

Steps to view the quarterly 401(k) fee and reallocation

Once you've logged into your Realogy Group LLC Employee Savings Plan account via the Benefits OnLine® website at www.benefits.ml.com you may view the quarterly fee processed from your account by clicking on the Realogy Group LLC Employee Savings Plan option on the top left quadrant of the site.

The screenshot shows the Merrill Lynch Benefits OnLine website. The top navigation bar includes 'My Accounts', 'Education Center', 'Advice & Planning', and 'Markets'. A dropdown menu is open under 'My Accounts', listing several plans: 'Realogy Group LLC Employee Savings Plan' (highlighted), 'Avis Budget Group Inc Employee Savings Plan', 'PHH Corporation Employee Savings Plan', and 'PHH Corporation Equity Plan'. The main content area features an 'ACTION CENTER' with a 'Total Market Value' of \$35,574.47 and a 'YOU CAN CONSOLIDATE OLD 401(k) ACCOUNTS' section. A 'MESSAGE CENTER' shows 1 alert. A 'DID YOU KNOW?' section highlights the 'Redesign of Grant Activity for your Equity Awards'.

Move your browser over to **Account Information** and select **Account History** from the dropdown options.

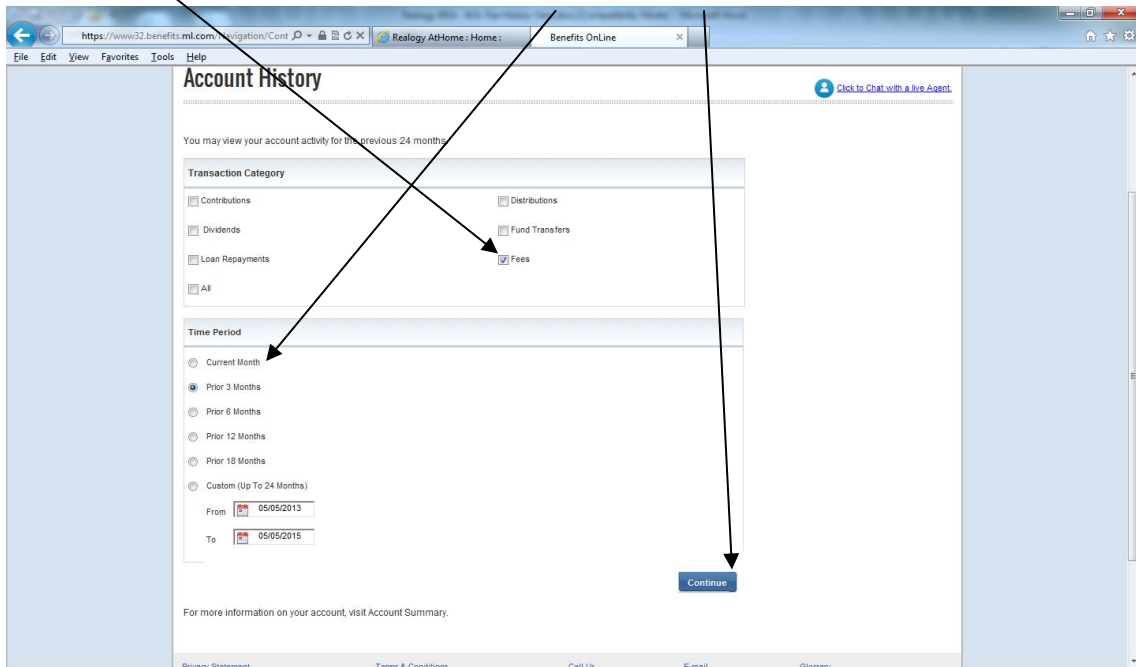
The screenshot shows the Merrill Lynch Benefits OnLine website's 'Account Information' page. The '401(k) Plans' tab is selected, and the 'Account History' dropdown menu is open. The account summary table is displayed below the dropdown.

