

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.

Table of contents

Step 1: Log on.....3

Enrolling in the service

Logging on

Step 2: Enter employee and banking information5

Employee set-up

- Add a new employee
- Edit employee information
- Remove an employee

Banking information set-up

- Add new banking information
- Edit banking information
- Remove banking information

Step 3: Make a contribution.....7

Enter the information directly to the E-Contribs website

Upload the contribution information from a downloaded template

Establish automatic periodic contributions

Reports.....12

Employer Contribution Activity Report

Employee Contribution Activity Report

Activity.....13

Add a transaction

Edit a transaction

Remove a pending transaction

Maintenance.....14

Changing passwords

Changing security questions

Adding a plan

Frequently asked questions and log out16

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.

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BofA Corp."). MLPF&S is a registered broker-dealer, registered investment adviser, Member SIPC, and a wholly owned subsidiary of BofA Corp.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
-----------------------------	--------------------------------	-----------------------

Step 1: Log on

Returning user: Sign in and begin using the service.

New user:

1. Enrolling in the service

To enroll, go to www.econtribs.ml.com and follow instructions below for online enrollment or call the Merrill Lynch E-Contribs Site Administrator at **1.888.MER.TRIB** (637.8742).

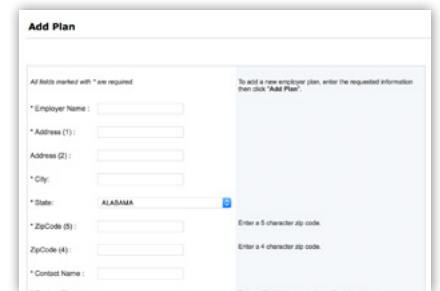
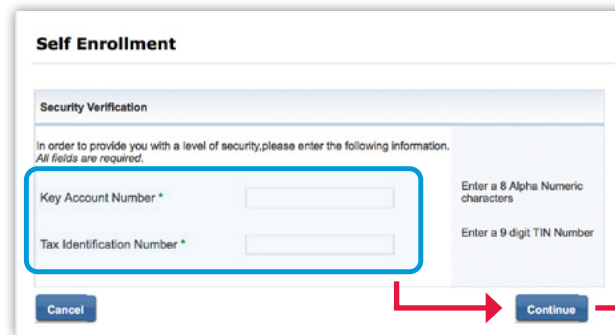
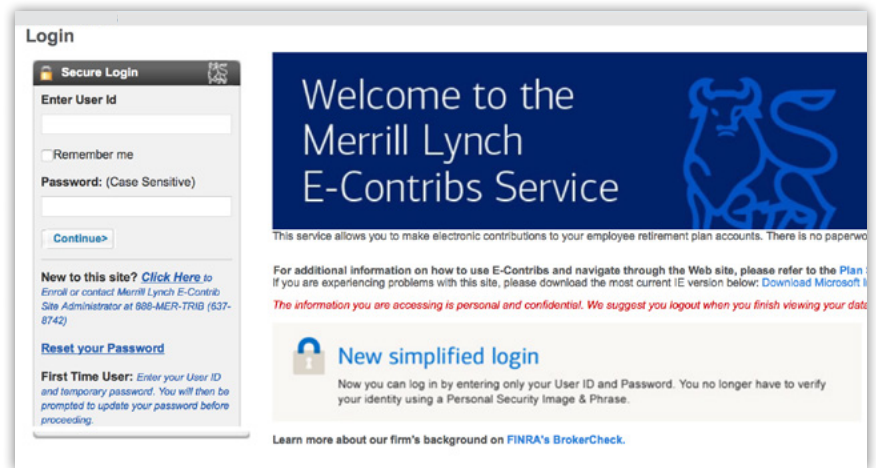
Be sure to have the following information available when enrolling:

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

To enroll online, go to www.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." (The Key Account Number is generally any employee account number associated with the plan. Important: use upper case letters with no spaces or dashes.)



Newly opened accounts need to wait 2-3 business days for enrollment to allow system to recognize new account number.

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 will need to enter your User ID and password every time you log on.

