



How to enroll in your retirement plan

You can enroll in your plan online or through a mobile app. Here's a step-by-step enrollment guide for your plan, provided by Capital Group, home of American Funds.



To learn how to enroll online, turn to the next three pages.



To learn how to enroll through our mobile app, see the back page.

Questions? Contact your employer or call us at **(800) 204-3731**

Ongoing support for your retirement journey

Customer service

Call **(800) 204-3731**

Available Monday through Friday 8:00 a.m. to 10:00 p.m. ET, and Saturday 9:00 a.m. to 5:30 p.m. ET

Participant website

myretirement.americanfunds.com

Mobile app

App store: **American Funds PlanPremier 401(k)**

Google Play: **American Funds PlanPremier 401(k)**

For additional support, contact your employer, call us at the number to the left, or contact your plan's financial professional.

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

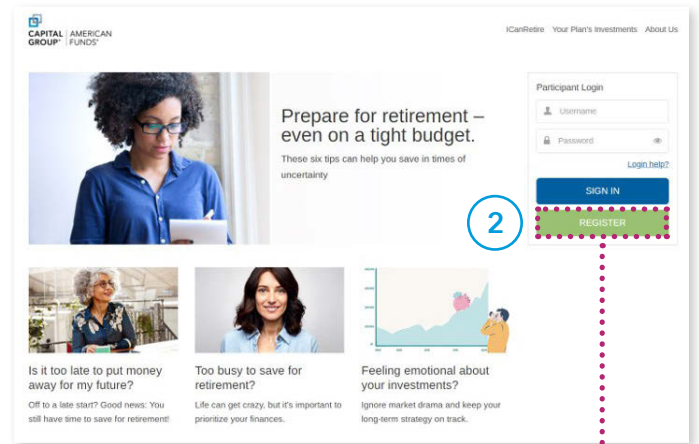
1 Access your plan's enrollment education site.

Use the URL provided by your employer to access your plan's enrollment site and review plan information, features and investment options. When you're ready, click **Enroll**. Alternatively, you can go directly to the participant website at myretirement.americanfunds.com to begin the enrollment process.



2 At the account login screen, click the green REGISTER button to register your online account.

- A** Enter the requested personal information to verify your account. If you received a PIN, select **I have a PIN** to enter the number.
- B** Set up your username and password and click **REGISTER**.
- C** Enter your contact information for a verification code and click **SEND ME A CODE**. Enter the passcode you receive and click **SIGN IN**.



Account verification
Enter the information below to verify your account.

I do not have a PIN I have a PIN

A

SOCIAL SECURITY NUMBER

ZIP / POSTAL CODE

LAST NAME (GENERALLY INCLUDES SUFFIX: E.G., JR, SR, III)

DATE OF BIRTH MM/DD/YYYY

Create username and password

B

USERNAME

PASSWORD

RE-ENTER PASSWORD

Enhanced security (3 of 3)
Code sent. Please keep this window open until you receive your code. You should receive the code within 3 minutes.

C

VERIFICATION CODE

[Didn't receive the code?](#)

3 Select your enrollment method.

Depending on your plan's features, you may have two options for enrollment.

- A** Select **Quick enrollment**, if offered by your plan, for a faster enrollment process using the default contribution rate and investment option selected by your employer.
- B** **Customize enrollment** allows you to select your contribution rate and type and select your own investment options.

AMER FUNDS DEFAULT PLAN Enrollment
Select one option to customize your contributions. Español

3

Quick enrollment - Pre-selected enrollment options

Customize enrollment - Choose enrollment options

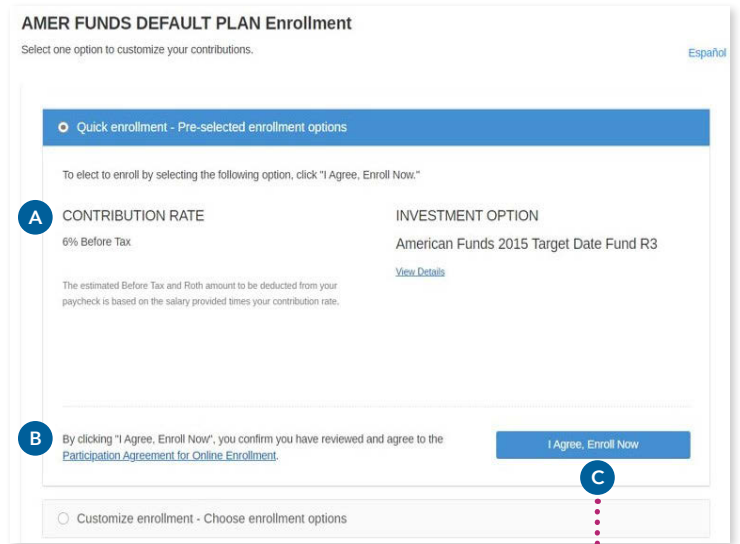
See the following pages for instructions on both methods.

