

This sample is for  
financial professionals only.  
Not for use with the public.

# Your American Funds retirement plan



Helping you and your employees meet their retirement goals

# Thank you for your interest in American Funds.

## American Funds is dedicated to:

- Making your job as a plan sponsor easier
- Providing high-quality investments and education for your employees
- Offering your plan at a good value and a reasonable cost

For use with plan sponsors. 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 the Web. It is important that investors read the prospectuses carefully before they invest.

# Retirement plan proposal

---

Presented to:

Test Plan 1

On behalf of:

Susan Lewis  
American Funds Distributors, Inc.  
333 S Hope St., 49th Floor  
Los Angeles, CA 90071  
800/421-9900



3X7E3Y

# Our shared commitment

---

As a retirement plan sponsor, you've made a commitment to help your employees plan for a secure financial future. At American Funds, we're dedicated to supporting this commitment.

Your financial representative is prepared to explain how an American Funds retirement plan embodies a unique combination of strengths:

<b>Focus</b>	<b>100%</b>	We are wholly dedicated to the analysis, management and servicing of investments that make up a full spectrum of offerings for retirement plan investors.
<b>Experience</b>	<b>75+</b> years	A recognized leader for more than 75 years, we are the second-largest mutual fund manager of defined contribution assets ( <i>Pensions &amp; Investments</i> , 2008). More than 40,000 retirement plans have American Funds solutions.
<b>Results</b>	<b>\$1+</b> trillion	With more than \$1 trillion in assets under management (as of 12/31/07), we have earned the trust and loyalty of millions of investors saving for retirement. More than half of our 50 million shareholder accounts are held by corporate retirement plan participants and IRA owners.

# Your financial representative

Mission statement:

**Your financial representative helps you create and maintain a high-quality retirement plan by providing excellent plan service for you and educational support for your participants.**

**Key beliefs, actions and commitments on the part of your financial representative will help you achieve these goals:**

1

**Overall retirement plan servicing philosophy**

- The more smoothly your plan operates, the happier both you and your participants will be.
- You can have a retirement plan that meets your needs at a reasonable price.

2

**Plan sponsor support**

- You can avoid the most common mistakes made by well-meaning plan sponsors.
- You can create and monitor a diversified menu of investment options.

3

**Commitment to participant education and ongoing service**

- You can be assured that your plan receives periodic retirement plan education targeted to the needs of your employees.
- You have the opportunity to facilitate rollovers for your participants when they leave your plan.

# What we'll cover

---

## Your plan

### How PlanPremier® helps you

- 1 Introducing PlanPremier
- 2 Implementing your plan
- 3 Simplifying your plan management
- 4 Keeping on top of compliance
- 5 Managing your fiduciary liability

## Your investments

### How American Funds results, philosophy and process help your employees reach their retirement goals

- 1 Your investments
- 4 American Funds investment results
- 7 Our proven philosophy and process
- 13 Offering a full spectrum of mutual funds
- 14 American Funds details
- 20 Investments available in PlanPremier

## Your employees

### How American Funds helps your employees understand key investing principles and the importance of plan participation

- 1 Helping employees reach their retirement goals
- 2 Getting started
- 4 Staying invested
- 8 Leaving the plan

## Your costs

### How American Funds offers your plan at a good value and a reasonable cost

- 1 Understanding value and costs
- 6 Pricing your plan
- Fee quote
- Taking action
- Letter of commitment



“The day-to-day management of my current plan is only a small part of my job, but it’s taking up the majority of my time — and I have to do it all on my own. I need a better solution.”



# Your plan

easier

The American Funds retirement program that your financial representative is offering helps you manage your retirement plan tasks and responsibilities so you can turn your attention to the other aspects of your job.

In this section, we'll show you how this program helps you:

- Implement your plan
- Simplify your plan management
- Manage your fiduciary liability





# Introducing PlanPremier

---

PlanPremier is a first-class bundled retirement plan solution that brings together all of the critical parts that you'll need in your retirement plan:

- Investment management
- Recordkeeping and administration
- Communication and education
- Trustee services



# Implementing your plan

We make the process easy for you through:

<b>Coordination</b>	<b>Provide a single point of contact — American Funds</b>	A dedicated Conversion Manager is available to answer your questions and guide you through the implementation process.
<b>Documentation</b>	<b>Create prototype plan documents</b>	PlanPremier generates plan documents, including a prototype plan document and summary plan description.
<b>Mapping</b>	<b>Make mapping investments easy</b>	The flexible mapping of participant account balances, contribution allocations and deferral elections streamlines the transition process.
<b>Compliance</b>	<b>Meet compliance requirements</b>	PlanPremier helps you satisfy the U.S. Department of Labor (DOL) requirements for qualified default investment alternatives (QDIAs).
<b>Safeguarding</b>	<b>Integrate safeguards</b>	The rules of your plan document are incorporated directly into the system to help enforce plan guidelines.

## Your financial representative's ongoing support

Your financial representative plays a vital role in the installation and maintenance of your plan by assisting with various tasks such as enrolling participants, conducting annual plan reviews and educating your employees.

# Simplifying your plan management

PlanPremier includes many of the features you'd expect in a retirement plan program — daily valuation recordkeeping, corporate trustee services, vesting calculations and more. What sets PlanPremier apart are features that make plan management easier for you by eliminating paperwork and simplifying the day-to-day tasks associated with plan administration. For example:



# Keeping on top of compliance

PlanPremier provides a streamlined year-end compliance testing process that you can easily follow online — right from the Plan Service Center. It makes your job easier because the system stores the data sent during the year with your regular contribution files, including:

- Compensation
- Hours worked
- Hire and termination dates
- Any changes you input during the year

## Simplified data collection

PlanPremier's robust recordkeeping system makes year-end compliance testing easier for you by automating much of the data collection.

### Compliance services

This section of the Plan Service Center is designed to help you manage your year-end compliance services data. Your census file upload, along with the data you've entered during the year, is tested for errors. Then, a list of report items is generated for your review. Instructions are provided with guidance on the steps that need to be taken. Also, any items that should be addressed promptly are indicated.

### Easy navigation to tools, forms and reports

Within the Plan Service Center, you can move quickly and easily through the site using the navigation tabs at the top of the page. Tools allow you to view and change employee information, submit contributions electronically and view information on both the employer and participant level. A to do list helps you keep track of outstanding items. You can also access and download employee and plan reports.

The screenshot displays the 'Plan Service Center' interface for American Funds Retirement Planning. The top navigation bar includes links for Home, Site Map, Contact us, and Glossary. Below this, a secondary navigation bar lists various services: start page, retirement plan admin, to do list, reports, forms & documents, compliance, contact us, site index, and log out. The main content area is titled 'Your Plan' and 'Compliance Test Results'. It shows the period from 01/01/2006 to 12/31/2006. A message states that year-end compliance services have been completed and are available for review. A table of report items is provided, including Year-End Results Summary Letter, Excess Contribution - ADP/ACP Corrections, Census Summary, Highly Compensated & Key Employee Report, ADP / ACP Non-Discrimination Test, How to Correct Testing Failures, Explanation of Compliance Testing, and Year End Request Letter. Each item has an associated instruction: Direction, Action Required, Review, or Informational Only.

Report Item	Instruction
<a href="#">Year-End Results Summary Letter</a>	Direction
<a href="#">Excess Contribution - ADP/ACP Corrections</a>	Action Required
<a href="#">Census Summary</a>	Review
<a href="#">Highly Compensated &amp; Key Employee Report</a>	Review
<a href="#">ADP / ACP Non-Discrimination Test</a>	Review
<a href="#">How to Correct Testing Failures</a>	Direction
<a href="#">Explanation of Compliance Testing</a>	Informational Only
<a href="#">Year End Request Letter</a>	Review

► To view an online demonstration of selected screens in the Plan Service Center, visit [AmericanFundsRetirement.com/demoPP](http://AmericanFundsRetirement.com/demoPP).

# Managing your fiduciary liability

As the retirement plan world becomes increasingly complex, meeting your fiduciary responsibilities is even more challenging. American Funds assists you in navigating the fiduciary waters with materials and reports to help you:

- Create an investment policy statement
- Conduct annual reviews of investments and plan operations
- Monitor plan fees and expenses
- Take advantage of ERISA section 404(c)
- Select a default investment option that satisfies Department of Labor (DOL) requirements as described in the Pension Protection Act

Note to 403(b) plan sponsors: While the first three bullet points apply in the context of ERISA, the last two are well-accepted approaches that any plan sponsor can use to help keep their retirement plan running smoothly. Your plan's financial representative can help.

*Stay on Course*, an American Funds brochure designed specifically for plan sponsors, explains — in simple terms — what's expected of you under ERISA and then outlines action steps you can take to limit your liability. It's complete with checklists and templates.



Use of materials is subject to home office approval.

# Making your job easier

We're committed to alleviating some of the frustrations associated with plan management.

## We hope you have a better understanding of how we can help you:

- Transition to PlanPremier with ease
- Simplify what you have to do on a day-to-day basis
- Keep on top of compliance with one of the most sophisticated recordkeeping systems in the industry
- Manage your fiduciary liability with plan reviews and monitoring of fees and expenses





"I can't make  
decisions about  
the investments  
in our plan  
without knowing  
the details."

# Your investments



consistent

Our funds' long-term results are provided in this section for your in-depth review, along with a look at the process we've used to achieve them.

In this section, we'll cover:

- Our investment results
- A full spectrum of mutual funds
- A proven philosophy and process



# Your investments

---

## Consistency

We believe our track record is built on a unique combination of strengths, practiced consistently over the years:

- Consistent philosophy
  - Consistent approach
  - Consistent results
- 

As a plan sponsor, your objective is to offer your employees a high-quality plan that will assist them in meeting their retirement goals. At the heart of any retirement plan are its investments — and the quality of those investments plays a critical role in your employees' success in reaching their savings goals.

At American Funds, we believe that the only reasonable way to measure investment results is over meaningful periods of time, such as full market cycles and rolling 10-year periods. We hope that after examining our investment results and learning more about our unique method of portfolio management, you'll understand why we're one of the nation's most trusted investment managers and the right choice for long-term, risk-sensitive investors.

This section highlights the funds available for your plan, their results, objectives, underlying investments and emphases. It also provides an introduction to our investing philosophy and process — one that we believe reflects our commitment to you and your plan participants.



# Disclosure information

**Figures shown on the following pages are past results for American Funds Class R-3 shares at net asset value and are not predictive of future results. Current and future results may be lower or higher than those shown here. Share prices and returns will vary, so investors may lose money. Investing for short periods makes losses more likely. Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity. Although The Cash Management Trust of America and The U.S. Treasury Money Fund of America seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the funds. For current information and month-end results, visit [AmericanFundsRetirement.com](http://AmericanFundsRetirement.com).**

All returns shown assume the reinvestment of dividends. American Funds Class R-3 shares became available for purchase on May 15, 2002. Class R-3 share returns prior to that date are hypothetical based on Class A share returns, adjusted for typical additional estimated expenses and calculated without a sales charge. Short-Term Bond Fund of America Class R-3 shares were first sold on November 22, 2006; results prior to that date are hypothetical, based on Class A share returns without a sales charge, adjusted for estimated additional annual expenses of 0.39%. Please see each fund's most recent

shareholder report for the actual date of first sale and the prospectus for more information on specific expenses.

The funds' investment adviser and the business manager for Washington Mutual Investors Fund are waiving a portion of their management fees (all management fees for the target date funds), and the investment adviser has reimbursed certain expenses for some funds and share classes. Investment results and net expense ratios reflect the waivers and/or reimbursements, without which the results would have been lower and the expense ratios would have been higher. Gross expense ratios do not reflect the waivers and/or reimbursements. The waivers may be discontinued at any time, but they are expected to continue at the current level until further review. The funds' investment adviser and board intend to review the waivers as circumstances warrant. The investment adviser may reduce or discontinue the reimbursements at any time.

The expense ratios for Short-Term Bond Fund of America are annualized based on data for a partial year. The expense ratios for International Growth and Income Fund are estimated. The expense ratios for the target date funds are annualized and include the weighted average expenses of the underlying funds. Expense ratios are as of each fund's most recent fiscal year-end.

Capital Research and Management Company assumed management of The Growth Fund of America on 12/1/73, Fundamental Investors on 8/1/78, The Income Fund of America on 12/1/73 and American Balanced Fund on 7/26/75.

Equity investments are subject to market fluctuations. Investing outside the United States (especially in developing countries) involves certain risks, such as currency fluctuations, as does investing in smaller companies, as more fully described in the prospectus. Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal. 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 bonds owned by the underlying fund. Bond prices and a bond fund's share price will generally move in the opposite direction of interest rates. Shares of the U.S. Government Securities Fund are not guaranteed by the U.S. government. Diversification does not eliminate the risk of investing; losses are possible in diversified portfolios.

