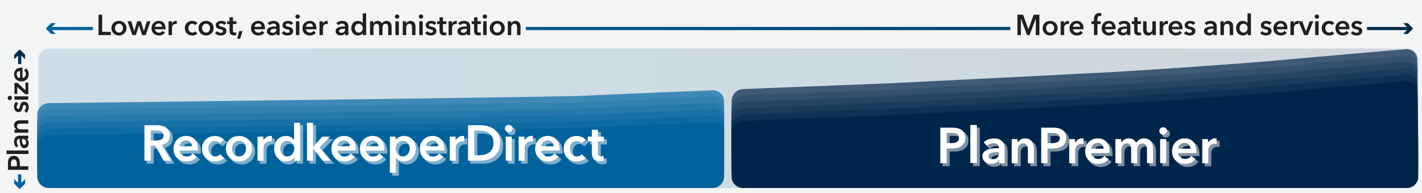
RecordkeeperDirect® and PlanPremier®-TPA features

Third-party administrators

CAPITAL GROUP® | AMERICAN FUNDS®

Find the solution that fits your plan

Capital Group, home of American Funds, offers retirement plan solutions with features designed to serve the needs of a broad range of clients.



RecordkeeperDirect is a streamlined experience that's priced and designed with small business owners in mind. Plan administration is provided by a third-party administrator (TPA). American Funds are available, with the option of adding select investments from other fund families.

PlanPremier-TPA is a full-featured program for businesses of all sizes, with plan administration from a TPA. Vast investment flexibility allows sponsors to choose from American Funds and hundreds of options from other managers.

	RecordkeeperDirect	PlanPremier-TPA
Investments		
Access to the American Funds Target Date Retirement Series®	Yes	Yes
More than 40 American Funds investments	Yes	Yes
Investment flexibility with options from dozens of other investment managers*	Yes†	Yes
Self-directed brokerage account option (additional fees apply)	No	Yes
Pricing		
No conversion/takeover fees	Yes	Yes
Fixed-dollar recordkeeping fee structure	No	Yes

* Availability of funds and fund families depends on the plan's share class.

† Additional fees apply.

Although 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.

	RecordkeeperDirect	PlanPremier-TPA
Plan services		
Customized plan and investment review reports	Yes	Yes
Payroll integration	Yes	Yes
Online invoicing and ACH payments	Yes	Yes
Employee vesting tracking	Yes	Yes
Deferral election tracking	Yes	Yes
Beneficiary tracking	Yes	Yes
Auto enrollment and escalation services	Yes	Yes
Eligibility tracking and notification	Yes	Yes
Corporate trustee services (additional fees may apply)	Yes	Yes
Notice delivery service (additional fees may apply)	Yes	Yes
Interactive analytics dashboard to monitor plan health	No	Yes
Automated mandatory distribution services	No	Yes
Pre-approved plan document	Provided by TPA	Provided by TPA
Compliance testing	Provided by TPA	Provided by TPA
Form 5500 preparation	Provided by TPA	Provided by TPA
Participant services		
Online enrollment	Yes	Yes
Customized enrollment education website, emails and materials, including Spanish materials	Yes	Yes
Mobile app	Yes	Yes
Educational content and interactive planning tools	Yes	Yes
Investment and fee disclosure	Yes	Yes
Online distribution requests	Yes	Yes
Online loan requests	Yes	Yes
Personalized income projections, peer comparisons, health care cost estimates and budgeting tools	No	Yes
Spanish website and statements	No	Yes
Distribution kits mailed to participants	No	Yes

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.

This content, developed by Capital Group, home of American Funds, should not be used as a primary basis for investment decisions and is not intended to serve as impartial investment or fiduciary advice.

Capital Client Group, Inc.