

Enrollment guide

Faircast, Inc. 401(k) Plan

What's inside?

Plan and investment information, FAQs and forms



**CAPITAL
GROUP®**

**AMERICAN
FUNDS®**

Small steps can take you far





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.

\$2.7 trillion+
Assets under management*

370,000+
Retirement plans*

2.5 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 12/31/21

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

Why investing in your plan is a good choice



You wouldn't turn down free money

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



Share in your company's success

Your employer may contribute toward your retirement. These 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 can pay taxes now, and your qualified withdrawals are generally tax-free later.



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



Ready

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



Set

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



Enroll!

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.

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

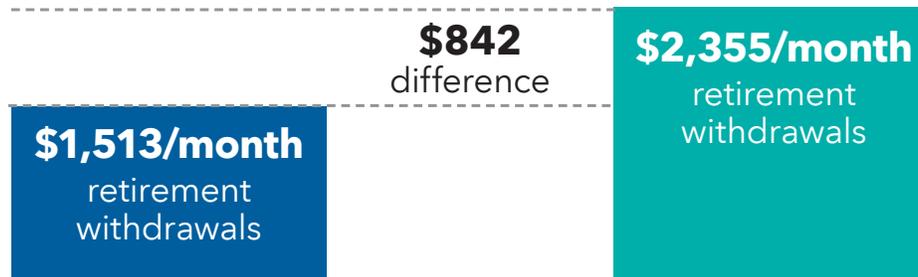


Sofia saves 6% of her pay until retirement.

Small increases



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



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.

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.

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. 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 strategy to a more income-oriented focus as the target date gets closer. 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 complete the forms in this book and return them to your employer.

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:



Cash equivalents

Aim to preserve what you've saved but may not provide the growth needed to meet your retirement goals.

Bonds and other types of investments

Typically fall in the middle in terms of risk and return.

Growth investments

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 complete the forms in this book and return them to your employer.

Investment-related information

Learn about the investment options in your plan, including returns, fees and expenses.

Figures shown are past results and are not predictive of future results. Current and future results may be lower or higher than those shown here. Prices and results will vary, so you 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 12/31/22

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									
American Funds 2010 Target Date Retirement Fund	R-2E	02/01/07	3.90	4.69	2.97	-9.90	1.08	1.08	\$10.80
S & P Target Date 2010 Index			4.05	4.37	2.82	-11.44			
American Funds. Shareholder type fees – none.									
American Funds 2015 Target Date Retirement Fund	R-2E	02/01/07	4.14	5.16	3.16	-10.95	1.10	1.10	\$11.00
S & P Target Date 2015 Index			4.38	5.01	3.07	-12.16			
American Funds. Shareholder type fees – none.									
American Funds 2020 Target Date Retirement Fund	R-2E	02/01/07	4.41	5.73	3.38	-11.75	1.10	1.10	\$11.00
S & P Target Date 2020 Index			4.59	5.50	3.14	-12.81			
American Funds. Shareholder type fees – none.									
American Funds 2025 Target Date Retirement Fund	R-2E	02/01/07	5.01	6.67	3.85	-13.48	1.13	1.13	\$11.30
S & P Target Date 2025 Index			4.94	6.23	3.75	-13.13			
American Funds. Shareholder type fees – none.									
American Funds 2030 Target Date Retirement Fund	R-2E	02/01/07	5.54	7.43	4.25	-15.14	1.13	1.13	\$11.30
S & P Target Date 2030 Index			5.18	6.84	4.17	-13.96			
American Funds. Shareholder type fees – none.									
American Funds 2035 Target Date Retirement Fund	R-2E	02/01/07	5.96	8.14	5.02	-16.92	1.15	1.15	\$11.50
S & P Target Date 2035 Index			5.43	7.42	4.63	-14.99			
American Funds. Shareholder type fees – none.									
American Funds 2040 Target Date Retirement Fund	R-2E	02/01/07	6.12	8.40	5.24	-18.24	1.16	1.16	\$11.60
S & P Target Date 2040 Index			5.64	7.84	4.97	-15.56			
American Funds. Shareholder type fees – none.									
American Funds 2045 Target Date Retirement Fund	R-2E	02/01/07	6.17	8.49	5.29	-18.78	1.17	1.17	\$11.70
S & P Target Date 2045 Index			5.72	8.11	5.16	-15.84			
American Funds. Shareholder type fees – none.									
American Funds 2050 Target Date Retirement Fund	R-2E	02/01/07	6.15	8.46	5.19	-19.58	1.18	1.18	\$11.80
S & P Target Date 2050 Index			5.85	8.33	5.26	-15.97			
American Funds. Shareholder type fees – none.									
American Funds 2055 Target Date Retirement Fund	R-2E	02/01/10	8.58	8.39	5.04	-20.12	1.18	1.18	\$11.80
S & P Target Date 2055 Index			8.86	8.46	5.31	-15.97			
American Funds. Shareholder type fees – none.									

