

Bring it all together

A close-up, low-angle shot of several interlocking metal gears. The gears are illuminated from above, creating a warm, golden glow. The focus is sharp on the central gear, with others in the foreground and background slightly blurred, suggesting a complex mechanical system.

American Funds PlanPremier®

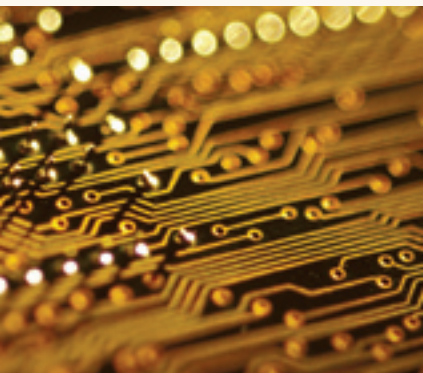
A fully bundled retirement plan solution for 401(k), profit-sharing, money purchase and ERISA 403(b) plans

A first-class, full-service program

PlanPremier is a bundled retirement plan solution available to 401(k), profit-sharing, money purchase and ERISA 403(b) plans.

Competitively priced to provide maximum value to retirement plan sponsors, PlanPremier seamlessly brings together investment management, recordkeeping, plan administration, trustee and custodial services, and employee education.

And it does so with one convenient point of contact: American Funds.



Powerful state-of-the-art technology

PlanPremier's recordkeeping system supports more than 20,000 plans and 3.5 million participants, tracking more than \$115 billion in total assets as of 12/31/2007.

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Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so investors may lose money. Investors should carefully consider the objectives, risks, charges and expenses of the American Funds and, if applicable, any other investments in their plan. This and other important information is contained in the funds' prospectuses, which are available from their plan's financial professional and on the Web. It's important that investors read the prospectuses carefully before investing.

The advantages of PlanPremier



If you, as a financial adviser, are focused on expanding your business, consider American Funds PlanPremier.

With this full-service solution, you can leverage:

Your opportunity with plan sponsors

- Many plan sponsors are asking for a bundled retirement plan solution specifically because it offers one point of contact.
- PlanPremier offers this and much more to help you remain competitive in this market.
- PlanPremier effectively addresses common concerns of many plan sponsors regarding:
 - **Investment results.** PlanPremier includes a wide variety of quality investments that have stood the test of time.
 - **Service.** PlanPremier offers both the technology and personal attention needed to make a plan sponsor's job easier.
 - **Plan costs.** PlanPremier isn't just attractively priced; it's an incredible value for the plan sponsor's dollar — a bottom line that's easy to see with this solution's transparent pricing structure.
 - **Employee education.** PlanPremier's comprehensive employee education program is integrated throughout the savings cycle of an investor.

Your opportunity with plan participants

- Every participant in a PlanPremier plan — including business owners and any high-net-worth executives — is a potential client who may turn to you for other investment needs.
- More than 46 million Americans are expected to retire before 2013 — PlanPremier can help you capture your share of the potential wave of rollover business.

Build more assets under management

There's a \$13 trillion retirement industry out there, which means there's opportunity for financial advisers with the right retirement plan solution.

Make the plan sponsor's job easier

With PlanPremier, your clients can reduce their workload and gain better control over their plan — right from their computer. The plan sponsor determines which tasks to have the system handle automatically and which need verification. There's help for the plan sponsor every step of the way, from initial transition to day-to-day plan management to year-end compliance.

