Merrill Lynch E-Contribs for Small Business Retirement Accounts[™]

A guide for plan sponsors



Merrill Lynch E-Contribs for Small Business Retirement Accounts[™] enables you to make electronic contributions to employee/plan participant retirement plan accounts. No paperwork to complete. No check to write. No postage to pay.

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Enter the information directly to the E-Contribs website Upload the contribution information from a downloaded template Establish automatic periodic contributions

There are three easy steps to make electronic contributions to SEP, SIMPLE, BASIC or RCMA® accounts:

Step 1: Log on to enroll in the service

Step 2: Enter employee and banking information

Step 3: Make a contribution

The information you enter will authorize you to fund contributions from your Merrill account or up to seven different accounts from other financial institutions and allocate the funds to your employee's Merrill retirement plan accounts.

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Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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Step 1: Log on

Returning user: Sign in and begin using the service.

New user:

1. Enrolling in the service

To enroll, go to econtribs.ml.com and follow instructions below for online enrollment or call the Merrill Lynch E-Contribs Site Administrator at **888.MER.TRIB** (637.8742).

Be sure to have the following information available when enrolling:

- Employer name and address
- Contact name, phone number and e-mail address
- Alternate contact name, phone number and e-mail address (If no alternate contact, you can utilize your contact information again for this section)
- Tax ID Number (TIN)
- Plan type
- Merrill advisor's name and branch phone number (If you do not have an advisor at this time, enter "Merrill" in the first and last name fields.)

You'll set up a User ID and a password. Please save the User ID in a secure location. You'll need to enter your User ID and password every time you log on.

To enroll online, go to econtribs.ml.com and click on "Enroll Now."

Enter plan Key Account Number and TIN. Click "Continue." Next, enter all required information and click on "Add Plan."

Tips

- The Key Account Number is generally any employee account number associated with the plan. Consider making the plan participant's account the key account.
- When enrolling or entering account numbers, use uppercase letters with no spaces or dashes.

User ID	Welcome to the 🛛 😪 🤝					
Password	Merrill Lynch					
Save User ID	E-Contribs Service					
Log in	This service allows you to make electronic contributions to your employee retirement plan accounts. There is no paperwork to complete, no check to write and no postage to pay!					
ew to this site? <u>Click Here</u> to Enroll or contact Merrill nch E-Contrib Site Administrator at 868-MER-TRIB (63	For additional information on how to use E-Contribs and navigate through the Web site, please refer to the Plan Sponsor Guide If you are experiencing problems with this site, please ensure that you are using either Chrome or Microsoft Edge.					
(42) eset your Password						
rst Time User: Enter your User ID and temporary ssword. You will then be prompted to update your ssword before proceeding.	New simplified login Now you can log in by entering only your User ID and Password. You no longer have to verify your identity using a Personal Security Image & Phrase.					
	Learn more about our firm's background on FINRA's BrokerCheck.					
Security Verification						
In order to provide you with a level of security,ple	ease enter the following Information. Enter a 8 Alpha Numeric charactors Enter a 9 digit TIN Number					
In order to provide you with a level of security,ple All fields are required. Key Account Number *	Enter a 8 Alpha Numeric characters Enter a 9 digit TIN Number					
In order to provide you with a level of security,ple All fields are required. Key Account Number *	Enter a 8 Alpha Numeric characters Enter a 9 digit TIN Number					
In order to provide you with a level of security.ple All fields are required. Key Account Number *	Enter a 8 Alpha Numeric characters Enter a 9 digit TIN Numbor Continue					
In order to provide you with a level of security.ple All fields are required. Key Account Number *	Enter a 8 Alpha Numeric characters Enter a 9 digit TIN Number					
In order to provide you with a level of security.ple All fields are required. Key Account Number *	Enter a 8 Alpha Numeric charactors Enter a 9 digit TIN Numbor Continue Add Plan Add Plan Add Plan Add Plan Add Plan Add Plan Add state segand. *Englayer Nam :: *Advas(1):					

Newly opened accounts need to wait two to three business days for enrollment to allow the system to recognize a new account number. Once they're able to be accepted, contributions submitted via E-Contribs prior to 2 p.m. will be credited for deposit on the same business day. After 2 p.m., they'll be credited for deposit on the next business day.

Step 1: Log on (continued)

After the plan is added to the E-Contribs system, your Deposit Group (DG) number will be automatically generated and will display on the screen. This DG number is unique to your plan. Please be sure to keep this number for your records.

Follow the five steps to create a User ID and password and to record security information. The password should be between eight and 20 characters. The password is case sensitive.