Volatility is calculated at net asset value using annualized standard deviation (based on monthly returns over the 10-year period), a measure of how returns over time have varied from the mean. A lower number signifies

lower volatility. Standard & Poor's 500 Composite Index is a measure of large-company U.S. stocks. MSCI World Index measures 23 developed-country stock markets. MSCI All Country World Index ex-USA measures 47 developed- and developing-country indexes. S&P/Citigroup Global/World indexes reflect results for SMALLCAP World Fund's (SCWF's) current and previous benchmarks. The S&P/Citigroup Global Index, used since May 2006, tracks more than 8,000 stocks with market capitalizations under \$3 billion. Previously, the fund used two S&P/Citigroup World indexes and an S&P/Citigroup Global Index, reflecting market capitalizations of less than \$1.2 billion, \$1.5 billion and \$2 billion, respectively. All of these indexes are unmanaged and include reinvested dividends and/or distributions, but they do not reflect sales charges, commissions, expenses or taxes. There have been periods when the funds have trailed the indexes.

The "Outpaced Lipper averages over 10-year periods" numbers shown on the following pages are at net asset value compared with Lipper averages: AMCAP Fund (multicap

core); EuroPacific Growth Fund (international); The Growth Fund of America and The New Economy Fund (multicap growth); New Perspective Fund and Capital World Growth and Income Fund (global); SMALLCAP World Fund (global small-cap); American Mutual Fund (multicap value); Fundamental Investors, The Investment Company of America and Washington Mutual Investors Fund (large-cap value); Capital Income Builder and The Income Fund of America [income (mixed equity)]; American Balanced Fund (balanced); American High-Income Trust (high current yield bond); The Bond Fund of America (corporate debt A-rated); Capital World Bond Fund (global income); Intermediate Bond Fund of America (short intermediate investment grade debt); Short-Term Bond Fund of America (short investment grade bond); U.S. Government Securities Fund (general U.S. government); The Cash Management Trust of America (money market); and The U.S. Treasury Money Fund of America (U.S. Treasury money market). Lipper average returns do not reflect effects of sales charges. Periods covered are the shorter of fund lifetimes or since December 31, 1959 (start of Lipper data).

As of 6/30/08, the annualized seven-day SEC yield for The Cash Management Trust of America was 0.92%; for The U.S. Treasury Money Fund of America it was 0.25%. These yields take into account the management fees waived by the investment adviser and/or the reimbursement of certain expenses. Without these, the yield for The Cash Management Trust of America would have been 0.89% and 0.22% for The U.S. Treasury Money Fund of America. The seven-day yields more accurately reflect the funds' current earnings than do the funds' total returns.

The target date funds are subject to the risks and returns of the underlying American Funds. The target date funds' allocation percentages and their underlying funds are subject to change. Although the funds are actively managed for investors on a projected retirement date time frame, the funds' allocation strategy does not guarantee that their retirement goals will be met.

**Please see each fund's most recent prospectus for more details and information on specific expenses.**

# American Funds investment results

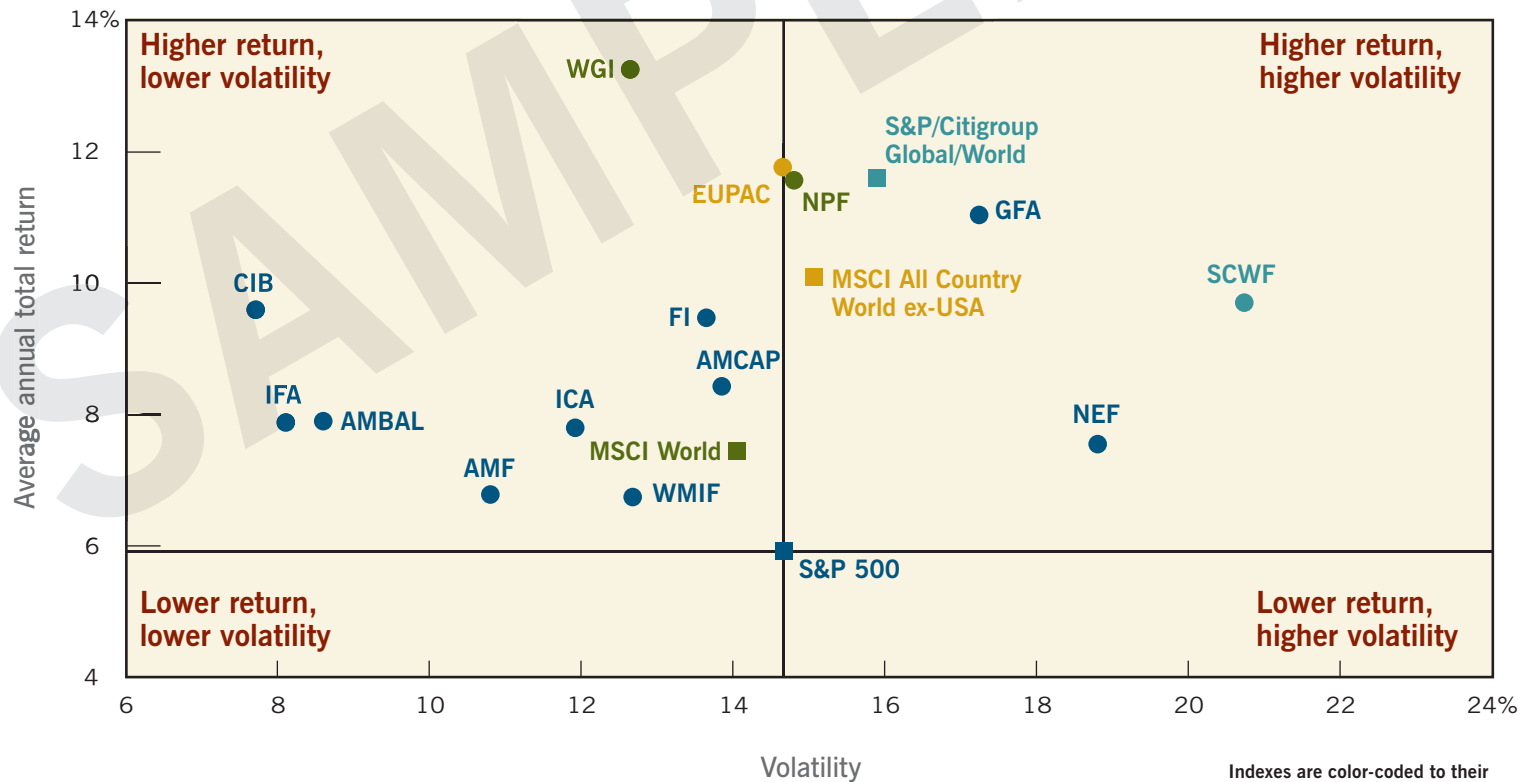
**Your employees want the highest possible returns with minimal chance of loss.**

This chart plots average annual total returns and the volatility of equity-oriented American Funds with a 10-year history or longer. As you can see, most of these funds have fallen in the upper-left-hand quadrant, which denotes the funds' historically higher returns and lower volatility than the

benchmark S&P 500 Index. Investments in this upper-left-hand quadrant have the higher return and lower volatility that many retirement plan investors are seeking. In comparison, the chart also shows where the benchmark indexes stood.

**For the 10-year period ended December 31, 2007**

Fund returns for Class R-3 shares at net asset value



## Benchmark comparison

Most equity-oriented American Funds with a 10-year history or longer have historically higher returns and lower volatility than the benchmark S&P 500 Index.

## Average annual total returns through XX/XX/XX

Please read important disclosure information regarding investment results on pages 2 and 3 of this section.

Class X-X shares	Fund began	Net assets	Fund's lifetime	Latest 20 years	Latest 10 years	Latest 5 years	Latest 3 years	Latest year	Outpaced Lipper averages over 10-year periods	Gross expense ratio	Net expense ratio
<b>Growth</b>											
AMCAP Fund® (AMCAP)	5/1/67	\$XXX.XB	XX.XX%	XX.XX%	XX.XX%	XX.XX%	XX.XX%	XX.XX%	XX of XX	X.XX%	X.XX%
EuroPacific Growth Fund® (EUPAC)	4/16/84	XXX.X	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX of XX	X.XX	X.XX
The Growth Fund of America® (GFA)	12/1/73	XXX.X	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX of XX	X.XX	X.XX
The New Economy Fund® (NEF)	12/1/83	XXX.X	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX of XX	X.XX	X.XX
New Perspective Fund® (NPF)	3/13/73	XXX.X	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX of XX	X.XX	X.XX
New World Fund <sup>SM</sup> (NWF)	6/17/99	XXX.X	XX.XX	N/A	N/A	XX.XX	XX.XX	XX.XX	N/A	X.XX	X.XX
SMALLCAP World Fund® (SCWF)	4/30/90	XXX.X	XX.XX	N/A	XX.XX	XX.XX	XX.XX	XX.XX	XX of XX	X.XX	X.XX
<b>Growth-and-income</b>											
American Mutual Fund® (AMF)	2/21/50	XXX.X	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX of XX	X.XX	X.XX
Capital World Growth and Income Fund <sup>SM</sup> (WGI)	3/26/93	XXX.X	XX.XX	N/A	XX.XX	XX.XX	XX.XX	XX.XX	XX of XX	X.XX	X.XX
Fundamental Investors <sup>SM</sup> (FI)	8/1/78	XXX.X	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX of XX	X.XX	X.XX
International Growth and Income Fund <sup>SM</sup> (IGI)	10/1/08	XXX.X	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
The Investment Company of America® (ICA)	1/1/34	XXX.X	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX of XX	X.XX	X.XX
Washington Mutual Investors Fund <sup>SM</sup> (WMIF)	7/31/52	XXX.X	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX of XX	X.XX	X.XX
<b>Equity-income</b>											
Capital Income Builder® (CIB)	7/30/87	XXX.X	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX of XX	X.XX	X.XX
The Income Fund of America® (IFA)	12/1/73	XXX.X	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX of XX	X.XX	X.XX
<b>Balanced</b>											
American Balanced Fund® (AMBAL)	7/26/75	XXX.X	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX of XX	X.XX	X.XX
<b>Bond</b>											
American High-Income Trust <sup>SM</sup> (AHIT)	2/19/88	XXX.X	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX of XX	X.XX	X.XX
The Bond Fund of America <sup>SM</sup> (BFA)	5/28/74	XXX.X	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX of XX	X.XX	X.XX
Capital World Bond Fund® (WBF)	8/4/87	XXX.X	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX of XX	X.XX	X.XX
Intermediate Bond Fund of America® (IBFA)	2/19/88	XXX.X	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX of XX	X.XX	X.XX
Short-Term Bond Fund of America <sup>SM</sup> (STBF)	10/2/06	XXX.X	XX.XX	N/A	N/A	N/A	N/A	XX.XX	N/A	X.XX	X.XX
U.S. Government Securities Fund <sup>SM</sup> (GVT)	10/17/85	XXX.X	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX of XX	X.XX	X.XX
<b>Cash-equivalent</b>											
The Cash Management Trust of America® (CMTA)	11/3/76	XXX.X	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX of XX	X.XX	X.XX
The U.S. Treasury Money Fund of America <sup>SM</sup> (CTRS)	2/1/91	XXX.X	XX.XX	N/A	XX.XX	XX.XX	XX.XX	XX.XX	XX of XX	X.XX	X.XX
<b>Total</b>									<b>XX% of the time</b>		

