MERRILL EDGE[®] SELF-DIRECTED SIMPLE IRA

Your Plan/Account Establishment Checklists

A SIMPLE IRA provides an easy way for small businesses (those with fewer than 100 employees) and sole proprietors to offer a tax-deferred retirement plan. Use these checklists to set up your SIMPLE IRA plan (employer) and/or your SIMPLE IRA account (employee).

Please note that only permanent U.S. residents may apply for a Merrill Edge® Self-Directed investing account.

If you are an employer and are establishing a Merrill Edge Self-Directed SIMPLE IRA plan for your business:

Create the SIMPLE IRA plan for your business

1) Review the following documents and keep for your records

- Employer's Administration Guide
- SIMPLE Retirement Account Summary Description
- □ SIMPLE IRA Plan Program

2) Complete the following and return to Merrill Edge Self-Directed; save a copy for your records

- Employer Adoption Agreement
- SIMPLE IRA Account Application
 - Complete and return pages 1–8 of 23

3) Enroll your employees and yourself under the plan:

- a) Complete the Employer portion of the Employer Notice and Salary-Reduction Agreement
- b) Print and distribute these documents to all eligible employees:
 - Completed Employer Notice and Salary-Reduction
 Agreement
 - SIMPLE Retirement Account Summary Description
 - (add name of employer and address to the last page before providing to your employees)
- c) Direct employees to complete their SIMPLE IRA Online Account Application. Employees must complete the following:
- d) Direct employees to complete and return their Employer Notice and Salary-Reduction Agreement to you, their employer.

Important notes:

- Individual accounts within the SIMPLE IRA Plan are not required to use Merrill custodial services.
- If individuals elect to use another brokerage firm, they will need to open the account independently, and you need only provide the SIMPLE Retirement Account Summary Description and Employer Notice and Salary-Reduction Agreement.
- The employee must complete page 4 of the Employer Notice and Salary-Reduction Agreement form if selecting an outside financial institution (Employee Selection of Financial Institution Form) and return it to you for your records.

Need assistance? Call 888.637.3343 24 hours a day, 7 days a week.

Have questions about Merrill Edge Self-Directed SIMPLE IRA plans? Speak to one of our Financial Solutions Advisors for Small Business at **855.667.9451**, Monday through Friday, 8 a.m. to 8 p.m. Eastern.

Make employee pretax salary deferrals and employer contributions

Enroll your plan in the free Merrill Lynch E-Contribs for Small Business Retirement Accounts service in order to make easy contributions to individual SIMPLE IRA accounts. See "Merrill Lynch E-Contribs for Small Business Retirement Accounts" for more information. To enroll, go to econtribs.ml.com or call the Merrill Lynch E-Contribs Site Administrator at 888.637.8742.

Be sure to have the following information available when enrolling:

- Employer name and address
- Contact name, phone number and email address
- Alternate contact name, phone number and email address
- Tax ID Number (TIN)

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Merrill Edge® Self-Directed is available through MLPF&S.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value



If you are an employee establishing a SIMPLE IRA account under your employer's SIMPLE IRA plan:

Open your Merrill Edge Self-Directed SIMPLE IRA account

1) You will receive from your employer the following document; save a copy for your records.

- SIMPLE Retirement Account Summary Description
- 2) You will need to complete the following documents:
- SIMPLE IRA Online Account Application
- Employer Notice and Salary-Reduction Agreement; return to your employer

Important notes:

- If you have individual accounts within the SIMPLE IRA Plan, you are not required to use Merrill custodial services.
- You may elect to use another financial institution for your SIMPLE IRA account.
- If you elect to use another financial institution for your SIMPLE IRA account, please ask for the following from your employer: the SIMPLE Retirement Account Summary Description and the Employer Notice and Salary-Reduction Agreement.
- You must complete page 4 of the Employer Notice and Salary Reduction Agreement form if selecting an outside financial institution (Employee Selection of Financial Institution Form) and return it to your employer.

Send your documents to Merrill Edge

Need help? Call 888.637.3343, 24/7.

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