

Advice Access

Your retirement planning is about to get easier

Are you looking for professional guidance for your retirement plan account? Advice Access can help.

Maybe you've asked yourself these questions:

- How much retirement income will I need?
- How much should I contribute to my retirement plan?
- How should I invest my money?
- Am I on track with my goals?

Advice Access has answers: *specific* answers, based on your personal financial situation. It can even monitor your account for you, and make suggestions to help you stay on track.



If you have questions, call your plan's toll-free number. Want more information? Review this step-by-step <u>user guide</u>.

Advice Access is an online investment advisory program sponsored by Merrill Lynch, Pierce, Fenner & Smith Inc. ("MLPF&S" or "Merrill") that uses a probabilistic approach to determine the likelihood that participants in the program may be able to achieve their specified annual retirement income goal and/or to identify a potential wealth outcome that could be realized. The recommendations provided by Advice Access may include a higher level of investment risk than a participant may be personally comfortable with. Participants are strongly advised to consider their personal goals, overall risk tolerance, and retirement horizon before accepting any recommendations made by Advice Access. Participants should carefully review the explanation of the methodology used, including key assumptions and limitations as well as a description of services and related fees, which is

provided in the Advice Access disclosure document (ADV Part 2A). It can be obtained through Benefits OnLine or through the Retirement & Benefits Contact Center.

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IMPORTANT: The projections or other information shown in the Advice Access program regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

Investing through the Plan involves risk, including the possible loss of the principal value invested.

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	Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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