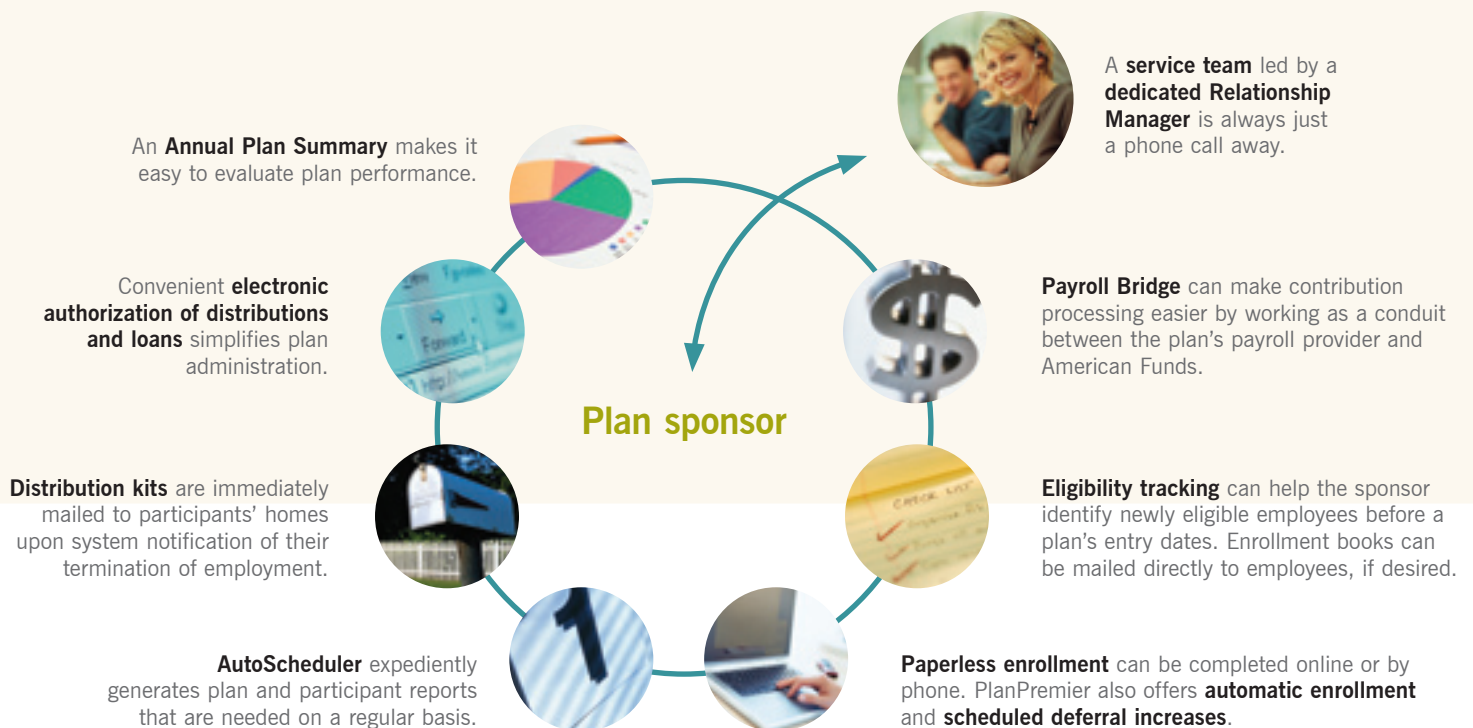
Transitioning to PlanPremier

PlanPremier eases the plan sponsor through the process with:

- an organized step-by-step transition process
- a dedicated Conversion Manager and service team
- default fund options that were designed to meet U.S. Department of Labor (DOL) requirements
- the ability to map participant plan account balances and deferral elections
- a prototype plan document and a summary plan description (we can also accommodate custom documents)
- built-in safeguards — the rules of the plan document are programmed directly into the system

Managing the plan

PlanPremier includes many of the features you'd expect from a retirement plan solution, such as daily valuation recordkeeping, corporate trustee services, vesting calculations and more. What differentiates this solution is how it makes it easier for plan sponsors to offer a high-quality plan to their employees. For example:





Meeting compliance requirements

Because plan sponsors have enough on their minds, PlanPremier offers:

- a streamlined year-end data collection process — the recordkeeping system automatically stores participant information (when provided), including compensation, hours worked, and hire and termination dates, as well as any changes made by the sponsor during the year. This means that the sponsor's task of year-end data gathering is less time-consuming.
- comprehensive compliance testing
- full-service tax withholding and reporting, including Form 1099-R
- signature-ready Form 5500
- an annual service audit package, including a certified trust report and SAS-70.

Taking advantage of ERISA 404(c) safe harbors

To reduce their fiduciary liability for investment results, plan sponsors of any qualified retirement plan can choose to permit participants to assume responsibility for selecting their retirement plan investments. However, certain conditions must be met so participants can control their investments and make informed decisions.

PlanPremier helps sponsors comply — with communication materials that provide much of the information required by ERISA, such as:

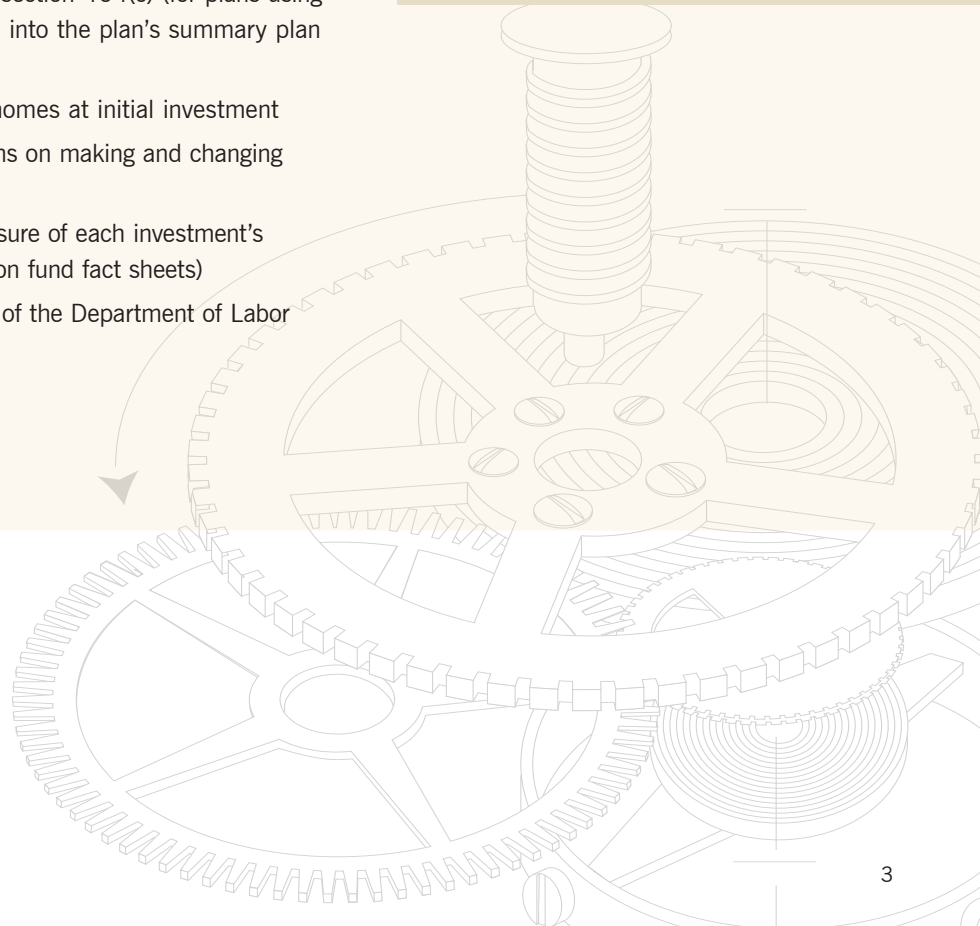
- written notice of the plan's intent to comply with section 404(c) (for plans using our prototype document, disclosure is integrated into the plan's summary plan description)
- "first-dollar" prospectuses sent to participants' homes at initial investment
- enrollment books that give participants instructions on making and changing investments
- description of each investment option with disclosure of each investment's annual operating expenses (in prospectuses and on fund fact sheets)
- default investments that satisfy the requirements of the Department of Labor final regulations.

High tech meets high touch

PlanPremier's state-of-the-art recordkeeping system turns a plan sponsor's computer into a highly efficient control center that even reminds the sponsor of outstanding transactions requiring approval.

At the same time, the sponsor always has access to a team of service specialists, ready to assist with:

- implementation and transition to a new plan
- plan design and investment option changes
- development of participant and employee education strategies
- routine inquiries about the plan
- any service issues that may arise



Help participants prepare for retirement

The primary focus of any employer-sponsored retirement plan must always be the plan participants. After all, the plan exists for their benefit. PlanPremier doesn't just give participants another way to save — it provides an opportunity for them to achieve their retirement goals.

Quality investments that participants can count on

At the heart of any retirement plan are the investments. The quality of those investments, in large part, helps to determine an employee's success in effectively preparing for retirement.

PlanPremier features quality investments from a number of highly respected investment management firms. As the diagram below shows, the American Funds available to retirement plans offer a broad spectrum of quality mutual funds encompassing a range of investment objectives, levels of volatility and investment types. This makes it easy for a plan sponsor to offer participants a diversified portfolio of investment options, which can also include the American Funds Target Date Retirement Series.[®] (The series is not shown below. For more information, please see the next page.)

Lower volatility		Higher volatility				
Cash-equivalent funds	Bond funds	Equity-income and balanced funds	Growth-and-income funds	Growth funds		
The Cash Management Trust of America [®] The U.S. Treasury Money Fund of America SM	The Bond Fund of America SM Capital World Bond Fund [®] Intermediate Bond Fund of America [®] Short-Term Bond Fund of America SM U.S. Government Securities Fund SM	The Income Fund of America [®] American Balanced Fund [®]	American Mutual Fund [®] Fundamental Investors SM The Investment Company of America [®] Washington Mutual Investors Fund SM	AMCAP Fund [®] The Growth Fund of America [®]	SMALLCAP World Fund [®]	New World Fund SM
Money market investments	Investment-grade bonds Noninvestment-grade bonds	Domestic equities and bonds Global equities and bonds	Large domestic companies Large global companies	Large domestic companies Large global companies	Smaller companies Mid-sized companies	Developing-country exposure
	American High-Income Trust SM	Capital Income Builder [®]	Capital World Growth and Income Fund SM International Growth and Income Fund SM	EuroPacific Growth Fund [®] The New Economy Fund [®] New Perspective Fund [®]		

