American Funds®

The right choice for the long term®

Spreading the word

A plan sponsor's guide to American Funds retirement plan communications

American Funds supports your retirement plan with a comprehensive array of educational materials for each stage of your participants' saving journey. From inspiring nonsavers to start contributing to your retirement plan to providing helpful information about what to do at retirement or separation from service — we're there for your participants. What's more, we also offer a variety of communications material to help you, the plan sponsor, oversee your company's retirement plan as effectively as possible.

Our multimedia approach

As you review the materials described here, you'll notice that we offer much more than traditional brochures. We use sophisticated print-on-demand technology to customize our enrollment materials. We also offer interactive tools and a wealth of educational material online, as well as videos, telephone tutorials, PowerPoint® presentations and presentation scripts to help you or your plan's financial representative lead meetings. Of course, along with customizable letters and a variety of other print materials, we do offer several good old-fashioned brochures, too.

Enrollment materials

Encouraging employees to save for the first time can be one of the most difficult, yet rewarding, tasks you'll accomplish as a plan sponsor. After all, you're trying to instill in your employees a saving ethic that could serve them well for years after they retire. We realize just how important the initial enrollment process is, and that's why we provide a full spectrum of enrollment-related tools.

Ongoing education

Inspiring your employees to begin saving is essential, but providing them with continuing education is also vital to any successful retirement planning strategy. American Funds includes an educational newsletter, *Your Retirement Resource*, with participants' quarterly statements. In addition, we offer the Investing for Life series — single-topic brochures, each with an accompanying seminar presentation (which can be conducted by your plan's financial representative), that provide just the right amount of information to keep your employees in the know.

When it's time to go

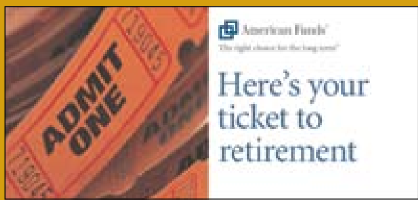
While the majority of retirement planning revolves around saving and investing, the choices your participants make when they leave your plan can have significant effect on their financial security in retirement. We provide materials that outline their options at this important milestone.

About this guide

Use this brochure as a quick-reference overview of the primary communications and resources available from American Funds for your company's retirement plan. **Some items listed here may not be available for all recordkeeping programs.** Please see your plan's financial representative for more guidance.

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 representative and on AmericanFundsRetirement.com. It's important that investors read the prospectuses carefully before investing.

American Funds retirement plan participant communications



Your ticket to retirement

What's in a theme?

As a retirement plan sponsor, you probably understand how challenging it can be to capture the attention of your employees for just about any benefits-related topic. That's why American Funds uses vibrant colors and inviting themes to entice participants, as well as potential participants.

Your Ticket to Retirement is a theme as accessible to your employees as the local movie theater. Capitalizing on America's love of the movies, this campaign is filled with vivid images of movie tickets and everyone's favorite concession-stand goodies. In addition, the movie theme is carefully woven into the descriptions of your company's retirement plan to keep your employees interested. We've worked hard to strike the proper balance between engaging and educational; the theme never gets in the way of the essentials we're communicating.

How do we know? We've used focus groups across many demographic and geographic lines to test these themes. You'll see the *Your Ticket to Retirement* theme in many of our enrollment-related materials. The reason: The more people see it, the more they'll recognize it as important information about their retirement plan.

Pre-enrollment

Transition letters
Use these letters to highlight the benefits of your new plan, as well as provide key dates surrounding your new start-up plan or your existing plan's conversion. For conversion plans, these letters can help you meet your obligation to disclose blackout or "quiet" periods during which your participants may be restricted from accessing their accounts. The letters can also provide details about investment fund mapping.

Enrollment posters
The first step to helping your employees reap the benefits of participation is getting them enrolled in your company's plan. Grabbing their attention with this inviting enrollment meeting poster is a step in the right direction. Post it in common areas, the lunchroom, elevator lobbies — anywhere with a lot of foot traffic.

Available in English and Spanish.