Please save the User ID in a secure location. You'll need to enter your User ID and password every time you log on.

2. Logging on

Go to the E-Contribs website: econtribs.ml.com.

Enter your User ID and password.

Tips

- To avoid error messages at sign in or other site problems, make sure to use either the Chrome or Microsoft Edge web browsers. You can also try clearing your browser's cache, cookies and history.
- There can be only one authorized user for your Deposit Group — the authorized user on file (for example, the plan participant).

ontribution ID	Employer Name	TIN	PlanType
G013649	13649 NEEHARIKA		SEP
Create Your User ID	1 2	3	(4)
Merrini Lynch is committed to providi to protect your personal information steps that will take less than 5 minutes.			
	ace your current User ID and password. y Questions questions. nplify Future Logins re logins.		



Reset your Password

First Time User: Enter your User ID and temporary password. You will then be prompted to update your password before proceeding.

Step 2: Enter employee and banking information

Employee set-up

- · Add an employee
- Edit employee information
- · Remove an employee

To add, edit or remove an employee, hover over the "Account Maintenance" tab and click "Employee List."

Please note: If you have more than one retirement plan enrolled in the service, select the plan type using the drop-down box in the upper right corner of the screen.

To add a new employee, enter the following information in the fields and click "Add":

- Employee Name
- Social Security Number or Tax Identification
 Number (no spaces or dashes)
- Number for RCMA account types
- Account Number
- Hire Date (optional)*
- Termination Date (optional)*
- * Although the "Hire Date" and the "Termination Date" fields are optional, they will help you with plan administration.

To edit employee information, select "Edit" next to the employee information you wish to change, enter the new data in the "Update Employee" section and click "Update."

To remove an employee, select "Delete" next to the employee name you wish to remove and click "OK" when prompted.

When you select "Inactive," you'll be required to enter the employee's termination date in the "Termination Date" field. Once the Status field is changed to "Inactive," you'll no longer be able to make a contribution to that account.

If you need to make a contribution to an employee after their termination date, you'll need to temporarily 1) switch their status to "Active" and 2) remove their termination date in order to make the contribution.

ome	Plan Maintenance	Account Maintenance	Account Contributions	Reports	
Em	ployee Listin	Employee List			
No En	nployees exist for the	Banking Information			Plan Type: SIMPLE
	Employee				
	oyee Name				To add a new employee, enter the Employee Name (Last Name, First Name), SSN, Account Number, Hire Date and Termination Date, select the Plan Status then click 'Add'.
SSN:	nter SSN:				To edit employee information click on the 'Edit' link above or click on 'Delete' to remove it
	unt Number :				Lond to convert
Re-er	nter Account Number :				
Hire [Date :	*]		Enter date format as mm/dd/yyyy
Termi	ination Date :]	-	
Statu	s:	Active 🗸	J		+
Res	et				Cancel Add

Add a new employee.

lome Plan Maint	enance Account	Maintenance	Account Contril	butions R	eports		
Employee Li	sting						
							Plan Type: SEP
Employee Names	Employee SSN	Employee	e Account Number	Hire Date	Termination Date	Status	
TEST1	XXXXX4788	XXXX174	1	03/03/2014		A	Edit Delete
Employee Name : SSN: Re-enter SSN:	TEST1			Nam and 'Add' To ea	e, First Name), Termination Dat	SSN, Account e, select the l formation click	e Employee Name (Las t Number, Hire Date Plan Status then click k on the 'Edit' link above
Account Number : Hire Date :	XXXX1741	014		Ente	r date format as	a mm/dd/yyyy	
Termination Date : Status :	Active ‡				et more informa ioyee's status p		
Reset						c	ancel Update

Sort by Employee Name, Employee SSN or Employee Account Number on the Account Maintenance and Account Contribution screens by clicking on any of these headings.

Step 2: Enter employee and banking information (continued)

Banking information set-up

- Add banking information
- Edit banking information
- · Remove banking information

To add, edit or delete banking information, hover over the "Account Maintenance" tab and select "Banking Information." You may add up to seven banks per retirement plan.

Please note: If you have more than one retirement plan enrolled in the service, select the plan type using the drop-down box in the upper right corner of the screen.

To add new banking information,

enter the following information in the fields and click "Add":

- Bank ABA Routing Number*
- Bank Account Number
- Account Type (checking/savings)
- * There is a link to an image of a check to assist you in locating the ABA information required.

To edit banking information, select "Edit" next to the bank information you wish to change.

