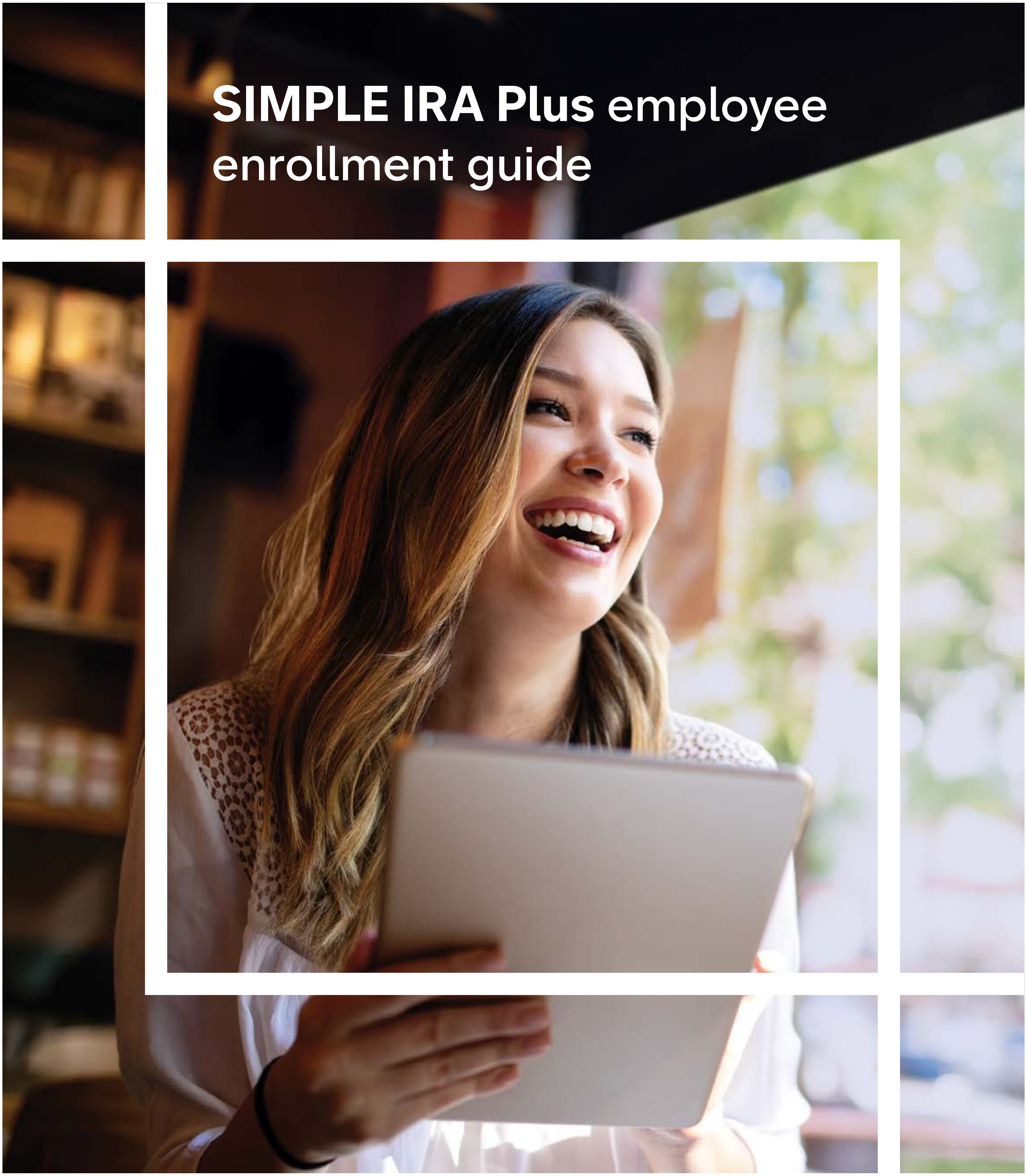
CAPITAL GROUP®

SIMPLE IRA Plus participant enrollment

SIMPLE IRA Plus employee enrollment guide



A SIMPLE start to a bright future

Your employer chose Capital Group as the provider for your retirement plan. We are a leader in the SIMPLE IRA market, with over one million SIMPLE IRA participants. With SIMPLE IRA Plus from Capital Group, you get access to a SIMPLE IRA retirement plan, with additional features to help you on your journey to retirement.

