Online Group Investments website user guide

As a plan sponsor, you deserve tools that make your life easier

The Online Group Investments website can simplify many day-to-day administrative tasks and give you more time to focus on your business. This guide demonstrates how to use the website's many time-saving tools.

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8 | Customer service
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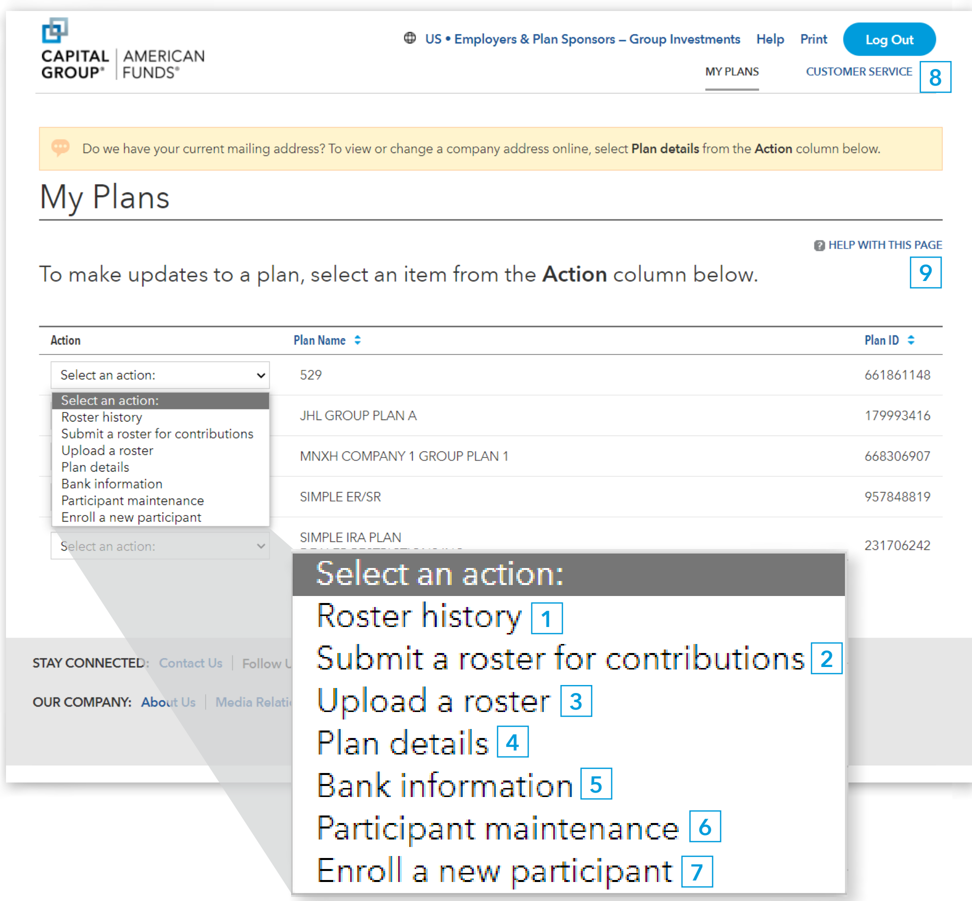
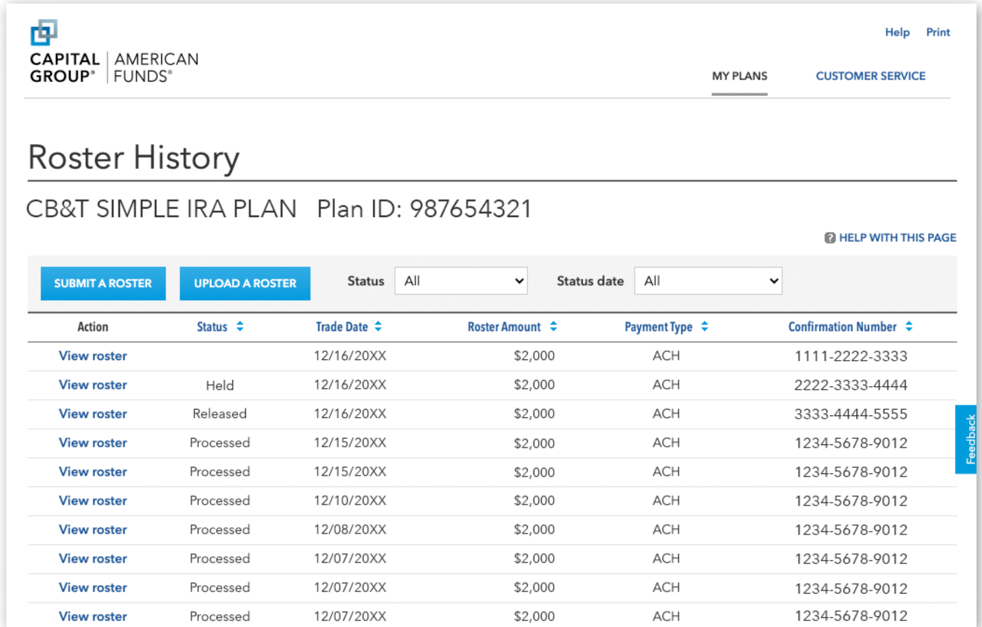


Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

1 | Roster history

Roster history gives you an at-a-glance view of your contribution history for the past 18 months. Each roster will display a status as defined below:

- **Work-in-progress:** A roster that has been saved but not submitted. You can edit a work-in-progress roster until it is submitted for processing.
- **Released:** A roster that has been submitted for processing.
- **Processed:** A roster that has been submitted and posted to individual accounts.
- **Held:** A roster that has been submitted and is pending until payment is received.