2. Logging on

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

Enter your User ID and password.

Contribution ID	Employer Name	TIN	PlanType
DG013649	NEEHARIKA	XXXXX1406	SEP

Create Your User ID

Merrill Lynch is committed to providing you with leading-edge online security features to protect your personal information. To that end, you can upgrade your login in 4 easy steps that will take less than 5 minutes.

- 1 Create Your User ID & Password
Use letters and numbers to replace your current User ID and password.
- 2 Select & Answer Your Security Questions
Provide unique answers to three questions.
- 3 Register Your Computer & Simplify Future Logins
Remember your User ID for future logins.
- 4 Confirm the information You Entered
Review your entries and make changes if necessary.

[Get Started Now >](#)

Secure Login

Enter User Id

☐ Remember me

Password: (Case Sensitive)

[Continue>](#)

New to this site? [Click Here to Enroll](#) or contact Merrill Lynch E-Contrib Site Administrator at 888-MER-TRIB (637-8742)

[Reset your Password](#)

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.

Employee Listing

Plan Type: SEP

Add Employee

Employee Name:

SSN:

Re-enter SSN:

Account Number:

Re-enter Account Number:

Hire Date:

Termination Date:

Status:

Reset Cancel Add

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'. To edit employee information click on the 'Edit' link above or click on 'Delete' to remove it.

Enter date format as mm/dd/yyyy

Add a new employee.

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 will be required to enter the employee's termination date in the "Termination Date" field. Once the Status field is changed to "Inactive" you will 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 will need to temporarily 1) switch their status to "Active" and 2) remove their termination date in order to make the contribution.

Employee Listing

Plan Type: SEP

Employee Names	Employee SSN	Employee Account Number	Hire Date	Termination Date	Status	
TEST1	XXXXX4788	XXXX1741	03/03/2014		A	Edit Delete

Edit Employee

Employee Name:

SSN:

Re-enter SSN:

Account Number:

Hire Date:

Termination Date:

Status:

Reset Cancel Update

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'. To edit employee information click on the 'Edit' link above or click on 'Delete' to remove it.

Enter date format as mm/dd/yyyy

To get more information on how to update the employee's status please refer to the FAQs

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 will 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 will 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 have 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 will 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

Employee Name	Plan TR	Employee Account Number	Contributions	Total
TEST1	XXXX08475	XXXX0876	\$ 0.00	\$ 0.00

Contribution	Bank
Total Number of Active Employees: 1	Bank Accounts on file: 1
Cur. Year Number of Submissions: 0	Contribution Bank Accounts: 0
Current Contribution Amount: \$ 0.00	Total Bank Withdrawal Amount: \$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.

Employee Name	Plan TR	Employee Account Number	Contributions	Total
TEST1	XXXX08475	XXXX0876	\$ 0.00	\$ 0.00

Contribution	Bank
Total Number of Active Employees: 1	Bank Accounts on file: 1
Cur. Year Number of Submissions: 0	Contribution Bank Accounts: 0
Current Contribution Amount: \$ 0.00	Total Bank Withdrawal Amount: \$0.00

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 will 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 will 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 2:00 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 will 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.”

Home Plan Maintenance Account Maintenance Account Contributions Reports

Contribution

Select one of the Bank Accounts below where the contribution amount will be deducted from. Then click **Submit** to proceed. Click **Reset** to clear your entries below.

Only your current Bank Account on file are displayed below. To add another Bank Account, select the **Add Bank Account** button below. You will be allowed to add up to 7 bank accounts per plan.

Contribution - Transaction Number 1248405		Bank
Total Number of Active Employees: 1	Bank Accounts on file: 1	
Cur. Year Number of Submissions: 0	Contribution Bank Accounts: 0	
Current Contribution Amount: \$ 1.00	Total Bank Withdrawal Amount: \$0.00	

[Add Bank Account](#)

Bank Name	Routing Number	Account Number	Account Type
JP MORGAN CHASE BANK	XXXXXX021	XXXXXX879	Saving

[Reset](#) [Previous](#) [Continue](#)

Submit a contribution.

