

Merrill Edge® Small Business 401(k)



We are excited to announce that your company has established a Merrill Edge® Small Business 401(k), offering you the opportunity to pursue a financially secure retirement.

Contributing a little from each paycheck can help you pursue the life you want in retirement. Don't think you can spare even a little? With pre-tax salary deferrals, you reduce the amount of your income that is taxed each pay period.¹ And contributing even a little each pay period has the potential to more than pay you back later in life. The sooner you start, the better prepared you could be. Waiting just one year could cost you in potential growth!

Want some help?

Once you've logged into the plan website's you'll find lots of information and resources to help you make key account decisions, such as why it's important to start saving as soon as possible and how much you should invest. Here are a couple to help get you started:

- [Why start now?](#)
- [How should I invest?](#)

One step at a time.

You'll enroll in your plan, view helpful resources, transact, and view fund performance on the plan website, <https://401k.MerrillEdge.com>. Plan Administrators, Inc. (PAi) 401(k) Specialists are ready to assist you with any questions you have along the way. Simply call 866.890.4177, Option 4, 8:00 a.m. – 5:00 p.m. Central.

HOW TO LOG IN AND SET UP YOUR ACCOUNT

Take your first step on the path toward retirement security today:

1. If an email address was provided, you'll receive an email with instructions on setting up your account. If you have not received an email, you can begin set up by continuing to Step 2.
2. Go to the plan website: <https://401k.MerrillEdge.com>.
3. The first time entering the site, you will select "Individual" under "Select Your Service," then the "New Users Click Here" link. You will then need to enter your Access Code, Social Security Number, and date of birth for security verification purposes. **Your Access Code** is:
4. Next you will create a User Name and password, provide your email address, and establish security questions and answers. The security questions will be asked if you should ever forget your password.

Get started today to pursue your retirement goals.

¹Taxes on pre-tax contributions and any associated earnings will be due upon withdrawal. You may also be subject to a 10% additional tax if you take a withdrawal before age 59½.

Neither Merrill Lynch nor any of its affiliates or financial advisors provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

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Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May lose Value
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Investing involves risk, including the possible loss of the principal value invested.

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