

# Fraud Protection Guarantee

## Fraud Protection Guarantee

We value you as our client, and we always want you to feel safe doing business with Merrill. As a commitment to our clients' account security, we offer this guarantee:

We will reimburse you for quantifiable monetary losses that occur in your Merrill qualified defined contribution plan and other employer sponsored benefit plan accounts due to unauthorized third party activity.

It is important for us to have a working relationship with you that enhances your account security. To qualify for reimbursement under this fraud protection guarantee program, you must take reasonable measures to protect against unauthorized account access and comply with the following requirements:

- If you detect any errors or discrepancies or suspect unauthorized activity in any account, you must contact us as soon as possible, but not later than 120 days from the suspected unauthorized activity at  **866.265.5430**.
- You must safeguard your account access information, including Login ID, passwords and all other access codes.<sup>1</sup>
- You must also cooperate with us in any investigation. We may ask you to sign an affidavit, assign certain rights to Merrill and/or sign a release form as a condition of reimbursement.

## Reporting suspicious account activity

Call us at  **866.265.5430** as soon as possible to report suspected unauthorized activity in your account. Monitoring your account for accuracy and timely reporting of suspicious account activity are part of your responsibilities to qualify for the fraud protection guarantee program. Merrill reserves the right to deny reimbursement under this guarantee if you fail to notify us within 120 days after the suspicious activity occurs.

## How our fraud protection guarantee program works

If you submit a reimbursement claim, you will be required to cooperate in our fraud investigation. If we conclude that there was unauthorized activity that resulted in a loss to your Merrill account through no fault of your own, and that you took reasonable measures to protect your account against unauthorized activity as described above, we will reimburse you for quantifiable losses in the account. Merrill will determine the type and amount of reimbursement you will receive under this guarantee. This guarantee covers a maximum of your account balance on the date the suspicious activity occurred. It does not cover any tax consequences, legal fees and expenses, or lost opportunity, special, consequential, punitive, or non-monetary damages.

You may not assign your rights to any third party other than Merrill under this guarantee.

## Additional information about fraud protection and tips for protecting yourself:

To help you understand how to protect your accounts, please take a few minutes to review our [Protecting Yourself](#) guide, which offers steps you can take to protect your information. You can also visit the Privacy and Security Center to learn more about how we protect your accounts.

<sup>1</sup> If you share your login ID, password and other access codes with anyone, we will consider their activities to have been authorized by you. Our guarantee will not apply if we determine that you shared this information, or did not take reasonable steps to safeguard it.