



RecordkeeperDirect®

Installation Kit for Plans With Fee-Based Financial Professionals

Use this kit if you and your financial professional have entered into a fee-based arrangement through an advisory/consulting agreement. A fee-based arrangement is one where the financial professional is being compensated directly by you, the plan sponsor, or through payments from plan assets (e.g., participant fee debiting or payments from a plan expense/recapture account). If your financial professional is commission-based (i.e., receives 12b-1 compensation through a broker/dealer firm), complete the *Installation Kit for Plans With Commission-Based Financial Professionals*.

Required:

We will begin plan installation **only** when these documents have been received together in good order.

1. **Retirement Plan Specifications Part 1 of 2** with the required signature. This form should be completed with the financial professional.
2. **Retirement Plan Specifications Part 2 of 2** — This form should be completed with the third-party administrator (TPA).
3. **Recordkeeping Services Agreement** with required signatures. This agreement contains all information that is required under Section 408(b)(2) of ERISA.

Important: For applicable installation, recordkeeping and custodial fees, read Exhibit B of the *RecordkeeperDirect Recordkeeping Services Agreement*.

For 403(b) plans only:

4. **403(b) Custodial Agreement** signed by an authorized signer of the plan.

Optional:

5. **Trust Agreement** signed by an authorized signer of the plan.

Notes:

- This agreement is required **only** if Capital Bank and Trust Company will be the plan trustee. It must be submitted along with items 1-3.
- This agreement does not apply to 403(b) plans.

6. **Fee Disclosure Customization Request** — Use this form to customize fee disclosure documents.
7. **Automatic Rollover IRA Employer Agreement** signed by an authorized signer of the plan. This agreement allows authorized signers to direct us to roll applicable terminated participant account balances to American Funds IRAs on an as-needed basis.

Leave the paper forms behind — try Plan manager.

Did you know that you can set up a RecordkeeperDirect plan entirely online?

Go to www.capitalgroup.com/planmanager to learn more.

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The financial professional should complete this form with the plan sponsor and, where appropriate, with information from the third-party administrator (TPA).

1 Employer (plan sponsor)

Employer/company name _____ -
EIN

Address (physical address required — **no P.O. boxes**) _____ City _____ State _____ ZIP _____

Mailing address (if different from above) _____ City _____ State _____ ZIP _____

2 Trustee, authorized signer and plan contact information

Identify all plan contacts and their respective roles below. The primary contact should be listed first. The primary contact will be listed in enrollment materials, and is the individual we will contact if there are general questions about the administration of the plan.

Trustee: Trustees are named in the plan or trust document and are also authorized signers. Trustees are authorized to provide employer instructions.

Authorized signer (non-trustee): Although not named as trustees in the plan or trust document, authorized signers are also authorized to provide employer instructions.

Plan contact (non-authorized signer): Plan contacts may view and discuss plan-related information with Capital Group, but are not allowed to update plan information or authorize participant transactions.

1. _____ Last _____ Contact title _____
 _____ () _____ Ext. _____
 Email address _____ Daytime phone _____
 Contact role (Select only one): Trustee Authorized signer (non-trustee) Plan contact (non-authorized signer)

2. _____ Last _____ Contact title _____
 _____ () _____ Ext. _____
 Email address _____ Daytime phone _____
 Contact role (Select only one): Trustee Authorized signer (non-trustee) Plan contact (non-authorized signer)

3. _____ Last _____ Contact title _____
 _____ () _____ Ext. _____
 Email address _____ Daytime phone _____
 Contact role (Select only one): Trustee Authorized signer (non-trustee) Plan contact (non-authorized signer)

2 Trustee, authorized signer and plan contact information

(continued)

4. _____
 First name Last Contact title

 () Ext.
 Email address Daytime phone
 Contact role (Select only one): Trustee Authorized signer (non-trustee) Plan contact (non-authorized signer)

Alert/notification contacts. Automated email notifications are sent when there are important plan updates or action is required from the employer (e.g., payroll change notifications, distribution and loan requests requiring approval, projected eligibility notifications, etc.).

Important: A maximum of three alert/notification contacts are allowed per plan across all notification types (e.g., payroll change notifications, distribution and loan requests requiring approval, projected eligibility notifications, etc.). All individuals must be contacts listed above and at least one individual must be a trustee or authorized signer.

1. _____
 First name of trustee, authorized signer or plan contact Last

2. _____
 First name of trustee, authorized signer or plan contact Last

3. _____
 First name of trustee, authorized signer or plan contact Last

3 Investment options

Capital Group's RecordkeeperDirect program gives you access to a full complement of American Funds. For an additional fee, the Fund Flexibility service provides access to additional investment offerings from other fund families.

Important: Refer to Exhibit B of the *Recordkeeping Services Agreement* included with this kit for information about the applicable recordkeeping fees.

Indicate your investment options selection:

- A. **American Funds only.** The plan will offer an investment lineup comprised of American Funds investment options only. This option is required for plans using the R-2 investment platform.
- B. **Fund Flexibility** (not available for plans using the R-2 investment platform). The plan will offer an investment lineup comprised of American Funds and non-American Funds.

Note: The investment options available differ depending on the investment platform. If the plan does not use the American Funds Target Date Retirement Series® as the plan's default investment option (and, if the plan is transferring from another recordkeeper and does not select the "Target Date Retirement Series transfer/conversion" method in Section 9-B), then 60% of the plan's investment options must be American Funds.

4 Investment platform and financial professional fee payments

Complete **A** or **B** to indicate the investment platform you and your financial professional have determined is appropriate for your plan. Commission-based financial professionals receiving 12b-1 compensation through a broker-dealer should complete the RecordkeeperDirect Installation Kit for Plans With Commission-Based Financial Professionals.

Notes:

- Ongoing payments are valid until we receive instructions to modify/discontinue the payments or there is a change to the plan's financial professional firm.
- For information about how fee recovery calculations are adjusted for partial quarters, call us at **(800) 421-6019**.

A. Commissionable investment platform (using compensation recapture)

The compensation otherwise payable to the plan's financial professional will be deposited into a plan expense account established to hold certain payments generated from plan investment options and should be used to pay reasonable plan expenses or allocated to participant accounts. The plan expense account will be invested in the money market fund.

1. Investment platform selection R-2* (75 basis points) R-3 (50 basis points) R-4 (25 basis points)

*This option is not available for plans enrolling in Fund Flexibility.

2. Financial professional fee payments

Fee amount: Indicate the fee that should be recovered from the plan expense account.

Entry is required. If no fee is to be recovered, enter zero.

Basis points _____ (annual rate). Provide basis points in whole numbers (e.g., 50 basis points = 0.50% annually). The adjusted quarterly rate will be multiplied by the average daily balance of plan assets on the recordkeeping system during the calendar quarter.

OR

Dollar amount \$ _____ (annual amount).

Note: Fees will be paid from the plan expense account following each calendar quarter once the plan has been funded. If the plan expense account has insufficient funds at the time of payment, the remaining amount will be taken from participant accounts on a pro rata basis (based on their account balances on the day the recovery is processed).

B. Fee-based investment platform

1. Investment platform selection R-5E (No compensation paid) R-6 (No compensation paid)

2. Financial professional fee payments. Indicate the amount that should be recovered from participant accounts.

Entry is required; if no fee is to be recovered, enter zero.

Basis points _____ (annual rate). Provide basis points in whole numbers (e.g., 50 basis points = 0.50% annually). The adjusted quarterly rate will be multiplied by the average daily balance of plan assets on the recordkeeping system during the calendar quarter. The resulting amount will be divided proportionally among participants in the plan based on their account balances on the day the recovery is processed.

Flat dollar amount per plan (assessed pro rata) \$ _____ (annual amount). Amount specified will be divided proportionally among the participants in the plan based on their account balances on the day the recovery is processed.

Flat dollar amount per plan (assessed per capita) \$ _____ (annual amount). Amount specified will be divided equally among participants with balances in the plan on the day the recovery is processed. If the amount exceeds a participant account balance, the recovery will be limited to the funds available in that account.

Flat dollar amount per participant \$ _____ (annual amount). Amount specified will be taken from each participant with a balance in the plan on the day the recovery is processed. If the amount exceeds a participant account balance, the recovery will be limited to the funds available in that account.

Note: Fees will be debited from participant accounts following each calendar quarter after the plan has been funded. To disclose advisory fees in enrollment materials and fee disclosure documents, complete and attach the *Fee Disclosure Customization Request*.

5 Investment fiduciary services

Capital Group does not provide 3(21) or 3(38) fiduciary services but can accommodate any fiduciary services provider selected. Fiduciary services providers are unaffiliated with Capital Group and are solely responsible for the services they provide. Capital Group does not endorse or recommend specific fiduciary services providers and does not receive any compensation in connection with Mesirow's or Wilshire's services.

A. Will your plan use a 3(21) or 3(38) fiduciary services provider?

No (American Funds only plans: Proceed to Section 6. Fund Flexibility plans: Proceed to Section 7.)