Since 1931, Capital Group has helped investors pursue long-term investment success.

$3+ trillion	$55+ billion	200,000+	1+ million
Capital Group assets under management (AUM)†	AUM in our SIMPLE IRA solutions‡	Retirement plans in our SIMPLE IRA solutions‡	Participants in our SIMPLE IRA solutions‡

† As of 12/31/25 ‡ As of 6/30/26

Investing in your **SIMPLE IRA Plus** plan can help you work toward the retirement lifestyle you envision.

While saving for the future may not always seem easy, the earlier you start saving, the more time you'll have to try to reach your retirement goals.

Good news

Your employer offers a retirement savings plan to help put you on the path to retirement readiness.

You're on your way

By enrolling in your plan, you're taking steps toward your financial goals.

We're here to help

Along with your plan's financial professional, we're here to help you make the most of your plan.

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

Follow these steps to enroll in your retirement plan

You can enroll in your retirement plan online through the Capital Group participant website or by using our new Capital Group SIMPLE IRA Plus app. Here's a step-by-step guide to help you get started.

Getting started

Prepare for enrollment

Before you enroll, your employer will need to add you to the plan. Once they have done so, you'll receive an email with a link to our website **www.capitalgroup.com/participant/simpleiraplus.**

To begin enrolling, Click the **LOG IN** button, then click **New User? Get started here.**

To establish your account

1. **Review the following documents (provided by your employer).**
   - **Fee and Fund Disclosure** — contains information specific to your plan, including fees, available investment options and default investment information.
   - **Notification to Eligible Employees** — specifies salary deferral contribution type(s) (pretax only or pretax and Roth) and limits allowed by the plan, as well as your employer's contribution amount.
   - **Summary Description** — explains eligibility requirements and plan provisions.
   - **Pretax Trust Agreement** — applies to all plans, defines Capital Bank and Trust Company's role as a trustee and explains the provisions of the pretax SIMPLE IRA trust.
   - **Roth Trust Agreement (if applicable)** — applies if your plan offers Roth salary deferral contributions, defines Capital Bank and Trust Company's role as a trustee and explains the provisions of the Roth SIMPLE IRA trust.
   - **Disclosure Statement** — explains the financial and tax consequences of contributions and distributions.
   - **Automatic Contribution Arrangement Notice (if applicable)** — Sample notice for SIMPLE IRA Plus plans with an automatic contribution arrangement (ACA).

2. **Determine how much of your salary you want to save in your SIMPLE IRA and which American Funds to invest in.**
   - Retirement planning tools, calculators and fund information are available at **www.capitalgroup.com/participant/simpleiraplus.**

Watch the enrollment video

Scan the QR code to see our two-minute how-to video.

Questions on your mind?

Contact your employer or call us at **(800) 421-6621 ext 40**

Ongoing support for your retirement journey

Customer service

Call **(800) 421-6621 ext 40**
Available Monday through Friday
8:00 a.m. to 7:00 p.m. ET

Participant website

www.capitalgroup.com/participant/simpleiraplus

Mobile app

Capital Group SIMPLE IRA Plus app

Important plan and account information

Eligibility

In general, if you expect to earn at least $5,000 in the current calendar year AND you've earned at least $5,000 during any two prior calendar years, you're eligible to participate in your company's SIMPLE IRA plan. Your employer may have less restrictive requirements, which would be outlined in your plan's *Summary Description*.

Your contributions

You decide how much of your pay, up to IRS limits, you want to contribute. Your contributions will be deducted directly from your paycheck.