Action	Status	Trade Date	Roster Amount	Payment Type	Confirmation Number
View roster		12/16/20XX	$2,000	ACH	1111-2222-3333
View roster	Held	12/16/20XX	$2,000	ACH	2222-3333-4444
View roster	Released	12/16/20XX	$2,000	ACH	3333-4444-5555
View roster	Processed	12/15/20XX	$2,000	ACH	1234-5678-9012
View roster	Processed	12/15/20XX	$2,000	ACH	1234-5678-9012
View roster	Processed	12/10/20XX	$2,000	ACH	1234-5678-9012
View roster	Processed	12/08/20XX	$2,000	ACH	1234-5678-9012
View roster	Processed	12/07/20XX	$2,000	ACH	1234-5678-9012
View roster	Processed	12/07/20XX	$2,000	ACH	1234-5678-9012
View roster	Processed	12/07/20XX	$2,000	ACH	1234-5678-9012

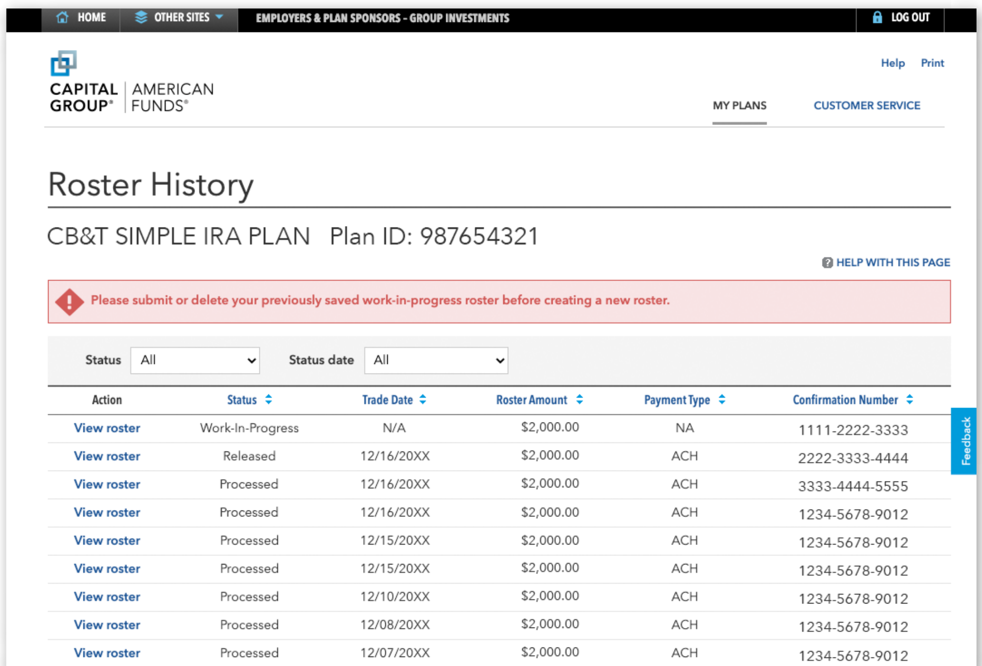
Searching for and working with existing rosters

To search for a specific roster, you can filter by the **Status** or **Date**.

Rosters that are not yet in a processed status are always the top search results. Processed rosters follow and are ordered from the oldest to the most recent submission.

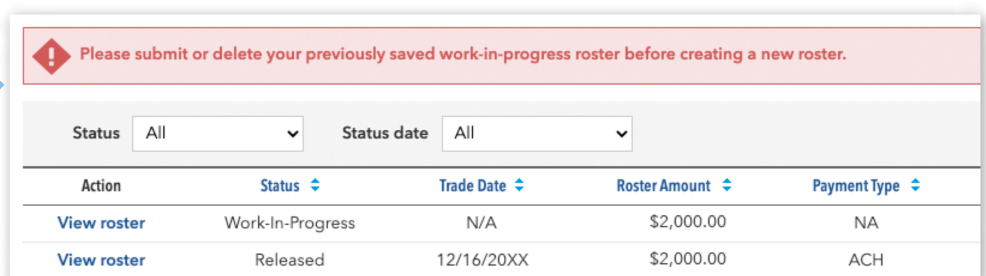
When you locate the correct roster, you have several options:

- **To edit a work-in-progress roster,** click **View roster** next to the roster you wish to edit.
- **To delete a work-in-progress roster,** click **View roster** next to the roster you wish to delete and then click **DELETE**.
- **To copy a previously submitted roster,** click **View roster** next to the roster you wish to copy and then click **COPY**.



Action	Status	Trade Date	Roster Amount	Payment Type	Confirmation Number
View roster	Work-In-Progress	N/A	$2,000.00	NA	1111-2222-3333
View roster	Released	12/16/20XX	$2,000.00	ACH	2222-3333-4444
View roster	Processed	12/16/20XX	$2,000.00	ACH	3333-4444-5555
View roster	Processed	12/16/20XX	$2,000.00	ACH	1234-5678-9012
View roster	Processed	12/15/20XX	$2,000.00	ACH	1234-5678-9012
View roster	Processed	12/15/20XX	$2,000.00	ACH	1234-5678-9012
View roster	Processed	12/10/20XX	$2,000.00	ACH	1234-5678-9012
View roster	Processed	12/08/20XX	$2,000.00	ACH	1234-5678-9012
View roster	Processed	12/07/20XX	$2,000.00	ACH	1234-5678-9012

Note: The system will only allow you to maintain one work-in-progress roster at a time. If you currently have a work-in-progress roster, you will be unable to create an additional roster until the work-in-progress roster is either deleted or released.