OR

Yes (Complete B.)*

B. Indicate the name of the fiduciary services provider and the level of service to be offered:

Notes:

- If the plan is enrolling in Fund Flexibility, fiduciary services provider investment menus will vary depending on investment platform and whether 60% of the plan's investment options must be American Funds (see Section 7 for more information).
- For more information about Mesirow's and Wilshire's fiduciary services, including available investment menus, go to www.wilshire.com/client-service/capital-group and www.mesirow.com/fiduciaryresources.

1. Mesirow Fiduciary Solutions — Service level (Select one):

3(21) Elite List (American Funds only plans: Proceed to Section 6. Fund Flexibility plans: Proceed to Section 7.)

3(21) Elite List with Automatic Execution Service
(American Funds only plans: Proceed to Section 6. Fund Flexibility plans: Proceed to Section 7.)

3(38) Fund Lineup (Proceed to Section 9.)

Note: Capital Group facilitates billing for Mesirow's services and provides access to ongoing Mesirow fiduciary services reporting.

2. Wilshire Advisors, LLC — Service level (Select one):

3(21) Select List (American Funds only plans: Proceed to Section 6. Fund Flexibility plans: Proceed to Section 7.)

3(21) Fund Menu (Proceed to Section 8.)

3(38) Fund Menu (Proceed to Section 9.)

Note: Capital Group facilitates billing for Wilshire's services, notifies clients when a fund in their investment lineup loses fiduciary coverage and provides access to ongoing Wilshire fiduciary services reporting.

3. Other (Supply name of fiduciary services provider): _____

Service level (Select one):

3(21) investment advisor (American Funds only plans: Proceed to Section 6. Fund Flexibility plans: Proceed to Section 7.)

3(38) investment manager (American Funds only plans: Proceed to Section 6. Fund Flexibility plans: Proceed to Section 7.)

Note: Upon request, Capital Group can debit plan assets to pay fiduciary services provider fees. We can also take direction from a 3(38) provider to change the plan's investment lineup.

Footnote:

*A Mesirow services agreement, Wilshire services agreement or *Fiduciary Services Provider Authorization* form is required. To obtain an agreement or form, call us at **(800) 421-9900**.

6 Fund selection — American Funds only

Select up to a maximum of 25 funds. If using a fiduciary services provider, review your provider's investment recommendations before completing this section. Regardless of your selections, the plan forfeiture account will use the money market fund.

Note: Complete this section if you selected "American Funds only" in Section 3. If you selected "Fund Flexibility," proceed to Section 7.

Target date series

American Funds Target Date Retirement Series®

The target date series is composed of 13 funds, each with a retirement date ranging from 2010 to 2070 in five-year increments. The target date series is considered one investment option for the purpose of the 25-fund limit. The American Funds Target Date Retirement Series meets the Department of Labor's requirements for a Qualified Default Investment Alternative (QDIA) under the Pension Protection Act of 2006. **By selecting the American Funds Target Date Retirement Series, you direct us to automatically add new funds within the series to your plan investment options as the funds become available.**

Portfolio series

American Funds Global Growth Portfolio (XX55)

American Funds Growth Portfolio (XX53)

American Funds Growth and Income Portfolio (XX51)

American Funds Moderate Growth and Income Portfolio (XX50)

American Funds Conservative Growth and Income Portfolio (XX47)

American Funds Preservation Portfolio (XX45)

Retirement income portfolio series

American Funds Retirement Income Portfolio — Enhanced (XX111)

American Funds Retirement Income Portfolio — Moderate (XX110)

American Funds Retirement Income Portfolio — Conservative (XX109)

Growth

American Funds' AMCAP Fund® (XX02)

American Funds' EUPAC Fund™ (XX16)

American Funds Global Insight Fund (XX122)

American Funds International Vantage Fund (XX123)

American Funds' New Perspective Fund® (XX07)

American Funds' New World Fund® (XX36)

American Funds' SMALLCAP World Fund® (XX35)

American Funds' The Growth Fund of America® (XX05)

American Funds' The New Economy Fund® (XX14)

Growth-and-income

American Funds' American Mutual Fund® (XX03)

American Funds' Capital World Growth and Income Fund® (XX33)

American Funds Developing World Growth and Income Fund (XX100)

American Funds' Fundamental Investors® (XX10)

American Funds' International Growth and Income Fund (XX34)

American Funds' The Investment Company of America® (XX04)

American Funds' Washington Mutual Investors Fund (XX01)

Equity-income

American Funds' Capital Income Builder® (XX12)

American Funds' The Income Fund of America® (XX06)

Balanced

American Funds' American Balanced Fund® (XX11)

American Funds Global Balanced Fund (XX37)

Bond

American Funds' American High-Income Trust® (XX21)

American Funds' Capital World Bond Fund® (XX31)

American Funds Core Plus Bond Fund (XX410)

American Funds Corporate Bond Fund® (XX32)

American Funds Emerging Markets Bond Fund® (XX114)

American Funds Inflation Linked Bond Fund® (XX60)

American Funds' Intermediate Bond Fund of America® (XX23)

American Funds Mortgage Fund® (XX42)

American Funds Multi-Sector Income Fund (XX126)

American Funds' Short-Term Bond Fund of America® (XX48)

American Funds Strategic Bond Fund (XX112)

American Funds' The Bond Fund of America® (XX08)

American Funds' U.S. Government Securities Fund® (XX22)

Capital preservation

American Funds U.S. Government Money Market Fund (XX59)

7 Fund selection — Fund Flexibility

Select up to a maximum of 25 funds. If using a fiduciary services provider, review your provider's investment recommendations before completing this section. Regardless of your selections, the plan forfeiture account will use the money market fund.

If you selected "Fund Flexibility" in Section 3, complete the appropriate subsection below based on the investment platform elected in Section 4.

Notes:

- If the plan does not use the American Funds Target Date Retirement Series as the plan's default investment option (and, if the plan is transferring from another recordkeeper and does not select the "Target Date Retirement Series transfer/conversion" method in Section 9-B), then 60% of the plan's investment options must be American Funds.
- Depending on the investment platform selected, the available investment options make 12b-1 and/or sub-transfer agency payments. Certain investment options make payments in excess of the amounts described in Exhibit C of the *RecordkeeperDirect Recordkeeping Services Agreement* included with this kit. These excess amounts will be deposited into an unallocated plan expense account. A chart is posted at www.capitalgroup.com/rkdiop, which reflects the investment options available for each investment platform, the total 12b-1 and/or sub-transfer agency payments amounts paid by each available investment option, and the amount deposited into an unallocated plan expense account.
- All Capital Group trademarks mentioned are owned by The Capital Group Companies, Inc., an affiliated company or fund. All other company and product names mentioned are property of their respective companies.

R-3 investment platform

Target date series

American Funds Target Date Retirement Series®

The target date series is composed of 13 funds, each with a retirement date ranging from 2010 to 2070 in five-year increments. The target date series is considered one investment option for the purpose of the 25-fund limit and 60% requirement. The American Funds Target Date Retirement Series meets the Department of Labor's requirements for a Qualified Default Investment Alternative (QDIA) under the Pension Protection Act of 2006. **By selecting the American Funds Target Date Retirement Series, you direct us to automatically add new funds within the series to your plan investment options as the funds become available.**

Portfolio series

- American Funds Global Growth Portfolio (XX55)
- American Funds Growth Portfolio (XX53)
- American Funds Growth and Income Portfolio (XX51)
- American Funds Moderate Growth and Income Portfolio (XX50)
- American Funds Conservative Growth and Income Portfolio (XX47)
- American Funds Preservation Portfolio (XX45)

Retirement income portfolio series

- American Funds Retirement Income Portfolio — Enhanced (XX111)
- American Funds Retirement Income Portfolio — Moderate (XX110)
- American Funds Retirement Income Portfolio — Conservative (XX109)

Footnotes:

*This investment option is closed to new investors. You may only select this investment option if the plan is transferring from another recordkeeper and the investment option is part of the plan's current investment lineup.

† This investment option makes excess 12b-1 and/or sub-transfer agency payments that will be deposited into an unallocated plan expense account.

