

Merrill Small Business 401(k) Demo Video

NARRATOR SCRIPT:

See important information at the end of this video

We've listened to what small business owners like you are saying about the need for a simplified yet effective retirement plan.

That's why we developed a straightforward and affordable retirement solution designed with those needs in mind – the Merrill Small Business 401(k).

Streamlined – convenient – and affordable, the Merrill Small Business 401(k) makes establishing a retirement plan easier than you might think.

We package the services small business owners might need – like investment selection and fiduciary support through Morningstar Investment Management LLC, and education and call center support from Plan Administrators Inc. – or PAi.

These features help make running your 401(k) more efficient so you can stay focused on running your business.

And, you don't have to be a 401(k) expert.

Just three easy steps will help customize a 401(k) plan for your business.

Then just download your customized 401(k) Plan Summary to view:

- an overview of plan features
- the investments and model portfolio
- and the plan's low-cost pricing

You can then set up your plan online in about 30 minutes or less!

- Easy to follow set-up wizards will guide you through the process.
- Most of the set-up work is already done for you.
- The fields are pre-filled based on the information you provided about your business and goals, but you can modify these if you want.

The set-up wizards even track your progress as you go.

And, if you need help along the way, a PAi 401(k) consultant can assist you.

Your employees will also find enrolling and participating in this 401(k) plan simple and convenient.

A library of educational resources is available through the My Resources portal. There, employees can tap into information that may help them make more informed decisions about their financial future – including why they should consider enrolling and how to choose their investments.

And PAi 401(k) consultants are also available by phone to answer their questions.

Then, when they're ready, employees enroll in the plan through the secure website in just 3 easy-to-follow steps.

They can come back to this site whenever they want to view their account balance, and performance information, as well as transact, and manage their account.

You have access to your plan information, too – all conveniently at your fingertips. You can view reports about your 401(k) plan assets, and easily manage your plan contributions and employee data.

And you get ongoing support -- with year-end reporting guidance and assistance from PAi.

So, with all of these resources available to you and your employees – it's clear to see the Merrill Small Business 401(k) may be the right decision for your small business.

So why not get started today?

Visit www.merrilledge.com/401k to sign up, or call 866.890.4177 for more information.

The case studies presented are hypothetical and do not reflect specific strategies we may have developed for actual clients. They are for illustrative purposes only and intended to demonstrate the capabilities of Merrill and/or Bank of America. They are not intended to serve as investment advice since the availability and effectiveness of any strategy is dependent upon your individual facts and circumstances. Results will vary, and no suggestion is made about how any specific solution or strategy performed in reality.

Plan administrative and recordkeeping services for Merrill Small Business 401(k) are provided by Plan Administrators, Inc. (PAi). Investment advisory and fiduciary services are provided by Morningstar Investment Management LLC, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc. Morningstar Investment Management LLC is a provider of investment management solutions including investment advisory and retirement plan services. Educational call center support will be provided by PAi. Bank of America Corporation, PAi and Morningstar Investment Management LLC are not affiliated.

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