Merrill Lynch E-Contribs for Small Business Retirement Accounts™

A guide for plan sponsors

MERRILL
A BANK OF AMERICA COMPANY

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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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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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).

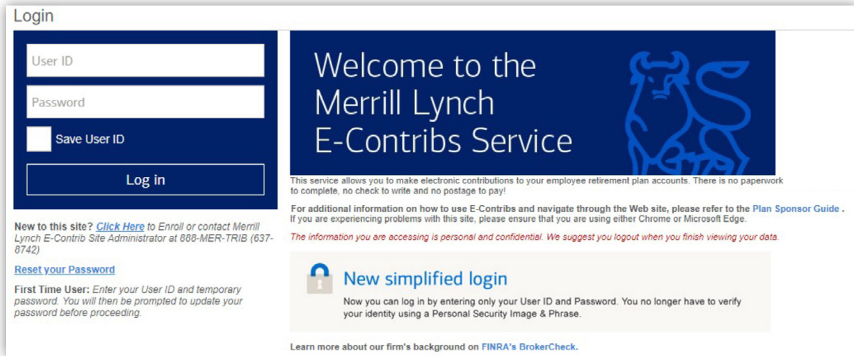
Be sure to have the following information available when enrolling:

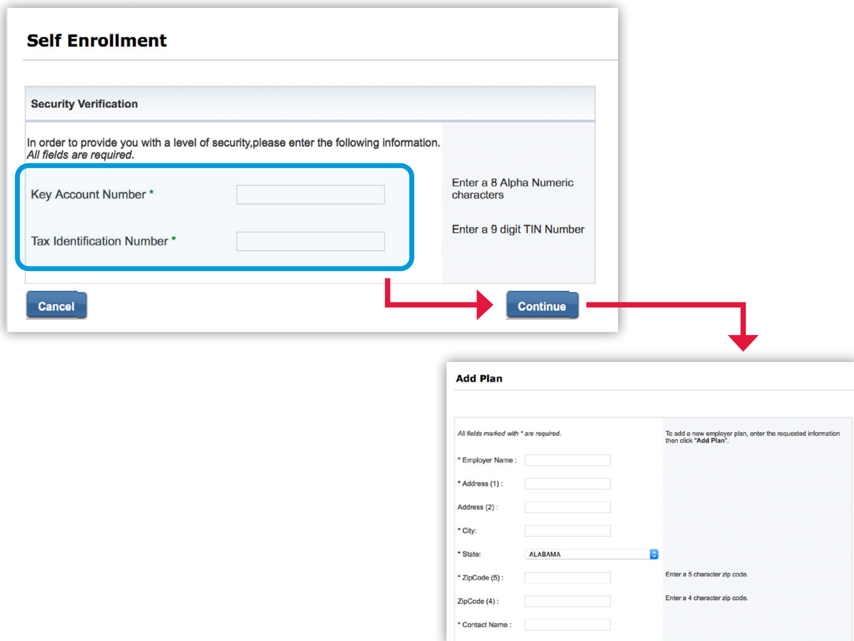
- Employer name and address
- Contact name, phone number and e-mail address
- Alternate contact name, phone number and e-mail address (If no alternate contact, you can utilize your contact information again for this section)
- Tax ID Number (TIN)
- Plan type
- Merrill advisor's name and branch phone 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.

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.

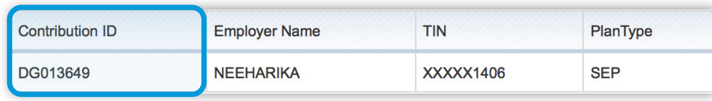
2. Logging on

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

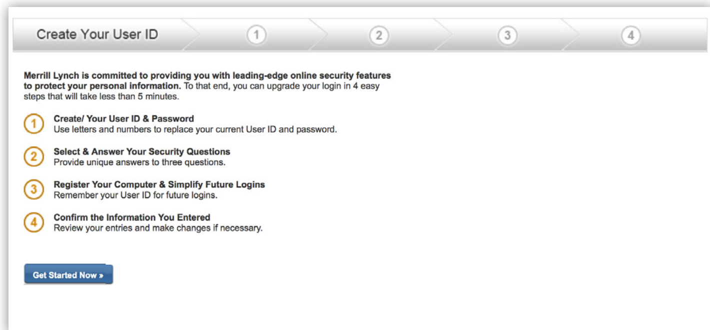
Enter your User ID and password.

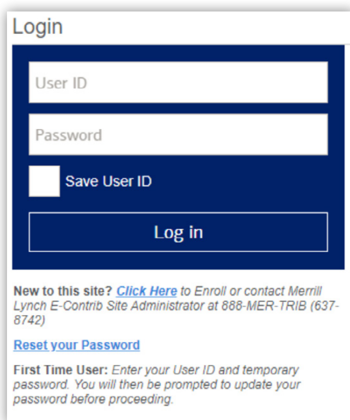
Tips

- 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).



