CAPITAL GROUP®

Grow your retirement plan practice and help more clients

PlanPremier is evolving!

We're enhancing PlanPremier's features, services and pricing to provide a more dynamic, progressive retirement plan platform that can help meet the needs of sponsors as they change and grow.

Look inside to learn more about new and upcoming enhancements.



Can I compete with confidence in today's market?

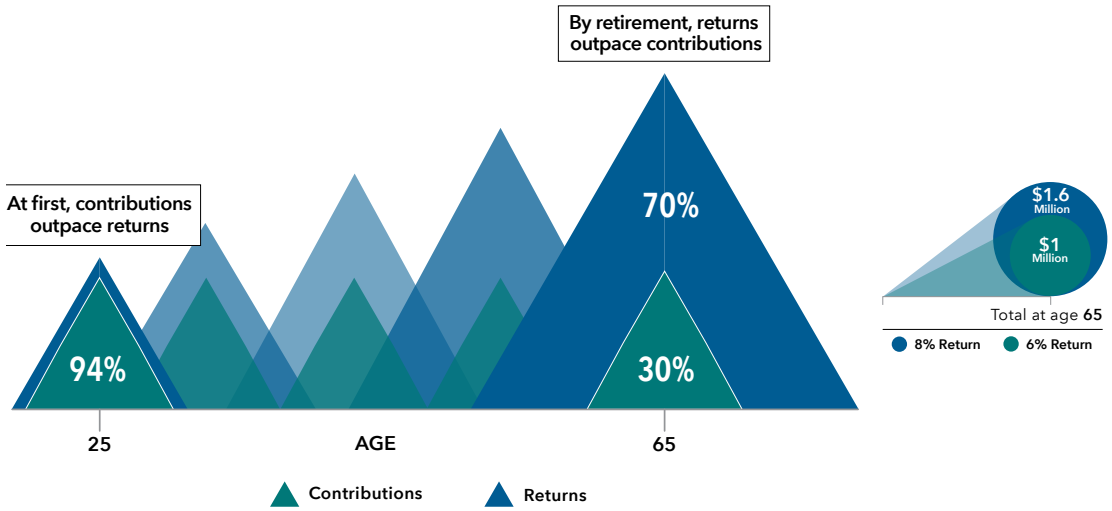
I can.

Investments

To **build a better 401(k)**, start with better investments

Returns matter

At retirement, **70%** or more of a participant's account value may come from returns – not contributions. That assumes earnings of 6% per year. With quality investments that could earn an even higher return, say 8% per year, as much as **81%** of a participant's account value might come from returns.



This hypothetical assumes you start investing 10% of your $40,000 income at age 25 and save over a 40-year period. And that you continue to contribute 10% each year throughout your career, as your salary increases 3% per year. The demographic assumptions, returns and ending balances are hypothetical and provided for illustrative purposes only, and are not intended to provide any assurance or promise of actual returns and outcomes. Returns will be affected by the management of the investments and any adjustments to the assumed contribution rates, salary or other participant demographic information. Actual results may be higher or lower than those shown.

Build a plan menu that meets the needs of your clients

The **American Funds®** family of mutual funds is available in all our recordkeeping programs as well as those offered by other retirement plan providers.

PlanPremier® includes access to investments from many respected investment managers, including those who are shown here.†

RecordkeeperDirect® also includes optional fund flexibility with access to BlackRock, Fidelity, Invesco, PIMCO, T. Rowe Price, Vanguard and more.†

Capital Group®
BlackRock®
Calvert Investments
Charles Schwab Investment Management‡
Columbia Threadneedle Investments — Your success. Our priority.
Dimensional
Eaton Vance Investment Managers
Fidelity Investments
Franklin Templeton
Goldman Sachs Asset Management
Invesco
John Hancock Investment Management
J.P.Morgan Asset Management
MFS® Investment Management
PAX Pax World Mutual Funds
PGIM Investments
PIMCO
Transamerica
T. Rowe Price — Invest with confidence
Vanguard
Voya Investment Management
Western Asset

† Availability of funds and fund families may vary by share class. Additional costs may apply.

‡ Schwab Asset Management™ is the doing-business-as name for Charles Schwab Investment Management Inc. (CSIM).