Investment-related information

Investment options and returns as of 12/31/22

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									
American Funds 2060 Target Date Retirement Fund	R-2E	03/27/15	6.56	N/A	4.97	-20.31	1.18	1.18	\$11.80
S & P Target Date 2060 Index			6.78	8.50	5.35	-16.01			
American Funds. Shareholder type fees – none.									
American Funds 2065 Target Date Retirement Fund	R-2E	03/27/20	11.66	N/A	N/A	-20.32	1.18	1.18	\$11.80
S & P Target Date 2065+ Index			14.35	N/A	5.38	-15.95			
American Funds. Shareholder type fees – none.									
Growth investments									
American Funds' AMCAP	R-2E	05/01/67	10.52	10.06	5.28	-29.12	1.13	1.13	\$11.30
S&P 500 Index			10.04	12.56	9.42	-18.11			
American Funds. Shareholder type fees – none.									
American Funds' Europacific Growth Fund	R-2E	04/16/84	9.20	4.48	0.72	-23.34	1.27	1.27	\$12.70
MSCI All Country World Index (ACWI) ex USA			7.93	3.80	0.88	-16.00			
American Funds. Shareholder type fees – none.									
American Funds' New World Fund	R-2E	06/17/99	6.70	4.16	2.21	-22.38	1.38	1.38	\$13.80
MSCI All Country World Index (ACWI)			5.00	7.98	5.23	-18.36			
American Funds. Shareholder type fees – none.									
Hartford Schroders Intl Multi-Cp Val R3	R3	08/30/06	3.18	3.44	-0.18	-12.10	1.47	1.47	\$14.70
MSCI All Country World Index (ACWI) ex USA			3.02	3.80	0.88	-16.00			
Hartford Mutual Funds. Shareholder type fees – none.									
MFS Blended Research Intl Eq R2	R2	09/15/15	4.33	N/A	1.50	-13.83	1.20	1.14	\$12.00
MSCI All Country World Index (ACWI) ex USA			4.65	3.80	0.88	-16.00			
MFS. Shareholder type fees – none.									
MFS Blended Research Small Cap Eq R2	R2	09/15/15	7.22	N/A	4.59	-18.82	1.38	1.24	\$13.80
S&P 500 Index			11.59	12.56	9.42	-18.11			
MFS. Shareholder type fees – none.									

Investment-related information

Investment options and returns as of 12/31/22

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-and-income investments									
American Funds' The Investment Company Of America	R-2E	01/01/34	11.34	10.43	6.55	-15.93	1.06	1.06	\$10.60
S&P 500 Index			10.84	12.56	9.42	-18.11			
American Funds. Shareholder type fees – none.									
American Funds' Washington Mutual Investors Fund	R-2E	07/31/52	11.17	11.41	8.53	-8.92	1.06	1.06	\$10.60
S&P 500 Index			10.75	12.56	9.42	-18.11			
American Funds. Shareholder type fees – none.									
Invesco Global Real Estate R	Retirement	04/29/05	3.56	1.91	-1.45	-25.42	1.55	1.55	\$15.50
MSCI All Country World Index (ACWI)			6.69	7.98	5.23	-18.36			
Invesco. Shareholder type fees – none.									
Bond investments									
American Funds Inflation Linked Bond Fund	R-2E	12/14/12	0.74	0.81	1.57	-12.31	1.10	1.10	\$11.00
Bloomberg U.S. Treasury Inflation-Protected Securities (TIPS) Index			1.06	1.12	2.11	-11.85			
American Funds. Shareholder type fees – none.									
American Funds' Capital World Bond Fund	R-2E	08/04/87	4.55	-0.89	-2.22	-17.81	1.29	1.29	\$12.90
Bloomberg Global Aggregate Index			4.94	-0.44	-1.66	-16.25			
American Funds. Shareholder type fees – none.									
American Funds' Intermediate Bond Fund of America	R-2E	02/19/88	3.57	0.36	0.30	-7.88	1.03	1.03	\$10.30
Bloomberg U.S. Government/Credit (1-7 years, ex BBB) Index			4.60	0.89	0.68	-6.73			
American Funds. Shareholder type fees – none.									
American Funds' The Bond Fund Of America	R-2E	05/28/74	6.35	0.86	0.20	-13.07	1.00	1.00	\$10.00
Bloomberg U.S. Aggregate Index			6.73	1.06	0.02	-13.01			
American Funds. Shareholder type fees – none.									
American Funds' US Government Securities Fund	R-2E	10/17/85	4.40	0.37	0.00	-11.44	1.04	1.04	\$10.40
Bloomberg U.S. Government/Mortgage-Backed Securities Index			5.50	0.67	-0.24	-12.12			
American Funds. Shareholder type fees – none.									
Lord Abbett High Yield R2	R2	12/31/98	5.13	3.42	0.45	-14.09	1.28	1.28	\$12.80
Bloomberg U.S. Aggregate Index			3.78	1.06	0.02	-13.01			
Lord Abbett. Shareholder type fees – none.									