Contribution ID	Employer Name	TIN	PlanType
DG013649	NEEHARIKA	XXXXX1406	SEP





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)*

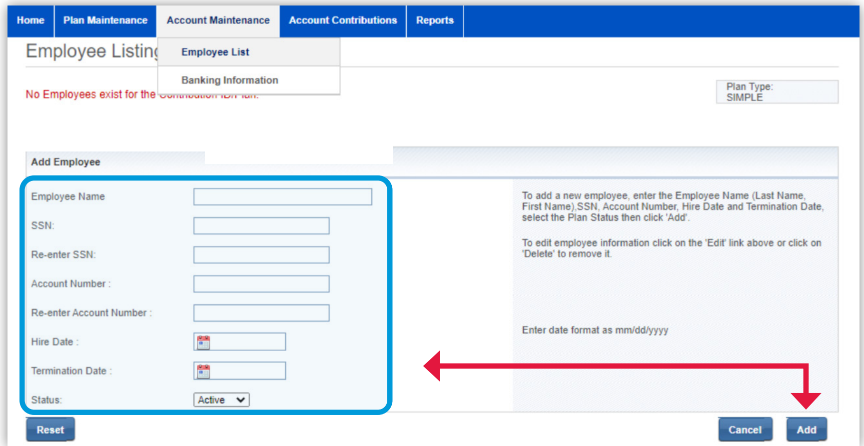
* *Although the "Hire Date" and the "Termination Date" fields are optional, they will help you with plan administration.*

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."

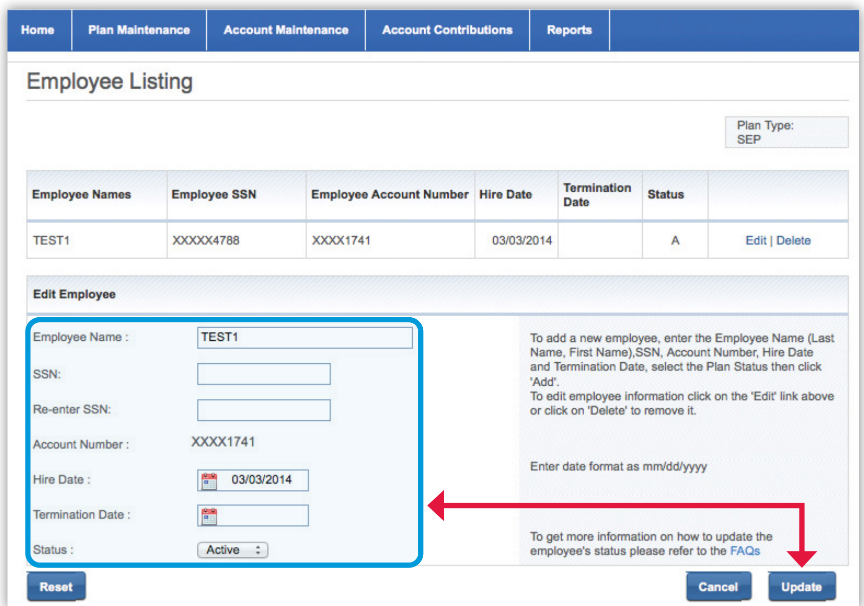
To remove an employee, select "Delete" next to the employee name you wish to remove and click "OK" when prompted.

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.



Add a new employee.



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

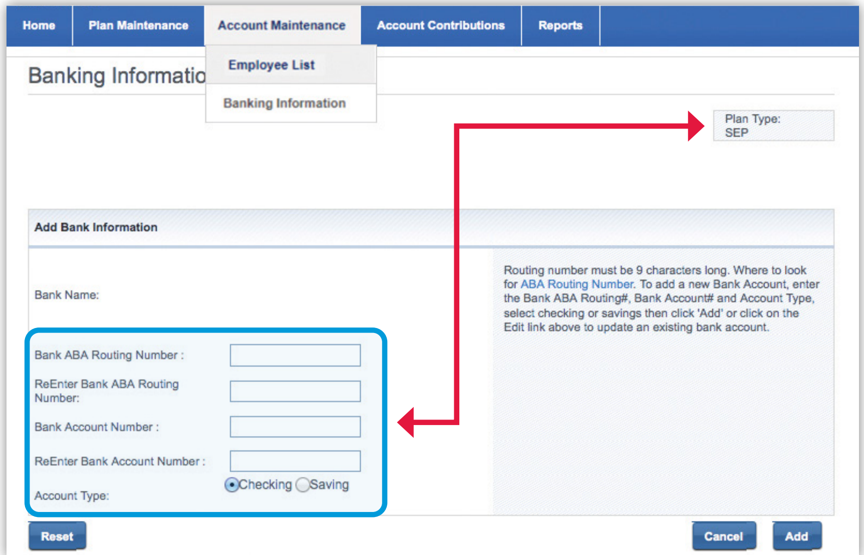
(continued)

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.*



Add banking information.

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)

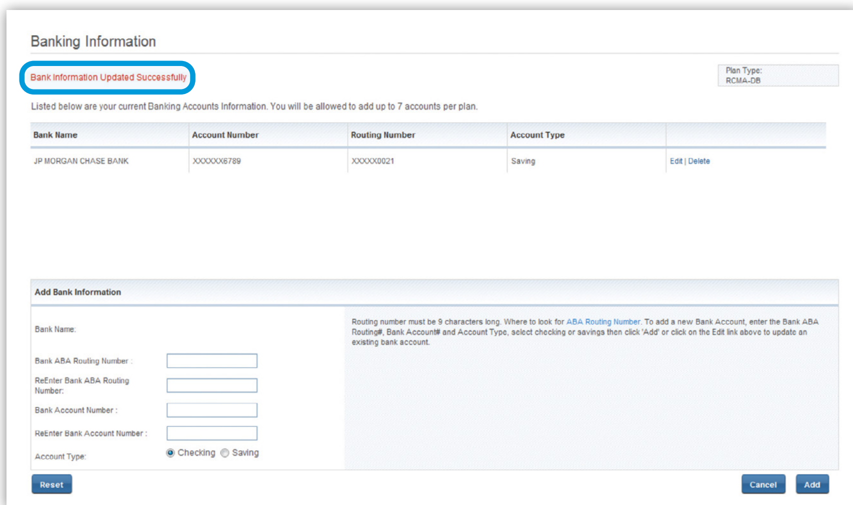
** There is a link to an image of a check to assist you in locating the ABA information required.*

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.



