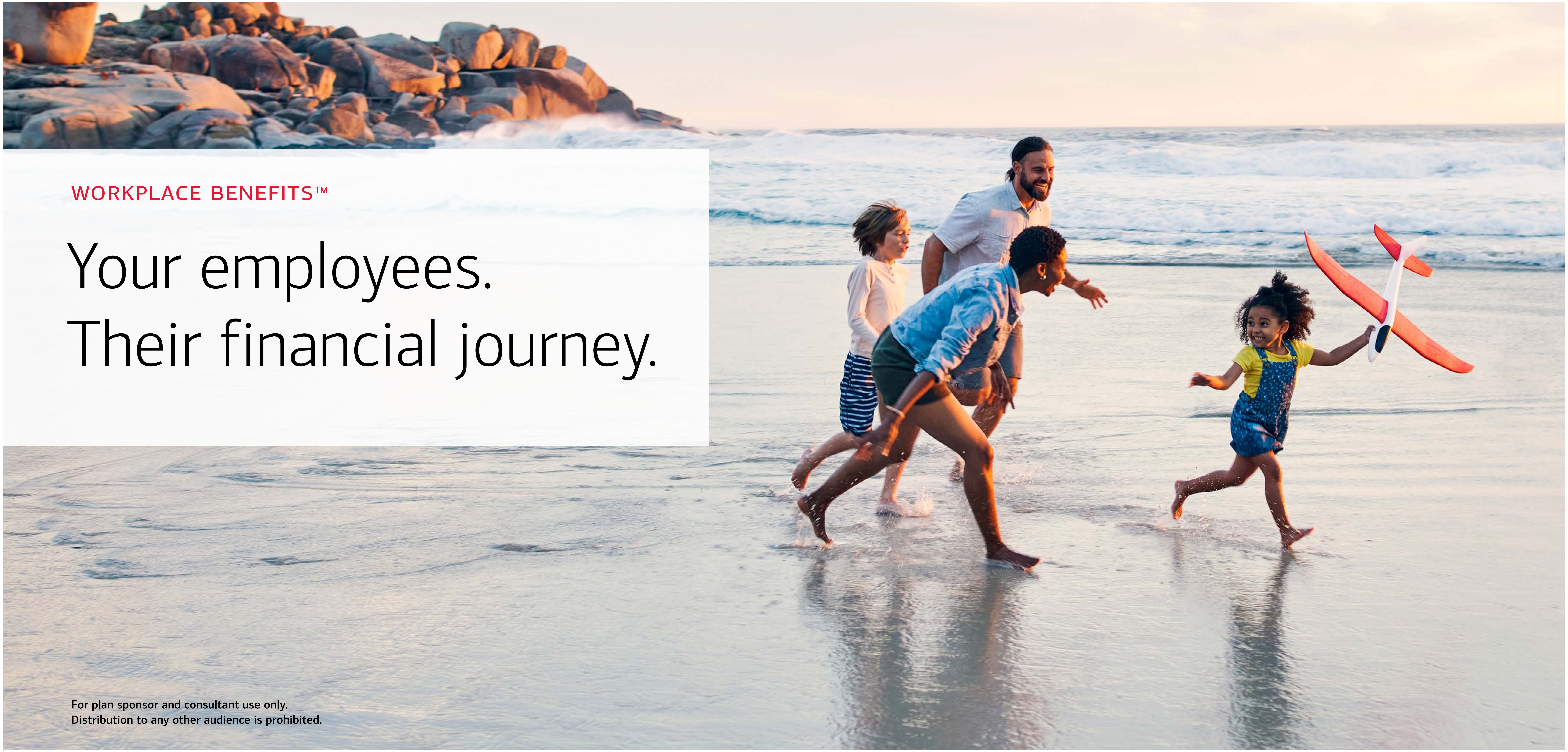
BANK OF AMERICA



WORKPLACE BENEFITS™

Your employees.
Their financial journey.

Your employees are the heart of your company

They're the people who power your success. Each one on their own personal financial journey, focused on their hopes, families and financial goals.

And at Bank of America, our mission is to help make financial lives better for both the organizations we serve and the employees who work for them.