Investment-related information

Investment options and returns as of 12/31/22

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	
Cash-equivalent investments									
EB MaGIC Fund 95bps	N/A	01/01/88	3.70	0.89	0.94	0.63	1.20	1.20	\$12.00
Bloomberg U.S. Aggregate Index			N/A	1.06	0.02	-13.01			
Victory. Shareholder type fees – none.									

Investment-related information

Investment-related information

Results are for the American Funds Class R-2E 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 or other fund disclosure available at the time of publication.

Prospectuses and other fund disclosures, SAs 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, 1362338-01. If you have an established log-in, you can also access investment information by logging in and selecting "Investment Lineup."

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.

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 or other fund disclosures, if applicable.

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

The Bloomberg Barclays Global Aggregate Index began on December 31, 1989. For the period August 4, 1987, to December 31, 1989, the Citigroup World Government Bond Index was used.

Intermediate Bond Fund of America and Short-Term Bond Fund of America hold shorter term bonds

The Bloomberg Barclays U.S. Aggregate Index began on January 1, 1976. From May 28, 1974, through December 31, 1975, the Bloomberg Barclays U.S. Government/Credit Index was used.

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.

For funds with an inception date that predates the inception of their primary benchmark, there is no calculation for the benchmark's lifetime result.

Investment-related information

Please read the following important disclosure.

Investment results assume all distributions are reinvested and reflect applicable fees and expenses. Expense ratios are as of each fund's prospectus or other fund disclosure 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 see your plan's website.

For American Funds 2065 Target Date Retirement Fund, the investment adviser is currently reimbursing a portion of other expenses. This reimbursement will be in effect through at least January 1, 2023. The adviser may elect at its discretion to extend, modify or terminate the reimbursement at that time. Investment results and the net expense ratio reflect the reimbursement, without which the results would have been lower and the expenses would have been higher. The expense ratios are as of each target date fund's prospectus available at the time of publication and include the weighted average expenses of the underlying American Funds.

For American Funds Inflation Linked Bond Fund, the investment adviser is currently reimbursing a portion of other expenses. Net expense ratios reflect the reimbursement, without which they would have been lower. The reimbursement will be in effect through at least February 1, 2022. The adviser may elect at its discretion to extend, modify or terminate the reimbursement at that time. Please see the fund's most recent prospectus for details.

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

Investing outside the United States involves risks, such as currency fluctuations, periods of illiquidity and price volatility, as more fully described in the prospectus. These risks may be heightened in connection with investments in developing countries.

The return of principal for bond funds and for funds with significant 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.

Lower rated bonds are subject to greater fluctuations in

value and risk of loss of income and principal than higher rated bonds.

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

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.

All Capital Group trademarks mentioned are owned by The Capital Group Companies, Inc., an affiliated company or fund. All other company and product names mentioned are the property of their respective companies.

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.

Share class

American Funds Class R-2E shares were first offered on August 29, 2014. Class R-2E 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 August 29, 2014, also include hypothetical returns because those funds' Class R-2E shares sold after the funds' date of first offering. Please see each fund's prospectus for more information on specific expenses.

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.

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.

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.

Investment-related information

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.

Results for non-American Funds are based on the specified share class. Results are calculated by Morningstar. Due to differing calculation methods, the results shown here may differ from those calculated by individual fund companies.

Non-American Funds may include waivers and/or reimbursements, without which results would be lower and net expense ratios higher. Please see each fund's most recent prospectus for details.

