

Your retirement plan account statement provides information about your investments and account activity for the most recent quarter. Use this guide to better understand each section of your statement.

Please note: Your actual statement shows only the sections that pertain to your plan and to your account activity for the quarter, so it might not include all of the items described here.

A Total value of your account

This is your account value as of the most recent quarter-end.

B Vested balance

Your vested balance is the portion of your account balance that belongs to you and that you can keep if or when you leave your employer. It excludes any employer contributions that you haven't yet earned the right to and that you cannot take with you if your employment were to end. Your plan's vesting schedule is based on a period of employment established by your employer. If you have any questions about vesting, please contact your employer.


C Personal rate of return

Your personal rate of return measures your combined investment results for all the funds you currently own or used to own. You'll see here your *annualized rate of return* since your initial investment with American Funds, as well as your year-to-date return. These figures take into account all the components of your investment returns, including reinvested dividends and/or capital gain distributions, investment exchanges and changes in the value of the funds' investments.

D Your account value history

This graph shows you how your account value has increased (or decreased) over time. The solid line represents the total value of your account. The dotted line represents your total investments (contributions plus, if applicable, converted balances, rollovers and loan repayments) minus the amounts withdrawn and any plan fees.

Note: If your account is less than two years old, your account value history will be shown using a bar chart instead of the line graph depicted here.



RETURN TO ABC COMPANY 401(K) PLAN
ATTN: STEVE SPONCE
9000 BUSINESS CENTER
NEXT TOWN OH 12345-6789

Account Statement Page 1 of 6

Month 31, 20yy

PLAN ID
BRK0000

SSN
XXX-XX-1234

PLAN SPONSOR
ABC Company 401(K) Plan

YOUR FINANCIAL PROFESSIONAL
Jane Johnson
(123) 456-7890, ext. 99876

FINANCIAL GROUP INC
111 MUTUAL FUND BLVD SUITE 111
ANYTOWN OH 12345-6789

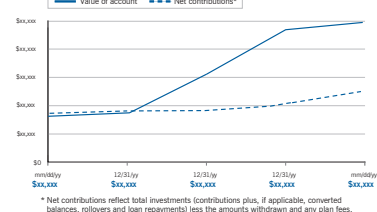
Total value of your account	\$xx,xxx.xx
Vested balance as of mm/dd/yy	\$xx,xxx.xx

	Since initial investment on 05/19/2006	Year-to-date since 01/01/20yy
Beginning balance	\$xx,xxx.xx	\$xx,xxx.xx
+ Contributions	\$x,xxx.xx	\$xxx.xx
= Investment gain/decline	\$xx,xxx.xx	\$x,xxx.xx
- Withdrawals	-\$xxx.xx	-\$x.xx
- Plan fees	\$x.xx	\$x.xx
Ending balance as of mm/dd/yy	\$xx,xxx.xx	\$xx,xxx.xx

Personal rate of return	Annualized	Annualized
	x.xx%	xx.xx%

Need help reading your statement or defining key terms? Go to americanfunds.com/retire, log in to your account and click on the "View My Statements" link to access more helpful information.

Your account value history



* Net contributions reflect total investments (contributions plus, if applicable, converted balances, rollovers and loan repayments) less the amounts withdrawn and any plan fees.

Important information goes here

This is where you'll see important messages about your account, as well as valuable information about the services we offer. Messages vary each quarter, and are customized for the type of accounts you own.

For more account information

By Internet
americanfunds.com/retire

Automated phone service
(24 hours/5day)
(877) 833-9322

Retirement plan services representative
9:00 a.m. to 7:00 p.m.
Eastern time, M-F
(800) 421-4120
(800) 421-4120
(Para español, oprima 8.)

Call your financial professional
Jane Johnson
(123) 456-7890, ext. 99876

SAMPLE

04/23

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E How you're invested

Depicted here are two pie charts: one showing how the money in your account is currently invested and the other showing how your future contributions will be directed. The percentages in your current mix indicate how much of your portfolio is invested in each fund category. The individual investments in which you have balances are listed under each category. The percentages shown in your future contributions may be different from those in your current mix because of market fluctuations and any changes you've made to your account's investments.

