



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.

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.

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.

American Funds Distributors, Inc., member FINRA.



Register your account

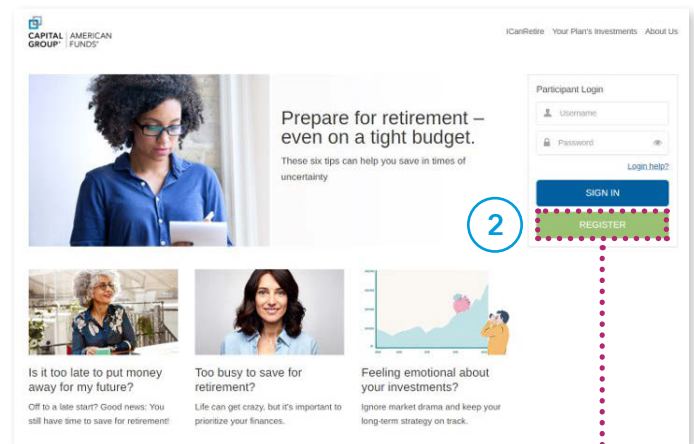
1 Access your plan's enrollment education site.

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

CONTINUE

Create username and password

B

USERNAME

PASSWORD

RE-ENTER PASSWORD

REGISTER

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

07506643

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

SIGN IN

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.

3

☐ Quick enrollment - Pre-selected enrollment options

☐ Customize enrollment - Choose enrollment options

[Español](#)

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

The estimated Before Tax and Roth amount to be deducted from your paycheck is based on the salary provided times your contribution rate.

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 [ⓐ]

6

Percent Dollar

6

A

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 from after-tax money.

☐ 8% Before Tax contribution

☐ 8% Roth contribution

B ☒ **Split your contribution**

My Contribution rate: **8%**

My Before Tax contribution:

My Roth contribution:

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.

C **Confirm & Continue**

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.

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 Invest R3	0%	Growth	3,XXX	3,XXX	3,XXX	1.08%
<input type="checkbox"/> American Funds AMCAP Fund R3	0%	Growth	3,XXX	3,XXX	3,XXX	0.99%
<input type="checkbox"/> American Funds International Veng 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 Income R3	0%	Balanced	3,XXX	3,XXX	3,XXX	0.97%
<input type="checkbox"/> American Funds Global Balanced R3	0%	Balanced	3,XXX	3,XXX	3,XXX	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	0.95%
<input type="checkbox"/> American Funds 2050 Target Date Fund R3	0%	Target Date	3,XXX	3,XXX	3,XXX	0.87%
<input type="checkbox"/> American Funds 2055 Target Date Fund R3	0%	Target Date	3,XXX	3,XXX	3,XXX	1.09%

AMER FUNDS DEFAULT PLAN
Build Your Own Portfolio

The investment election shown illustrates how your plan account will be allocated if you did not select. You can modify this by selecting the **ADD View all funds** button to view other investment strategies before building your own portfolio. (go back The fund allocations below may be modified and may not total 100%.)

DEL INVESTMENT MIX ASSET CLASS ALLOCATION

☒ American Funds Emerging Markets Bond R3 100% Bond 0% XX

☒ American Funds Mortgage R3 100% Bond 0% XX

Total: 100%

Back **Reset All Changes** **Save**

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.

Choose a target date fund

Choose individual funds

Back

Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, see the prospectus and/or disclosure documents.

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 XX

☒ American Funds Mortgage R3 XX

Back **Continue & Confirm**

Enroll in the AMER FUNDS DEFAULT PLAN with the following selections

My Plan Details

CONTRIBUTION RATE

4% Before Tax
4% Roth

INVESTMENT OPTION

XX American Funds Emerging Markets Bond R3
XX American Funds Mortgage R3

The estimated Before Tax and Roth amount to be deducted from your paycheck is based on the salary provided when you contributed to the plan.

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

I Agree, Enroll Now

My Allocations

AMER FUNDS DEFAULT PLAN
Select a target date fund

SELECT INVESTMENT DETAILS

☐ American Funds 2050 Target Date Fund R3 Details

☐ American Funds 2055 Target Date Fund R3 Details

☐ American Funds 2060 Target Date Fund R3 Details

☐ American Funds 2065 Target Date Fund R3 Details

☐ American Funds 2070 Target Date Fund R3 Details

☒ American Funds 2075 Target Date Fund R3 Details

☐ American Funds 2080 Target Date Fund R3 Details

The above shading illustrates funds associated with your date of birth and your anticipated retirement age as designated by you in your plan. This is for informational purposes only, is not considered investment advice, and should not be relied upon as investment advice. For more information, please refer to your plan materials.