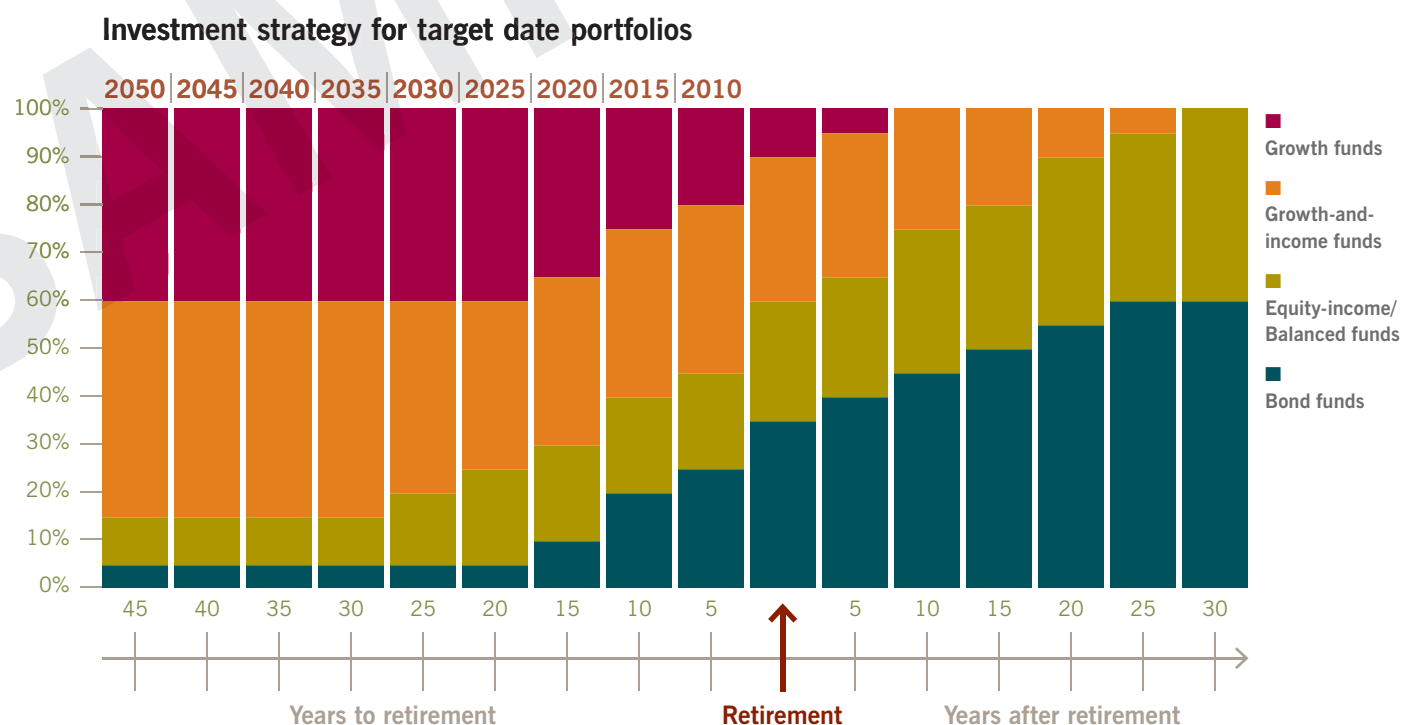
# American Funds investment results

## Average annual total returns through XX/XX/XX

Please read important disclosure information regarding investment results on pages 2 and 3 of this section.

Class X-X shares	Fund began	Net assets	Fund's lifetime*	20 years	10 years	5 years	3 years	Latest year	Outpaced Lipper averages over 10-year periods	Gross expense ratio	Net expense ratio
<b>American Funds Target Date Retirement Series</b>											
American Funds 2050 Target Date Retirement Fund®	2/1/07	\$XXX.X M	X.XX%	N/A	N/A	N/A	N/A	X.XX%	N/A	X.XX%	X.XX%
American Funds 2045 Target Date Retirement Fund®	2/1/07	XXX.X	X.XX	N/A	N/A	N/A	N/A	X.XX	N/A	X.XX	X.XX
American Funds 2040 Target Date Retirement Fund®	2/1/07	XXX.X	X.XX	N/A	N/A	N/A	N/A	X.XX	N/A	X.XX	X.XX
American Funds 2035 Target Date Retirement Fund®	2/1/07	XXX.X	X.XX	N/A	N/A	N/A	N/A	X.XX	N/A	X.XX	X.XX
American Funds 2030 Target Date Retirement Fund®	2/1/07	XXX.X	X.XX	N/A	N/A	N/A	N/A	X.XX	N/A	X.XX	X.XX
American Funds 2025 Target Date Retirement Fund®	2/1/07	XXX.X	X.XX	N/A	N/A	N/A	N/A	X.XX	N/A	X.XX	X.XX
American Funds 2020 Target Date Retirement Fund®	2/1/07	XXX.X	X.XX	N/A	N/A	N/A	N/A	X.XX	N/A	X.XX	X.XX
American Funds 2015 Target Date Retirement Fund®	2/1/07	XXX.X	X.XX	N/A	N/A	N/A	N/A	X.XX	N/A	X.XX	X.XX
American Funds 2010 Target Date Retirement Fund®	2/1/07	XXX.X	X.XX	N/A	N/A	N/A	N/A	X.XX	N/A	X.XX	X.XX

The American Funds Target Date Retirement Series® is designed to help investors saving for retirement choose a single target date fund portfolio that is aligned with the year closest to the date they expect to retire. The Retirement Series consists of nine portfolios, each with a retirement date ranging from 2010 through 2050 in five-year increments. Made up of a diverse mix of the American Funds, each fund in the American Funds Target Date Retirement Series seeks to achieve a balance of growth, income and conservation of capital appropriate for its time horizon.



\* Fund's lifetime return is cumulative since its inception.




# Our proven philosophy and process

## What sets us apart

The money that your employees put into their retirement accounts is money they're counting on for their future well-being. Many investors trust their retirement savings to American Funds because our funds have stood the test of time.

We can't promise you that our funds will provide the same returns in the future — no provider can — because past results can never be a guarantee of future results.

American Funds can, however, offer you the process by which these results have been achieved consistently over the long term. Our process is grounded in these five factors:



<b>Focus</b>	Factor 1	<b>A long-term, value-oriented approach</b>
<b>Insight</b>	Factor 2	<b>An extensive global research effort</b>
<b>Perspective</b>	Factor 3	<b>The multiple portfolio counselor system</b>
<b>Experience</b>	Factor 4	<b>Knowledgeable investment professionals</b>
<b>Value</b>	Factor 5	<b>A commitment to low management fees</b>

# Focus

## A long-term, value-oriented approach

We are guided by a total commitment to honesty and integrity, paying particular attention to risk and our efforts to protect investors' money.

While our conservative value-oriented style may seem a bit old-fashioned at times, investors have been able to count on us for reliable long-term results, not euphoric short-term results. This becomes apparent when you look at our equity funds' results over 361 10-calendar-year periods since our first fund was introduced in 1934.

Our investment philosophy is based on doing what's right for our investors.

### The value of a patient, focused approach

	Number of 10-calendar-year periods	Number of 10-year periods where the value of an investment:			
		was positive (annualized return greater than 0.00%)	at least doubled (annualized return 7.18% or greater)	at least tripled (annualized return 11.61% or greater)	at least quadrupled (annualized return 14.87% or greater)
AMCAP Fund	31	31	29	24	12
EuroPacific Growth Fund	14	14	14	8	3
The Growth Fund of America	25	25	25	24	14
The New Economy Fund	15	15	15	9	6
New Perspective Fund	25	25	25	23	15
SMALLCAP World Fund	8	8	7	1	1
American Mutual Fund	48	48	43	28	14
Capital World Growth and Income Fund	5	5	5	5	0
Fundamental Investors	20	20	20	16	12
The Investment Company of America	65	65	60	41	20
Washington Mutual Investors Fund	46	46	42	28	15
Capital Income Builder	11	11	11	5	0
The Income Fund of America	25	25	25	18	6
American Balanced Fund	23	23	23	18	2
	<b>361</b>	<b>361</b>	<b>344</b>	<b>248</b>	<b>120</b>
% of time		100%	95%	69%	33%

Results are as of December 31, 2007.

# Insight

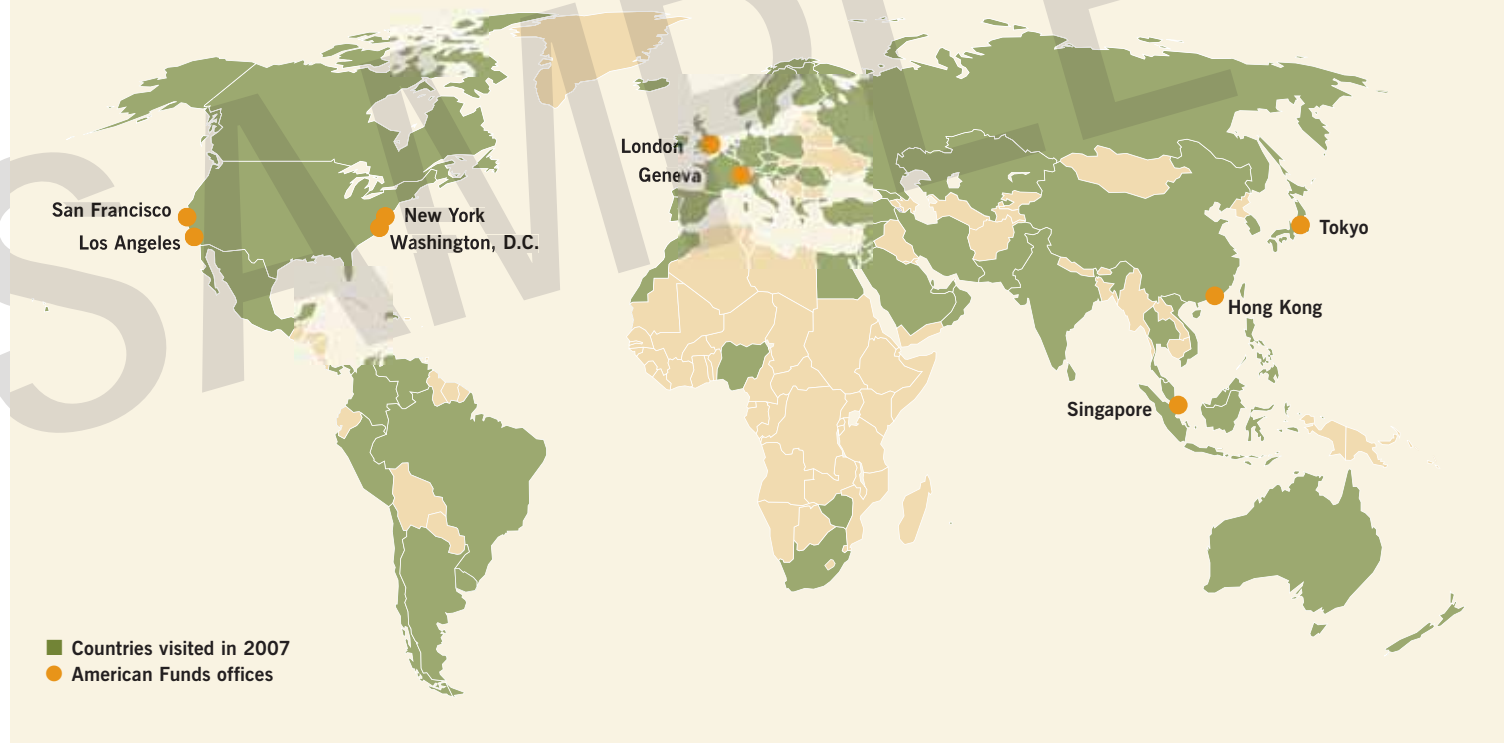
## An extensive global research effort

American Funds operates one of the industry's most extensive global research efforts. We commit substantial resources to global investment research, visiting thousands of companies in more than 70 countries.

- We visit companies before and after investing.
- We meet a company's suppliers, bankers, customers and competitors to get a well-rounded view of its operations. We also meet with industry specialists, economists and government officials.
- We have research offices worldwide and 173 investment professionals — who speak more than two dozen languages — based around the world.

To determine a security's true worth, our investment professionals get to know a company inside and out.

### A global reach: American Funds offices and countries visited



# Perspective

## The multiple portfolio counselor system

Our multiple portfolio counselor system has provided a consistent and sustainable way to achieve long-term investment goals. Here's how it works:

- Each fund's assets are divided into smaller, more manageable portions and assigned to:
  - Individual portfolio counselors who make independent investment decisions, subject to fund objectives and overall guidelines. Their different investment styles, backgrounds and industry experience complement and strengthen the team.
  - A research portfolio, where a group of investment analysts collectively manages one portion, typically 20% to 30% of the fund's total assets. These analysts invest in the areas and industries they cover.
- Each fund's coordinating portfolio counselor:
  - Reviews investments for consistency with the fund's goals and objectives
  - Monitors gains, losses and dividend income for the entire fund
  - Oversees the assignment of new assets to portfolio counselors
- If one counselor retires or leaves, a high degree of continuity is maintained because only a portion of the portfolio actually changes hands.

A unique approach to managing investments that blends teamwork with individual accountability: the multiple portfolio counselor system

## An example of our system in action: American Balanced Fund



**Robert O'Donnell**  
Coordinating portfolio counselor  
Equity  
35 years of investment experience



**Alan Berro**  
Equity  
21 years of investment experience



**Gregory Johnson**  
Equity  
13 years of investment experience



**Dina Perry**  
Equity  
29 years of investment experience



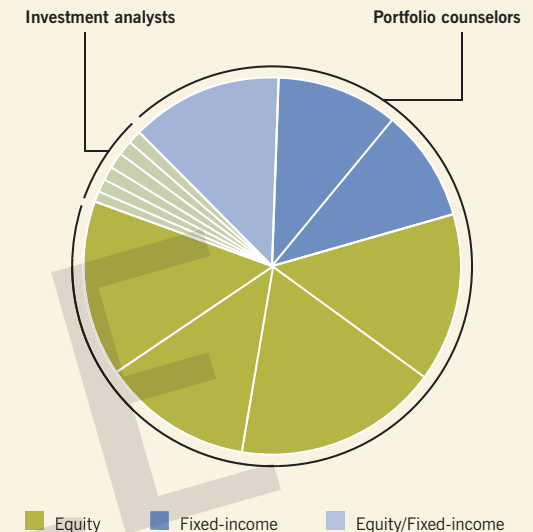
**James Mulally**  
Fixed-income  
31 years of investment experience



**John Smet**  
Fixed-income  
25 years of investment experience



**Hilda Applbaum**  
Equity/Fixed-income  
20 years of investment experience



Sizes of portfolio segments do not reflect actual relative allocations.