Update confirmation.

Step 3: Make a contribution

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 drop-down box in the upper right corner of the screen.*

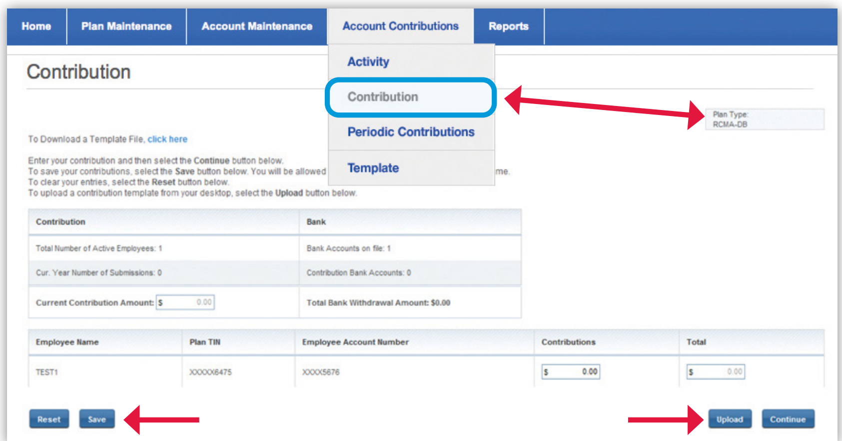
You’ll be presented with a list of active plan participants and applicable contribution types, according to the plan type you selected. Enter the contribution amounts for each applicable employee.

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.

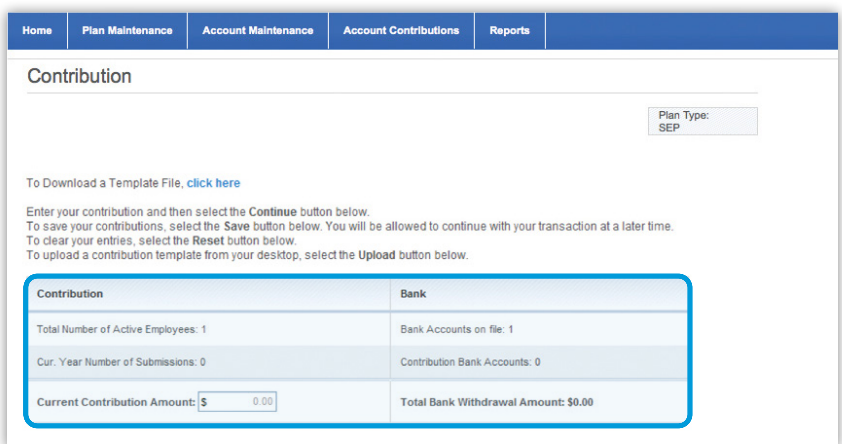
If you choose the “Save” option, your transaction will be saved until you take action. The transaction will be displayed on the “Activity” tab as a “Not Submitted” transaction.

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



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 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).

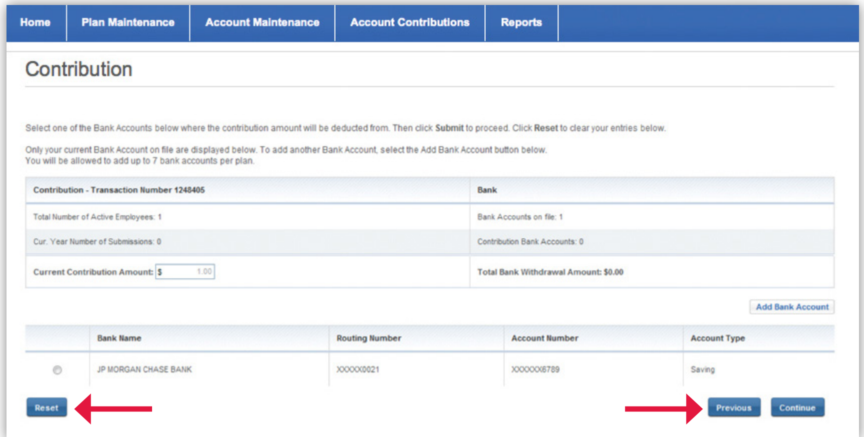
You'll be presented with the Account Contributions Confirmation Screen.

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

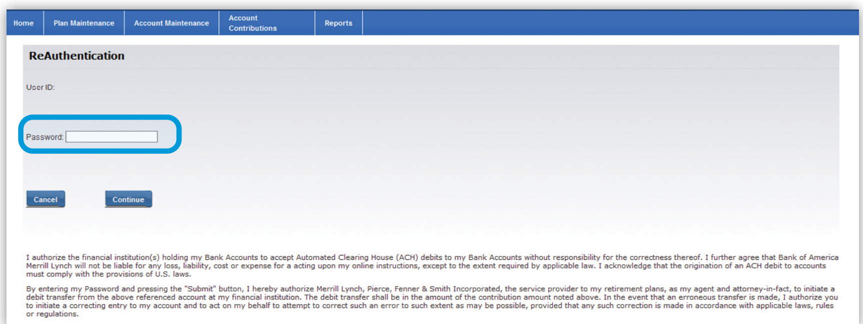
Contributions made before 2 p.m. Eastern are processed the same business day. Contributions will be posted to your Merrill account two business days after processed on E-Contribs.

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.