Home Plan Maintenance Account Maintenance Account Contributions Reports

ReAuthentication

User ID: _____

Password: _____

[Cancel](#) [Continue](#)

I authorize the financial institution(s) holding my Bank Accounts to accept Automated Clearing House (ACH) debits to my Bank Accounts without responsibility for the correctness thereof. I further agree that Bank of America Merrill Lynch will not be liable for any loss, liability, cost or expense for a acting upon my online instructions, except to the extent required by applicable law. I acknowledge that the origination of an ACH debit to accounts must comply with the provisions of U.S. law.

By entering my Password and pressing the "Submit" button, I hereby authorize Merrill Lynch, Pierce, Fenner & Smith Incorporated, the service provider to my retirement plans, as my agent and attorney-in-fact, to initiate a debit transfer from the above referenced account at my financial institution. The debit transfer shall be in the amount of the contribution amount noted above. In the event that an erroneous transfer is made, I authorize you to initiate a correcting entry to my account and to act on my behalf to attempt to correct such an error to such extent as may be possible, provided that any such correction is made in accordance with applicable laws, rules or regulations.

[Submit](#)

Enter your password.

Home Plan Maintenance Account Maintenance Account Contributions Reports

Confirmation

Your Contribution Amount has been submitted. Contributions received by 4:40 PM EST will be processed on the current business day. Contributions received after 4:40 PM EST will be processed on the next business day. Your confirmation number is **1248405**.

This confirmation number is an internal E-Contribs confirmation indicating that your request has been submitted successfully. It does not indicate that your Contribution has been completed by your bank.

In the event that your Contribution is rejected, you will be notified of this reject on the Home Page of the E-Contribs website detailing incorrect banking information.

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.

Home Plan Maintenance Account Maintenance **Account Contributions** Reports

Template

No Employees/Deposit Codes available for SEP Plan

You can upload a Contribution File to process your transaction. Follow the instructions provided below:

DOWNLOAD TEMPLATE INSTRUCTIONS:

1. Locate the current File Template by selecting from the specific Plan Type in the drop down box.
2. Ensure the Template link matches your Plan Type selection.
3. Click on the Template Link and save it on your local desktop to be used with any future contributions.
4. Go to the Account Contributions screen to upload and process your contribution file.

UPLOAD FILE INSTRUCTIONS:

1. Go to the Account Contribution screen.
2. Click on the Upload button. A window will pop up.
3. Select your Plan Type; specify your file name and location.
4. Hit the continue button
5. Your file Name, Size, Type and Date Modified will be displayed on the File List box
6. Review the Contribution File preview.
7. Click Transfer

Plan Type: RCMA-DB

Template Link: SEP Template

Download and upload instructions.

Home Plan Maintenance Account Maintenance **Account Contributions** Reports

Contribution

Plan Type: SEP

To Download a Template File, [click here](#)

Enter your contribution and then select the **Continue** button below.
To save your contributions, select the **Save** button below. You will be allowed to continue with your transaction at a later time.
To clear your entries, select the **Reset** button below.
To upload a contribution template from your desktop, select the **Upload** button below.

Contribution	Bank
Total Number of Active Employees: 1	Bank Accounts on file: 1
Cur. Year Number of Submissions: 0	Contribution Bank Accounts: 0
Current Contribution Amount: \$ 0.00	Total Bank Withdrawal Amount: \$0.00

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.

Home | Plan Maintenance | Account Maintenance | **Account Contributions** | Reports

Contribution

Activity
Contribution
Periodic Contributions
Template

To Download a Template File, [click here](#)

Enter your contribution and then select the **Continue** button
To save your contributions, select the **Save** button below. You may be allowed to continue with your transaction at a later time.
To clear your entries, select the **Reset** button below.
To upload a contribution template from your desktop, select the **Upload** button below.