**Rather than diluting the strength of individual abilities and convictions by imposing collective decision-making on the group, each portfolio counselor invests his or her portion of the portfolio on the basis of his or her strongest convictions.**

The holdings of American Balanced Fund — which include approximately 440 U.S. stocks, non-U.S. stocks, U.S. bonds and non-U.S. bonds — represent the individual investment ideas of seven portfolio counselors and numerous analysts.

# Experience

## Knowledgeable investment professionals

Managing assets is a skill learned only after years of experience and training. The American Funds portfolio counselors have:

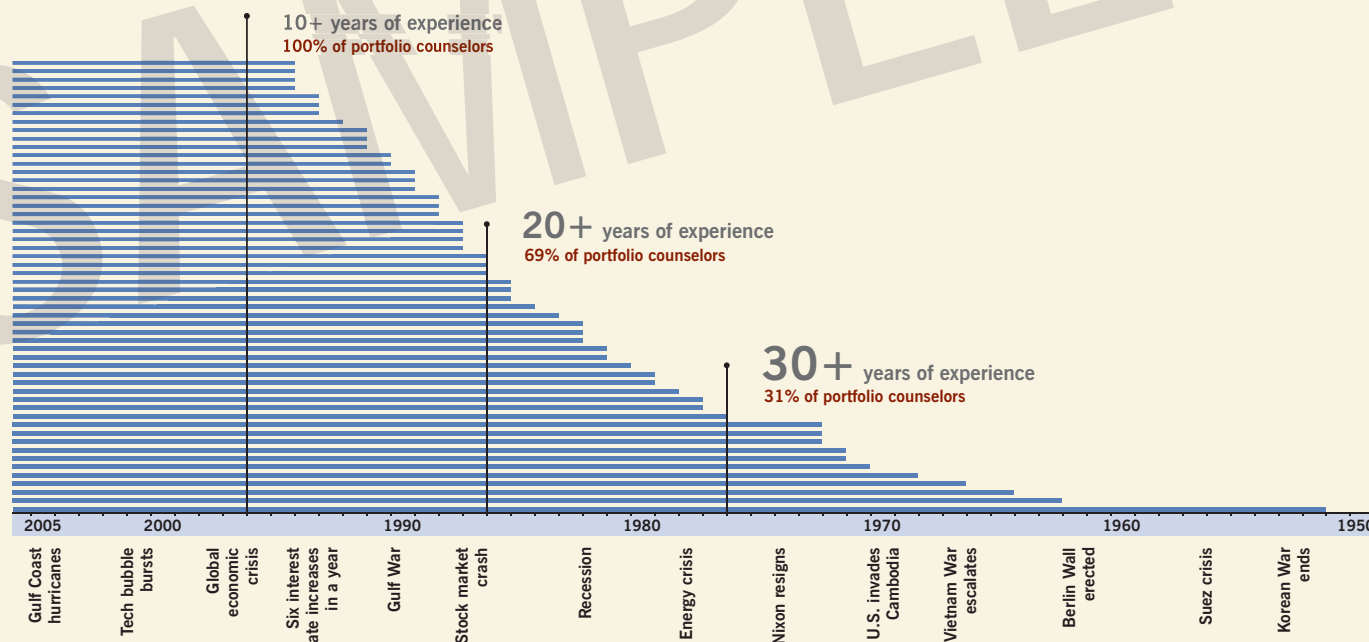
- An average of 26 years of investment experience, providing a wealth of knowledge that few organizations have.
- An average of 22 years of experience with American Funds or its affiliates.
- A depth of experience in varying market cycles. More than half were managing investments before the October 1987 crash. Nearly a third of them experienced the 1973–74 bear market. All of our fixed-income portfolio counselors experienced the difficult 1994 bond market.

Our organization views research as a career, not a steppingstone to portfolio management. We have analysts who have been building relationships with companies for decades. These analysts:

- Have been with our organization seven years on average, and many have prior industry experience.
- Work out of numerous offices around the globe.

Long management tenure has helped us maintain our consistent investment style for more than 75 years.

American Funds portfolio counselors' years of industry experience



# Value

Factor 5

## A commitment to low management fees

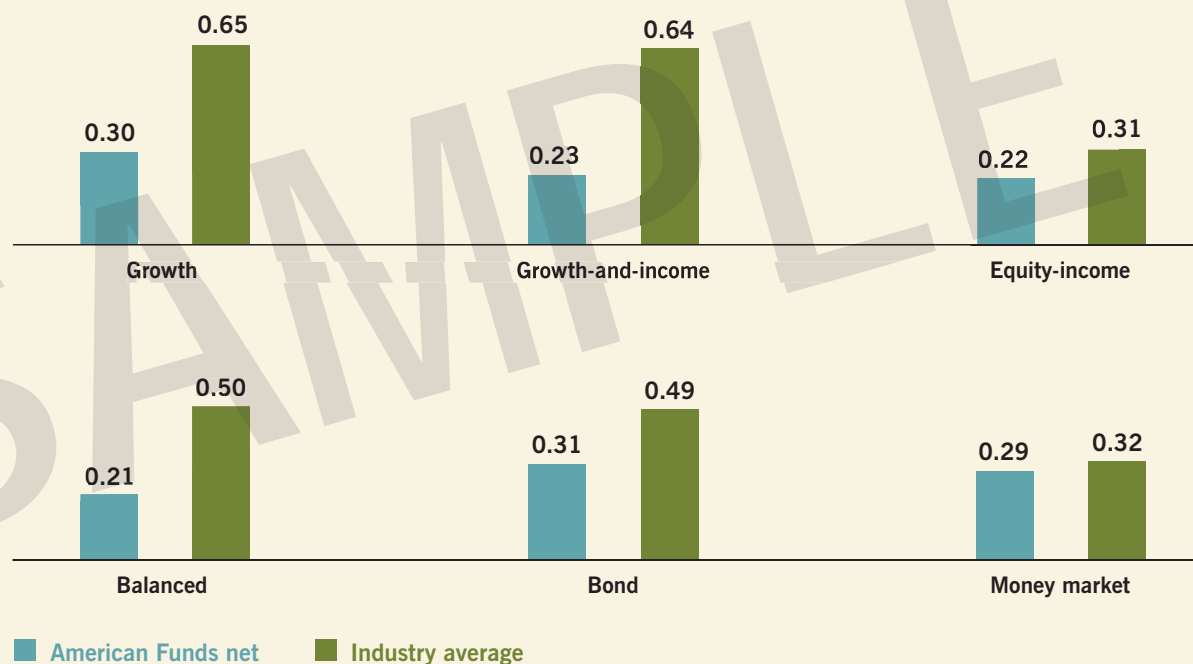
American Funds strives to keep fund management fees as low as possible so that overall operating expenses — including recordkeeping fees and administrative costs — can remain reasonable.

We can achieve this because:

- We have a large asset base but relatively few funds, which allows us to pass along economies of scale to our investors.
- We are committed to providing exceptional services at a reasonable cost.

Many plan sponsors look only at the initial cost when selecting a retirement plan. However, your plan's ongoing annual expenses can have a significant effect on long-term returns.

Lower is better: American Funds annual management expenses (%)



Management expenses include fees paid for performing research and buying and selling each fund's underlying stocks and bonds. The management expenses are as of December 31, 2007, and reflect any applicable fee waivers, without which the expense ratios would have been higher. Industry average data provided by Lipper.

# Offering a full spectrum of mutual funds

American Funds offers a full spectrum of mutual funds, encompassing a range of investment objectives, varying degrees of volatility and different types of investments.

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 <sup>SM</sup>	The Bond Fund of America <sup>SM</sup> Capital World Bond Fund® Intermediate Bond Fund of America® Short-Term Bond Fund of America <sup>SM</sup> U.S. Government Securities Fund <sup>SM</sup>	The Income Fund of America® American Balanced Fund®	American Mutual Fund® Fundamental Investors <sup>SM</sup> The Investment Company of America® Washington Mutual Investors Fund <sup>SM</sup>	AMCAP Fund® The Growth Fund of America®	SMALLCAP World Fund®	New World Fund <sup>SM</sup>
	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 <sup>SM</sup>	Capital Income Builder®	Capital World Growth and Income Fund <sup>SM</sup> International Growth and Income Fund <sup>SM</sup>	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. Volatility refers to fund categories, not individual funds. 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. 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 Index. 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.**



# American Funds details

Growth funds							
Name ▶	AMCAP Fund	EuroPacific Growth Fund	The Growth Fund of America	The New Economy Fund	New Perspective Fund	New World Fund	SMALLCAP World Fund
Objective ▶	Seeks long-term growth of capital by investing primarily in stocks or issuers located in the United States as well as non-U.S. securities to a limited extent.	Seeks long-term growth of capital by investing in companies based outside the United States.	Seeks long-term growth of capital through a diversified portfolio of common stocks.	Seeks long-term growth of capital through investments in services and information industries in the United States and around the world.	Seeks long-term growth of capital through investments all over the world, including the United States.	Seeks long-term growth of capital by investing in stocks and bonds that offer significant exposure to countries with developing economies and/or markets.	Seeks long-term growth of capital by investing in the stocks of smaller companies in the United States and around the world.
Invests in ▶	Dynamic companies of any size — today's industry leaders as well as tomorrow's up-and-comers.	A carefully chosen selection of companies located primarily in Europe and the Pacific Basin.	A wide range of companies that appear to offer superior opportunities for growth of capital.	Stocks of companies that provide services and information to their customers; the fund may invest up to 45% of its assets outside the United States.	Companies around the world, including the United States.	Stocks of companies based in the developed world with at least 35% of assets or revenues from qualified developing countries; stocks and bonds of companies with significant exposure to countries with developing economies.	Smaller companies in the United States and around the world (normally, at least 80% of the fund's assets will be invested in equity securities of smaller companies located around the world that have market capitalizations of less than \$3.5 billion).
Emphasizes ▶	U.S. growth companies that have shown potential for strong, steady progress in earnings and dividends.	Long-term growth by investing in both small and large companies based in industrial nations as well as in smaller developing nations.	U.S. companies that offer the best prospects for growth; the fund has the flexibility to focus on cyclical companies, depressed industries, turnarounds or undervalued situations.	Companies involved in these and other services and information areas: computer systems and software, telecommunications, health care, and banking and financial services.	Established companies in major world markets and focuses on changing trade patterns among the world's leading countries.	Long-term growth potential of developing countries, while tempering the volatility associated with such investments.	Potentially outstanding values among the world's most dynamic smaller companies.

## Growth-and-income funds





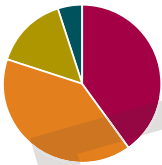

American Mutual Fund	Capital World Growth and Income Fund	Fundamental Investors	International Growth and Income Fund	The Investment Company of America	Washington Mutual Investors Fund
Strives for the balanced accomplishment of three objectives — current income, capital growth and conservation of capital.	Seeks long-term capital growth with current income by investing in established, growing companies all over the world, including the United States.	Seeks long-term growth of capital and income primarily through investments in common stocks.	Seeks long-term growth of capital, as well as current income, primarily through investments in stocks of larger, well-established companies outside the U.S.	Seeks long-term growth of capital and income, placing greater emphasis on future dividends than on current income.	Seeks current income and an opportunity for growth of principal consistent with sound common-stock investing.
Large, established U.S. firms with long records of increasing earnings and dividends.	Primarily blue chip stocks issued by companies in the world's largest stock markets.	Large, established companies; the fund may invest up to 30% of its assets in securities in issuers based outside the United States and Canada and not included in the S&P 500.	Common stocks and other equity-type securities, as well as fixed-income securities, that together form a diversified portfolio with the potential for growth and dividend income.	Primarily well-established blue chip companies that represent a wide cross section of the U.S. economy, as well as several well-established non-U.S. companies.	Stocks that meet the fund's investment standards, which are based on the strict criteria of the District of Columbia's "Eligible List" of investments deemed permissible for trust funds.
Well-known companies from a wide range of industries.	Established, growing companies in the United States and around the world.	Companies that have strong balance sheets, high-quality products and leading market share.	Larger, well-established companies outside the U.S.	Companies with long records of increasing earnings and dividends.	U.S. companies that have consistently paid dividends.