The only information that you may edit is the account type—checking or savings. If you wish to update other bank information, such as account number, routing number, etc., you'll need to remove the old entry and create a new one.

After you click on "Edit," the system will pre-populate the banking information. Select either checking or savings (the default selection will be checking) and click on the "Update" button to save the information entered. The system will validate the input fields. If the data is valid, the banking information screen will display "Update Successful."

To remove banking information, select "Delete" and click "OK" when prompted.

Bani	king Informatio	Employee List Banking Information			Plan Type: SEP
Add Bank N	ank Information		for	outing number must be 9 character ABA Routing Number. To add a m Bank ABA Routing#, Bank Accou	w Bank Account, ente
	BA Routing Number : ar Bank ABA Routing rr:			lect checking or savings then click iit link above to update an existing	
ReEnte	account Number : ar Bank Account Number : nt Type:	Checking Saving	-		

Add banking information.

isted below are your current Ba	nking Accounts Information. You will			RCMA-DB
		be allowed to add up to 7 accounts per pl	an.	
Bank Name	Account Number	Routing Number	Account Type	
JP MORGAN CHASE BANK	XXXXXX6789	3000000021	Saving	Edit Delete
Add Bank Information				
		Routing#, Bank Account# and Ac		umber. To add a new Bank Account, enter the Bank A o click 'Add' or click on the Edit link above to update an
Bank Name:		existing bank account.		
Bank Name: Bank ABA Routing Number :		existing bank account.		
		existing bank account.		
Bank ABA Routing Number : ReEnter Bank ABA Routing		existing bank account.		
Bank ABA Routing Number : ReEnter Bank ABA Routing Number:		existing bank account.		

Update confirmation.

There are three ways to make contributions to your retirement plan accounts:

- 1. Enter the information directly to the E-Contribs website,
- 2. Upload the contribution information from a downloaded template (see page 9), or
- 3. Establish automatic periodic contributions

1. Enter the information directly to the E-Contribs website

Go to the "Account Contributions" tab and click on the "Contribution" tab.

Please note: If you have more than one retirement plan enrolled in the service, select the plan type using the dropdown box in the upper right corner of the screen.

You'll be presented with a list of active plan participants and applicable contribution types, according to the plan type you selected. Enter the contribution amounts for each applicable employee.

Once you've entered the contribution amounts, you can either click on the "Save" button, which will allow you to process your contribution at a later time or click on the "Continue" button—you'll then be presented with the "Contribution Bank" screen where you can enter the bank information.

If you choose the "Save" option, your transaction will be saved until you take action. The transaction will be displayed on the "Activity" tab as a "Not Submitted" transaction.

The following information is displayed on the contribution screen:

- Total Number of Employees: Displays the total number of active employees in the Plan
- Current Year Number of Submissions: Displays the total number of contributions submitted to the Plan in the current year
- Current Contribution Amount: Sums up all the contributions made
- Bank Accounts on File: Displays the number of bank accounts on file
- Contribution Bank Accounts: Displays the number of banks on file to fund contributions
- Total Bank Amount: Displays the total withdrawal amount for the bank you selected

ome	Plan Maintenance	Account Mainte	enance	Account Contributions	Reports		
Contribution			Activity				
				Contribution]≁		
To Download a Template File, click here			Periodic Contributions			Plan Type: RCMA-DB	
o save you o clear you	ontribution and then select to r contributions, select the Sa ir entries, select the Reset b contribution template from y	we button below. You wil utton below.	I be allowed	Template	me.		
Contribut	ion		Bank				
Total Numb	er of Active Employees: 1		Bank	Accounts on file: 1			
Cur. Year I	lumber of Submissions: 0		Contri	bution Bank Accounts: 0			
Current C	ontribution Amount: \$	0.00	Total	Bank Withdrawal Amount: \$0.00			
Employee	Name	Plan TIN	Employ	yee Account Number		Contributions	Total
TEST1		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	2000(5)	376		S 0.00	s 0.00

Sort by Employee Name, Employee SSN or Employee Account Number on the Account Maintenance and Account Contribution screens by clicking on any of these headings.

me Plan Maintenance	Account Maintenance	Account Contributions	Reports			
Contribution						
					Plan Type SEP	:
	aliak hara					
o Download a Template File, nter your contribution and the o save your contributions, sel o clear your entries, select th	en select the Continue button lect the Save button below. Y e Reset button below.	You will be allowed to contin	ue with your tr	ransaction at a	later time.	
nter your contribution and the o save your contributions, sei o clear your entries, select th o upload a contribution temp	en select the Continue button lect the Save button below. Y e Reset button below.	You will be allowed to contin	ue with your tr	ransaction at a	Iater time.	
nter your contribution and the o save your contributions, se	en select the Continue buttor lect the Save button below. ¹ e Reset button below. late from your desktop, sele	You will be allowed to contin ct the Upload button below.		ransaction at a	Iater time.	
nter your contribution and the o save your contributions, sel o clear your entries, select th o upload a contribution temp Contribution	en select the Continue buttoo lect the Save button below. e Reset button below. late from your desktop, sele res: 1	You will be allowed to contin ct the Upload button below. Bank	on file: 1	ransaction at a	later time.	