	BALANCE ON 01/01/2015	CONTRIBUTIONS (YTD)	OTHER ACTIVITY (YTD)	PERFORMANCE (YTD)
	\$30,753.91	\$3,163.92	\$1,559.00	+ 4.81%

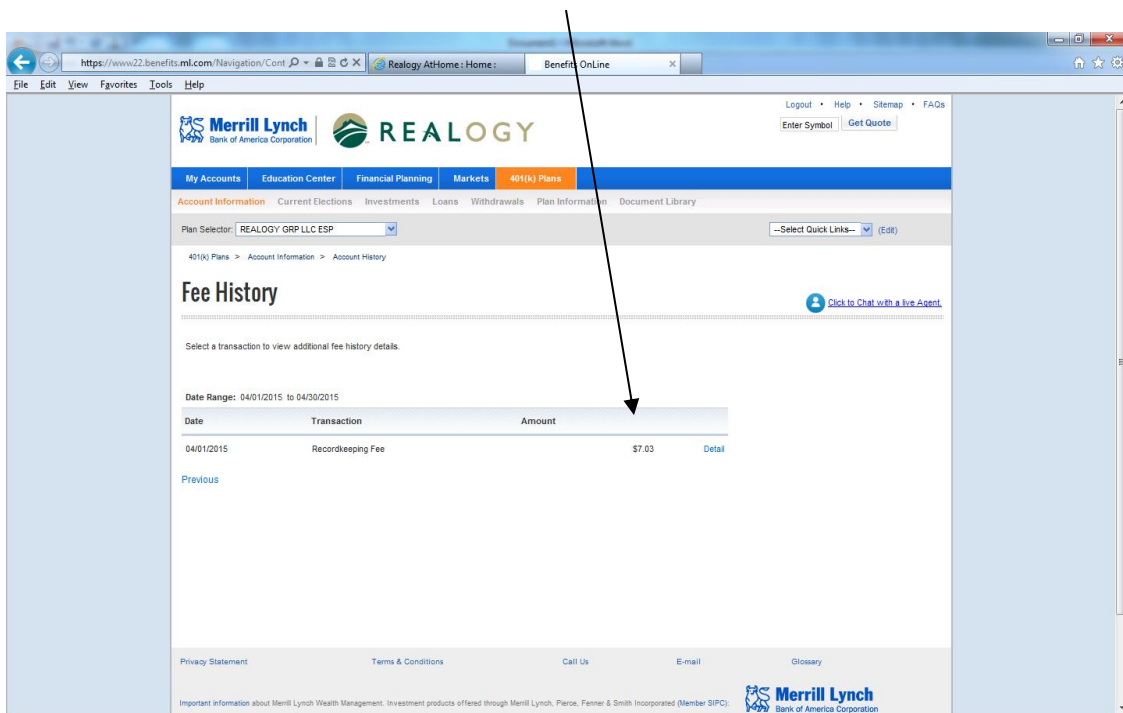
Below the summary table, there is a section for 'Current Balance - As of April 16, 2015'. A table lists investment holdings:

Investment	% of Account	Shares/ Units/Bonds	Pending Accruals	Closing Price	Change in Price	Cost Basis	Vested Balance	Market Value
AMERICAN BEACON LARGE CP INSTL	7.11%	83.7069	-	\$30.1500	0.07%	\$2,425.03	\$2,523.77	\$2,523.77
BLACKROCK STRATEGIC INCOME OPP	6.80%	235.5558	\$2.22	\$10.2200	-0.10%	\$2,438.93	\$2,409.60	\$2,409.60
HARBOR INTL FUND	5.65%	28.1847	-	\$71.2200	0.07%	\$1,953.73	\$2,007.31	\$2,007.31
HARBOR MID CAP GRTH FD INST CL	0.76%	25.4986	-	\$10.5000	0.48%	\$25.11	\$267.74	\$267.74