Complete your enrollment

Option 1: Quick enrollment

If your plan offers **Quick enrollment**, you can select that method for a simple and fast enrollment process and follow the steps below to accept your plan's default contribution rate and investment option.

- A** Review the default contribution rate and investment option designated by your employer.
- B** Click **Participation Agreement for Online Enrollment** to read the agreement.
- C** Click **I Agree, Enroll Now** to enroll. See Step 3 on the following page for the confirmation screen and instructions on adding a beneficiary.



AMER FUNDS DEFAULT PLAN Enrollment
Select one option to customize your contributions.

Quick enrollment - Pre-selected enrollment options

To elect to enroll by selecting the following option, click "I Agree, Enroll Now."

A CONTRIBUTION RATE: 6% Before Tax
INVESTMENT OPTION: American Funds 2015 Target Date Fund R3

B By clicking "I Agree, Enroll Now", you confirm you have reviewed and agree to the [Participation Agreement for Online Enrollment](#).

C I Agree, Enroll Now

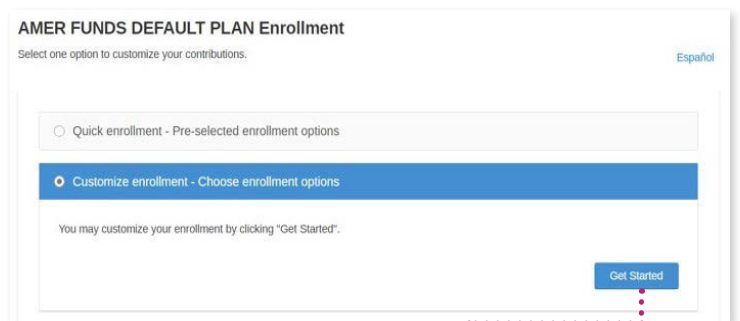
Customize enrollment - Choose enrollment options

Proceed to Step 3 on the following page

Option 2: Customize enrollment

Customize enrollment allows you to set your contribution rate and select your own mix of investments. Click **Get Started** to begin and follow the steps below and on the next page.

- 1** **Select your contribution rate.**
 - A** Set your overall contribution rate.
 - B** Indicate whether you want to make before-tax or after-tax (Roth) contributions (if allowed by your plan), or a combination of both.
 - C** Review your contribution selections and click **Confirm & Continue**.



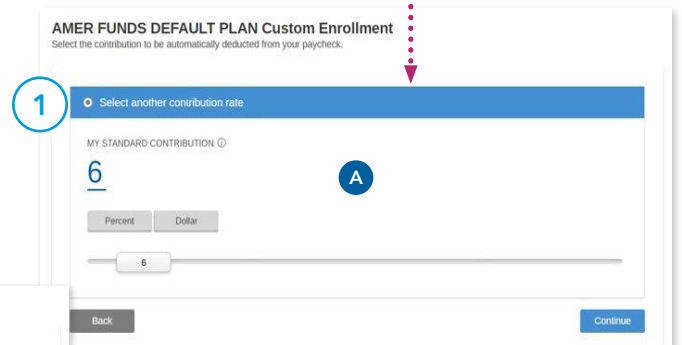
AMER FUNDS DEFAULT PLAN Enrollment
Select one option to customize your contributions.

Quick enrollment - Pre-selected enrollment options

Customize enrollment - Choose enrollment options

You may customize your enrollment by clicking "Get Started".

Get Started



AMER FUNDS DEFAULT PLAN Custom Enrollment
Select the contribution to be automatically deducted from your paycheck.

