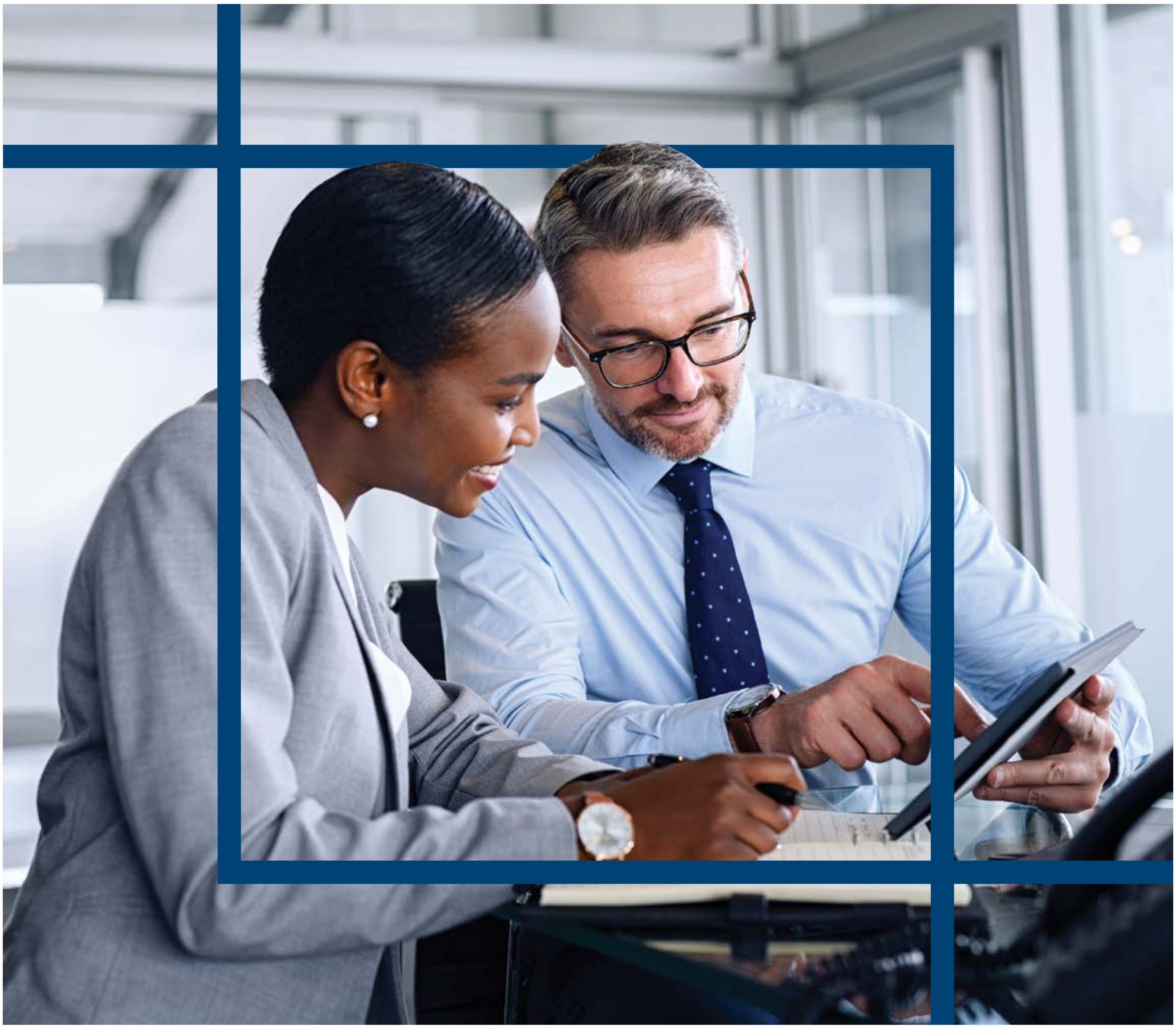
PlanPremier®-TPA

Retirement plan proposal



Presented to:

Sample Company Inc.
123 Elm Street
Los Angeles, CA 90210

Prepared by:

Jane Financial-Professional

Date:

September 18, 2026

Build a better plan with dedicated partners

With **PlanPremier-TPA** from Capital Group and investment management services from Morgan Stanley, you can give your employees a retirement plan backed by two leading financial firms.

