SAMPLE

Enrollment guide

XYZ 401(k)
Retirement Plan

Your plan's name will be displayed here.

CAPITAL GROUP® | AMERICAN FUNDS®

What's inside?

Plan and investment information, FAQs and forms

This guide will be tailored to the specific features of your plan, highlighting key benefits to employees so they will be able to enroll with confidence.

Small steps can take you far

[Scan] to **learn more** and **enroll**

We use a warm, friendly approach throughout this guide to help employees feel confident and encouraged to take advantage of their plan benefit and save more for retirement.

The journey to retirement

Your employer chose Capital Group, home of American Funds, as the provider for your retirement plan. We can guide you along the path to enrollment and help you plan for the future.

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

$2.2 trillion
Assets under management*

370,000+
Retirement plans*

2.6 million+
Plan participants*

A good plan can help you go the distance

Saving for the future may not always feel easy. But the reality is that Social Security alone won't be enough to live comfortably – especially with increasing life expectancies and longer retirements. That's why it's good to start saving as soon as possible.

Good news

Your employer offers a retirement savings plan to help you pursue your retirement goals.

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.

* As of 12/31/22

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

This section highlights key features of your plan, including a company match (when applicable), to help employees understand the value of their retirement plan benefit.

Why **investing in your plan** is a good choice

You wouldn't turn down free money

Your employer gives you money just for contributing to your retirement plan. These extra contributions can help provide the income you'll need in retirement.

Everybody loves a tax break

Making pretax contributions to your plan can reduce your taxable income now; or with Roth contributions, you pay taxes now, and your qualified withdrawals will be tax-free later.

It's easy to contribute

Your contribution is automatically deducted from your paycheck. That means you can set it and forget it until you want to make a change.

The power of time

Time is an important factor in growing your retirement savings. The longer you're invested, the more potential you have to earn money, thanks to compounding.

You can access your money

Your retirement plan savings are meant for retirement, but you may be able to access your money if needed. Potential tax penalties may apply.

How to enroll in your plan

We've simplified enrollment to help employees start saving for retirement without feeling overwhelmed by the process.

1 Ready

Learn about the benefits and features of your employer's retirement plan.

2 Set

Decide how much you want to contribute and choose your funds.

Need help getting started?
Your plan offers a **Quick enroll** option.

3 Enroll!

Enroll online, or complete the enclosed forms and return them to your employer.

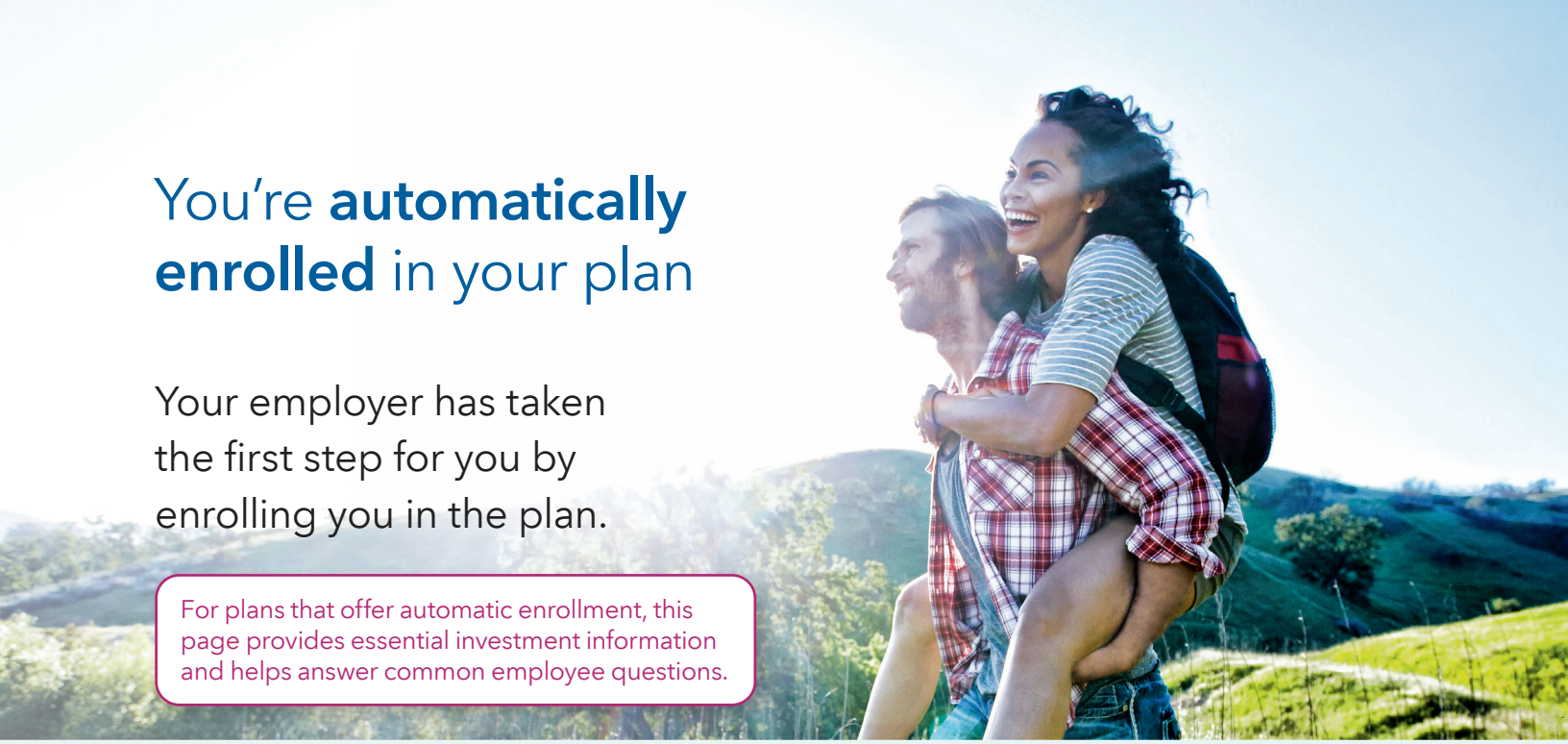
You can also:

- Designate your beneficiaries
- Consolidate or roll over another retirement plan into your new plan.

Did you know? Social Security may replace about **40%** of an average worker's income in retirement. Providing the rest is up to you.

Source: Social Security Administration, Understanding the benefits, January 2023.

You're **automatically enrolled** in your plan



Your employer has taken the first step for you by enrolling you in the plan.

For plans that offer automatic enrollment, this page provides essential investment information and helps answer common employee questions.

How it works

Money from your paycheck will automatically be contributed and invested in your retirement plan as shown below unless you opt out or elect a different contribution amount or investment option. **You can always make changes or stop contributing.**

How much will I contribute?

6%

The amount that will be deducted from your pay.

How much will my contribution increase?

1%

Your contribution rate will automatically increase by X% each year until you reach X%. This is designed to help you pursue your goals.

How much will my employer match?

3%

To help you save more, your employer match is a percentage of what you contribute, up to X% of your pay. The maximum match is $X per year.

Which fund will I be invested in?

Target date fund

Your plan's default investment is an age-based target date retirement fund.

Review the **Investment-related information** and **Plan-related information** sections to learn more about your investment options, including returns, fees and expenses. To make changes to your investment options, go to **myretirement.americanfunds.com** or complete the forms in this book.

Some investors may think they can't afford to save for retirement. This page shows them how small steps can help them work toward a larger goal.

How much do you want to contribute?

Many financial professionals say you may need to save 10% to 15% of your salary each year to have enough to live on in retirement.

Small steps can help get you there

Sofia and Anthony work at the same company and are the same age. They each begin earning an annual salary of $50,000 and contribute 6% of their pay to their retirement plan. Anthony increases his contribution by 1% each year until he reaches his 10% goal while Sofia sticks with her 6% contribution. Take a look at how Anthony's small increases would've boosted his monthly retirement income by more than 50% in the hypothetical example below.

How small increases can make a big difference over time

No increases

Sofia saves 6% of her pay until retirement.

$1,513/month retirement withdrawals

$842 difference

Small increases

Anthony increases his 6% contribution by 1% each year until it reaches 10%.

$2,355/month retirement withdrawals

These hypothetical examples assume a starting salary of $50,000, a 2% annual pay increase, a 30-year accumulation period, an 8% average annual return compounded monthly and a 4% annual withdrawal rate after the accumulation period. These are point-in-time views and as such do not take into account any growth or loss during retirement. Without investment growth/loss during retirement, a 4% annual withdrawal rate would deplete retirement savings in 25 years. Examples are for illustrative purposes only and do not reflect the results of any particular investment, which may differ, or taxes that may be owed on tax-deferred contributions, including the 10% penalty for withdrawals taken before age 59½. Regular investing does not ensure a profit or protect against loss in a declining market. Investors should consider their willingness to keep investing when share prices are declining.

This page offers an at-a-glance look at the types of investments offered in your plan and, when applicable, reinforces how Quick enroll can be a simple enrollment solution for employees.

Where do you want to **invest your contributions?**

Your plan offers different types of investments to choose from. Learn more about these options on the following pages.

Target date funds

Get a diverse portfolio in a single fund based on a target retirement year. The investment mix automatically adjusts over time.