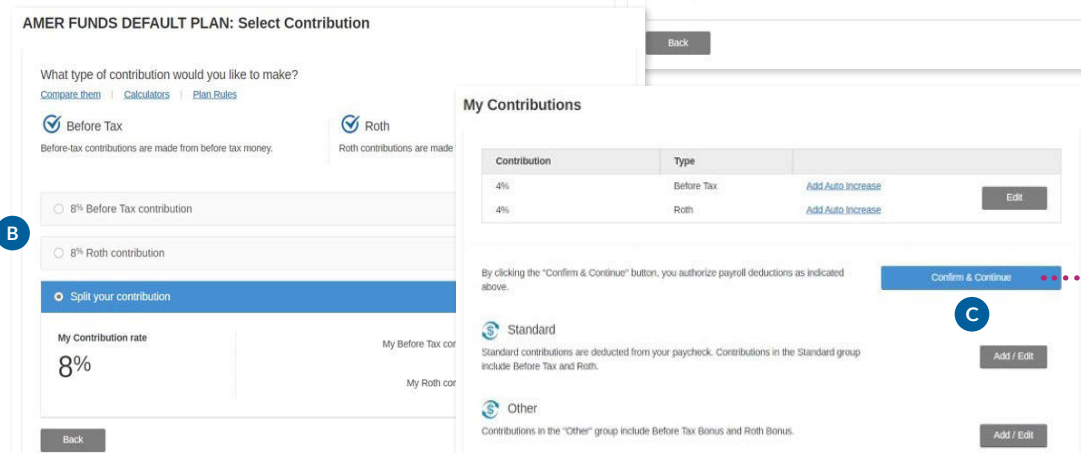
1 Select another contribution rate

MY STANDARD CONTRIBUTION

Percent Dollar

6

Back Continue



AMER FUNDS DEFAULT PLAN: Select Contribution

What type of contribution would you like to make?
[Compare them](#) | [Calculators](#) | [Plan Rules](#)

Before Tax
Before-tax contributions are made from before tax money.

Roth
Roth contributions are made:

8% Before Tax contribution

8% Roth contribution

Split your contribution

My Contribution rate: 8%

My Before Tax cor: My Roth cor:

Back

My Contributions

Contribution	Type		
4%	Before Tax	Add Auto Increase	Edit
4%	Roth	Add Auto Increase	Edit

By clicking the "Confirm & Continue" button, you authorize payroll deductions as indicated above.

Standard
Standard contributions are deducted from your paycheck. Contributions in the Standard group include Before Tax and Roth.

Other
Contributions in the "Other" group include Before Tax Bonus and Roth Bonus.

Confirm & Continue

C Add / Edit

Add / Edit

Continued on the following page

Complete your enrollment (continued)

2 Next, select whether you want to choose a target date fund or a mix of individual funds.

Then make and confirm your selection(s).

A On the final screen, you can view your selections and click **I Agree, Enroll Now**.

My Allocations

AMER FUNDS DEFAULT PLAN
Build Your Own Portfolio

INVESTMENT	MIX	ASSET CLASS	1 YR	5 YEAR	10 YR / RICEP	GROSS EXP %
<input type="checkbox"/> American Funds Global Insight R3	0%	Growth	3,XXX	3,XXX	3,XXX	1.00%
<input type="checkbox"/> American Funds AMCAP Fund R3	0%	Growth	3,XXX	3,XXX	3,XXX	0.99%
<input type="checkbox"/> American Funds International Long R3	0%	Growth	3,XXX	3,XXX	3,XXX	1.38%
<input type="checkbox"/> American Funds EuroPacific Gr R3	0%	Growth	3,XXX	3,XXX	3,XXX	1.11%
<input type="checkbox"/> American Funds American Balanced R3	0%	Balanced	3,XXX	3,XXX	3,XXX	0.89%
<input type="checkbox"/> Amer Funds Moderate Gr Invtlbal R3	0%	Balanced	3,XXX	3,XXX	3,XXX	0.97%
<input type="checkbox"/> American Funds Global Balanced R3	0%	Balanced	3,XX	3,XX	3,XX	1.17%
<input type="checkbox"/> American Funds Multi Sector Income R3	0%	Bond	3,XXX	3,XXX	3,XXX	1.17%
<input type="checkbox"/> American Funds Bond Fund of Amer R3	0%	Bond	3,XXX	3,XXX	3,XXX	0.89%
<input type="checkbox"/> American Funds 2000 Target Date Fund R3	0%	Target Date	3,XXX	3,XXX	3,XXX	1.07%
<input type="checkbox"/> American Funds 2005 Target Date Fund R3	0%	Target Date	3,XXX	3,XXX	3,XXX	1.09%

Buttons: Cancel, Add

My Allocations

AMER FUNDS DEFAULT PLAN
How would you like to invest?

Help Me Do It
Target date funds provide a single diversified fund based on the approximate year you would like to retire (which is assumed to be at age 65) and/or begin withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date.

Do It Myself
Build your own portfolio from the funds available in your plan.

Buttons: Choose a target date fund, Choose individual funds, Back

My Allocations

AMER FUNDS DEFAULT PLAN
Review your changes

The investment allocation(s) you have selected will apply only to your future contributions.

