



Take advantage of a better withdrawal and loan process online

With your retirement plan from Capital Group, home of American Funds, you can make cumbersome paper forms a thing of the past.

From initiating requests on your participant website to a customizable workflow to a wide range of payout options, you can benefit from our electronic withdrawal and loan process.

With a secure digital process, smart interfaces, real-time approval notifications and automatic status updates, electronic processing adds convenience, efficiency and safety to both the withdrawal and loan processes. And options including electronic ACH payments, expedited delivery and split distributions make the electronic distribution process more useful and flexible than ever.

Most common request types are available online

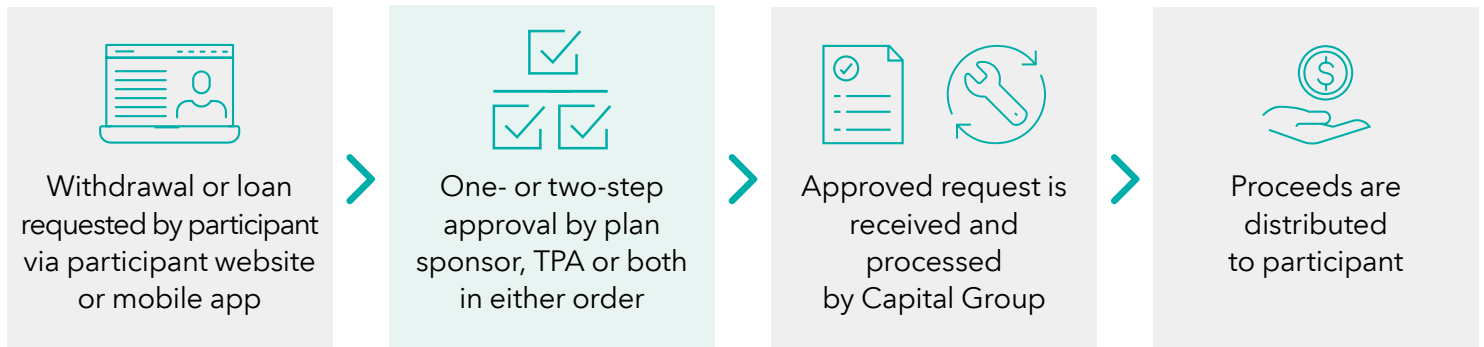
Types of distribution requests that are available online:

- Separation from service (i.e., retirement, employment termination)
- Age-based in-service withdrawals
- After-tax withdrawals
- Hardship withdrawals
- Emergency expense distributions
- Personal and mortgage loans

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Customizable withdrawal approval process

Our flexible online workflow can be tailored based on the preference of the TPA and sponsor. A TPA providing 3(16) fiduciary administration services can be established as the sole approver by the sponsor.



Other benefits

- Digital interface helps reduce incomplete/incorrect requests and corrections.
- No finding, scanning, faxing and storage of paper forms required.
- Automatic approval notices for sponsors/TPAs and status updates for participants.
- Efficient electronic process helps reduce confusion, questions and problems.
- Personal information is protected by stringent online security, with no paper forms to be lost or stolen.
- Creation of loan documents and participant disclosures, including a loan policy adopted by the plan sponsor, individual loan documentation, amortization schedule and promissory note.

Online distribution features and options

- Electronic payments (ACH) can be sent directly to a bank account.
- American Funds IRAs can be established entirely online for rollovers.
- Approval notifications sent in real time (no longer combined in a daily summary).
- Expedited delivery available for an additional fee (deducted from distribution proceeds).
- Split distributions (e.g., part cash, part rollover) can be arranged in a single request.

Take advantage today

Participants can initiate distributions and loans from the participant website at **capitalgroup.com/participant/rkd** or the **Capital Group RKDirect 401k mobile app**.

To learn more about the benefits of online distributions and loans, call a Retirement Plan Services representative at **(800) 421-6019**.

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Capital Client Group, Inc.

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