Step 3: Make a contribution (continued)

Next select a bank account from which the contribution will be funded. Then select "Continue" to proceed or "Reset" to clear your entries.

Submit a contribution—after confirming the information, you'll be required to enter your password prior to submitting your contribution. Once you click the "Continue" button, the system will save the contribution information and will submit it to the Automated Clearing House (ACH).

You'll be presented with the Account Contributions Confirmation Screen.

Confirm a contribution— the Account Contributions Confirmation screen provides a confirmation number and a message indicating the contribution was submitted.

Contributions made before 2 p.m. Eastern are processed the same business day. Contributions will be posted to your Merrill account two business days after processed on E-Contribs.

In the event that your contribution is rejected, you'll be notified on the "Home" page of the E-Contribs website detailing why the transaction was rejected.

You may also review the status of your transaction by clicking on the "Activity" sub-tab. The transaction that you have just entered will appear as a "Pending Transaction."

lome	Plan Maintenance	Account Maintenance	Account Contributions	Reports				
Cont	ribution							
Select one	e of the Bank Accounts below w	here the contribution amount will be	deducted from. Then click Submit to pr	oceed. Click Reset to clear	your entries below.			
	current Bank Account on file are a allowed to add up to 7 bank a		nk Account, select the Add Bank Accou	nt button below.				
Contribu	ution - Transaction Number 124	8405	В	ank				
Total Num	nber of Active Employees: 1		8	Bank Accounts on file: 1				
Cur. Year	r Number of Submissions: 0		0	ontribution Bank Accounts: 0				
Current	Contribution Amount: \$	1.00	т	otal Bank Withdrawal Amou	ant: \$0.00			
					Ad	d Bank Account		
	Bank Name		Routing Number	Account Number	Account Type			
0	JP MORGAN CHASE BANK 300000021		X00000021	X00000(6789	Saving			
Reset					Previous	Continue		
_								

Submit a contribution.

Plan Maintenance	Account Maintenance	Account Contributions	Reports	
Authentication				
ID:				
word:				
Con	tinue			
I Lynch will not be liab	le for any loss, liability, co	k Accounts to accept Autor ost or expense for a acting	mated Clearing Ho g upon my online in	se (ACH) debits to my Bank Accounts without responsibility for the correctives thereof. I further agree that Bank of America tructions, except to the extent required by applicable law. I acknowledge that the origination of an ACH debit to accounts
transfer from the above	ve referenced account at r	my financial institution. The	e debit transfer sha	e, Fenera & Smith Incorporated, the service provider to my retirement plans, as my agent and attorney-in-fact, to initiate a be in the sensure of the contribution smarut notate dows. In the event that an erroresous transfer is named, authorize you rror to such extent as may be possible, provided that any such correction is made in accordance with applicable laws, rules
	Authentication ID Word Com Norize the financial inst Lynch will not be labor tering my Password a tering my Passwo	Authentication ID: Word Continue Contin	Contribution Contribution Contribution Contribut	Year Maintenance Account Maintenance Countributions Reports Authentication

Enter your password.

ome	Plan Maintenance	Account Maintenance	Account Contributions	Reports	
Confir	mation				
		ubmitted. Contributions receive ay. Your confirmation number is		ed on the current	ousiness day. Contributions received after 4:40 PM EST wil
e proces his confir	sed on the next business d	ay. Your confirmation number is	1248405.		ousiness day. Contributions received after 4:40 PM EST will sfully. It does not indicate that your Contribution has been

Account contribution confirmation.

(continued)

2. Upload the contribution information from a downloaded template

- Download the template to your desktop
- Enter the participant contribution information
- Upload the file to the E-Contribs website
- Process a contribution

Click on the "Template" sub-tab to obtain detailed instructions on how to download the template and to upload the file.

Please note: Before downloading the template, make sure you select the appropriate retirement plan type. The templates are plan-specific.