Action	Status	Trade Date	Roster Amount	Payment Type
View roster	Work-In-Progress	N/A	$2,000.00	NA
View roster	Released	12/16/20XX	$2,000.00	ACH

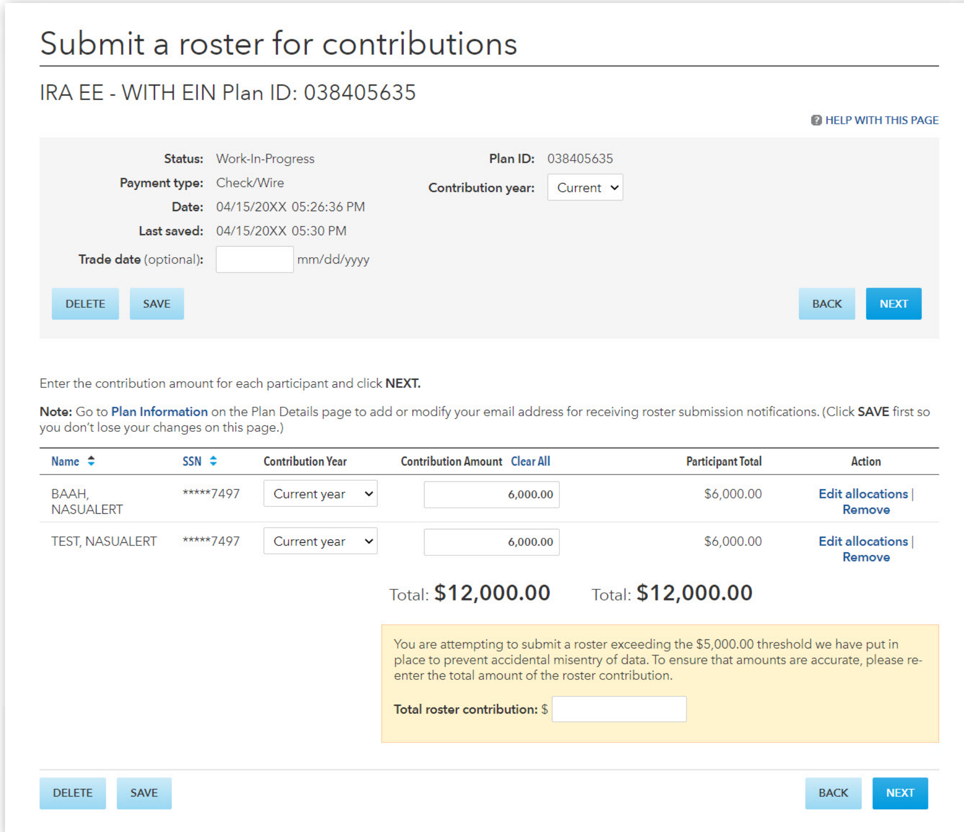
2 | Submit a roster for contributions

Submit contributions in a few easy steps:

- **Enter a trade date (optional).** You only need to enter a **trade date** if you are processing a contribution for a future pay period (up to 90 days in advance). If no date is entered and the roster is submitted prior to 4 p.m. ET, the investment will be processed at the close of the current business day. Rosters submitted after 4 p.m. ET, or on a weekend or market holiday, will be processed at the close of the next business day.
- **Specify the contribution year, if applicable.** From January 1 to April 15, contributions for Traditional and Roth IRAs may be attributed to the prior tax year. Unless indicated otherwise, the system will default to the current year.
- **Input contribution amounts.** Ensure that each entry is made under the appropriate column heading. The previous roster's contribution amounts will be prefilled for you. If the roster is over $5,000 you will need to validate the amount before clicking **NEXT**. Rosters over $250,000 will need to be split up and submitted separately to bring the roster below $250,000.
- **Click NEXT.**

> **Note:** If you modify investment allocations during the roster submission process, the changes will apply to the roster you're currently processing and future rosters.
>
> If you remove a participant during the roster submission process, the removal will only apply to the roster you're currently processing. To make a permanent change, see Section 6.

- **Verify and submit.** Ensure the totals and trade date are accurate and then click **SUBMIT**.
- **You're all done!** Your bank account will be debited within one to three business days after the date the transaction is processed. A confirmation can be printed from the site or will be emailed to you if you have signed up for roster email notifications (see Section 4 for more information).



Submit a roster for contributions

IRA EE - WITH EIN Plan ID: 038405635

HELP WITH THIS PAGE

Status: Work-In-Progress
Payment type: Check/Wire
Date: 04/15/20XX 05:26:36 PM
Last saved: 04/15/20XX 05:30 PM
Trade date (optional): mm/dd/yyyy
Plan ID: 038405635
Contribution year: Current

DELETE SAVE BACK NEXT

Enter the contribution amount for each participant and click **NEXT**.

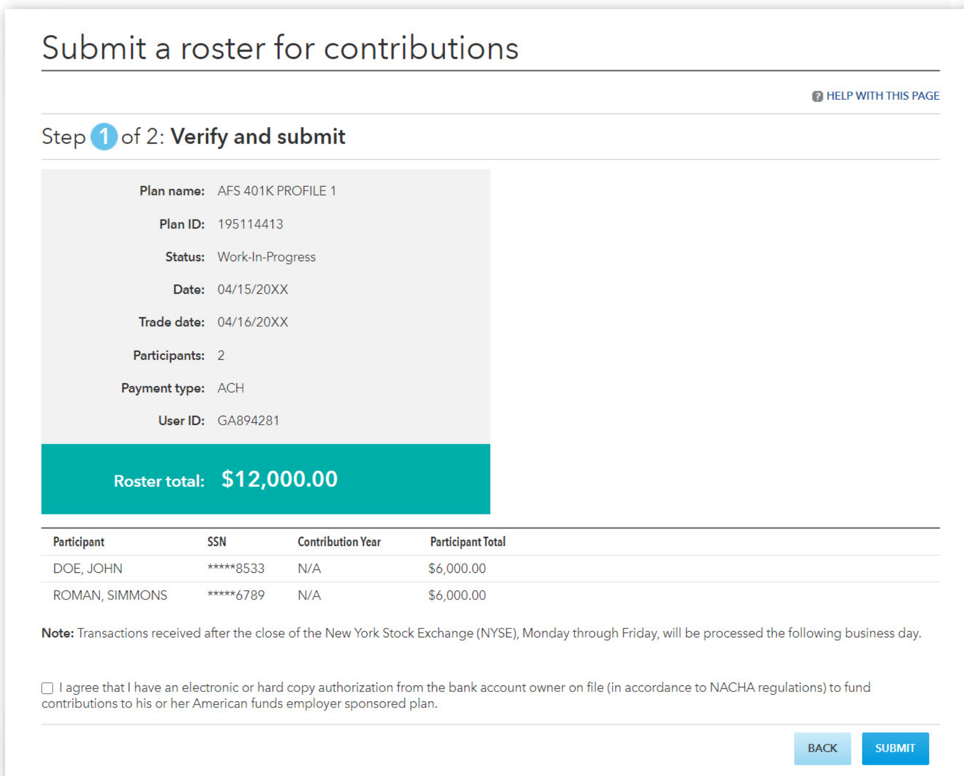
Note: Go to Plan Information on the Plan Details page to add or modify your email address for receiving roster submission notifications. (Click **SAVE** first so you don't lose your changes on this page.)