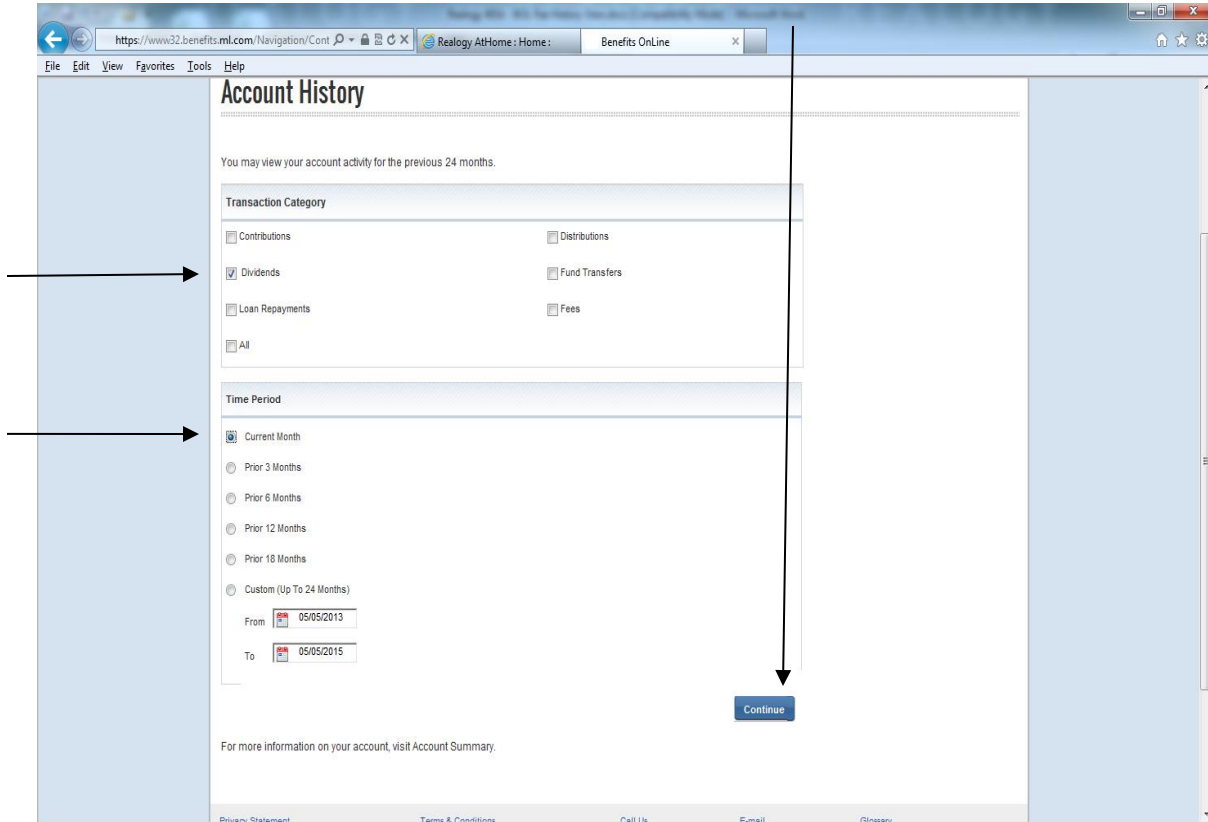
Select 'Fees' in the Transaction Category and select the appropriate option for Time Period for the timeframe you want to review. Then click on the Continue button.



The fee processed from your account will appear as referenced in the below screenshot.



To view the reallocation of revenue your account received select **'Dividends'** option in the Transaction Category heading the Account History screen. In general the fee and the reallocation of revenue will occur in the same month. However, there may be instances when the reallocation occurs at the beginning of the month following the fee charge to your account. The reallocation in the below example was processed in the 'Current Month.' Select 'Continue' button.



Go to Next Page

The total reallocation of revenue to your account is the sum of the transactions posted on May 4, 2015 for the first quarter 2015. Note that the fee charged to each participant account will be different because it is based on a factor multiplied by your account balance at the end of each quarter.

The screenshot shows a web browser window with the URL <https://www25.benefits.ml.com/Navigation/Cont...>. The page is titled "Dividend/Interest History" and displays a table of transactions for the date range 05/01/2015 to 05/31/2015. The table has three columns: Date, Transaction, and Amount. All transactions listed are dated 05/04/2015. A "Detail" link is provided for each transaction.

Date	Transaction	Amount
05/04/2015	HARBOR INTL FUND	\$0.79
05/04/2015	PRUDENTIAL TOTAL RETURN BOND Q	\$0.53
05/04/2015	PRUDENTIAL JENNISON GROWTH Z	\$1.33
05/04/2015	OPPENHEIMER OFFTC INTERNATIONAL	\$0.79
05/04/2015	SSGA S&P 500 INDEX FUND CL E	\$0.80
05/04/2015	AMERICAN BEACON LARGE CP INSTL	\$0.53
05/04/2015	HARBOR MID CAP GRTH FD INST CL	\$0.53

Below the table, there is a "Previous" link. At the bottom of the page, there are links for "Privacy Statement", "Terms & Conditions", "Call Us", "E-mail", and "Glossary". The Merrill Lynch logo and "Bank of America Corporation" are also visible.