Our focus extends well beyond traditional retirement benefits. By anticipating what they need every step of the way, we're better able to support their financial wellness journey with:

- Empathetic coaching
- Engaging resources
- Artificial intelligence (AI)-driven capabilities
- Tailored guidance

This seamless, high-touch and high-tech approach inspires better decisions today and empowers their dreams for tomorrow.

Our understanding of individual financial journeys fuels our strong passion for the benefits business.

50 years of providing retirement capabilities

24,087	6.29M	$560B
Employee benefit plans	Plan participants	in assets

All data as of June 2025.

Source: Bank of America Corporation. Workplace Benefits is the institutional retirement business, and part of Global Wealth and Investment Management (GWIM), the wealth and investment management division of Bank of America Corporation.

Experiencing the workplace benefits difference at every step

Click through the journey below — designed to help your employees get the most from their Bank of America Workplace Benefits™.

1 Start today

Employees login, set up and start exploring all the potential their benefits can offer to their lives.

2 Feel more confident

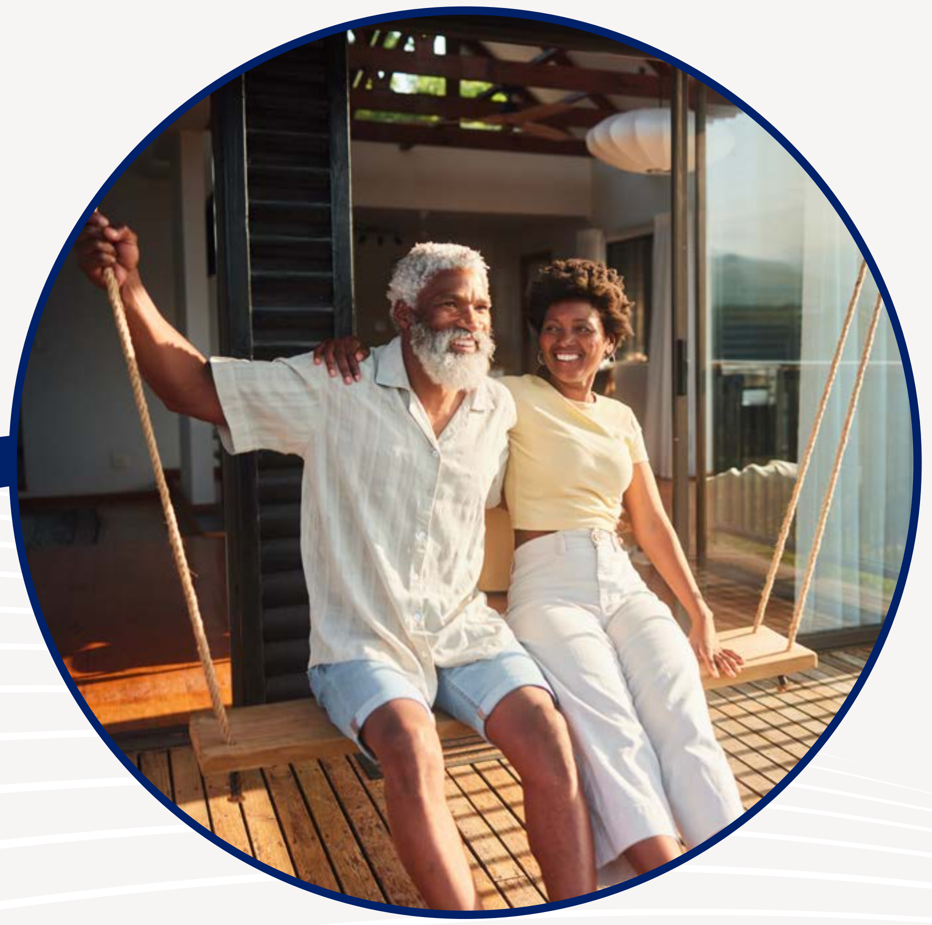
They gain understanding of how to connect their benefits with their unique financial needs, and they start setting goals.

3 Imagine tomorrow

Employees leverage tools and resources to create a more personalized action plan, helping meet their current demands while staying focused on the future.

