



TOTAL MERRILL®

# Retirement Cash Management Account<sup>SM</sup> (RCMA® Account)

## WHAT IS AN RCMA® ACCOUNT?

The Merrill Lynch RCMA account is a retirement investment account that offers world-class investment solutions, professional money management services and the advice and guidance of a Merrill Lynch Financial Advisor who can help you reach your retirement goals.

## WHO CAN BENEFIT FROM AN RCMA ACCOUNT?

This account helps businesses of all sizes that already have a qualified retirement plan and are looking for an investment-only account. It is best suited for sophisticated investors or those who may not be satisfied with standard investment selections and seek a more robust alternative to what their retirement plan offers. It works well with a variety of qualified retirement plans, including profit-sharing, money purchase, 401(k) and defined benefit plans. Since the RCMA account is an investment-only account, your

record-keeping, administrative, tax reporting and trustee arrangements would not change.

## HOW CAN AN RCMA ACCOUNT BENEFIT YOUR PLAN?

Investing and managing your retirement plan assets are complex and challenging responsibilities. Working with your Merrill Lynch Financial Advisor, the RCMA account could make meeting those responsibilities easier. The chart below highlights some key benefits, depending on the account type you select.

<b>INVESTMENT CHOICES</b>	<ul style="list-style-type: none"> <li>■ A broad array of stocks, bonds and mutual funds to optimize your potential for reaching your retirement goals.</li> <li>■ A variety of professional money management services, ranging from nondiscretionary programs to customized investment consulting. With a managed money service, you place day-to-day trading and investing decisions in the hands of an experienced professional, freeing up time for your other responsibilities.<sup>1</sup></li> <li>■ The Automated Investment Program Service (AIPS), which allows you to systematically purchase shares of most mutual funds at a designated frequency and dollar amount.<sup>2</sup> AIPS facilitates disciplined, long-term investing for plan participants.</li> </ul>
<b>ADVICE AND GUIDANCE</b>	<ul style="list-style-type: none"> <li>■ A Merrill Lynch Financial Advisor to help you choose the investment solutions that best match your financial needs and goals.</li> </ul>
<b>CASH MANAGEMENT</b>	<ul style="list-style-type: none"> <li>■ A daily sweep of uninvested cash into a CMA® money market fund to help keep your money working at all times.</li> <li>■ Check-writing privileges for plan trustees or authorized designees.</li> <li>■ Fund transfer capabilities that can be used for any purpose that normally requires a check, including plan contributions and benefit payments or other deposits and disbursements.</li> </ul>
<b>ACCOUNT MANAGEMENT</b>	<ul style="list-style-type: none"> <li>■ Monthly statements that track plan expenses and activity.</li> <li>■ Fiscal summary statement that details account activity throughout the year.</li> <li>■ <i>Merrill Lynch OnLine</i>®, an Internet-based service that allows you to access account information, research, quotes, market data, news and e-mail.</li> </ul>
<b>ELECTRONIC CONTRIBUTIONS</b>	<ul style="list-style-type: none"> <li>■ Merrill Lynch E-Contribs for Small Business Retirement Accounts<sup>SM</sup> enables you to make electronic contributions to employee/plan participant retirement plan accounts.</li> </ul>

ADVICE AND PLANNING

RETIREMENT

BEYOND BANKING

CREDIT AND LENDING

ESTATE PLANNING SERVICES

INVESTMENTS

SOLUTIONS FOR BUSINESS

TRACKING PROGRESS

## WHAT ACCOUNT STRUCTURES ARE AVAILABLE?

Developed with your needs in mind, Merrill Lynch offers three different RCMA account types. Each has different features and costs, allowing you to choose the services that are most appropriate for your plan.

- The RCMA Premium Account offers the most flexibility and services for cash management, including a choice of money fund options, check-writing privileges and an annual fiscal statement for business owners who seek a full-service investment-only account.
- The RCMA Master Financial<sup>SM</sup> Service links one RCMA Master Account with at least one or multiple RCMA SubAccounts<sup>SM</sup>. This option is best suited for business owners who seek a full-service investment-only account yet want to segregate their plan assets according to investment objectives or by participant direction.
- The RCMA II is a lower-cost alternative to the premium service for business owners who require fewer cash management capabilities yet seek the investment solutions, advice and guidance that Merrill Lynch offers.

You can set up your RCMA account within either a trustee- or participant-directed structure. In a trustee-directed structure, one or more accounts may be established for all plan assets, based on your investment strategy. In a participant-directed structure, separate accounts are established for each plan participant, who directs how assets are invested. The following chart illustrates the services you will receive with your RCMA account:

Features	Premium/Master Account	RCMA SubAccount	RCMA II Account
Daily sweep of cash balance	Yes	Yes	Yes
Money market sweep choice	Yes	Yes	CMA Money Fund only <sup>3</sup>
Check-writing privileges	Yes	No	No
Funds transfer service	Yes	Yes	Yes
Monthly statement	Yes	Yes	Yes
Annual fiscal statement	Yes	Yes	No
<i>Merrill Lynch OnLine</i>	Yes	Yes	Yes
AIPS	Yes	Yes	Yes

## HOW CAN YOU GET STARTED?

If you want to optimize your company's retirement plan assets, call your Financial Advisor to discuss Merrill Lynch's RCMA account. Your Financial Advisor, who is committed to understanding your specific needs, can help you develop customized strategies that fit your goals, risk tolerance, investing style and time horizon. To learn more about Total Merrill<sup>SM</sup> and other Merrill Lynch services, visit [www.totalmerrill.ml.com](http://www.totalmerrill.ml.com) or [www.businesscenter.ml.com](http://www.businesscenter.ml.com).

For more complete information on the investment options, including their management fees and other charges and expenses, please consult the prospectuses and other comparable documents. Investors should carefully consider the investment objectives, risks, charges and expenses before investing. This and additional information about the investment options can be found in the prospectuses, which can be obtained by calling your Merrill Lynch Financial Advisor. Please read these documents carefully before investing.

<sup>1</sup> Minimum investment amounts apply to managed money services.

<sup>2</sup> AIPS allows you to take advantage of dollar cost averaging, which, along with other periodic investment plans, does not assure a profit or protect against loss in declining markets. Such a plan involves continuous investment in securities regardless of their fluctuating prices. Investors should consider their financial ability to continue their purchases through high or low price periods.

<sup>3</sup> An investment in the fund is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in the fund.

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