



How to enroll in your retirement plan

You can enroll in your plan on the desktop site or through our mobile app. Here's a step-by-step enrollment guide for your plan, provided by Capital Group, home of American Funds.



To learn about your enrollment options, turn to the next four pages.



To learn more about our mobile app and other retirement savings tools, see the back page.

Questions? Contact your employer or call us at (800) 421-4120.

Ongoing support for your retirement journey

Customer service

Call (800) 421-4120 Monday through Friday from 8:00 a.m. to 7:00 p.m. ET.

Automated phone

Call (877) 833-9322 to manage your account by phone.

Enrollment education website

Participant website

americanfunds.com/retire



Scan QR code to access website

Mobile app

American Funds RKDirect 401k, available on the App Store and Google Play

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

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.



Getting started

Register your account

1 Access your plan's enrollment education site

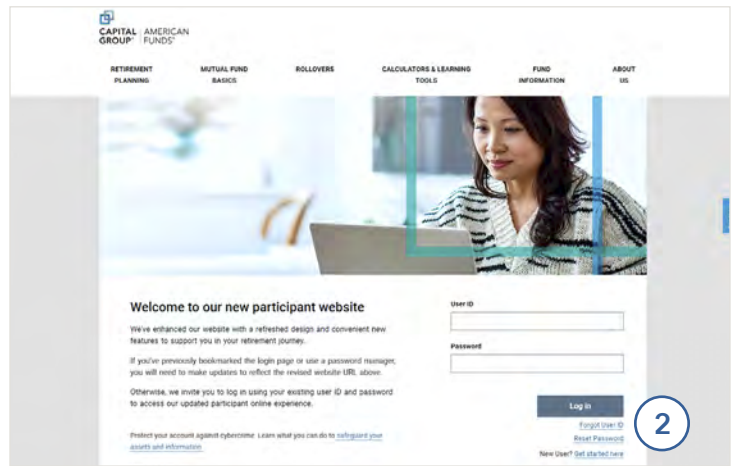
Use the URL provided by your employer to access your plan's enrollment site and review plan information, features and investment options. When you're ready, click **Enroll**. Alternatively, you can go directly to the participant website at americanfunds.com/retire to begin the enrollment process. The same enrollment process described below is also available through the American Funds RKDirect 401k mobile app; refer to the back page for more details.



2 At the account login screen, click **Get started here** to register your online account

You'll be asked to enter personal information such as your Social Security number and date of birth in order to verify your identity, as well as provide contact information for multi-factor authentication.

On the confirmation page, click **Access My Account** to begin enrolling.



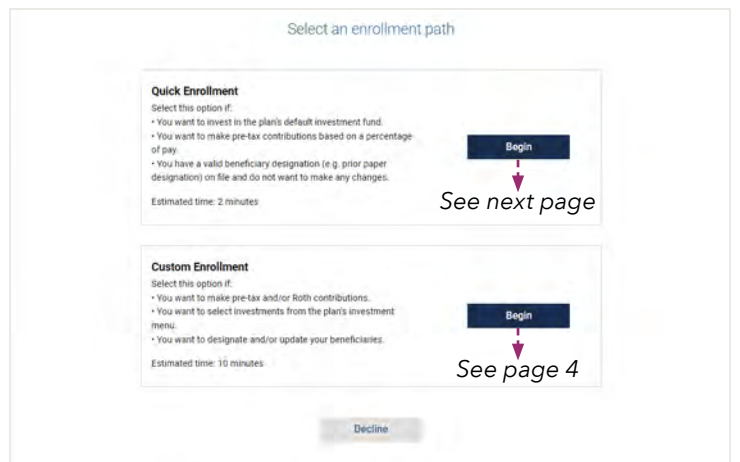
Complete your enrollment with one of two options

Option 1: Quick enrollment

For a simple and fast enrollment process, select **Quick Enrollment** and follow the steps on the next page. Enroll in about a minute by setting your contribution rate and using your plan's default investment option. This option does not allow you to add or update your beneficiary.

Option 2: Custom enrollment

For a flexible enrollment process with more investment and account options, select **Custom Enrollment**. This option allows you to choose between pretax and Roth deferrals (if your plan allows), select your own mix of investments, add beneficiaries and more. Turn to page 4 for instructions and more information.



Decline enrollment

If your plan automatically enrolls eligible employees but you don't wish to enroll in your plan at this time, you can also click the **Decline** button at the bottom to opt out. You can still enroll at a later date by returning to the participant website or mobile app.

Want to enroll on the go? Both enrollment options are also available on the **American Funds RKDirect 401k** mobile app.