Back **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

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: 1450495001

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

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

Skip & View My Account **Next, Add Beneficiaries**

Account overview

BALANCE
\$0.00

RATE OF RETURN
Data currently unavailable

2022 CONTRIBUTIONS [View details](#)

Standard

You can contribute an additional \$25,000 this year.

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

Model contribution rate change

BENEFICIARIES
None on file
[Add now](#)

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

Sign up for e-delivery

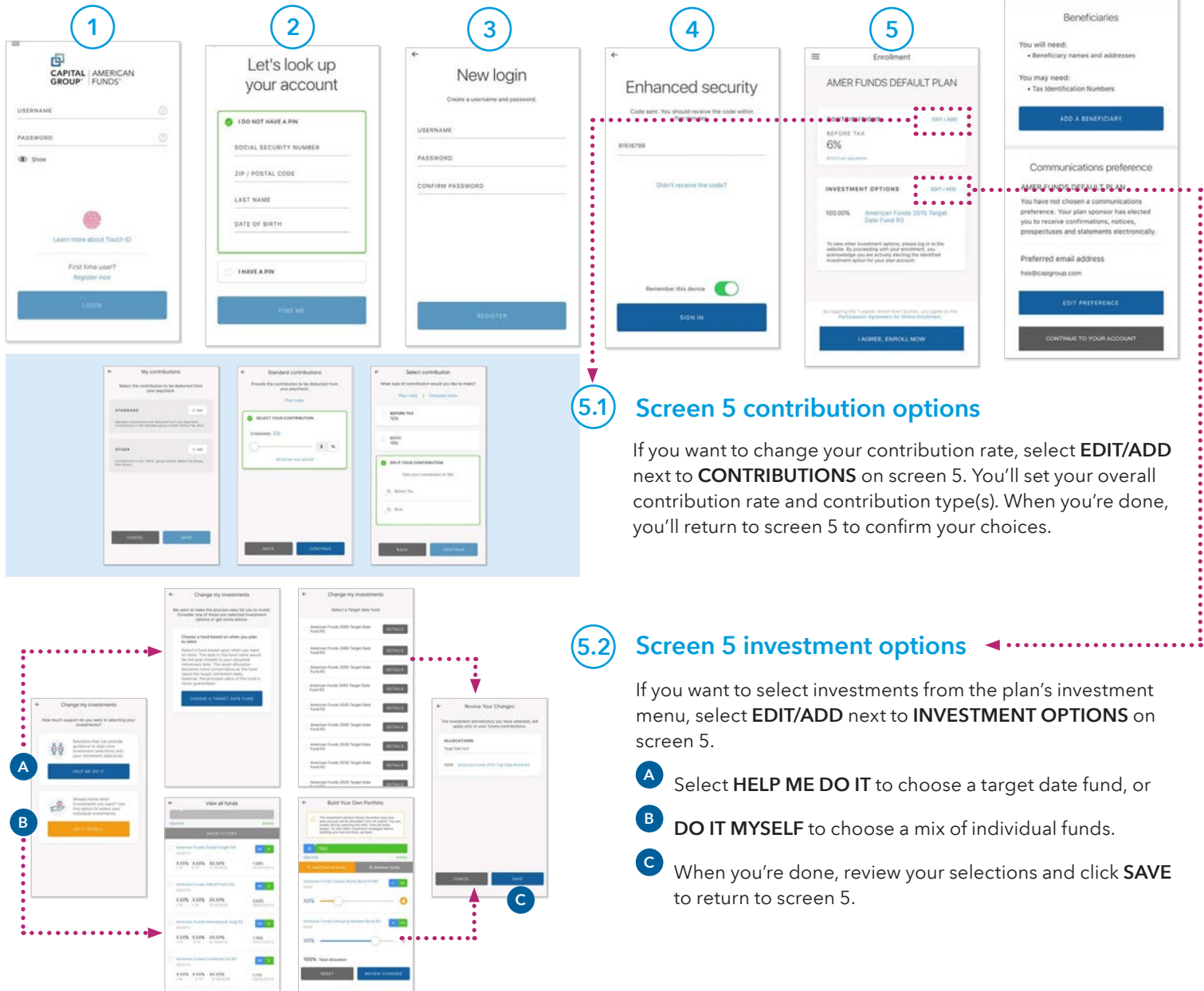
PLAN MESSAGES

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.
- 6 Once you've clicked enroll, you can review your contributions and add beneficiaries or view your account.



5.1 Screen 5 contribution 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.

5.2 Screen 5 investment options

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.