Name	SSN	Contribution Year	Contribution Amount Clear All	Participant Total	Action
BAAH, NASUALERT	*****7497	Current year	6,000.00	$6,000.00	Edit allocations | Remove
TEST, NASUALERT	*****7497	Current year	6,000.00	$6,000.00	Edit allocations | Remove
			Total: $12,000.00	Total: $12,000.00	

You are attempting to submit a roster exceeding the $5,000.00 threshold we have put in place to prevent accidental misentry of data. To ensure that amounts are accurate, please re-enter the total amount of the roster contribution.

Total roster contribution: $

DELETE SAVE BACK NEXT



Submit a roster for contributions

HELP WITH THIS PAGE

Step 1 of 2: **Verify and submit**

Plan name: AFS 401K PROFILE 1
Plan ID: 195114413
Status: Work-In-Progress
Date: 04/15/20XX
Trade date: 04/16/20XX
Participants: 2
Payment type: ACH
User ID: GA894281

Roster total: $12,000.00

Participant	SSN	Contribution Year	Participant Total
DOE, JOHN	*****8533	N/A	$6,000.00
ROMAN, SIMMONS	*****6789	N/A	$6,000.00

Note: Transactions received after the close of the New York Stock Exchange (NYSE), Monday through Friday, will be processed the following business day.

I agree that I have an electronic or hard copy authorization from the bank account owner on file (in accordance to NACHA regulations) to fund contributions to his or her American funds employer sponsored plan.

BACK SUBMIT

3 | Upload a roster

As an alternative to manually inputting contribution information online, you can also import the information from a spreadsheet. There are two options when uploading a roster to our website: create a custom roster file or download our default roster template.

Option 1: Creating a custom roster file

Create a custom roster file

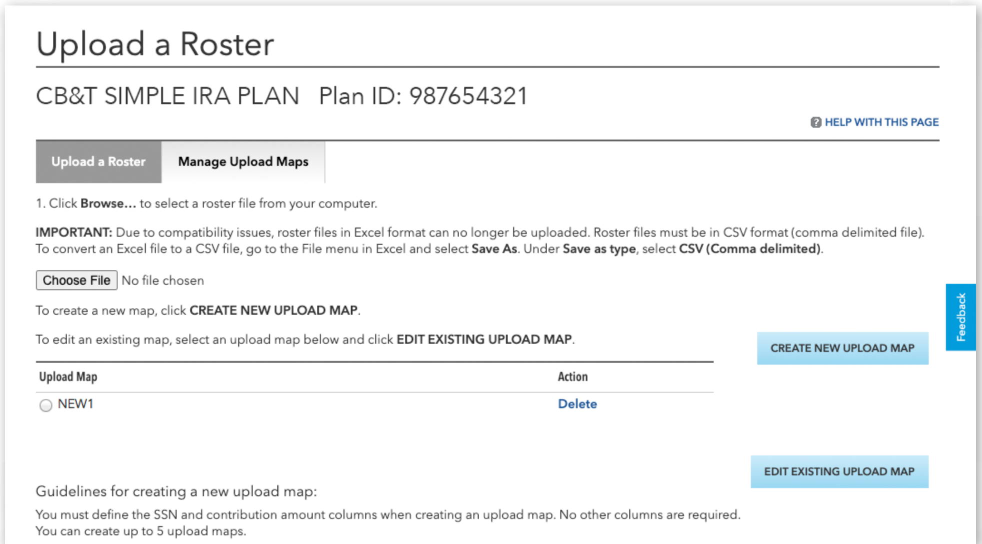
Your custom roster file should include each participant's full Social Security number (SSN) and a separate column for each contribution type (see sample spreadsheet below). Save your file as a comma delimited (.csv) file before uploading. To do so, choose "Save as" and select "CSV (comma delimited) (*.csv)" as the file type.

Create an upload map and upload your custom roster file

- Select **Upload a Roster** next to the appropriate plan ID from the **My Plans** page.
- On the **Manage Upload Maps** tab, click **Choose File**; select the file you wish to upload and click **Open**.
- To create a new upload map, click **CREATE NEW UPLOAD MAP** and enter a name for the upload map; click **NEXT**.

Note: If you have already created an upload map for your file, you can bypass the upload map creation process by clicking the **Upload a Roster** tab and selecting the appropriate upload map for your roster in the drop-down menu.