4 Achieve more together

They ramp up for retirement by leaning into a guided, high-tech and high-touch experience that can help them determine the next steps.



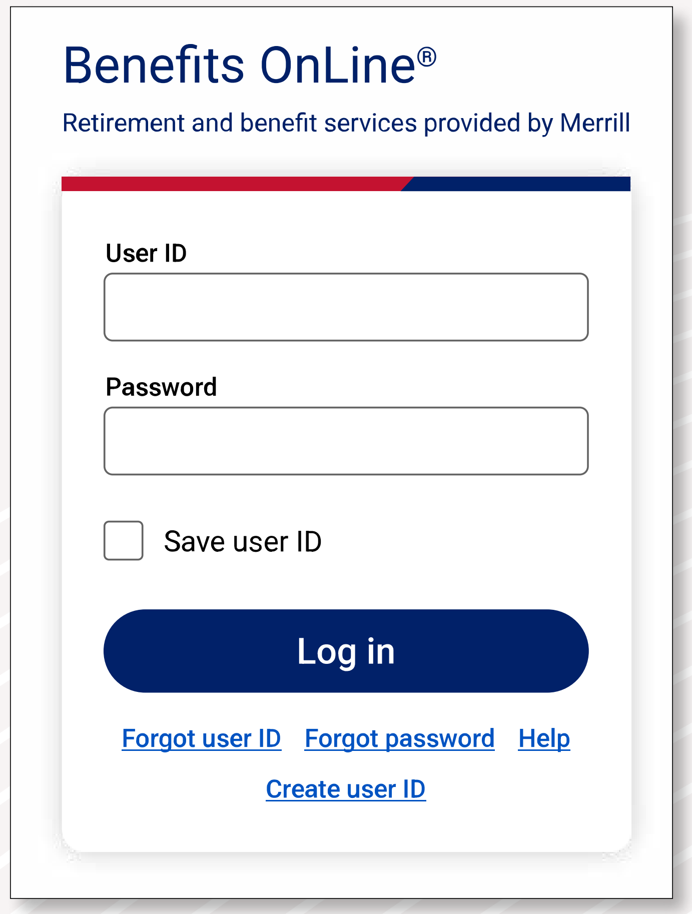
Experience the difference

From their first paycheck to retirement and beyond, we're here to help — supporting today's needs and planning for tomorrow's goals.

1 Start today

Employees take control of their financial future from day one through our welcoming and engaging “login, set up and start exploring” process:

- **Easy account setup** — Employees can quickly create their secure user ID and password
- **Accessible educational tools** — Webinars, videos, calculators, articles and other resources for every knowledge level
- **My Financial Picture** — In one comprehensive, secure location, easily link and view Bank of America banking,[1] Merrill investing,[2] 401(k),[2] health benefits,[1] stock plan[2] and other accounts



