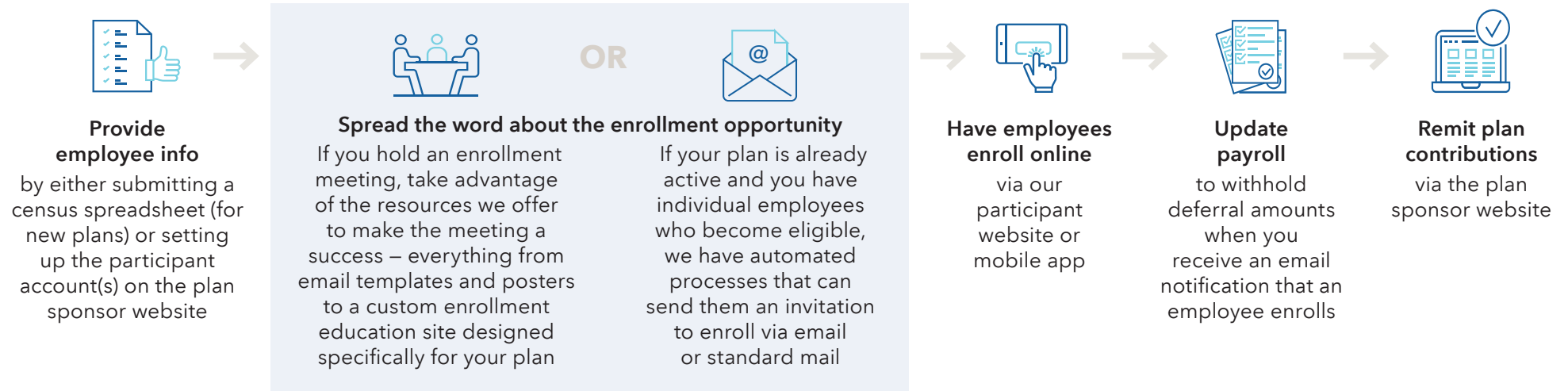


## Take advantage of online enrollment

Helping employees enroll in your company retirement plan has never been easier thanks to our online enrollment option. Check out how the process works and find out what you need to know as a plan sponsor.

### How online enrollment works



### Need to know

#### Should I establish accounts for employees who are not yet eligible?

Yes, you should provide data for both employees who are eligible to participate in the plan today and those who may become eligible to participate in the future. Participants who become eligible in the future will be invited by email or standard mail to enroll up to 30 days before or after their plan entry date.

#### What information does the employer need to provide before their employees can enroll online?

The employer will need to provide basic census information for each employee, such as their Social Security number, first and last name, birthdate, hire date, status and plan participation start date. We also encourage you to provide email addresses for employees. This information helps us ensure that only authorized company employees are able to enroll.

## Employees can enroll via our website or mobile app

### Participant website ([americanfunds.com/retire](https://americanfunds.com/retire))

Our website offers two enrollment options:

- **Quick Enrollment\***

For those looking to enroll in a streamlined manner, make pre-tax contributions and invest in the plan's default investment. Employees cannot make beneficiary designations during Quick Enrollment, but can do so later on the participant website.

- **Custom Enrollment**

For those looking to enroll using the most customizable experience, make pre-tax, Roth and/or after-tax contributions, select investments from the plan's investment menu and designate/update their beneficiaries.

### American Funds RKDirect 401k mobile app

- Download our mobile app from the App Store or Google Play and enroll using Quick Enrollment or Custom Enrollment.

## It's easy to manage accounts online

### Elective deferrals

- Participants can request a change to their contribution rate at [americanfunds.com/retire](https://americanfunds.com/retire) or via the **American Funds RKDirect 401k** mobile app.
- Notifications of these requests will be sent via email to the designated plan sponsor contacts (up to three).

### Beneficiary designations

- Participants can update their beneficiary designations at [americanfunds.com/retire](https://americanfunds.com/retire) or on the mobile app.
- You can review beneficiary designations by accessing the participant's account at [americanfunds.com/retiresponsor](https://americanfunds.com/retiresponsor).

### Need to know

- Employees must have "eligible" status in the recordkeeping system to use online enrollment.
- Married participants can only designate their spouse as a beneficiary online; any other designation requires they submit a paper beneficiary form to you as the employer.
- Beneficiary information is not displayed on participant statements and additions/changes won't generate a confirmation to you or the participant.
- To find out more about an online beneficiary designation, including the date it was entered and by who (e.g., participant or employer), contact a Retirement Plan Services representative for assistance.
- For participants that don't provide beneficiary information online (e.g., those that submit a paper form or don't enroll), you're responsible for updating their beneficiary information at [americanfunds.com/retiresponsor](https://americanfunds.com/retiresponsor) and retaining paper forms.

\*With Quick Enrollment, certain customization options are not available, such as the ability to update contact information, modify communication preferences or make/update beneficiary designations.

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