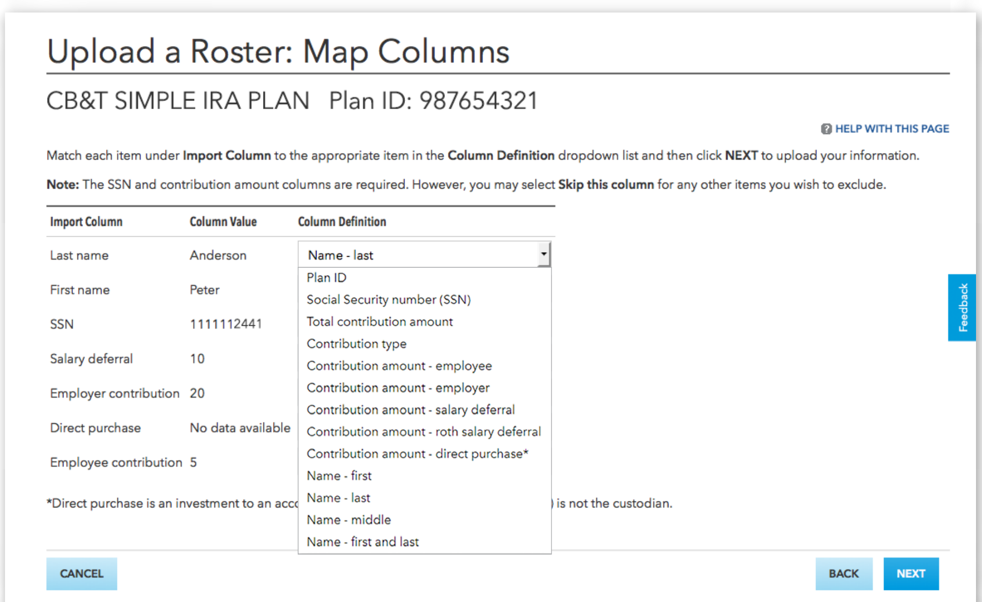
- Enter the row number containing the column headings for your roster file. Enter the row number in which your participants' data starts; click **NEXT**.
- Select the appropriate **Column Definition** for each of your imported columns and click **NEXT**.
- Verify the uploaded data and click **CONTINUE**.
- Click **SUBMIT**. Your information has now been uploaded to the **Submit a Roster** page. To submit the roster for contributions, follow the steps in Section 2.



Sample spreadsheet†

	Last Name	First Name	SSN	ER Contribs	SR Contribs
2	Anderson	Peter	111-11-2441	10	20
3	Jones	Jane	222-22-8108	5	10
4	Knight	John	333-33-2442	20	40
5	Smith	Bob	444-44-2438	5	10
6	Wilson	Bob	555-55-2440	15	30

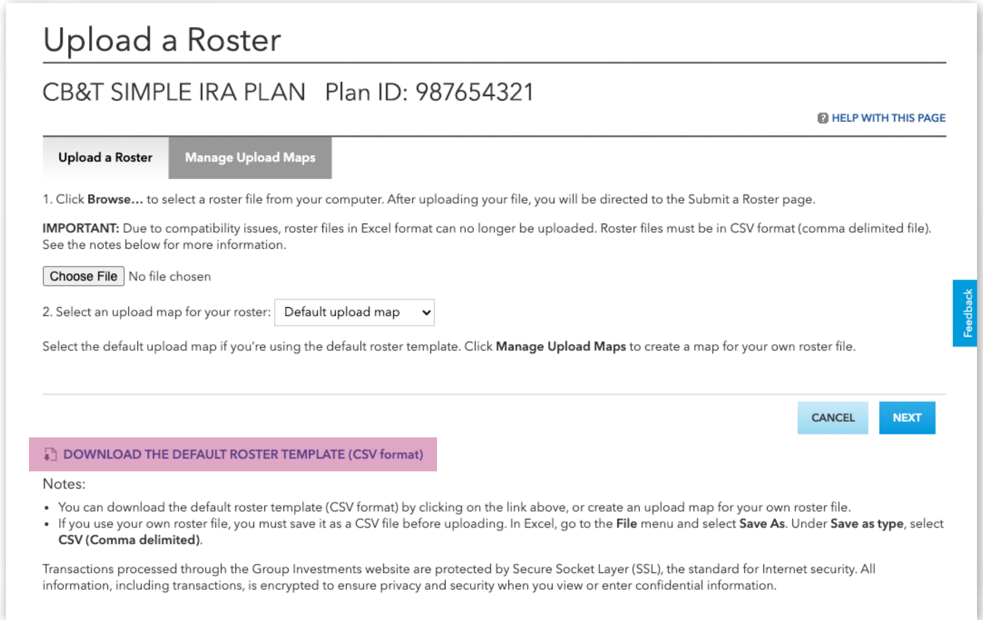
† Participant data presented in this guide is for illustrative purposes only and is not representative of actual investors.



Option 2: using the default roster template

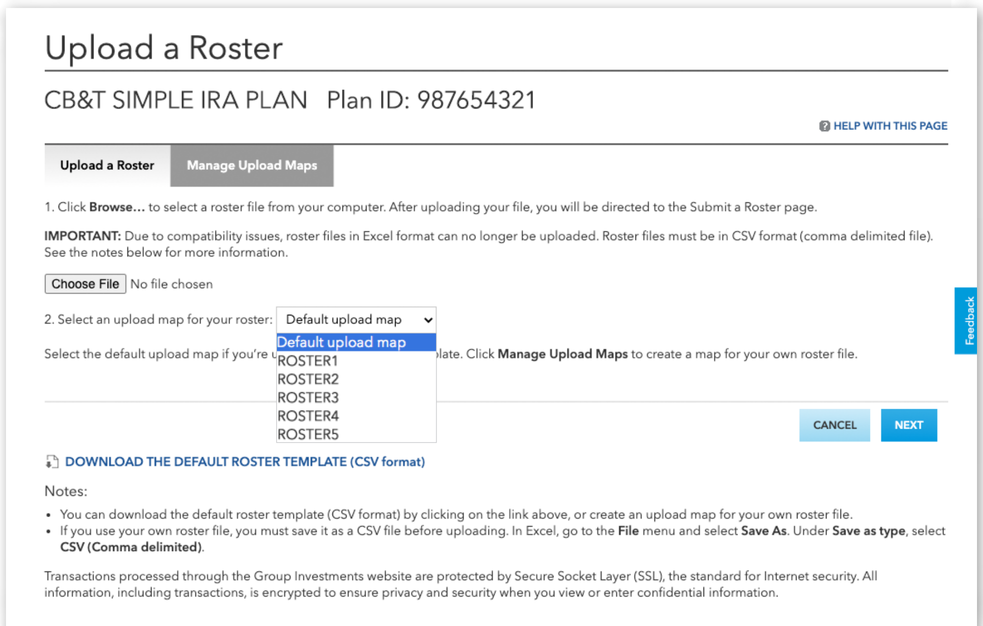
Download and edit the default roster template

