

## Retirement plan services

PlanPremier® fact sheet

Class R-6 share version



**CAPITAL GROUP**® | **AMERICAN FUNDS**®



# A full-featured solution for larger plans

**PlanPremier**, from Capital Group, home of American Funds, is designed to provide the features and flexibility that mid- to large-size retirement plans need with:

- Access to more than 40 American Funds, plus funds from many other well-respected investment managers
- Digital tools and robust service to simplify plan responsibilities
- Fixed-dollar, transparent pricing
- 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**

### Trust an industry leader



#### Dedicated to investors

More than **2.6 million** plan participants count on us to pursue their retirement goals.<sup>1</sup>



#### A trusted recordkeeper

Over **67,000** businesses and their employees rely on our retirement plan recordkeeping services.<sup>1</sup>



#### A top asset manager

With **\$2.7 trillion** assets under management, Capital Group is one of the world's largest investment management organizations.<sup>1</sup>

## Meet the retirement challenge with a trusted retirement plan provider

American Funds was selected most often by established retirement plan advisors<sup>2</sup> for these attributes:

- Is a company I trust
- Is reliable
- Best-in-class service and support
- Inspires confidence

<sup>1</sup>As of 3/31/24. Participants in Capital Group 401(k), 403(b), SEP IRA and SIMPLE IRA plans. Number of businesses in proprietary recordkeeping solutions.

<sup>2</sup>Source: Escalent, Cogent Syndicated, Retirement Plan Advisor Trends™, October 2023. Methodology: 503 respondents participated in a web survey conducted September 8-14, 2023. For "Ownership" of Core Brand Attributes – Tier 1, among 383 "established DC advisors (with at least \$10 million in DC plan assets under management), American Funds was selected most often in response to the question, "Which – if any – of these DC plan providers are described by this statement ... "Is a company I trust," "Is reliable," and "Inspires confidence." American Funds was also selected most often for "Best-in-class plan advisor service and support" and "Best-in-class plan sponsor service and support" (Core Brand Attributes – Tier 2). Capital Group has provided input on some of the questions to be included in Cogent surveys over time. Additionally, Capital Group made a subscription investment to Cogent Syndicated to access a detailed version of the Retirement Plan Advisor Trends report.

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

# Investments

## To build a better 401(k), start with better investments

### Start with target date funds – a critical asset class in 401(k)s

Distinguish yourself by choosing the **American Funds Target Date Retirement Series®**, which leverages a distinct approach designed to promote better retirement investment outcomes.

# 97%

of plans used a target date fund as their qualified default investment alternative (QDIA)

Source: Callan Institute, 2023 Defined Contribution Trends Survey.



We were selected most often for best-in-class target date solutions by established defined contribution advisors.<sup>3</sup>

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.

## Build a plan menu that meets the needs of your clients

In addition to a wide range of more than 40 American Funds, the PlanPremier program includes access to investments from many respected investment managers, including those shown here.<sup>4</sup>



<sup>3</sup>Source: Escalent, Cogent Syndicated Retirement Plan Advisor Trends™, October 2023. Methodology: 503 respondents participated in a web survey conducted September 8-14, 2023. For "Ownership" of Core Brand Attributes – Tier 3, among 383 established DC advisors (with at least \$10 million in DC plan assets under management) and 120 emerging DC advisors (with less than \$10 million in DC plan assets under management), American Funds was selected most often in response to the question, "Which – if any – of these DC investment managers are best described by best-in-class target date solutions?" Capital Group has provided input on some of the questions to be included in Cogent surveys over time. Additionally, Capital Group made a subscription investment to Cogent Syndicated to access a detailed version of the Retirement Plan Advisor Trends report.

<sup>4</sup>Availability of fund families may depend on the plan's share class.

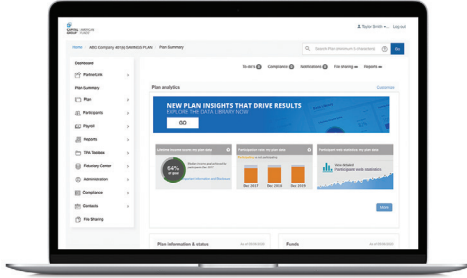
<sup>5</sup>Schwab Asset Management™ is the doing-business-as name for Charles Schwab Investment Management Inc. (CSIM).