Motivational stuffer
Insert this colorful slip in employee paycheck envelopes or other mailers to promote awareness about your company's new retirement plan. This stuffer is designed to pique employee interest by promoting a few of the many attractive benefits that plan participation can provide.

Available in English and Spanish.

Enrollment

Customized enrollment books
Our tailored print-on-demand enrollment books can be customized with highlights of your plan. For some programs, these books can also be personalized with your employees' names, salaries and their personal savings projections (if you'd like).

Available for 401(k), ERISA 403(b), money purchase and profit-sharing plans; in English and Spanish.

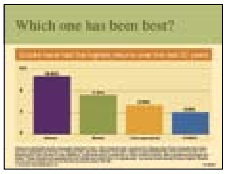
Retirement planning primers
Since all plans aren't the same, we offer two off-the-shelf investment primers. One is for plans that allow employee contributions, like a 401(k) plan. The other is for plans that do not permit employee contributions.

Available for employer-sponsored retirement plans; in English and Spanish.

Enrollment meeting presenter's guide CD
Your Blueprint to a Better Enrollment Meeting prepares presenters with everything they need to conduct a successful enrollment meeting. This CD can be used by your plan's financial representative or by you or your staff. It walks you through the meeting process from start to finish and contains customizable presentations, a meeting script and several checklists.

Enrollment video
This live-action video provides a straightforward approach to engage your employees with an overview of the advantages of saving through your plan. It also complements the *Your Ticket to Retirement* enrollment book. Encourage your employees to take it home and watch it with their families.

Available for 401(k) plans only; in VHS and DVD formats; in English and Spanish; with or without company-match examples.



Enrollment presentation
Your plan's financial representative can drive home the enrollment message by leading face-to-face meetings with your employees. This presentation, customizable with your plan's features, works directly with the *Your Ticket to Retirement* enrollment book. It's one of your best opportunities to ensure your employees hear the message and build confidence in the plan's financial representative.

Available for 401(k), ERISA 403(b), money purchase and profit-sharing plans; in English and Spanish; with or without company-match examples. Also available without the Your Ticket to Retirement *theme.*

Enrollment tutorial
One of the many features available through our participant website is a self-guided enrollment tutorial. Your employees can use this tool, along with their enrollment book, to get the most out of the enrollment process.

See the back panel for more on our participant website.

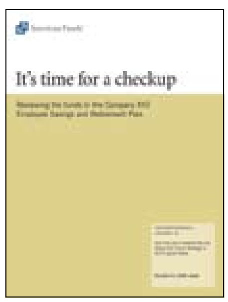
Telephone enrollment tutorial
Your employees can always rely on a friendly voice to guide them through the enrollment process. This tutorial follows the enrollment book in a straightforward manner. It's perfect for employees who miss an enrollment meeting or want to learn on their own.

Available for 401(k) and money purchase plans only; in English and Spanish; with or without company-match examples.

Ongoing education

Quarterly newsletter
Your Retirement Resource is a colorful four-page publication devoted to helping employees understand investment concepts and make the most of the many retirement planning resources available to them.

Included with quarterly participant statements; available in English and Spanish.



Financial checkup
Designed to help participants periodically evaluate their investment strategies, this brochure provides an in-depth review of your plan's investments, including investment results and fund fact sheets.

Available only for plans that use the Your Ticket to Retirement *enrollment brochure; in English and Spanish.*

Investing for Life brochures
Select from among 10 investment primers to help plan participants make informed investment decisions. Each deals with a single topic relevant to today's retirement plan investor.

Some topics also available in Spanish.

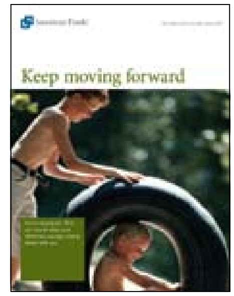
Investing for Life presentations
You may ask your plan's financial representative to conduct one or more of the 30-minute seminars that accompany each of the Investing for Life topics.

Some presentations also available in Spanish.

E-postcards
These motivational tools can help you inspire participants to take action. Available on a variety of topics — from low deferral rates to diversification — you can e-mail these postcards to specific participants.

