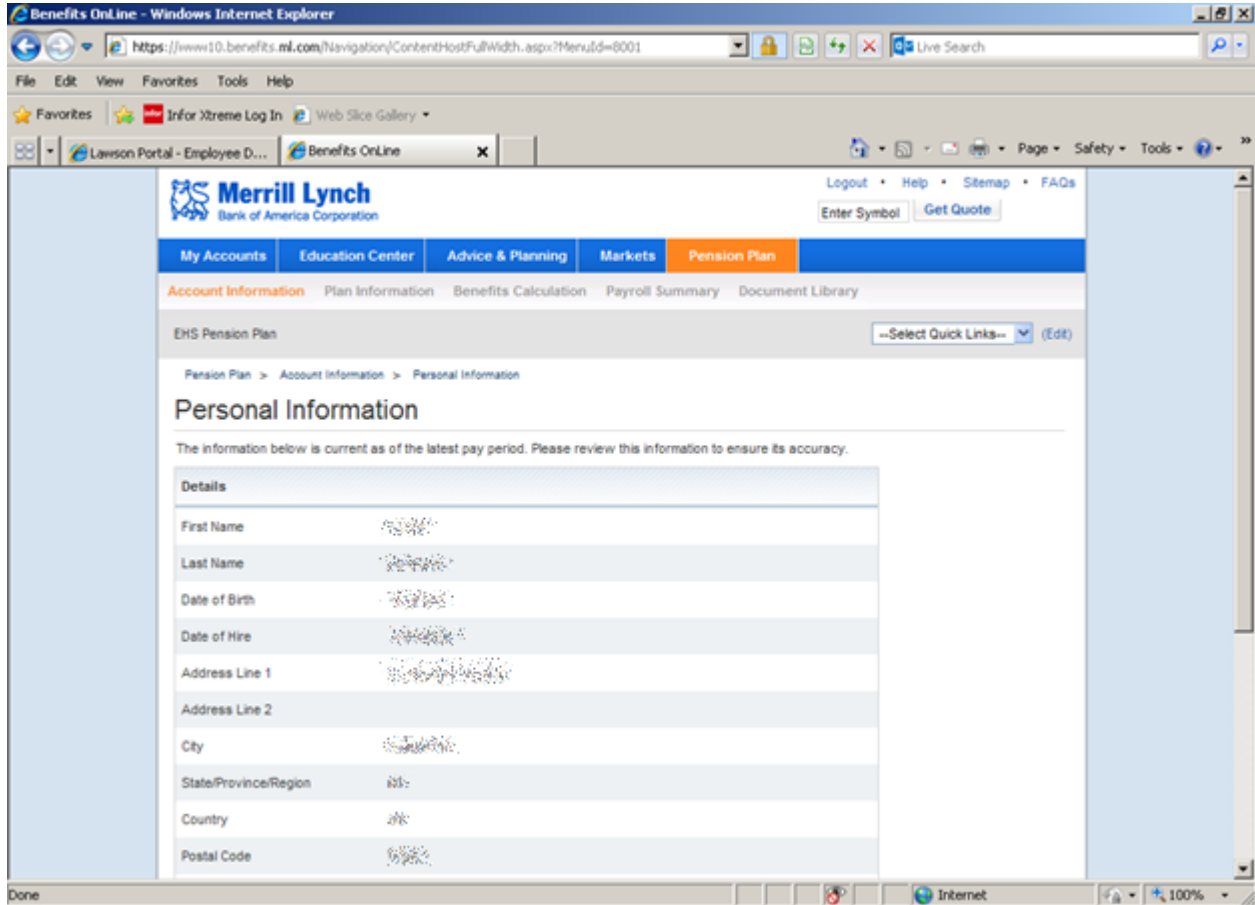
Click on blue tab on top called "Pension Plan"

(For quick info, you can hover your cursor over the "i" next to "Elliot Health System Pension Plan")