To download the template to your desktop, go to the "Account Contributions" tab.

To enter participant contribution information, open the template you downloaded to your desktop, enter the participant contribution information and save as a CSV file.

The downloaded information you entered will populate this screen.

ome	Plan Maintenance	Account Maintenance	Account Contributions	Reports
Tem	plate		Activity	
No Em	ployees/Deposit Codes	available for SEP Plan	Periodic Contributions	Plan Type: RCMA-DB
	You can upload a Contribu	tion File to process your trans	Template	slow the instructions provided below:
			he specific Plan Type in the di election.	rop down box.
2. 3. 4.	Ensure the Template lin Click on the Template Li	k matches your Plan Type s ink and save it on your local ributions screen to upload a		future contributions.

Download and upload instructions.

ont	ribution						
						Plan Type: SEP	
Do	wnload a Template	File, click here					
		d then select the Conti					
o sai	ve your contribution	s, select the Save butto	n below. You will be allo	wed to conti	nue with yo	ur transaction at a l	later time
o sav o cle	ve your contribution ar your entries, sele	s, select the Save butto ect the Reset button bel	n below. You will be allo			ur transaction at a l	later time
o sav o cle o upl	ve your contribution ar your entries, sele	s, select the Save butto ect the Reset button bel	on below. You will be allo low. ktop, select the Upload b			ur transaction at a l	later time
o sav o cle o upl Con	ve your contribution: ar your entries, sele load a contribution t	s, select the Save butto ect the Reset button bel emplate from your des	n below. You will be allo low. ktop, select the Upload b	utton below		ur transaction at a l	later time
o sav o cle o upl Con Tota	ve your contribution: ear your entries, sele load a contribution t itribution	s, select the Save butto cd the Reset button bel template from your des	n below. You will be allo low. ktop, select the Upload b I	utton below Bank	s on file: 1		later time

Click to download template.

(continued)

To upload your contribution file, go to the "Account Contributions" tab and select "Contribution."

Choose the correct plan type.

Click "Upload" to begin uploading the template from your desktop to the E-Contribs system.

An "Upload File" box will appear. Browse until you find your template file.

Upload the CSV file from your desktop. Your file will show in the "Upload Employee Contributions" box.

Click on "Continue" to upload your file.

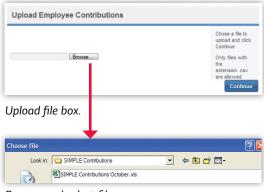
Once the file is uploaded, a confirmation message will appear: "File has been uploaded."

Click on the "Transfer" button to upload your entries into the E-Contribs site. After you click on "Transfer," the new contribution screen will automatically appear with your pre-populated data.

Now, you can either click on the "Save" button to process your contribution at a later time, or click on the "Submit" button to process your contribution.

Continuut	ion			Activity			
			(Contribution		Plan Type	
To Download a	Template File, clic	k here		Periodic Contributions		SEP	
To save your co ransaction at a To clear your er	later time. tries, select the Re	the Save butto	on below. Yo low.	Template	with your		
Contribution			Bank				
Total Number of	of Active Employees:	0	Bank Acco	ounts on file: 0			
		0	Contributio	on Bank Accounts: 0			
Cur. Year Num	ber of Submissions:	•					
	ibution Amount:	•	Total Bani \$0.00	k Withdrawal Amount:			
Current Contr	ibution Amount:	Employee Number	\$0.00	k Withdrawal Amount: Cur.Year Employer Contribution	Pri.Year Employer Contribution	Total	

Contributions sub-tab.



Browse and select file name.

	Chose a file to upload and click Continue
t:VEcontribs_template_RC Browse	Only files with the extension .csv are allowed

Upload your contribution file.

File Name		File Size	
Econtribs_template_RCN	IA-DB2.csv	1 KB	
Number of records m	natched:	1	
Cancel Preview:			Transf
Cancel Preview: Employee Name	Employee SSN	Employee Account Number	Contributions

Upload confirmation and transfer entries.

(continued)

3. Establish automatic periodic contributions

To establish automatic contributions, go to the "Account Contributions" tab and click on "Periodic Contributions."

Please note: If you have more than one retirement plan enrolled in the service, select the plan type using the drop-down box in the upper right corner of the screen.

Select your desired contribution frequency

from the drop down list, then select the date you'd like automatic contributions to begin. Your plan's first contribution will be processed on the fourth business day and deposited on the fifth business day following the Start Date. The dates for subsequent contributions will be based on the date the first automatic contribution is processed.