The American Funds depicted here are positioned according to their primary investment categories. However, due to market fluctuations, SMALLCAP World Fund may have significant exposure to stocks of mid-sized companies. The New Economy Fund and Capital Income Builder may invest up to 45% and 50%, respectively, of their assets in the securities of issuers outside the U.S. Volatility refers to fund categories, not individual funds. Fundamental Investors may invest up to 30% of its assets in the securities of issuers outside the U.S. and Canada and not included in the S&P 500. In addition, The Income Fund of America has a combined equity/fixed-income limit of up to 35% of its assets outside the U.S. The New World Fund will invest at least 35% of its assets in the securities of issuers based primarily in developing countries. The Bond Fund of America and Capital World Bond Fund may have up to 15% and 25% exposure, respectively, to below-investment-grade bonds. EuroPacific Growth Fund and International Growth and Income Fund invest primarily in the stocks of issuers outside the U.S.

Most investments carry some degree of risk. For example, the return of principal in bond funds and in a fund's bond holdings is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks that are associated with the underlying bonds owned by the funds. Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal. Investing outside the U.S. (especially in developing countries) involves additional risks, such as currency fluctuations, as does investing in smaller companies, as more fully described in the funds' prospectuses. **Although the money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the funds.**



With PlanPremier, the American Funds are the core foundation of a plan’s portfolio

American Funds has been managing investors’ retirement-oriented assets since 1931. As shown in the diagram on page 4, we manage our funds by objective, exactly the way most people invest their money — with a goal in mind. Our long-term focus is also consistent with the needs of most people saving for retirement. We believe that this strategy has helped us maintain our tradition of providing solid, consistent results over the long term.

Through PlanPremier, plan sponsors can select up to 15 funds from the following:

- 24 of the American Funds, which must comprise at least 60% of the fund lineup
- The American Funds Target Date Retirement Series, which represents one fund for the purposes of the 60% requirement.
- A complement of funds from our alliance fund families:*

AllianceBernstein	Invesco Aim
Allianz Global Investors	Janus Adviser Series
American Century Investments	Legg Mason Funds
Columbia Funds	Lord Abbett
Davis Funds	OppenheimerFunds
Federated Investors, Inc.	PIMCO
Franklin Templeton Investments	Putnam Investments
The Hartford Mutual Funds	Van Kampen Investments
Invesco	Victory Funds

*** Your firm may not offer some of these fund families. Check with your home office for details.**

In addition, plan sponsors can choose to offer:

- Publicly traded employer stock
- A self-directed brokerage window (restrictions may apply for ERISA 403(b) plans)

American Funds Target Date Retirement Series

The American Funds Target Date Retirement Series is designed to help investors saving for retirement choose a single fund portfolio that is aligned with the year closest to the date they expect to retire.

The series consists of target date fund portfolios with retirement dates ranging from 2010 onwards in five-year increments. Each fund serves as a single diversified retirement portfolio.

The American Funds Target Date Retirement Series helps plan sponsors meet the Department of Labor’s requirements for qualified default investments under the Pension Protection Act of 2006. Specifically, the funds are intended for plans with automatic enrollment provisions, for plan participants who don’t make a fund selection, and for investors who want to actively select a single investment option for their entire retirement portfolio — one that automatically adjusts over time.



Help participants plan for success

When investing for retirement, two crucial elements are at stake: participants' hard-earned money and their long-term financial security. To help participants make decisions that support their financial goals, PlanPremier's comprehensive communication materials objectively guide them through every stage of their savings journey — from initial enrollment to the day they leave the plan and through retirement. Specifically, our materials address:

Getting into the plan by:

- Motivating employees to join the plan
- Describing the value of saving in the plan using personalized examples with individual salaries and rates of return
- Assisting employees throughout the enrollment process
- Helping employees understand their investment options
- Explaining how to choose the right investment mix
- Encouraging participants to save as much as possible in the plan

Staying invested by:

- Helping participants determine if they're on track to meet their financial goals
- Showing them how to adjust their investment strategies as retirement gets closer
- Encouraging participants to maintain their long-term strategies and not give in to short-term stock market jitters
- Letting them apply online for a loan
- Enabling participants to arrange for their accounts to be automatically rebalanced
- Allowing them to manage their savings levels through scheduled deferral increases

Leaving the plan by:

- Explaining all of the options available to those leaving the plan
- Assisting in facilitating a seamless rollover, if desired, to an individual retirement account (IRA)

To learn more about the range of communication materials available in PlanPremier, visit americanfunds.com/adviser and type "PlanPremier overview" into the search box.

Sales guide

For more information about PlanPremier, read *Getting Started with PlanPremier*. If that guide doesn't accompany this brochure, you can order a copy online at americanfunds.com/adviser or call 800/421-9900, ext. 3.

Visit us at americanfunds.com/adviser.

The Capital Group Companies

American Funds

Capital Research and Management

Capital International

Capital Guardian

Capital Bank and Trust