Non-American Funds results for periods before a share class was sold are hypothetical and may be based, in part, on returns for periods prior to the class's actual inception. Generally, these hypothetical returns reflect the performance of an older share class of the fund, which may be adjusted to reflect the fees and expense of the newer share class. Please refer to each fund's prospectus for dates of first sale and specific expense adjustment information.

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.

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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 or after paying taxes. Making pretax contributions can reduce your taxable income now; or by making after-tax contributions, your qualified withdrawals are tax-free later.

How much can I contribute?

You decide how much of your salary you want to contribute, up to \$22,500 in 2023. If you're age 50 or older, you can contribute an additional \$7,500.

How much will my employer contribute?

To help provide the income you'll need in the future, your employer may contribute money to your retirement plan. Talk with your plan's contact to learn more. 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	33%
After 2 years	66%
After 3 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.

What if I don't choose an investment?

If you don't choose a fund, you'll be invested in your plan's default investment. You can always make changes later. Speak with your employer contact to learn more.

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.

Your plan also has a Roth option that allows you to make after-tax contributions. That means you can pay the applicable taxes on your contributions now, so you don't have to pay taxes when you make a qualified withdrawal.

Can I roll over my 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 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:

Frequently asked questions

- **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 **myretirement.americanfunds.com**
Your plan’s mobile app, **American Funds PlanPremier401k**
- Your quarterly statement
- Your plan’s voice response system at **(800) 204-3731**

Frequently asked questions

🔗 Have more questions about your plan?

Your employer contact

Amber Moats
(641) 209-4118
amber@faircastinc.com

Your financial professional

Joseph Stever
(641) 451-6559
joe.stever@edwardjones.com

Notes

Plan-related information

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

Your employer offers the Faircast, Inc. 401(k) Plan to help you prepare for retirement.

This document is designed to help you understand certain plan provisions, investment information and the costs associated with your plan. To request a paper copy of this Participant fee disclosure document, contact your employer.

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 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.

All or 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, it will be assessed to participant accounts as a percentage of the account balance. This fee will be deducted from your account quarterly and will appear on your quarterly statement. Your employer expects that the total amount of plan-level expenses will not exceed .10% of your account balance per year.

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

If your plan's investments generate more revenue than is necessary to cover the costs of administrative services for your plan, the excess amount will be used to pay other plan expenses or allocated to participants and will appear on your quarterly statement.

Third-party administrator fees

Certain third-party administrator fees are also charged to the plan for their services, such as compliance and plan document support. These fees are paid either from the plan's forfeiture assets or from the general assets of your employer.

General plan information

Your investment options

You can choose from the following investment options:

- target date funds
- individual funds

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.

Please note: Trading activity is monitored to ensure that trading

guidelines, which are described in the prospectuses, are observed. Non-American Funds may have their own trading restrictions. Please see the prospectuses for details.

Individual expenses

In addition to overall plan administrative expenses, there are individual service fees associated with optional features offered under your plan. Individual service fees will be charged separately if you choose to take advantage of a particular plan feature. These fees are described below.

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: \$100 per request

Expedited delivery is available for additional fees. Express delivery is available for \$30 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 an American Funds 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. See the specific fund's prospectus for additional information.

Hardship withdrawal fee: \$75.00 per request

Required minimum distribution (RMD) fee: \$50.00 per request

Have questions?

Plan-related information

Your plan contact

Amber Moats
(641) 209-4118
amber@faircastinc.com

Your financial professional

Joseph Stever
(641) 451-6559
joe.stever@edwardjones.com

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

Employer authorization

Name of employer, organization or company

Faircast, Inc. 401(k) Plan 1362338-01

Name of plan 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.



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
1. American Funds 2065 Target Date Retirement Fund	_____ %
2. American Funds 2060 Target Date Retirement Fund	_____ %
3. American Funds 2055 Target Date Retirement Fund	_____ %
4. American Funds 2050 Target Date Retirement Fund	_____ %
5. American Funds 2045 Target Date Retirement Fund	_____ %
6. American Funds 2040 Target Date Retirement Fund	_____ %
7. American Funds 2035 Target Date Retirement Fund	_____ %
8. American Funds 2030 Target Date Retirement Fund	_____ %
9. American Funds 2025 Target Date Retirement Fund	_____ %
10. American Funds 2020 Target Date Retirement Fund	_____ %
11. American Funds 2015 Target Date Retirement Fund	_____ %
12. American Funds 2010 Target Date Retirement Fund	_____ %
13. American Funds' AMCAP	_____ %
14. American Funds' Europacific Growth Fund	_____ %
15. American Funds' New World Fund	_____ %
16. Hartford Schrodgers Intl Multi-Cp Val R3	_____ %
17. MFS Blended Research Intl Eq R2	_____ %
18. MFS Blended Research Small Cap Eq R2	_____ %

