

## Retirement plan services

PlanPremier® automated  
mandatory distribution service



CAPITAL  
GROUP®

AMERICAN  
FUNDS®



## Let us help you with your small balance distributions

The **automated mandatory distribution service** for PlanPremier makes handling the small balances that employees leave behind easier. It's just one of many time-saving services offered by Capital Group, home of American Funds.

As employees move between jobs, they often leave behind small retirement account balances, **driving up the cost of plan administration.** If the terminated participant doesn't decide how to handle their funds, **those small accounts must either be cashed out or rolled into an IRA,** depending on plan rules.

### Two experienced financial organizations supporting your efforts

The service simplifies small balance distributions by automatically handling the process for you. Capital Group will identify and notify impacted plan participants and process cash-out distributions as needed, reducing your administrative burden.

**inspira™**  
FINANCIAL




When participants are eligible for a rollover, Capital Group will roll the balance to an IRA at Inspira Financial, an independent financial services company. Inspira Financial offers IRA custody solutions with an FDIC-insured default investment vehicle, extensive outreach and search services, and an innovative web platform and call center. Together, these services help give former participants the support they need to continue saving for their retirement goals.

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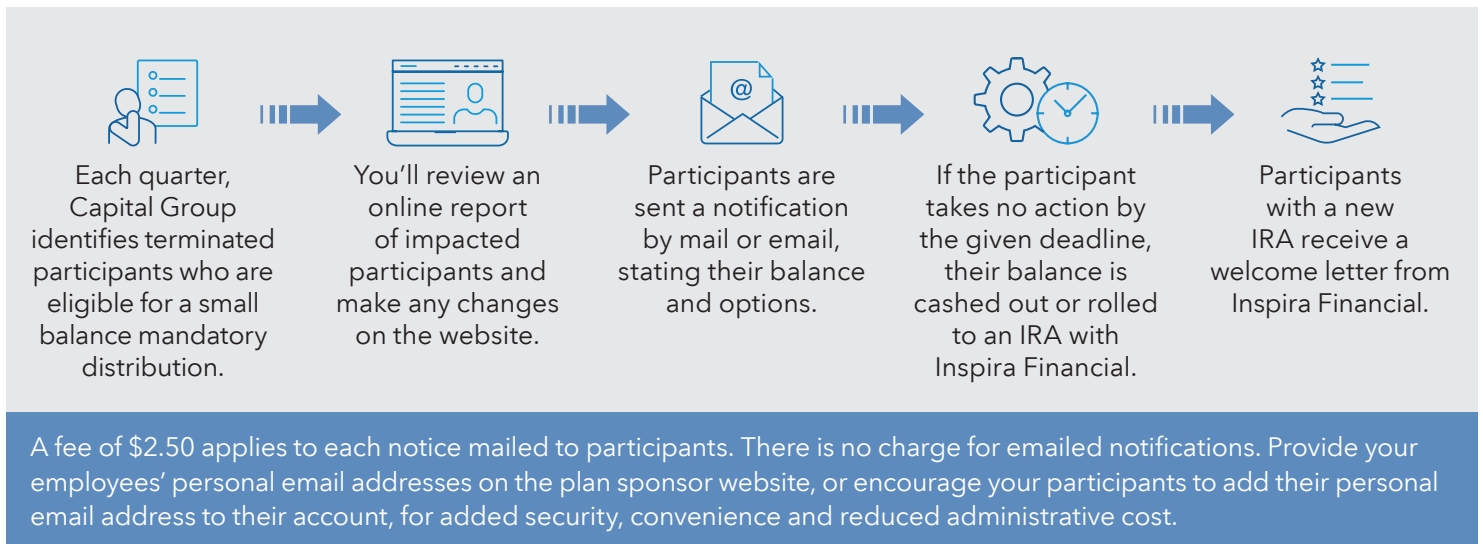
Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

## Benefits

Our automated distribution service simplifies the process of identifying and distributing terminated small account balances, reducing your administrative burden and helping your plan stay in compliance.

Easy administration	Reduced risk	Fewer abandoned accounts
 <p>Capital Group monitors, notifies and distributes small account balances for you.</p>	 <p>The automated process helps ensure that plan operations conform to plan document provisions.</p>	 <p>Eligible balances are rolled to Inspira Financial, which validates addresses when accounts are funded.</p>

## How it works



### Ready to begin?

Consult with your third-party administrator or service representative about how the service may fit with your plan. To enable the service, submit a service request through the plan sponsor website, or contact us at **(877) 872-5159**.

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