

Grow your retirement plan  
practice and help more clients

R-6 share version



CAPITAL  
GROUP®

AMERICAN  
FUNDS®

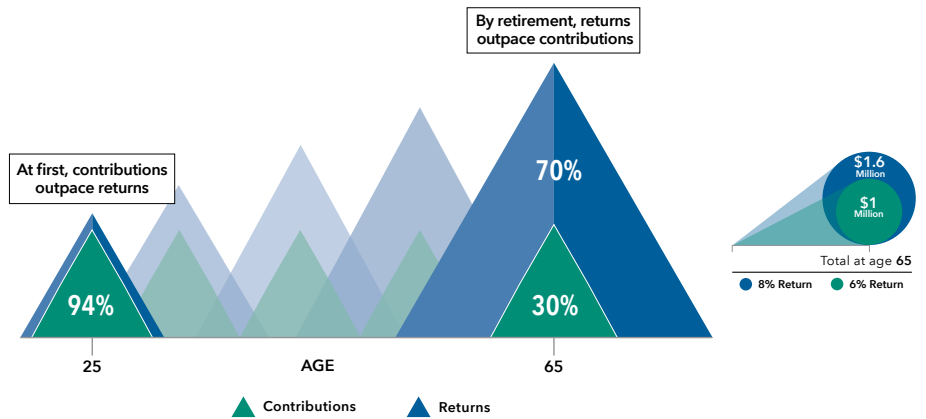
**Can I compete with confidence  
in today's market?  
I can.**



## 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.\*†



\* Availability of fund families may depend on the plan's share class.

† Certain requirements and additional costs apply.

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

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

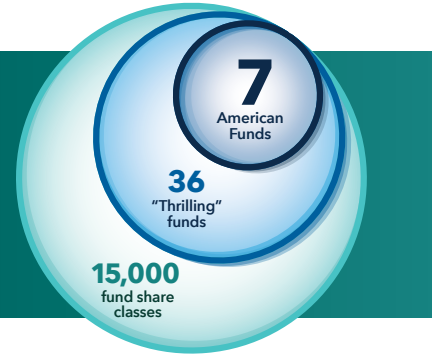
**93%**

of plans used a target date fund as their plan’s qualified default investment alternative (QDIA)

Source: Callan Institute, 2025 Defined Contribution Trends Survey.

## Seven American Funds among Morningstar’s “Thrilling 36”

All seven are building blocks of our target date series



Source: Morningstar, “The Thrilling 36” by Russel Kinnel, August 20, 2024. 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 seven funds listed in the “The Thrilling 36” list are in each target date fund. Underlying funds may change over time. Visit [morningstar.com](http://morningstar.com) for more details.

## What makes the American Funds Target Date Retirement Series<sup>®</sup> 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

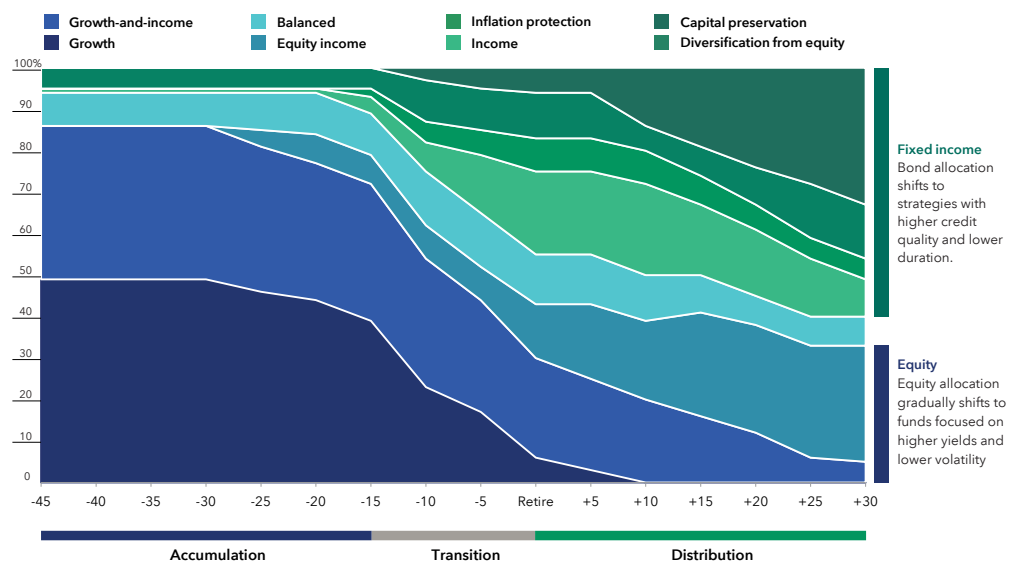
Our target date approach gradually shifts the types of equities in the funds from growth-oriented equities to income-oriented equities.

### 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.

American Funds Target Date Retirement Series glide path and roles



Source: Capital Group. Target allocations as of March 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. For current allocations to the underlying funds, visit [capitalgroup.com](http://capitalgroup.com).