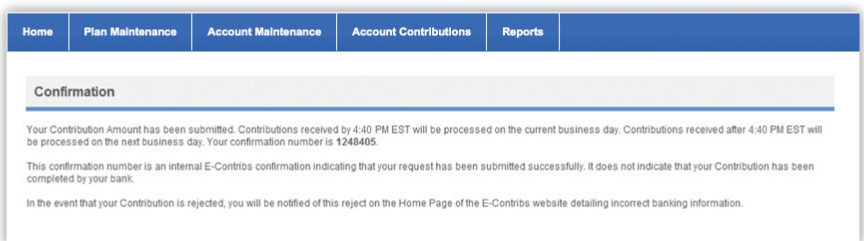
You may also review the status of your transaction by clicking on the "Activity" sub-tab. The transaction that you have just entered will appear as a "Pending Transaction."



Submit a contribution.



Enter your password.



Account contribution confirmation.

Step 3: Make a contribution

(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

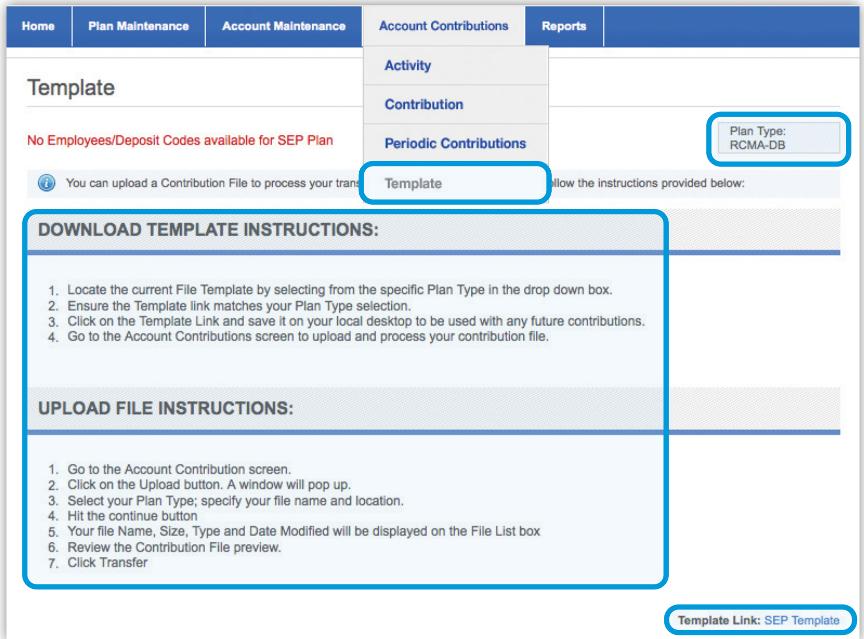
Click on the "Template" sub-tab to obtain detailed instructions on how to download the template and to upload the file.

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

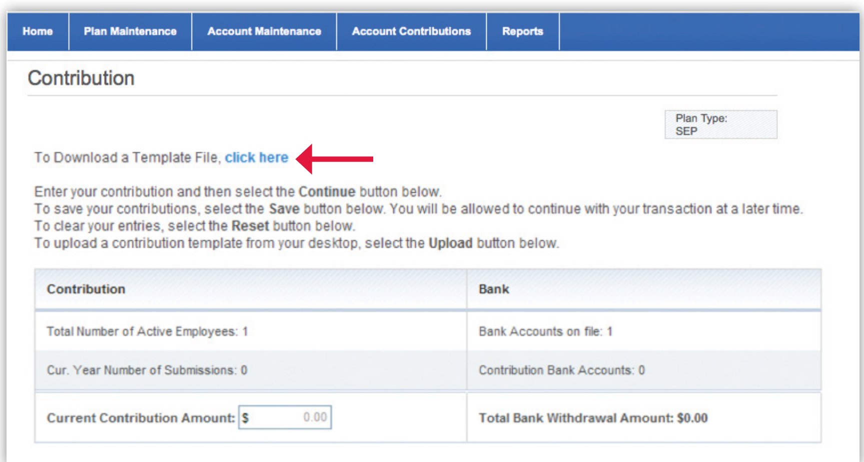
To download the template to your desktop, go to the "Account Contributions" tab.

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.



Download and upload instructions.



Click to download template.

Step 3: Make a contribution

(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.

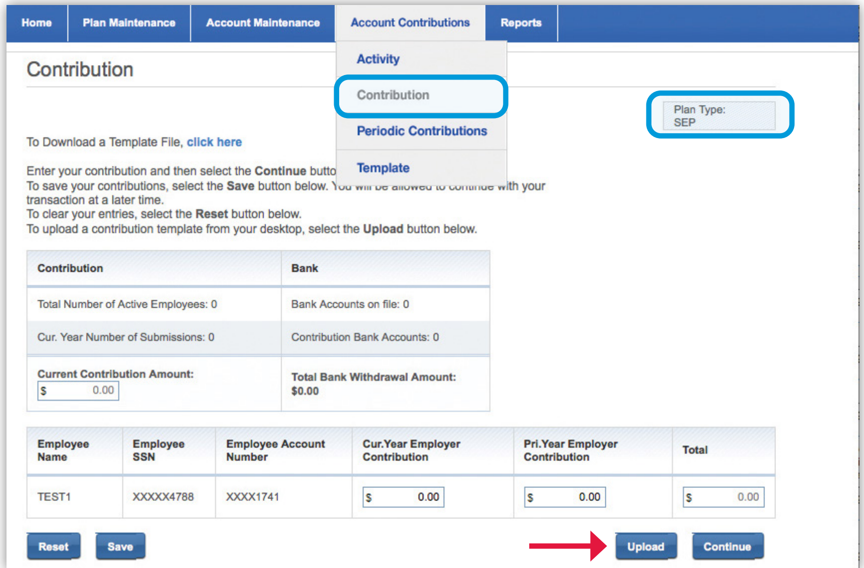
Upload the CSV file from your desktop. Your file will show in the “Upload Employee Contributions” box.