Individual funds

Create a personalized investment mix that's tailored to your specific investment goals and preferences.

Need help getting started?

The **Quick enroll** option makes it easy to start saving with a contribution rate and investment that's been selected by your employer.

Target date funds: keep it simple

"I like that investment professionals are managing the fund for me. That gives me time to focus on other things."

How it works

You choose the target date fund that's closely aligned with the year you plan to retire and begin taking withdrawals. Our investment professionals handle the rest. They adjust the fund's holdings over time to become more conservative as you near retirement.

Why choose a target date fund?

- It's a simplified, "do-it-for-me" approach to investing.
- Each fund is designed to be a broad mix of investments, so you only need to choose one.

Choose one target date fund

If you were born in	Then consider choosing*
1998 and later	2065 Fund
1993 to 1997	2060 Fund
1988 to 1992	2055 Fund
1983 to 1987	2050 Fund
1978 to 1982	2045 Fund
1973 to 1977	2040 Fund
1968 to 1972	2035 Fund
1963 to 1967	2030 Fund
1958 to 1962	2025 Fund
1953 to 1957	2020 Fund
1948 to 1952	2015 Fund
1947 and earlier	2010 Fund

* The table assumes you will begin taking retirement withdrawals at age 65. If you plan to begin taking withdrawals at another time, you may want to choose another target date fund that better aligns with your retirement goals.

Although American Funds target date funds are managed for investors on a projected retirement date time frame, the funds' allocation approach does not guarantee that investors' retirement goals will be met. American Funds investment professionals manage each target date fund's portfolio, moving it from a more growth-oriented approach to a more income-oriented focus as the fund gets closer to its target date. Investment professionals continue to manage each fund for approximately 30 years after it reaches its target date. The target date is the year that corresponds roughly to the year in which an investor is assumed to retire and begin taking withdrawals.

Ready to enroll? Review the **Investment-related information** and **Plan-related information** sections to learn more about your investment options, including returns, fees and expenses. Then go to **myretirement.americanfunds.com** or complete the forms in this book.

Individual funds:
personalize your portfolio

"I want to choose specific funds to help me achieve my goals and complement my other investments."

How it works

There are funds for every kind of investor. When you choose your investment mix, you create your own customized portfolio based on a number of factors, including your risk tolerance, when you expect to withdraw the money and any retirement savings you may have outside your plan.

Why choose your own investment mix?

- It's a "do-it-yourself" approach if you want to choose your own investments.
- You can tailor an investment portfolio with your specific goals in mind.

Choose investments that make sense for you

Different investments may have different objectives with varying degrees of risk-and-return potential. For example:

Lower risk & return	Moderate risk & return	Higher risk & return
Capital preservation investments	**Bond and balanced types of investments**	**Growth investments**
Aim to preserve what you've saved but may not provide the growth needed to meet your retirement goals.	Typically fall in the middle in terms of risk and return.	Have the highest long-term return potential but also carry the highest potential risk.

Ready to enroll? Review the **Investment-related information** and **Plan-related information** sections to learn more about your investment options, including returns, fees and expenses. Then go to **myretirement.americanfunds.com** or complete the forms in this book.

Quick enroll option

Your employer offers a special option that lets you enroll online in one easy step.

For plans that offer Quick enroll, employees can easily review the contribution rate, employer match (if applicable) and investment that has been selected for this one-step enrollment option.

How it works

Quick enroll makes it easy to start saving with a contribution rate and investment that's been selected by your employer.

How much will I contribute?

6%

The amount that will be deducted from your pay.

How much will my employer match?

3%

of what you contribute, up to 5% of your pay. 6% of what you contribute on the next 7% of your pay. The maximum match is 8% per year. To help you save more, your employer match is a percentage of your pay.

Which fund will I be invested in?

Target date fund

Your plan's default investment is an age-based target date retirement fund.

Ready to enroll? Review the **Investment-related information** and **Plan-related information** to learn more about your investment investment options, including returns, fees and expenses. Then go to **myretirement.americanfunds.com** or complete the forms in this book using the information on this page.

Investment results and expenses are clearly displayed in compliance with the Department of Labor's participant fee disclosure requirements.

Investment-related information

Learn about the investment options available under the plan, including their returns, fees and expenses.

Figures shown are past results and are not predictive of results in future periods. Current and future results may be lower or higher than those shown. Prices and returns will vary, so investors may lose money. Investing for short periods makes losses more likely. For current information and month-end results, visit americanfundsretirement.com.