- **Pretax contributions** (available for all plans). You can reduce your current taxable income by making pretax contributions to the plan. This means you don't pay taxes on your contributions (or investment earnings) until you make a withdrawal.
- **Roth contributions** (if permitted). Review Section 2 of the *Notification to Eligible Employees* provided by your employer to determine if this option is available for your plan. If permitted, the Roth option allows you to make after-tax contributions. This means you pay the applicable taxes when money is contributed, but you won't pay taxes later on qualified withdrawals.

Your employer's contributions

As described in the *Notification to Eligible Employees*, your employer will make one of two types of contributions:

- **Matching.** Your employer may match any contributions you make, dollar for dollar, up to a specified percent of eligible compensation.
- **Nonelective.** Your employer may contribute a specified percent of your eligible compensation to your SIMPLE IRA, regardless of whether you make any contributions.

Employer contributions are made on a pretax basis.

Vesting

The money that you and your employer contribute to the plan is vested immediately. In other words, it's yours to keep.

Your investment options

Review the *Fee and Fund Disclosure* to determine which investments are available for your plan.

Monitoring your account

Check on your investment results with:

- **www.capitalgroup.com/participant/simpleiraplus**
- Your quarterly statement
- Our 24-hour automated phone service at **(877) 833-9322**

Making changes to your account

Access your account at **www.capitalgroup.com/participant/simpleiraplus.** Once you sign in, you can:

- Process transactions
- View current and past account balances as well as dividend and capital gain information
- Manage your account information
- Sign up for paperless delivery of quarterly statements

Withdrawals of pretax contributions and earnings

You may withdraw pretax money at any time, but any money you take out is subject to ordinary income tax. If you withdraw the money before you reach age 59½, a 10% federal tax penalty may apply (25% if the withdrawal is made during the first two years of participation in the plan).

Withdrawals of Roth contributions and earnings

You may withdraw Roth contributions tax- and penalty-free at any time. Earnings may be withdrawn tax- and penalty-free if you meet the five-year holding period requirement and the withdrawal is:

1. made after you have reached age 59½;
2. due to your disability or death; or
3. used for certain expenses to purchase a first-time home.

If you withdraw earnings before you reach age 59½, a 10% federal tax penalty may apply (25% if the withdrawal is made during the first two years of participation in the plan).

Existing SIMPLE IRA participants

If you already have a SIMPLE IRA account and your employer is moving the plan to a SIMPLE IRA Plus plan, your prior elections will not carry over. You'll need to re-enroll in the plan and make new elections.

If you have money invested in an existing American Funds SIMPLE IRA, assets will remain in the existing account. You can complete the **IRA Rollover/Transfer Request** form to move the assets to your new account.

Identify verification disclosure

To comply with federal regulations, Capital Bank and Trust Company is required to obtain, verify and record information that identifies each person who opens an account. Capital Bank and Trust Company may use the information provided by you or your employer on your behalf to verify your identity. For example, your identity may be verified through the use of a database maintained by a third party. If Capital Bank and Trust Company is unable to verify your identity, it may need to take action, possibly including closing your account and withdrawing the shares at the current market price, and that such action may have tax consequences, including a tax penalty.

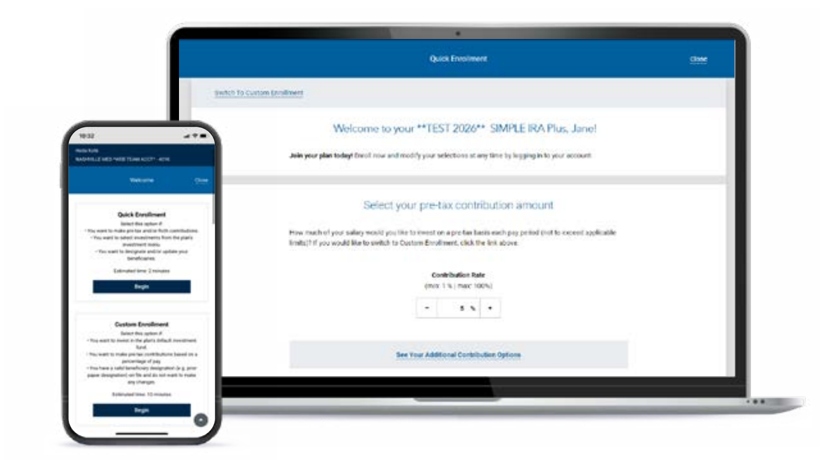
See enrollment steps on page 6-7.