Continued on next page



3 Investment selection (continued)

Investment name	Percentage
19. American Funds' The Investment Company Of America	_____ %
20. American Funds' Washington Mutual Investors Fund	_____ %
21. Invesco Global Real Estate R	_____ %
22. American Funds Inflation Linked Bond Fund	_____ %
23. American Funds' Capital World Bond Fund	_____ %
24. American Funds' Intermediate Bond Fund of America	_____ %
25. American Funds' The Bond Fund Of America	_____ %
26. American Funds' US Government Securities Fund	_____ %
27. Lord Abbett High Yield R2	_____ %
28. EB MaGIC Fund 95bps	_____ %
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 _____ / / _____
Signature of employee Date (mm/dd/yyyy)

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Beneficiary Designation

Please read the instructions and information below carefully before completing this form.

The designation of a beneficiary can have important tax consequences. You are encouraged to consult your tax advisor before completing this form. You should periodically review and update your beneficiary designations as appropriate.

If you are not married at the time you designate your beneficiaries and subsequently marry, 100% of your account balance will be paid at the time of your death to the surviving spouse unless your spouse signs Section 3 of this form.

1 Information about you

Please type or print clearly.

Name of participant, Name of employer, SSN of participant, Date of birth of participant (mm/dd/yyyy), Marital status: Married, Single

2 Beneficiary designation

Beneficiaries will share equally if percentages are not provided and any amounts unpaid upon death will be divided equally. Primary and contingent beneficiaries must separately total 100% in whole percentages. If you wish to customize your designation or need more space, attach a separate page.

Primary Beneficiary(ies):

I revoke all previous designations and direct that any proceeds be distributed upon my death to the designated beneficiary(ies) below. In the event that no Primary or Contingent Beneficiaries survive me, distribute any proceeds to my estate.

1. Full name, Relationship, SSN, Date of birth, %
2. Full name, Relationship, SSN, Date of birth, %
Total 100%

Contingent Beneficiary: (Complete only if you are naming a Primary Beneficiary above.)

1. Full name, Relationship, SSN, Date of birth, %
2. Full name, Relationship, SSN, Date of birth, %
Total 100%

Signature:

X Signature of participant, Date (mm/dd/yyyy)



3 Spousal consent

The signature of the spouse must be witnessed by either a plan representative or a notary public.

I am the spouse of the participant named in Section 1. I irrevocably consent to the designation made by my spouse to have any death benefits paid to the named beneficiary(ies) specified in Section 2. I understand that the effect of such designation is to cause my spouse's death benefit to be paid to a beneficiary other than me, that such beneficiary designation is not valid unless I consent to it and that my consent is irrevocable unless my spouse revokes the beneficiary designation.

Full name of spouse of participant (include middle initial) (print)

X _____ / /
Signature of spouse of participant Date (mm/dd/yyyy)

Either a plan representative appointed by the employer or a notary public must witness the signature of the spouse.

Name of plan representative (print) **X** _____
Signature of plan representative

Sworn to and subscribed before me, this _____ day of _____, 20_____
Month Year

in the County of _____, State of _____

X _____ / /
Signature of notary public Date commission expires (mm/dd/yyyy)

Please return this form to your employer.



Incoming Rollover Request

If you have retirement savings in a previous employer's retirement plan or an Individual Retirement Account (IRA), you may be able to roll over those savings into your retirement plan account with American Funds. Follow these steps to consolidate your retirement savings:

1. Talk to your current plan administrator to determine when and/or under what circumstances you are eligible to make a direct rollover into the retirement plan.
2. Contact the financial institution where your money is currently held and request information about the paperwork and procedures required to initiate a direct rollover into your American Funds retirement plan.
3. If the direct rollover includes after-tax and/or Roth contributions, please have your previous provider include information about your contributions and earnings to avoid future delays in processing a distribution.
4. Complete the enclosed Incoming Direct Rollover Election form and provide supporting documentation. If rolling over from an IRA, please provide a copy of the most recent account statement. If rolling over from a previous employer's plan, please provide a copy of the most recent account statement showing the Internal Revenue Code plan type and plan name.
5. Forward the completed Incoming Direct Rollover Election form to your current plan administrator. The plan administrator will need to sign the form and send it to American Funds as indicated in the form's Payment Instructions section. Make sure you obtain a copy of the signed form.
6. Return the completed paperwork (as required in step 2 above) to the sending financial institution where your money is currently held. If the sending institution requires a letter of acceptance from American Funds in addition to their own paperwork, provide a copy of the signed and completed Incoming Direct Rollover Election form and refer them to the form's Custodial Acceptance section.
7. Once American Funds receives both the signed and completed Incoming Direct Rollover Election form and the rollover check/wire, the funds will be invested in your retirement plan account in accordance with your elections on the Incoming Direct Rollover Election form.

Incoming Direct Rollover Election

Faircast, Inc. 401(k) Plan

1362338-01

Participant Information

Last Name	First Name	MI
<i>(The name provided MUST match the name on file with Service Center.)</i>		
Address - Number & Street		
City	State	Zip Code
()		
Daytime Phone		

Social Security Number				
E-Mail Address				
Mo	Day	Year	<input type="checkbox"/> Female	<input type="checkbox"/> Male
Date of Birth			<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried

Direct Rollover Information

Amount of Direct Rollover: \$_____ (Enter approximate amount if exact amount is not known.)

I am choosing a:

- Direct rollover from a qualified 401(a) plan (Profit Sharing, ESOP, Money Purchase or Defined Benefit)
- Direct rollover from a qualified 401(k) plan
- Direct rollover from a 403(b) plan
- Direct rollover from a governmental 457(b) plan
- Direct rollover from a Traditional IRA (Non-deductible contributions/basis may not be rolled over.)

Please provide supporting documentation. If rolling over from an IRA, please provide a copy of the most recent account statement. If rolling over from a previous employer's plan, please provide a copy of the most recent account statement showing the Internal Revenue Code plan type and plan name.

Previous Provider Information:

Company Name (previous recordkeeper)	Account Number	Prior Employer's Plan Name
Mailing Address		
City/State/Zip Code	()	Phone Number

Previous Provider Contribution and Earnings Information:

Employer/employee before-tax contributions and earnings: \$_____

After-tax contributions, if any: \$_____

If contributions and earnings information is solely provided by the sending institution or it differs from what is provided above, Service Center will use the sending institution's information.

If contributions and earnings information cannot be clearly determined by the information received, the rollover contribution may be returned to the sending institution.

Investment Option Information - Please refer to your communication materials for investment option designations.

I understand that funds may impose redemption fees and/or transfer restrictions on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents. I will refer to the fund's prospectus and/or disclosure documents for more information.

Select either existing ongoing allocations (A) or your own investment options (B).

(A) Existing Ongoing Allocations

- I wish to allocate this rollover the same as my existing ongoing allocations.

Incoming Direct Rollover Election

Last Name	First Name	MI	Social Security Number
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(B) Select Your Own Investment Options

Please Note: For automatic dollar-cost averaging, call or access our Web site.

INVESTMENT OPTION

NAME	TICKER	CODE	%
American Funds AMCAP R2E.....	RAEBX.....	RAEBX	_____
American Funds Europacific Growth R2E.....	REEBX.....	REEBX	_____
American Funds New World R2E.....	RNEBX.....	RNEBX	_____
Hartford Schrodgers Intl Multi-Cp Val R3.....	HFYRX.....	HFYRX	_____
MFS Blended Research Intl Eq R2.....	BRXSX.....	BRXSX	_____
MFS Blended Research Small Cap Eq R2.....	BRSSX.....	BRSSX	_____
American Funds Invmt Co of Amer R2E.....	RIBEX.....	RIBEX	_____
American Funds Washington Mutual R2E.....	RWEBX.....	RWEBX	_____
Invesco Global Real Estate R.....	RGREX.....	RGREX	_____
American Funds Bond Fund of Amer R2E.....	RBEBX.....	RBEBX	_____
American Funds Capital World Bond R2E.....	RCEBX.....	RCEBX	_____
American Funds Inflation Linked Bd R2E.....	RILGX.....	RILGX	_____
American Funds Intern Bd Fd of Amer R2E.....	REBBX.....	REBBX	_____
American Funds US Government Sec R2E.....	RGEVX.....	RGEVX	_____
Lord Abbett High Yield R2.....	LHYQX.....	LHYQX	_____
EB MaGIC 95 Stable Value Fund.....	N/A.....	EBM95	_____
American Funds 2010 Trgt Date Retire R2E.....	RBEAX.....	RBEAX	_____
American Funds 2015 Trgt Date Retire R2E.....	RBEJX.....	RBEJX	_____
American Funds 2020 Trgt Date Retire R2E.....	RBEHX.....	RBEHX	_____
American Funds 2025 Trgt Date Retire R2E.....	RBEDX.....	RBEDX	_____
American Funds 2030 Trgt Date Retire R2E.....	RBEEY.....	RBEEY	_____
American Funds 2035 Trgt Date Retire R2E.....	RBEFX.....	RBEFX	_____
American Funds 2040 Trgt Date Retire R2E.....	RBKX.....	RBKX	_____
American Funds 2045 Trgt Date Retire R2E.....	RBHHX.....	RBHHX	_____
American Funds 2050 Trgt Date Retire R2E.....	RBHEX.....	RBHEX	_____
American Funds 2055 Trgt Date Retire R2E.....	RBEMX.....	RBEMX	_____
American Funds 2060 Target Date Ret R2E.....	RBENX.....	RBENX	_____
American Funds 2065 Target Date Fund R2E.....	RBOEX.....	RBOEX	_____
MUST INDICATE WHOLE PERCENTAGES			= 100%