Click on “Continue” to upload your file.

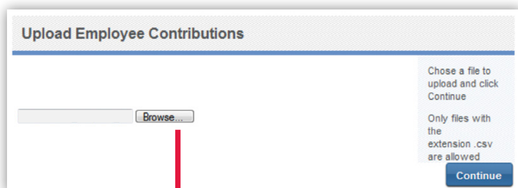
Once the file is uploaded, a confirmation message will appear: “File has been uploaded.”

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.

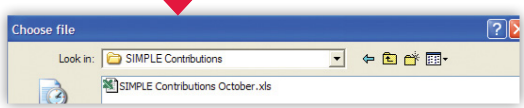
Now, you can either click on the “Save” button to process your contribution at a later time, or click on the “Submit” button to process your contribution.



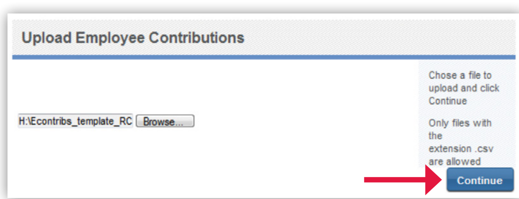
Contributions sub-tab.



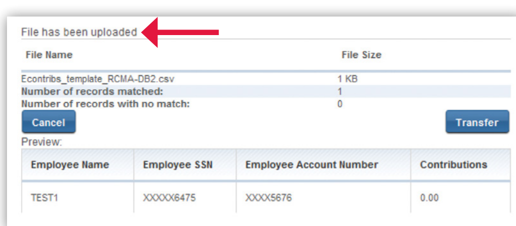
Upload file box.



Browse and select file name.



Upload your contribution file.



Upload confirmation and transfer entries.

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Step 3: Make a contribution

(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.”

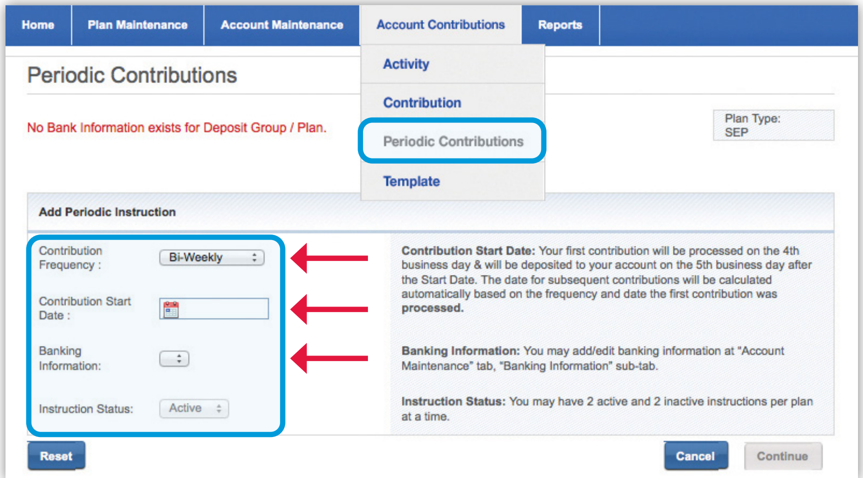
You may have two active and two inactive instructions per plan at a time. To activate automatic periodic contributions, select “Active” from the Instruction Status drop down list, then “Continue.”

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

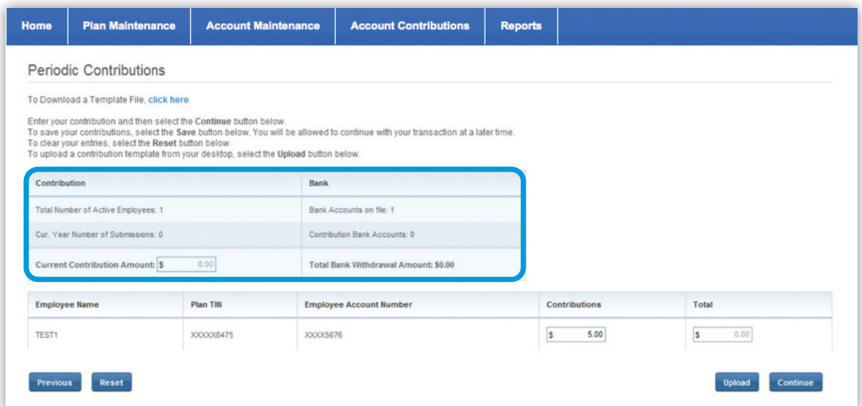
The last step is to submit the information. To do this, you’ll need to enter your password. Once you click the “Continue” button, the system will save the contribution information and will submit it to the Automated Clearing House (ACH).

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

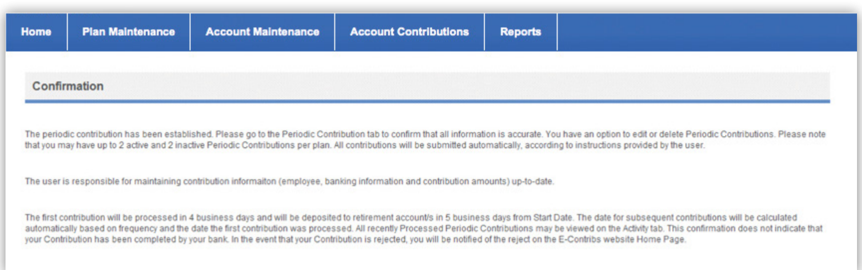
Confirm a Contribution — the Account Contributions Confirmation screen confirms the contribution was submitted.