F Fund results from a long-term perspective

Shown here is a listing of all of the funds in your plan, along with their long- and short-term results as well as each fund's gross expense ratio. (The expense ratio is the amount that you pay annually in mutual fund expenses.)

G Account details

Summary of contributions by type – Provides an overview of the contributions made to your account over specified periods of time. There is a separate row for each contribution source – your own plan contributions and any contributions made to the account by your employer.

Loan summary – Provides details about your loan (if you have one).

Quarterly transaction activity – Provides a snapshot of each fund in your account, detailing how your contributions, as well as any dividends, withdrawals and exchanges (transfers you make between funds) affect each fund's balance.

H Estimated monthly income illustration

Federal law requires that you be provided with information about how much monthly income you could collect at retirement. This section illustrates how much you might receive in the form of a single life annuity or a qualified joint and survivor annuity. The illustration only pertains to assets held on our recordkeeping system.

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 Month 31, 20yy
 PLAN ID: BRK00000
 PARTICIPANT: John Shareholder
 SSN: XXX-XX-1234

How you're invested

The information below shows how your account balance is currently allocated (left pie chart) and where any contributions will be invested (right pie). You may find this helpful as you review your overall investment strategy with your financial professional.

Your current investment mix		Your future contributions	
xx% Growth	xx% Growth	xx% Growth	xx% Growth
xx% Growth and income	xx% Growth and income	xx% Growth and income	xx% Growth and income
xx% Balanced	xx% Balanced	xx% Balanced	xx% Balanced
xx% Target date	xx% Target date	xx% Target date	xx% Target date
Total 100.00%	Total 100.00%	Total 100%	Total 100%

Fund results from a long-term perspective

We believe investing should have a long-term focus and that one year is not long term. In fact, results should be measured over meaningful periods of time. Below, you will find average annual total returns ended immediately for all funds available in your plan. All the funds in your plan are listed because it's important to re-evaluate your investment mix from time to time to ensure that it's still aligned with your goals, time horizon and risk tolerance. After reviewing the funds below, visit your plan's website at americanfunds.com/retire for tools that can help you with your evaluation.