Growth

- American Century Real Estate R[†] (AREWX)
- American Funds' AMCAP Fund® (XX02)
- American Funds' EUPAC Fund™ (XX16)
- American Funds Global Insight Fund (XX122)
- American Funds International Vantage Fund (XX123)
- American Funds' New Perspective Fund® (XX07)
- American Funds' New World Fund® (XX36)
- American Funds' SMALLCAP World Fund® (XX35)
- American Funds' The Growth Fund of America® (XX05)
- American Funds' The New Economy Fund® (XX14)
- BlackRock Advantage International R[†] (BGORX)
- BlackRock Advantage Small Cap Gr R[†] (BSGRX)
- Clearbridge International Growth R[†] (LMGRX)
- Columbia Overseas Value R[†] (COVUX)
- Hartford MidCap R3[†] (HFMRX)
- Hartford Schroders Intl Multi-Cp Val R3[†] (HFYRX)
- JPMorgan Large Cap Growth R2[†] (JLGZX)
- JPMorgan Small Cap Equity R2[†] (JSEZX)
- MFS Blended Research Intl Eq R2* (BRXSX)
- Neuberger Real Estate Class R3 (NRERX)
- Royce Small-Cap Total Return R[†] (RTRRX)

Continued on next page

7 Fund selection — Fund Flexibility

(continued)

R-3 investment platform (continued)

Growth-and-income

- American Funds' American Mutual Fund® (XX03)
- American Funds' Capital World Growth and Income Fund® (XX33)
- American Funds Developing World Growth and Income Fund (XX100)
- American Funds' Fundamental Investors® (XX10)
- American Funds' International Growth and Income Fund (XX34)
- American Funds' The Investment Company of America® (XX04)
- American Funds' Washington Mutual Investors Fund (XX01)
- Federated Hermes Max-Cap Index R[†] (FMXKX)
- Franklin Small Cap Value R^{††} (FVFRX)
- Invesco Equally-Wtd S&P 500 R[†] (VADRX)
- Invesco Global Real Estate R[†] (RGREX)
- JPMorgan US Equity R2[†] (JUEZX)
- JPMorgan US Small Company R2[†] (JSCZX)
- Putnam Large Cap Value R[†] (PEQRX)
- Voya MI Dynamic SMID Cap Fund R[†] (VYMXV)

Equity-income

- American Funds' Capital Income Builder® (XX12)
- American Funds' The Income Fund of America® (XX06)

Balanced

- American Funds' American Balanced Fund® (XX11)
- American Funds Global Balanced Fund (XX37)

Bond

- American Funds' American High-Income Trust® (XX21)
- American Funds' Capital World Bond Fund® (XX31)
- American Funds Core Plus Bond Fund (XX410)
- American Funds Corporate Bond Fund® (XX32)
- American Funds Emerging Markets Bond Fund® (XX114)
- American Funds Inflation Linked Bond Fund® (XX60)
- American Funds' Intermediate Bond Fund of America® (XX23)
- American Funds Mortgage Fund® (XX42)
- American Funds Multi-Sector Income Fund (XX126)
- American Funds' Short-Term Bond Fund of America® (XX48)
- American Funds Strategic Bond Fund (XX112)
- American Funds' The Bond Fund of America® (XX08)
- American Funds' U.S. Government Securities Fund® (XX22)
- BlackRock High Yield R (BHRYX)
- BlackRock Total Return R (MRCBX)
- PIMCO Commodity Real Ret Strat R (PCSRX)
- PIMCO Income R (PONRX)

Capital preservation

- American Funds U.S. Government Money Market Fund (XX59)

Footnotes:

* This investment option is closed to new investors. You may only select this investment option if the plan is transferring from another recordkeeper and the investment option is part of the plan's current investment lineup.

† This investment option makes excess 12b-1 and/or sub-transfer agency payments that will be deposited into an unallocated plan expense account.

7 Fund selection — Fund Flexibility

(continued)

R-4 investment platform

Target date series

- American Funds Target Date Retirement Series®

The target date series is composed of 13 funds, each with a retirement date ranging from 2010 to 2070 in five-year increments. The target date series is considered one investment option for the purpose of the 25-fund limit and 60% requirement. The American Funds Target Date Retirement Series meets the Department of Labor's requirements for a Qualified Default Investment Alternative (QDIA) under the Pension Protection Act of 2006. **By selecting the American Funds Target Date Retirement Series, you direct us to automatically add new funds within the series to your plan investment options as the funds become available.**

Portfolio series

- American Funds Global Growth Portfolio (XX55)
 American Funds Growth Portfolio (XX53)
 American Funds Growth and Income Portfolio (XX51)
 American Funds Moderate Growth and Income Portfolio (XX50)
 American Funds Conservative Growth and Income Portfolio (XX47)
 American Funds Preservation Portfolio (XX45)

Retirement income portfolio series

- American Funds Retirement Income Portfolio — Enhanced (XX111)
 American Funds Retirement Income Portfolio — Moderate (XX110)
 American Funds Retirement Income Portfolio — Conservative (XX109)

Growth

- American Century Real Estate A[†] (AREEX)
 American Funds' AMCAP Fund® (XX02)
 American Funds' EUPAC Fund™ (XX16)
 American Funds Global Insight Fund (XX122)
 American Funds International Vantage Fund (XX123)
 American Funds' New Perspective Fund® (XX07)
 American Funds' New World Fund® (XX36)
 American Funds' SMALLCAP World Fund® (XX35)

Growth (continued)

- American Funds' The Growth Fund of America® (XX05)
 American Funds' The New Economy Fund® (XX14)
 BlackRock Advantage Small Cap Gr Inv A[†] (CSGEX)
 BlackRock Commodity Strategies Inv A[†] (BCSAX)
 Clearbridge International Growth FI[†] (LMGFX)
 Columbia Mid Cap Index A (NTIAX)
 Columbia Overseas Value A[†] (COAVX)
 Columbia Small Cap Index A (NMSAX)
 Hartford MidCap R4[†] (HFMSX)
 Hartford Schroders Intl Multi-Cp Val R4[†] (HFYSX)
 JPMorgan Large Cap Growth R3[†] (JLGPX)
 MFS Blended Research Intl Eq R3[†] (BRXTX)
 MFS Global Real Estate R3[†] (MGLLX)
 MFS Growth R3[†] (MFEHX)
 Royce Small-Cap Total Return Svc[†] (RYTFX)

Growth-and-income

- American Funds' American Mutual Fund® (XX03)
 American Funds' Capital World Growth and Income Fund® (XX33)
 American Funds Developing World Growth and Income Fund (XX100)
 American Funds' Fundamental Investors® (XX10)
 American Funds' International Growth and Income Fund (XX34)
 American Funds' The Investment Company of America® (XX04)
 American Funds' Washington Mutual Investors Fund (XX01)
 Columbia Large Cap Index A (NEIAX)
 Franklin Small Cap Value A^{††} (FRVLX)
 Invesco Global Real Estate A[†] (AGREX)
 Invesco S&P 500 Index A[†] (SPIAX)
 MFS Value R3[†] (MEIHX)
 Putnam Large Cap Value A[†] (PEYAX)

Footnotes:

*This investment option is closed to new investors. You may only select this investment option if the plan is transferring from another recordkeeper and the investment option is part of the plan's current investment lineup.

† This investment option makes excess 12b-1 and/or sub-transfer agency payments that will be deposited into an unallocated plan expense account.

7 Fund selection — Fund Flexibility *(continued)*

R-4 investment platform *(continued)*

Equity-income

- American Funds' Capital Income Builder® (XX12)
- American Funds' The Income Fund of America® (XX06)

Balanced

- American Funds' American Balanced Fund® (XX11)
- American Funds Global Balanced Fund (XX37)

Bond

- American Funds' American High-Income Trust® (XX21)
- American Funds' Capital World Bond Fund® (XX31)
- American Funds Core Plus Bond Fund (XX410)
- American Funds Corporate Bond Fund® (XX32)
- American Funds Emerging Markets Bond Fund® (XX114)
- American Funds Inflation Linked Bond Fund® (XX60)
- American Funds' Intermediate Bond Fund of America® (XX23)
- American Funds Mortgage Fund® (XX42)
- American Funds Multi-Sector Income Fund (XX126)
- American Funds' Short-Term Bond Fund of America® (XX48)
- American Funds Strategic Bond Fund (XX112)
- American Funds' The Bond Fund of America® (XX08)
- American Funds' U.S. Government Securities Fund® (XX22)
- BlackRock High Yield Inv A[†] (BHYAX)
- BlackRock Total Return Inv A[†] (MDHQX)
- PGIM High Yield A[†] (PBHAX)
- PIMCO Commodity Real Ret Strat A[†] (PCRAX)
- PIMCO Income A[†] (PONAX)

Capital preservation

- American Funds U.S. Government Money Market Fund (XX59)

Footnote:

[†] This investment option makes excess 12b-1 and/or sub-transfer agency payments that will be deposited into an unallocated plan expense account.