Mobile app and retirement tools

You can also enroll using your phone or tablet

Download the Capital Group SIMPLE IRA Plus app from the App Store or Google Play Store.

The mobile app offers the same enrollment options as the desktop version of the site, as well as all the same account functions, making it easy to enroll and manage your account on the go.



Scan the QR codes below to download the mobile app

Download on the App Store

GET IT ON Google Play

Stay on track with our retirement tools

Retirement goals calculator

- **Personalize your goals** based on your current savings and the retirement you envision.
- **Monitor your progress** at a glance each time you log in.
- **Make account changes** to help improve your projected retirement income.

ICanRetire®

Check out our **ICanRetire** website for more retirement savings help. Get a customized action plan based on your retirement personality, learn more about retirement with fun videos and quick articles and run the numbers on your savings.

It's all accessible right from your account home page, or at icanretire.com/simpleiraplus.

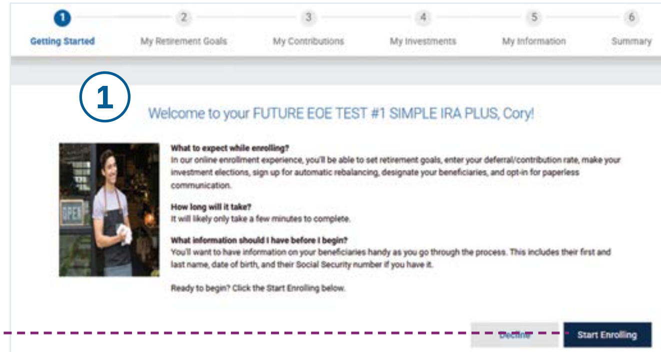
Financial wellness

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

Enrollment steps

1 **During enrollment** you'll be able to calculate your retirement goals, set your deferral rate, choose your investments and designate your beneficiaries.

Click **Start Enrolling** to begin.

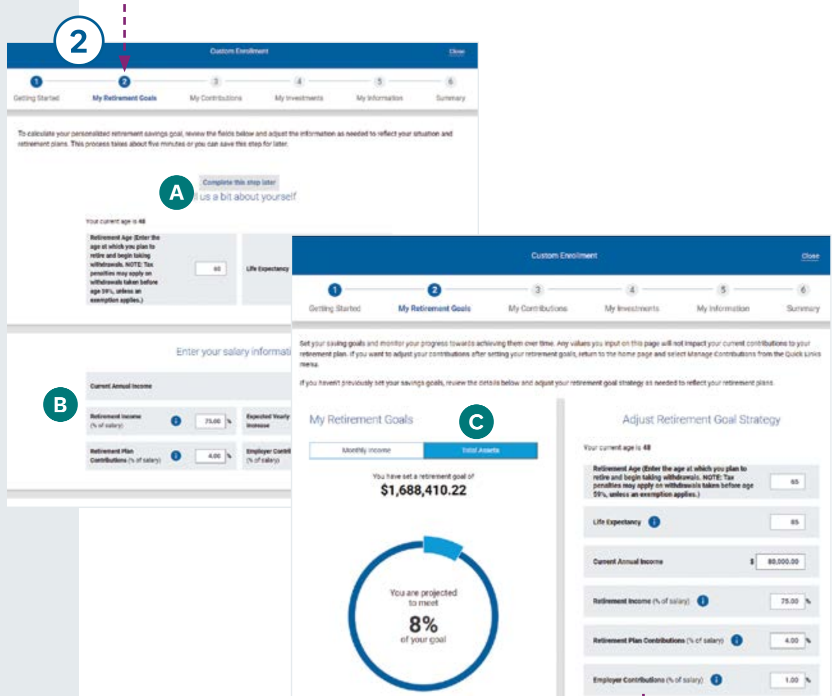


2 Calculate your retirement savings goal

On the **My Retirement Goals** screen, you can enter your personal information to calculate a customized retirement savings goal.