Investment options and returns as of XX/XX/XX

Investment name Benchmark Investment manager	Share class	Inception date	Average annual total returns (%)			Total return (%)	Expense ratios (%)		Gross expenses per $1,000
			Lifetime since inception	10 years	5 years	1 year	Gross	Net	
Target date investments									
Investment name	**R-4**	XX/XX/XX	XX.XX	XX.XX	XX.XX	XX.XX	X.XX	X.XX	$X.XX
Benchmark name goes here			XX.XX	XX.XX	XX.XX	XX.XX			
Investment manager name and service charge information go here.									
Investment name	**R-4**	XX/XX/XX	XX.XX	XX.XX	XX.XX	XX.XX	X.XX	X.XX	$X.XX
Benchmark name goes here			XX.XX	XX.XX	XX.XX	XX.XX			
Investment manager name and service charge information go here.									
Investment name	**R-4**	XX/XX/XX	XX.XX	XX.XX	XX.XX	XX.XX	X.XX	X.XX	$X.XX
Benchmark name goes here			XX.XX	XX.XX	XX.XX	XX.XX			
Investment manager name and service charge information go here.									
Investment name	**R-4**	XX/XX/XX	XX.XX	XX.XX	XX.XX	XX.XX	X.XX	X.XX	$X.XX
Benchmark name goes here			XX.XX	XX.XX	XX.XX	XX.XX			
Investment manager name and service charge information go here.									
Investment name	**R-4**	XX/XX/XX	XX.XX	XX.XX	XX.XX	XX.XX	X.XX	X.XX	$X.XX
Benchmark name goes here			XX.XX	XX.XX	XX.XX	XX.XX			
Investment manager name and service charge information go here.									
Investment name	**R-4**	XX/XX/XX	XX.XX	XX.XX	XX.XX	XX.XX	X.XX	X.XX	$X.XX
Benchmark name goes here			XX.XX	XX.XX	XX.XX	XX.XX			
Investment manager name and service charge information go here.									
Investment name	**R-4**	XX/XX/XX	XX.XX	XX.XX	XX.XX	XX.XX	X.XX	X.XX	$X.XX
Benchmark name goes here			XX.XX	XX.XX	XX.XX	XX.XX			
Investment manager name and service charge information go here.									
Investment name	**R-4**	XX/XX/XX	XX.XX	XX.XX	XX.XX	XX.XX	X.XX	X.XX	$X.XX
Benchmark name goes here			XX.XX	XX.XX	XX.XX	XX.XX			
Investment manager name and service charge information go here.									
Investment name	**R-4**	XX/XX/XX	XX.XX	XX.XX	XX.XX	XX.XX	X.XX	X.XX	$X.XX
Benchmark name goes here			XX.XX	XX.XX	XX.XX	XX.XX			
Investment manager name and service charge information go here.									

Investment-related information

Investment options and returns as of XX/XX/XX

Investment name Benchmark Investment manager	Share class	Inception date	Average annual total returns (%)			Total return (%)	Expense ratios (%)		Gross expenses per $1,000
			Lifetime since inception	10 years	5 years	1 year	Gross	Net	
Growth investments									
Investment name	**R-4**	XX/XX/XX	XX.XX	XX.XX	XX.XX	XX.XX	X.XX	X.XX	$XX.XX
Benchmark name goes here			XX.XX	XX.XX	XX.XX	XX.XX			
Investment manager name and service charge information go here.									
Growth-and-income investments									
Investment name	**R-4**	XX/XX/XX	XX.XX	XX.XX	XX.XX	XX.XX	X.XX	X.XX	$XX.XX
Benchmark name goes here			XX.XX	XX.XX	XX.XX	XX.XX			
Investment manager name and service charge information go here.									
Balanced investments									
Investment name	**R-4**	XX/XX/XX	XX.XX	XX.XX	XX.XX	XX.XX	X.XX	X.XX	$XX.XX
Benchmark name goes here			XX.XX	XX.XX	XX.XX	XX.XX			
Investment manager name and service charge information go here.									
Bond investments									
Investment name	**R-4**	XX/XX/XX	XX.XX	XX.XX	XX.XX	XX.XX	X.XX	X.XX	$XX.XX
Benchmark name goes here			XX.XX	XX.XX	XX.XX	XX.XX			
Investment manager name and service charge information go here.									
Capital preservation investments									
Investment name	**R-4**	XX/XX/XX	XX.XX	XX.XX	XX.XX	XX.XX	X.XX	X.XX	$XX.XX
Benchmark name goes here			XX.XX	XX.XX	XX.XX	XX.XX			
Investment manager name and service charge information go here.									
Equity-income investments									
Investment name	**R-4**	XX/XX/XX	XX.XX	XX.XX	XX.XX	XX.XX	X.XX	X.XX	$XX.XX
Benchmark name goes here			XX.XX	XX.XX	XX.XX	XX.XX			
Investment manager name and service charge information go here.									