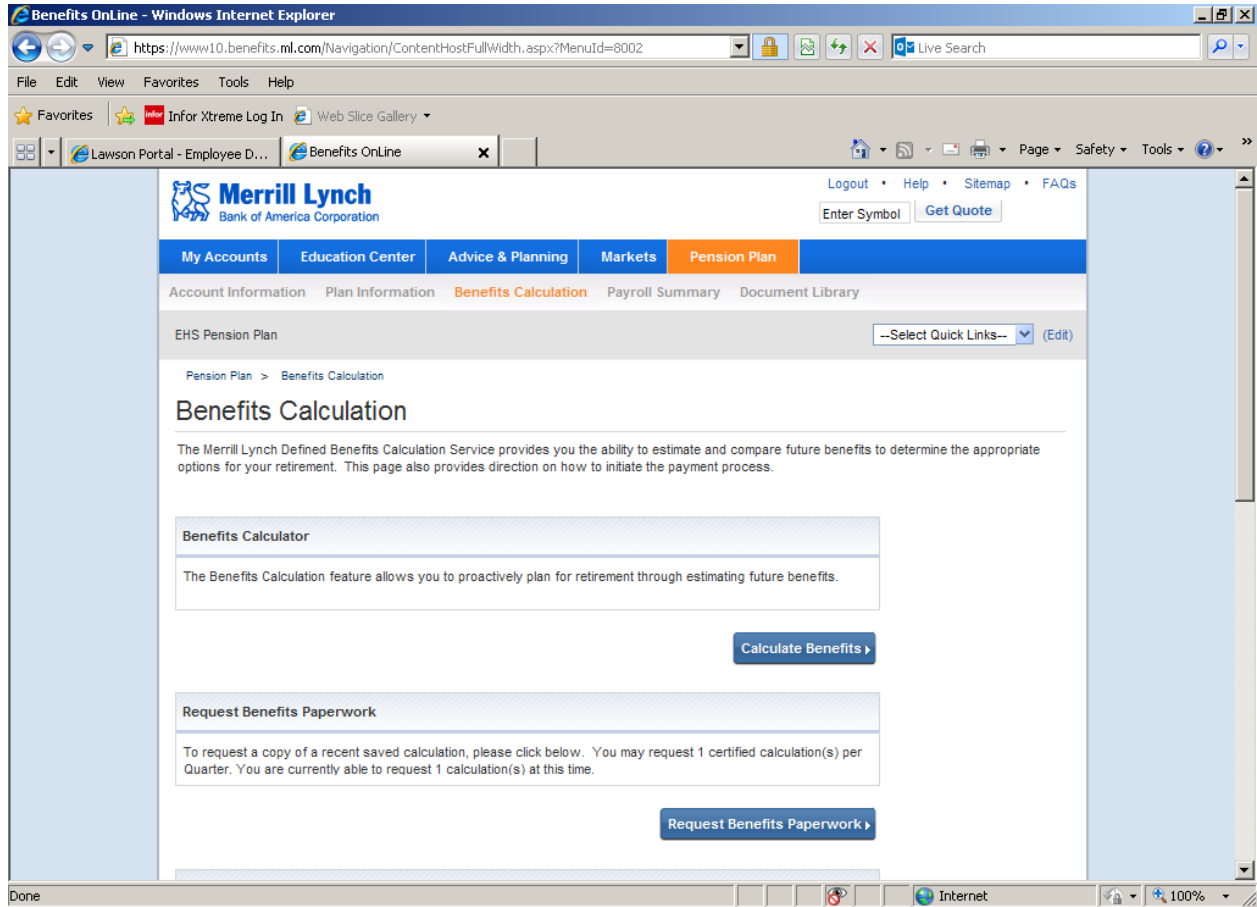
The screenshot shows a Windows Internet Explorer browser window displaying the Merrill Lynch Bank of America Corporation website. The browser's address bar shows the URL: <https://www10.benefits.ml.com/homepage/homepage.aspx?MenuId=30000>. The website's navigation menu is visible, with the "Pension Plan" tab highlighted in blue. Other tabs include "My Accounts", "Education Center", "Advice & Planning", and "Markets". Below the navigation menu, there are links for "My Home", "Message Center", "Investment Holdings", "Document Library", "Sitemap", and "Account Preferences". A search bar with "Enter Symbol" and "Get Quote" buttons is located in the top right corner. The main content area features a "Total Market Value" section showing "\$0.00" and a link for "Elliot Health System Pension Plan" with an information icon. The "ACTION CENTER" section includes a "BETTER MONEY HABITS" promotion with a "LEARN MORE" link, and a "LEARN TO KEEP YOUR FINANCIAL HOUSE IN ORDER" section with a "LEARN MORE" link. The "MESSAGE CENTER" section has an "Announcements" link and "Helpful Plan Information" with a "More" link. The "USEFUL LINKS" section is also visible. The browser's taskbar at the bottom shows the "Internet" icon and a 100% zoom level.

You can click on the various links under the "Pension Plan" tab, i.e. "Account Information," "Plan Information," "Benefits Calculations," "Payroll Summary," and "Document Library."

To perform a benefit estimate, click on "Benefits Calculations"



Then click on the blue box called "Calculate Benefits"



You need to give each estimate a name, i.e. "Age 62" or "Benefit Estimate 1," etc.

Enter your anticipated Termination Date (this is last day actually worked)

Enter your pension Start Date (this can be the 1st day of the month following Termination Date, OR any month after that up to age 65.) NOTE: At this time, the pension calculator cannot do estimates if you are already over age 65. You will need to call Merrill Lynch at 1-800-228-4015 for these estimates.

Enter the remainder of the requested information and "Continue"

You can save up to 5 benefit estimates.

The screenshot shows a web browser window titled "Benefits OnLine - Windows Internet Explorer". The address bar displays the URL: <https://www10.benefits.ml.com/Navigation/ContentHostFullWidth.aspx?MenuId=8002>. The browser's menu bar includes File, Edit, View, Favorites, Tools, and Help. The page header features the Merrill Lynch logo and navigation links for Logout, Help, Sitemap, and FAQs. A search bar with "Enter Symbol" and "Get Quote" buttons is also present. The main navigation menu includes My Accounts, Education Center, Advice & Planning, Markets, and Pension Plan. The current page is titled "EHS Pension Plan" and includes a "Calculate Benefits" section. The form contains the following fields and instructions:

- Calculation Information**
- Calculation Name:** [Text input field] - This will allow you to customize and easily identify your calculations. Please enter a unique name for each of your calculations.
- Termination Date:** [Month: November] [Day: 01] [Year: 2014] - This date represents your final employment date. Please enter a date that is greater than today and less than your Normal Retirement date (12/1/2016).
- Benefit Start Date:** [Month: November] [Day: 01] [Year: 2014] - This date represents the date you will begin to receive your pension payments. Your benefit start date must be later than your termination date and may not be greater than your Normal retirement date (12/1/2016).
- Annual Salary:** \$0.00 - Enter your annual salary.
- Annual Pav:** [Text input field] or [Text input field] - Enter your projected rate of increase in your