Quick enrollment

1 If you select Quick enrollment, set your contribution rate and review the default investment

- A Select a pretax deferral rate. If you would like to make Roth after-tax contributions, if allowed by your plan, click **See Your Additional Contribution Options**.
- B Verify that you are comfortable investing in the plan's default investment option. If you would like to invest in a different fund, click **Select another investment option**.
- C Check the box to confirm your contribution rate and investment selection.
- D Click **Complete Enrollment** and see Step 2 below.

2 You're enrolled!

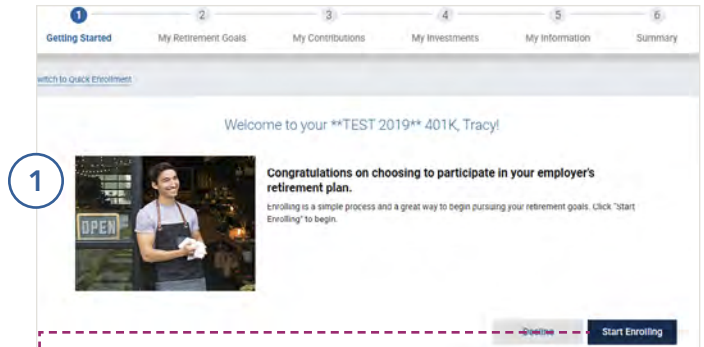
That's it! You're enrolled. You can go back to modify your selections or return tomorrow to access the post-enrollment experience on the participant website or mobile app.



Custom enrollment

- 1 Select Custom enrollment for an expanded process with more account options, including the ability to designate a beneficiary

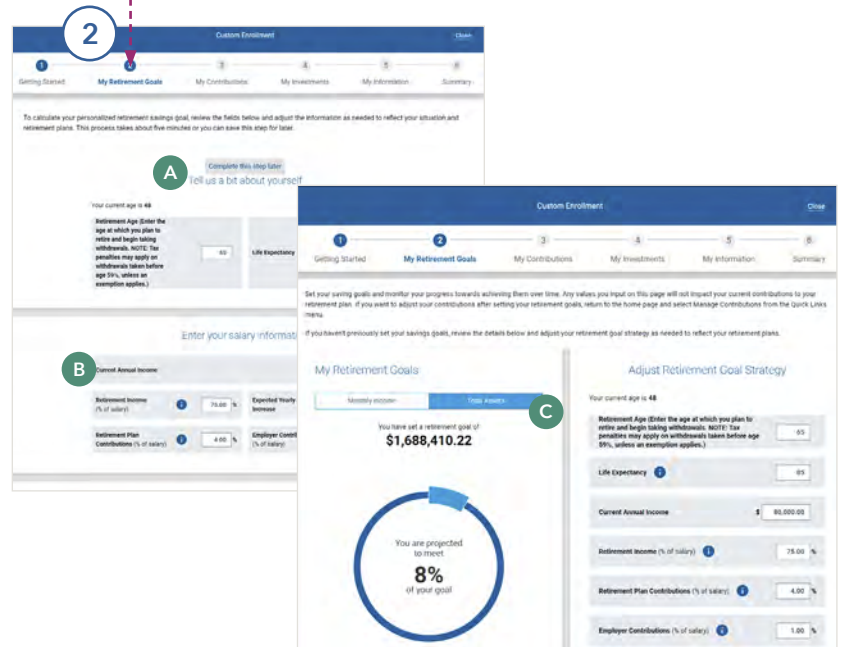
Click **Start Enrolling** to begin.



- 2 Calculate your retirement savings goal

On the **My Retirement Goals** screen, you can enter your personal information to calculate a customized retirement savings goal.

- A Click **Complete this step later** to save the calculator for a later date.
- B If you want to complete the calculator now, enter your personal information, then click **Next** at the bottom of the page.
- C You can review your retirement goals on the next page, and adjust your information to review how changes to your strategy could impact your retirement savings. Click **Next** again when finished to move to the next page.



The calculator can be accessed from your account home page. Once your goal is set, you'll be able to monitor your progress each time you log in on the account home page.

- 3 Next, set your contribution rate

On the **My Contributions** screen, enter a contribution rate by percentage or dollar amount for each contribution type: pretax, after-tax (Roth) and post-tax contributions (if offered in your plan), or a combination of all three.

For more information on each contribution type, click on the **i** icons.

Confirm your contribution selections and click **Next**.



Continued on next page



Custom enrollment (continued)

4 Select your investment(s)

Enter the percentage of your contributions you would like to invest next to your chosen investments. Verify that your selections add to 100% and click **Next**.

