American Funds®

The right choice for the long term®

Every step of the way

Your guide to American Funds retirement plan sales literature and support

For adviser use only

At American Funds, we believe in the expertise and personal attention that professional advisers like you provide. As a result, we make every effort to give you all the support and assistance you might need every step of the way.

This guide walks you through the resources we provide. With it, you can better understand our family of retirement plan solutions, learn how to prospect and sell retirement plans, and more successfully manage your relationships with plan sponsors.

Training/education

Before you can sell retirement plans, it's important to know about the different types of plans available, so you can present the right one to each client. We have a library of materials to help you get up to speed.

Prospecting

Whether it's learning where to prospect or brushing up on the steps to closing a sale, we can help you become more effective in building your book of retirement plan business. The tools we highlight in this section of the brochure can be shared with plan sponsors.

Relationship management

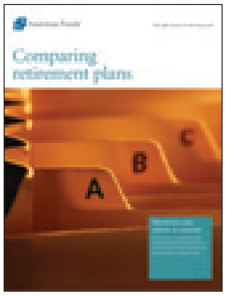
Once you've put in the time and effort to earn the business, it's important to follow up. You can service the plan by checking in on each client to ensure that the plan is running smoothly and offer educational presentations once or twice a year to help participants make informed investment decisions. We offer a range of communication tools to help you do just that.

How to use this guide

Keep this brochure handy as a quick overview of some of the key resources American Funds makes available. When you're ready for the details, visit **americanfunds.com/adviser** and click on the literature section of the site.

American Funds retirement plan sales support

Training/education

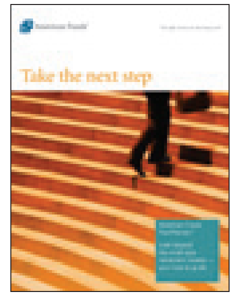


Selecting a retirement plan
Demonstrate your value by recommending the appropriate type of retirement plan, depending on the size and type of organization you're meeting with. *Comparing Retirement Plans* presents the eight most popular employer-sponsored plans side by side in an easy-to-read format.

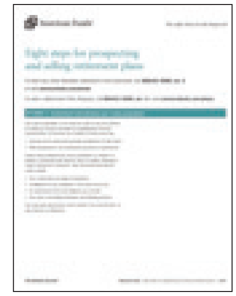
***Retirement Plan Solutions* card**
Learn about the different plan solutions American Funds offers, as well as our flexible R share pricing, complete with adviser compensation and expenses for each of the five R shares.

Build Your Retirement Plan Business
Before recommending a solution to your plan sponsor client, use this brochure to learn about the retirement plan solutions offered at American Funds — PlanPremier,® Recordkeeper Direct® and Recordkeeper Connect.®

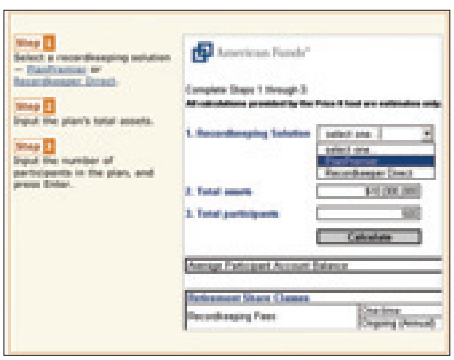
Program highlights
These program overviews give details about American Funds proprietary retirement plan solutions — PlanPremier and Recordkeeper Direct — so you can be sure that the solution you're recommending is the right one for your client.



Moving up market
Take the Next Step describes the eight steps for prospecting and selling larger retirement plans. Focusing on PlanPremier, it offers tips on everything from finding the right prospect to closing the sale. It also shows how you can continue to add value once you've won the business.



Eight steps to retirement plan sales
Download this document from our adviser website, and discover easy-to-follow steps for prospecting and selling retirement plans — no matter which solution you propose.



Quick price quotes
Price It is an online tool that provides preliminary fee quotes for PlanPremier and Recordkeeper Direct based on a plan's total assets and number of participants.

Conducting a fiduciary review
It's critical for plan sponsors to understand their fiduciary responsibilities and ensure their plan is in compliance with ERISA. You can offer guidance by conducting a fiduciary review. This brochure walks you step by step through the process.

Sales ideas
Distributed directly to dealer firms, these timely communications give you tips on selling retirement plans plus the latest news from American Funds.

Quarterly newsletter
Every quarter, a special *Retirement News* insert is included with our monthly adviser newsletter, *The Flyer*. Here you'll find the latest news on American Funds retirement plans, including sales ideas.