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

Target date funds – a critical asset class in 401(k)s

Six American Funds among Morningstar's "Thrilling 33"

All six are building blocks of our target date series



Source: Morningstar, "The Thrilling 33" by Russel Kinnel, August 13, 2025. Morningstar's screening took into consideration expense ratios, manager ownership, returns over manager's tenure, and Morningstar Risk, Medalist and Parent ratings. The universe was limited to share classes accessible to individual investors with a minimum investment no greater than $50,000, did not include funds of funds, and must be rated by Morningstar analysts. Class A shares were evaluated for American Funds. Not all six funds listed in the "The Thrilling 33" list are in each target date fund. Underlying funds may change over time. Capital Group/American Funds target date series invest in Class R-6 shares of the underlying American Funds. Visit morningstar.com for more details.

NEW: Capital Group target date CIT series is now available in PlanPremier

The same glide path and investment strategy of the American Funds target date mutual fund series is available as a collective investment trust (CIT) to PlanPremier plans with Class R-6 shares.

What makes our target date retirement series **different**?

Our well-designed glide path is distinct in the way its investment mix shifts over time to meet participant needs and helps:

Manage longevity risk

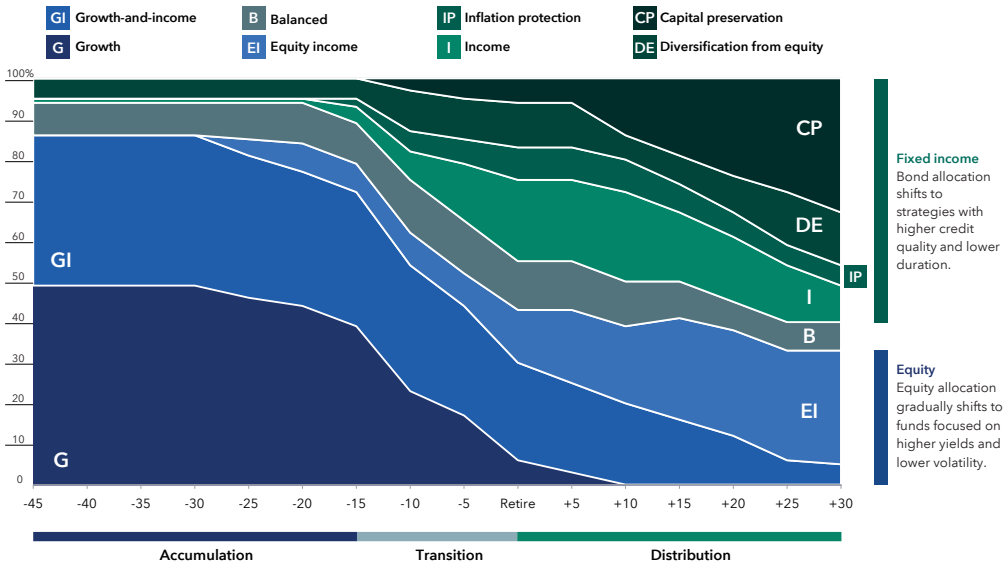
Our target date approach gradually **shifts the types of equities** in the funds from growth-oriented equities to income-oriented equities.

Mitigate market risk

A growing emphasis on dividends helps participants manage market risk while providing income to help cover the cost of living in retirement.

Although the target date portfolios are managed for investors on a projected retirement time frame, the allocation strategy does not guarantee that investors' goals will be met.

Capital Group/American Funds target date retirement series glide path and roles



Source: Capital Group. The target allocations shown are as of December 31, 2025, and are subject to the oversight committee's discretion. The investment adviser anticipates assets will be invested within a range that deviates no more than 10% above or below the allocations shown in the prospectus. Underlying funds may be added or removed during the year. Visit capitalgroup.com for current allocations.

Recordkeeping

Consider us your **recordkeeper** of choice

Capital Group has 401(k) plan solutions with pricing and features that can meet the needs of employers of any size.



Small-plan simplicity

- **Low-cost design** with five share class options
- **More than 40 American Funds,** including our target date series, plus the optional flexibility to add funds from many other respected investment managers
- **Plan administration** from your choice of hundreds of third-party administrators (TPAs)
- **Simple and personable service experience** designed for startups and smaller retirement plans

Full-featured value

- **Fixed-dollar pricing** that doesn't increase as plan assets grow
- **Open architecture** offers investments from dozens of respected managers, including access to the Capital Group Target Date Retirement Series† (a CIT series) – with no proprietary fund requirements
- **Plan administration** from Capital Group (with PlanPremier-Bundled) or your choice of hundreds of TPAs (with PlanPremier-TPA)
- **Access to robust services and features** designed for mid-sized and larger plans

"[Capital Group] offers outstanding plan administration and setup support and has business-building resources for their small business clients."