Select **Upload a Roster** from the **My Plans** page next to the applicable plan. Right-click on DOWNLOAD THE DEFAULT ROSTER TEMPLATE (CSV format) (see the highlighted copy in the screenshot) and choose **Save target as ...** or **Save link as ...** to save the template. Follow the instructions on the top of the spreadsheet. If you have more than one plan ID, you will need to create a separate roster template for each plan ID to use the default upload map.



Upload the default roster template

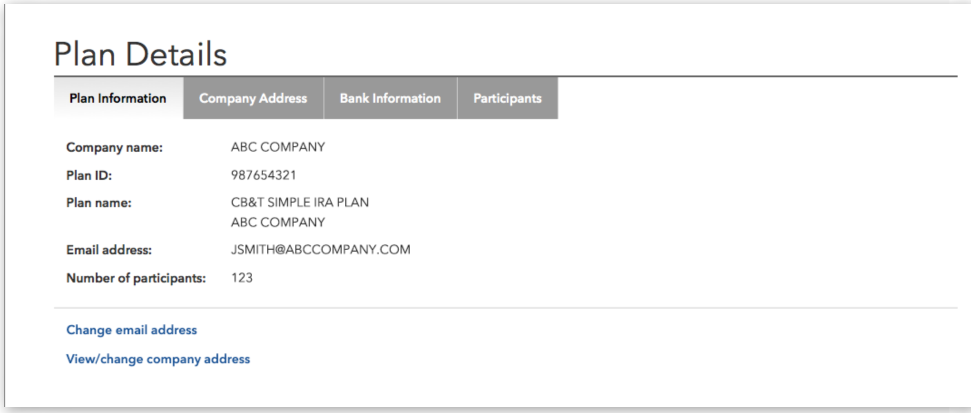
- Select **SUBMIT A ROSTER** next to the appropriate plan ID from the **My Plans** page.
- Click **Browse ...** or **Choose File** on the **Upload a Roster** tab; select the file you wish to upload and click **Open**.
- Verify that the **Default upload map** appears in the drop-down menu in Step 2 of the **Upload a Roster** page.
- Click **NEXT**, verify the uploaded data and click **CONTINUE**.
- Click **SUBMIT**. Your information has now been uploaded to the **Submit a Roster** page. To submit the roster for contributions, follow the steps in Section 2.



4 | Plan details

Maintain your plan information online

- **Plan Information.** To add or update the email address used for roster notifications, click **Change email address**.
- **Company Address.** Click **View/change company address** to make any changes.
- **Bank Information.** See Section 5 for more information.
- **Participants.** See Section 6 for more information.



5 | Bank information

To add bank information, click **Start**. Provide the following information:

- Type of account (checking or saving)
- Account name
- Routing and account numbers

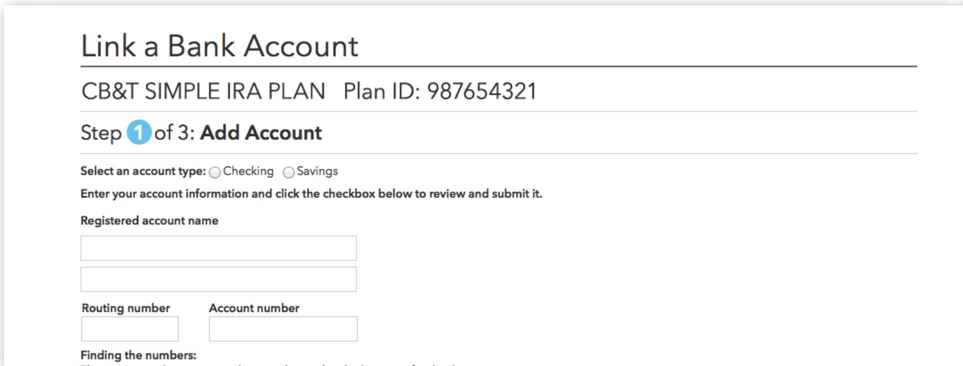
Bank information is added immediately, so you can begin submitting rosters once this step is complete.

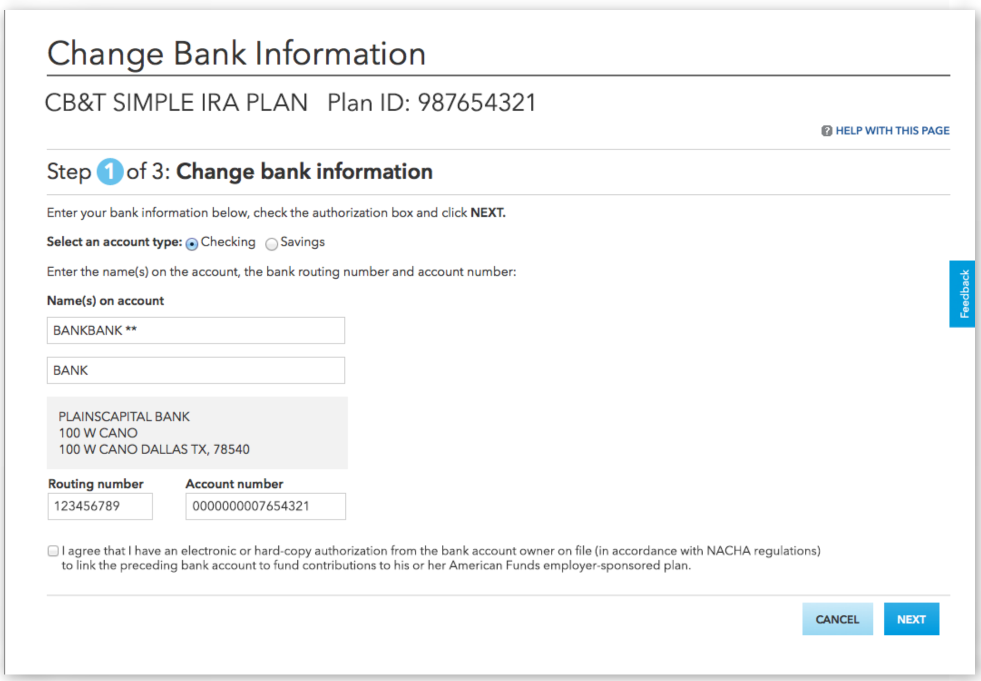
If your company changes bank accounts, the update can be made quickly and easily online. Simply provide the following information:

- Type of account (checking or saving)
- Account name
- Routing and account numbers

Updates to banking information will take effect immediately, and any submitted or saved rosters will use the updated bank information.

Note: If you need to update existing multiple bank accounts or add an additional bank account, please call us at **(800) 421-4225, ext. 39**, for assistance.





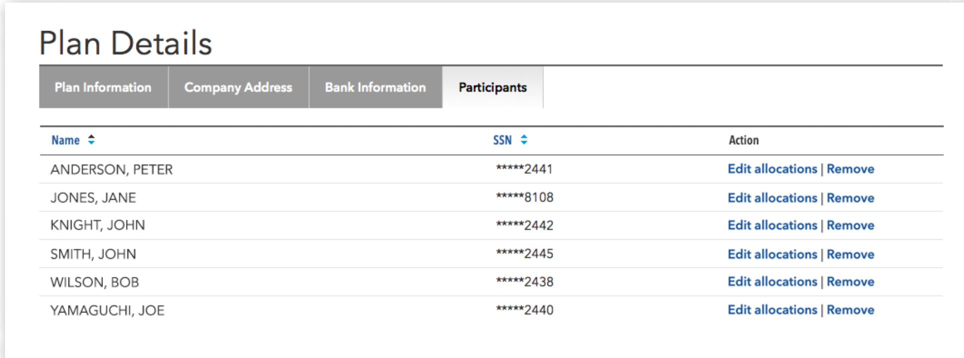
6 | Participant maintenance

Changing investment allocations

Click **Edit allocations** to update participant investment allocations. Allocations must be entered in whole percentages.

Note: If you have multiple plan IDs, you must update each plan ID separately.

Allocation changes are effective immediately and will be applied to rosters created *after* the updates are submitted. **Updates will not apply to saved or previously submitted rosters.**



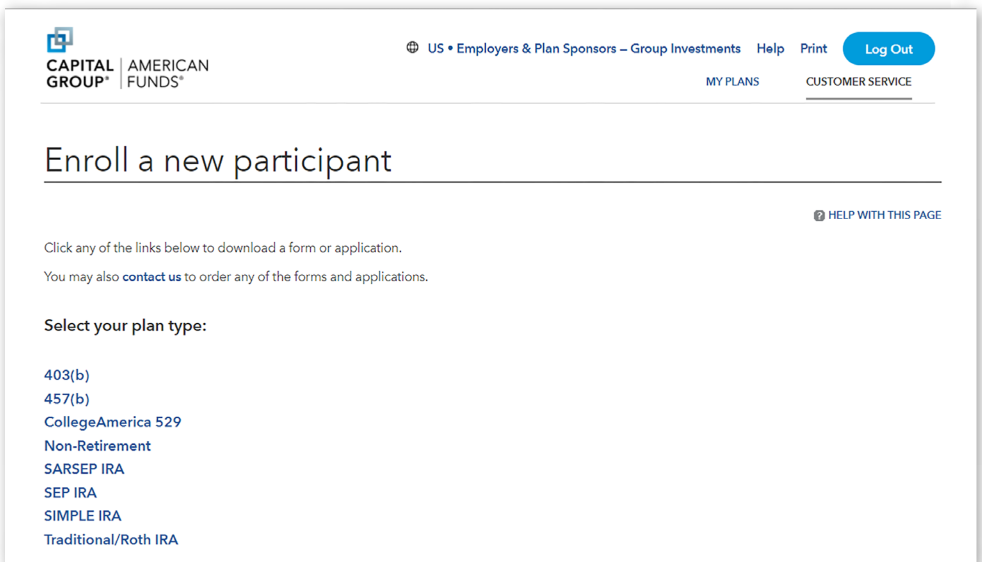
Removing a participant

Click **Remove** next to any participant who should no longer appear on your roster. The participant's account will be unaffected by this change.

Note for 403(b) plans: To remove participants from a 403(b) plan, please call **(800) 421-4225, ext. 39**. 403(b) participants should *not* be removed online.