Investment-related information

Results are for the American Funds Class R-4 shares at net asset value. Class R shares do not require an up-front or deferred sales charge. For current information and month-end results for the American Funds and any other investments in your plan, please visit myretirement.americanfunds.com or ask your employer.

One way to assess an investment's results is to compare its results with those of a comparable benchmark or index. The benchmarks and their returns are shown in the table. Check your investment's annual and semi-annual reports to shareholders for more information.

You should carefully consider fees and expenses when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement account over time. For an example of the long-term effect of fees and expenses, visit the Employee Benefits Security Administration (EBSA) website at **www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf**. However, fees and expenses are only one of many factors to consider when you evaluate your plan investment options.

Generally, there are two types of fees and expenses associated with saving and investing through a retirement plan: (1) recordkeeping and administrative fees and (2) investment expenses. The expenses related to each investment in your plan are known as the expense ratios. Expense ratios tend to vary with the investment category; for example, a money market investment will generally have a lower expense ratio than a global equity investment, which has higher costs.

The gross expense ratio reflects the investment's total annual operating expenses. It does not include any fee waivers or expense reimbursements. The net expense ratio reflects any applicable fee waivers or expense reimbursements. This is the actual expense ratio that you paid. Expense ratios are as of each investment's prospectus available at the time of publication.

Prospectuses, SAIs and annual reports, if applicable, are available free of charge by calling (800) 204-3731 or on the web at myretirement.americanfunds.com.

Portfolio turnover information is included in your investments' summary prospectuses.

For additional details, go to myretirement.americanfunds.com and select "Your Plan's Investments." When prompted, enter your plan number, 341009-01. If you have an established log-in, you can also access investment information by logging in and selecting "Investment Lineup."

Because your retirement plan offers other investments besides the American Funds, the share classes may vary. To learn more about these share classes, please read the most recent prospectuses, if applicable.

From April 16, 1984, through December 31, 1987, the MSCI EAFE (Europe, Australasia, Far East) Index was used because the MSCI ACWI (All Country World Index) ex USA did not yet exist. Since January 1, 1988, the MSCI ACWI ex USA has been used. The MSCI EAFE Index reflects dividends net of withholding taxes. The MSCI ACWI ex USA reflects dividends gross of withholding taxes through December 31, 2000, and dividends net of withholding taxes thereafter.

From July 30, 1987, through December 31, 1987, the MSCI World Index was used because the MSCI ACWI (All Country World Index) did not exist. MSCI World Index results reflect dividends net of withholding taxes, and MSCI ACWI results reflect dividends gross of withholding taxes through December 31, 2000, and dividends net of withholding taxes thereafter.

Investments other than American Funds are not managed by Capital Group, the investment manager for the American Funds. Refer to the prospectus, if applicable, or your plan's financial professional for more information.

The MetLife/Reliance Stable Value Fund GAC-25157 option allows you to invest in your employer's stock. Returns will vary, so you may lose money. There are no expense ratios. For more information about the stock option, ask your employer or your plan's financial professional.

This fund's inception predates the inception of its primary benchmark; therefore, there is no calculation for the benchmark's lifetime result.

Returns will vary for a stable value investment, so you may lose money. The investment does not have a prospectus. For more information about investing in it, ask your employer or your plan's financial professional.

Investment-related information

Please read the following investment-related disclosure.

Investment results assume all distributions are reinvested and reflect applicable fees and expenses. Expense ratios are as of each fund's prospectus available at the time of publication. Net expense ratios reflect any current waivers and/or reimbursements to the funds; gross expense ratios do not. When applicable, investment results reflect fee waivers and/or expense reimbursements, without which results would have been lower. For more information, please refer to your plan's website.

Lifetime returns for less than one year aren't annualized, but are calculated as cumulative total returns.

Some investment names may be abbreviated due to space limitations. For a list of the full names of the American Funds, including trademark information, visit **americanfundsretirement.com**.

The indexes are unmanaged and, therefore, have no expenses. Investors cannot invest directly in an index. There have been periods when the investments have lagged the indexes.

Investment risks

Investing outside the United States involves risks such as currency fluctuations, periods of illiquidity and price volatility as more fully described in the funds' prospectuses. These risks may be heightened in connection with investments in developing countries. Small-company stocks entail additional risks, and they can fluctuate in price more than larger company stocks.

Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than are higher rated bonds. The return of principal for bond funds and for funds with underlying bond holdings is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings.

While not directly correlated to changes in interest rates, the values of inflation-linked bonds generally fluctuate in response to changes in real interest rates and may experience greater losses than other debt securities with similar durations. Investments in mortgage-related securities involve additional risks, such as prepayment risk, as more fully described in the prospectus.

Fund shares of the U.S. Government Securities Fund are not guaranteed by the U.S. government.