Presenting with Confidence
This brochure focuses on the importance of fact-finding and explains how to build and deliver a successful closing presentation using Recordkeeper Direct for your small-business prospects.

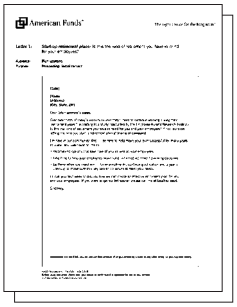
Shortcuts

For use with plan sponsors.

Similar content available on **americanfunds.com/adviser** as an interactive online module.

Adviser Notes versions of our brochures offer sales tips and suggestions on how to best use these materials. *Adviser Notes* can be downloaded from the adviser website.

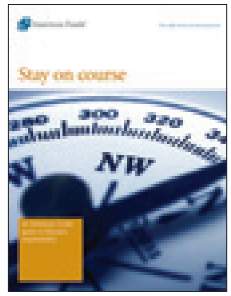
Prospecting



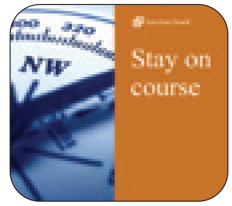
Prospecting letters
Download a library of NASD-reviewed letters, and send them to plan sponsor prospects.

Prospecting postcards
Send these postcards to prospects to offer them assistance with their plans, to help them compare different providers and more.

Selecting the Right Investment Manager
Strengthen your retirement plan recommendation by demonstrating a prudent process for choosing a new provider and by showing how American Funds measures up.

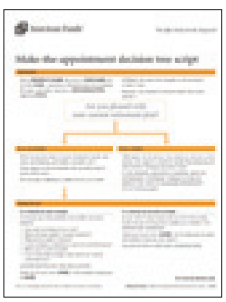


Stay on Course
This brochure presents an ideal opportunity for you to demonstrate your value. Explain to sponsors their fiduciary duties under ERISA, and suggest steps they can take to limit their liability.

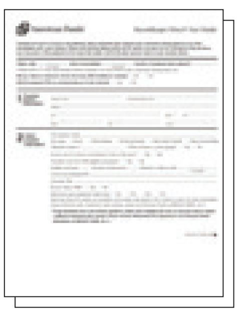


Fiduciary compliance presentation
Download this presentation from our adviser website, and use it to reinforce the messages in *Stay on Course*.

Spreading the Word
Walk your prospects through all the American Funds communications for participants — from the moment they become eligible to participate in the plan to when they retire and are ready to roll over to an IRA. This short guide also highlights what's available for sponsors, both in print and on the Web.

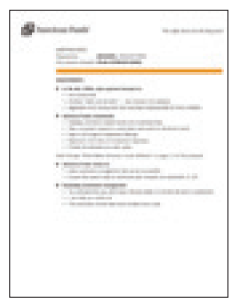


Decision tree script
This script provides you with the right questions to ask your prospects and what to say to them, depending on how they answer your questions. The goal of this script is to help you set up your first appointment with a prospect.



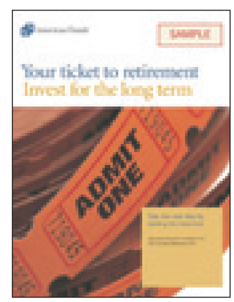
Fact Finder forms
Before ordering a proposal, spend time with your prospect to learn about their concerns and how to target your final presentation. This will help establish your credibility, build a stronger relationship and qualify your prospect.

Retirement Plan Proposal
Make an impression when you present your solution with our *Retirement Plan Proposal*. It features the areas that are of the greatest concern to plan sponsors — investments, education, administrative services and plan costs.



Customized final presentation talking points
For those recommending Recordkeeper Direct, when you complete the Recordkeeper Direct *Fact Finder*, input your findings on our adviser website. Not only will this generate a proposal, but you'll also receive customized talking points — in real time. They will help you target your presentation to your prospect.

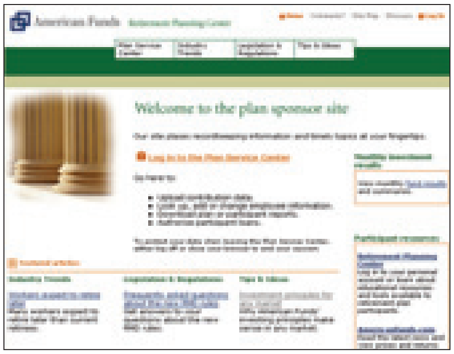
Point-of-sale presentations
No matter which solution you're presenting to a prospect, PowerPoint® presentations are available for download from our adviser website. They are program specific — for PlanPremier, Recordkeeper Direct and Recordkeeper Connect.



