



- If you are changing only the bank information, use the *Add/Update Bank Information* form.
- For a quick guide to fund names, numbers, minimums and share class restrictions, go to [www.capitalgroup.com/fundguide](http://www.capitalgroup.com/fundguide).
- If you wish to establish an automatic exchange plan on this account, you can request this option at [www.capitalgroup.com](http://www.capitalgroup.com) once the account has been established.
- If a signature guarantee is required, mail this completed form to the service center for your state using the maps on page 4. Otherwise, you may fax it to **(888) 421-4371**.

## 1 Account information

Please type or print clearly.

				Account number	
First name of IRA owner		MI	Last		
Address		City		State	ZIP
				( )	
Email address*				Daytime phone	

☐ Check here if the mailing address listed above is new. Our records will be updated accordingly.

\* Your privacy is important to us. For information on our privacy policies, visit [www.capitalgroup.com](http://www.capitalgroup.com).

## 2 Link bank information to purchase and sell shares

Once the sell option is established, there will be a 10-day waiting period before it can be used. Automated Clearing House (ACH) purchase is available upon processing this request. You may cancel the ACH option at any time online at [www.capitalgroup.com](http://www.capitalgroup.com) or by calling us at (800) 421-4225. Your election will apply to all of your current and future accounts.

I would like to perform the following transactions by telephone and online at [www.capitalgroup.com](http://www.capitalgroup.com). (Select only one option.)

☐ Purchase ☐ Sell ☐ Both

## 3 Automatic investment plan for your American Funds account

Complete steps 1–3 and 4, if applicable. Transactions will continue automatically until American Funds receives instructions to stop. To modify an existing investment plan, visit [www.capitalgroup.com](http://www.capitalgroup.com) or call us at (800) 421-4225. Provide bank information in Section 4; a signature guarantee may be required.

- Notes:**
- Fund minimums must be met within the first five months of account establishment.
  - Prior to establishing an automatic investment plan, verify total annual contribution limits with your financial professional or tax advisor.

**Fund minimums: \$1,000 for the money market fund and \$250 each for all other funds**

**Step 1:** Identify the fund name or number and the investment amount. (If you need more space, attach a separate page.)

Fund name or number	Investment amount (\$50 min. per fund)
	\$
	\$
	\$
	\$
	\$



### 3 Automatic investment plan for your American Funds account

(continued)

**Step 2:** Choose the starting month, transaction date(s) and frequency for your investment plan. American Funds must receive your request at least five business days prior to the first transaction date requested. If no date is provided below, the option will be established the date received, and transactions will begin the following month and will occur monthly thereafter.

- A. Transactions should begin during the month of \_\_\_\_\_
- B. Transactions should occur on the following date(s) of the month \_\_\_\_\_, \_\_\_\_\_ (e.g., 8th, 19th)
- C. Frequency of automatic transactions: ☐ Monthly ☐ Every other month ☐ Quarterly ☐ Annually

**Step 3: Tax reporting:** Individual investments received from January 1 through April 15 of the current tax year may be designated for the current or prior tax year. Please designate your choice below:

- ☐ Report all automatic investments as “**current tax year**” (January to December) deposits.
- ☐ Report all automatic investments made prior to April 16 (January 1 through April 15) as “**prior tax year**” deposits.

**Step 4:** Choose a stop date (optional). Transactions should stop on the following date \_\_\_\_\_  
(mm/dd/yyyy)

### 4 Bank information

We will use a third-party service to validate your bank information. Refer to the Bank Verification Terms & Conditions.

Attach an unsigned, voided check below. The check you attach **must** be preprinted with the bank name, registration, routing number and account number. **Please do not staple.**

Tape your check here.

John Doe

Bank account registration

DATE \_\_\_\_\_

VOID

PAY TO THE ORDER OF \_\_\_\_\_

Anytown Bank ← Bank name

\$ \_\_\_\_\_

\_\_\_\_\_ DOLLARS

| : 999999999 | : ← Bank routing number

0000000000 | : ← Bank account number

- Notes:**
- Only one bank account can be used on any Account Options form. Separate Account Options forms must be submitted if you want to use different bank accounts for various options.
  - In lieu of a voided check, you may submit a letter from your bank providing the registration, routing number, account number and account type (checking or savings). The letter must be on the bank's letterhead.