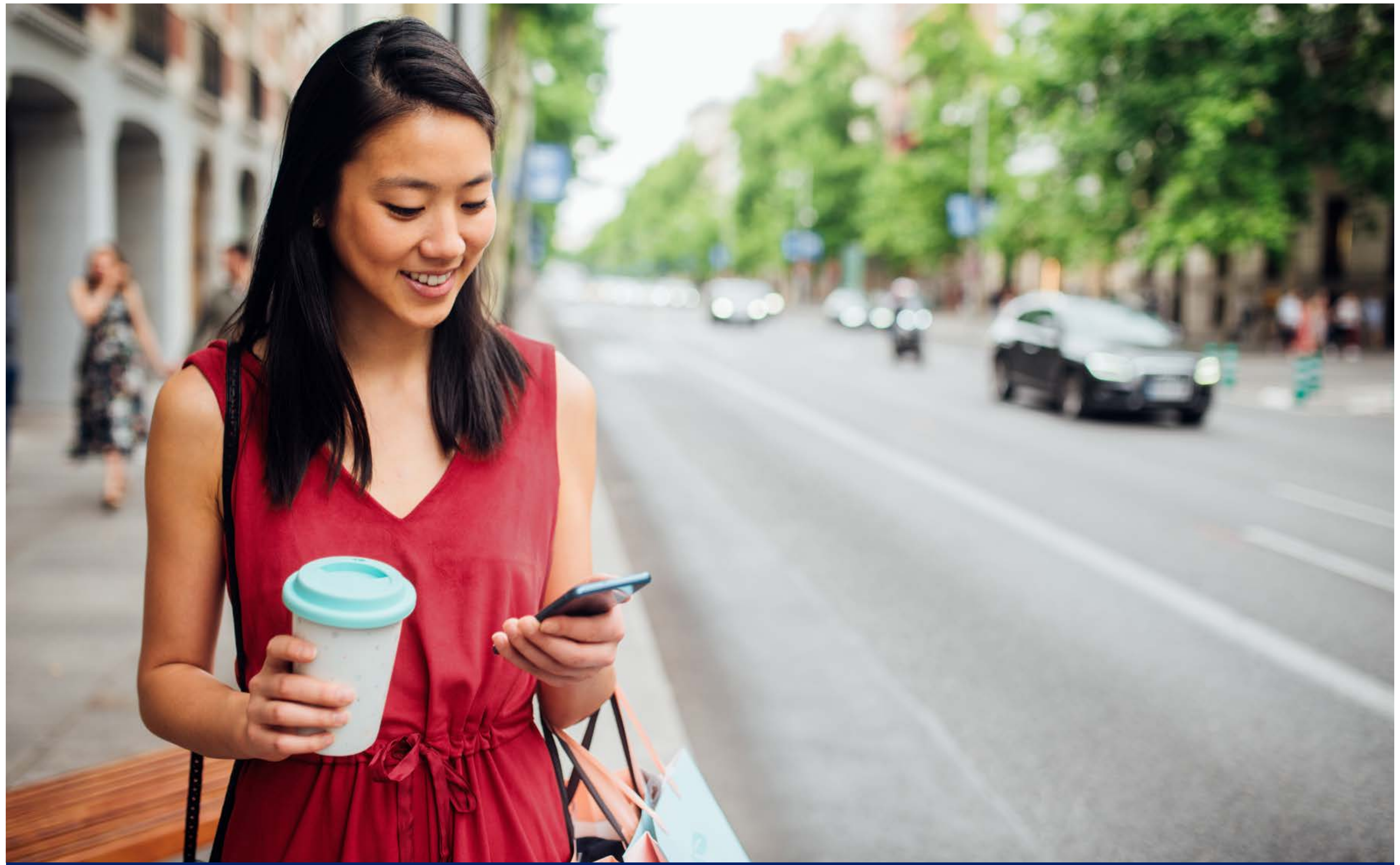
Manage, learn and grow

Benefits OnLine® is their centralized hub for managing benefits and taking advantage of educational insights.

This all-in-one platform guides, protects and adapts to the demands of today while staying on-trend for tomorrow.

[1] Bank products are available from Bank of America, N.A., and affiliated banks.

[2] Investment products are available from Merrill Lynch, Pierce, Fenner & Smith Incorporated.