Sample print-on-demand enrollment brochure
Use it as part of your closing presentation to highlight what's included in enrollment books for employees — detailed projections, asset allocation questionnaire models, customized plan highlights, fund fact sheets, investment education and much more. For PlanPremier plans, the brochure can be populated with each participant's actual salary information.

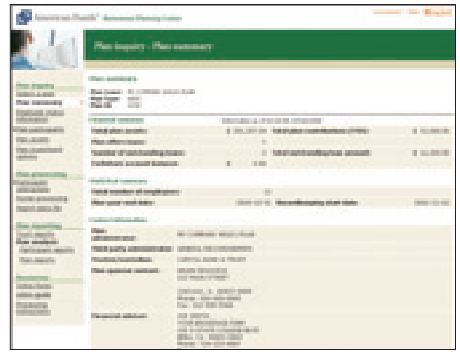
Relationship management

Comparing plan costs
Providers structure their fees differently. Use this brochure to show your clients how you can help them make an apples-to-apples comparison using our *Which One Is Best?* online tool.

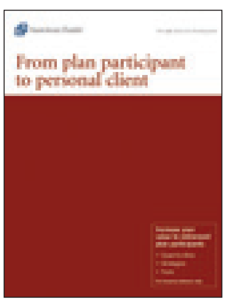


Plan Service Center
Help your PlanPremier clients reduce their retirement plan workload with this robust online plan management tool. It features quick-and-easy online contribution processing, employee administration, plan reports, online forms and much more. Visit the adviser website for a demo of how the site works.

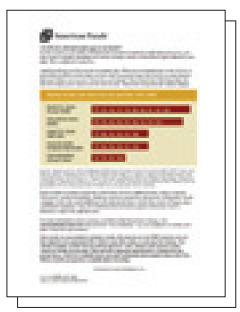
Plan sponsor report
A *Retirement Plan Summary* is sent to your existing PlanPremier clients annually. It provides you with the opportunity to discuss key areas of your clients' retirement plan — plan activity, participant activity and investments. The report can also help you provide value by focusing on areas that may need improvement.



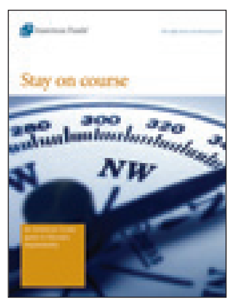
***Plan Analysis* tool**
The *Plan Analysis* tool, for Recordkeeper Direct plans, can help your clients understand and manage their retirement plan more effectively. With it, you can help clients run queries and create reports based on criteria such as employee status, vested percentage, portfolio balance, loans and company location. A demo is available online. A series of electronic postcards and flyers, described below, can help you address issues raised by the report.



***From Plan Participant to Personal Client* kit**
With the plan sponsor's permission, inform plan participants that you can assist them in a number of areas besides their company's retirement plan, such as college planning, Traditional or Roth IRAs, IRA rollovers and overall financial planning.



Electronic postcards and flyers
These are the companion pieces to the *Retirement Plan Summary* and *Plan Analysis* tool, addressing key issues raised by the tools. If any of your clients have low participation, low deferrals or need to improve asset allocation, send these motivational communications to your sponsors who can then distribute them to their employee base. They're available on the adviser website.



***Stay on Course* fiduciary brochure**
ERISA compliance is a hot topic among plan sponsors today. Help your clients understand their responsibilities, and offer suggestions to help them limit their liability.

Spreading the Word
It's always important to revisit educational opportunities you can provide for your existing book of business. Use this guide to show your clients that you can return to lead short seminars on key topics using our *Investing for Life* series, conduct financial checkups or highlight the enrollment materials, and deliver re-enrollment presentations.

Resources at your fingertips

Not only do we offer a wealth of materials to help you win and maintain your retirement plan business, we make them easy to access, too. Visit our adviser website — **americanfunds.com/adviser** — and click on the literature section of the site. Then, simply place an order, specifying the number of items you need, and the items will be mailed to you.

You can also visit the *Retirement Plans Center* on the same website to review interactive modules of many of the materials that are listed in this brochure.

If you prefer to speak with someone when you place your order, call us at **800/421-9900, ext. 2**. Our associates are available every business day from 8 a.m. to 8 p.m. Eastern time to answer any questions you might have.

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