



TOTAL MERRILL™

This tax season

visit *Merrill Lynch OnLine*® for a

**smarter**

approach to tax planning and a

**simpler**

way to file.

Take a

# smarter

approach to tax planning with the  
Tax Education and Planning Center at  
[www.mlol.ml.com](http://www.mlol.ml.com).

- Tax-related articles that outline strategies to help you maximize your return.
- An online forms library with access to forms you'll likely need, such as IRA contribution tickets.
- A tax calendar to help you keep track of critical deadlines.
- Quick links to your year-end tax statement, and a link to the IRS forms library.

To access the Tax Education and Planning Center, click on the **My Home** tab.

At Merrill Lynch, we're always looking for ways to help you make the most of your money—and this tax season is no exception.

Enroll in *Merrill Lynch OnLine*<sup>®</sup>, our free online service, to gain access to our new Tax Education and Planning Center—and a special discount on TurboTax for the Web.

Make filing  
**simpler**

with TurboTax<sup>®</sup> for the Web<sup>SM</sup> at  
**www.mlol.ml.com.**

- Automatically download your tax-reporting information from your Merrill Lynch statement directly into TurboTax<sup>®</sup>, TurboTax for the Web<sup>SM</sup> or one of several TurboTax desktop software products.
- As a special offer to Merrill Lynch clients, Intuit<sup>®</sup> (the producer of TurboTax products), is offering 15% off TurboTax for the Web when you make your purchase via the Merrill Lynch OnLine link.

To access the link to TurboTax for the Web,  
click on the **My Home** tab.

L-02-05

Neither Merrill Lynch nor its financial advisors provide tax advice.

Total Merrill and Total Merrill design are service marks of Merrill Lynch & Co., Inc.

Merrill Lynch OnLine is a registered service mark of Merrill Lynch & Co., Inc.

Intuit and TurboTax are registered trademarks of Intuit Inc.

TurboTax for the Web is a service mark of Intuit Inc.

© Merrill Lynch, Pierce, Fenner & Smith Incorporated.

For free online access to your Merrill Lynch accounts, go to [www.mlol.ml.com](http://www.mlol.ml.com) and click **Enroll My Account.** Enrollment is easy and can be completed within minutes.



*Because we believe confidentiality of personal information is paramount, we maintain high standards to protect your financial information on our Web sites.*

For questions about  
**Merrill Lynch OnLine, call**  
**(888) ML-INVEST (654-6837)**

After speaking your account number and ZIP code,  
say "Web site support" at the main menu.



**Merrill Lynch**

P.O. Box 1529  
Pennington, NJ 08534-0723

Presorted  
First-Class Mail  
U.S. Postage  
PAID  
West Caldwell, NJ  
Permit #12

Special offer for *Merrill Lynch OnLine*<sup>®</sup> users:  
Save 15% off TurboTax<sup>®</sup> for the Web<sup>SM</sup>