



Get started with your retirement plan

Ready to start your journey to retirement? Your employer has made it easy to save for retirement with a 401(k) plan from Capital Group, home of American Funds, powered by Morgan Stanley.

How investing in your plan can help you

Saving for the future may feel daunting. But Social Security alone won't be enough for you to live comfortably in retirement. The good news is that even small steps can make a huge difference in retirement – and your employer's 401(k) is a great place to start.

When you're ready to begin, follow the steps below.

Step 1: Enroll in your plan

- 1 Learn more about the benefits and features of your employer's retirement plan at the website below.
- 2 Access the participant website from your plan's enrollment site or go directly to **myretirement.americanfunds.com** to begin the enrollment process.



For step-by-step instructions on how to enroll, **scan the QR code**.



Tax breaks

Retirement plan contributions can be a good way to lower your taxable income. You may even find yourself in a lower tax bracket.



Compound interest

Even small amounts now can grow to significant savings over time, thanks to the power of compounding.



Additional savings

Your employer may contribute toward your retirement plan or match a portion of what you contribute, helping provide the income you'll need in retirement.



Need help?

Use these resources to help you get started.

Participant website
myretirement.
americanfunds.com

Customer service

Call **(800) 204-3731**
Available Monday through
Friday 8:00 a.m. to 10:00 p.m.
ET, and Saturday 9:00 a.m. to
5:30 p.m. ET.

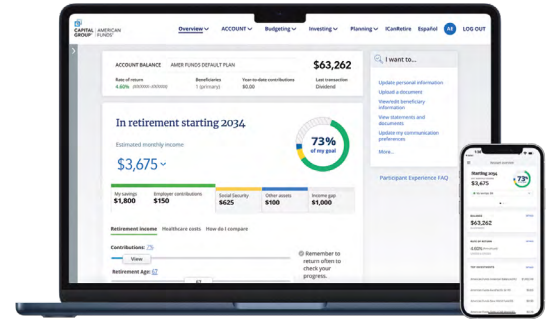
Additional support

Contact your employer
or your plan's financial
professional.

Step 2: Choose your investments

You can choose from a menu of investments that are carefully selected for your plan by Morgan Stanley. To see the available investments, go to the website listed on the previous page or head to the **American Funds PlanPremier 401k app**.

Your plan's financial professional can help you navigate the investment options and pick the fund or funds that make sense for you and your retirement goals.



Review your options on the participant website or mobile app.



Keep it simple with target date funds

Not sure what investments to pick? A target date fund can be a convenient option, if your plan has one. A target date fund is a diversified portfolio of stocks and bonds. Investment professionals adjust the fund holdings over time by shifting the mix of investments toward more conservative stocks and bonds as the fund approaches its target date. To get started, simply pick the fund with a target date closest to when you plan to retire.

Step 3: Decide how much to save

Many financial professionals say you need to save 10% to 15% of your salary each year to have enough to live on in retirement. But small steps can get you there! Starting early and increasing your contributions over time can help you build your savings over time.

For example, if you started by saving 6% of your pay, you could have \$3,658 to spend per month in retirement. But if you increased your savings rate by just 1% each year until you hit 12%, you could have an extra \$2,914 per month in retirement income!

This hypothetical example assumes a starting salary of \$50,000, a 2% annual pay increase, a 40-year accumulation period, an 8% average annual return compounded monthly and a 4% annual withdrawal rate after the accumulation period. These are point-in-time views and as such do not take into account any growth or loss during retirement. Without investment growth/loss during retirement, a 4% annual withdrawal rate would deplete retirement savings in 25 years. Examples are for illustrative purposes only and do not reflect the results of any particular investment, which may differ, or taxes that may be owed on tax-deferred contributions, including a potential 10% tax penalty for withdrawals taken before age 59½. Regular investing does not ensure a profit or protect against loss in a declining market.

\$3,658/mo

Retirement withdrawals



Set it and maintain it

Start: 6% of pay

Strategy: Save the same amount until retirement.

\$6,572/mo

Retirement withdrawals



Set it and increase it

Start: 6% of pay

Strategy: Increase your contribution percentage by 1% each year until it reaches 12%.

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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Although the target date portfolios are managed for investors on a projected retirement date time frame, the allocation strategy does not guarantee that investors' retirement goals will be met. Investment professionals manage the portfolio, moving it from a more growth-oriented strategy to a more income-oriented focus as the target date gets closer. The target date is the year that corresponds roughly to the year in which an investor is assumed to retire and begin taking withdrawals. Investment professionals continue to manage each portfolio for approximately 30 years after it reaches its target date.

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