– Chamber of Commerce, Best 401(k) Companies for Small Business (2026).

† Available only to plans that select the Class R-6 investment platform



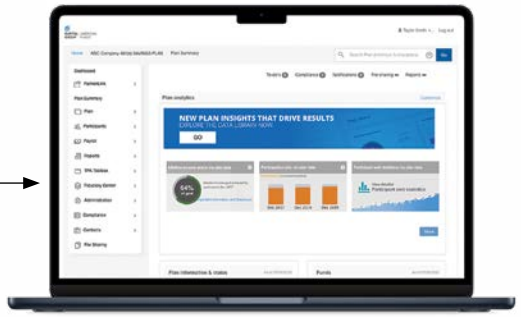
For help in determining which recordkeeping platform would best suit a specific client, call us at (888) 777-1579.

Recordkeeping

Our plan sponsor experience simplifies day-to-day operations

An easy-to-use plan sponsor website helps clients streamline and automate tasks so they can spend more time on their business and less time on plan administration.*

- Automatically track employee eligibility
- Instantly add/update participants
- Conduct paperless enrollment
- Submit contributions and send notices electronically
- Automatically generate key reports
- Review and approve participant loans and distributions
- Facilitate participant distribution kits
- Monitor plan effectiveness



Plan sponsor website

* Features will vary depending on the retirement plan solution selected.

Our plan participant experience promotes better outcomes

Automated options and a customized educational website can help get employees enrolled quickly. **ICanRetire®,** our high-impact participant engagement program, can help encourage employees to plan for the future and take action to pursue their goals.



- Enroll easily through website or mobile app
- Review plan options on custom enrollment site
- Access account on the go with mobile app
- Manage contributions and investments
- Make saving more fun and approachable with **ICanRetire**
- Submit withdrawal requests electronically

NEW: Financial wellness

At no extra cost, **ICanRetire** now offers a comprehensive financial wellness program featuring behavioral analysis, digital financial coaching, customized action plans, and educational resources covering retirement, budgeting, credit scores and more.

A closer look at **RecordkeeperDirect®** pricing

Our straightforward approach to pricing makes it easy for clients to understand the costs associated with their retirement plan and evaluate the program's overall value.

To calculate the basic pricing:

1 First, choose a share class that matches the level of compensation you believe is necessary to meet the plan's service requirements.

Share class	Average expense ratio† (American Funds only / with fund flexibility)	Compensation is included in the expense ratio		
		Financial professional compensation	TPA compensation Based on plan assets	
			Up to $1M	$1M plus
R-2	1.43% / na	0.75%	0.12%	0.05%
R-3	0.98% / 0.98%	0.50%	0.05%	
R-4	0.68% / 0.69%	0.25%	0.02%	
R-5E	0.49% / 0.50%	0.00%	0.00%	
R-6	0.34% / 0.31%	0.00%	0.00%	

† Average expense ratios shown are provided only as examples. The actual average expense ratio depends on the investments selected for the plan and participant allocations. Expense ratios reflect applicable fee waivers and expense reimbursements, without which expenses would be higher.

The average expense ratio shown for each RecordkeeperDirect share class is for all funded investments and is weighted, based on average daily net assets in the program as of 12/31/2025. Accordingly, more weight is given to funds with more assets. Gross expense ratios, as reported in each fund's prospectus available at the time of publication, range from 1.14% to 1.86% for R-2; 0.89% to 1.43% for R-3; 0.57% to 1.12% for R-4; 0.39% to 0.94% for R-5E; and 0.25% to 0.78% for R-6 for American Funds only. The ranges with fund flexibility are 0.78% to 1.89% for R-3; 0.45% to 1.54% for R-4; 0.18% to 1.12% for R-5E; and 0.02% to 0.98% for R-6.

‡ The installation fee is waived if plan assets reach $100,000 or more as of the plan's first billing date. Any applicable implementation fee will be billed on the first quarterly invoice.

§ In addition to the recordkeeping fees shown and depending on the share class selected, the recordkeeper receives subtransfer agency payments from the investment options held by the plan: 0.35% for R-2, 0.15% for R-3, 0.10% for R-4, 0.15% for R-5E and none for R-6. This amount includes any investment option payments to the TPA.