Allocations:

- BUILD YOUR OWN PORTFOLIO
- American Funds Emerging Markets Bond R3
- American Funds Mortgage R3

Buttons: Back, Continue & Confirm

Enroll in the AMER FUNDS DEFAULT PLAN with the following selections

My Plan Details

CONTRIBUTION RATE: 8.00% Total (4% Before Tax, 4% Roth)

INVESTMENT OPTION: XX American Funds Emerging Markets Bond R3, XX American Funds Mortgage R3

Buttons: Back, Agree, Enroll Now

My Allocations

AMER FUNDS DEFAULT PLAN
Select a target date fund

SELECT INVESTMENT

- American Funds 2000 Target Date Fund R3
- American Funds 2005 Target Date Fund R3
- American Funds 2010 Target Date Fund R3
- American Funds 2015 Target Date Fund R3
- American Funds 2020 Target Date Fund R3
- American Funds 2025 Target Date Fund R3
- American Funds 2030 Target Date Fund R3
- American Funds 2035 Target Date Fund R3

Buttons: Continue

3 You're enrolled!

A Click **Skip & View My Account** to proceed to the homepage, or

B If allowed by your plan, click **Next, Add Beneficiaries** to name a beneficiary.

B1 Designate at least one primary beneficiary. When you're done, click **Home** to see your account homepage.

Designate beneficiary

You must designate at least one primary beneficiary.

Are you married? Yes No

My beneficiary is: [Dropdown menu]

Buttons: Continue

Congratulations!

You are now enrolled in your plan. Your first contribution will be reported to your plan sponsor and will be effective as soon as administratively feasible, subject to your plan terms and your payroll cycle.

Enrollment details

PLAN: AMER FUNDS DEFAULT PLAN

CONTRIBUTION RATE: 8.00% Total (4% Before Tax, 4% Roth)

INVESTMENT OPTIONS: XX American Funds Emerging Markets Bond R3, XX American Funds Mortgage R3

CONFIRMATION NUMBER: 1450499001

Communication Preference

E-delivery provides the following benefits:

- More secure delivery of important communications
- Potentially minimize exposure to identity theft
- Better document management
- Less mail to fill your mailbox at home

E-delivery

Plan documents may include confirmations, notices, prospectuses and statements.

PERSONAL EMAIL ADDRESS: [Text field]

Participation Agreement for Electronic Delivery

By selecting electronic delivery, you acknowledge these terms and consent to receive certain documents in electronic format. In addition, you authorize the service provider to contact you regarding services for your retirement plan or as authorized by your plan sponsor.

Your plan sponsor allows you to receive all available documents electronically. These documents may include statements, notices, confirmations, and prospectuses, and any future documents made available for electronic delivery.

You must designate at least one beneficiary.

- You will need: Beneficiary name and address
- You may also need: tax identification numbers

Buttons: Skip & View My Account, Next, Add Beneficiaries

Account overview

BALANCE: \$0.00

RATE OF RETURN: Data currently unavailable

2022 CONTRIBUTIONS

Standard

You can contribute an additional \$25,903 this year.

- Year-to-date contributions: \$0
- Estimated on track to contribute: \$3,077
- 2022 IRS limit: \$27,000

Model contribution rate change: [Line graph showing 0% to 10%]

BENEFICIARIES: None on file

STATEMENTS: None available

Delivery options: You are set to receive all documents by mail. Add a personal email address and change your communication preference to e-delivery to benefit from:

- More secure delivery of important communications
- Potentially minimize exposure to identity theft
- Better document management
- Less mail to fill your mailbox at home

Buttons: Sign up for e-delivery

Homepage you'll see each time you log in.

You can also enroll using your phone or tablet

Download the American Funds PlanPremier 401(k) app from the App Store or Google Play.

- 1 If you haven't logged in previously, select **Register now**.
- 2 Verify your identity using your personal information. If you received a PIN, select **I HAVE A PIN** to use that number.
- 3 Set up your username and password and accept the terms of use.
- 4 Get and enter a verification code for enhanced security.
- 5 If you want to contribute at the default rate designated by your employer and invest in the plan's default investment fund, select **I AGREE, ENROLL NOW**. If not, see Steps 5.1 and 5.2 below. Before enrolling, click **Participation Agreement for Online Enrollment** to read the agreement.
- 6 Once you've clicked enroll, you can review your contributions and add beneficiaries or view your account.

1 LOGIN

2 Let's look up your account

3 New login

4 Enhanced security

5 Enrollment

5.1 Screen 5 contribution options

5.2 Screen 5 investment options

If you want to change your contribution rate, select **EDIT/ADD** next to **CONTRIBUTIONS** on screen 5. You'll set your overall contribution rate and contribution type(s). When you're done, you'll return to screen 5 to confirm your choices.

If you want to select investments from the plan's investment menu, select **EDIT/ADD** next to **INVESTMENT OPTIONS** on screen 5.

- A** Select **HELP ME DO IT** to choose a target date fund, or
- B** **DO IT MYSELF** to choose a mix of individual funds.
- C** When you're done, review your selections and click **SAVE** to return to screen 5.