Capital Group's PlanPremier-TPA 401(k) solution is designed to provide a flexible and robust retirement plan for businesses of any size. Combined with 3(38) investment management from Morgan Stanley, the result is a plan that helps reduce your fiduciary risk, helps give you more time to spend on your business and helps your employees achieve the retirement they deserve. Plus, you have the flexibility to work with a third-party administrator (TPA) of your choice.

Investment oversight

Rely on Morgan Stanley to select and monitor your plan menu, saving you time and helping your participants work toward better retirement outcomes.

Robust plan experience

Enjoy a host of digital tools and automated features to make your job easier, while participants benefit from a wide range of educational materials and other support.

Transparent pricing

Keep recordkeeping costs low over time for you and for participants with PlanPremier's fixed-dollar pricing model and Class R-6 shares.

Investments

Rely on **fiduciary support**

With PlanPremier-TPA and Morgan Stanley's investment management services, your fund lineup is selected and monitored by Morgan Stanley. You spend less time handling investments, while participants benefit from investment oversight – helping them work toward better retirement outcomes.

Morgan Stanley handles key tasks including:

- Selecting investments tailored to your plan using an established investment process
- Regularly reviewing investment fees and expenses to ensure appropriateness
- Ongoing monitoring of investments, with updates as needed
- Providing the investment policy statement

Choosing a **target date series**

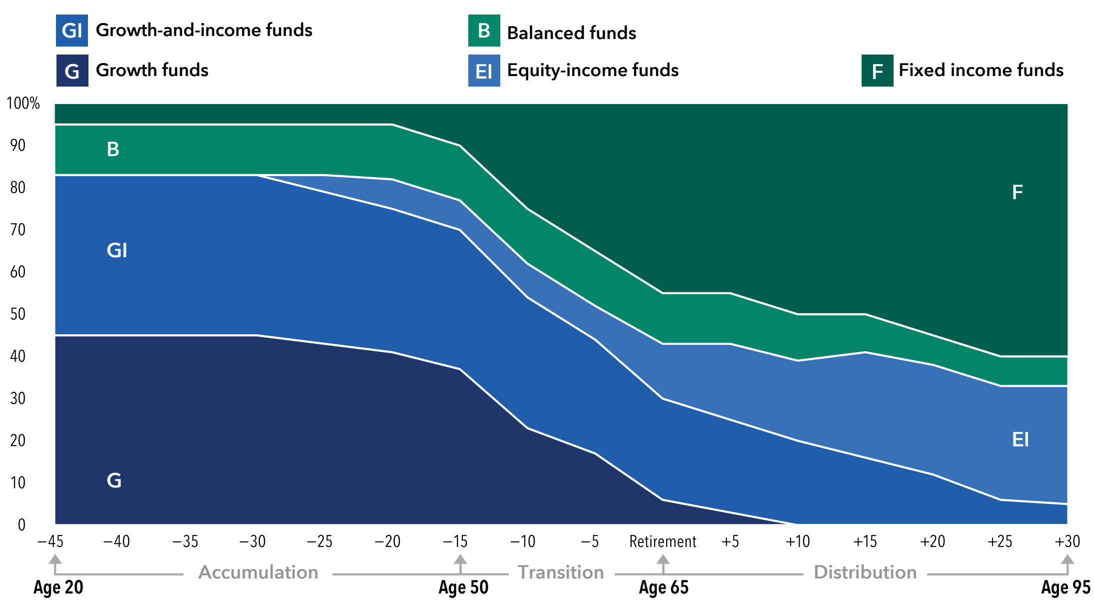
Your plan's target date series can be critical to participants' success. At the core of Morgan Stanley's 3(38) menu is the American Funds Target Date Retirement Series®, designed to help your employees build and preserve wealth with a well-designed glide path that shifts to help meet participants' needs.

Manage longevity risk

Capital Group's target date approach gradually **shifts the types of equities** in the funds from growth-oriented equities to income-oriented equities.

Mitigate market risk

A growing emphasis on dividends helps participants manage market risk while seeking to help cover the cost of living in retirement.



The target allocations shown are as of 12/31/25 and are subject to the oversight committee's discretion. The investment adviser anticipates assets will be invested within a range that deviates no more than 10% above or below the allocations shown in the prospectus. Underlying funds may be added or removed during the year. Visit capitalgroup.com for current allocations.