For information about the specific risks associated with each fund, read its prospectus or the fund details on your plan's website.

Share class

American Funds Class R-4 shares were first offered on May 15, 2002. Class R-4 share results prior to the date of first sale are hypothetical based on the results of the original share class of the fund without a sales charge, adjusted for typical estimated expenses. Results for certain funds with an inception date after May 15, 2002, also include hypothetical returns because those funds' Class R-4 shares sold after the funds' date of first offering. Please refer to each fund's prospectus for more information on specific expenses.

Important information about outside funds

Because your plan offers investments that aren't managed by Capital Group (the investment manager for the American Funds), the share classes may vary. If you're interested in learning more about these share classes, please read the most recent prospectuses, if applicable. The prospectus also contains details about specific investment risks and key financial data, such as fees and expenses. You can obtain prospectuses from your employer.

Information about investments other than the American Funds is provided by Morningstar, Inc. Results displayed for some of these investments may represent hypothetical results for periods prior to the inception dates of the share classes and are based on Morningstar's calculations. Past results are not predictive of future results. If you have questions about the results, contact your employer or your plan's financial professional. The information shown on these pages may not be copied or distributed, and we cannot guarantee it to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

Manager

The American Funds are managed by Capital Group, one of the largest investment management organizations in the world. Since 1931, the company has invested with a long-term focus based on thorough research and attention to risk – an investment style similar to that of most people saving for retirement.

Employees can quickly find answers to the most common plan questions with these FAQs that are based on your specific plan provisions.

Frequently asked questions

What type of retirement plan do I have?

Your employer's plan is a defined contribution plan that includes the following:

- **401(k)**
  A 401(k) lets you invest a portion of your paycheck before paying taxes. You don't pay taxes until you withdraw your money.
- **Profit sharing**
  Your employer may make a contribution to your retirement account. This amount could vary, and you may not always receive a contribution. Your employer is not required to have profits to make a contribution.
- **Money purchase**
  Your employer will contribute an amount equal to a percent of your annual salary to your retirement plan account each year.

How much can I contribute?

You decide how much of your salary you want to contribute, up to $XX,XXX in 20XX. If you're age 50 or older, you can contribute an additional $X,XXX.

How much will my employer contribute?

Your employer match is $X.XX for every dollar you contribute, up to X% of your pay. Your employer may also make an additional contribution. This amount could vary, and you may not always receive an additional contribution.

What is vesting?

The money that you contribute to your plan, plus any earnings, is always yours. Employer contributions, however, become yours over time according to the following vesting schedule.

Length of service	Percent vested
After 1 year	0%
After 2 years	20%
After 3 years	40%
After 4 years	60%
After 5 years	80%
After 6 years	100%

What are my investment options?

- **Target date funds**
  With a single fund, you get a broad mix of investments that automatically changes over time based on a target retirement date.
- **Individual funds**
  You can create a portfolio based on your specific investment goals.
- **Self-directed brokerage account option**
  Your plan offers a wide range of investment options through a self-directed brokerage account. This service enables you to choose from investments outside your core retirement plan.

How does the plan affect my taxes?

You can reduce your current taxable income by making pretax contributions to your plan. That means you don't pay taxes on your contributions (or investment earnings) until you make a withdrawal. Withdrawals before age 59½ may be subject to an additional 10% early withdrawal tax unless an exception applies.

Can I roll over savings from another plan?

If you have an account balance from a previous employer's retirement plan or an IRA, you may be able to roll over that money to this plan. Contact your previous employer to get the process started.

Can I move my money if I leave the company?

You can move your savings to an IRA or another employer's

Frequently asked questions

retirement savings plan that accepts rollovers.

How can I access my money?

Although your plan is intended as a means of saving for retirement, there are ways to access your money:

- **Plan loan**
  You can borrow money from your account and pay yourself back, including interest. Refer to the "Plan-related information" section to learn more.
- **Hardship withdrawal**
  You can take a withdrawal for certain immediate and heavy financial needs. Taxes and a potential early withdrawal penalty may apply.
- **In-service withdrawal**
  You may be able to take a withdrawal before you leave your employer. Taxes and a potential early withdrawal penalty may apply.

Are there any fees associated with my plan?

The operation of a retirement plan involves expenses for ongoing administrative services. Other charges and expenses may also apply to your plan. Refer to the "Plan-related information" section to learn more.

How do I track my investments?

- Your plan's website at **[plan's URL]**
- Your plan's voice response system at **[plan's toll-free number]**
- **Your quarterly statement**

We make it easy to find the plan contact information so employees feel confident that someone is available to assist if they have additional questions.

Have more questions about your plan?