¶ The fees shown reflect a $10 per-participant fee discount (effective January 1, 2027) that applies if a plan uses a Capital Group default investment option.

2 Then, determine annual recordkeeping fees based on share class and plan assets. Final fees may differ, subject to actual plan data and additional services desired by the plan, such as ancillary fiduciary services.

Limited startup fees: A one-time installation fee of $500 for startup plans is waived in certain circumstances‡; there's no installation fee for conversion plans.

Recordkeeping fee schedule

(not including payments from investment expenses)

American Funds only

Share class	Recordkeeping fees based on plan assets§ (not including payments from investment expenses) *[Base fee plus per participant fee]*				
	Up to $250k	$250 to $500k	$500k to $1M	$1M to $2M	$2M plus
R-2	$750 + $20pp	$500 + $20pp	No billable fees		
R-3	$750 + $20pp		$500 + $20pp		
R-4	$1,000 + $20pp		$750 + $20pp	$500 + $20pp	
R-5E	$750 + $20pp		$500 + $20pp		
R-6	$1,250 + $20pp				

With fund flexibility

Share class	Recordkeeping fees based on plan assets§ (not including payments from investment expenses) *[Base fee plus per participant fee¶]*			
	Up to $500k	$500k to $1M	$1M to $2M	$2M plus
R-2	Not available			
R-3	$1,250 + $40pp	$1,000 + $40pp	$500 + $20pp	
R-4	$1,500 + $40pp	$1,250 + $40pp	$1,000 + $40pp	$500 + $20pp
R-5E	$1,250 + $40pp	$1,000 + $40pp	$500 + $20pp	
R-6	$1,750 + $40pp			

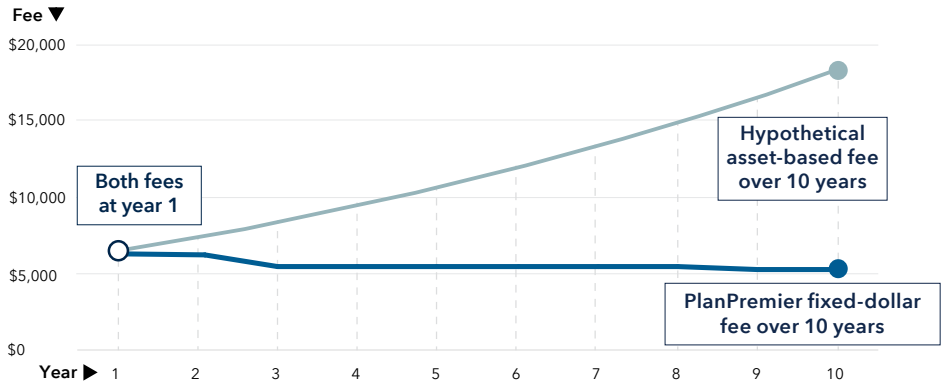
Recordkeeping

Coming soon: Enhanced pricing starting in 2027

The pricing for PlanPremier shown below will take effect on January 1, 2027. Use this QR code or visit **capitalgroup.com/planpremier-pricing** for more information, including the current pricing that applies through 2026.

A closer look at **PlanPremier®** pricing

Our fixed-dollar approach to pricing is based on the number of participants, not plan assets – so recordkeeping costs don't increase as plan assets grow. In fact, with plan asset discounts, recordkeeping costs may decline as plan assets increase. The goal is to provide better overall value.



The PlanPremier-TPA recordkeeping fee is based on a plan with $4.5 million in assets and 60 participants. The annual plan fee is $1,800. The per-participant fee is $75, which includes a $10 discount for using a Capital Group default investment option. Discounts on the per-participant fee have been applied when plan assets reach certain levels – a $15 discount when assets surpass $5 million in year 3 and an $18 discount when assets surpass $10 million in year 9. The hypothetical asset-based fee starts at the same level as the PlanPremier-TPA fee in the first year ($6,300, or 0.14% of assets) and applies the same 0.14% rate to plan assets with plan contributions of $300,000 and a growth rate of 8% added at the end of each year starting with year 2.