# American Funds details

	Equity-income funds		Balanced funds	Bond funds			
Name ▶	Capital Income Builder	The Income Fund of America	American Balanced Fund	American High-Income Trust	The Bond Fund of America	Capital World Bond Fund	Intermediate Bond Fund of America
Objective ▶	Seeks above-average current income, a growing stream of income and growth of capital.	Seeks current income and, secondarily, growth of capital through a flexible mix of equity and debt instruments.	Seeks conservation of capital, current income, and long-term growth of capital and income by investing in stocks, bonds and other fixed-income securities.	Seeks a high level of current income, with capital appreciation as a secondary goal.	Seeks as high a level of current income as is consistent with preservation of capital.	Seeks high long-term total return consistent with prudent management by investing primarily in quality fixed-income securities issued by governments and corporations around the world.	Seeks current income and preservation of capital through a bond portfolio with a dollar-weighted average maturity of no less than three years and no more than five years.
Invests in ▶	A broad range of income-producing securities, including stocks with a history of, or potential for, increasing dividends; may invest up to 50% of its assets in non-U.S. stocks.	A flexible mix of stocks, corporate and government bonds, convertible securities and money market instruments.	Blue chip stocks, investment-grade fixed-income securities and money market instruments.	A well-diversified portfolio of lower rated or unrated higher risk corporate bonds.	A diversified portfolio of bonds and other fixed-income securities.	Government/agency, corporate, and mortgage- and asset-backed bonds.	Primarily bonds rated A or higher at time of purchase (or unrated but determined to be of comparable quality), including corporate bonds, GNMA certificates and other mortgage-related securities, as well as cash; may invest up to 10% of its assets in securities rated BBB or Baa.
Emphasizes ▶	Securities that can assist the fund in its goal to produce rising dividends every quarter.	Securities that can produce current income, as well as those that may provide capital appreciation.	A balanced approach and is managed as if the fund constituted the complete investment program of a prudent investor.	Undervalued but fundamentally sound businesses that can provide high income over the long run, not simply high current yield.	Strong bond market values in the United States and abroad.	Total return through prudent security selection; can seek out opportunities anywhere in the world, including issuers in developed and developing countries.	Intermediate-term investments with potential for higher income than short-term investments, which offer more stable principal.

		Cash-equivalent funds	
Short-Term Bond Fund of America	U.S. Government Securities Fund	The Cash Management Trust of America	The U.S. Treasury Money Fund of America
Seeks current income and preservation of capital through a portfolio of high-quality debt securities with a dollar-weighted average maturity no greater than three years.	Seeks a high level of current income and preservation of capital.	Seeks income on cash reserves, while preserving capital and maintaining liquidity, through high-quality money market instruments.	Seeks income on cash reserves, while preserving capital and maintaining liquidity, through investments in U.S. Treasury securities.
Corporate and government bonds, mortgage- and asset-backed securities and cash; debt securities rated Aaa/AAA or Aa/AA at the time of purchase (or unrated but determined to be of comparable quality); may invest up to 10% of its assets in A-rated bonds.	Primarily securities guaranteed or sponsored by the U.S. government and in cash and cash equivalents; may invest up to 20% of its assets in nongovernment securities with the highest quality rating (Aaa/AAA) at time of purchase (or unrated but determined to be of comparable quality).	High-quality money market instruments such as commercial paper and commercial bank obligations.	Short-term obligations of the U.S. Treasury.
Higher income than most money market funds; lower volatility than most intermediate- and long-term bonds.	A high level of current income; investments in bonds with minimal credit risk.	Short-term securities offering money market rates.	A relative degree of safety that comes from investing in securities backed by the U.S. government.

# American Funds details

Target date funds						
Name ▶	American Funds 2050 Target Date Retirement Fund	American Funds 2045 Target Date Retirement Fund	American Funds 2040 Target Date Retirement Fund	American Funds 2035 Target Date Retirement Fund	American Funds 2030 Target Date Retirement Fund	American Funds 2025 Target Date Retirement Fund
Objective ▶	All of the funds in the American Funds Target Date Retirement Series seek to provide growth, income and capital preservation, with the underlying investments					
Invests in ▶	 <p>■ <b>40% Growth</b></p> <p>AMCAP Fund EuroPacific Growth Fund The Growth Fund of America The New Economy Fund New Perspective Fund New World Fund SMALLCAP World Fund</p> <p>■ <b>45% Growth-and-income</b></p> <p>American Mutual Fund Capital World Growth and Income Fund Fundamental Investors The Investment Company of America Washington Mutual Investors Fund</p> <p>■ <b>10% Equity-income/Balanced</b></p> <p>American Balanced Fund Capital Income Builder The Income Fund of America</p> <p>■ <b>5% Bond</b></p> <p>U.S. Government Securities Fund</p>	 <p>■ <b>40% Growth</b></p> <p>AMCAP Fund EuroPacific Growth Fund The Growth Fund of America The New Economy Fund New Perspective Fund New World Fund SMALLCAP World Fund</p> <p>■ <b>45% Growth-and-income</b></p> <p>American Mutual Fund Capital World Growth and Income Fund Fundamental Investors The Investment Company of America Washington Mutual Investors Fund</p> <p>■ <b>10% Equity-income/Balanced</b></p> <p>American Balanced Fund Capital Income Builder The Income Fund of America</p> <p>■ <b>5% Bond</b></p> <p>U.S. Government Securities Fund</p>	 <p>■ <b>40% Growth</b></p> <p>AMCAP Fund EuroPacific Growth Fund The Growth Fund of America The New Economy Fund New Perspective Fund New World Fund SMALLCAP World Fund</p> <p>■ <b>45% Growth-and-income</b></p> <p>American Mutual Fund Capital World Growth and Income Fund Fundamental Investors The Investment Company of America Washington Mutual Investors Fund</p> <p>■ <b>10% Equity-income/Balanced</b></p> <p>American Balanced Fund Capital Income Builder The Income Fund of America</p> <p>■ <b>5% Bond</b></p> <p>U.S. Government Securities Fund</p>	 <p>■ <b>40% Growth</b></p> <p>AMCAP Fund EuroPacific Growth Fund The Growth Fund of America The New Economy Fund New Perspective Fund New World Fund SMALLCAP World Fund</p> <p>■ <b>45% Growth-and-income</b></p> <p>American Mutual Fund Capital World Growth and Income Fund Fundamental Investors The Investment Company of America Washington Mutual Investors Fund</p> <p>■ <b>10% Equity-income/Balanced</b></p> <p>American Balanced Fund Capital Income Builder The Income Fund of America</p> <p>■ <b>5% Bond</b></p> <p>U.S. Government Securities Fund</p>	 <p>■ <b>40% Growth</b></p> <p>AMCAP Fund EuroPacific Growth Fund The Growth Fund of America The New Economy Fund New Perspective Fund New World Fund SMALLCAP World Fund</p> <p>■ <b>40% Growth-and-income</b></p> <p>American Mutual Fund Capital World Growth and Income Fund Fundamental Investors The Investment Company of America Washington Mutual Investors Fund</p> <p>■ <b>15% Equity-income/Balanced</b></p> <p>American Balanced Fund Capital Income Builder The Income Fund of America</p> <p>■ <b>5% Bond</b></p> <p>U.S. Government Securities Fund</p>	 <p>■ <b>40% Growth</b></p> <p>AMCAP Fund EuroPacific Growth Fund The Growth Fund of America The New Economy Fund New Perspective Fund New World Fund SMALLCAP World Fund</p> <p>■ <b>35% Growth-and-income</b></p> <p>American Mutual Fund Capital World Growth and Income Fund Fundamental Investors The Investment Company of America Washington Mutual Investors Fund</p> <p>■ <b>20% Equity-income/Balanced</b></p> <p>American Balanced Fund Capital Income Builder The Income Fund of America</p> <p>■ <b>5% Bond</b></p> <p>U.S. Government Securities Fund</p>

**American Funds  
2020 Target Date  
Retirement Fund**

**American Funds  
2015 Target Date  
Retirement Fund**

**American Funds  
2010 Target Date  
Retirement Fund**

becoming more conservative as each fund reaches and passes its target date.



■ **35% Growth**

AMCAP Fund  
EuroPacific Growth Fund  
The Growth Fund of America  
The New Economy Fund  
New Perspective Fund  
New World Fund  
SMALLCAP World Fund

■ **35% Growth-and-income**

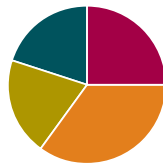
American Mutual Fund  
Capital World Growth and  
Income Fund  
Fundamental Investors  
The Investment Company  
of America  
Washington Mutual  
Investors Fund

■ **20% Equity-income/  
Balanced**

American Balanced Fund  
Capital Income Builder  
The Income Fund of America

■ **10% Bond**

U.S. Government  
Securities Fund



■ **25% Growth**

AMCAP Fund  
EuroPacific Growth Fund  
The Growth Fund of America  
New Perspective Fund  
New World Fund  
SMALLCAP World Fund

■ **35% Growth-and-income**

American Mutual Fund  
Capital World Growth and  
Income Fund  
Fundamental Investors  
The Investment Company  
of America  
Washington Mutual  
Investors Fund

■ **20% Equity-income/  
Balanced**

American Balanced Fund  
Capital Income Builder  
The Income Fund of America

■ **20% Bond**

The Bond Fund of America  
Capital World Bond Fund  
U.S. Government  
Securities Fund



■ **20% Growth**

AMCAP Fund  
EuroPacific Growth Fund  
The Growth Fund of America  
New Perspective Fund  
New World Fund  
SMALLCAP World Fund

■ **35% Growth-and-income**

American Mutual Fund  
Capital World Growth and  
Income Fund  
Fundamental Investors  
The Investment Company  
of America  
Washington Mutual  
Investors Fund

■ **20% Equity-income/  
Balanced**

American Balanced Fund  
Capital Income Builder  
The Income Fund of America

■ **25% Bond**

The Bond Fund of America  
Capital World Bond Fund  
U.S. Government  
Securities Fund

# Investments available in PlanPremier

---

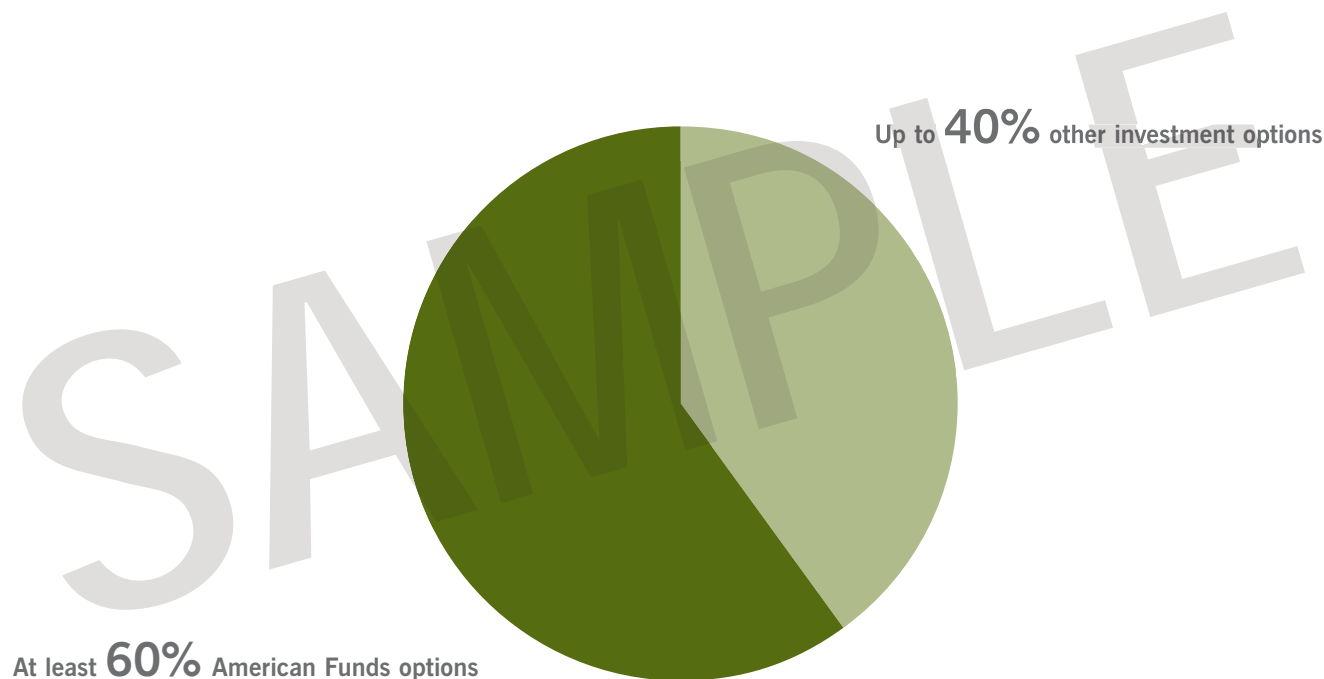
With a philosophy, process and track record that have held up for more than three-quarters of a century and investments that encompass a comprehensive range of objectives, American Funds is likely all you need to create a fund lineup. But we realize you may want to offer additional funds from other mutual fund families. That's why we give you the choice of including other investment options in PlanPremier.