Your employer contact

Susan Plan Contact
(800) 555-1212
susanadmin@email.com

Your financial professional

Susan Advisor
(800) 555-1212
susanadvisor@email.com

Additional contact

HR Contact
Susan Custom Contact
(800) 555-1212
susanhrcontact@email.com

Plan-related information

This brochure is designed to meet the Department of Labor 404(a)-5 requirements.

Your employer offers the XYZ 401(k) Retirement Savings Plan to help you prepare for retirement.

This doc
help you
provision
informat
associate
come ac
familiar to
moment to review the glossary available at **[myretirement.americanfunds.com]**.

This plan-related information is based on the specific provisions of your plan. It highlights what many participants want to know about their plan and its features. Information on 404(a)-5 fee disclosure information – located at the top of the page – is only available in guides for our proprietary retirement plan solutions: PlanPremier®-Bundled, PlanPremier-TPA, RecordkeeperDirect® and RecordkeeperDirect-Multifund.

Administrative expenses

Plan-level expenses/credits
The day-to-day operation of a retirement plan involves expenses for ongoing administrative services – such as plan recordkeeping, compliance and plan document services, investment services and trustee/custodial services – that are necessary for administering the plan as a whole. A retirement plan also offers a host of other services, such as a telephone voice response system, access to customer service representatives, retirement planning tools, electronic access to plan information, account statements and online transactions.

A portion of these services are paid from the plan's investments. This is reflected in each investment's expense ratio and reduces the investment returns. If an additional amount is required to cover your plan's administrative expenses, your employer expects that it will be paid from the plan's forfeiture assets or from the general assets of your employer.

The plan may also incur unexpected expenses that may be deducted from participant accounts.

or allocated to participants and will appear on your quarterly statement.

General plan information

Your investment options
You can choose from the following investments options:

- target date funds
- model portfolios
- individual funds
- self-directed brokerage account
- employer stock

Voting and other rights
The trustee or another plan fiduciary may vote or exercise any other rights associated with ownership of the investments held in your account.

Designated investment alternatives
The "Investment-related information" table(s) identify and provide information about the plan's investment options.

Investment instructions
To begin participating in your employer's retirement plan, you must first meet the plan's eligibility requirements and enroll. Once enrolled, you can provide investment instructions (i.e., make investment exchanges or change future contribution elections) in any of the following ways:

- By phone: Call **(800) 204-3731.**
- On the internet: Go to **myretirement.americanfunds.com**

Individual expenses

here are
ociated
ered
l service
rately if
you choose to take advantage of a particular plan feature. These fees are described below.

Loans
Although your plan is intended primarily as a means of saving for retirement, there may be times when you'll feel the need to borrow against your account balance.

If you decide to take a loan from your account, please read the following information on loan fees.

Loan fees
A loan initiation fee of $210.00 will be deducted from your loan amount. Therefore, if you'd like to receive $1,000, you'll need to request a loan for $1,210.00. You'll have the opportunity to repay this fee because it's included in the amortization schedule. This fee is charged for setting up the loan and providing the amortization schedule.

An ongoing maintenance fee of $50.00 per year will be deducted from your account via quarterly

Plan-related information

payments for maintaining the loan on the recordkeeping system and for monitoring the loan payments received.

Periodic distribution fees
Certain fees will be charged to your account for selecting periodic disbursements rather than taking a one-time distribution. Periodic distributions include an initial setup fee of $50 and an annual maintenance fee. For monthly or quarterly disbursements, the maintenance fee is $25 annually. For semi-annual or annual disbursements, the maintenance fee is $10 annually.

One-time distribution/transaction fees
You will be charged a fee for a one-time distribution or certain other requested account transactions. The amount of the fee may vary based on the type of distribution or transaction, if applicable.

One-time distribution fee: $85.00 per request.

Expedited delivery is available for additional fees. Express delivery is available for $25 and estimated delivery time is 2-3 business days. Direct deposit via ACH is also available for an additional fee of $15.

Rollover investments from your retirement plan into a Capital Group IRA, with Capital Bank and Trust as custodian, will automatically be invested in Class A shares at no sales charge regardless of the share class available in your retirement plan. Any future contributions to the IRA will be assessed the appropriate sales charge based on the applicable break points. Refer to the specific fund's prospectus for additional information.

Required minimum distribution (RMD) fee: $150.00 per request.

QDRO alternate payee distribution fee: $500.00 per request.

Have questions?

Your employer contact
Susan Plan Contact
(800) 555-1212
susanadmin@email.com

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Enrollment, beneficiary designation and incoming rollover request forms can be included in this section based on your plan's features and elections.