7 Fund selection — Fund Flexibility

(continued)

R-5E investment platform

Target date series

- American Funds Target Date Retirement Series®

The target date series is composed of 13 funds, each with a retirement date ranging from 2010 to 2070 in five-year increments. The target date series is considered one investment option for the purpose of the 25-fund limit and 60% requirement. The American Funds Target Date Retirement Series meets the Department of Labor's requirements for a Qualified Default Investment Alternative (QDIA) under the Pension Protection Act of 2006. **By selecting the American Funds Target Date Retirement Series, you direct us to automatically add new funds within the series to your plan investment options as the funds become available.**

Portfolio series

- American Funds Global Growth Portfolio (XX55)
- American Funds Growth Portfolio (XX53)
- American Funds Growth and Income Portfolio (XX51)
- American Funds Moderate Growth and Income Portfolio (XX50)
- American Funds Conservative Growth and Income Portfolio (XX47)
- American Funds Preservation Portfolio (XX45)

Retirement income portfolio series

- American Funds Retirement Income Portfolio — Enhanced (XX111)
- American Funds Retirement Income Portfolio — Moderate (XX110)
- American Funds Retirement Income Portfolio — Conservative (XX109)

Growth

- American Century Emerging Markets Inv[†] (TWMIX)
- American Century Global Real Estate Inv[†] (ARYVX)
- American Funds' AMCAP Fund® (XX02)
- American Funds' EUPAC Fund™ (XX16)
- American Funds Global Insight Fund (XX122)
- American Funds International Vantage Fund (XX123)
- American Funds' New Perspective Fund® (XX07)
- American Funds' New World Fund® (XX36)
- American Funds' SMALLCAP World Fund® (XX35)

Growth (continued)

- American Funds' The Growth Fund of America® (XX05)
- American Funds' The New Economy Fund® (XX14)
- BlackRock Advantage Small Cap Gr Instl[†] (PSGIX)
- ClearBridge International Growth I (LMGNX)
- Columbia Contrarian Core Inst[†] (SMGIX)
- Columbia Overseas Value Inst[†] (COSZX)
- Columbia Small Cap Value Discovery Fund Inst[†] (CSCZX)
- Fidelity Advisor Stock Selec Mid Cp I[†] (FMCCX)
- Fidelity Advisor Stock Selector Sm Cp I[†] (FCDIX)
- Invesco Developing Markets Y[†] (ODVYX)
- Invesco Discovery Mid Cap Growth Y[†] (OEGYX)
- Invesco International Gr Y[†] (OIGYX)
- iShares Developed Real Estate Idx Inv A[†] (BARDX)
- iShares Russell Mid-Cap Index Inv A[†] (BRMAX)
- iShares Russell Small/Mid-Cap Idx Inv A[†] (BSMAX)
- MFS Growth R4 (MFEJX)
- T. Rowe Price Extended Equity Market Idx (PEXMX)
- T. Rowe Price International Eq Index (PIEQX)
- T. Rowe Price Small-Cap Value (PRSVX)
- T. Rowe Price Total Equity Market Idx (POMIX)
- Victory Nasdaq-100 Index (USNQX)

Growth-and-income

- American Funds' American Mutual Fund® (XX03)
- American Funds' Capital World Growth and Income Fund® (XX33)
- American Funds Developing World Growth and Income Fund (XX100)
- American Funds' Fundamental Investors® (XX10)
- American Funds' International Growth and Income Fund (XX34)
- American Funds' The Investment Company of America® (XX04)
- American Funds' Washington Mutual Investors Fund (XX01)
- iShares MSCI EAFE Intl Idx Inv A[†] (MDIIX)

Footnote:

[†] This investment option makes excess 12b-1 and/or sub-transfer agency payments that will be deposited into an unallocated plan expense account.

Continued on next page

7 Fund selection — Fund Flexibility

(continued)

R-5E investment platform (continued)

Growth-and-income (continued)

- iShares MSCI Total Intl Idx Inv A[†] (BDOAX)
- iShares Russell 1000 Large-Cap Idx Inv A[†] (BRGAX)
- iShares Russell 2000 Small-Cap Idx Inv A[†] (MDSKX)
- iShares S&P 500 Index Investor A[†] (BSPAX)
- MFS Value R4 (MEIJX)
- Putnam Large Cap Value Y[†] (PEIYX)
- T. Rowe Price Equity Index 500 (PREIX)

Equity-income

- American Funds' Capital Income Builder® (XX12)
- American Funds' The Income Fund of America® (XX06)

Balanced

- American Funds' American Balanced Fund® (XX11)
- American Funds Global Balanced Fund (XX37)

Bond

- American Century Inflation Adjs Bond Inv[†] (ACITX)
- American Funds' American High-Income Trust® (XX21)
- American Funds' Capital World Bond Fund® (XX31)
- American Funds Core Plus Bond Fund (XX410)
- American Funds Corporate Bond Fund® (XX32)
- American Funds Emerging Markets Bond Fund® (XX114)
- American Funds Inflation Linked Bond Fund® (XX60)
- American Funds' Intermediate Bond Fund of America® (XX23)
- American Funds Mortgage Fund® (XX42)
- American Funds Multi-Sector Income Fund (XX126)
- American Funds' Short-Term Bond Fund of America® (XX48)
- American Funds Strategic Bond Fund (XX112)
- American Funds' The Bond Fund of America® (XX08)
- American Funds' U.S. Government Securities Fund® (XX22)
- BlackRock High Yield Instl (BHYIX)
- BlackRock Total Return Instl (MAHQX)
- iShares US Aggregate Bond Index Inv A[†] (BMOAX)

Footnote:

[†] This investment option makes excess 12b-1 and/or sub-transfer agency payments that will be deposited into an unallocated plan expense account.

Bond (continued)

- PGIM Total Return Bond R4[†] (PDBSX)
- PIMCO Commodity Real Ret Strat Admin[†] (PCRRX)
- PIMCO Income Adm[†] (PIINX)
- PIMCO International Bond (USD-Hdg) Adm[†] (PFRAX)
- PIMCO Real Return Admin[†] (PARRX)

Capital preservation

- American Funds U.S. Government Money Market Fund (XX59)

7 Fund selection — Fund Flexibility

(continued)

R-6 investment platform

Target date series

- American Funds Target Date Retirement Series®

The target date series is composed of 13 funds, each with a retirement date ranging from 2010 to 2070 in five-year increments. The target date series is considered one investment option for the purpose of the 25-fund limit and 60% requirement. The American Funds Target Date Retirement Series meets the Department of Labor's requirements for a Qualified Default Investment Alternative (QDIA) under the Pension Protection Act of 2006. **By selecting the American Funds Target Date Retirement Series, you direct us to automatically add new funds within the series to your plan investment options as the funds become available.**

Portfolio series

- American Funds Global Growth Portfolio (XX55)
 American Funds Growth Portfolio (XX53)
 American Funds Growth and Income Portfolio (XX51)
 American Funds Moderate Growth and Income Portfolio (XX50)
 American Funds Conservative Growth and Income Portfolio (XX47)
 American Funds Preservation Portfolio (XX45)

Retirement income portfolio series

- American Funds Retirement Income Portfolio — Enhanced (XX111)
 American Funds Retirement Income Portfolio — Moderate (XX110)
 American Funds Retirement Income Portfolio — Conservative (XX109)

Growth

- AB Large Cap Growth Z (APGZX)
 Allspring Special Mid Cap Value R6 (WFPRX)
 American Century Emerging Markets R6 (AEDMX)
 American Century Global Real Estate R6 (ARYDX)
 American Funds' AMCAP Fund® (XX02)
 American Funds' EUPAC Fund™ (XX16)
 American Funds Global Insight Fund (XX122)
 American Funds International Vantage Fund (XX123)
 American Funds' New Perspective Fund® (XX07)
 American Funds' New World Fund® (XX36)

Growth (continued)

- American Funds' SMALLCAP World Fund® (XX35)
 American Funds' The Growth Fund of America® (XX05)
 American Funds' The New Economy Fund® (XX14)
 BlackRock Commodity Strategies K (BCSKX)
 Brown Advisory Sustainable Growth I (BAFWX)
 Carillon Scout Mid Cap R6 (CSMUX)
 Clearbridge International Growth IS (LMGPX)
 Columbia Contrarian Core Inst3 (COFYX)
 Columbia Emerging Markets Inst3 (CEKYX)
 Columbia Overseas Value Inst3 (COSYX)
 Columbia Small Cap Growth Inst3 (CSGYX)
 Columbia Small Cap Value Discovery Fund Inst3 (CSVYX)
 DFA Commodity Strategy Institutional (DCMSX)
 DFA Emerging Markets Core Equity 2 I (DFCEX)
 DFA US Small Cap I (DFSTX)
 DFA US Targeted Value I (DFFVX)
 Diamond Hill Large Cap Y (DHLYX)
 Dodge & Cox International Stock X (DOAFX)
 Fidelity Advisor International Growth Z (FZAJX)
 Fidelity Advisor Small Cap Growth Z* (FIDGX)
 Fidelity Advisor Stock Selec Mid Cp Z (FSLZX)
 Fidelity Advisor Stock Selector Sm Cp Z (FSSZX)
 Fidelity Emerging Markets Idx (FPADX)
 Fidelity Equity Growth K6 (FEGKX)
 Fidelity Extended Market Index (FSMAX)
 Fidelity International Index (FSPSX)
 Fidelity Large Cap Growth Idx (FSPGX)
 Fidelity Large Cap Value Index (FLCOX)
 Fidelity Mid Cap Index (FSMDX)
 Fidelity Small Cap Index (FSSNX)
 Fidelity Total International Index (FTIHX)
 GQG Partners Emerging Markets Equity Inst (GQGIX)
 GQG Partners Emerging Markets Equity R6 (GQGRX)

Footnote:

*This investment option is closed to new investors. You may only select this investment option if the plan is transferring from another recordkeeper and the investment option is part of the plan's current investment lineup.