On the next screens, you can select whether you want your portfolio to be automatically rebalanced (meaning shares will be exchanged between funds, if necessary, to maintain your chosen allocations), then verify your chosen investments. Click **Submit** when finished.

4

Name	Docs	Asset Class	Current Balance	Current Units	Current Allocations	New Investment Allocations
American Funds 2030 Target Date-R4	Doc	Target Date	\$0.00	0.000	0.00%	0.00%
American Funds 2035 Target Date-R4	Doc	Target Date	\$0.00	0.000	0.00%	0.00%
American Funds 2040 Target Date-R4	Doc	Target Date	\$0.00	0.000	0.00%	0.00%
American Funds 2045 Target Date-R4	Doc	Target Date	\$0.00	0.000	0.00%	0.00%
American Funds 2050 Target Date-R4	Doc	Target Date	\$0.00	0.000	0.00%	0.00%

5 Review your personal information and add beneficiaries

Confirm your personal information, including address and phone number, is correct. If anything is incorrect, contact your employer. Click **Make Changes** to update your address, contact information, and sign up for paperless delivery. You can receive statements and forms electronically by adding a personal and/or work email address.

You can also add a beneficiary now by clicking **Make Changes**, or leave blank and update later.

Click **Next** once finished.

5

6 Complete enrollment

A Verify your choices. Click **Make Changes** to update any information. If everything is correct, click **Complete Enrollment** to finish.

6

B That's it! You're enrolled. You can go back to modify your selections, or click **Complete Enrollment Session** to access your account home page.

Congratulations, Joelle!

You're now enrolled in the ABC COMPANY RETIREMENT PLAN - 401K Plan.

Thank you for enrolling in your employer's retirement plan. We look forward to helping you pursue your retirement goals.

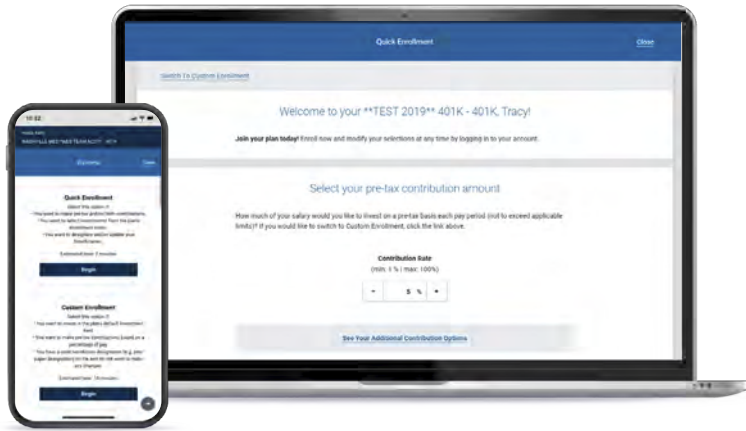


Mobile app and retirement tools

You can also enroll using your phone or tablet

Download the American Funds RKDirect 401k app from the [App Store](#) or [Google Play](#)

The mobile app offers the same Quick and Custom enrollment options as the desktop version of the site, as well as all the same account functions, making it easy to enroll and manage your account on the go.



Scan the QR codes below to download the mobile app

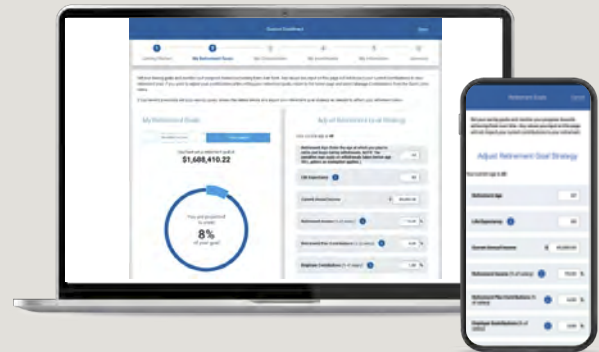


Stay on track with our retirement tools

Retirement Goals Calculator

Our calculator makes it easy to monitor your progress toward retirement, with personalized goals based on basic information you provide about your current savings activity and the retirement you envision.

You can set an initial goal when enrolling with Custom enrollment, or set your goals at any time by accessing the calculator from your account home page. After you set your goal, you can monitor your progress at a glance from the account home page every time you log in on the website or mobile app. You can also make modifications at any time to improve your projected retirement outcome, or go through the calculator again to adjust your goal.



ICanRetire®

Check out our **ICanRetire** website for more retirement savings help. Get a customized action plan based on your retirement personality, learn more about retirement with fun videos and quick articles, and run the numbers on your savings. It's all accessible right from your account home page, or at icanretire.com/rkd.