**Complete the following ONLY if you are signing this document electronically. Approval from American Funds must be obtained by your financial professional's firm before this document can be signed electronically. If signing electronically, a voided check or letter from your bank is not required.**

Bank name \_\_\_\_\_ Bank routing number \_\_\_\_\_  
☐ Checking **OR** ☐ Savings  
 Bank account number \_\_\_\_\_ Bank account registration (the name preprinted on the check) \_\_\_\_\_



## 5 Automatic rebalance plan

Complete steps 1 and 2. Transactions will continue automatically until American Funds receives instructions to stop. To modify an existing rebalance plan, visit [www.capitalgroup.com](http://www.capitalgroup.com) or call us at (800) 421-4225.

- Use this section to rebalance your account on a schedule.
- You may only rebalance between funds within the same share class. If you want to rebalance funds in multiple share classes, call us at (800) 421-4225.
- At least one fund in this account must change by 5% or more in order for the account to rebalance.
- Once the rebalance plan is established, any new fund added to the account by exchange or new investment will not be included in the rebalance transaction without specific instructions at the time the investments are received. Fund minimums must be met and maintained.

**Step 1:** Identify each fund name or number to which the funds will be rebalanced and the target allocation percentage.

☐ Exclude the money market fund from the rebalance request.

**Note:** If you elect to exclude the money market fund from automatic rebalancing, the total allocation percentages of the other funds must equal 100%.

Rebalance to: fund name or number	Target allocation percentage (whole percentages only)
_____	_____ %
_____	_____ %
_____	_____ %
_____	_____ %
_____	_____ %
_____	_____ %
_____	_____ %
_____	_____ %
_____	_____ %
_____	_____ %
_____	_____ %
_____	_____ %
_____	_____ %
_____	_____ %
_____	_____ %
Total <u>      </u> % (must total 100%)	

**Step 2:** Identify the frequency of the scheduled rebalance.

Each rebalancing transaction will occur on the 20th of the month based on the scheduled option below. If the 20th falls on a weekend or holiday, the rebalance will occur on the next business day.

☐ Quarterly (March, June, September and December)    ☐ Semiannually (June and December)    ☐ Annually (December)

**Note:** The request must be received at least five business days prior to the 20th of the month in which the rebalance is to occur.



## 6 Signature/Signature guarantee

I request the establishment of the privileges selected on this form and authorize American Funds Service Company® (AFS), upon request via telephone, fax or any other means utilizing telecommunications, including wireless or any other type of communication lines by authorized persons with appropriate account information, to **1)** redeem fund shares from this account and deposit the proceeds into the bank account identified on this form, and/or **2)** secure payments from the bank account into this account. I authorize the bank to accept any such credit or debit to my account without responsibility for its correctness. I have read, understand and agree to the *Bank Verification Terms & Conditions*, and I authorize AFS to access records from public and proprietary sources in order to validate that I am the bank account owner. I understand that amounts invested electronically may not be redeemed for 7 business days.

In consideration of AFS acting on such instructions and processing such transactions, I agree to hold harmless and indemnify Capital Bank and Trust Company<sup>SM</sup> (CB&T) and AFS; any of their affiliates or mutual funds managed by such affiliates; and each of their respective directors; officers; employees; and agents from any losses, expenses, costs or liability (including attorney fees) that may be incurred as a result of AFS establishing these privileges or acting on such instructions.

I understand that this authorization may be terminated by me at any time by telephone or written notification to AFS/CB&T. The termination request will be effective as soon as AFS/CB&T has had reasonable time to act upon it.

**This document may not be signed using Adobe Acrobat Reader's "fill and sign" feature.**

**X**

Signature of IRA account owner

\_\_\_\_\_  
Date      /      /  
(mm/dd/yyyy)

The IRA account owner's signature must be guaranteed if:

- establishing electronic deposit of redemption proceeds (the sale of shares) **and**
- the bank account registration does not include the American Funds IRA owner's name.

**X**

Signature of bank account owner  
(if different from above)

\_\_\_\_\_  
Date      /      /  
(mm/dd/yyyy)

**X**

Signature of bank account co-owner

\_\_\_\_\_  
Date      /      /  
(mm/dd/yyyy)

The bank account owner's/co-owner's signature(s) must be guaranteed if:

- establishing electronic or automatic investments (the purchase of shares) **and**
- the name of the American Funds IRA account owner is not on the bank account registration.

