



A full-featured solution for larger plans

PlanPremier, from Capital Group, home of American Funds, is designed to provide the features and flexibility that mid- to large-size retirement plans need with:

- Access to more than 40 American Funds, plus funds from many other well-respected investment managers
- Digital tools and robust service to simplify plan responsibilities
- Fixed-dollar, transparent pricing
- Bundled plan administration from Capital Group, with **PlanPremier-Bundled**, or the ability to work with a third-party administrator (TPA) of your choice with **PlanPremier-TPA**

Trust an industry leader



Dedicated to investors

2.6 million plan participants count on us to pursue their retirement goals.¹



A trusted recordkeeper

Nearly **66,000** businesses and their employees rely on our retirement plan recordkeeping services.¹



A top asset manager

With nearly **\$2.2 trillion** assets under management, Capital Group is one of the world's largest investment management organizations.¹

Meet the retirement challenge with a trusted retirement plan provider

American Funds was selected most often by established retirement plan advisors² for these attributes:

- Is **easy** to do business with
- Is a company I **trust**
- Is **reliable**
- **Best-in-class** plan sponsor and advisor service and support

¹As of 12/31/22. Participants in Capital Group 401(k), 403(b), SEP IRA and SIMPLE IRA plans. Number of businesses in proprietary recordkeeping solutions.

²Source: Escalent, Cogent Syndicated, Retirement Plan Advisor Trends™, September 2022. Methodology: 538 respondents participated in a web survey conducted August 19-30, 2022. The respondents consisted of financial advisors managing defined contribution (DC) plans. For "Ownership" of Core Brand Attributes – Tier 1, among 385 "established" DC advisors (with at least \$10 million in DC plan assets under management), American Funds was selected most often in response to the question, "Which – if any – of these DC plan providers are described by this statement ... 'Easy for advisors to do business with,' 'Is reliable' and 'Best-in-class plan advisor service and support?'" American Funds was also selected most often for "Is a company I trust" and "Best-in-class plan sponsor service and support" (Core Brand Attributes – Tier 2). Capital Group has provided input on some questions to be included in Cogent surveys over time. Learn more at [escalent.co](https://www.escalent.co).

Investments

To build a better 401(k), start with better investments

Start with target date funds – a critical asset class in 401(k)s

Distinguish yourself by choosing the **American Funds Target Date Retirement Series®**, which leverages a distinct approach designed to promote better retirement investment outcomes.

92%

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

Callan Institute, 2022 Defined Contribution Trends Survey.



We're the target date fund provider most recommended by plan advisors.³

Build a plan menu that meets the needs of your clients

In addition to a wide range of more than 40 American Funds, the PlanPremier program includes access to investments from many respected investment managers.⁴



³Source: Escalent, Cogent Syndicated, Retirement Plan Advisor Trends™, September 2022. Methodology: 538 respondents participated in a web survey conducted August 19–30, 2022. The respondents consisted of financial advisors managing defined contribution (DC) plans. American Funds was selected most often in response to the question, “Which investment manager do you recommend most often for target date funds?” by the total of all respondents, and every separate channel except registered investment advisors, who use target date funds. Capital Group has provided input on some questions to be included in Cogent surveys over time. Learn more at [escalent.co](https://www.escalent.co).

⁴Availability of fund families may depend on the plan’s share class.

⁵Schwab Asset Management™ is the dba name for Charles Schwab Investment Management Inc. (CSIM).

Recordkeeping

Trust a **proven leader**

Our plan sponsor experience simplifies day-to-day operations

An easy-to-use plan sponsor website helps clients streamline and automate tasks so they can spend more time on their business and less time on plan administration.



Plan sponsor website



Automatically track employee eligibility



Instantly add/update participants



Conduct paperless enrollment



Submit contributions and send notices electronically



Automatically generate key reports



Review and approve participant loans and distributions



Facilitate distribution kits and small balance forceouts



Access plan review and cost reports

Payroll Bridge is simple and secure

Our file-sharing system processes contributions electronically, cutting sponsors' work in half as it connects their payroll provider and Capital Group. A wide range of payroll providers are connected, including ADP and Ceridian.

