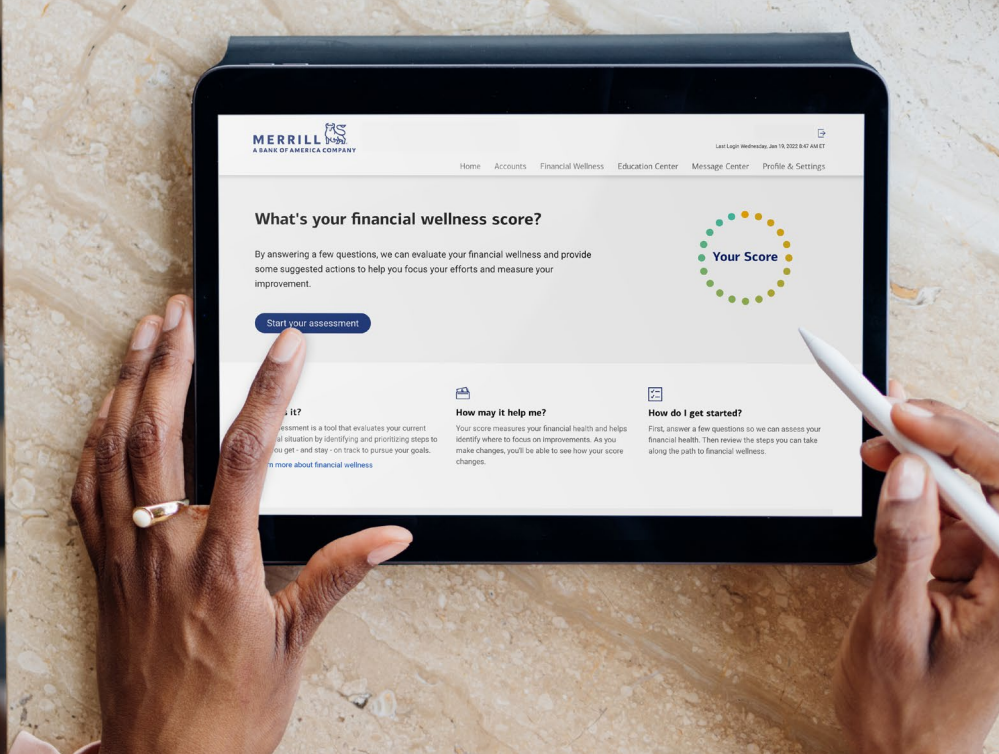


Take control of your financial life



With the Financial Wellness Tracker on Benefits OnLine[®], you can take steps to help improve your overall financial health.

You'll get *personalized* suggestions for managing your finances and improving your financial habits to help you pursue your financial goals.



How does Financial Wellness Tracker work?

You answer a brief series of questions about your financial situation and how you manage your money. You'll receive:

- **A financial wellness score** (based on a 100-point scale), which measures your current financial health, and
- **A suggested action plan** — with **steps you can consider taking** — to help you manage your finances and strengthen your financial health.

As you complete the suggested action items or your financial situation changes, you can re-take the assessment at any time for a new score and new suggested actions.

How do I get started?

1. To get the most from this experience, review the Financial Wellness Checklist at go.ml.com/FWchecklist to ensure you have the information needed to complete the assessment.
2. Visit Benefits OnLine at benefits.ml.com and select the Financial Wellness tab to take the assessment. **It only takes about 10 minutes.**



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