Plan Type: **SEP**

Contribution		Bank	
Total Number of Active Employees: 0		Bank Accounts on file: 0	
Cur. Year Number of Submissions: 0		Contribution Bank Accounts: 0	
Current Contribution Amount: \$ 0.00		Total Bank Withdrawal Amount: \$0.00	

Employee Name	Employee SSN	Employee Account Number	Cur.Year Employer Contribution	Pri.Year Employer Contribution	Total
TEST1	XXXXXX4788	XXXXX1741	\$ 0.00	\$ 0.00	\$ 0.00

Reset **Save** **Upload** **Continue**

Contributions sub-tab.

Upload Employee Contributions

Choose a file to upload and click **Continue**

Only files with the extension .csv are allowed

Browse... **Continue**

Upload file box.

Choose file

Look in: SIMPLE Contributions

SIMPLE Contributions October.xls

Browse and select file name.

Upload Employee Contributions

Choose a file to upload and click **Continue**

Only files with the extension .csv are allowed

H:\EContribs_Template_RC **Browse...** **Continue**

Upload your contribution file.

File has been uploaded

File Name	File Size
EContribs_Template_RCMA-052.csv	1 KB
Number of records matched:	1
Number of records with no match:	0

Cancel **Transfer**

Preview:

Employee Name	Employee SSN	Employee Account Number	Contributions
TEST1	XXXXXX475	XXXX5678	0.00

Upload confirmation and transfer entries.

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 is not 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 will 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 will be presented with the Account Contributions Confirmation Screen. Click “Continue”, verify your phrase, then enter you 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.

Select time period or date range.

Confirmation Number	Submission Date	Amount	Status	PlanType
1248405	3/12/2014	1.00	Processed	RCMA-DB

Export report to Excel.

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 report criteria.

Confirmation Number	Submission Date	Account Number	SSN	Employee Contribution	Employer Contribution	Total Contribution	PlanType
1248405	2014-03-12	XXXX3676	XXXXXX6475	\$0.00	\$1.00	\$1.00	RCMA-DB

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 has not 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.

Time Saved	Transaction Date	Status	Transaction Number	Contribution Amount	Plan Type
11:22:11 AM	03/12/2014	Processed	1248405	\$1.00	RCMA-GB

Add a transaction.

Contribution	Bank
Total Number of Active Employees: 0	Bank Accounts on file: 0
Cur. Year Number of Submissions: 0	Contribution Bank Accounts: 0
Current Contribution Amount: \$ 0.00	Total Bank Withdrawal Amount: \$0.00

Employee Name	Employee SSN	Employee Account Number	Cur. Year Employer Contribution	Pri. Year Employer Contribution	Total
TEST1	XXXXX4788	XXXX1741	\$ 0.00	\$ 0.00	\$ 0.00

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 will be presented with a Change Password screen with three input boxes:

- Current Password
- New Password
- Confirm New Password

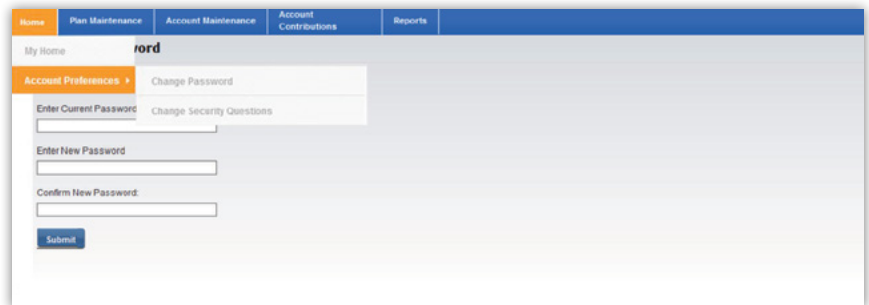
Enter the required data and select “Submit.” The system ensures that the “New Password” and the “Confirm New Password” input are identical and validates the length to be between eight and 20 characters. Passwords are case-sensitive.

Password must:

- Be 8 to 20 characters
- Have 1 upper case, 1 lower case, 1 number
- Not repeat the same number or letter more than 3 times in a row
- Not contain spaces, and may only use these characters @ # * () + = { } / ? ~ ; , . - _
- Not be the same as any of your last five passwords

All fields are required and will not 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.