Continued on next page



7 Fund selection — Fund Flexibility

(continued)

R-6 investment platform (continued)

Growth (continued)

- Hartford Core Equity R6 (HAITX)
- Hartford International Opportunities R6 (IHOVX)
- Hartford International Value R6 (HILUX)
- Hartford Schrodgers Emerging Mkts Eq SDR* (SEMTX)
- Hartford Schrodgers Intl Multi-Cp Val SDR (SIDRX)
- Invesco Developing Markets R6 (ODVIX)
- Invesco Discovery Mid Cap Growth R6 (OEGIX)
- Invesco Discovery R6* (ODIIX)
- Invesco International Gr R6 (OIGIX)
- iShares Russell Mid-Cap Index K (BRMKX)
- JHancock Disciplined Value Mid Cap R6 (JVMRX)
- JPMorgan Large Cap Growth R6 (JLGMX)
- JPMorgan Mid Cap Growth R6 (JMGMX)
- JPMorgan Small Cap Growth R6* (JGSMX)
- Macquarie Small Cap Core R6 (DCZRFX)
- MFS Global Real Estate R6 (MGLRX)
- MFS Growth R6 (MFEKX)
- MFS International Growth R6 (MGRDX)
- Neuberger Intrinsic Value Class R6 (NRINX)
- Principal Blue Chip R6 (PGBHX)
- Putnam Small Cap Growth R6* (PLKGX)
- Transamerica International Equity R6 (TAINX)
- T. Rowe Price Instl Mid-Cap Equity Gr (PMEGX)
- T. Rowe Price Small-Cap Value I (PRVIX)
- Vanguard Commodity Strategy Admiral (VCMDX)
- Vanguard Emerging Mkts Stock Idx Adm (VEMAX)
- Vanguard Explorer Inv (VEXPX)
- Vanguard FTSE All-Wld ex-US Idx Admiral (VFWAX)
- Vanguard International Growth Adm (VWILX)
- Vanguard International Value Inv (VTRIX)
- Vanguard Large Cap Index Admiral (VLCAX)

Growth (continued)

- Vanguard Mid Cap Index Admiral (VIMAX)
- Vanguard Mid-Cap Growth Index Admiral (VMGMX)
- Vanguard Mid-Cap Value Index Admiral (VMVAX)
- Vanguard Small Cap Growth Index Admiral (VSGAX)
- Vanguard Small Cap Index Admiral Shares (VSMAX)
- Voya Large-Cap Growth R6 (VGOSX)
- Voya Small Cap Growth R6 (VLNPX)

Growth-and-income

- American Century Mid Cap Value R6 (AMDVX)
- American Century Small Cap Value R6 (ASVDX)
- American Funds' American Mutual Fund® (XX03)
- American Funds' Capital World Growth and Income Fund® (XX33)
- American Funds Developing World Growth and Income Fund (XX100)
- American Funds' Fundamental Investors® (XX10)
- American Funds' International Growth and Income Fund (XX34)
- American Funds' The Investment Company of America® (XX04)
- American Funds' Washington Mutual Investors Fund (XX01)
- DFA Real Estate Securities I (DFREX)
- Fidelity 500 Index (FXAIX)
- Franklin Small Cap Value R6* (FRCSX)
- iShares MSCI EAFE Intl Idx K (BTMKX)
- iShares MSCI Total Intl Idx K (BDOKX)
- iShares Russell 1000 Large-Cap Idx K (BRGKX)
- iShares Russell 2000 Small-Cap Idx K (BDBKX)
- iShares S&P 500 Index K (WFSPX)
- JPMorgan Equity Income R6 (OIEJX)
- MFS Value R6 (MEIKX)
- PGIM Select Real Estate R6 (SREQX)
- Principal Global Real Estate Sec R6 (PGRSX)
- T. Rowe Price Capital Appreciation I* (TRAIX)
- Undiscovered Managers Behavioral Val R6* (UBVFX)

Footnote:

*This investment option is closed to new investors. You may only select this investment option if the plan is transferring from another recordkeeper and the investment option is part of the plan's current investment lineup.

Continued on next page



7 Fund selection — Fund Flexibility

(continued)

R-6 investment platform (continued)

Growth-and-income (continued)

- Vanguard 500 Index Admiral (VFIAX)
- Vanguard Small Cap Value Index Admiral (VSIAX)

Equity-income

- American Funds' Capital Income Builder® (XX12)
- American Funds' The Income Fund of America® (XX06)
- Cohen & Steers Realty Shares Z (CSJZX)
- Putnam Large Cap Value R6 (PEQSX)
- T. Rowe Price Balanced I (RBAIX)
- Vanguard Real Estate Index Admiral (VGSIX)

Balanced

- American Funds' American Balanced Fund® (XX11)
- American Funds Global Balanced Fund (XX37)
- Janus Henderson Balanced N (JABNX)

Bond

- American Century Inflation-Adjs Bond R6 (AIADX)
- American Funds' American High-Income Trust® (XX21)
- American Funds' Capital World Bond Fund® (XX31)
- American Funds Core Plus Bond Fund (XX410)
- American Funds Corporate Bond Fund® (XX32)
- American Funds Emerging Markets Bond Fund® (XX114)
- American Funds Inflation Linked Bond Fund® (XX60)
- American Funds' Intermediate Bond Fund of America® (XX23)
- American Funds Mortgage Fund® (XX42)
- American Funds Multi-Sector Income Fund (XX126)
- American Funds' Short-Term Bond Fund of America® (XX48)
- American Funds Strategic Bond Fund (XX112)
- American Funds' The Bond Fund of America® (XX08)
- American Funds' U.S. Government Securities Fund® (XX22)
- BlackRock High Yield K (BRHYX)
- BlackRock Total Return K (MPHQX)

Bond (continued)

- DFA Inflation-Protected Securities I (DIPSX)
- Diamond Hill Core Bond Y (DHRYX)
- Dodge & Cox Income X (DOXIX)
- Fidelity Advisor Investment Gr Bd Z (FIKQX)
- Fidelity Inflation-Prot Bd Index (FIPDX)
- Fidelity Long-Term Trs Bd Index (FNBGX)
- Fidelity U.S. Bond Index (FXNAX)
- Hartford World Bond R6 (HWDVX)
- iShares US Aggregate Bond Index K (WFBIX)
- Lord Abbett Short Duration Income R6 (LDLVX)
- MFS Global Opportunistic Bd R6 (MGBOX)
- PGIM High Yield R6 (PHYQX)
- PGIM Strategic Bond R6 (PUCQX)
- PGIM Total Return Bond R6 (PTRQX)
- PIMCO Commodity Real Ret Strat Instl (PCRIX)
- PIMCO Income Instl (PIMIX)
- PIMCO International Bond (USD-Hdg) Instl (PFORX)
- PIMCO Real Return Instl (PRRIX)
- Thornburg Strategic Income R6 (TSRSX)
- Vanguard Total Bond Market Index Adm (VBTLX)

Capital preservation

- American Funds U.S. Government Money Market Fund (XX59)

8 Default investment option

Indicate which investment option will be the plan's default investment if a participant fails to provide investment instructions. If using a fiduciary services provider, verify whether the provider recommends a specific default investment option before completing this section. The investment option named below must be one of the plan's investment options selected in Section 6 or 7.

- American Funds Target Date Retirement Series** (This option is required if the plan includes an automatic enrollment feature or if requesting a "Target Date Retirement Series transfer/conversion" in Section 9-B.) When the target date series is used, the appropriate fund will be determined by the participant's birth date on file* and the plan's normal retirement age. Participants who reached the plan's normal retirement age prior to 2010 will be defaulted into AFTD 2010 — the most conservative investment in the series.

OR

- Other investment option†**

Name of investment

Footnotes:

* If a participant's date of birth is changed in the recordkeeping system, the default investment option will be changed for future contributions as needed. The recordkeeping system will not automatically adjust or rebalance the participant's existing balance.

† By selecting a Qualified Default Investment Alternative (QDIA) as the plan's default investment and meeting other regulatory conditions (e.g., initial and annual notice requirements), you can benefit from certain fiduciary relief under ERISA §404(c)(5). Only certain types of investments qualify for QDIA. The Target Date Retirement Series meets the requirements for QDIA. Please consult with your financial professional or TPA prior to selecting an investment option other than the Target Date Retirement Series as the plan's default investment option.