## Consider us your **recordkeeper** of choice

Our family of retirement plan solutions is designed to serve the needs of a broad range of clients, offering the advantages of large-plan pricing to small- and mid-size employer-sponsored retirement plans.



- **Low-cost design** with up to five share class options
- **More than 40 American Funds**, plus optional flexibility to add funds from many other well-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

- **Fixed-dollar, transparent pricing** with an asset-based plan credit in six of seven available share class options
- **Investments from dozens of respected managers**, including the American Funds and the American Funds Target Date Retirement Series
- **Plan administration from Capital Group** or your choice from hundreds of TPAs
- **Access to robust recordkeeping features** commonly requested by larger plans, including automated notice creation/delivery and mandatory distribution services

“[American Funds] offers outstanding plan administration and setup support and has business-building resources for their small business clients.”

— Chamber of Commerce, American Funds 401(k) Review – 2024.



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

# A closer look at our R-6 share pricing

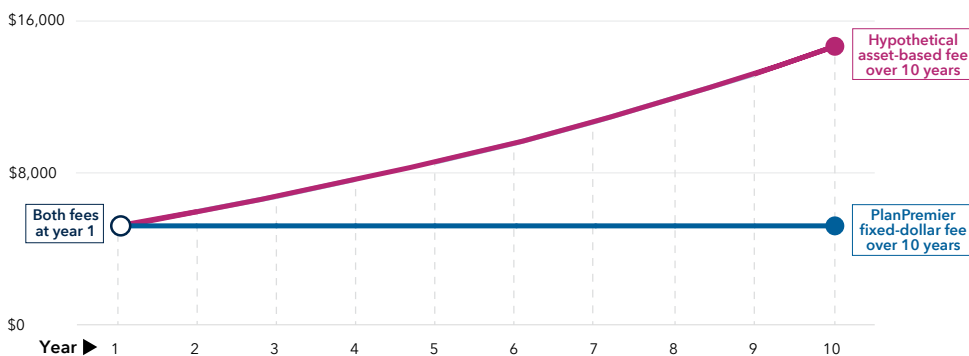
Financial professionals doing fee-based business can offer clients exceptional value through a quality recordkeeping solution that features institutional pricing.

We offer a range of share classes designed to meet the needs of retirement plan sponsors and participants. The different share classes incorporate varying levels of financial professional compensation and service provider payments. Because Class R-6 shares do not include any recordkeeping payments, expenses are lower and results are higher. Other share classes that include recordkeeping costs have higher expenses and lower results than Class R-6.

**RecordkeeperDirect®:** A straightforward approach to pricing makes it easy for clients to understand the costs associated with their plan and evaluate the program's overall value.

Share class	Average expense ratio <sup>1</sup>	Compensation is included in the expense ratio		Recordkeeping fee <sup>3</sup>
		Financial professional compensation	TPA compensation	
R-6	0.34% <sup>2</sup>	0.00%	0.00%	American Funds only <b>\$1,250 + \$20 per participant</b> With fund flexibility <b>\$1,750 + \$40 per participant</b>

**PlanPremier:** 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. The goal is to provide better overall value.



In this chart, the PlanPremier-TPA recordkeeping fee is based on a plan with \$2.5 million in assets and 50 participants. The hypothetical asset-based fee starts at the same level as the PlanPremier-TPA fee in the first year (\$5,200, or 0.21% of assets) and applies the same 0.21% rate to plan assets with plan contributions of \$150,000 and a growth rate of 8% added at the end of each year starting with year 2.

Participants with account balances	Recordkeeping fees base fee			Per participant
	PlanPremier-TPA	or	PlanPremier-Bundled	
1-25	\$2,200	or	\$5,400	\$100
26-300	2,200	or	5,400	60
301-500	3,700	or	6,900	55
501-1,000	6,200	or	9,650	50
1,001 or more	8,200	or	11,650	48

Share class R-6		
Average expense ratio <sup>1</sup>	Compensation is included in the expense ratio	
	Financial professional compensation	TPA compensation
0.33% <sup>4</sup>	0.00%	0.00%

<sup>1</sup> Average expense ratios shown for RecordkeeperDirect and PlanPremier are provided only as examples. The actual average expense ratio for each program 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 is for all funded investments and is weighted, based on average daily net assets in the program as of 12/31/2024. Accordingly, more weight is given to funds with more assets.

<sup>2</sup> Gross expense ratios, as reported in each fund's prospectus available at the time of publication, range from 0.02% to 1.16% for Class R-6.