Upload your contribution file.



Enter and confirm employee contribution amounts.



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)

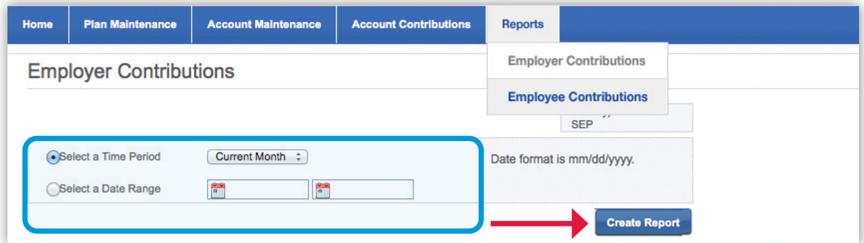
If you chose the Detailed Report, you may select among the following search criteria:

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

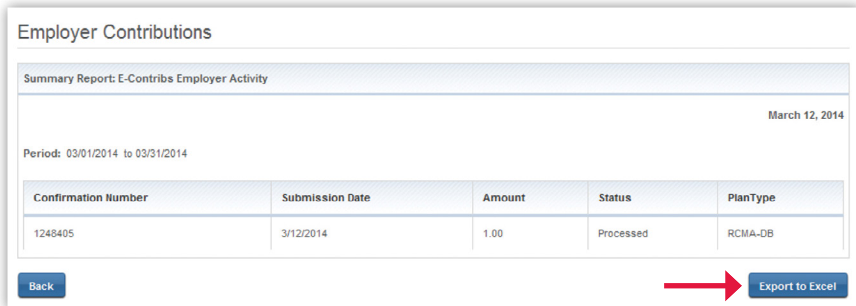
Please follow the instructions provided on the right side of the screen to ensure the appropriate format of the entry.

Click on the “Create Report” button.

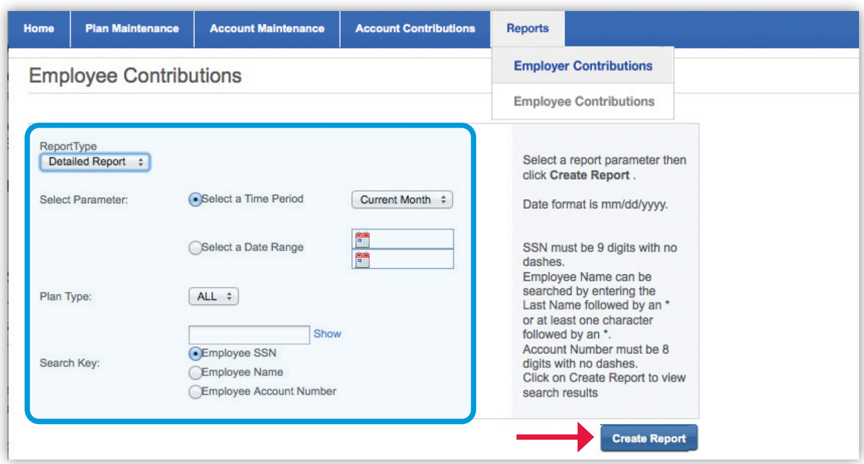
After creating a report, you may download it from the E-Contribs site to Microsoft Excel for your records by clicking on the “Export to Excel” button.



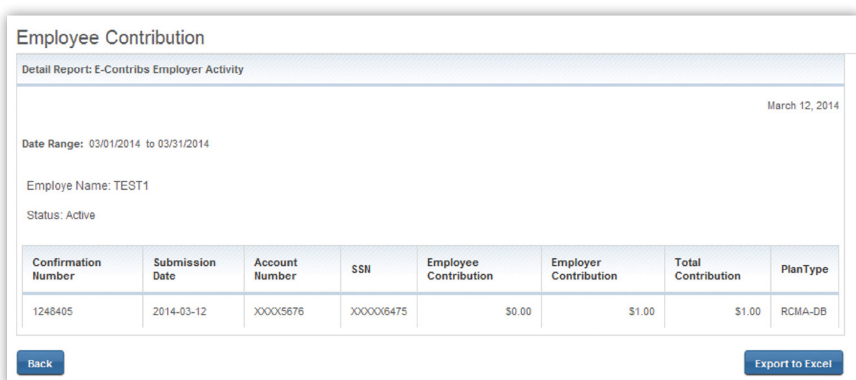
Select time period or date range.



Export report to Excel.



Select report criteria.



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

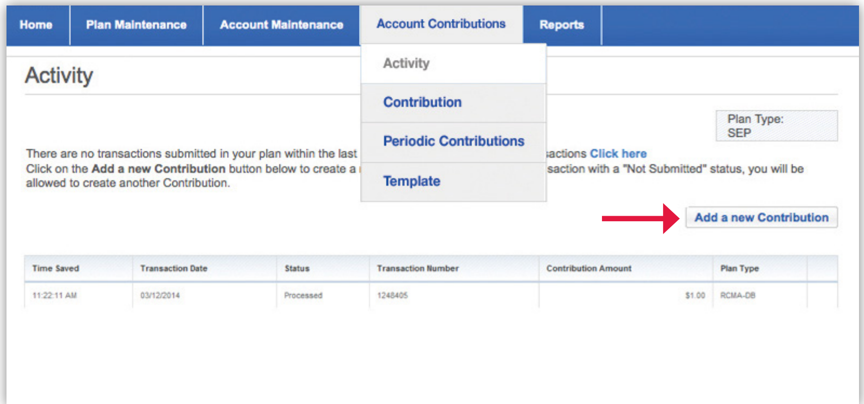
To remove your pending transaction, click on the "Cancel" link.