9 Investment transfer/conversion options — for transfer/conversion plans only
Complete A and B.

A. Transfer/conversion plan information

Name of institution where assets are currently held	Prior plan ID number
First name of prior recordkeeper contact	() Daytime phone
Last	Ext.
Plan assets: \$ _____ as of _____ (mm/dd/yyyy) Active participants: _____	
Number of account balances maintained for terminated/retired employees: _____	

B. Transfer/conversion method (Select one.)

Notes:

- The transfer/conversion method selected below will apply to any assets moved during the blackout period.
- If enrolling in Fund Flexibility, and the plan does not use the "Target Date Retirement Series transfer/conversion" method, then 60% of the plan's investment options must be American Funds.

Target Date Retirement Series transfer/conversion (The plan's default investment option must be the American Funds Target Date Retirement Series.)

- Cash liquidation to the money market fund holding account; transfer/conversion assets and future contributions will be allocated according to participant elections. If participants don't make investment elections, assets will be allocated to the appropriate target date fund.
- Plan assets will remain in the money market fund until the final valuation is reconciled to participants' accounts.

Default investment (non-target date) transfer/conversion (The plan has selected an investment option other than the American Funds Target Date Retirement Series as the plan's default investment option.)

- Cash liquidation to the money market fund holding account; transfer/conversion assets and future contributions will be allocated according to participant elections. If participants don't make investment elections, assets will be allocated to the plan's default investment.
- Plan assets will remain in the money market fund until the final valuation is reconciled to participants' accounts.

Like-to-like mapping transfer/conversion

- Transfer/conversion assets are liquidated and then mapped to designated investment options in a plan-level holding account; these assets will be moved into participant accounts upon receipt of the participant-level investment option breakdown.
- If transfer/conversion assets are received prior to the investment option breakdown, assets will be invested in the money market fund until the breakdown is provided.

10 Like-to-like mapping transfer/conversion

If the transferred/converted amount includes assets from an investment option not listed in the current investment option column, there will be a delay in the investment.

Complete this page if you requested a like-to-like mapping transfer/conversion in Section 9-B. On the lines below, indicate how current investment options will be mapped to the new investment options. Attach documentation of all assets held in the plan with the prior provider.

Instructions for plans using fiduciary services providers: If using Mesirov's or Wilshire's mapping services, complete only the "Current investment option" column. If using another fiduciary services provider, obtain mapping instructions from your provider and complete both columns.

Current investment option	Map to	New investment option — maximum is 25 (Use only the investment options selected in Section 6 or 7)
1. _____	→	1. _____
2. _____	→	2. _____
3. _____	→	3. _____
4. _____	→	4. _____
5. _____	→	5. _____
6. _____	→	6. _____
7. _____	→	7. _____
8. _____	→	8. _____
9. _____	→	9. _____
10. _____	→	10. _____
11. _____	→	11. _____
12. _____	→	12. _____
13. _____	→	13. _____
14. _____	→	14. _____
15. _____	→	15. _____
16. _____	→	16. _____
17. _____	→	17. _____
18. _____	→	18. _____
19. _____	→	19. _____
20. _____	→	20. _____
21. _____	→	21. _____
22. _____	→	22. _____
23. _____	→	23. _____
24. _____	→	24. _____
25. _____	→	25. _____

11 Bank information

The bank information provided below will be used to remit payroll and/or employer contributions via Automated Clearing House (ACH).

Bank name	Bank routing number
Bank account number	<input type="checkbox"/> Checking OR <input type="checkbox"/> Savings

Bank account registration (Example: Joe's Garage)

Bank account registration — second line (if applicable)

If the bank account registration differs from the company's/organization's or plan sponsor's name(s), indicate the plan sponsor's relationship to the bank account:

12 Capital Group fee payment options

Indicate how plan-level fees will be paid. If no selection is made below, plan-level fees will be invoiced to the plan sponsor.

Your retirement plan will likely incur one or more plan-level fees, which can be paid by the plan sponsor or deducted from participant accounts. Plan-level fees may include the plan setup fee, ongoing base recordkeeping fees, and fees from any selected optional services such as trustee/custodial services provided by Capital Bank and Trust Company and/or fiduciary services provided by Mesirow or Wilshire. Invoices will be delivered through the Online Billing Center. Your plan may also incur a separate per-participant recordkeeping fee, which is deducted from participant accounts.

- Plan-level fees will be invoiced to the plan sponsor. Fees will be paid online via a linked bank account.
- Plan-level fees will be deducted from participant accounts quarterly on a pro rata basis (based on their account balances on the day the recovery is processed). For participant fee disclosure purposes, enter the maximum percentage to be charged to participants annually for plan-level expenses*:
 - Up to 0.05% Up to 0.10% Up to 0.20% Up to 0.30% Up to 0.40%
 - Up to _____% No deductions expected

Footnote:

*This amount can be estimated by dividing the fees invoiced by Capital Group (excluding the per-participant fee) by total plan assets. For example, \$750 annual fees / \$250,000 plan assets = 0.003, which is equivalent to 0.30%. Plan sponsors are responsible for informing us to adjust this percentage when deemed necessary as expense levels change.

13 Financial professional and firm information

Complete A, then B or C. Complete D if applicable.

 Advisory firm plan account number (if applicable)

A. Firm information — The firm must have an advisory/consulting agreement with the plan sponsor named in Section 1.

 Name of firm (as it appears on Form ADV or home office)

 Firm number*

B. Single financial professional designation

 First name of financial professional

 Last

 Financial professional ID number*

 Address of office servicing the account

 City

 State

 ZIP

 Email address

 Daytime phone

()

 Ext.

C. Joint financial professional designations

 Joint financial professional ID number*

 Address of joint team

 City

 State

 ZIP

The joint financial professional ID number listed above includes the following individual financial professionals:

1. _____
 First name of financial professional (primary contact) Last _____
 Individual ID number*

 () _____
 Ext.

 Email address _____
 Daytime phone

2. _____
 First name of financial professional Last _____
 Individual ID number*

 () _____
 Ext.

 Email address _____
 Daytime phone

3. _____
 First name of financial professional Last _____
 Individual ID number*

 () _____
 Ext.

 Email address _____
 Daytime phone

D. Financial professional assistant information — if applicable

 First name of assistant

 Last

 Email address

 Daytime phone

()

 Ext.

*Financial professional ID number or firm number may be assigned by Capital Group. If you need assistance, call **(800) 421-5450**.

Plan name

14 Trustee/authorized signature

Capital Group Retirement Plan Services (CGRPS), or one of its affiliates, is authorized to access the bank account listed on this form on behalf of the plan so that contributions can be remitted via ACH. I accept full responsibility for this retirement plan. I grant CGRPS the authority to make withdrawals from the account.

In consideration of CGRPS acting on such instructions and processing such transactions, I agree to hold harmless and indemnify CGRPS; any of its affiliates or mutual funds managed by such affiliates; and each of their respective directors; trustees; officers; employees; and agents from any losses, expenses, costs or liability (including attorney fees) that may be incurred as a result of CGRPS establishing these privileges or acting on such instructions.

I agree to provide CGRPS with 30 days' notice prior to closing or changing the bank account provided in Section 11.

As an authorized signer, I certify that: **1)** I have the authority to act on behalf of the plan; **2)** the trustees and authorized signers indicated in Section 2 are solely authorized to furnish CGRPS, its representatives and affiliates (the "recordkeeper") with employer instructions to effect plan transactions; **3)** the trustees and authorized signers in Section 2 may act independently and the recordkeeper may rely on employer instructions from a single trustee or authorized signer; **4)** I have read, understand and agree to all pages of the *Recordkeeping Services Agreement*; **5)** I have worked with the plan's financial professional and/or fiduciary services provider to determine the appropriate investment lineup for the plan; **6)** I have worked with the plan's financial professional to determine the appropriate investment platform for the plan; **7)** I understand the recordkeeper is not undertaking to provide impartial investment advice or give advice in a fiduciary capacity with respect to the available investment platforms or my selection of available options; **8)** I have read, understand and agree to the *Online Enrollment Terms and Conditions*; **9)** if using automatic enrollment and/or employee deferral eligibility tracking services (as applicable), I have read, understand and agree to the *Automatic Enrollment and Employee Deferral Eligibility Tracking Services Terms and Conditions*; **10)** if using electronic loan services, I have read, understand and agree to the *Electronic Loan Services Terms and Conditions*, and the plan adopts the attached standard *Loan Policy* that will be updated to reflect the elections made in Part 2 of the *Retirement Plan Specifications*; and **11)** the recordkeeper is entitled to rely on this authorization and is hereby indemnified from all liability arising from following the instructions provided in Parts 1 and 2 of the *Retirement Plan Specifications* forms.

	X	
Name of trustee or authorized signer (print)	Signature	Date (mm/dd/yyyy)

This document may not be signed using Adobe Acrobat Reader's "fill and sign" feature.

Email, mail or fax your completed installation forms (**Part 1** and **Part 2**) and **Recordkeeping Services Agreement** using the information below. Ensure that all required forms are returned at the same time.