Select the banking account from which the contributions will be funded. If the account you'd like to use isn't shown, or if you'd like to change banking information, go to the "Account Maintenance" tab, then select "Banking Information."

You may have two active and two inactive instructions per plan at a time. To activate automatic periodic contributions, select "Active" from the Instruction Status drop down list, then "Continue."

In the next step, you'll enter and confirm employee contribution amounts.

The last step is to submit the information. To do this, you'll need to enter your password. Once you click the "Continue" button, the system will save the contribution

information and will submit it to the Automated Clearing House (ACH).

You'll be presented with the Account Contributions Confirmation Screen. Click "Continue," verify your phrase, then enter your password and click "Continue."

Confirm a Contribution—the Account Contributions Confirmation screen confirms the contribution was submitted.

Periodic Contributions Activity No Bank Information exists for Deposit Group / Plan. Contribution Periodic Contributions Periodic Contributions Add Periodic Instruction Periodic Contributions Contribution Periodic Instruction Contribution Periodic Instruction Contribution Periodic Instruction Contribution Periodic Instruction Contribution Start Periodic Contribution Start Date: Your first contribution will be processed on the 4th business day aft the Start Date. The date for subsequent contributions will be calculated automatically based on the frequency and date the first contribution was processed. Banking Information: Imatruction Status: Instruction Status: Active c	ome P	Plan Maintenance	Account Maintenance	Account Contributions	Reports
Plan Type: SEP Periodic Contributions Periodic Contributions Periodic Contributions Periodic Contributions Template Add Periodic Instruction Contribution Start Date: Your first contribution will be processed on the 4th business day & will be deposited to your account on the 5th business day will be deposited to your account on the 5th business day will be deposited to your account on the 5th business day will be deposited to your account on the 5th business day will be deposited to your account on the 5th business day will be deposited to your account on the 5th business day will be deposited to your account on the 5th business day will be deposited to your account on the 5th business day will be deposited to your account on the 5th business day will be start Date. The date for subsequent contributions will be calculated automatically based on the frequency and date the first contribution was processed. Banking Information: Contribution Status: You may add/edit banking information at "Account Maintenance" tab, "Banking Information sub-tab. Instruction Status: You may have 2 active and 2 inactive instructors per pi	Periodi	ic Contributi	ons	Activity	
to Bank Information exists for Deposit Group / Plan. Periodic Contributions Add Periodic Instruction Template Add Periodic Instruction Contribution Start Date: Your first contribution will be processed on the 4th business day & will be deposited to your account on the 5th business day & will be deposited to your account on the 5th business day & will be start Date. The date for subsequent contributions will be calculated automatically based on the frequency and date the first contribution was processed. Banking Information: Imature frequency in the frequency and date the first contribution was processed. Banking Information: Imature frequency in the frequency and date the first contribution was processed. Banking Information: Imature frequency in the frequency and date the first contribution was processed. Instruction Status: Active in the frequency and 2 inactive instructions per plane.				Contribution	Plan Type:
Add Periodic Instruction Contribution Frequency: Bi-Weekly: Contribution Start Date: Your first contribution will be processed on the 4th business day & will be deposited to your account on the 5th business day af the Start Date. The date for subsequent contributions will be calculated automatically based on the frequency and date the first contribution was processed. Banking Information: Define the start Date: Your may add/edit banking information at "Account Maintenance" tab, "Banking information is ub-tab. Instruction Status: You may have 2 active and 2 inactive instructions per pin	lo Bank Infi	formation exists for	Deposit Group / Plan.	Periodic Contributions	
Contribution Start Date: Your first contribution will be processed on the 4th Frequency: Bi-Weekly : Contribution Start Date: Your first contribution will be processed on the 4th business day & will be deposited to your account on the 5th business day aft the Start Date. The date for subsequent contributions will be calculated automatically based on the frequency and date the first contribution was processed. Banking Information: You may add/edit banking information at "Account Maintenance" tab, "Banking Information " sub-tab. Instruction Status: You may have 2 active and 2 inactive instructions per pin				Template	
at à time.	Frequency Contributio Date : Banking Information	n:	÷	business day & will be de the Start Date. The date i automatically based on th processed. Banking information: Yi Maintenance' tab, "Banki	sposited to your account on the 5th business day after for subsequent contributions will be calculated he frequency and date the first contribution was ou may add/edit banking information at "Account ing Information" sub-tab.