In PlanPremier, the American Funds are the core foundation of your plan's portfolio. At least 60% of your plan's investment selections (not assets) must be American Funds. We manage them the way most people invest their money — with a goal in mind.

## Levelized compensation

The compensation paid to your financial representative for both American Funds and alliance fund families is level to eliminate potential conflicts of interest or bias in the selection of investments for your plan. As a fiduciary, it's important for you to know this.

---





**You can select up to 15 funds from the following investment options:**

- 24 American Funds
- The American Funds Target Date Retirement Series (represents one fund for the purposes of the 60% requirement)
- Funds from our alliance fund families

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

**In addition, you can include:**

- Publicly traded employer stock
- A self-directed brokerage window

# Helping your employees reach their goals

---

We're committed to providing your employees with high-quality investments.

**We hope you have an understanding of how American Funds investments have stood the test of time based on a history of:**

- Consistent results
- Proven philosophy
- Distinctive process



"I work hard  
and I need my  
investments to work  
just as hard for me.  
But I need help  
making that happen  
and planning for  
retirement."

We believe that your employees will have a greater likelihood of reaching their retirement goals if they have access to clear, comprehensive education materials that help them understand key investing principles.

In this section, we'll show you how we can help your employees understand the importance of plan participation in reaching their retirement goals as they:

- Enroll in your plan
- Stay invested in your plan
- Leave your plan



# Helping employees reach their retirement goals

Getting started

Staying invested

Leaving the plan

While investments are at the heart of every retirement plan, the plan itself is of little value to your employees unless they become participants and learn how to invest and ultimately achieve their retirement objectives. That's why we believe in the importance of educating your employees through each stage of saving for retirement:

- Getting started in your plan
- Staying invested while learning about key investing principles and what to look for in their investments
- Leaving the plan with ample knowledge of their options

## Greatest sponsor concerns

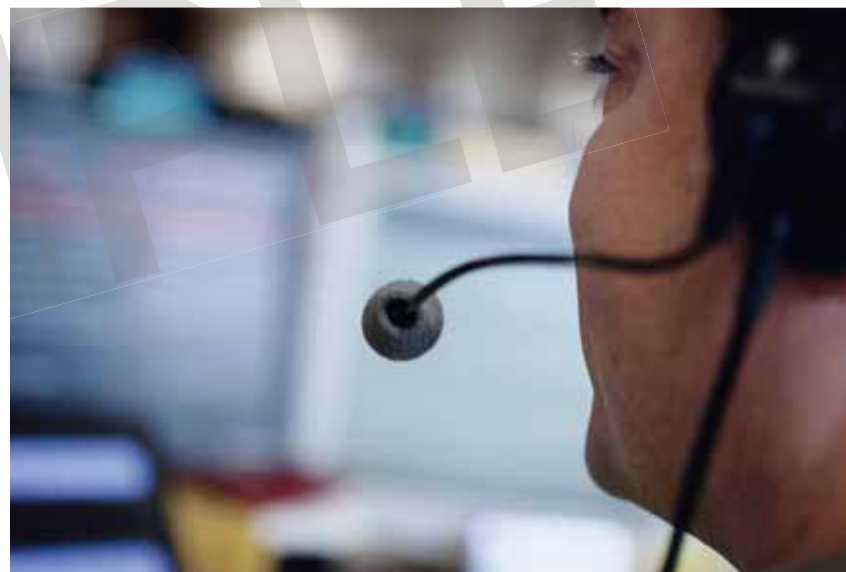
Top three challenges to increasing their plans' effectiveness:

- Employee inertia/inattentiveness to retirement income needs  
**80%**
- Low level of employee savings  
**55%**
- Lack of diversification in investment allocation  
**42%**

— Buck Consultants' *Defined Contribution Plan Trends Survey*, 2007

We offer multiple learning opportunities for your employees during their investing lifecycle:

- **Print**
- **Web**
- **E-mail**
- **DVD and video**
- **Phone**





# Getting started

Enrollment payroll stuffer



Enrollment poster



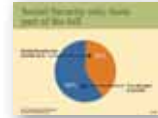
Enrollment brochure



Enrollment DVD/video



Presentations



Telephone tutorial



American Funds believes in the importance of having your employees enroll in the plan as early as possible. We offer many useful materials to help them get started.

## Our enrollment materials:

- Help motivate your employees to join your plan
- Describe the value of saving in your plan using personalized examples
- Explain your employees' investment options

## Motivating your employees

Our suite of enrollment materials makes it simple for your employees to enroll in your plan and select an investment mix. Available in both English and Spanish, our brochures, telephone tutorials, videos and other motivational tools teach them about saving and investing in your plan in easy-to-understand language.







PlanPremier's enrollment book features individualized — and confidential — savings projections based on *actual* salaries, savings rates and employer-match amounts.

This is a powerful motivator because when your employees see the projections, they'll realize that they may be able to reach their goals one step at a time.



## Our personalized enrollment book includes:

- Your employee's name and your company name on the cover
- Specific information about your plan, including some employer-match schedules
- Specific information about your participants, including their salaries
- Asset allocation models focused on investor time horizons



# Staying invested

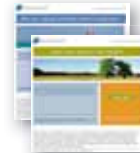
Investment review



Fund fact sheets



Electronic postcards



Meeting announcement poster



Investing for Life brochures



Quarterly newsletters



Website



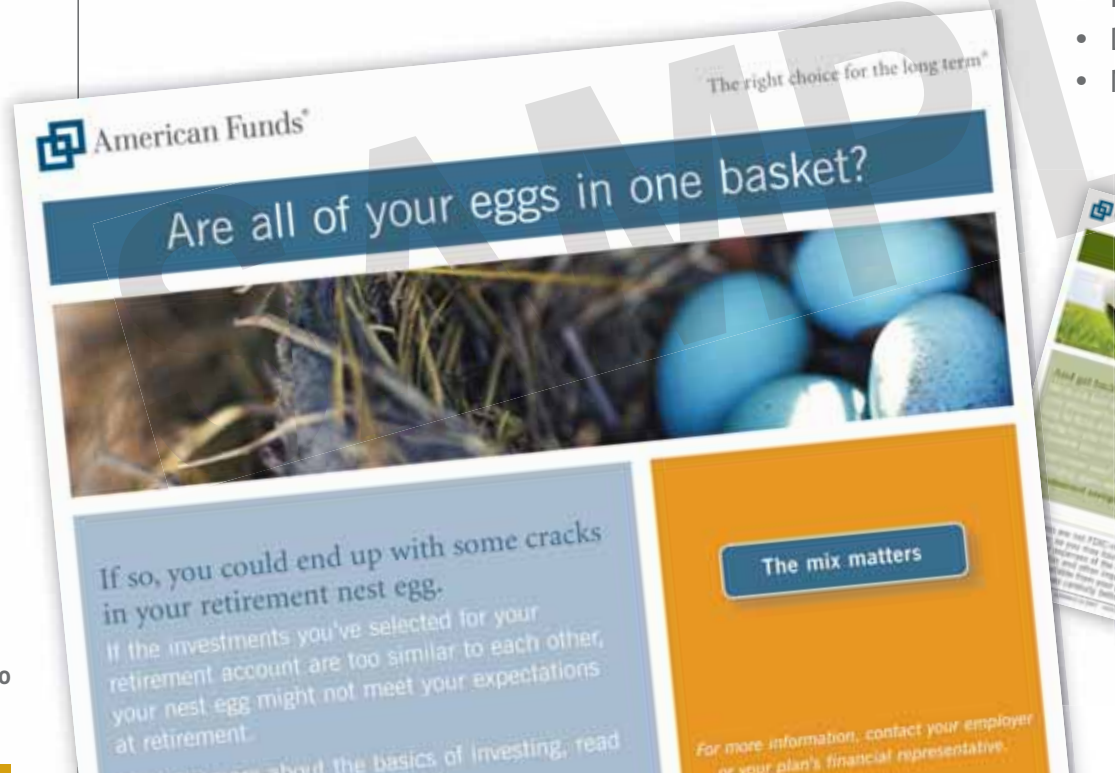
It may seem that the toughest part of being a plan sponsor is getting your employees enrolled. However, keeping your employees in your plan for the long term may be an even more challenging task. American Funds offers a full range of media to help encourage non-participants to enroll in your plan and to help participants continue to make informed investment decisions.

Our complete education program consists of a suite of media to address the key concerns that may arise in the course of administering your plan, including:

- Nonparticipation
- Low deferrals
- Diversification
- Market volatility

## Targeted e-postcards

If your annual plan review indicates an area of concern for your plan, you can send an e-postcard to selected employees.



PowerPoint® presentations accompany our Investing for Life brochures.



## More than a dozen 30-minute seminars

30-minute retirement planning seminars with PowerPoint presentations and question-and-answer periods — convenient during company lunch hours — are designed to encourage plan participation and foster improved investing behavior.



Investing for Life series topics include:

- Nonparticipation\*
- Low deferrals\*
- Diversification
- Benefits of an employer match
- Market volatility
- Roth contributions\*
- Retirement savings goals
- Loans\*
- Working with a financial representative
- Participant account access
- Rollovers

\* These topics are available in Spanish.



Available only for plans that use the American Funds enrollment book.

## Periodic investment reviews

Your enrolled employees want to make sure their investments are on track to help them reach their retirement goals. *It's Time for a Checkup* provides an in-depth review of your plan's investments.

# Staying invested

Investment review



Fund fact sheets



Electronic postcards



Meeting announcement poster



Investing for Life brochures



Quarterly newsletters



Website



Designed to help participants stay invested, our education materials offer timely articles on relevant retirement plan issues. Our online account management tools let your plan participants access and maintain their accounts on the Web.

## Timely quarterly materials

We include this newsletter, *Your Retirement Resource*,<sup>®</sup> with participants' quarterly statements. It's devoted to helping them understand investment concepts and make the most of the many retirement planning resources available to them.



Your Retirement Resource is available in English and Spanish.



## Easy-to-navigate participant website

### Account access

From the Retirement Planning Center, employees can access their accounts 24 hours a day, 7 days a week. They can make changes to their accounts, check account balances, and learn more about retirement planning, rollovers and American Funds.



### Interactive tools

Your employees can navigate easily throughout the website to use our calculators and other specialized learning tools.

Visit the website at [myretirement.retire.americanfunds.com](http://myretirement.retire.americanfunds.com).

► To view an online demonstration of selected screens in the Retirement Planning Center, visit [AmericanFundsRetirement.com/demoPP](http://AmericanFundsRetirement.com/demoPP).

**PlanPremier enables you to offer a website for your plan participants with:**

- Information on specific plan features
- Round-the-clock access to account balances
- Transaction capabilities



# Leaving the plan

Rollover brochure



Required minimum distribution brochure



Beneficiary brochure



Meeting announcement poster



Investing for Life brochure



The choices participants make when leaving your company's retirement plan can have a significant effect on their financial security in retirement.

## Our distribution kit helps your employees move to the next phase by:

- Explaining all of the options available to those leaving the plan
- Assisting participants in facilitating a rollover, if desired, to an IRA that's invested in American Funds
- Providing a prepopulated forms brochure to streamline the process

After years of saving, there comes a time when participants must draw down the money in their retirement accounts.

## We help employees evaluate their options by offering educational brochures that address:

- Required minimum distributions from IRAs
- Choices available to beneficiaries of employer-sponsored retirement plans

## Evaluating distribution options

Education materials for employees leaving your plan are designed to help them make well-informed decisions.

## Easy-to-follow distribution kit

Our distribution kit describes the four options available to employees leaving your plan and includes the forms they need to make their next move.



# Rollover and distribution forms

For the XYZ Company 401(k) Retirement Plan

Roll

Open a rollover IRA

Move

Transfer to your new plan

To help keep your retirement savings growing, you can roll the money over into an Individual Retirement Account (IRA). These IRAs are known as "rollover IRAs" and they offer a number of advantages. You'll find information about starting the rollover process on the back cover.

**Tax benefits**  
A rollover IRA gives you the same tax advantages you've benefited from through your employer's retirement plan. And as important, if you move your savings into a rollover IRA, you can avoid possible withdrawal penalties on the money you've saved.