Fund	Fund inception date	Fund balance	10 years	5 years	1 year	Expense ratio
Growth						
AMCAP Fund-R6	5/1/09	\$1,109	xx.xx%	xx.xx%	xx.xx%	xx.xx%
American Fund of America-R6	5/1/09	\$1,109	xx.xx%	xx.xx%	xx.xx%	xx.xx%
Growth and income						
Washington Mutual Investors Fund-R6	5/1/09	\$1,109	xx.xx%	xx.xx%	xx.xx%	xx.xx%
American Mutual Fund-R6	5/1/09	\$1,109	xx.xx%	xx.xx%	xx.xx%	xx.xx%
Balanced						
American Balanced Fund-R6	5/1/09	\$1,109	xx.xx%	xx.xx%	xx.xx%	xx.xx%
Bond						
The Bond Fund of America-R6	5/1/09	\$1,109	xx.xx%	xx.xx%	xx.xx%	xx.xx%
American High Income Trust-R6	5/1/09	\$1,109	xx.xx%	xx.xx%	xx.xx%	xx.xx%
Capital Preservation						
AF U.S. Government Money Market-R6	5/1/09	\$1,109	xx.xx%	xx.xx%	xx.xx%	xx.xx%
Target-Benefit						
American Funds 2010 Target Date-R6	7/1/09	\$1,109	xx.xx%	xx.xx%	xx.xx%	xx.xx%
American Funds 2015 Target Date-R6	7/1/09	\$1,109	xx.xx%	xx.xx%	xx.xx%	xx.xx%
American Funds 2020 Target Date-R6	7/1/09	\$1,109	xx.xx%	xx.xx%	xx.xx%	xx.xx%
American Funds 2025 Target Date-R6	7/1/09	\$1,109	xx.xx%	xx.xx%	xx.xx%	xx.xx%
American Funds 2030 Target Date-R6	7/1/09	\$1,109	xx.xx%	xx.xx%	xx.xx%	xx.xx%
American Funds 2035 Target Date-R6	7/1/09	\$1,109	xx.xx%	xx.xx%	xx.xx%	xx.xx%
American Funds 2040 Target Date-R6	7/1/09	\$1,109	xx.xx%	xx.xx%	xx.xx%	xx.xx%
American Funds 2045 Target Date-R6	7/1/09	\$1,109	xx.xx%	xx.xx%	xx.xx%	xx.xx%
American Funds 2050 Target Date-R6	7/1/09	\$1,109	xx.xx%	xx.xx%	xx.xx%	xx.xx%
American Funds 2055 Target Date-R6	7/1/09	\$1,109	xx.xx%	xx.xx%	xx.xx%	xx.xx%
American Funds 2060 Target Date-R6	7/1/09	\$1,109	xx.xx%	xx.xx%	xx.xx%	xx.xx%
American Funds 2065 Target Date-R6	7/1/09	\$1,109	xx.xx%	xx.xx%	xx.xx%	xx.xx%
American Funds 2070 Target Date-R6	7/1/09	\$1,109	xx.xx%	xx.xx%	xx.xx%	xx.xx%
American Funds 2075 Target Date-R6	7/1/09	\$1,109	xx.xx%	xx.xx%	xx.xx%	xx.xx%
American Funds 2080 Target Date-R6	7/1/09	\$1,109	xx.xx%	xx.xx%	xx.xx%	xx.xx%
American Funds 2085 Target Date-R6	7/1/09	\$1,109	xx.xx%	xx.xx%	xx.xx%	xx.xx%
American Funds 2090 Target Date-R6	7/1/09	\$1,109	xx.xx%	xx.xx%	xx.xx%	xx.xx%
American Funds 2095 Target Date-R6	7/1/09	\$1,109	xx.xx%	xx.xx%	xx.xx%	xx.xx%
American Funds 2100 Target Date-R6	7/1/09	\$1,109	xx.xx%	xx.xx%	xx.xx%	xx.xx%

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 Month 31, 20yy
 PLAN ID: BRK00000
 PARTICIPANT: John Shareholder
 SSN: XXX-XX-1234

Fund results above are preliminary and may be subject to change. Figures shown are past results for the fund and are not predictive of results in future periods nor do they reflect your personal rate of return. Current and future results may be lower or higher than those shown. Share prices and returns will vary, so investors may lose money investing for short periods. Major losses more likely. Fund results for Class A shares of the American Funds reflect deduction of the fund's maximum sales charge. There is no sales charge for AF U.S. Government Money Market Fund Class A shares. Effective April 1, 2017, new investments in Class A shares in your retirement plan program are not subject to a sales charge and will be invested at net asset value, whether or not a sales charge applied in the past. There is no sales charge for Class R shares. Investment results assume all distributions are reinvested and reflect applicable fees and expenses. For current information including month-end results, and results for Class A shares at net asset value, please visit americanfunds.com/retire. Expense ratios are as of each fund's most recent prospectus. Expense ratios reflect any applicable fee waivers or expense reimbursements. Please see the fund's most recent shareholder report or prospectus for details. Investment results reflect the waters and/or reimbursements, without which they would have been lower. Results for Class R shares prior to the date of first sale are hypothetical based on Class A share results without a sales charge, adjusted for estimated annual expenses. Results for certain funds also include hypothetical returns because those funds' shares sold after the fund's date of first offering. Fund lifetime results are based on the inception date of the fund for each fund and share class.

Account details

The summaries and quarterly transaction activity that follow provide key information about your account.

