CAPITAL GROUP®

RecordkeeperDirect®
electronic distributions and loans



Take advantage of a streamlined withdrawal and loan process online

Capital Group's electronic withdrawal process makes cumbersome paper forms a thing of the past.

Our online withdrawal and loan process is accessible from your participant website. Participants can initiate requests and then choose from a wide range of payout options.

Our secure digital process comes with a smart interface, real-time approval notifications and automatic status updates. Electronic processing adds convenience, efficiency and safety to both the withdrawal and loan processes, while eliminating the need for paper forms.

Additional options include access to electronic payments (ACH), expedited delivery and split distributions, making the electronic distribution process more flexible and user friendly.

Distribution request types available online include:

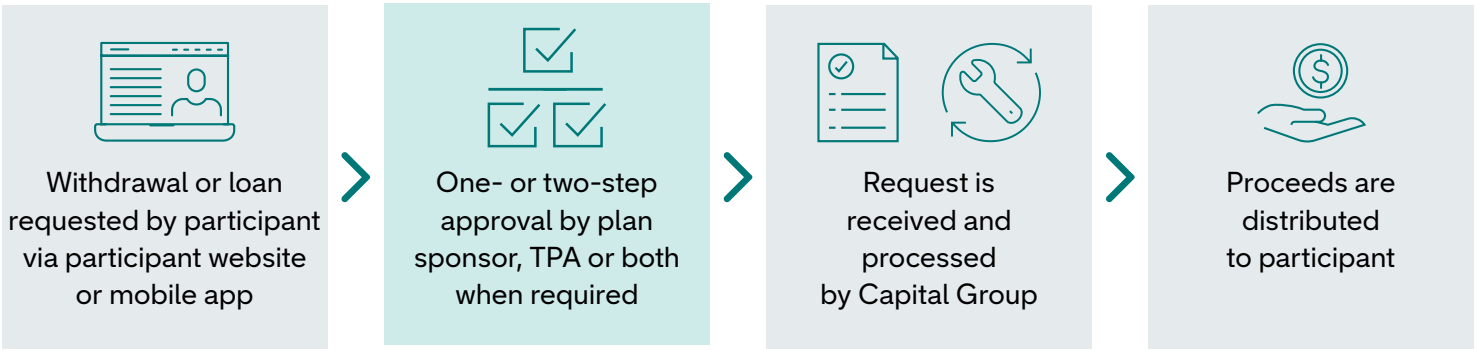
- Separation from service (i.e., retirement, employment termination)
- Age-based in-service withdrawals
- After-tax withdrawals
- Hardship withdrawals
- Emergency expense distributions
- Personal and principal residence loans

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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.

Customizable withdrawal approval process

Our flexible online workflow can be tailored based on the preference of the plan's third-party administrator (TPA) and plan sponsor. A TPA can also be established as the sole approver by the sponsor.



Other benefits

- Digital interface helps reduce incomplete or incorrect requests and corrections.
- No printing, scanning, faxing or storage of paper forms required.
- Automatic approval notices for plan sponsors and TPAs with status updates for participants.
- Efficient electronic process helps reduce confusion, questions and problems.
- Supporting documentation for hardship withdrawals can be uploaded through the online process.
- Stringent online security helps safeguard personal information while eliminating paper forms that could get lost or stolen.
- Creation of loan documents and participant disclosures, including a loan policy adopted by the plan sponsor, individual loan documentation, amortization schedule and promissory note.

Online distribution features and options

- Electronic payments (ACH) can be sent directly to a bank account.
- Capital Group IRAs can be established entirely online for rollovers.
- Approval notifications sent in real time (no longer combined in a daily summary).
- Participant self-certification available for eligible hardship withdrawals without additional review or approval by plan sponsors or TPA.
- Expedited delivery available for an additional fee (deducted from distribution proceeds).
- Split distributions (e.g., part cash, part rollover) can be arranged in a single request.

Take advantage today

Participants can initiate distributions and loans from the participant website at capitalgroup.com/participant/rkd or the **Capital Group RKDirect 401k mobile app**.

To learn more about the benefits of online distributions and loans, call a Retirement Plan Services representative at **(888) 777-1579**.

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Capital Client Group, Inc.

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