**Greater control**  
With an IRA, you'll have increased access to your money with fewer limitations and rules than an employer-sponsored plan. For example, penalty-free early withdrawals from a traditional rollover IRA are allowed for a qualified first home purchase (up to \$10,000), for higher education, for the payment of certain health insurance and medical bills, and in the event of disability or death.

Year	Amount	Amount if you're age 55 or older
2006	\$4,000	\$5,000
2007	4,000	5,000
2008	5,000	6,000

Information for 2008. 2007 to 2008 plan year. See your plan administrator for more information.

**Required minimum distributions**  
Any contributions you roll into a traditional IRA are subject to required minimum distributions (RMDs) once you reach a certain age. You must take your first distribution by April 1 following the year you turn 70½. Assets rolled into a Roth IRA aren't subject to RMDs during your lifetime.

**Before-tax contributions** can be moved from any type of salary deferral plan to another. For example, you can transfer your before-tax account balance from a 401(k) plan into a 401(k) plan.

**After-tax Roth contributions** can only be moved into the same type of salary deferral plan. For example, any after-tax Roth contributions you've made to a 401(k) plan can only be transferred into another 401(k) plan that accepts Roth contributions. If your new employer's plan does not accept Roth contributions, consider rolling over that portion of your account into a Roth IRA.

**Tax benefits**  
Moving your money into your new plan allows it to keep the same tax advantages it had in your former employer's plan.

**Consolidation**  
You have the added convenience of having all of your retirement plan assets with one plan provider and all of your retirement account information on one statement.

**Keep in mind**  
There are a few things to keep in mind when moving your savings into a new employer's plan.

- Your new plan may offer more investment options than an IRA.
- There may be rules — such as withdrawal restrictions — in your new plan. Check the plan's Summary Plan Description (SPD) for more information.

As a new employee, you may have a waiting period before you can move your money into the new plan.

If you transfer your vested balance into your new employer's plan, you may delay taking RMDs on the money until you actually retire, unless you're a 5% owner of the company.

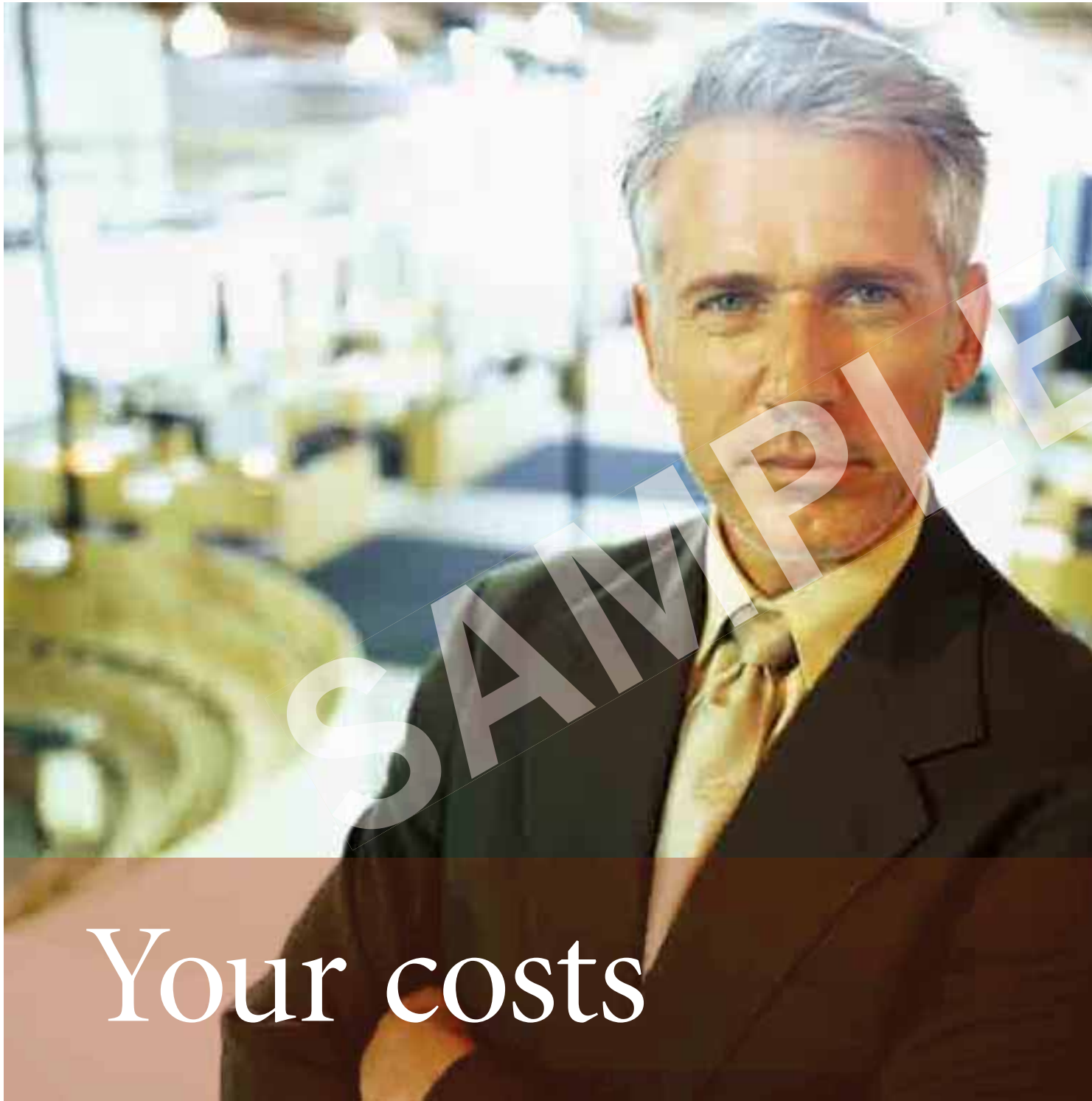
# Helping employees reach their retirement goals

We're committed to providing your employees with high-quality investments and to teaching them how to invest for the long term.

**We hope you have an understanding of how we can help your employees as they:**

- Enroll in your plan
- Stay invested in your plan
- Leave your plan





“Just getting to the bottom line can be complicated. I need a plan that makes it easy.”

# Your costs

prudent

American Funds and your financial representative are committed to offering you a quality retirement plan at a reasonable cost. In addition, we provide a detailed pricing structure so you can get to the bottom line easily.

In this section, we'll walk you through:

- Understanding value and costs
- Pricing your plan
- Taking action



# Understanding value and costs

As a plan sponsor and fiduciary, it's your responsibility to choose a retirement plan that provides good value at a reasonable price. First, you should examine the features and benefits of the program you are assessing to ensure they are consistent with the objectives of your retirement plan. Next, you should evaluate costs. This task can be difficult because different providers have different pricing structures. To accurately determine plan costs, you first need to understand the types of expenses associated with retirement plans.

**Generally speaking, there are two types of plan expenses.** Although plan providers may categorize and report these fees in different ways, total plan cost is calculated like this:

$$\text{Total plan cost} = \text{investment expenses} + \text{plan administration expenses}$$

are expressed as an *expense ratio* and include:

- Fees paid to the fund's investment manager for managing the individual securities within each fund
- Distribution and/or service (12b-1) fees paid to your financial representative's firm for a variety of plan-level services, as well as for employee-related services such as enrollment guidance and ongoing education
- Other expenses incurred for various specialized legal, administrative and record-keeping services associated with the fund's operation

include costs for most day-to-day plan services, such as:

- Recordkeeping and administrative services provided to your entire plan
- Services that your plan participants personally elect, such as taking a loan, for which there may be associated fees

## Your retirement plan share class

To offer clients the greatest degree of pricing flexibility and to meet their varying needs, American Funds offers five R share classes, each with a different level of financial representative compensation and total expense ratio. Four of these R share classes are available for PlanPremier.

You and your financial representative have selected the American Funds R-3 share class for your retirement plan. The R-3 share class is available without restrictions to plans with less than \$5 million in assets. Plans with assets in excess of \$5 million are subject to the following minimum participant requirements:

Plan assets	Required minimum number of participants
\$5 million or greater but less than \$10 million	50 or more
\$10 million or greater but less than \$20 million	100 or more
\$20 million or greater	350 or more (additional restrictions may apply)

# Understanding value and costs

Once you understand the two types of retirement plan expenses, the next step in determining the annual total plan costs is to evaluate plan providers' pricing structures. You need to be able to assess the sum of plan administration expenses (including recordkeeping) as well as investment expenses and other asset-related fees associated with your plan. Only then can you understand the true value of your plan.

While much attention is paid to plan administration expenses, investment expenses are equally important — if not more so — because these costs are generally borne by the participants in your plan. To determine the approximate investment expense for your plan, multiply your total plan assets by your average expense ratio. (For a more accurate calculation, multiply each fund's assets by that fund's expense ratio and add up the results.)

For example, consider the following plan:

## Providing value

Quality in a product or service is not what the supplier puts in. It is what the customer gets out and is willing to pay for.... Customers pay only for what is of use to them and gives them value. Nothing else constitutes quality.

— Peter F. Drucker, management expert, author and teacher (1909–2005)

Total plan assets	\$ 2,000,000
Number of participants	50
Plan administration expenses	\$ 2,500
Investment expenses (\$2,000,000 x 1.10% average expense ratio)	\$ 22,000
<b>Total plan costs</b>	<b>\$ 24,500</b>

A plan may have other asset-related charges, such as an additional “wrap” or advisory fee. In this example, however, the total plan costs are the sum of the plan administration and investment expenses: \$24,500.

## Monitor fees and expenses

ERISA requires you to ensure that the costs borne by the plan are reasonable and appropriate. This is your fiduciary duty.

To see how different pricing structures can affect plan costs, let's consider this hypothetical tale of two providers. While Provider B may initially appear to offer a less expensive program because there are no explicit billable fees for plan administration and recordkeeping, costs that weren't immediately visible — for example, investment fees and other asset-related charges — add up. In this example, the provider that bills more in explicit fees actually offers the lower cost solution. It's helpful to look at total plan costs as a percentage of assets to evaluate how your plan costs fluctuate over time relative to changes in overall plan assets.

	Plan provider <b>A</b>	Plan provider <b>B</b>
Total plan assets	\$5,000,000	\$5,000,000
Plan administration expenses	\$ 4,000	\$ 0
Investment expenses	\$ 55,000	\$ 62,500
Other asset-related fees	\$ 0	\$ 37,500
Total plan costs	<b>\$ 59,000</b>	<b>\$ 100,000</b>
Total plan costs as a % of assets	<b>1.18%</b>	<b>2.00%</b>

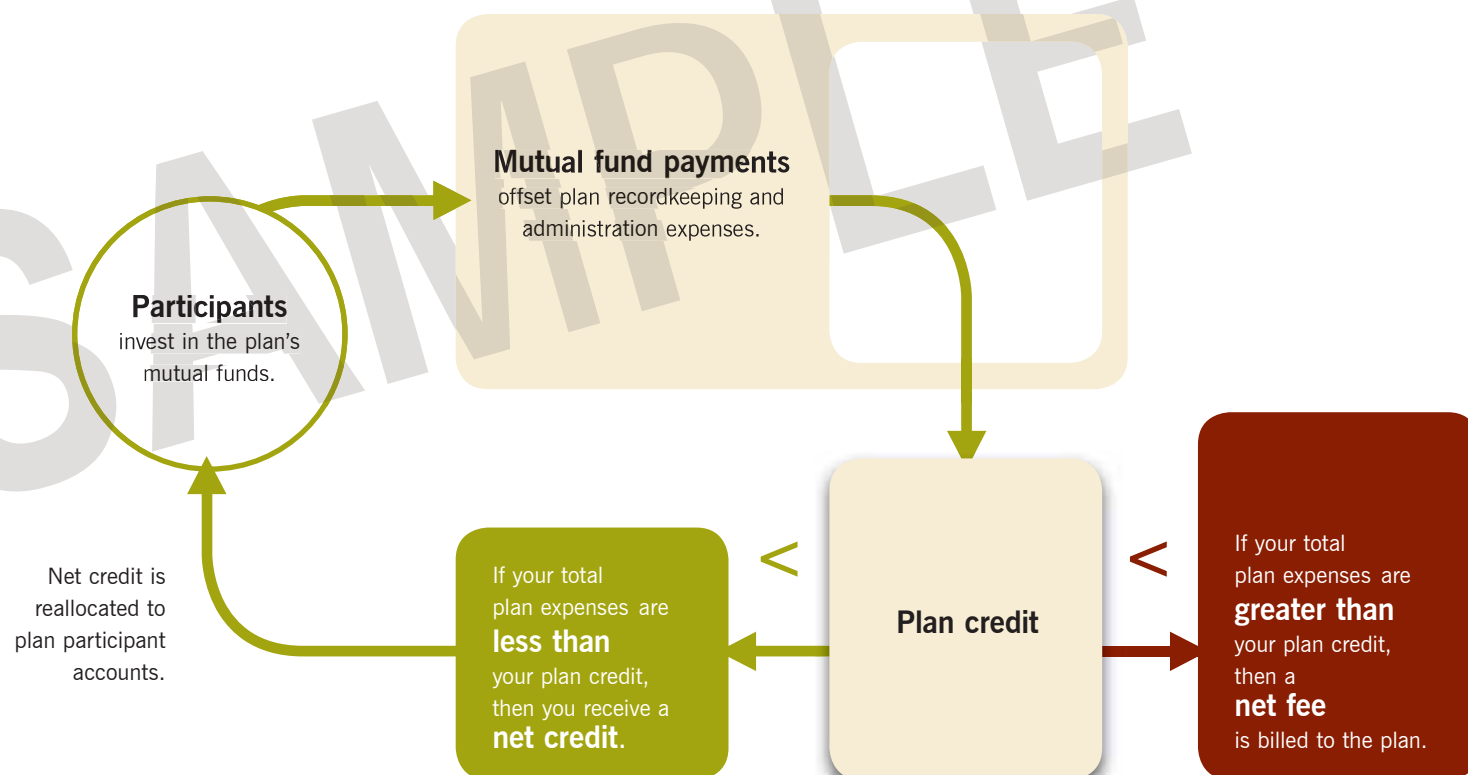
# Understanding value and costs

PlanPremier's detailed pricing structure makes it easier for you to understand the fees and revenues associated with your plan. It also has built-in benefits for your plan participants.