**If required**, signatures must be guaranteed by a bank, savings association, credit union, member firm of a domestic stock exchange or the Financial Industry Regulatory Authority that is an eligible guarantor institution. **A notary public is NOT an acceptable guarantor.** The guarantee must be in the form of a stamp or a typewritten or handwritten guarantee that is accompanied by a raised corporate seal.

**Note:** A medallion guarantee is acceptable in place of a signature guarantee.

**GUARANTOR:**

Stamp signature guarantee or medallion guarantee here.

**GUARANTOR:**

Stamp signature guarantee or medallion guarantee here.

Please mail  
this form to  
the appropriate  
service center.

(If you live outside  
the U.S., mail the  
form to the Indiana  
Service Center.)



**Indiana Service Center**

American Funds Service Company  
P.O. Box 6164  
Indianapolis, IN 46206-6164

**Overnight mail address**  
12711 N. Meridian St.  
Carmel, IN 46032-9181

**Virginia Service Center**

American Funds Service Company  
P.O. Box 2560  
Norfolk, VA 23501-2560

**Overnight mail address**  
5300 Robin Hood Rd.  
Norfolk, VA 23513-2430



If you have questions or require more information, contact your financial professional or call American Funds Service Company at (800) 421-4225.



**Review this agreement if you provided bank information in Section 4.**

Electronic bank verification is conducted through a third party service provider that is unaffiliated with American Funds Service Company (AFS) and Capital Bank and Trust Company (CB&T). If you choose to add a bank account electronically, you must agree to the Bank Verification Terms & Conditions of Use set forth below. The Fund or the Fund's transfer agent will send your information to the third party service provider, who will then compare your information with their database to verify the information you provided. Please read and agree to the Bank Verification Terms & Conditions of Use for the third party service in order to continue.

**Agreement and Bank Verification Terms & Conditions of Use of the Service**

By acknowledging below, I (we) authorize the Fund and its agents to act upon instructions (by phone, in writing, online or by other means) believed to be genuine and in accordance with procedures described in the prospectus (if applicable) for this designated bank account. I (we) authorize credits/debits to/from the bank account designated in conjunction with the account option(s) selected. I (we) agree that AFS and/or CB&T shall be fully protected in honoring any such transaction. I (we) also agree that AFS and/or CB&T may make additional attempts to credit/debit my (our) account if the initial attempt fails and I (we) will be liable for any associated costs. All account options elected will become part of the account and terms, representations, and conditions thereof.

**Provide Accurate Information.** I (we), the end user, agree to provide true, accurate, current and complete information about myself (ourselves) and my (our) accounts maintained at other web sites and I (we) agree to not misrepresent my (our) identity or my (our) account information. I (we) agree to keep my (our) account information up to date and accurate.

**Proprietary Rights.** I (we) are permitted to use content delivered to me (us) through the service only on the service. I (we) may not copy, reproduce, distribute, or create derivative works from this content. Further, I (we) agree not to reverse engineer or reverse compile any of the service technology, including but not limited to, any Java applets associated with the service.

**Content You Provide.** I (we) are licensing to AFS and/or CB&T ("Company") and its service providers ("Service Provider") any information, data, materials or other content (collectively, "Content") I (we) provide through or to the service. Company and Service Provider may use, modify, display, distribute and create new material using such Content to provide the service to you. By submitting Content, I (we) automatically agree, or promise that the owner of such Content has expressly agreed that, without any particular time limit, and without the payment of any fees, Company and Service Provider may use the Content for the purposes set out above. I (we) agree that, as between Company and Service Provider, Company owns your confidential account information.

**Third Party Accounts.** By using the service, I (we) authorize Company and Service Provider to access third party sites designated by Company, on my (our) behalf, to retrieve information requested by me (us), and to register for accounts requested by me (us). For all purposes hereof, I (we) hereby grant Company and Service Provider a limited power of attorney, and I (we) hereby appoint Company and Service Provider as my (our) true and lawful attorney-in-fact and agent, with full power of substitution and re-substitution, for me (us) and in my (our) name, place and stead, in any and all capacities, to access third party internet sites, servers or documents, retrieve information, and use your information, all as described above, with the full power and authority to do and perform each and every act and thing requisite and necessary to be done in connection with such activities, as fully to all intents and purposes as you might or could do in person. I (WE) ACKNOWLEDGE AND AGREE THAT WHEN COMPANY OR SERVICE PROVIDER ACCESSES AND RETRIEVES INFORMATION FROM THIRD PARTY SITES, COMPANY AND SERVICE PROVIDER ARE ACTING AS MY (OUR) AGENT, AND NOT THE AGENT OR ON BEHALF OF THE THIRD PARTY. I (we) agree that third party account providers shall be entitled to rely on the foregoing authorization, agency and power of attorney granted by me (us). I (we) understand and agree that the service is not endorsed or sponsored by any third party account providers accessible through the service.