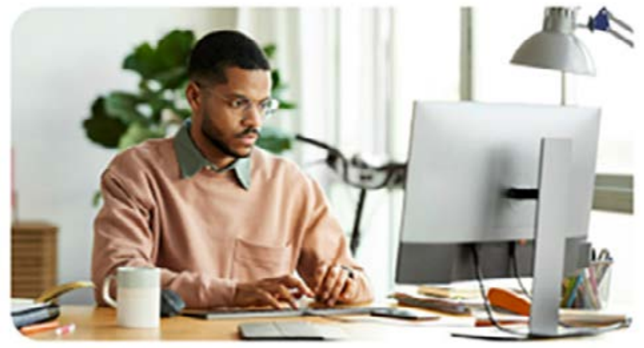


Integrated and comprehensive digital experience

LIVE

Weekly Webinars

Register for an event



ON-DEMAND

Seminars

Replay a seminar

ON-DEMAND

Audiocasts

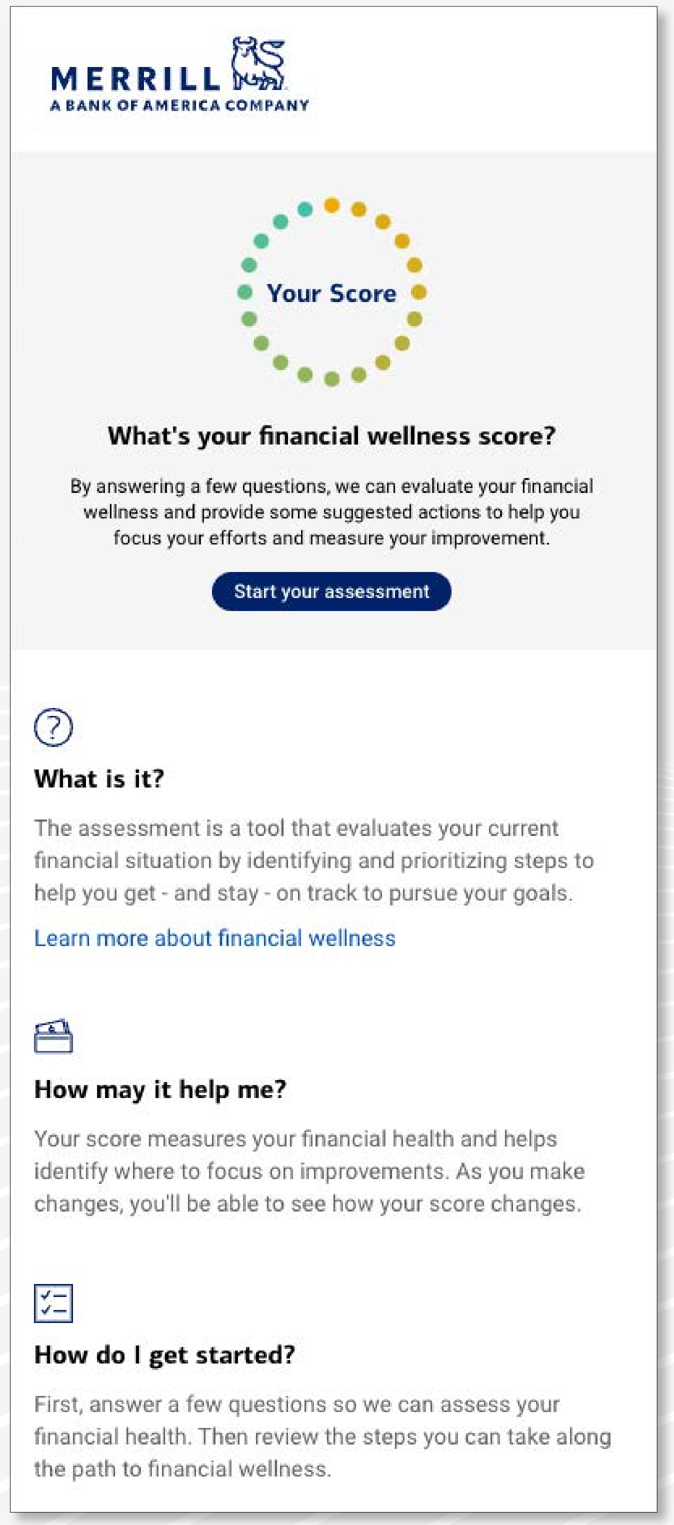
Listen to an audiocast

2 Feel more confident

We help your employees build confidence and a sense of financial well-being in the real world by encouraging budgeting, saving, investing and more:

- **Financial Wellness Tracker** — A suggested action plan to help manage money, improve financial habits and pave a potential path to their envisioned future
- **Education Center** — A robust curriculum of online resources relevant to all stages of life with quick tips, videos, articles and more
- **Event Center** — Empathetic coaching offered within the interactive framework of workshops, seminars and live webcasts
- **Better Money Habits®** — Insightful guidance to help level up financial skills and boost economic mobility, whether they want to learn more about retirement or basic financial know-how*

Financial fitness made simple


MERRILL
A BANK OF AMERICA COMPANY

Your Score

What's your financial wellness score?