Upload your contribution file.

c Contributions						
ad a Template File, click he	re					
ur entries, select the Reset	button below.			ater time.		
a contribution template from	your desktop, select t	ne Upload button I	elow.			
ion		Bank				
er of Active Employees: 1		Bank Ar	counts on file: 1			
Number of Submissions: 0		Contribu	tion Bank Accounts: 0			
Contribution Amount: \$	0.00	Total B	ink Withdrawal Amount: \$0.00			
: Name	Plan TIN	Employe	e Account Number	Con	tributions	Total
	000006475	2000(56)		s	5.00	S 0.00
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Enter and confirm employee contribution amounts.

Home	Plan Maintenance	Account Maintenance	Account Contributions	Reports	
Confir	mation				
		lished. Please go to the Periodic Cont ctive Periodic Contributions per plan.			n to edit or delete Periodic Contributions. Please note is provided by the user.
The user is	s responsible for maintaining c	contribution informaiton (employee, ba	nking information and contribution arr	unts) up-to-date.	
		4 business days and will be deposite date the first contribution was proces			or subsequent contributions will be calculated

Reports

1. Employer Contribution Activity Report

This report provides a summary of contributions made within a selected time period.

To create the **Employer Contribution Activity Report**, click on the "Employer Contributions" sub-tab, under the "Reports" tab.

- Select a time period (a drop-down box is presented), or
- Define a date range (From: mm/dd/yyyy To: mm/dd/yyyy)

Click on the "Create Report" button.

After creating a report, you may download it from the E-Contribs site to Microsoft Excel by clicking on the "Export to Excel" button.

Please note: If you have more than one retirement plan enrolled in the service, select the plan type using the drop-down box in the upper right corner of the screen.

2. Employee Contribution Activity Report

This function will allow you to create summary or detailed reports of the contributions made to each employee within a selected time period.

To create the **Employee Contribution Activity Report**, click on the "Employee Contributions" sub-tab, under the "Reports" tab.

Enter a period of time for the report:

- Select a time period (a drop-down box is presented), or
- Define a date range (From: mm/dd/yyyy To: mm/dd/yyyy)

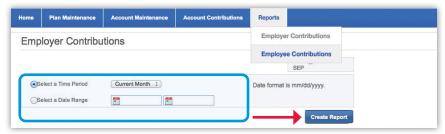
If you chose the Detailed Report, you may select among the following search criteria:

- · Search by Employee SSN
- Search by Employee Name
- Search by Employee Account Number

Please follow the instructions provided on the right side of the screen to ensure the appropriate format of the entry.

Click on the "Create Report" button.

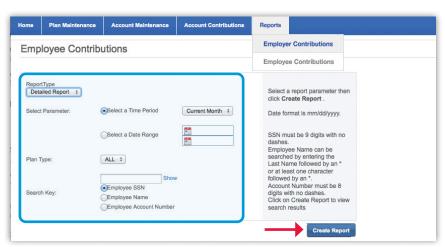
After creating a report, you may download it from the E-Contribs site to Microsoft Excel for your records by clicking on the "Export to Excel" button.



Select time period or date range.

immary Report: E-Contribs Employ	yer Activity			
				March 12, 20
riod: 03/01/2014 to 03/31/2014				
Confirmation Number	Submission Date	Amount	Status	PlanType
1248405	3/12/2014	1.00	Processed	RCMA-DB

Export report to Excel.



Select report criteria.

etali keport. L-Col	tribs Employer Activi	ty					
ate Range: 03/01/2 Employe Name: TE							
Status: Active							
Status: Active Confirmation Number	Submission Date	Account Number	SSN	Employee Contribution	Employer Contribution	Total Contribution	PlanType

Employee Contribution Activity Report.

Activity

The **Activity** screen allows you to see a list of all E-Contribs transactions processed during the last five business days. Simply go to the "Activity" sub-tab (under the "Account Contributions" tab).

This screen will allow you to:

- Add a transaction
- Edit a transaction
- Remove a transaction

Please note: If you have multiple plans, select the plan type for the applicable plan information.

Add a transaction

Click on the "Add a new Contribution" button.

If you have a transaction with a "Not Submitted" status, you can still add another (new) contribution. This option is available only when the number of "Not Submitted" transactions is one or less.

Edit a transaction

To edit a transaction that hasn't been submitted, click on the "Edit" link. This will allow you to update and process your "Not Submitted" transaction.

The transaction number that you chose to edit/ remove will appear on the Contribution screen.

Remove a pending transaction

To remove your pending transaction, click on the "Cancel" link.

Please note: Pending transactions can only be deleted before 4:40 p.m. (Eastern) on the transaction date.