93%

of plans used a target date fund as their plan's qualified default investment alternative (QDIA)

Source: Callan Institute, 2025 Defined Contribution Trends Survey.

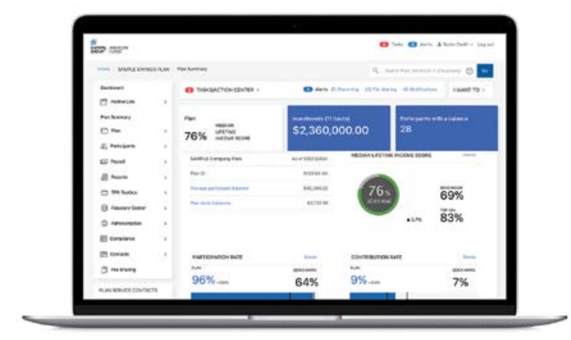
Although the target date portfolios are managed for investors on a projected retirement time frame, the allocation strategy does not guarantee that investors' goals will be met. Investment professionals manage the portfolio, moving it from a more growth-oriented strategy to a more income-oriented focus as the target date gets closer. The target date is the year that corresponds roughly to the year in which an investor is assumed to retire and begin taking withdrawals.

Plan experience

Manage your plan efficiently with **helpful online tools**

PlanPremier's robust plan sponsor website makes it easy to effectively and efficiently manage your plan – and help monitor if your participants are on track.

- Monitor the health of your plan with an interactive dashboard
- Access customized plan review and cost reports
- Submit contributions and send notices electronically
- Facilitate participant distribution kits
- Review and approve participant loans and distributions
- Get notifications of important messages and tasks



Plan sponsor website
For illustration purposes only.

Try the plan sponsor website at **capitalgroup.com/demoPP**

Make plan administration **simple**

Capital Group has automated options for many key tasks, allowing you to spend more time on your business and less time on administration.

Payroll integration

Our system connects with many payroll providers to simplify contributions and help protect sensitive payroll information.

Employee tracking

We keep track of key details including participant eligibility, beneficiaries, deferrals and vesting.

Notice delivery

We can generate and customize a range of notices for your plan – and deliver them by email for free.

Small balance force-outs

Our automated mandatory distribution service handles the small balances former employees leave behind.

Plan experience

Enrollment is simple for your employees – and you

PlanPremier includes flexible online enrollment options and a customized educational website, making the enrollment process simple for plan sponsors and participants alike.

Get employees started in four simple steps

1 Capital Group **automatically tracks** and **notifies eligible employees** for you.

2 Employees can visit a **customized educational website** with **direct access to enrollment.**

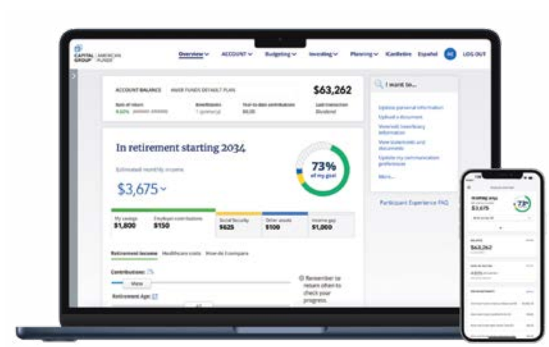
3 Enrollment is **available online** or on the **mobile app.**

4 A **one-step, Quick enroll feature** lets participants get **started quickly** online or on the app.

Provide participants with **powerful tools for saving**

PlanPremier's interactive participant resources – including Spanish-language versions of the website, mobile app, statements and other materials – help your employees think about their savings differently and effectively gauge their progress.

- Enroll easily through website or mobile app
- Review plan options on custom enrollment site
- Access account on the go with mobile app
- Manage contributions and investments
- Track savings progress and projected income
- Submit withdrawal requests electronically



Plan participant website and mobile app
For illustration purposes only.