By answering a few questions, we can evaluate your financial wellness and provide some suggested actions to help you focus your efforts and measure your improvement.

Start your assessment

What is it?

The assessment is a tool that evaluates your current financial situation by identifying and prioritizing steps to help you get - and stay - on track to pursue your goals.

Learn more about financial wellness

How may it help me?

Your score measures your financial health and helps identify where to focus on improvements. As you make changes, you'll be able to see how your score changes.

How do I get started?

First, answer a few questions so we can assess your financial health. Then review the steps you can take along the path to financial wellness.

* Better Money Habits is part of Bank of America's commitment to fostering economic mobility and financial education.

High-impact engagement through meaningful education

Education planning

Life Priority: Family 7 min

Establishing emergency savings

Life Priority: Finances 12 min

Healthcare costs in retirement

Life Priority: Health 11 min

Source: 2024 Bank of America Workplace Benefits Yearbook

3 Imagine tomorrow

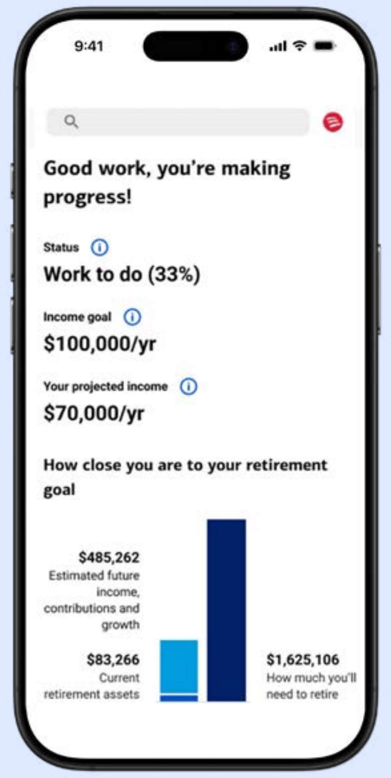
Whether saving for a home, children's college, future travels or healthcare expenses in retirement, we help each employee navigate a strategic path from their current moment to their future aspiration with:

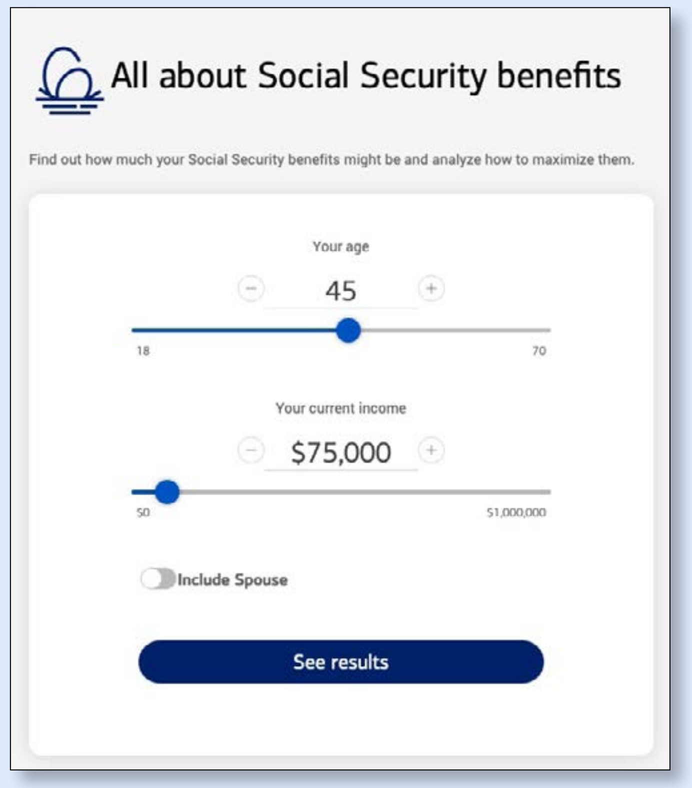
- **Personal Retirement Strategy (PRS)**[3] — Intuitive online advisory experience to help pursue retirement income goals throughout the lifelong retirement-planning journey
- **401k Pay**[3] — A feature of PRS that helps participants turn their 401(k) account balance into a recurring "paycheck" in retirement, including personalization elections like frequency and cost-of-living adjustments

- **Banking and investing** — From simple to sophisticated financial needs, employees have convenient access to a full range of banking solutions from Bank of America and investment guidance from Merrill
- **Student debt and other resources** — Employees get help managing debt including a digital dashboard that simplifies student loan information, with relevant guidance for repayment options

[3] Personal Retirement Strategy and 401k Pay will be available to all eligible sponsors and participants.