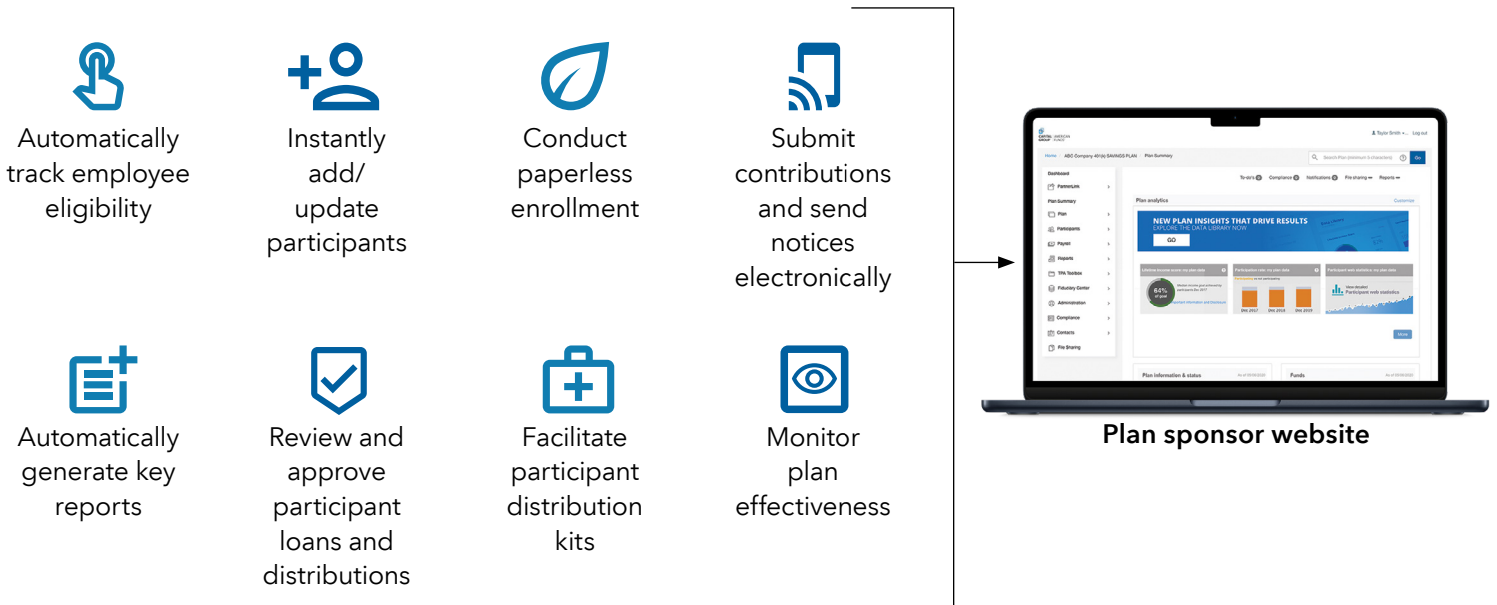
<sup>3</sup> There is a one-time RecordkeeperDirect plan installation fee of \$500 for startup plans.

Total recordkeeping fees include the base fee shown plus \$20 per participant for American Funds only, or up to \$40 per participant with fund flexibility.

<sup>4</sup> Gross expense ratios, as reported in each fund's prospectus available at the time of publication, range from 0.02% to 5.21% for Class R-6.

# 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 running their business and less time on plan administration.\*




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







# Our plan participant experience promotes better outcomes

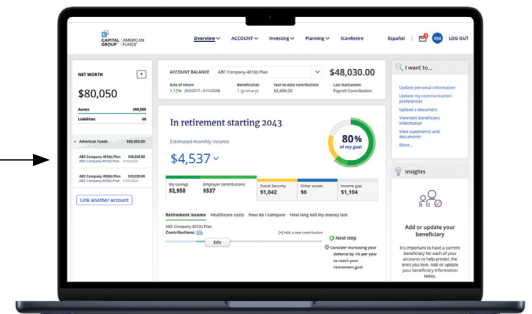
**Effective enrollment:** Automated options and a customized educational website help employees get started in their employer’s retirement plan. The process is designed to be quick and easy.



 **Manage your account on the go**  
A convenient mobile app with one-touch access makes it easy for participants to stay up to date wherever they go.

**Planning for the future:** Our interactive participant resources\*, including **ICanRetire**®, a 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



**Participant website**

Illustration at right shows the **participant website** for **PlanPremier** plans.

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

# 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 **2.6 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 **\$2.5 trillion** assets under management, we're one of the world's largest investment management organizations.\*

\* As of 12/31/24. Participants in Capital Group 401(k), 403(b), SEP IRA and SIMPLE IRA plans. Number of businesses in proprietary recordkeeping solutions.

## Trusted, reliable 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 as:

- Is a company I trust
- Is reliable
- Easy for advisors to do business with
- Best-in-class advisor service and support

Source: Escalent, Cogent Syndicated Retirement Plan Advisor Trends, October 2024. Methodology: 411 financial advisors managing defined contribution (DC) plans participated in a web survey conducted September 9 to 17, 2024. For "Ownership" of Core Brand Attributes – Tier 1, among 195 advisors with less than \$50 million in DC plan assets under management, Capital Group/American Funds was 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,' 'Is reliable,' 'Easy for advisors to do business with' and 'Best-in-class advisor service and support?'" Capital Group has provided input on some of the questions to be included in Cogent surveys over time. Additionally, Capital Group made a subscription investment to Cogent Syndicated to access a detailed version of the Retirement Plan Advisor Trends report.

**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.