**Sample participant notice**

**Plan start-up announcement**

*[Instructions to plan sponsor:* *This sample notice is provided to assist you in preparing a notification to employees regarding your new plan. The notice should be printed on your company letterhead. To customize this letter, edit the text in brackets in the letter below to reflect the appropriate information for your plan or plan participants; delete brackets and instructional text shown in italics. Unitalicized text in brackets may be included if appropriate; delete brackets if using. The plan’s documents control the plan provisions and should be matched carefully with this notice. You are responsible for customizing this notice to be consistent with the provisions of your plan.]*

Dear ***[Company]*** Employee:

We’re pleased to announce that beginning ***[Date]***, your benefits package will include a new retirement plan, ***[Plan Name]***. The plan’s goal is to give you the opportunity to invest for your retirement.

After careful consideration, we’ve selected Capital Group®, home of American Funds®, to be our new retirement plan provider. Since 1931, Capital Group has invested with a long-term focus and attention to risk. And with more than 63,000 retirement plans relying on their retirement plan services, they’re helping millions of investors save for the future.\*

Our plan will allow you to choose from a number of investment options:

*List fund family(ies) Fund name(s)*

You will receive a participant fee disclosure with more information about your investment options, or you can learn more by visiting your new retirement plan’s website or mobile app or attending an upcoming enrollment meeting. At this meeting, you’ll be shown some resources and tools that can help you develop your own investment strategy.

**Some advantages of your new plan**

With ***[Plan Name]***, your contributions will be automatically deducted from your paycheck, making it easier to save for retirement. You can take advantage of educational resources and interactive tools on the plan’s website or mobile app to help get the most out of your savings plan.

*[The following paragraphs* ***do not apply*** *to money purchase plans and profit-sharing plans]*

*[For plans that offer pre-tax deferrals only:]*

The contributions you make to ***[Plan Name]*** are deducted from your paycheck *before* federal [and state] income taxes are applied. This before-tax savings lowers your current taxable income. In addition, you won’t have to pay taxes on your contributions (and earnings) until they are withdrawn from the plan.

*[For plans that offer both pre-tax and Roth after-tax deferrals:]*

You can choose to make contributions to ***[Plan Name]*** on a pre-tax basis, before federal [and state] income taxes are applied, which lowers your current taxable income. You won’t have to pay taxes on these contributions (and earnings) until they are withdrawn from the plan. You can also choose to make part or all of your contributions on an after-tax basis. Although your current taxable income will not be reduced in this case, you will not have to pay taxes on your contributions when they are withdrawn from the plan, and earnings may be withdrawn tax-free if you meet certain requirements.

*[For plans that offer matching contributions:]*

With ***[Plan Name]***,we will also help you save by matching your contributions, up to a certain percentage of your salary. That means you’ll get more money just for contributing to your retirement plan, boosting your savings further.

*[For plans that offer non-elective employer contributions:]*

With ***[Plan Name]***, we may also contribute to your retirement savings, on top of any contributions you may make. These contributions can help provide you the income you’ll need in retirement.

**Account access**

You will have access to your account through the plan’s website, mobile app or by calling the plan’s toll-free telephone number. Information on how to register will be sent to you soon.

**Enrollment meetings**

[In ***Month***/On ***Date of Meetings***], you’re invited to attend an enrollment meeting to learn more about your investment options and other plan features. To make the most of your retirement savings, please be sure to attend.

You’ll receive more information soon, including how to enroll in the plan.

In the meantime, if you have any questions concerning your retirement plan, please call ***[Name and Department]*** at ***[Phone Number]***.

Sincerely,

***[Name]***

***[Title]***

**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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