Pricing

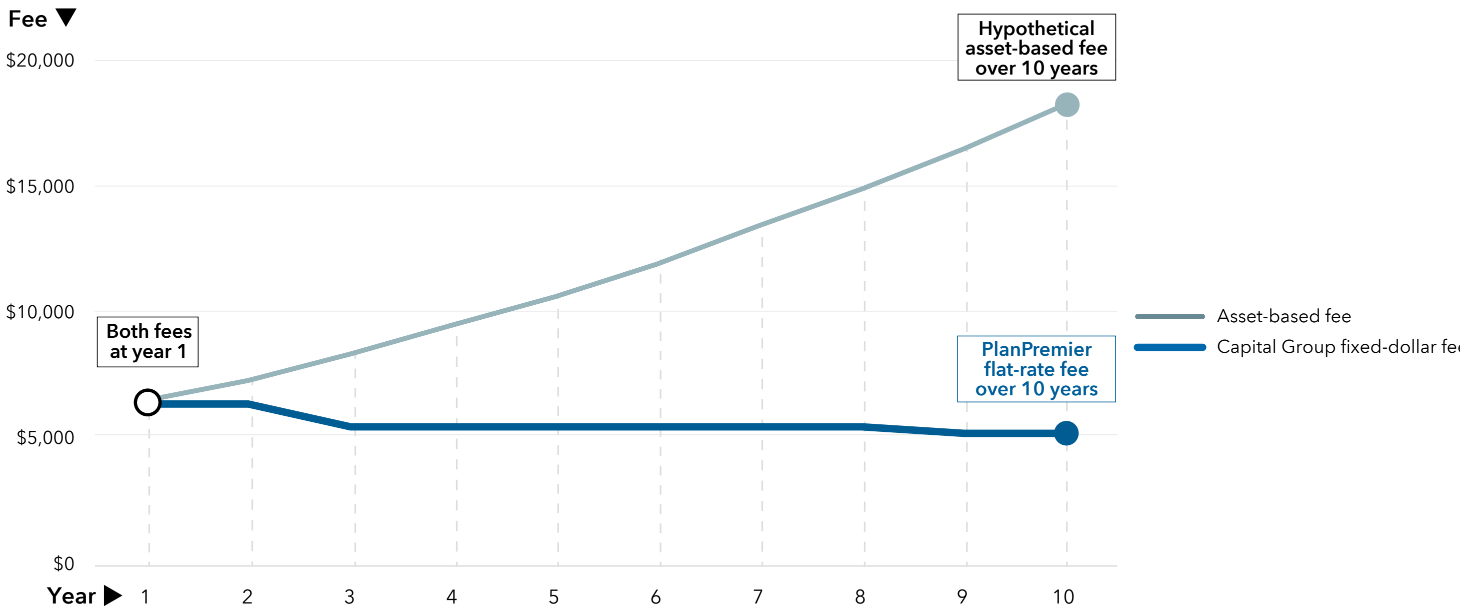
Coming soon: Enhanced pricing starting in 2027

The pricing for PlanPremier shown below will take effect on January 1, 2027. Use this QR code or visit **capitalgroup.com/planpremier-pricing** for more information, including the current pricing that applies through 2026.

Transparent pricing that offers better value over time

PlanPremier's fixed-dollar approach to pricing is based on the number of plan participants, not plan assets – so recordkeeping costs don't increase as plan assets grow. In fact, with plan asset discounts, recordkeeping costs may decline over time.

The advantage of fixed-dollar pricing



The PlanPremier-TPA recordkeeping fee is based on a plan with $4.5 million in assets and 60 participants. The annual plan fee is $1,800. The per-participant fee is $75, which includes a $10 discount for using a proprietary default investment option. Discounts on the per-participant fee have been applied when plan assets reach certain levels – a $15 discount when assets surpass $5 million in year 3 and an $18 discount when assets surpass $10 million in year 9.
The hypothetical asset-based fee starts at the same level as the PlanPremier-TPA fee in the first year ($6,300, or 0.14% of assets) and applies the same 0.14% rate to plan assets with plan contributions of $300,000 and a growth rate of 8% added at the end of each year starting with year 2.

PlanPremier-TPA pricing

With PlanPremier, your recordkeeping fee is determined solely based on the number of participants with account balances in the plan – and includes the cost of administrative services from Capital Group. Actual fees paid by the plan depend on factors including applicable financial professional compensation, as well as optional features.