Click on "Continue" to proceed with your transaction.

Tips

 If you've made an error in a recent contribution, contact your Merrill advisor. E-Contribs can't be used to correct account transactions.

					A CONTRACTOR OF A CONTRACTOR O	
Activity				Activity		
				Contribution		
						Plan Type: SEP
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Time Saved	Transaction Da			Transaction Number	Contribution Amount	Plan Type
Time Saved	Transaction Da			Transaction Number	Contribution Amount	Plan Type

Add a transaction.

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Contrib	oution					
o Downio:	ad a Template File, c	lick here				Plan Type: SEP
o save you ansaction o clear you	at a later time. ur entries, select the	ect the Save butto Reset button bel	on below. Yo low.	below. ou will be allowed to continu the Upload button below.	e with your	
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Total Num	ber of Active Employe		Dank Acco			
	ber of Active Employe			on Bank Accounts: 0		
Cur. Year		ns: 0	Contributio			
Cur. Year	Number of Submission	ns: 0	Contributio Total Bank \$0.00	on Bank Accounts: 0	Pri.Year Employer Contribution	Total

Maintenance

1. Changing passwords

Go to the "Home" tab and hover over "Account Preferences." Click on the drop-down menu and select "Change Password." You'll be presented with a Change Password screen with three input boxes:

- Current Password
- New Password
- Confirm New Password

Enter the required data and select "Submit." The system ensures that the "New Password" and the "Confirm New Password" input are identical and validates the length to be between eight and 20 characters. Passwords are case-sensitive.

Password must:

- Be eight to 20 characters
- Include one uppercase and one lowercase letter and one number
- Not repeat the same letter or number more than three times in a row
- Not contain spaces and may only use the characters @ # * () + = { } / ? ~;,.-_
- Not be the same as any of your last five passwords

All fields are required and won't be visible as you enter them.

If the password change was successful, the system will present a message indicating the password has been changed successfully.

and Preferences Change Password er Current Password Change Security Questions er New Password intern New Password mem New Password er Dit e contributions er Dit e contributions <th>Plan Maintenance Account Mai</th> <th>ntenance Account Contributions</th> <th>Reports</th> <th></th> <th></th>	Plan Maintenance Account Mai	ntenance Account Contributions	Reports		
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Maintenance

(continued)

2. Changing security questions

Go to the "Home" tab and hover over "Account Preferences." Click on the drop-down menu and then select "Change Security Questions." You'll be presented with a screen with three sets of security question drop-down menus and corresponding inputs. Choose three questions and enter your responses, then click "Update." Enter your password on the next screen. A message will display indicating the security questions have been changed.

3. Adding a plan

Log into the site and go to the "Plan Maintenance" tab. Your current plan information will be displayed. To enroll another retirement plan into the E-Contribs Service, simply select an appropriate plan type under the "Plan Type" field, enter the plan TIN and click on "Update Plan."

You'll receive a confirmation message that the plan has been added successfully.

Home Plan Mainten	ance Account Maintenance Ac	count Contributions Reports	
My Home			
Contribution	Change Password		
Change Secu	Change Personal Security Imag	e and Phrase	
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Select One		•	
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Update			
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		ance Account Contributions	Reports
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	BASIC-MP	You can select up to 3 plan types.	
	BASIC-PS RCMA-DB	Note – As mandated by the Internal Revenu plan for their employees cannot offer anothe	ue Code (IRC), employers who offer a SIMPLE er retirement plan type.
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* Plan Type:	RCMA-OTHER RCMA-PS		
	RCMA-401K		
	SAR-SEP		
	SEP		
	SIMPLE		
Plan Update Successi	ful.		
Employer Name:	ABC, INC.		
Address (1):	1400 MERRILL LYNCH DR.		
1			

Frequently asked questions and log out

Getting help

Go to the "Help" link. You'll be presented with a Help screen with frequently asked questions relevant to the E-Contribs Service and website.

Log out

Click on the "Logout" link at the top of the screen. You'll be presented with the message "You have successfully logged out."

E-Co	ontribs Help				
General	l Help				
Login P	rocess				
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1. On th 2. Click 3. Answ 4. Enter	our Password the Login Page enter your the Reset your Password ver the appropriate "hint" or r a new Password. o completion of the proces	l link. question.	on page indicating that your Pa	ssword has be	en changed.
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Resources

For questions about your retirement plan, please call your Merrill advisor. Any questions specific to this application should be directed to the Merrill Lynch E-Contribs site administrator at **888.MER.TRIB** (637.8742).

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