Participant Acknowledgements

General Information - I understand that only certain types of distributions are eligible for rollover treatment and that it is solely my responsibility to ensure such eligibility. By signing below, I affirm that the funds I am rolling are in fact eligible for such treatment.

I authorize these funds to be rolled over into my employer's Plan and to be invested according to the information specified in the Investment Option Information section.

If the investment option information is missing or incomplete, I authorize Service Center to allocate the direct rollover assets ("assets") the same as my ongoing contributions (if I have an account established) or to the default investment option selected by my Plan (if I do not have an account established). If my assets are received more than 180 calendar days after Service Center receives this Incoming Direct Rollover Election form (this "form"), I authorize Service Center to allocate all monies received the same as my ongoing allocation election on file with Service Center. I understand I must call the toll-free number or access the Web site in order to make changes or transfer monies from the default investment option. The assets will be processed on the day this form is received. I understand that this completed form must be received by Service Center at the address below.

I understand that the current plan may require that I furnish additional information before processing the transaction requested on this form, and Service Center is not responsible for determining the status of any transaction that I have requested. It is entirely my responsibility to provide the current plan with any information that they may require, and/or to notify Service Center of any information that the current plan may wish to obtain in order to effect the transaction.

Incoming Direct Rollover Election

Last Name	First Name	MI	Social Security Number
-----------	------------	----	------------------------

Withdrawal Restrictions - I understand that the Internal Revenue Code (the "Code") and/or my employer's Plan Document may impose restrictions on direct rollovers and/or distributions. I understand that I must contact the Plan Administrator to determine when and/or under what circumstances I am eligible to receive distributions or make direct rollovers.

Investment Options - I understand that by signing and submitting this form for processing, I am requesting to have investment options established under the Plan as specified on the first page of this form. I understand and agree that this account is subject to the terms of the Plan Document. I understand and acknowledge that all payments and account values, when based on the experience of the investment options, may not be guaranteed and may fluctuate, and, upon redemption, shares may be worth more or less than their original cost. I acknowledge that investment option information, including prospectuses, have been made available to me and I understand the risks of investing.

Account Corrections - I understand that it is my obligation to review all confirmations and quarterly statements for discrepancies or errors. Corrections will be made only for errors which I communicate within 90 calendar days of the last calendar quarter. After this 90 days, account information shall be deemed accurate and acceptable to me. If I notify Service Center of an error after this 90 days, the correction will only be processed from the date of notification forward and not on a retroactive basis.

Direct Rollover Information - I affirm that the funds I elect to directly roll over to the Plan are eligible to be rolled over.

Payment Instructions

Make check payable to:
Capital Bank & Trust

Include the following information on the check:
Participant Name, Social Security Number,
Plan Number, Plan Name

Wire instructions:
Account of: Capital Bank and Trust
Bank: US BANK
Account no: 103656586395
Routing transit no: 102000021
Attention: Financial Control
Reference: Participant Name, Social Security Number,
Plan Number, Plan Name

Regular mail address for the check and form (if mailed together):
Capital Bank & Trust
PO Box 560985
Denver, CO 80256-0985

Overnight mail address for the check and form (if mailed together):
US BANK
10035 East 40th Avenue Suite 100
Dept 0985
Denver, CO 80238
Contact: American Funds Service Center
Phone: 1-800-204-3731

If sending the "form" only, please follow mailing instructions above. Please remember that this form needs to arrive prior to or at the same time the funds arrive to invest according to the allocations on this form. We will not accept hand delivered forms at Express Mail addresses.

