



Sponsoring a retirement plan becomes simplified with RecordkeeperDirect Integrated. Combining the extensive capabilities of two providers, we've integrated retirement plan services into a seamless experience. You and your clients could benefit from important features and flexibility that streamline operations, including:

- **Recordkeeping and investments** by Capital Group
- **Plan administration** by Cetera Retirement Plan Specialists, operating as a plan fiduciary†
- **Investment selections and monitoring** by Cetera Investment Fiduciary Manager, operating as an investment fiduciary†
- **Plan reviews and employee education** by Cetera Financial Group



#### RecordkeeperDirect Integrated

- ✓ **Right-touch support** for you and your plan sponsor clients
- ✓ **Integrated suite** of investments, recordkeeping, administration and fiduciary services
- ✓ **Retirement-focused target date series** from Capital Group's suite of American Funds®
- ✓ **Easy enrollment and engaging education** for participants
- ✓ **Great alternative to mandatory [state-sponsored retirement plans](#)**
- ✓ **Tax credits for startup plans** – see [eligibility requirements](#)

#### Build your retirement plan practice while exceeding the expectations of small business clients

RecordkeeperDirect Integrated seeks to connect excellence in strategic investments, recordkeeping, fiduciary support and performance monitoring for a carefully crafted plan experience that is rewarding for your clients, plan participants and your practice alike.

#### A simplified retirement plan solution

RecordkeeperDirect Integrated was specifically designed to meet the needs of small business clients by making it easy to offer a retirement plan to their employees – one that brings together the essential components of a quality plan into a single, convenient, ready-made solution.

#### Get started with a client-ready proposal

We'll help you build the right retirement plan for your client. Call **(888) 777-1579** for your client-ready proposal.

Footnote/Important information:

† Plan sponsors retain certain fiduciary responsibilities not delegated to Cetera, including the selection and monitoring of services provided by Cetera. Plan sponsors are also responsible for reviewing any agreements between the plan sponsor and Cetera.

**Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.**

# How can we help you?

We're dedicated to helping you build the right retirement plan for all of your clients. Contact us today for more information.

 Visit [capitalgroup.com](https://capitalgroup.com) or call (888) 777-1579.

## About Capital Group

Capital Group is dedicated to optimizing the overall retirement plan experience for better participant long-term outcomes. Among retirement plan advisors who manage under \$50 million in plan assets, Capital Group was the plan provider selected most often with the following attributes important to financial professionals<sup>1</sup>:

Inspires confidence

Best-in-class target date solution

A company I trust



### Dedicated to investors

More than **2.7 million** plan participants count on us to pursue their retirement goals.<sup>2</sup>



### A trusted recordkeeper

Over **68,000** businesses and their employees rely on our retirement plan recordkeeping services.<sup>2</sup>



### A top asset manager

With more than **\$3 trillion** assets under management, Capital Group is one of the world's largest investment management organizations.<sup>2</sup>

Footnotes/Important information:

<sup>1</sup> Escalent, Cogent Syndicated, Retirement Plan Advisor Trends,™ October 2025. Methodology: 411 respondents participated in a web survey conducted September 8-19, 2025. For "Ownership" of Core Brand Attributes - Tier 1, among 184 financial advisors managing less than \$50 million in defined contribution (DC) assets under management (AUM), Capital Group was the plan provider selected most often in response to the question: "Which – if any – of these DC plans providers are described by this statement ... 'Is a company I trust'." For "Ownership" of Core Brand Attributes – Tier 3, Capital Group was selected most often for the categories 'Inspires confidence' and 'Best-in-class target date solutions.'

<sup>2</sup> 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.

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

Although the target date portfolios are managed for investors on a projected retirement date time frame, the allocation strategy does not guarantee that investors' retirement 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. Investment professionals continue to manage each portfolio for approximately 30 years after it reaches its target date.

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