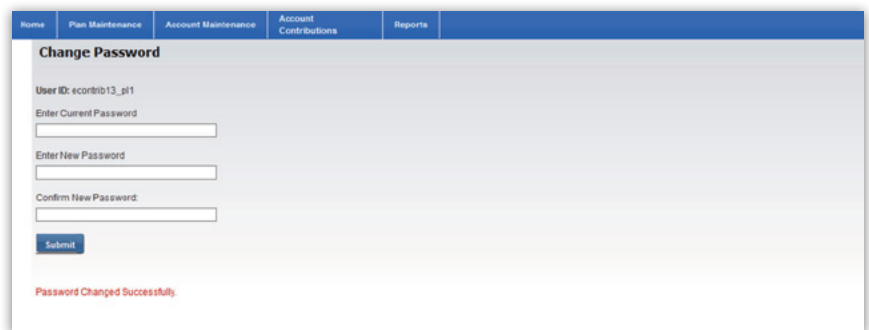


The screenshot shows the 'My Home' page with a navigation bar containing 'Home', 'Plan Maintenance', 'Account Maintenance', 'Account Contributions', and 'Reports'. The 'Account Preferences' dropdown menu is open, showing options for 'Change Password' and 'Change Security Questions'. The 'Change Password' option is selected, and the form fields for 'Enter Current Password', 'Enter New Password', and 'Confirm New Password' are visible, along with a 'Submit' button.



The screenshot shows the 'Change Password' form with the following fields and messages:

- User ID: econtrib13_pl1
- Enter Current Password: [input field]
- Enter New Password: [input field]
- Confirm New Password: [input field]
- Submit button
- Validation messages: 'Password must' followed by a list of requirements: 'Be 8 to 20 characters', '1 upper case letter, 1 lower case letter, 1 number', 'Not repeat the same number or letter more than 3 times in a row', and 'Not contain spaces, and may only use these characters @ # * () + = { } / ? ~ ; , . - _'.



The screenshot shows the 'Change Password' form with the following fields and messages:

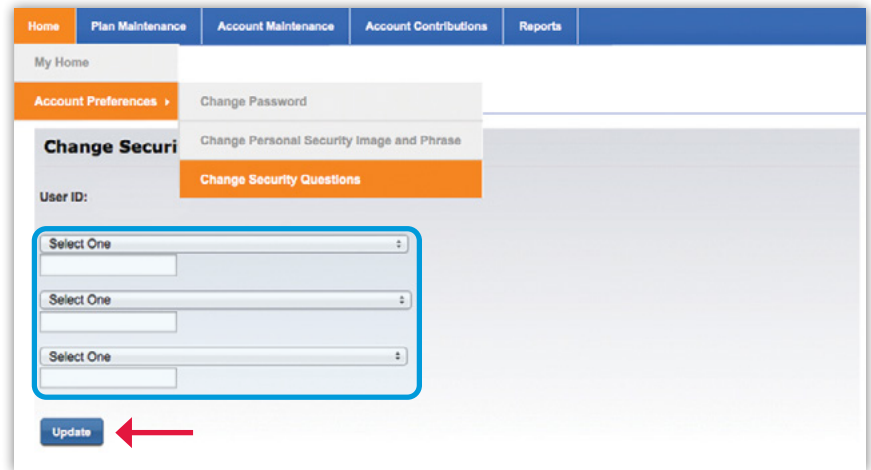
- User ID: econtrib13_pl1
- Enter Current Password: [input field]
- Enter New Password: [input field]
- Confirm New Password: [input field]
- Submit button
- Success message: 'Password Changed Successfully'.

