



# Opening your Merrill Lynch brokerage account

## Quick tip

You must open a Merrill Lynch Limited Individual Investor Account (LIIA) before you can conduct any transactions related to your equity awards received through your company's equity plan.\* This account, which is separate from any other Merrill Lynch brokerage account you may have, is a limited, self-directed, non-interest-bearing account. To get started, log in to Benefits OnLine® at [www.benefits.ml.com](http://www.benefits.ml.com).

Each time you log in, or after you create your User ID and Password, a pop-up box prompting you to open your account will appear (until you have opened your account). From this "Open a Brokerage Account" box, select:

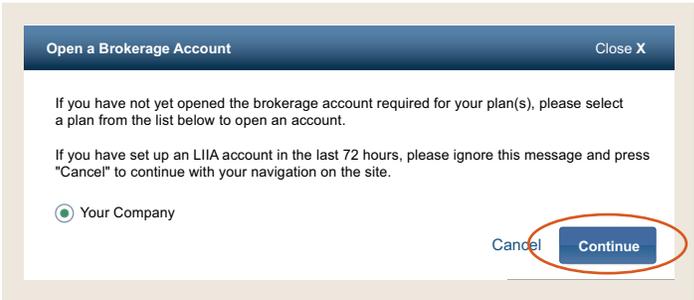
 **Continue > Open a Limited Individual Investor Account**

You can also open your account by selecting **Open Account Now** from the Action Center on the **My Accounts** page after you sign in.

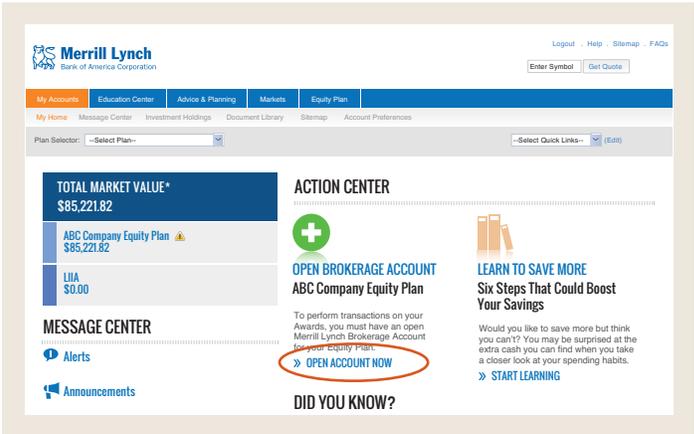
As part of the account opening process, you will be asked to:

- Enter your personal information, such as your full name and mailing address, evening phone number and email address.
- Verify your date of birth (and update if necessary) and provide employment information.
- Choose whether to make your name and address available to companies in which you hold stock for proxy purposes (e.g., notice of annual stockholder meeting).
- Complete your tax certification.
- Agree to the terms and conditions of the account.

**Avoid delays! It may take up to 72 hours for your account to be activated. Open your account now so it will be ready for your award transactions.**



OR



The screen shots shown here are intended to illustrate the functionality and services available to participants on Benefits OnLine. They are not meant as exact representations of the screens available through your plan.



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Investment products:

<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
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## Want help?

You can view an on-demand video about opening your brokerage account on Benefits OnLine. Just go to <http://go.ml.com/equityvideos>. Then choose "Your Merrill Lynch Brokerage Account."

## Tax certification

As part of the account-opening process, you will be asked to complete your W-9 or W-8BEN certification. A W-9 form (for U.S. citizens) asks for your Tax Identification Number (which is your Social Security number). A W-8BEN asks for similar information for non-U.S. citizens. You must provide this information to avoid additional backup tax withholding on your award transactions.

Once the application is completed, you will receive your new account number online.

## Already have a Merrill Lynch brokerage account?

You will still need to establish an LIA for your equity awards transactions.

## For more information

Additional information about managing and monitoring equity awards, along with Merrill Lynch's account and service fees, is available on Benefits OnLine in the **Document Library**.

*\*Directors, executive officers, associates and other persons subject to Rule 144 or Section 16 of the Securities Exchange Act of 1934, as amended, must open an Individual Investor Account (IIA) through the Merrill Lynch financial advisor team assigned to their company's plan. The IIA is also a limited, self-directed, non-interest-bearing brokerage account.*

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