



Take advantage of a better withdrawal process online

With your retirement plan from Capital Group, home of American Funds, you can make cumbersome paper distribution forms a thing of the past.

Plan participants, sponsors, third-party administrators (TPAs) and financial professionals alike can all benefit from our electronic withdrawal process, from initiating withdrawal requests on the participant website, through the customizable approval workflow, to the payout with a wide range of options.

With a secure digital process, smart interfaces, real-time approval notifications and automatic status updates, e-distributions offer added convenience, efficiency and safety. And options including ACH payments, expedited delivery and split distributions make e-distributions more useful and flexible than ever.

Most common distribution types are available online

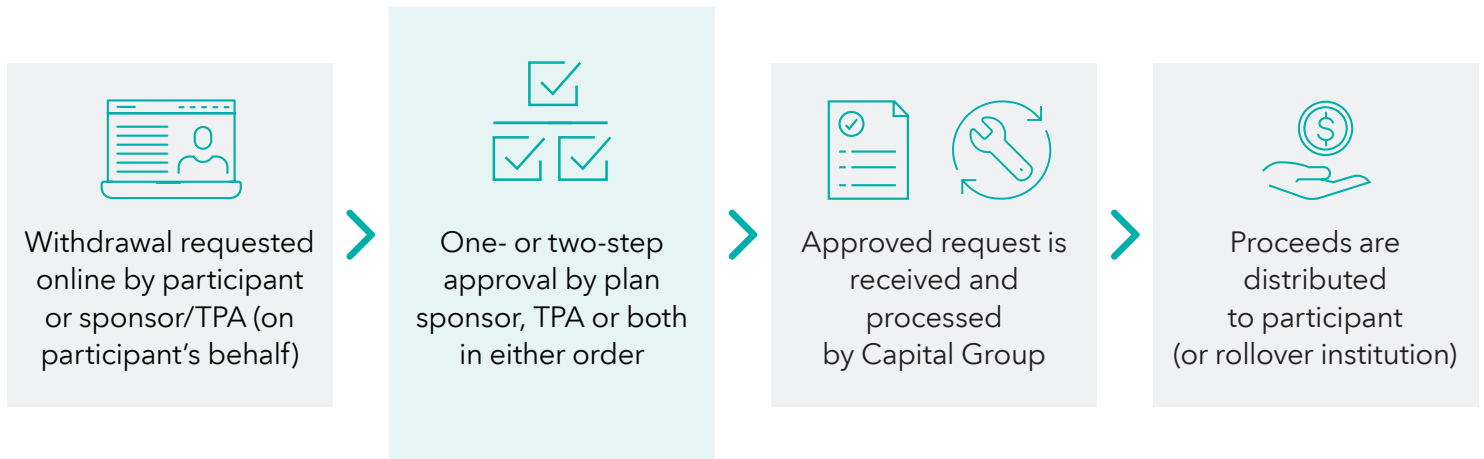
Cash distributions and/or rollovers, including rollovers to new or existing American Funds IRAs, can be requested online for:

- Separation from service (i.e., retirement, employment termination)
- Age-based in-service withdrawals
- After-tax withdrawals
- Hardship withdrawals

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Customizable withdrawal approval process

Our flexible online distribution workflow can be tailored based on the preference of the TPA and sponsor. A TPA providing 3(16) fiduciary administration services can be established as the sole distribution approver by the sponsor.



Other benefits

- Digital interface helps reduce incomplete/incorrect requests and corrections.
- No finding, scanning, faxing and storage of paper forms required.
- Automatic approval notices for sponsors/TPAs and status updates for participants.
- Efficient electronic process helps reduce confusion, questions and problems.
- Personal information is protected by stringent online security, with no paper forms to be lost or stolen.

Online distribution features and options

- Electronic payments (ACH) can be sent directly to a bank account.
- American Funds IRAs can be established entirely online for rollovers.
- Approval notifications sent in real time (no longer combined in a daily summary).
- Expedited delivery available for an additional fee (deducted from distribution proceeds).
- Split distributions (e.g., part cash, part rollover) can be arranged in a single request.

Take advantage today

Participants can initiate distributions from the participant website at capitalgroup.com/participant/rkd.

If a plan sponsor or TPA receives a distribution request form from a participant, the sponsor or TPA can submit the request online on behalf of the participant: capitalgroup.com/sponsor/rkd for sponsors, capitalgroup.com/tpa for TPAs.

To learn more about the benefits of online distributions, call a Retirement Plan Services representative at **(800) 421-6019**.

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Capital Client Group, Inc.

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