7 | Enroll a new participant

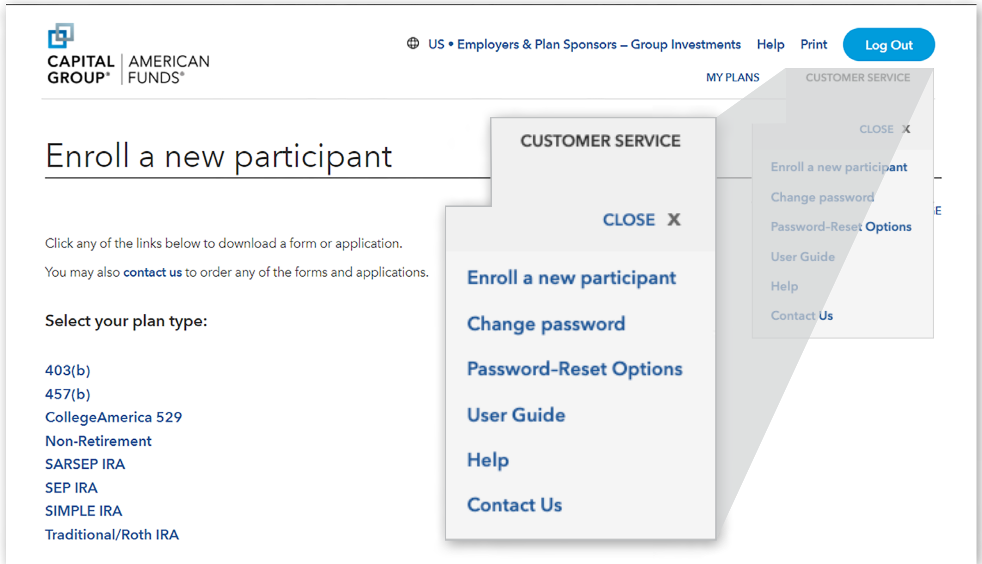
Although a participant account cannot be established solely through the Online Group Investments website, you can gain easy access to new account applications. Consult with your plan's financial professional for assistance with completing the appropriate application and returning it by fax or mail. The new account will be established within three business days after receipt. Once established, the participant will be added to the participant list.



8 | Customer service

The **Customer Service** menu gives you access to several helpful resources:

- **Enroll a new participant.** Download an application to establish a new participant account.
- **Change password.** Change your login password.
- **Password-reset options.** Change your reset password questions or update your email address.
- **User guide.** Download a copy of the Online Group Investments website user guide.
- **Contact us.** Reach us by phone or mail.



9 | Frequently asked questions

Submitting a roster

Q: For SIMPLE IRA plans that elect to offer Roth, what is the difference between the salary deferral and Roth salary deferral columns?

A: The salary deferrals are withheld on a pre-tax basis, whereas the Roth salary deferrals are after-tax contributions.

Q: I reversed the employer contribution and salary deferral contributions for my participants.

For example:

- ***Employer contributions should be salary deferral contributions.***
- ***Roth salary deferral contributions should be salary deferral contributions.***

How do I fix this?

A: You are only able to modify a roster if it is in a work-in-progress status. If your roster has already been submitted, please call us for assistance.

Q: I did not indicate the correct contribution year for my SIMPLE (or SEP) IRA contribution. How do I fix this?

A: Specifying the employer and salary deferral contribution year is an optional feature used for recordkeeping purposes only. You are only able to modify a roster if it is in a work-in-progress status. If your roster has already been submitted, please call us for assistance.

Q: Why won't the system allow me to create a new roster?

A: If electronic payments are set up on your account, you may need to add your bank information before you are able to create a roster. See Section 5.

Next, verify that you do not currently have a work-in-progress roster. If you do, you will need to either delete or submit this roster before you will be able to create a new roster. For information on how to delete or edit your work-in-progress roster, refer to Section 1 of this guide.

Q: I need to make a contribution to a participant that I previously removed. How do I add them to my roster again?

A: If a participant was permanently removed from the plan through the **Plan details** page, you will be unable to add them back to the participant list through the website. Please call us for assistance.

If a participant was removed from the **Submit a Roster** page, click **ADD EXISTING PARTICIPANT** on the **Submit a Roster** page to return the participant to your roster list.

Q: Can I submit a payroll contribution in advance?

A: Yes. The website will allow you to submit a roster up to 90 days in advance by entering a future date in the **Trade Date** field. The roster will not be processed until the **Trade Date** has arrived.

Continued on the next page >

Uploading a roster

Q: I receive an error message when attempting to upload my roster using the default roster template. What should I do?

A: Verify the following:

- The name, SSN and contribution amounts are entered for each participant on the default roster template.
- The contribution type(s) on your spreadsheet correspond with the contribution type(s) associated with the plan ID.
- "0"s are entered for each contribution type that does not apply.
- The file is closed prior to uploading.
- The file is saved as a comma delimited (.csv) file. To save your file as a comma delimited (.csv) file, choose "Save As" and select "CSV (comma delimited) (*.csv)" as the file type.

If you are still unable to complete the upload, please call us for assistance.

Q: I receive an error message when attempting to upload my custom roster. What should I do?

A: Verify the following:

- The spreadsheet only contains information for participants who have a Capital Group account (see Section 7 for more information on adding a new participant to the plan).
- Plan totals are not included on the spreadsheet.
- Import columns are mapped correctly.
- Contribution amounts are entered for each contribution type/participant.

  Note: If no contribution should be made, enter "0".

If you are still unable to complete the upload, please call us for assistance.

Participant information

Q: I am trying to update a participant's allocations but do not see the fund that I need. Why is it not available?

A: The fund may already exist within the participant's account but may not be linked to all contribution types. Please call us for assistance.

Q: If I update a participant's investment allocations, will those changes apply to previously submitted rosters (including future-dated rosters)?

A: No. Changes cannot be made online to rosters that have already been submitted. If the updates should apply to a future-dated roster, please call us for assistance.

Q: If I remove a participant from the plan, will their account be closed?

A: No. Once a participant is removed, the participant's name, investment amounts and fund allocations will no longer display when you create a new roster. Removing a participant in this manner will not affect the participant's actual account.

Note for 403(b) plans: Do not remove participants from a 403(b) plan. Please call us for assistance.

Q: I have a participant with multiple 529 accounts for their children, but I'm unable to determine which account number corresponds to the beneficiary. How am I able to tell who the beneficiary is?

A: Please call us for assistance.

Email notifications

Q: Can I have more than one email address listed for roster submission notifications?

A: Yes, please call us for assistance.

Bank account information

Q: Can I set up more than one bank account for my plan?

A: At this time our system can only support one bank account per plan ID. If multiple bank accounts are being used, please call us for assistance.

Still need assistance? Contact us at (800) 421-4225, ext. 39.