- **A** Click **Complete this step later** to save the calculator for a later date.
- **B** If you want to complete the calculator now, enter your personal information, then click **Next** at the bottom of the page.
- **C** You can review your retirement goals on the next page and adjust your information to review how changes to your strategy could impact your retirement savings. Click **Next** again when finished to move to the next page.

The calculator can be accessed from your account home page. Once your goal is set, you'll be able to monitor your progress each time you log in on the **account home page.**

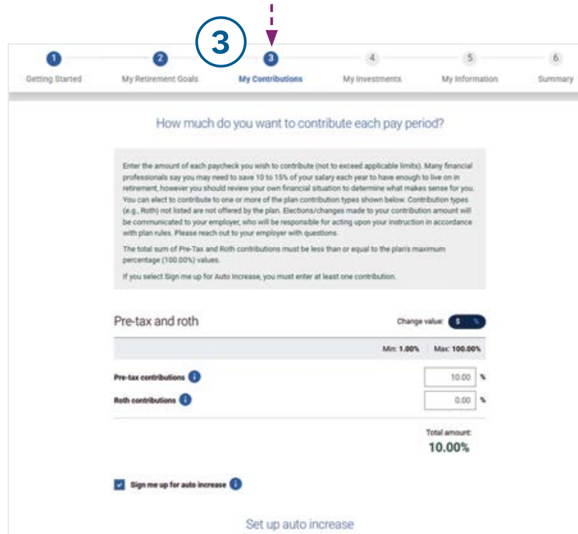


3 Next, set your contribution rate

On the **My Contributions** screen, enter a contribution rate by percentage or dollar amount for each contribution type: pretax or after-tax (Roth) *(if offered in your plan).*

For more information on each contribution type, click on the info ℹ icons.

Confirm your contribution selections and click **Next.**

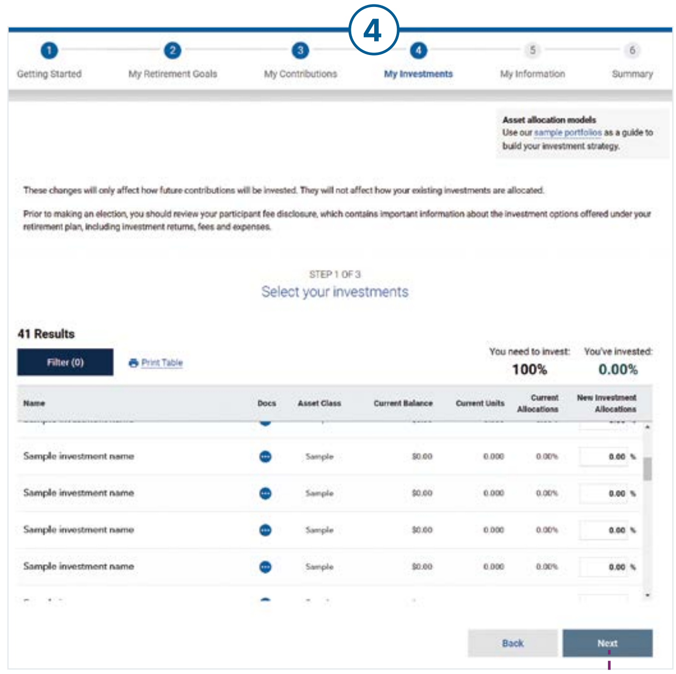


Enrollment steps (continued)

4 Select your investment(s)

Enter the percentage of your contributions you would like to invest next to your chosen investments. Verify that your selections add to 100% and click **Next.**

On the next screens, you can select whether you want your portfolio to be automatically rebalanced (meaning shares will be exchanged between funds, if necessary, to maintain your chosen allocations), then verify your chosen investments. Click **Submit** when finished.