Fixed-dollar fees that don't rise with asset growth

PlanPremier's annual recordkeeping fees consist of:

1. **A plan fee** that's based on the number of plan participants and decreases with higher numbers of participants.
2. **A per-participant fee**, which can decrease as plan assets grow and if certain plan features are utilized.

Annual recordkeeping fees

Participants with account balances	PlanPremier-TPA plan fee	PlanPremier-Bundled plan fee	Plus a per-participant fee
1–10	$3,300	$5,800	$85 per participant (before available discounts)
11–25	$2,800	$5,300	
26–45	$2,200	$4,700	
46–300	$1,800	$4,300	
301 or more	$1,600	$4,100	

Available fee discounts		Discount per participant
Plan menu	Capital Group default investment	-$10
Plan assets	$5 million to $10 million	-$15
	$10 million to $25 million	-$18
	$25 million to $50 million	-$21
	$50 million or more	-$25
Plan features	Automatic enrollment at 6% or more[1]	-$2
	Online enrollment and deferral tracking	-$1

[1] Eligibility for this discount may depend on how automatic enrollment is applied across the plan population.

[2] Annual percentages of plan assets.

[3] Average expense ratios shown are provided only as examples. The actual average expense ratio depends on the investments selected for the plan and participant allocations. Expense ratios reflect applicable fee waivers and expense reimbursements, without which expenses would be higher. The average gross expense ratio shown for each share class is for all funded investments and is weighted, based on average daily net assets in the program as of 12/31/25. Accordingly, more weight is given to funds with more assets. Not all investments included in the calculation are available to all plans due to limitations such as plan asset size or restrictions to certain firms or to financial professionals participating in specific programs or arrangements. Because the averages reflect investments that were funded in the program as of 12/31/25, they do not include certain investment options that became available after that date, including the Capital Group Target Date Retirement Series. As a result, the averages shown may not reflect the expense ratios available to a particular plan. Gross expense ratios, as of 12/31/25, range from 0.44% to 7.24% for R-3; 0.35% to 6.99% for R-4; 0.02% to 10.04% for R-5E; 0.02%to 6.63% for R-6.

[4] Rebate rate may vary for non-American Funds investments.

Investment expenses can help offset employer costs

With certain share classes in PlanPremier, a **portion of fund revenue (investment expense ratios) is rebated back to the plans** (revenue recapture). Sponsors can use rebates to pay recordkeeping fees and other plan costs (e.g., financial professional or TPA fees) or allocate them to participants.

Investment expenses, revenue recapture and compensation[2]

Share class	Average expense ratio[3]	*Included in the expense ratio*	
		Revenue recapture rebated to plan[4]	Financial professional compensation
R-3	1.00%	0.15%	0.50%
R-4	0.70%	0.10%	0.25%
R-5E	0.41%	0.15%	None
R-6	0.33%	None	None

Compete with confidence

Make a difference in more lives

Since 1931, our distinctive way of managing money, an emphasis on research, a long-term view and recognition of the power of relationships has enabled financial professionals – like you – to help investors pursue their financial goals.

Dedicated to investors

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

A trusted recordkeeper

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

A top asset manager

With more than **$3 trillion** assets under management, we're one of the world's largest investment management organizations.†

† 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.

Trusted and easy to do business with

We were selected most often by advisors with less than $50 million in defined contribution plan assets under management for:

- Is a company I **trust**
- **Easy** for advisors to do business with
- **Best-in-class service and support** for advisors, sponsors and participants

Source: Escalent, Cogent Syndicated. Retirement Plan Advisor Trends, October 2025. Methodology: 411 respondents participated in a web survey conducted September 8–19, 2025. The respondents consisted of financial advisors managing defined contribution plans. For Ownership of Core Brand Attributes, among 184 advisors with less than $50 million in defined contribution (DC) plan assets under management, Capital Group/American Funds was the plan provider selected most often in response to the question "Which – if any – of these DC plan providers are described by this statement… 'Is a company I trust' and 'Easy for advisors to do business with' (Tier 1); 'Best-in-class plan advisor service and support' (Tier 2); and 'Best-in-class plan sponsor service and support' and 'Best-in-class participant service and support' (Tier 3)." Capital Group has provided input on some questions to be included in Cogent surveys over time. The document containing these survey results was purchased for use by Capital Group/American Funds. Additionally, Capital Group made a subscription investment to Cogent Syndicated to access a detailed version of the Retirement Plan Advisor Trends report. Learn more at Escalent's website.

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.

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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.

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