

Institutional pricing with considerable value

To support the growing trend of financial professionals doing fee-based business, Capital Group, home of American Funds, has solutions for plans of any size.

Our **PlanPremier** platform is available with plan administration from a third-party administrator (TPA) or Capital Group. The benefits of PlanPremier include:

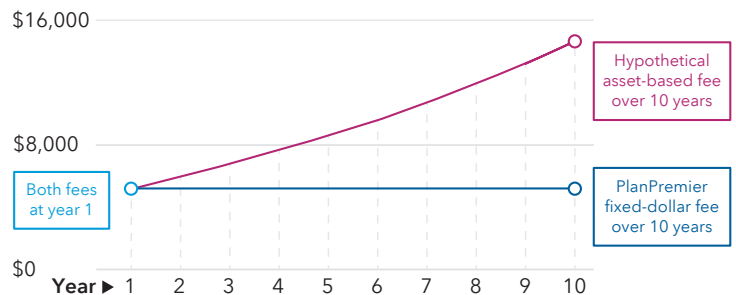
Institutional fixed-dollar pricing

Fixed-dollar recordkeeping fees

Unlike many recordkeeping platforms, PlanPremier's recordkeeping fees are based on the number of plan participants, not on plan assets – so recordkeeping costs don't increase as plan assets grow.

In the chart at right, the PlanPremier-TPA recordkeeping fee is based on a plan with \$2.5 million in assets and 50 participants. The hypothetical asset-based fee starts at the same level as the PlanPremier-TPA fee in the first year (\$5,200, or 0.21% of assets) and applies the same 0.21% rate to plan assets with plan contributions of \$150,000 and a growth rate of 8% added at the end of each year starting with year 2.

The advantage of fixed-dollar pricing



Institutional pricing flexibility

Sponsors can benefit from institutional pricing with active management in one of PlanPremier's fee-based share classes. Class R-6 shares are the cleanest share class, with no 12b-1 or sub-transfer agency fees,* helping to keep fund expenses for participants low. With Class R-5E and R-5 shares, a portion of the expense ratio is credited back to the plan, which can help reduce recordkeeping and other plan expenses.

In addition, Class R-2, R-2E, R-3 and R-4 shares can be used in a fee-based arrangement when compensation recapture is established.

| Participants with account balances | Recordkeeping fees | | + | Per participant |
|------------------------------------|--------------------|---------------------|---|-----------------|
| | PlanPremier-TPA | PlanPremier-Bundled | | |
| 1-25 | \$2,200 | or \$5,400 | + | \$100 |
| 26-300 | 2,200 | or 5,400 | + | 60 |
| 301-500 | 3,700 | or 6,900 | + | 55 |
| 501-1,000 | 6,200 | or 9,650 | + | 50 |
| 1,001 or more | 8,200 | or 11,650 | + | 48 |

| Share class | Average expense ratio† | Approximate plan credit (varies by fund) |
|-------------|------------------------|--|
| R-5E | 0.43% | 0.15% |
| R-5 | 0.38 | 0.05 |
| R-6 | 0.34 | 0.00 |

Example of plan credits offsetting plan expenses:

- PlanPremier-TPA solution, Class R-5E shares
- \$2.5 million in plan assets
- 50 participants with account balances

Gross annual recordkeeping fees

\$5,200

−

Plan credit/expense offset (annual credit rate times plan assets)

\$3,750

=

Net annual recordkeeping fees

\$1,450

*Some non-American Funds available in PlanPremier Class R-6 shares provide revenue.

†Average expense ratios shown are provided only as examples. The actual average expense ratio depends on the investments selected for the plan and participant allocations. Expense ratios reflect applicable fee waivers and expense reimbursements, without which expenses would be higher. The average expense ratio shown for each share class is for all funded investments and is weighted, based on average daily net assets in the program as of December 31, 2023. Accordingly, more weight is given to funds with more assets. Actual expense ratios, as reported in each fund's prospectus available at the time of publication, range from 0.02% to 2.86% for R-5E; 0.02% to 3.51% for R-5; 0.02% to 3.51% for R-6.

For financial professionals, third-party administrators and institutional consultants only. Use of this single sheet is subject to approval by your home office.

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.



Broad investment flexibility

Thousands of investment choices

Access the full suite of eligible American Funds offerings plus dozens of other fund families*, including:

- Customizable plan menu with both active and passive investment options
- Cost-effective access to the American Funds Target Date Retirement Series®
- Self-directed brokerage account available



Superior service

Financial professional support

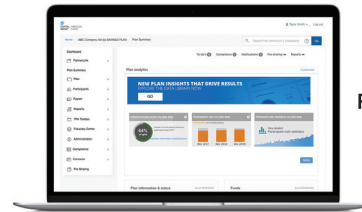
Our experienced sales and support teams, comprehensive website and wide range of resources may help you:

- Win and retain more plans
- Monitor plan effectiveness
- Provide personalized participant education and drive enrollment

American Funds was selected most often by established retirement plan advisors for best-in-class service and being easy to do business with.†

Plan sponsor support

- Automatic tracking of employee eligibility
- Paperless enrollment option
- Automated mandatory distribution and electronic notice delivery services
- Online review and approval of loans and distributions
- Plan review reports



Plan sponsor website

Participant support

- Custom enrollment education site with plan details and investment options
- One-step onboarding with Quick enroll
- Educational tools on **ICanRetire®** site designed to increase employee engagement and deferral rates
- Ability to link accounts for overall financial picture and budgeting tools



Plan participant website and mobile app

We're here to help

Have questions about PlanPremier? Need help with a prospect? Want a customized plan cost comparison? Reach out to your retirement plan sales team, call us at **(800) 421-9900** or visit capitalgroup.com.

*Availability of fund families may depend on the plan's share class.

†Source: Escalent, Cogent Syndicated. Retirement Plan Advisor Trends™, October 2023. Methodology: 503 respondents participated in a web survey conducted September 8-14, 2023. The respondents consisted of financial advisors managing defined contribution (DC) plans. For "Ownership" of Core Brand Attributes – Tier 1, among 383 established DC advisors (with at least \$10 million in DC plan assets under management), American Funds was selected most often in response to the question "Which – if any – of these DC plan providers are described by this statement ... 'Easy for advisors to do business with?'" American Funds was also selected most often for "Best-in-class plan sponsor service and support" and "Best-in-class plan advisor service and support" (Core Brand Attributes – Tier 2). Capital Group has provided input on some of the questions to be included in Cogent surveys over time. Additionally, Capital Group made a subscription investment to Cogent Syndicated to access a detailed version of the Retirement Plan Advisor Trends report.

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectuses and summary prospectuses, which can be obtained from a financial professional and should be read carefully before investing.

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Capital Client Group, Inc.

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