Incoming Direct Rollover Election

_____	_____	_____	_____
Last Name	First Name	MI	Social Security Number

Your Consent and Signature

My signature indicates that I have read, understand the effect of my election and agree to all pages of this Incoming Direct Rollover Election form. I affirm that all information provided is true and correct. I understand that my rollover contribution is subject to approval by the Plan Administrator and that documentation certifying the eligibility of the funds for rollover may be requested by my Plan Administrator.

_____	_____
Participant Signature	Date

A handwritten signature is required on this form. An electronic signature will not be accepted and will result in a significant delay.

Employer Authorization

I affirm that any amounts directly rolled over by reason of this form are eligible for rollover.

_____	_____
Authorized Plan Administrator Signature For Current Employer's Plan	Date

A handwritten signature is required on this form. An electronic signature will not be accepted and will result in a significant delay.

Print Full Name

Participant forward to **Plan Administrator**
Plan Administrator forward as shown above
in the Payment Instructions section

DO NOT WRITE BELOW THIS LINE. CB&T WILL COMPLETE THIS SECTION.

Custodial Acceptance - To the sending custodian/trustee:

To Whom it May Concern:

Capital Bank and Trust Company (CB&T) serves as the custodian or trustee for the above referenced plan. CB&T agrees to accept the transferred assets from the sending institution and allocate them to a designated participant account under the plan in accordance with the provisions of the Internal Revenue Code on the condition that the funds are eligible to be rolled over into the plan as evidenced by the Employer's signature above. If the funds are not eligible for rollover, they will be returned to the sending institution.



Chris Guarino

Chris Guarino, Authorized Signer
Capital Bank and Trust Company

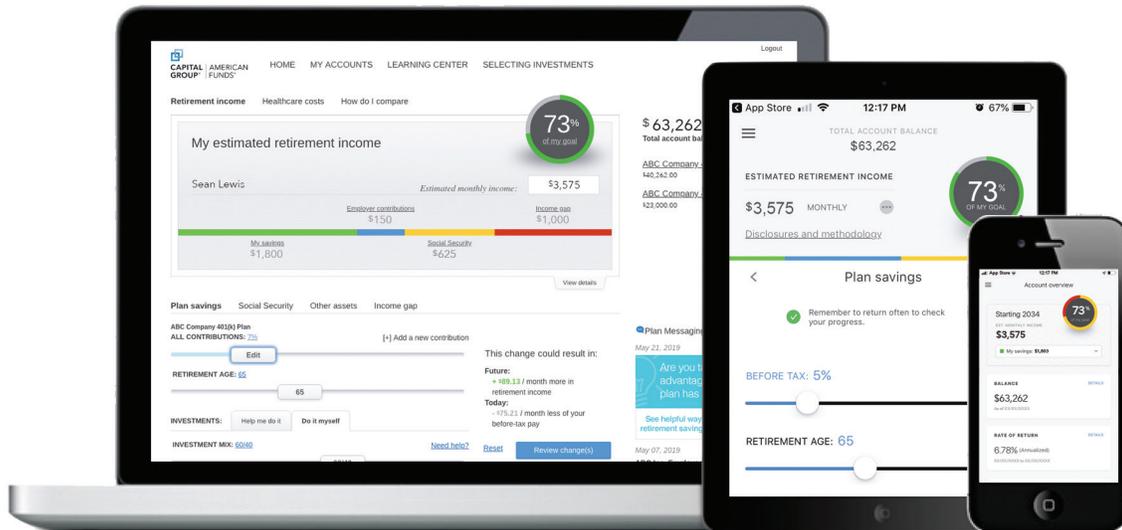
Signature (Accepting Signer)

If you have questions about this form, call American Funds Service Center at 1-800-204-3731.

Notes

Take steps toward a better retirement.

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



Access your account online at myretirement.americanfunds.com

Your plan's website

 See your projected retirement income based on your current savings.

 Learn how your savings stacks up to your peers.

 Access educational content to help optimize your savings plan.

 Adjust your contributions or rebalance your portfolio.

 Use our interactive planning tool to review potential changes to your savings plan.

 See 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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