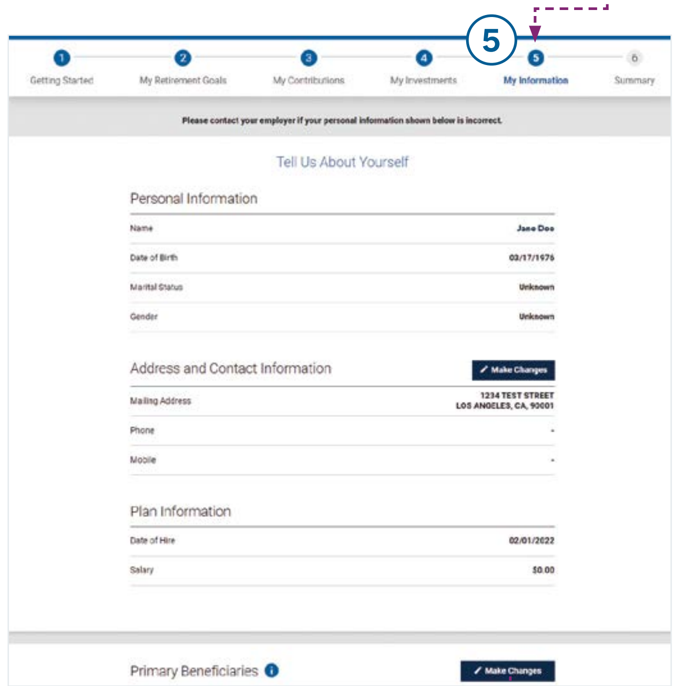


5 Review your personal information and add beneficiaries

Confirm that your personal information, including address and phone number, is correct. If anything is incorrect, contact your employer. Click **Make Changes** to update your address and contact information, as well as to sign up for paperless delivery. You can receive statements and forms electronically by adding a personal and/or work email address.

You can also add a beneficiary now by clicking **Make Changes,** or leave the space blank and update later.

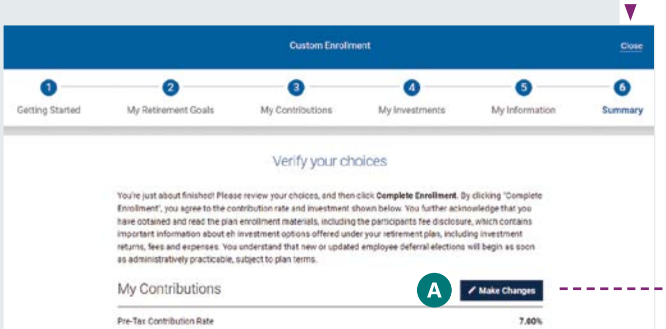
Click **Next** once finished.

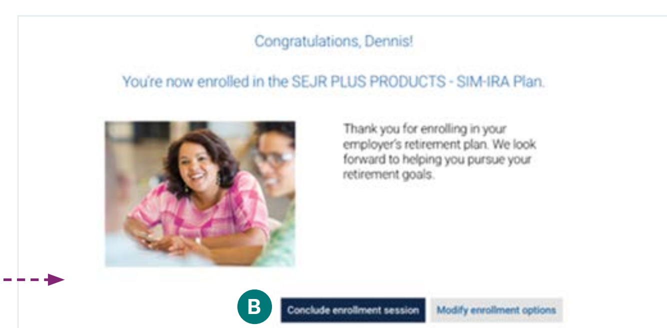


6 Complete enrollment

A Verify your choices. Click **Make Changes** to update any information. If everything is correct, click **Complete Enrollment** to finish.

B That's it! You're enrolled. You can go back to modify your selections, or click **Complete Enrollment Session** to access your account home page.





Follow us

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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Capital Client Group, Inc.

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