Here's how it works:

Step 1

Transmit payroll to payroll vendor.

Step 2

Enter date and contribution total.

Step 3

Validate file and confirm contribution total.

That's it!

Our plan participant experience promotes better outcomes

A customized educational website, flexible enrollment options and interactive participant resources make onboarding easy and help employees effectively gauge their savings progress.



Plan participant website and mobile app



Onboard in one step with Quick enroll



View plan options on custom enrollment site



Access account in one touch with mobile app



Manage contributions, loans and distributions



Use interactive tools and calculators on **ICanRetire** site



Track savings progress and compare options

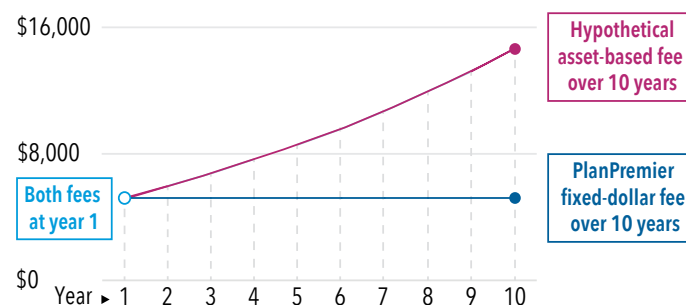
Recordkeeping

A closer look at PlanPremier pricing

Our fixed-dollar approach to pricing is based on the number of participants, not plan assets – so recordkeeping costs don't increase as plan assets grow. The goal is to provide better overall value. For certain share classes, a portion of the expense ratio is also credited back to the plan, lowering total expenses even further.

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

The advantage of fixed-dollar pricing



Basic pricing

When choosing a share class, consider the level of recordkeeping fees, investment expenses and intermediary compensation that may be appropriate for the plan. Actual fees may depend on participants and other factors, including optional features such as third-party fiduciary services.

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

| Share class | Average expense ratio ⁶ | Plan credit and compensation are included in the expense ratio | | | |
|-------------|------------------------------------|--|---------------------|-------------------------------------|------------------|
| | | Approximate plan credit (varies by fund) | | Financial professional compensation | TPA compensation |
| | | PlanPremier-TPA | PlanPremier-Bundled | | PlanPremier-TPA |
| R-2 | 1.45% | 0.40% | 0.45% | 0.65% | 0.05% |
| R-2E | 1.15 | 0.25 | 0.30 | 0.50 | 0.05 |
| R-3 | 1.01 | 0.25 | 0.30 | 0.35 | 0.05 |
| R-4 | 0.70 | 0.05 | 0.10 | 0.25 | 0.05 |
| R-5E | 0.43 | 0.15 | 0.15 | 0.00 | 0.00 |
| R-5 | 0.37 | 0.05 | 0.05 | 0.00 | 0.00 |
| R-6 | 0.33 | 0.00 | 0.00 | 0.00 | 0.00 |

Example of plan credits offsetting expenses:

- PlanPremier-TPA solution, Class R-3 shares
- \$2.5 million in plan assets
- 50 participants with account balances

Gross annual recordkeeping fees

\$5,200

−

Plan credit/
expense offset
(annual credit rate
times plan assets)

\$6,250

=

Net annual recordkeeping fees (credit)

(\$1,050)

How can we help you?

We're dedicated to helping you reach your full potential and win more retirement plan business. Visit capitalgroup.com or call (800) 421-9900.

⁶Average expense ratios shown are provided only as examples. The actual average expense ratio depends on the investments selected for the plan and participant allocations. Expense ratios reflect applicable fee waivers and expense reimbursements, without which expenses would be higher. The average expense ratio shown for each share class is for all funded investments and is weighted, based on average daily net assets in the program as of 12/31/2022. Accordingly, more weight is given to funds with more assets. Actual expense ratios, as reported in each fund's prospectus available at the time of publication, range from 0.89% to 3.46% for R-2; 0.32% to 2.08% for R-2E; 0.78% to 2.45% for R-3; 0.34% to 2.69% for R-4; 0.02% to 1.34% for R-5E; 0.02% to 1.60% for R-5; and 0.02% to 2.46% for R-6.

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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