

A simple guide to **selling retirement plans**

Prospecting for retirement plan business doesn't have to be difficult and time-consuming. With the right process, tools and support, growing your business may be easier than you might think.

We're with you from start to finish

You don't have to be a retirement plan expert to earn more plans. Capital Group has developed an easy-to-follow four-step process, along with useful resources, designed to help you turn retirement plan prospects into clients. You can access the resources with the QR codes provided or by calling us at **(888) 777-1579**.

Step: ①—②—③—④ **Find promising prospects**

Prospective clients can be found in many ways – through existing clients, personal relationships, everyday contacts and centers of influence. Exploring these “bridges to new business” may be an effective way to discover potential retirement plan prospects.

You can also use a Department of Labor database at no charge to search Form 5500s for plan data at efast.dol.gov. You can search key information – such as plan assets, fees, location, asset mix and key contacts – to find out more about prospective clients.

Resource: How to find prospects from people you may already know.



Resource: How to use Form 5500s to find plans with room for improvement.



Step: ①—②—③—④ **Call prospects and collect more plan information**

Call the key contacts of any promising plans you've identified and ask them what they like and don't like about their current plan. Discussing areas of concern – such as fees, investments and services – may prompt plan sponsors to consider accepting your help in changing their plan.

Plan information that will be useful, if not already available:

- **General plan data** – such as plan assets, number of participants, and annual contributions – to help size and price the plan.
- **Plan costs** – including fees the sponsor pays for recordkeeping and administrative services, and investment charges outside of fund expenses.
- **A list of current plan investments** – and the amount in each – to help determine if the plan menu is meeting plan and participant needs.

Resource: See what questions to ask prospective clients when establishing contact.



Resource: Use this worksheet to get key data when talking to potential clients.



Here's how you might frame the initial conversation:

“I wanted to ask you about your company retirement plan. Are you completely satisfied with it? Do you have any concerns? I'd welcome the opportunity to see if I can find a solution that has lower costs and may better meet your needs.

“You may have or be able to access a plan document with useful but non-sensitive plan-level information – such as a fee disclosure document or plan review.
 (See next page for a list of document names from different plan providers.)

“With this information, I'll be able to show you a customized report (see step 3 on next page) that can help you compare plan features and providers, benchmark fees, and see if there's a solution that might be a better value.”

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

Plan documents to request

Depending on the plan's current recordkeeper, the following documents include key plan-level information:

Capital Group | American Funds: Participant Fee Disclosure document and the recordkeeping services agreement

ADP: Compensation and Fee Disclosure Document

Ascensus: Disclosure of Services and Fees

Empower Retirement: Plan Fee Disclosure for Plan Fiduciaries

Fidelity: Statement of Services and Compensation

John Hancock: Plan Review

Lincoln: Annual Plan Review

Nationwide: Fee Disclosure 404(a)(5) Statement

Paychex: Retirement Plan Fee Disclosure and a recent monthly invoice

Principal: Retirement Plan Fee Summary

Transamerica: Fee Disclosure Document

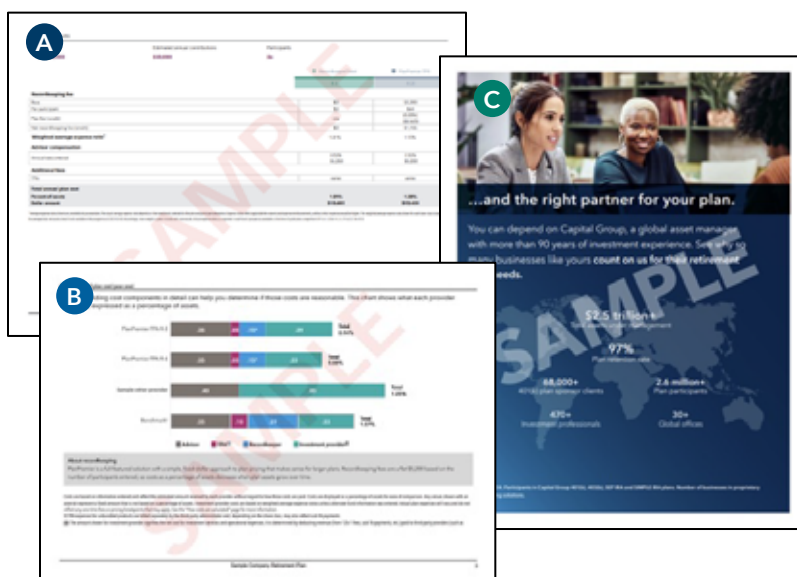
Voya Financial: Summary of Investment Expenses and Indirect Compensation

This information is believed to be current as of March 2026 based on examples reviewed by Capital Group.

Step: ① ② ③ ④ Request/create customized reports from Capital Group

With the plan data you gather, Capital Group can help you customize reports for each prospect, including:

- A Estimated fee quotes** for a quick look at plan costs of appropriate Capital Group solutions.
- B Detailed illustrations** with in-depth expense comparisons of Capital Group solutions, other recordkeepers and benchmarks; a list of plan features and more.
- C Detailed pricing proposals** for final presentations with rundowns on plan investments, services and pricing.



Call (888) 777-1579 to have Capital Group run reports for you, or use our comprehensive **Retirement Planalyzer®** tool to generate them on your own at capitalgroup.com/planalyzer (home office approval required).



Retirement Planalyzer

Step: ① ② ③ ④ Meet with the prospect

It's time to use the knowledge and resources you've gathered to advocate for the plan and suggest a plan solution that might be a better fit. You may be surprised to find that some sponsors may ask for a meeting before you have a chance to set one up, especially if they've realized that less expensive plans may be available.

But before you set a date, call Capital Group retirement plan sales support at (888) 777-1579. An experienced team of professionals is ready to help you acquire your next plan.

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