Annual recordkeeping fees

Participants with account balances	PlanPremier-TPA plan fee	Plus a per-participant fee
1–10	$3,300	$85 per participant (before available discounts)
11–25	$2,800	
26–45	$2,200	
46–300	$1,800	
301 or more	$1,600	

Available fee discounts		Discount per participant
Plan menu	Proprietary default investment	-$10
Plan assets	$5 million to less than $10 million	-$15
	$10 million to less than $25 million	-$18
	$25 million to less than $50 million	-$21
	$50 million or more	-$25
Plan design features	Automatic enrollment at 6% or more*	-$2
	Online enrollment and deferral tracking	-$1

* Eligibility for this discount may depend on how automatic enrollment is applied across the plan population.

Next steps

Morgan Stanley

CAPITAL GROUP®

It's simple to get started

		Action taken	Capital Group	TPA	Financial professional	Plan sponsor	Prior recordkeeper
Days before target effective date	60	Next steps document received				•	
		Financial professional call	•		•	•	
		Welcome and plan document calls	•	•	•	•	
		Service termination letter*				•	•
	50	Plan design		•		•	
		Plan setup	•				
	55-40	Participant education	•		•	•	
	40-30	Prior recordkeeper communications*	•				•
	30-0	Payroll setup call (blackout begins)*	•			•	•
Days after	1-15	Final valuation (blackout ends)*	•			•	•
	15-30	Transition conference call	•			•	

* Does not apply to start-up plans.

Ready to begin?

Fill in the form below, then email this page to AFNextSteps@capitalgroup.com.

Plan name:

Plan Name Sample

Financial professional:

John Sample

TPA:

John Sample

PlanPremier-TPA

- Class R-6 shares
- Morgan Stanley 3(38) Core Market Program

○ Takeover plan ○ Startup plan

Number of participants with account balances: 0

Plan assets: $0.00

Annual compensation paid to financial professional's firm:

0 basis points on eligible assets (recovered from participant accounts)

I understand that final fees will be determined from actual plan data (total number of participants with account balances and plan assets in the recordkeeping system).

Authorized plan sponsor representative name and title

Date ______________________ Signature ______________________

About Morgan Stanley

Morgan Stanley provides workplace financial benefits designed to build financial confidence and foster loyalty – helping companies attract and retain talent. The program's end-to-end solutions support your organization at any stage of growth through a powerful combination of modern technology, insightful guidance and dedicated service.

About Capital Group

Capital Group is dedicated to optimizing the overall retirement plan experience for better participant long-term outcomes.

American Funds was the plan provider selected most often by retirement plan advisors as being reliable and inspiring confidence, according to a Cogent survey.[1]

By the numbers

6,404
defined contribution plans[2]

$419.2B
assets under management[2]

16,000
financial professionals[2]

Dedicated to investors

More than **2.7 million** plan participants count on us to pursue their retirement goals.[3]

A trusted recordkeeper

Over **68,000** businesses and their employees rely on our retirement plan recordkeeping services.[3]

A top asset manager

With more than **$3 trillion** assets under management, Capital Group is one of the world's largest investment management organizations.[3]

How can we help you?

We're dedicated to helping you build the right retirement plan for your business so your employees can get closer to achieving their retirement goals. Contact us today for more information.

Visit **capitalgroup.com** or call **(800) 421-9900**.

Footnotes/Important information:

[1] Source: Escalent, Cogent Syndicated, Retirement Plan Advisor Trends, October 2025. Methodology: 411 respondents participated in a web survey conducted September 8–19, 2025. Capital Group | American Funds received the most responses among DC plan advisors with less than $50M assets under management when asked "Which – if any – of these DC Investment managers are described by this statement …" 'Is reliable' 'and 'Inspires confidence' (Core Brand Attributes – Tier 1). Capital Group has provided input on some of the questions to be included in Cogent surveys over time. Additionally, Capital Group made a subscription investment to Cogent Syndicated to access a detailed version of the Retirement Plan Advisor Trends report.

[2] Source: Morgan Stanley internal data as of December 31, 2025.

[3] As of 12/31/25. Participants in Capital Group 401(k), 403(b), SEP IRA and SIMPLE IRA plans. Number of businesses in proprietary recordkeeping solutions.

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the mutual fund prospectuses/summary prospectuses, which can be obtained from a financial professional, and should be read carefully before investing.

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Capital Client Group, Inc.

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