**DISCLAIMER OF WARRANTIES.** I (WE) EXPRESSLY UNDERSTAND AND AGREE THAT: MY (OUR) USE OF THE SERVICE AND ALL INFORMATION, PRODUCTS AND OTHER CONTENT (INCLUDING THAT OF THIRD PARTIES) INCLUDED IN OR ACCESSIBLE FROM THE SERVICE IS AT MY (OUR) SOLE RISK. THE SERVICE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. COMPANY AND SERVICE PROVIDER EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND AS TO THE SERVICE AND ALL INFORMATION, PRODUCTS AND OTHER CONTENT (INCLUDING THAT OF THIRD PARTIES) INCLUDED IN OR ACCESSIBLE FROM THE SERVICE, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. COMPANY AND SERVICE PROVIDER MAKE NO WARRANTY THAT (i) THE SERVICE WILL MEET MY (OUR) REQUIREMENTS, (ii) THE SERVICE WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, (iii) THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE SERVICE WILL BE ACCURATE OR RELIABLE, (iv) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL PURCHASED OR OBTAINED BY ME (US) THROUGH THE SERVICE WILL MEET MY (OUR) EXPECTATIONS, OR (v) ANY ERRORS IN THE TECHNOLOGY WILL BE CORRECTED. ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE SERVICE IS DONE AT MY (OUR) OWN DISCRETION AND RISK AND I (WE) ARE SOLELY RESPONSIBLE FOR ANY DAMAGE TO MY (OUR) COMPUTER SYSTEM OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF ANY SUCH MATERIAL. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY ME (US) FROM COMPANY OR SERVICE PROVIDER THROUGH OR FROM THE SERVICE WILL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THESE TERMS.

**LIMITATION OF LIABILITY.** I (WE) AGREE THAT NEITHER COMPANY, ITS INVESTMENT MANAGER, OR SERVICE PROVIDER NOR ANY OF THEIR EMPLOYEES, OFFICERS, TRUSTEES, DIRECTORS, AFFILIATES, ACCOUNT PROVIDERS OR ANY OF THEIR AFFILIATES WILL BE LIABLE FOR ANY HARMS, WHICH LAWYERS AND COURTS OFTEN CALL DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER INTANGIBLE LOSSES, EVEN IF COMPANY OR SERVICE PROVIDER HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, RESULTING FROM: (i) THE USE OR THE INABILITY TO USE THE SERVICE; (ii) THE COST OF GETTING SUBSTITUTE GOODS AND SERVICES, (iii) ANY PRODUCTS, DATA, INFORMATION OR SERVICES PURCHASED OR OBTAINED OR MESSAGES RECEIVED OR TRANSACTIONS ENTERED INTO, THROUGH OR FROM THE SERVICE; (iv) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA; (v) STATEMENTS OR CONDUCT OF ANYONE ON THE SERVICE; (vi) THE USE, INABILITY TO USE, UNAUTHORIZED USE, PERFORMANCE OR NON-PERFORMANCE OF ANY THIRD PARTY ACCOUNT PROVIDER SITE, EVEN IF THE PROVIDER HAS BEEN ADVISED PREVIOUSLY OF THE POSSIBILITY OF SUCH DAMAGES; OR (vii) ANY OTHER MATTER RELATING TO THE SERVICE.

**Indemnification.** I (we) agree to protect and fully compensate Company, its investment manager, and Service Provider and their employees, officers, trustees, directors, and affiliates from any and all third party claims, liability, damages, expenses and costs (including, but not limited to, reasonable fees) caused by or arising from my (our) use of the service, my (our) violation of these terms or my (our) infringement, or infringement by any other user of my (our) account, of any intellectual property or other right of anyone. I (we) agree that the Company's investment manager and Service Provider are each a third party beneficiary of the above provisions, with all rights to enforce such provisions as if the investment manager or Service Provider were a party to this Agreement.