SEND

American Funds RecordkeeperDirect
 c/o Retirement Plan Services

EMAIL — preferred method
 rkdnewplan@capgroup.com
 (50 MB limit)

REGULAR MAIL
 P.O. Box 6040
 Indianapolis, IN 46206-6040

OVERNIGHT MAIL

12711 N. Meridian St.
 Carmel, IN 46032-9181

FAX (855) 249-9953

Services

Eligible employees can enroll online via the participant website and participant mobile app.

Two enrollment methods are available:

- **Quick Enrollment.** For eligible employees who: **1)** want to make pre-tax contributions; **2)** want to invest in the plan's default investment; and **3)** have a valid beneficiary designation (e.g., prior paper designation) on file.
- **Custom Enrollment.** For eligible employees who want to: **1)** make pre-tax, Roth and/or after-tax contributions, depending on what the plan allows; **2)** select investments from the plan's investment menu; and **3)** designate and/or update beneficiaries.

Following enrollment, participants have the ability to: **1)** update investment elections and certain beneficiary designations; and **2)** request updates to their employee deferral elections.

Beneficiary designations

Any online designation made by a participant supersedes all prior designations.

The recordkeeping system does not require participants to enter beneficiary information online.

Employee deferrals

Notifications of employee deferral election requests via the participant website and participant mobile app will be sent via email to the plan contact(s) designated by the Employer. Notifications for requests made prior to a participant's entry date will be sent on the employee's entry date. If no entry date is provided, employees will be treated as having entered the plan immediately.

The Service Provider will notify the Employer if a notification cannot be delivered (i.e., an email is returned or is undeliverable).

Important limitations and restrictions

Employees must be in an "eligible" or "not eligible" status in the recordkeeping system in order to have access to enroll online.

For Quick Enrollment:

- Beneficiary designations cannot be made or updated.
- Contact information cannot be updated.
- Communication delivery preferences cannot be modified.

No confirmation will be sent to participants or the Employer when a beneficiary is named or changed.

Beneficiary information will not be displayed on participant statements.

The date the online beneficiary designation information was entered and by whom (e.g., the participant or Employer) will not be available on the participant or plan sponsor website, but can be provided by contacting a Capital Group Retirement Plan Services representative by phone or email.

Married participants cannot designate someone other than their spouse as the primary beneficiary online.

Employer responsibilities

The Employer is responsible for:

- Promptly updating and ensuring the accuracy of data in the recordkeeping system.
- Ensuring plan contact email addresses are valid.
- Updating beneficiary information for participants who do not enroll or provide beneficiary information online. Further, the Employer is responsible for updating any subsequent beneficiary designations made via paper.
- Using a paper form to accommodate requests from married participants who wish to designate someone other than their spouse as the primary beneficiary.
- Retaining paper beneficiary designation forms. The Service Provider will not accept, maintain or review paper forms.
- Determining the beneficiary.
- Implementing payroll changes that are in good in order.
- Ensuring the employee deferral amount requested is in accordance with the terms of the plan.
- Providing any limitations regarding how participants can indicate their deferral amount (e.g., percentage, dollars or both), as well as any plan limits that may apply.

The Service Provider will rely upon, and accept as accurate, all information provided by the Employer and/or plan participants.

Online Enrollment is subject to the terms of the *RecordkeeperDirect Recordkeeping Services Agreement*, including, but not limited to, Section VI - Limitation of liability.

Automatic Enrollment and Employee Deferral Eligibility Tracking Services Terms and Conditions

The Employer acknowledges that the timely implementation of automatic enrollment and/or employee deferral eligibility tracking services are contingent on the plan's timely completion of the various setup tasks that will be communicated to the Employer during the implementation process. For plans with an existing automatic enrollment feature, additional plan and participant data will be requested during implementation.

Important: The Employer acknowledges that for employee deferral eligibility tracking services to work properly for a plan using actual hours to determine eligibility, the Employer must provide hours for employees with each payroll contribution.

The Employer directs the Service Provider to add automatic enrollment and/or employee deferral eligibility tracking services as elected in Parts 1 and 2 of the *Retirement Plan Specifications* forms.

The Employer certifies that:

- They have read, understood, and agree to the automatic enrollment and/or employee deferral eligibility tracking service requirements and information described in Parts 1 and 2 of the *Retirement Plan Specifications* forms;
- They have reviewed this agreement with the plan's third-party administrator;
- Any plan documents or amendments that must be completed to implement the terms of these services are the responsibility of the Employer;
- They agree these services are subject to the terms of the *RecordkeeperDirect Recordkeeping Services Agreement*;
- Either the Service Provider or Employer can decide to discontinue the automatic enrollment and/or employee deferral eligibility tracking services by providing written notice to the other party, which becomes effective within 10 business days after receipt of the written notice; and
- They understand this service will automatically discontinue upon receipt by the Service Provider of a written notice of plan termination or the beginning of the blackout period for a contract termination.

Employee deferral eligibility tracking services

The Service Provider will:

- Identify employees with upcoming plan participation dates on a "projected eligibility" report available on the plan sponsor website. The report runs on the 15th and last day of each month and includes employees with participation dates scheduled to occur within the next 60 days.
- Notify the plan contact(s) designed by the Employer via email on the 15th and last day of each month that the report is available on the plan sponsor website.
- Notify the Employer if a notification cannot be delivered (i.e., an email is returned or undeliverable).

To be eligible for employee deferral eligibility tracking services, the Employer must:

- Provide data to calculate employee eligibility (including hours with each payroll contribution if the plan uses actual hours to determine eligibility).

Note: If using payroll integration, the Employer directs the Service Provider to use and rely on data provided by the Employer's payroll provider.

- Ensure plan contact email addresses are valid.

Automatic enrollment services

The Service Provider will:

- Report participants subject to automatic enrollment (including long-term part-time employees, if using employee deferral eligibility tracking services, unless otherwise directed by the Employer) and who have not made an affirmative deferral election via the participant website or mobile app pursuant to the terms in Part 2 of the *Retirement Plan Specifications* form.
- Report the plan's default deferral rate for participants automatically enrolled.
- Notify the Employer that the report is available the day after the plan established deadline on Part 2 of the *Retirement Plan Specifications* form.
- Notify the Employer of any automatic deferral increases for impacted participants on the plan determined date.
- Send notifications via email to the plan contact(s) designated by the Employer.
- Notify the Employer if a notification cannot be delivered (i.e., an email is returned or is undeliverable).

To be eligible for automatic enrollment services, the Employer must:

- Utilize online enrollment services; see the *Online Enrollment Terms and Conditions*.
- Use the American Funds Target Date Retirement Series® as the plan's default investment.
- Promptly update and ensure accuracy of data in the recordkeeping system including adding all employees to the recordkeeping system by, or as quickly as possible following their hire dates, and providing termination data immediately when a participant separates from service.
- Promptly update and ensure accuracy of plan specifications in the recordkeeping system.
- Promptly update participant deferrals in the Employer's recordkeeping system for participants who do not make such elections online (e.g., make elections via paper).
- Ensure plan contact email addresses are valid.

Rehires

- The recordkeeping system will automatically enroll participants upon rehire unless the Employer directs otherwise.
- Participants who are subject to the automatic contribution arrangement according to the recordkeeping system at the time of their termination and do not have automatic deferrals made for one full plan year will be treated as new employees for purposes of determining the proper contribution percentage, unless the Employer directs otherwise via a separate election.



The Service Provider will

- Provide the ability for active participants to apply for loans (personal or mortgage, as permitted by the plan) via the participant website and participant mobile app.
Note: Loans cannot be requested via paper form or by telephone.
- Forward participant loan requests to the plan sponsor and TPA website for the Employer and/or TPA to review and approve or reject.
- Notify the plan contact(s) designated by the Employer via email when a loan request is submitted.
- Process loans approved by the Employer and/or TPA and send loan proceeds to participants.
- Notify the plan contact(s) designated by the Employer via email when a loan is processed (i.e., proceeds are sent to the participant).
- Notify the Employer and participant when a scheduled loan payment is not made by the due date.
- Offset a participant's outstanding loan balance upon the participant receiving any form of distribution after termination of employment or, in the case of a deceased participant, at the time the applicable claim for benefits form is received in good order. Unless the loan has already been reported as a deemed distribution on an IRS Form 1099-R, the entire amount of the outstanding loan balance (plus accrued interest) will be reported as a loan offset distribution and as taxable income to the participant on IRS Form 1099-R in the year the offset occurs.

Employer responsibilities

- Reviewing and approving (or rejecting) loan requests.
Note: Pending loan requests will be available for review on the plan sponsor and/or TPA websites for 30 days following the date a participant submits a request. After 30 days, the Employer directs the Service Provider to notify the participant via email that the loan request has expired and to contact their employer.
- Establishing and stopping payroll deductions in accordance with the loan amortization schedule.
- Ensuring vesting percentages reflected in the recordkeeping system are accurate.
- Obtaining and retaining supporting documentation if the loan request is for the purchase of a participant's primary residence (i.e., a mortgage loan).
- Informing the Service Provider of any changes to the plan's payroll frequency.
- Promptly updating and ensuring accuracy of loan provisions and data in the recordkeeping system, including providing termination data immediately when a participant separates from service.
- Ensuring the interest being charged by the plan satisfies the commercially reasonable standard.
- Ensuring plan contact email addresses are valid.