Any new products, services, enhancements or release dates are subject to change based solely on Bank of America decision, including not proceeding with a planned offering.





Expanding their goals

We're committed to continual innovation and helping employees shape, manage and track their envisioned retirement lifestyle.

4 Achieve more together

Our workplace benefits team supports employees at every step of their journey with a flexible combination of high-touch guidance and high-tech resources to help them stay connected and on track:

- **One-on-one consultations** — Dedicated professionals who offer individualized coaching, so employees can take charge of their envisioned retirement lifestyle
- **Personalized insights** — Proactive reminders, tips and actions to help employees stay aligned with their goals
- **Erica®** — Virtual financial assistant at their fingertips to answer impromptu financial questions and offer support
- **Powerful digital protection** — State-of-the-art encryption, login authorization codes, early fraud warnings and reimbursement for direct losses due to unauthorized activity[4]

Empowering their future

84%[5] of participants plan to take action after meeting with a financial wellness specialist.

Appetite for consultations ↑ **5%[5]**

[4] Participant reimbursement for direct losses in an account due to unauthorized activity as of June 1, 2024.

[5] Events reporting data through June 2025.

Experience the difference

We're here for life. Their life.

Bank of America Workplace Benefits™ is not simply in the benefits business. We're in the help-them-see-what's-possible business. Your employees benefit from the deep insights we've gained through billions of interactions that inform our valuable, proprietary research.

By offering retirement[2] and benefit plans,[2] health benefit accounts,[1] employee banking solutions[1] and more, we're better able to deliver a more personalized benefits experience. When we meet each employee where they are today and guide them along their own tailored journey, we help them build a stronger foundation for their future.

[1] Bank products are available from Bank of America, N.A., and affiliated banks.

[2] Investment products are available from Merrill Lynch, Pierce, Fenner & Smith Incorporated.

Let's start a conversation.

Reach out to a team member today to learn how we can help you offer benefits that reflect the needs and goals of your employees.

What would you like the power to do?®

Get in touch

Leverage the breadth and depth of Bank of America

1 in 3	69M	59M
U.S. households have relationships with Bank of America[6]	Consumer and small business clients[7]	Digital users[7]

[6] Bank of America as of September 2024.

[7] Bank of America.com/investors profile, August 2025.

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Personal Retirement Strategy 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 will accumulate sufficient total assets to achieve their annual retirement income goal. The recommendations provided by Personal Retirement Strategy 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 Personal Retirement Strategy. 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 Personal Retirement Strategy Brochure (ADV Part 2A). It can be obtained through Benefits OnLine or through the Retirement Benefits Contact Center. Merrill offers a broad range of brokerage, investment advisory and other services. There are important differences between brokerage and investment advisory services, including the type of advice and assistance provided, the fees charged, and the rights and obligations of the parties. It is important to understand the differences, particularly when determining which service or services to select.

IMPORTANT: The projections or other information shown in the Personal Retirement Strategy 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.

401k Pay is a feature of PRS that uses a probabilistic approach to determine the likelihood participants can achieve a retirement income amount.

Workplace Benefits is the institutional retirement and benefits business of Bank of America Corporation ("BofA Corp.") operating under the name "Bank of America." Investment advisory and brokerage services are provided by wholly owned non-bank affiliates of BofA Corp., including Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill"), a dually registered broker-dealer and investment adviser and Member SIPC. Banking activities may be performed by wholly owned banking affiliates of BofA Corp., including Bank of America, N.A., Member FDIC.

Bank of America, 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.

The screen shots shown in this document are intended to illustrate the functionality and services available to participants on Benefits OnLine. They are not meant as exact representations of the screens available through your plan.

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Investment products

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value