CAPITAL GROUP®

American Funds®

Retirement plan services

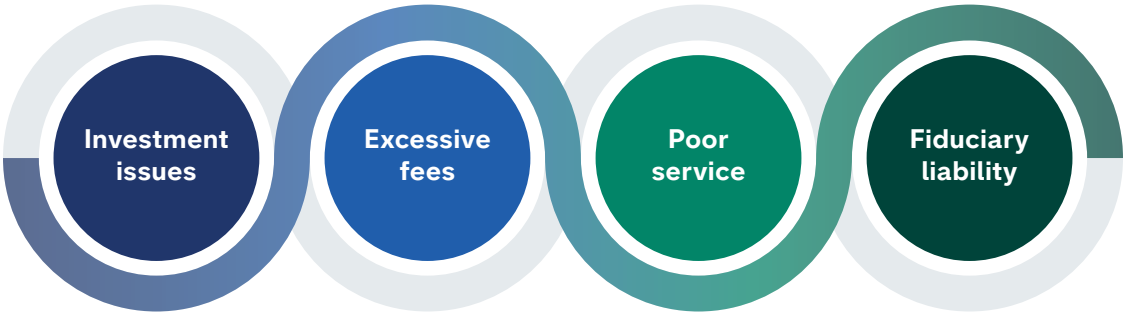
Establishing contact with prospective retirement plan clients

Open the door to new retirement plan business

Once you identify a prospective client, it's time to establish contact. Successful financial professionals do this by having a comfortable, consultative conversation that outlines your desire to help them and seeks to uncover an area of need.

Probe common drivers of change

Every year, a meaningful number of plan sponsors consider switching retirement plans. Common drivers of change are dissatisfaction in one or more critical areas:



Investment issues

Common desires:

- Target date funds
- Better or lower cost investments
- Greater investment flexibility
- To help participants create a diversified portfolio

Ask your contact:

Q: Do your participants find it difficult to select investments?

If the answer is "yes," you can raise the topic of target date funds.

Or, if they already have a target date series:

Q: What criteria did you use to select your target date series?

To help, you can offer to evaluate the plan's target date series. With Target Date ProView, you can create a client-ready report that uses Morningstar® data to compare your choice of series — visit capitalgroup.com/proview.

Excessive fees

Common desires:

- Lower cost retirement plan solution
- Good value for the cost of the plan
- Competitive fees and expenses

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

Ask your contact:
Q: Do you and your employees fully understand what you're paying for your retirement plan?
If the client is unsure, you can offer to benchmark the plan. Call Capital Group for assistance, or use our Retirement Planalyzer® on capitalgroup.com/planalyzer (login required).

Poor service

Common desires:
- Personal plan sponsor support
- Recordkeeping systems that make the plan sponsor's job easier
- Participant enrollment and education
- Plan design features (loans, Roth option, auto-enrollment, auto-escalation, etc.)

Ask your contact:
Q: On a scale from 1 to 10, how would you rate the level of service your plan receives?

Follow-up:
Q: What would it take for your current financial professional to receive a perfect 10?
The answer you receive may expose a value or service you can offer that the plan hasn't been receiving to date.

Fiduciary liability

Common desires:
- Better understanding of their duties as a plan fiduciary
- To reduce the potential for liability
- Assistance choosing and monitoring investments
- Assistance in determining whether plan costs are reasonable

Ask your contact:
Q: Have you ever been concerned that your plan could be a liability from a fiduciary standpoint?
If this is a concern for the plan sponsor, let them know that you can recommend a retirement plan provider who can offer some assistance.
Capital Group makes available:
- "Meeting your fiduciary responsibilities," a single sheet for fiduciaries in defined contribution plans that can be ordered at capitalgroup.com/advisor.
- A way to benchmark plan costs using our Retirement Planalyzer. For assistance, call Capital Group or visit capitalgroup.com/planalyzer (login required).

Capital Group can help you.
For additional information on how to prospect and sell retirement plans, call us at **(800) 421-9900** or visit **capitalgroup.com/401k (login required)**.

Although 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.

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