The following regarding a leave of absence:

- Implementing payroll changes to suspend loan repayments during a participant's leave of absence.
- Notifying the Service Provider of the start and stop dates of a leave of absence.
- Directing the Service Provider to reamortize a loan when a participant returns from leave, if applicable.
- Directing the Service Provider to reduce the interest rate to 6% during a period of qualified military leave, if applicable.
- If applicable, ensuring that the aggregated loan amount available to a participant across all plans sponsored by the same employer (or by a member of the employer's controlled group) is the lesser of \$50,000.00 or 50% of the vested account balance(s). The maximum loan amount available to a participant from the plan must be reduced by the highest outstanding balance during the past 12 months for any loan(s) issued by such other plan(s).

Important limitations and restrictions

- In the event the plan has assets that are not maintained on the Service Provider's recordkeeping system ("Outside Assets"), the Service Provider's calculation of plan loan limits will not include Outside Assets.
- Electronic loan services are not available to plans that require spousal consent for loans.
- Electronic loan services are subject to the terms of the *RecordkeeperDirect Recordkeeping Services Agreement*, including, but not limited to, Section VI - Limitation of liability.



The plan administrator of [Plan Name] (**Plan**), [Plan Number] (**Plan Number**), adopts the following loan policy pursuant to the terms of the Plan.

1. **Loan application.** Any active Plan participant may apply for a loan from the Plan. Loan applications may be initiated via the participant website at www.capitalgroup.com/participant/rkd or via the American Funds RKDirect 401k mobile app. Each application must be completed in its entirety, including the amount of the loan desired and the duration of the loan, before being considered for approval. Each application will be reviewed on a nondiscriminatory basis.
2. **Loan proceeds.** Once the loan request is approved by the Plan Sponsor, the loan proceeds will be delivered via check or ACH as requested by the participant.
3. **Loan fees.** Loan origination and maintenance fees, as applicable, shall be assessed for each loan as disclosed and agreed to by the participant at the time the loan is requested.

4. **Loan amount.** The minimum loan amount available to a participant for a loan is \$ [minimum]. All loans will be limited to 50% of a participant's vested account balance in available money types, provided such loans do not exceed \$50,000.00. The \$50,000.00 maximum loan amount is reduced by the participant's highest outstanding loan balance in the previous 12 months over the existing loan balance, if any, on the date a new loan is made. The maximum loan amount is further reduced by any outstanding loan(s) through this Plan, another qualified Plan, 403(b) Plan or 457 Plan maintained by the same employer. The plan administrator is responsible for ensuring that the aggregated loan amount available to a participant across all plans sponsored by the same employer (or by a member of the employer's controlled group) is the lesser of \$50,000.00 or 50% of the vested account balance(s). Loan distribution amounts will be made on a prorated basis from each available money type and investment option containing funds.

The available money types are: [pre-tax and Roth deferrals, employer matching contributions, employer nonelective contributions, employer safe harbor contributions, rollover contributions].

5. **Number and type of loans permitted.** The maximum number of loans which a participant may have outstanding at any one time is [#].

6. **Allowable loan duration periods.**

General Purpose:	12 to [#] months
Residential:	12 to [#] months
Residential:	N/A

7. **Loan interest rate.** For loans originating in any given month, the interest on the loan will be based on the **prime rate published in The Wall Street Journal on the first business day of each month, plus** [%] %. Once the participant loan rate is established, that rate of interest will be fixed for the life of the loan.

8. **Security.** Each loan will be secured by an amount equal to the loan, not to exceed 50% of the participant's nonforfeitable account balance.

9. **Refinancing a loan.** Refinancing of loans [is / is not] allowed. [add if allowed]. Refinancing allows participants who qualify to increase their outstanding loan amounts and possibly lower the interest rate on an existing loan if the current interest rate offered is less than the rate on the existing loan. If the current interest rate offered is greater than the rate on the existing loan, refinancing will result in a loan with a higher interest rate than that of the existing loan. The duration of the refinanced loan cannot exceed the latest permissible duration of the replaced loan (i.e., five years from the original date of the replaced loan). Participants may not refinance a loan that has less than 3 months until it matures or has been reported as a deemed distribution. Refinancing may be initiated via participant website at www.capitalgroup.com/participant/rkd or the American Funds RKDirect 401k mobile app.

10. **Repayment procedures.**

- Scheduled principal and interest repayment will be made by payroll deduction.
- Principal and interest payments shall be made by means of payroll withholding according to the terms of the promissory note.
- If the final loan payment is different from the prior payments and is not adjusted when submitted, the loan will be treated as paid in full if the final payment received results in a remaining balance of no more than \$5.00.
- Partial repayments or accelerated payments are permitted.
- Repayment via installment of an outstanding loan upon termination of employment is not allowed under this policy. Participants who leave service prior to the end of the loan term will be required to pay off the loan at termination of employment. The loan shall be due and payable upon termination of employment and will be offset as described below.

- A participant's outstanding loan balance will be offset upon the participant receiving any form of distribution after termination of employment. When a loan is offset, the outstanding loan balance is removed from the participant's account and reported to the IRS as a taxable distribution.

11. **Default.** A loan shall be deemed to be in default when a scheduled installment payment is not made on the due date and payment is not received by the end of the calendar quarter following the calendar quarter in which the payment was due. If payment is not received by the end of the calendar quarter following the calendar quarter in which the payment was due, the following will take place:

- The loan is considered to be in default as of the date the last payment was due.
- The remaining principal and interest on the loan is due and payable as of the date the last payment was due.
- Interest on the loan will continue to accrue even though the loan is in default.
- The balance of the loan is now a taxable event, subject to personal income and penalty taxes, but will not relieve the participant's obligation to repay the loan. Form 1099-R will be prepared and mailed to the participant. However, the loan will not be charged against the participant's vested account balance until approval is received to offset the loan for the following reasons: he or she terminates service, retires, dies, becomes disabled, attains age 59½ or reaches the earliest date distribution is permitted under the Plan.
- A participant who has defaulted on a loan may not be issued a future loan, until the defaulted loan has been fully repaid.

12. **Leaves of absence.** Suspension of payments may be permitted for a period not exceeding one year for an approved leave of absence. When a participant returns from leave, unless the participant elects to reamortize the loan, loan repayments will resume at their original amount which will result in a balloon payment due at the end of the loan term. Reamortization of the outstanding loan balance over the remaining term of the loan may be requested by contacting your employer who will need to notify the Plan's recordkeeper to reamortize the loan.

If a participant takes a leave of absence from the employer because of service in the military, the Plan may suspend loan repayments until the participant's completion of military service. If the participant takes a military leave of absence and the interest rate on the loan is greater than 6% during the leave period, the Plan can reduce the interest rate on the loan to 6%. When a participant returns from leave, unless the participant elects to reamortize the loan, loan repayments will resume at their original amount which will result in a balloon payment due at the end of the loan term. Reamortization of the outstanding loan balance over the maximum permissible term of the loan plus the term of the military leave may be requested by contacting your employer who will need to notify the Plan's recordkeeper to reamortize the loan.

13. **Loan payoff.** A repayment in full of the outstanding loan principal and accrued interest may be made at any time. A participant may make loan repayments via means other than payroll deduction for prepayment in full. The loan must be frozen and the payoff, referencing the loan freeze date as the payroll date, must be processed within the freeze period. Payoff quotes should be obtained by calling Retirement Plan Services at (800) 421-4120 and are valid for 10 days.

14. **Advance payments.** A participant may choose to make payments in advance. These payments will be applied according to the current amortization schedule and will be made via payroll deduction.

15. **Principal reduction.** Principal reduction payments are not permitted.

16. **Death.** If a participant dies with an outstanding loan, at the time the applicable claim for benefits form is received in good order by the Plan's recordkeeper, the outstanding loan principal and accrued interest shall be treated as an offset distribution from the Plan. When the loan is offset, the outstanding loan balance is removed from the participant's account and reported to the IRS as a taxable distribution to the deceased participant. A deceased participant's loan may not be transferred or assumed by the participant's beneficiary(ies).

17. **Intent of the Plan.** The Plan intends this loan program not to place other participants at risk with respect to their interests in the Plan. In this regard, the Plan will administer any participant loan as a participant directed investment of that portion of the participant's vested account balance equal to the outstanding principal balance of the loan. The Plan will credit that portion of the participant's account with the interest earned on the note and with principal payments received by the participant. The Plan also will charge that portion of the participant's account balance with the expenses directly related to the initiation, maintenance, and collection of the note.