PlanPremier®

The right choice for 401(k) plans



Institutional pricing with considerable value

To support the growing trend of financial professionals doing fee-based business, Capital Group, home of American Funds, has solutions for plans of any size.

Our **PlanPremier** platform is available with plan administration from a third-party administrator (TPA) or Capital Group. The benefits of PlanPremier include:



Share

Institutional fixed-dollar pricing

Fixed-dollar recordkeeping fees

PlanPremier's recordkeeping fees are based on the number of plan participants, not on plan assets - so recordkeeping costs don't increase as plan assets grow.

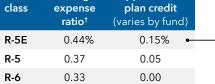
In the chart at right, the PlanPremier-TPA recordkeeping fee is based on a plan with \$2.5 million in assets and 50 participants. The hypothetical asset-based fee starts at the same level as the PlanPremier-TPA fee in the first year (\$5,200, or 0.21% of assets) and applies the same 0.21% rate to plan assets with plan contributions of \$150,000 and a growth rate of 8% added at the end of each year starting with year 2.

Institutional pricing flexibility

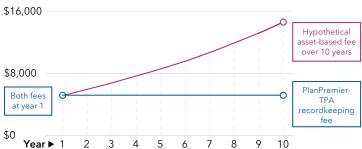
Sponsors can benefit from institutional pricing with active management in one of PlanPremier's three fee-based share classes. Class R-6 shares have no 12b-1 or sub-transfer agency fees,* helping to keep expenses for participants low. With Class R-5E and R-5 shares, a portion of the expense ratio is credited back to the plan, helping reduce recordkeeping and other plan

In addition, Class R-2, R-2E, R-3 and R-4 shares can be used in a fee-based arrangement when compensation recapture is established.

Approximate Average Example of plan credits



The advantage of fixed-dollar pricing



	Recordkeeping fees								
			Bas€						
	Participants with account balances	PlanPremier-TPA	ı	PlanPremier-Bundled	•	Per participant			
-•	1-25	\$2,200	or	\$5,400	•	\$100			
	26-300	2,200	or	5,400	•	60			
	301-500	3,700	or	6,900	0	55			
	501-1,000	6,200	or	9,650	•	50			
	1,001 or more	8,200	or	11,650	0	48			

Plan credit/

offsetting plan expenses:	recordkeeping		expense (
 PlanPremier-TPA solution, 	fees	•	(annual cre
Class R-5E shares			rate times
• \$2.5 million in plan assets			plan assets

Gross annual

50 participants with account balances

\$3,750 \$5,200

expense offset recordkeeping edit fees

\$1,450

Net annual

For financial professionals, third-party administrators and institutional consultants only. Use of this single sheet is subject to approval by your home office.

^{*}Some non-American Funds available in PlanPremier Class R-6 shares provide revenue.

[†]Average expense ratios shown are provided only as examples. The actual average expense ratio depends on the investments selected for the plan and participant allocations. Expense ratios reflect applicable fee waivers and expense reimbursements, without which expenses would be higher. The average gross expense ratio shown for each share class is for all funded investments and is weighted, based on average daily net assets in the program as of December 31, 2024. Accordingly, more weight is given to funds with more assets. Gross expense ratios, as reported in each fund's prospectus available at the time of publication, range from 0.02% to 2.86% for R-5E; 0.02% to 3.51% for R-5; 0.02% to 5.21% for R-6.



Broad investment flexibility

Thousands of investment choices

Access the full suite of eligible American Funds offerings plus dozens of other fund families*, including:

- ☐ Customizable plan menu with both active and passive investment options
- ☐ Cost-effective access to the American Funds Target Date Retirement Series®
- ☐ Self-directed brokerage account available















Superior service

Financial professional support

Our experienced sales and support teams, comprehensive website and wide range of resources may help you:

- \square Win and retain more plans
- \square Monitor plan effectiveness
- ☐ Provide personalized participant education and drive enrollment

American Funds was selected most often by established retirement plan advisors for best-in-class service and being easy to do business with.[†]

Plan sponsor support

- ☐ Automatic tracking of employee eligibility
- \square Paperless enrollment option
- ☐ Automated mandatory distribution and electronic notice delivery services
- ☐ Online review and approval of loans and distributions
- ☐ Plan review reports



Plan sponsor website

Participant support

- \square Custom enrollment education site with plan details and investment options
- ☐ One-step onboarding with Quick enroll
- ☐ Educational tools on **ICanRetire®** site designed to increase employee engagement and deferral rates
- ☐ Ability to link accounts for overall financial picture and budgeting tools



Plan participant website and mobile app

We're here to help

Have questions about PlanPremier? Need help with a prospect? Want a customized plan cost comparison? Reach out to your retirement plan sales team, call us at **(800) 421-9900** or visit <u>capitalgroup.com</u>.

[†]Source: Escalent, Cogent Syndicated. Retirement Plan Advisor Trends™, October 2024. Methodology: 411 respondents participated in a web survey conducted September 9-17, 2024. The respondents consisted of financial advisors managing less than \$50 million in defined contribution (DC) plans. In "Ownership" of Core Brand Attributes – Tier 1, across the most vital attributes, American Funds was selected most often in response to the question, "Which – if any – of these DC plan providers are described by this statement: 'Best-in-class plan advisor service and support' and 'Easy for advisors to do business with'?" American Funds was also among the leading plan providers selected for "Is a company I trust," "Is reliable" and "Inspires confidence." 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.

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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Capital Client Group, Inc.

^{*}Availability of fund families may depend on the plan's share class.