Please contact your plan's financial representative to learn more.

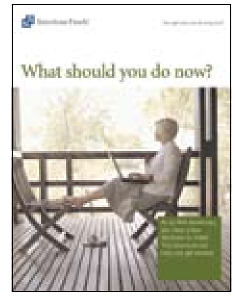
Rollover/distribution options



Rollover/distribution options brochure
Many participants don't know where to begin when it comes time to leave their plan. This brochure describes the advantages of rolling over to an IRA and the pros and cons of other distribution options.

Required minimum distribution brochure
After years of saving, there comes a time when participants may be required to start making withdrawals from their plan accounts. *What's the Big Deal?* educates participants about this milestone and its potential implications.

Available for traditional and SIMPLE IRAs and 403(b) accounts.



Beneficiary brochure
Your plan participants aren't the only ones who will receive a benefit from your retirement plan. There will be times when a participant passes away and his or her balance transfers to one or more beneficiaries. *What Should You Do Now?* describes all of the options available to a beneficiary.

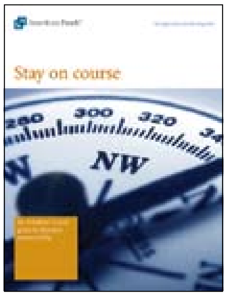
Available for employer-sponsored retirement plans and IRAs.

Plan sponsor resources

Fulfilling your responsibilities as a retirement plan sponsor is no short order. To help you, we offer several educational tools that can help round out your knowledge base. In addition, our plan sponsor website (available for most plans) gives you more control over your plan, letting you monitor your plan's activity and conduct transactions over the Internet.

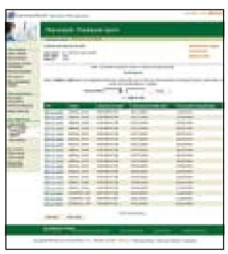
Plan sponsor report
Your annual *Retirement Plan Summary* provides a year-in-review look at your plan's activity, including investment returns and applicable industry benchmarks. Large, colorful graphic representations make tracking your plan's year-over-year progress easier than ever.

Available for PlanPremier.®



Fiduciary compliance
Stay on Course explains a fiduciary's duties under ERISA and describes steps that you can take to limit your liability. You'll learn how to create an investment policy statement, how to comply with Section 404(c) of ERISA and much more.

Plan sponsor website
Designed to meet the needs of busy plan sponsors, our plan sponsor websites provide you with real-time account access and a variety of transactional capabilities. You can view employee and payroll data, contribution information and additional vital information.



Participant reporting tool
Available from your plan sponsor website, *Plan Analysis* gives you the power to run queries and create reports based on a variety of plan and participant characteristics. Consider using this tool to identify issues that you can address with one of the electronic postcards described on the previous page under "Ongoing education."

Available for Recordkeeper Direct.®

Participant website

Offering investment education and retirement planning information, our online *Retirement Planning Center* can help participants as they build their retirement nest eggs.

The site features:

- *My Account* — password-protected access to participant account balances, transactions, investment mix and investments (not available for all recordkeeping programs)
- *Retirement Planning* — general investment education
- *Rollovers* — information on rolling into your plan or into an IRA, and other distribution options for participants joining or leaving your plan
- *Calculators & Learning Tools* — interactive tools focused on long-term investing
- *About American Funds* — detailed information about American Funds, including retirement plan prospectuses
- *In the News* — the latest industry and retirement planning news

Visit **AmericanFundsRetirement.com** and take the site tour.

Please note that the Web address participants use to access the site will vary by recordkeeper. Account access may be available through an alternative Web address listed on participants' quarterly statements.

Working with your plan's financial representative

The American Funds are distributed exclusively through financial representatives because we believe that investors — participants and plan sponsors — benefit from ongoing professional guidance. As a result, to receive any of the materials you see here, your primary contact will be your plan's financial representative. He or she will be able to provide the day-to-day support and service you'll need to ensure that your company's retirement plan runs as smoothly as possible.