



PENSION TOOLKIT AND PENSION PACKAGE CHECKLIST GUIDE

REVIEW YOUR PENSION PACKAGE AND CHECK OFF EACH IMPORTANT ITEM LISTED BELOW

- STEP 1** LOCATE ALL LEGAL DOCUMENTS BEFORE YOU RETIRE
Locate your spouse's birth certificate, your marriage license, your divorce decree, your spouse's death certificate
- STEP 2** OVER AGE 65 or have trouble using BOL? If you cannot access BOL, Skip to Step 7, otherwise proceed to Step 3.
Contact Merrill Lynch at 1-800-228-4015.
- STEP 3** GAIN ACCESS TO BENEFITS ON-LINE "BOL".
Log onto www.benefits.ml.com to generate pension estimates and request election forms.
- STEP 4** CHOOSE YOUR TERMINATION DATE AND CHOOSE YOUR PENSION START DATE
Enter your last date of employment. Enter your pension start date. *(Normally 1st day of the month after your term date)*
- STEP 5** ENTER YOUR SPOUSE'S DATE OF BIRTH
If you are married.
- STEP 6** SELECT REQUEST BENEFITS PAPERWORK on BOL
Merrill Lynch will mail your pension election forms to your home address generally within 14 business days.
- STEP 7** REVIEW YOUR PENSION PACKAGE
Upon receipt, confirm your personal information, termination date and pension start date are correct.
- STEP 8** VERIFY SPOUSAL INFORMATION IS CORRECT
Review the SUMMARY OF YOUR DATA Section and confirm your spousal information is correct.
- STEP 9** COMPLETE YOUR PENSION PACKAGE
Make one election by inserting a check mark in the ELECTABLE OPTIONS section.
- STEP 10** COMPLETE THE ROLLOVER ELECTION
Complete this Section if applicable.
- STEP 11** COMPLETE ELECTRONIC TRANSFER AUTHORIZATION and TAX Section
Complete these Sections to Establish Direct Deposit and Tax Withholding
- STEP 12** COMPLETE THE CERTIFICATION OF YOUR ELECTION Section
Sign your Election Form. Include your Social Security Number and your Day-time Phone Number
- STEP 13** COMPLETE THE MARRIAGE CERTIFICATION Section and SIGN and DATE THIS FORM
Section 1 is Required: Confirm your Marital Status
Section 2 is Required: Confirm if a Qualified Domestic Relations Order (QDRO) or court order that affects your pension exists.
If yes, you MUST attach the QDRO (or court order) to your elections forms. Please sign and Date this form.
- STEP 15** COMPLETE THE SPOUSAL CONSENT FORM if YOU DID NOT ELECT A JOINT AND SURVIVOR OPTION
Your spouse must sign the spousal consent form in the presence of a Notary. This form MUST be witnessed by a Notary.
- STEP 16** MAKE A COPY OF YOUR ELECTION FORMS BEFORE MAILING TO MERRILL LYNCH
Include legible copies of all your Legal Documents including your marriage certificate and your spouse's birth certificate
- STEP 17** ARE YOU DIVORCED?
Send Merrill Lynch your entire Divorce Decree (including the settlement agreement) if you are divorced.
- STEP 18** TIMING OF YOUR FIRST PENSION PAYMENT
Expect your 1st pension check approximately 2 months after your terminate date.
- STEP 19** CONTACT MERRILL LYNCH IF YOU HAVE QUESTIONS
Contact Merrill Lynch at 1-800-228-4015.
- STEP 20** DELAY COMMENCEMENT?
If you terminate employment and choose NOT to start your Pension immediately, Merrill Lynch will automatically mail you a package with pension election forms approximately 3-6 months before you reach age 65.
- STEP 21** ALWAYS KEEP YOUR ADDRESS UPDATED
Remember to notify Merrill Lynch if you have an address change.