RecordkeeperDirect® Integrated

Your push-button retirement plan solution

Easy does it – let your plan work for you, not the other way around

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 business could benefit from important features and flexibility that streamline operations, including:

- **Recordkeeping and investments** by Capital Group
- **Plan administration** by Cetera Retirement Plan Specialist, 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

- ☑ **Administrative relief** from the obligations of sponsoring a retirement plan
- ☑ **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
- ☑ **Straightforward** pricing
- ☑ **Tax credits for startup plans** – see eligibility requirements

Easy for you, effective for your employees

Reduce the worry and burden of sponsoring a retirement plan with RecordkeeperDirect Integrated. We've already assembled most essential services – simplifying your role as a plan sponsor while seeking to enhance employees' financial future.†

Improve your employees' retirement readiness

RecordkeeperDirect Integrated offers employees a digital enrollment experience along with engagement and educational programs that can help your workforce save and invest for their future.

Talk with your Cetera professional today

Let us show you how **RecordkeeperDirect Integrated** can help offer you a high-quality retirement plan.

Footnote/Important information:

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

About Capital Group

Capital Group is dedicated to optimizing the overall retirement plan experience for better participant long-term outcomes. Capital Group was among the plan providers selected most often for the following attributes important to plan sponsors[1]:

- ☑ Inspires confidence
- ☑ A company I trust
- ☑ Best-in-class target date solutions
- ☑ Best-in-class plan sponsor and participant service and support

Dedicated to investors

More than **2.7 million** plan participants count on us to pursue their retirement goals.[2]

A trusted recordkeeper

Over **68,000** businesses and their employees rely on our retirement plan recordkeeping services.[2]

A top asset manager

With more than **$3 trillion** assets under management, Capital Group is one of the world's largest investment management organizations.[2]

Footnotes/Important information:

[1] 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', "Best-in-class plan sponsor service and support', 'Best-in-class participant service and support' and 'Best-in-class target date solutions.'

[2] 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 fund prospectuses and summary prospectuses, which can be obtained from a financial professional, and should be read carefully before investing.

This content, developed by Capital Group, home of American Funds, should not be used as a primary basis for investment decisions and is not intended to serve as impartial investment or fiduciary advice.

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.

Capital Client Group, Inc.