Morgan Stanley

CAPITAL GROUP® | AMERICAN FUNDS®

Power your practice with PlanPremier®

Give your clients the 401(k) they need, with PlanPremier from Capital Group, home of American Funds, with investment management services from Morgan Stanley.

PlanPremier is designed to provide you and your clients with the features and flexibility you need, including:

- Digital tools and robust service to help simplify plan responsibilities
- Fixed-dollar, transparent pricing to help keep costs low for growing plans
- Investments selected and monitored by Morgan Stanley
- Bundled plan administration from Capital Group, with **PlanPremier-Bundled,** or the ability to work with a third-party administrator (TPA) of the client's choice with **PlanPremier-TPA**

High-touch service

Capital Group's experienced sales and support teams can help you with sales strategies and retention efforts, while our comprehensive financial professional website helps you monitor plan effectiveness. And we can help make your clients' lives easier with automated services, including automatic enrollment, notice delivery and small-balance force-outs, and other support to make plan administration easier.

We were the plan provider selected most frequently by established advisors for*:

- **Best-in-class** service and support
- Inspires **confidence**
- Is a company I **trust**
- Is **reliable**

*Source: Escalent, Cogent Syndicated, Retirement Plan Advisor Trends, October 2023. Methodology: 503 respondents participated in a web survey conducted September 8-14, 2023. For "Ownership" or Core Brand Attributes – Tier 1, among 383 established DC advisors (with at least $10 million in DC plan assets under management), American Funds was selected most often in response to the question, "Which – if any – of these DC plan providers are best described by this statement … "Is reliable," "Is a company I trust" and "Inspires confidence." American Funds was also selected most often for "Best-in-class plan advisor, plan sponsor and participant service and support" (Core Brand Attributes – Tier 2). 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.

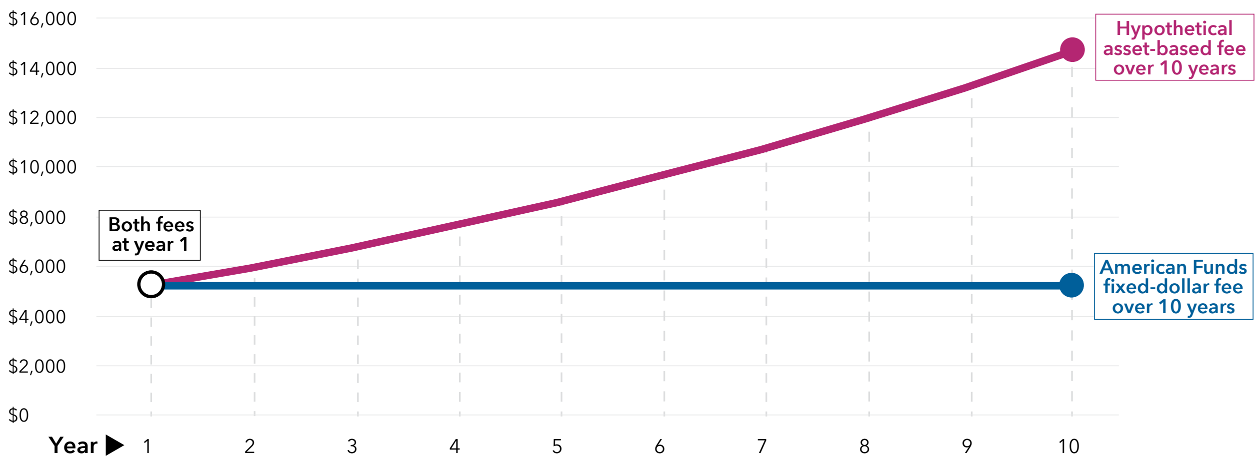
Transparent pricing

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

Recordkeeping fees

Participants with account balances	Base fee: PlanPremier-TPA	or	Base fee: PlanPremier-Bundled	+	Per participant
1 to 25	$2,200	or	$5,400	+	$100
26 to 300	$2,200	or	$5,400	+	$60
301 to 500	$3,700	or	$6,900	+	$55
501 to 1,000	$6,200	or	$9,650	+	$50
1,001 or more	$8,200	or	$11,650	+	$48

The advantage of fixed dollar-pricing



This is a hypothetical illustration; actual results may vary. In this chart, 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.

Investment selection

With PlanPremier and Morgan Stanley's investment management services, you can give your clients the benefits of a fund lineup that is selected and monitored by Morgan Stanley. You and your clients spend less time handling investments, while participants benefit from investment oversight – helping them achieve better retirement outcomes.

Morgan Stanley **handles key tasks** including:

- **Selecting investments** tailored to the plan using an established investment process
- **Regularly reviewing** investment fees and expenses to ensure appropriateness
- **Ongoing monitoring** of investments, with updates as needed
- **Providing** the investment policy statement

How can we help you?

We're dedicated to helping you build the right retirement plan for your clients. Contact us today for more information.

Visit **capitalgroup.com** or call **(800) 421-9900.**

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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To learn more about the Morgan Stanley 3(38) Core Market Program, please see the applicable Morgan Stanley Smith Barney LLC ADV Part II Brochure for more information including a description of the fee schedule. It is available at http://www.morganstanley.com/ADV or from your Financial Advisor.

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Capital Client Group, Inc.

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