Morgan Stanley

CAPITAL GROUP® | AMERICAN FUNDS®

Find the 401(k) that fits you and your employees

Helping your employees achieve the retirement they deserve is easy with PlanPremier® from Capital Group, home of American Funds, with investment management services from Morgan Stanley.

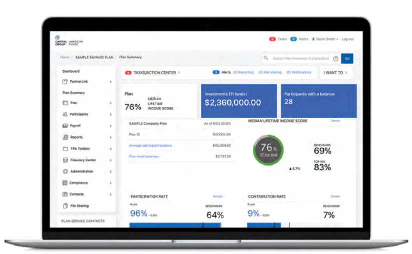
PlanPremier is designed to provide you with the features and flexibility you need, including:

- Automated services and tools to help simplify plan administration
- Investments selected and monitored by Morgan Stanley
- Fixed-dollar, transparent pricing to help keep costs low as your plan grows
- Bundled plan administration from Capital Group, with **PlanPremier-Bundled,** or the ability to work with a third-party administrator (TPA) of your choice with **PlanPremier-TPA**

Full-service plan experience

PlanPremier offers a host of digital tools and other services, designed to help reduce your administrative burden and make it easier for your employees to stay on track with their savings.

- **Robust plan sponsor website,** including interactive dashboard to monitor the health of your plan
- **Payroll integration** to simplify contributions
- **Automated tracking** of employee details including participant eligibility, beneficiaries, deferrals and vesting
- **Other automated services** including notice delivery and small balance force-outs

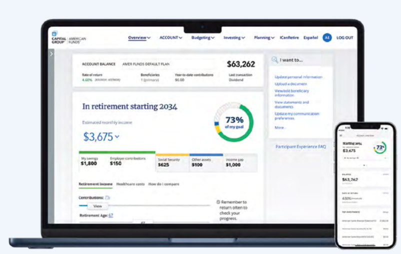


Plan sponsor website

Interactive participant website and app

Help your employees stay on track and boost participation and engagement with interactive resources on our participant website.

Participants can manage their accounts on the go with the PlanPremier mobile app. Spanish versions of the website, mobile app, statements and other materials are also available.



Plan participant website and mobile app

Investment selection

With PlanPremier and Morgan Stanley's investment management services, you can rest assured that your fund lineup is selected and monitored by Morgan Stanley. You spend less time handling investments, while your employees benefit from investment oversight – helping them achieve better retirement outcomes.

Morgan Stanley **handles key tasks** including:

- **Selecting investments** tailored to your plan using an established investment process
- **Regularly reviewing** investment fees and expenses to ensure appropriateness
- **Ongoing monitoring** of investments, with updates as needed
- **Providing** the investment policy statement

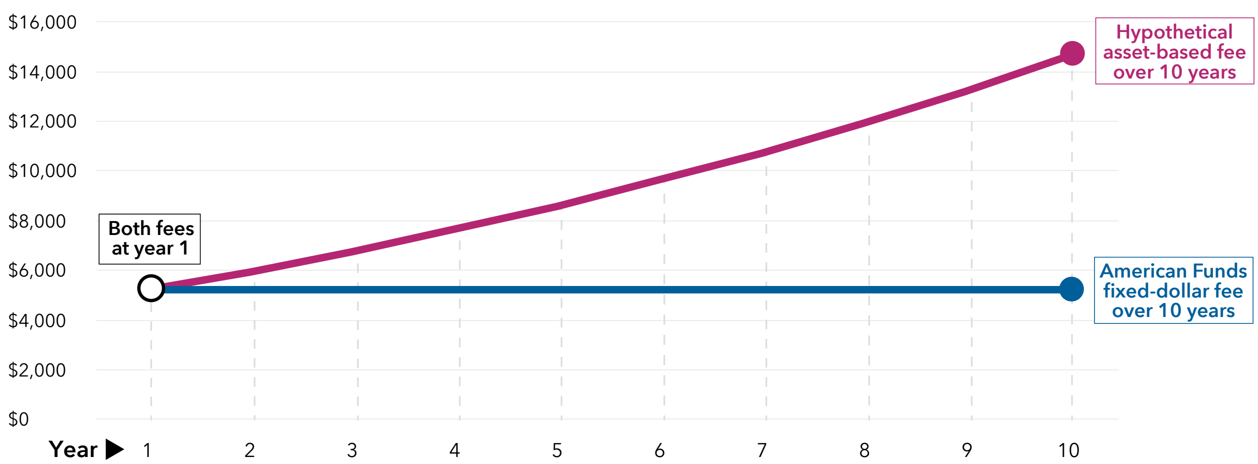
Transparent pricing

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

Recordkeeping fees

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

The advantage of fixed dollar-pricing



This is a hypothetical illustration; actual results may vary. In this chart, 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.

We're here to help

Contact your financial professional for more information and/or visit **capitalgroup.com.**

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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