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

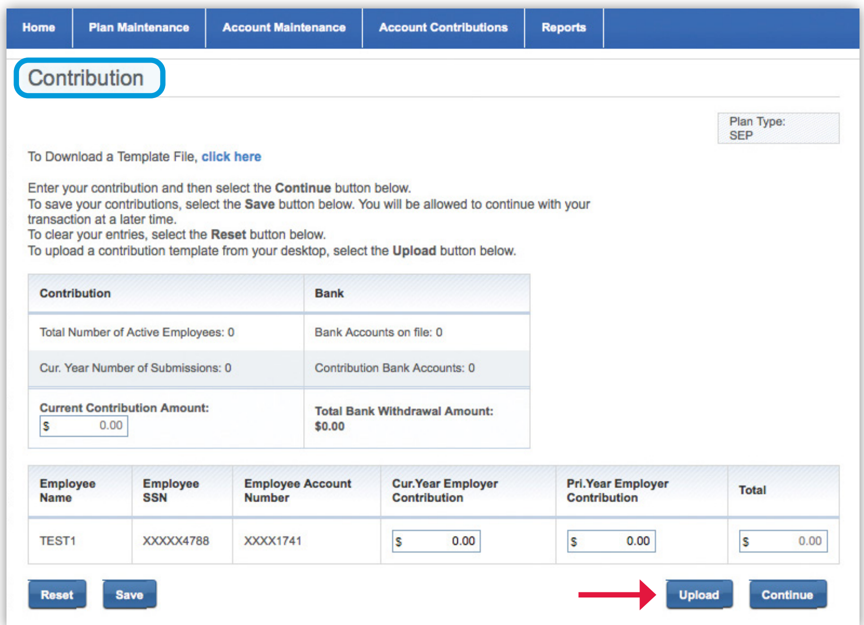
Click on "Continue" to proceed with your transaction.

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.



Add a transaction.



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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

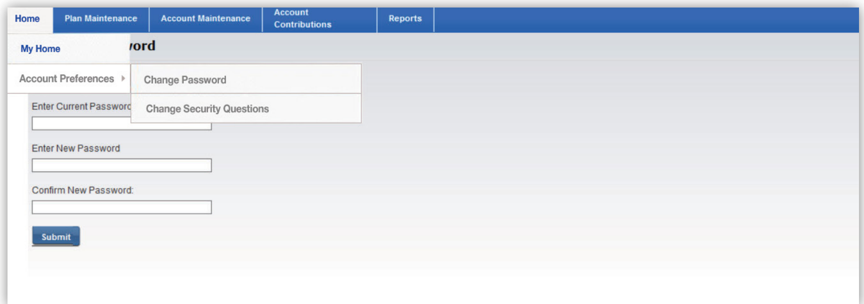
Enter the required data and select “Submit.” The system ensures that the “New Password” and the “Confirm New Password” input are identical and validates the length to be between eight and 20 characters. Passwords are case-sensitive.

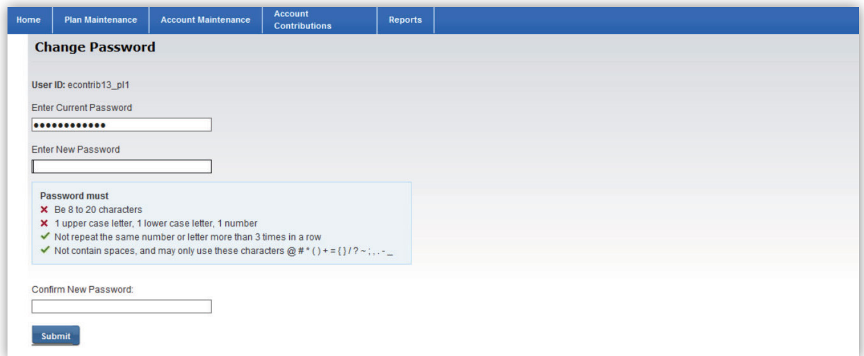
Password must:

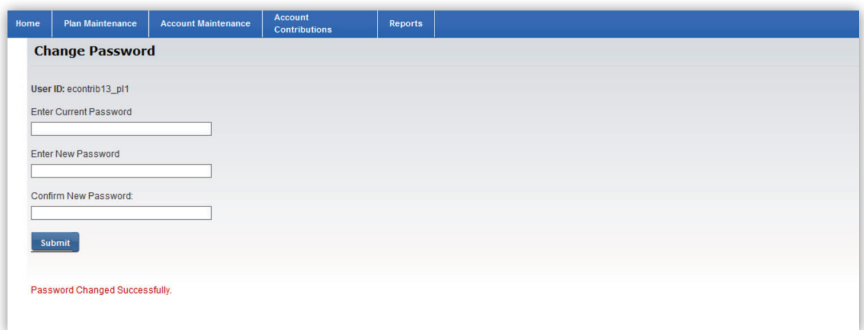
- Be eight to 20 characters
- Include one uppercase and one lowercase letter and one number
- Not repeat the same letter or number more than three times in a row
- Not contain spaces and may only use the characters @ # * ( ) + = { } / ? ~ ; , . - _
- Not be the same as any of your last five passwords

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.