Maintenance

(continued)

2. Changing security questions

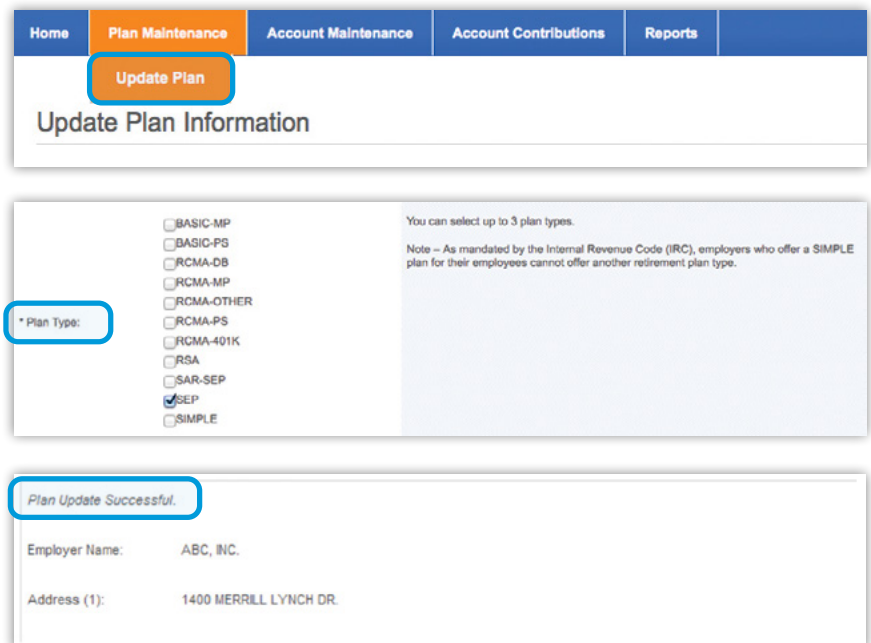
Go to the “Home” tab and hover over “Account Preferences.” Click on the drop-down menu and then select “Change Security Questions.” You will be presented with a screen with three sets of security question drop-down menus and corresponding inputs. Choose three questions and enter your responses, then 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 will receive a confirmation message that the plan has been added successfully.



Frequently asked questions and log out

Getting help

Go to the “Help” link. You will 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 will be presented with a message “You have successfully logged out.”

The screenshot displays two web pages from the E-Contribs system. The top page is the 'E-Contribs Help' page, which features a navigation bar with links: Home, Plan Maintenance, Account Maintenance, Account Contributions, and Reports. The main content area is titled 'E-Contribs Help' and includes sections for 'General Help', 'Login Process', 'Reset your Password', and 'Having Problems?'. A red arrow points to the 'FAQ' link in the 'General Information' section. The bottom page is the 'Logout' page, which displays a message: 'You have successfully logged out. Thank you for using EContribs for Small Business Retirement AccountsSM. Click here to return to the login page.'

Home Plan Maintenance Account Maintenance Account Contributions Reports

E-Contribs Help

General Help

Login Process

1. On the Login Page enter your User ID and Password and click Go.

Reset your Password

1. On the Login Page enter your User ID.
2. Click the Reset your Password link.
3. Answer the appropriate "hint" question.
4. Enter a new Password.
5. Upon completion of the process you will receive a confirmation page indicating that your Password has been changed.

Having Problems?

1. Password is case sensitive. Make sure it is entered exactly as it was originally created.
2. Make sure you are using your personal User ID and Password to login to E-ContribsSM.

Still having problems, please call the Site Administrator at 1-888-MER-TRIB (637-8742) for assistance with the login process.

FAQ

General Information

1. How does the E-Contribs Service for business accounts work?
2. If an employee retires or terminates employment, should I remove the employee from the E-Contribs Service?
3. Are the Hire Date, Termination Date, and Employee Status field's mandatory?
4. If an employee account number changes, (due to relocation, fraud, etc.) will I need to update the account number on the E-Contribs Service?
5. What are the key dates for Small Business Retirement Plans that mark the deadlines for establishing plans; filing necessary forms; and making contributions, elections or changes to various plans?

Logout

You have successfully logged out. Thank you for using EContribs for Small Business Retirement AccountsSM.

[Click here to return to the login page.](#)

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 **1.888.MER.TRIB** (637.8742).

Merrill, its affiliates and financial advisors do not provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions. Merrill Lynch E-Contribs for Small Business Retirement Accounts is a trademark of Bank of America Corporation.

© 2021 Bank of America Corporation. All rights reserved. | MAP3331197 | 450802PM | ADA | 01/2021