SIMPLE IRA Plus

Plan setup and enrollment overview

CAPITAL GROUP®

It's easy to **set up a SIMPLE IRA Plus** plan

SIMPLE IRA Plus from Capital Group provides financial professionals and plan sponsors the **benefits and convenience** of 401(k) plan features – plan-level reports, customizable fund menus, online enrollment capabilities, qualified default investment alternative (QDIA) options and more – **without the higher price tag.**

How to establish a plan

STEP 1: Get plan sponsor guide

The **financial professional** downloads or orders a plan sponsor guide from the Forms & Literature section on the www.capitalgroup.com/advisor website and gives it to the plan sponsor. The financial professional can also download or order employee guides.

STEP 2: Fill out plan documents

The **plan sponsor** reviews the plan sponsor guide, completes the plan specifications form and adoption agreement and sends them to the financial professional.

The **financial professional** completes their portion of the plan specifications form.

STEP 3: Send plan documents to Capital Group

The **financial professional** sends the adoption agreement and plan specifications form to Capital Group **at least 10 days** prior to the plan effective date.

Once we establish the plan, we email website login information and additional plan enrollment documents to the plan sponsor.

How to enroll employees

STEP 1: Set up website access

The **plan sponsor** logs in to the Plan sponsor website and creates a custom password.

STEP 2: Prepare and send documents to employees

Capital Group provides the plan sponsor with the following disclosure documents: summary description, notification to eligible employees and fee and fund disclosure. The **plan sponsor** completes information in the notification to eligible employees and summary description. If the plan will have an automatic contribution arrangement, the sponsor must also provide a notice describing the arrangement prior to each enrollment period; a sample notice is available in the Forms section at capitalgroup.com/sponsor/simpleiraplus.

The **plan sponsor** sends these documents and an enrollment guide to eligible employees.

STEP 3: Add all eligible employees to the plan using the Plan sponsor website

The **plan sponsor** adds each eligible employee to the plan using the Plan sponsor website. Once added to the plan, Capital Group emails employees a link to enroll online.

STEP 4: Set up payroll

The **plan sponsor** adds payroll information on the Plan sponsor website to submit payroll contributions.

That's it!

You've successfully set up a **SIMPLE IRA Plus** retirement plan, and you and your employees are ready to start investing for the future.

Need to know

The plan sponsor and eligible employees will need internet access for enrollment.

Know your role

The table below gives you a general overview of the tasks and responsibilities associated with establishing a SIMPLE IRA Plus plan. These steps and more are outlined in detail in the plan sponsor guide and employee enrollment guide.

Tasks and responsibilities

	Capital Group	Financial professional	Plan sponsor	Employee/ participant
Plan setup				
Get plan sponsor and employee guides		FP		
Complete plan specifications form		FP	PS	
Complete adoption agreement			PS	
Send plan specifications form and adoption agreement to Capital Group		FP		
Provide website access to plan sponsor	CG			
Enrollment				
After plan establishment, Capital Group emails required disclosures to the plan sponsor	CG			
Complete notification to eligible employees and summary description and create automatic contribution arrangement notice (if applicable)			PS	
Provide notification to eligible employees, summary description, fee and fund disclosure, disclosure statement, trust agreement (pretax and, if applicable, Roth), automatic contribution arrangement notice (if applicable) and employee enrollment guide to eligible employees			PS*	
Add eligible employees via Plan sponsor website			PS	
Complete online enrollment on the website or mobile app				EP
Add payroll information and submit payroll contributions via Plan sponsor website			PS	

* The financial professional may also distribute this material at an enrollment meeting.

Online support

Financial professionals
capitalgroup.com/setupsimpleplus

Plan sponsors
capitalgroup.com/sponsor/simpleiraplus

Participants
capitalgroup.com/participant/simpleiraplus

Need help? Give us a call

Financial professionals
(800) 421-9900

Plan sponsors
(800) 421-6621

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