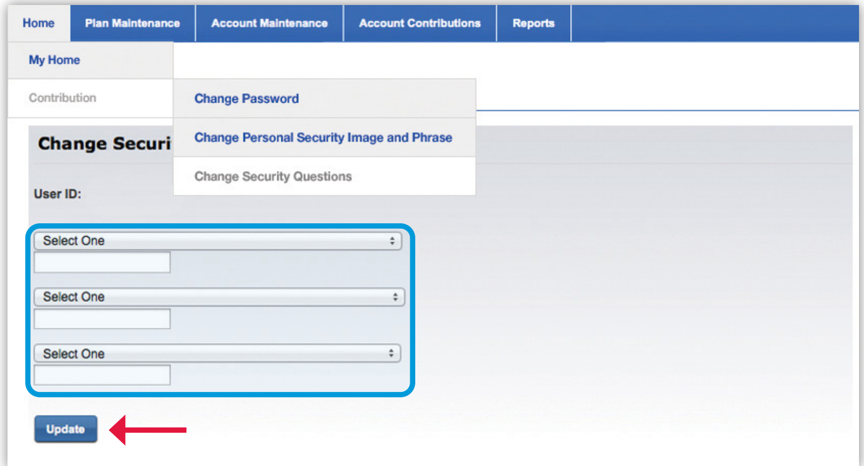


Maintenance

(continued)

2. Changing security questions

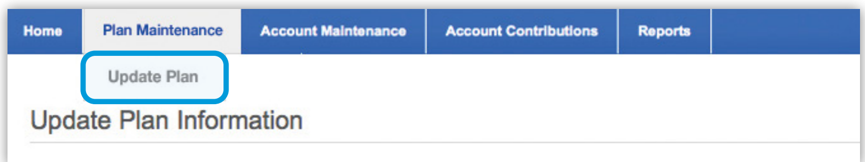
Go to the “Home” tab and hover over “Account Preferences.” Click on the drop-down menu and then select “Change Security Questions.” You’ll be presented with a screen with three sets of security question drop-down menus and corresponding inputs. Choose three questions and enter your responses, then click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

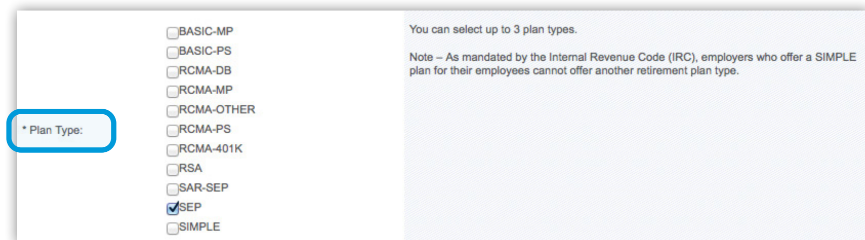


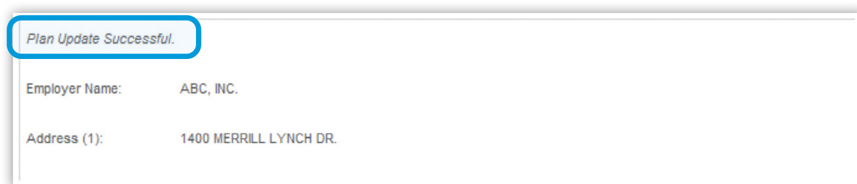
3. Adding a plan

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.







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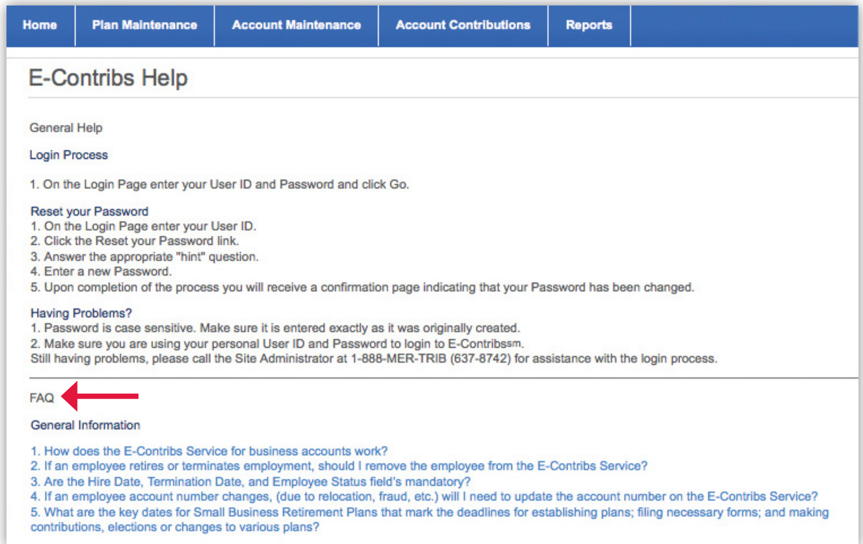
Frequently asked questions and log out

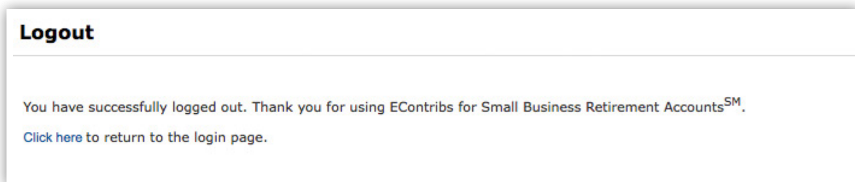
Getting help

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.”



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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