Summary of contributions by type

Contribution type	Current quarter	Year-to-date	Since initial enrollment	Percent of balance	Ending balance
Elective Deferral	\$xx.xx	\$xx.xx	\$xx,xxx.xx	xx%	\$xx,xxx.xx
ER Matching Contribution	\$xx.xx	\$xx.xx	\$xx,xxx.xx	xx%	\$xx,xxx.xx
Total	\$xx.xx	\$xx.xx	\$xx,xxx.xx	xx%	\$xx,xxx.xx

xx% of employer contributions vest – as become yours, according to the schedule defined by the plan document. Your percent vested is based on information provided to Capital Group and may not reflect the most current date. Please check with your employer for the most recent information.

Loan summary

Loan number	Interest rate	Original principal	Principal paid to date	Interest earned to date	Outstanding loan amount	Payoff date
		\$xx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	mm/yy/20yy

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 Month 31, 20yy
 PLAN ID: BRK00000
 PARTICIPANT: John Shareholder
 SSN: XXX-XX-1234

Estimated monthly income illustration

Federal law requires you to be provided with information about how much monthly income you could collect at retirement in the form of a single life annuity or a qualified joint and survivor annuity. Estimated monthly payments are based on your current account balance and are for illustrative purposes only; they are not a guarantee. Unlike Social Security payments, the estimated monthly payments in this statement do not increase each year with a cost-of-living adjustment. Therefore, as prices increase over time, the fixed monthly payments will buy fewer goods and services.

Total value of your account: \$xx,xxx.xx

Single life annuity	Qualified joint and survivor annuity
Your annual income: \$xx,xxx.xx per month starting at retirement.	Your annual income: \$xx,xxx.xx per month starting at retirement.
Your spouse could receive: \$xx,xxx.xx per month starting at retirement.	Your spouse could receive: \$xx,xxx.xx per month after your retirement and following your death.

Single life annuity
 An arrangement that pays you a fixed amount of money each month for the rest of your life. Following your death, no further payments would be made to your spouse or heirs.

Qualified joint and survivor annuity
 An arrangement that pays you and your spouse a fixed monthly payment for the rest of your joint lives. In addition, after your death, this type of annuity would continue to provide the same fixed monthly payment to your surviving spouse for their life.

Information about estimated monthly payments
 This projection assumes your account balance is 100% vested and, if you have taken a loan from the plan and you are not in default, the loan has been fully repaid. The projection assumes that payments begin [xx/xx/xxxx] and that you are [xx] 43/7 or current age of (elder) on this date. Monthly payments beginning at an older age would be higher than shown since they would be made over fewer years. Estimated monthly payments are based on an interest rate of [xx%], which is the 10-year constant maturity U.S. Treasury security yield rate as of [xx/xx/xxxx], as established by local regulations. This rate fluctuates based on market conditions. The lower the interest rate, the smaller your monthly payment will be, and the higher the interest rate, the larger your monthly payment will be. Estimated monthly payments are based on how long you and a spouse, who is assumed to be your age, are expected to live. For this purpose, federal regulations require that your life expectancy be estimated using gender-neutral mortality assumptions established by the Internal Revenue Service. Estimated monthly payments are the same whether you are male or female. This is required for annuities payable from an employer's plan. However, the same amount paid for an annuity available outside of an employer's plan may provide a larger monthly payment for males than for females since females are expected to live longer. Estimated monthly payments were based on prevailing market conditions and other assumptions required under federal regulations. If you decide to purchase an annuity, the actual payments you receive will depend on a number of factors and may vary substantially from the estimated monthly payments in this statement. For example, your actual age at retirement, your actual asset balance (including future investment gains and losses, contributions, distributions, and fees), and the market conditions at the time of purchase will affect your actual payment amounts. The estimated monthly payments for a joint and survivor annuity in this statement assume that you are married with a spouse who is the same age as you (even if you do not currently have a spouse, and if you have a spouse who is a different age). If your spouse is younger, monthly payments would be lower than shown since they would be expected to be paid over more years. If your spouse is older, monthly payments would be higher than shown since they would be expected to be paid over fewer years.