



Capital Bank and Trust Company
PO Box 6164
Indianapolis IN 46206-6164

John Shareholder &
Jane Shareholder
3333 Investor Road
Anytown, TX 12345-6789
Line 5
Line 6
Line 7

Month 00, 2021

Re: Important - Basic Plan Amendment

Dear [FINANCIAL ADVISOR NAME],

The American Funds Distributors®, Inc. Defined Contribution Prototype and Volume Submitter Plan and Trust Agreement has been amended. The amendment brings the plan into compliance with regulatory and legislative changes since the plan was last amended. We also included an amendment to the Summary Plan Description to reflect the changes.

On June 30, 2021, we are sending the above-mentioned amendments to each Plan Sponsor who currently has a Capital Bank and Trust SM (CB&T) Money Purchase Plan (MPPP) and/or Profit-Sharing Plan (PSRP).

Plan Sponsor action(s) required:

- Retain the amendments with their plan documents.
Attach the amendment to the plan's current Summary Plan Description (SPD) and distribute copies to all participants (including retirees, separated participants and beneficiaries with account balances) as soon as administratively feasible.

The plan sponsor can contact us if they would like to request an IRS-approved restated plan document.

Note: Amendments do not need to be returned to Capital Bank and Trust Company.

We have included a list of your clients who currently have a CB&T MPPP and/or PSRP Plan below:

Table with 4 columns: Plan Name, Reference #, Plan Name, Reference #. Rows include [PLAN NAME 1] through [PLAN NAME 8].

If you have any questions, please call us Monday through Friday between 8 a.m. and 7 p.m. Eastern time at (800) 421-0180, ext. 37.

We appreciate the opportunity to be a part of your client's investment program.

Cordially,

Capital Bank and Trust Company