Sample De minimis Distribution Cashout Letter to Participant

Additional changes are required if the plan:

- is using an automatic rollover IRA provider other than Capital Group.
- disregards rollover contributions when determining the plan's threshold for automatic rollovers.
- is using an automatic rollover threshold other than $7,000.

[LETTERHEAD]

Dear retirement plan participant:

You've worked hard to earn the money you've contributed to your retirement plan account. Now that you're no longer employed with [COMPANY], you'll need to think about the choices you have for protecting that hard-earned money. You must act quickly, though, or the plan's policy will automatically decide for you.

Act quickly — review your payment options now and avoid automatic processing:

Automatic payment of small balances

If you have a vested balance of $7,000 or less, a withdrawal will be processed *without* your consent *unless you elect a different option*. The automatic withdrawal will be processed as follows:

- If your vested account balance is greater than $1,000 but less than or equal to $7,000 on the date of payment, your money will be rolled over into an American Funds IRA and invested in American Funds U.S. Government Money Market Fund (Class A shares) at net asset value (NAV).
- If your vested account balance is $1,000 or less, a check in the amount of your vested account balance (less 20% for federal plus any applicable state tax withholding) will be made payable to you and mailed to your last known mailing address. Depending on your age, you may be subject to a 10% penalty for early withdrawal.

Your other options for small balances

You have two additional options for your withdrawal. Again, to avoid automatic processing, you must act quickly. You may:

- Request a direct rollover into the IRA provider of your choice or to another employer's retirement plan that accepts rollovers.
- If your account balance is more than $1,000, but less than or equal to $7,000 on the date of payment, you may choose a cashout instead of a rollover. The amount paid to you will be the value of your vested account balance, less 20% for federal plus any applicable state tax withholding.

When your vested balance exceeds $7,000

If your vested account balance exceeds $7,000 on the date indicated below, **your account cannot be paid out without your consent.** You may elect a direct rollover into an American Funds IRA if you wish. Your vested account balance can be invested into any one of the American Funds you choose, at NAV. You may also elect to roll over to another provider or take a lump sum distribution.

Act now!

Please complete a distribution request online:

1. Go **capitalgroup.com/participant/planpremier** and log in to your retirement account
2. Click on **Account**
3. Then click on **Withdrawals**
4. Complete the online process

If we don't hear from you by [DATE], and your vested account balance is $7,000 or less, it will be paid as an automatic payment described here.

Be sure to read the enclosed Special Tax Notice for information regarding tax withholding and rollover rules, the American Funds IRA Custodial Agreement and the IRA Disclosure Statement before investing.

Need assistance?

Your plan's financial professional can explain your options in greater detail and discuss your particular situation with you.

If you want help requesting a distribution online or have any questions about rolling over your money into an American Funds IRA, please call our IRA Rollover Center and speak with a Rollover specialist at **(800) 421-9923.** Rollover specialists are available to assist you Monday through Friday from 8 a.m. to 7 p.m. Eastern time.

We wish you the best in your future endeavors.

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

You could lose money by investing in American Funds U.S. Government Money Market Fund. Although the Fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor is not required to reimburse the Fund for losses, and you should not expect that the sponsor will provide financial support to the Fund at any time, including during periods of market stress.

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.

Capital Client Group, Inc.

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