# Recordkeeping

## Trust a proven leader

### Our plan sponsor experience simplifies day-to-day operations

An easy-to-use plan sponsor website helps clients streamline and automate tasks so they can spend more time on their business and less time on plan administration.



#### Plan sponsor website



Automatically track employee eligibility



Instantly add/update participants



Conduct paperless enrollment



Submit contributions and send notices electronically



Automatically generate key reports



Review and approve participant loans and distributions



Facilitate distribution kits and small balance forceouts



Access plan review and cost reports

### Payroll Bridge is simple and secure

Our file-sharing system processes contributions electronically, cutting sponsors' work in half as it connects their payroll provider and Capital Group. A wide range of payroll providers are connected, including ADP and Ceridian.

#### Here's how it works:

##### Step 1

Transmit payroll to payroll vendor.

##### Step 2

Enter date and contribution total.

##### Step 3

Validate file and confirm contribution total.

**That's it!**

### Our plan participant experience promotes better outcomes

A customized educational website, flexible enrollment options and interactive participant resources make onboarding easy and help employees effectively gauge their savings progress.



#### Plan participant website and mobile app



Onboard in one step with Quick enroll



View plan options on custom enrollment site



Access account in one touch with mobile app



Manage contributions, loans and distributions



Use interactive tools and calculators on ICanRetire® site



Track savings progress and compare options

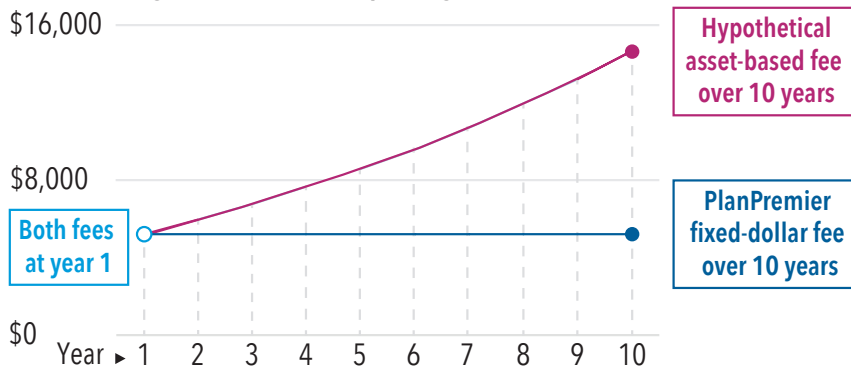
# Recordkeeping

## A closer look at PlanPremier Class R-6 share pricing

Plan sponsors working with fee-based financial professionals can receive exceptional value with American Funds Class R-6 shares, which have no 12b-1 or sub-transfer agency fees.<sup>6</sup>

Our fixed-dollar approach to pricing is based on the number of participants, not plan assets – so recordkeeping costs don't increase as plan assets grow. The goal is to provide better overall value.

### The advantage of fixed-dollar pricing



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.

### Basic pricing for Class R-6 shares

The recordkeeping fee is determined solely based on the number of participants with account balances in the plan. Class R-6 shares, with no 12b-1 or sub-transfer agency fees, can help keep expenses for participants competitive. Actual fees paid by the plan depend on factors including applicable financial professional and TPA compensation, as well as optional features such as third-party fiduciary services.

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

Average expense ratio for Class R-6 shares<sup>7</sup>

0.34%

### How can we help you?

We're dedicated to helping you reach your full potential and win more retirement plan business. Visit [capitalgroup.com](https://capitalgroup.com) or call (800) 421-9900.

<sup>6</sup>Some non-American Funds available in PlanPremier R-6 shares provide revenue.

<sup>7</sup>Average expense ratio shown is provided only as an example. The actual average expense ratio depends on the investments selected for the plan and participant allocations. Expense ratio reflects applicable fee waivers and expense reimbursements, without which expenses would be higher. The average expense ratio shown is for all funded investments and is weighted, based on average daily net assets in the program as of 12/31/2023. Accordingly, more weight is given to funds with more assets. Actual Class R-6 expense ratios, as reported in each fund's prospectus available at the time of publication, range from 0.02% to 3.51%.

**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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On or around July 1, 2024, American Funds Distributors, Inc. will be renamed Capital Client Group, Inc.

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