Our standard recordkeeping costs consist of a base fee for the plan, plus a per participant fee. These costs are based on the total number of participants with an account balance. Additional fees may apply, depending on services you select for your plan. The total recordkeeping costs are then offset by an asset-based **plan credit**. Here's how it works: The mutual funds in the plan generate recordkeeping payments to help pay for the plan's recordkeeping and administration expenses. These payments, along with a portion of the distribution/service fees paid by the funds, are used to reduce American Funds recordkeeping fees through what's called a plan credit. This plan credit is generally based on the amount of assets in the plan and varies by share class. If the recordkeeping expenses exceed the plan credit, the plan will be invoiced for the difference. However, if the plan credit exceeds the recordkeeping expenses, then the plan will receive a **net credit**. American Funds will reallocate (proportionately) the plan's net credit to participant accounts on an annual basis.

## Annual plan credit

As plan assets increase, PlanPremier's annual credit increases as well, which will likely have a meaningful impact on costs over time.



## Costs over time

Use the far-right columns to fill in your plan numbers and get a feel for how PlanPremier's credit may affect your plan costs over time.

To illustrate the plan cost savings that can result from the regular growth of plan assets, let's use an example of a plan with 50 employees in the first year, with an average participant account balance of \$50,000. In year five, the plan may have grown to include 55 employees with an average account balance of about \$54,500. And by year 10, you may have 65 employees enrolled in the plan with an average account balance of more than \$61,500.

As your plan assets increase, PlanPremier's annual credit increases as well, something likely to have a meaningful impact on your total plan costs over time. The credit, in essence, means your plan participants may end up paying proportionately less for their investments as your plan assets increase.

**Total plan costs as a percentage of assets**

	Year <b>1</b>	Year <b>5</b>	Year <b>10</b>	Year <b>1</b>	Year <b>5</b>	Year <b>10</b>
Plan assets	\$ 2,500,000	\$ 3,000,000	\$ 4,000,000	\$	\$	\$
Number of participants	50	55	65			
Average account balance	\$ 50,000	\$ 54,545	\$ 61,538	\$	\$	\$
Investment expenses	\$ 24,500	\$ 29,400	\$ 39,200	\$	\$	\$
Net administration fee/(credit)	\$ 900	\$ (300)	\$ (2,700)	\$	\$	\$
Total plan costs	\$ 25,400	\$ 29,100	\$ 36,500	\$	\$	\$
Total plan costs as a percentage of assets	<b>1.02%</b>	<b>0.97%</b>	<b>0.91%</b>			

Example is based on Class R-3 shares and assumes American Funds average expense ratio.



# Pricing your plan

Different providers have different pricing structures. This worksheet can help you ask the right questions to make an apples-to-apples comparison of retirement plans and make sure you're selecting the plan that offers the best value for your company and your employees.

		American Funds		Provider #2		Provider #3	
		Yes	No	Yes	No	Yes	No
<b>Hidden costs?</b>	1. Are there any costs (including mutual fund payments for recordkeeping and administration) that are not clearly defined in the quote?		X				
<b>Mapping restrictions?</b>	2. Is the fee schedule dependent on assets being mapped to certain investment options? If so, determine the effect on pricing if restrictions aren't met.		X				
<b>Fund restrictions?</b>	3. Is the fee schedule dependent on using specific fund options (lifestyle, GIC, stable value, etc.)?		X				
<b>Asset-based charges?</b>	4. Does the fee structure include asset-based charges not stated in the fund prospectus?		X				
<b>Yield reduction?</b>	5. Are any fees charged for fixed-income-type products assessed by reducing the stated yield? If so, determine the degree of yield reduction.		X				
<b>Extra charges?</b>	6. Do pre-mixed asset allocation models (including life-cycle funds, etc.) incur extra charges?		X				
<b>Termination charges?</b>	7. Are there any surrender or termination charges associated with the program?		X				

## PlanPremier® fee quote for

## Test Plan 3

*This fee quote is valid for 180 days and is an **estimate** based on the plan data provided. Final fees are based on actual plan data in the recordkeeping system.*

*This fee quote is based on the assumptions shown at right.*

- Start-up 401(k) & profit-sharing plan
- 50 participants with account balances
- Up to 15 total fund options  
(If selected, the American Funds Target Date Retirement Series will be considered one of the 15 total fund options.)
- Minimum of 60% of all fund options in the plan must be American Funds
- American Funds R-3 share class (see page 1 for information on selecting a share class)
- Annual compensation paid to your financial representative's dealer firm is 0.35% on eligible assets (included in funds' expense ratio)
- Corporate trustee services

One-time fees	Includes installation/conversion, plan document services, enrollment materials Net credits in year one may be used to offset all or a portion of these fees	\$1,750.00
Standard recordkeeping, administration and trustee fees	Base fee plus per participant fee	\$8,400.00
Total estimated fees		\$8,400.00
Estimated credit (see page 4)	0.30% multiplied by plan asset value shown above (included in funds' expense ratio)	<u>(\$9,000.00)</u>
<b>Estimated net credit</b>	<b>A net credit will be allocated to participant accounts annually</b>	<b>(\$600.00)</b>

---

## Additional services

### Plan services

*These fees are not reflected in the fee quote on the preceding page.*

**Letter of determination filing (nonstandardized prototype only):** \$500

**Plan amendments (prototype users):** \$350 per amendment

**Illiquid or other assets:** \$1,000 per option per year (requires pre-approval)

**Maintaining beneficiary information:** \$1 per participant per year

**Enrollment/re-enrollment books mailed to employee homes:** Applicable postage

**Annual notification mailings:** \$0.75 per letter

**Plan merger:** \$850 for two plans merging, increasing by \$850 for each additional plan being merged

**Miscellaneous services:** \$85 per hour

Includes, but is not limited to, calculation of employer allocations, forfeiture reallocations, loan corrections, additional testing for ADP/ACP compliance, and calculation of lost earnings for late deposits of elective deferrals and/or loan repayments or for missed employer contributions.

---

### Participant services

(deducted from participant accounts)

**Loan/periodic payment establishment:** \$50

**Loan/periodic payment annual charge:** \$25

*continued on next page*

## Additional services *(continued)*

### Support of certain plan provisions

The following plan provisions can be supported for an additional annual fee associated with extra testing and/or administration requirements:

- Exclusion of any group of employees other than collectively bargained employees (union employees), nonresident aliens and highly compensated employees
- Nonstatutory exclusion of items from compensation, such as overtime, commissions, bonuses, etc.
- Match formula based on years of service or tiered-match formula where the match amount increases as the deferral percentage increases
- Use of a last-day and/or 1,000-hour requirement to determine eligibility for employer contributions if plan fails minimum coverage testing (410(b) test)
- Profit-sharing formula based on a uniform points allocation or length of service
- Different vesting schedules for two or more employee groups on the same money type

Number of provisions	Additional annual fee
1	\$ 500
2	\$ 1,000
3 to 5	\$ 1,500
6 or more	\$ 2,000

*Certain additional provisions may be subject to these fees.*

# Pricing your plan

## Recordkeeping and administration fee schedule

Final fees may differ from the estimated fee quote provided in this proposal. Final fees are based on actual plan data on the recordkeeping system. Additional fees apply for self-directed brokerage, employer stock and any other nonstandard services.

Fees are charged quarterly in arrears and will vary from quarter to quarter based on the number of participants with an account balance during the quarter and any plan credits generated.

One-time fee			
New plan	\$1,000		
Takeover plan	\$1,750		
(Includes plan installation/conversion, prototype document and enrollment materials)			
Ongoing fees			
Number of participants with account balances	Base fee		Per participant
1–25	\$5,400	+	\$100
26–300	\$5,400	+	\$60
301–500	\$6,900	+	\$55
501–1,000	\$9,650	+	\$50
More than 1,000	\$11,650	+	\$48
Standard services include:			
• Daily valuation recordkeeping			
• Compliance testing			
• Form 5500			
• Corporate trustee (annual fee of \$750 included in fees above)			

## Taking action

---

Once you have signed your letter of commitment (next page), please complete the following steps to begin the plan installation process.

---

# 1

- Review the completed and signed letter of commitment on the following page.
- Fax the completed and signed letter of commitment to **757/670-4881**.

---

# 2

(for takeover plans)

- To expedite the process, please gather the following documents and have them ready to give to your American Funds Retirement Plan Coordinator at the proper time:
  - ☐ Current plan document, executed adoption agreement (if prototype) and plan amendments
  - ☐ Current summary plan description (SPD) and summary of material modification (SMM)
  - ☐ Loan policy and loan amortization schedules for current outstanding loans
  - ☐ Most recent IRS determination letter
  - ☐ Summary of participant positions and assets by fund
  - ☐ Most recent plan valuation
  - ☐ Prior-year Form 5500
  - ☐ Prior-year ADP/ACP test
  - ☐ Document outlining your company's formal action regarding changes to your plan (sample available from your Retirement Coordinator)

---

# 3

- A Retirement Plan Coordinator will be assigned to your plan once the letter of commitment is received.
- The Retirement Plan Coordinator will contact your financial representative to gather information about the plan.
- The Retirement Plan Coordinator will then schedule a “welcome call” with you and your financial representative. (For takeover plans, the documents listed in Step 2 must be provided to American Funds before the “welcome call” is scheduled.)

SAMPLE



## Letter of commitment

### Information for 5/21/2008 proposal

Test Plan 3

Susan Smith

ABC Company, Inc.

Assumptions (Please mark changes if information in this section is inaccurate)

- Start-up 401(k) & profit-sharing plan
- 50 participants with account balances
- Up to 15 total fund options  
(If selected, the American Funds Target Date Retirement Series will be considered one of the 15 total fund options.)
- Minimum of 60% of all fund options in the plan must be American Funds
- American Funds R-3 share class (see page 1 for information on selecting a share class)
- Annual compensation paid to your financial representative's dealer firm is 0.35% on eligible assets (included in funds' expense ratio)
- Corporate trustee services

### Fee quote

*Does not reflect fees for the additional services listed on the preceding pages*

One-time fees	\$1,750.00
Total estimated ongoing fees	\$8,400.00
Estimated credit	(\$9,000.00)
Estimated net credit	(\$600.00)

### Final acceptance of an existing plan is contingent on review of the plan document.

I understand that this fee quote is an estimate based on the plan data provided and that final fees will be determined from actual plan data (total number of participants with account balances and plan assets in the recordkeeping system). I also understand that my plan's actual effective date is dependent on receipt of a signed service agreement and existing plan documentation listed on preceding page (if applicable).

Authorized plan representative name and title \_\_\_\_\_

Date \_\_\_\_\_ Signature \_\_\_\_\_ Desired effective date \_\_\_\_\_

*Note: After receipt of a signed service agreement and existing plan documentation, we require a minimum of 60 days in order to meet an effective date.*

Please provide us with a contact name and phone number to begin the installation process.

Plan contact name and title \_\_\_\_\_ Phone number \_\_\_\_\_

**Please fax this page to 757/670-4881.**

SAMPLE

# How can we get started?

---

Is there other information you need in order to make your decision? If so, please provide your financial representative with a list of questions you have about this American Funds retirement plan program.

◀ **Your deadline for receiving answers to these important questions**

◀ **The target date for your final decision**

Once you make your decision, your financial representative will meet with you to complete the necessary forms to get started.