Retirement Plan Enrollment

Employer — complete this section and retain this form for your records

Employer authorization

Name of employer, organization or company

XYZ 401(k) Retirement Plan — Name of plan

123456-01 — Plan ID number

The employee named in Section 1 below is eligible to participate in the plan as of _____ (mm/dd/yyyy)

Name of person authorized to sign for the employer (print) — Title

X _____ Authorized signature — Date ___/___/___ (mm/dd/yyyy)

Employee — complete sections 1-4, then return this form to your employer

1 Employee information

Please type or print clearly.

Select one of the following: ☐ New plan enrollment ☐ Changes to existing account

Full name (include middle initial) — SSN ☐☐☐-☐☐-☐☐☐☐

Residence address (physical address required — **no P.O. boxes**) — City — State — ZIP

Mailing address (if different from residence address) — City — State — ZIP

Email address — ( ) Daytime phone

Date of birth (mm/dd/yyyy) ☐☐-☐☐-☐☐☐☐ — Date of hire (mm/dd/yyyy) ☐☐-☐☐-☐☐☐☐ — Country of citizenship

Marital status: ☐ Married ☐ Single

2 Employee contributions

Before completing this section, check with your plan to determine the available contribution options.

☐ I authorize my employer to withhold from my wages each pay period:

Before-tax contributions of _____% **OR** $_____

After-tax Roth contributions of _____% **OR** $_____

Catch-up contributions of _____% **OR** $_____

☐ I **DO NOT** wish to make contributions to the plan at this time.

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3 Investment Selection

Before completing this section, check with your plan to determine the available investment options.

Invest my contributions as follows (Only **whole** percentages will be accepted; must total 100%.):

Investment name	Percentage
	_____%
	_____%
	_____%
	_____%
	_____%
	_____%
	_____%
	_____%
	_____%
	_____%
	_____%
	_____%
	_____%
	_____%
	_____%
	_____%
	_____%
	_____%

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3 Investment selection

(continued)

Investment name	Percentage
	_____%
	_____%
	_____%
	_____%
	_____%
	_____%
	_____%
	_____%
	_____%
	_____%
Total	_____

Any contributions to participant accounts (conversion assets, payroll deferrals and rollovers) made before your employer updates your investment selections will be invested in the plan's default investment. Assets will remain in the default investment until you use the participant website to exchange assets into the investments of your choice.

4 Employee signature

By signing below, I acknowledge that I have authorized my employer to allocate my investments as specified in Section 3.
I acknowledge that I have completed a beneficiary designation form.

X _____ Date ___/___/___ (mm/dd/yyyy)

Signature of employee

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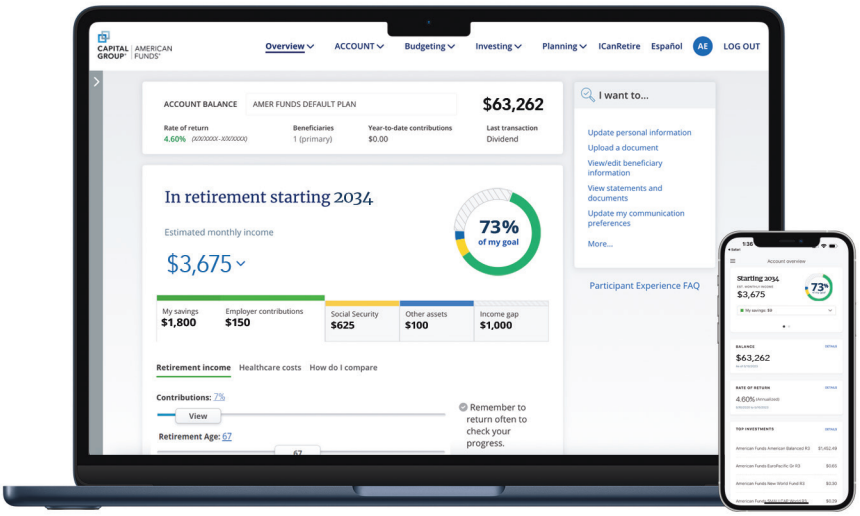
Notes

Access to retirement savings tools and resources goes beyond enrollment to help employees make the most of their plan.

Take steps toward **a better retirement.**

Log in to your plan's website or mobile app to review your projected retirement income and access other features to help you make the most of your plan.



Access your account online at **[PLAN WEBSITE URL].**

Your plan's website

- Review your projected retirement income based on your current savings.
- Learn how your savings stacks up to your peers.
- Access ICanRetire® for planning tools, tips and articles.
- Adjust your contributions or rebalance your portfolio.
- Use our interactive planning tool to review potential changes to your savings plan.
- Learn how estimated health care costs could impact your retirement income.

Your plan's mobile app

Many of the same website features can be found in the **American Funds PlanPremier401k app**, available from the App Store and Google Play.

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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