



Use this form to make any of the following changes:

- Add, remove or replace funds.
- Change the default fund.
- Change the share class.

## 1 Plan information

Name of company \_\_\_\_\_

Plan ID \_\_\_\_\_

Employer contact \_\_\_\_\_

(      )

Ext. \_\_\_\_\_

Daytime phone \_\_\_\_\_

## 2 Request type

*Select all that apply.*

**Note:** You should provide plan participants 30–90 days’ advance notice prior to changing the plan’s investment options. Sample notices that you can complete and distribute are located on pages 6–9.

A. ☐ **Add, remove or replace funds.** This option only applies to plans with customized fund lineups. Provide the effective date below, then complete **Section 3**.

Effective date \_\_\_\_\_  
(mm/dd/yyyy)

B. ☐ **Change the default fund.** Complete **Section 4**. This change will be effective January 1 of the following calendar year.

C. ☐ **Share class change.** Complete **Section 5**.



## 4 Change default fund

The plan's default fund will be changed as indicated below and will be applied to all **new** contributions that are defaulted after January 1 of the following calendar year. If the prior default fund continues to be an investment option in the plan, assets invested in the prior default fund, prior to the effective date of the change, will remain in the prior default fund. For plans with a customized fund lineup, the default fund **MUST** be one of the funds currently available for the plan.

☐ Add the American Funds Target Date Retirement Series as the new default option

OR

☐ Add the following fund as the new default option \_\_\_\_\_

**Note:** By selecting a Qualified Default Investment Alternative (QDIA) as the plan's default investment, you can benefit from certain fiduciary relief under ERISA §404(c)(5). Only certain types of investments qualify for QDIA. The Target Date Retirement Series meets the requirements for QDIA. Please consult with your financial professional prior to selecting an investment option other than the Target Date Retirement Series as the plan's default investment option.

## 5 Change share class

Complete **A** or **B**, then complete **C**. Consult with your financial professional to select the appropriate share class for your plan.

A. ☐ **Commissionable share class — R-3** (50 basis points paid by funds to dealer firm)

B. ☐ **Fee-based share class — R-5E** (no compensation paid by the funds to financial professional — advisory fee charged to plan)

**Note:** Fee payment remittance instructions are established at the firm level by submitting the *Fee Remittance Instructions* form. To obtain a copy of this form or to verify if payment instructions are already on file, call us at **(800) 421-5475**.

### Method for paying advisory fees

**Fee amount:** Indicate the fee amount that should be recovered from participant accounts.

**Note: Entry is required.** If no fee is to be recovered, enter zero.

☐ Basis points \_\_\_\_\_ (annual rate). Provide basis points in whole numbers (e.g., 50 basis points = 0.50% annually).

The adjusted quarterly rate will be multiplied by the average daily balance of plan assets on the recordkeeping system during the calendar quarter. The resulting amount will be divided proportionally among participants in the plan based on their account balances on the day the recovery is processed.

☐ Flat dollar amount per plan (assessed pro rata) \$ \_\_\_\_\_ (annual amount). Amount specified will be divided proportionally among the participants in the plan based on their account balances on the day the recovery is processed.

☐ Flat dollar amount per plan (assessed per capita) \$ \_\_\_\_\_ (annual amount). Amount specified will be divided equally among participants with balances in the plan on the day the recovery is processed. If the amount exceeds a participant account balance, the recovery will be limited to the funds available in that account.

**Note:** Fees will be debited from participant accounts on a quarterly basis. Ongoing payments are valid until we receive instructions to modify/discontinue the payments or there is a change to the plan's financial professional firm.

### C. Effective date

#### Notes:

- Share class changes are processed on a quarterly basis only.
- Ongoing payments requested in 5-B will not become effective until after the share class conversion.

#### Select when the changes requested in this section should take effect:

☐ Q1 - Share class changes effective the first business day in January; requested payments, if applicable, begin in April

☐ Q2 - Share class changes effective the first business day in April; requested payments, if applicable, begin in July

☐ Q3 - Share class changes effective the first business day in July; requested payments, if applicable, begin in October

☐ Q4 - Share class changes effective the first business day in October; requested payments, if applicable, begin in January



## 6 Authorization

As an authorized signer of the plan, I certify that **1)** if I am requesting a share class change, I understand it will affect the compensation payable to the plan's financial professional; **2)** I have worked with the plan's financial professional to determine the appropriate share class for the plan; **3)** Capital Bank and Trust Company (CB&T) is not undertaking to provide impartial investment advice or give advice in a fiduciary capacity with respect to the available share classes or my selection of available options; and **4)** CB&T is entitled to rely on this authorization and is hereby indemnified from all liability arising from following the instructions provided on this form.

_____	<b>X</b>	_____ / ____ / ____
Name of authorized signer (print)	Signature	Date (mm/dd/yyyy)

**This document may not be signed using Adobe Acrobat Reader's "fill and sign" feature.**

If mailing, choose the service center for your state. Mail the form to the Indiana Service Center if you live outside the U.S.



**American Funds Service Company**  
P.O. Box 6164  
Indianapolis, IN 46206-6164

**Overnight mail address**  
12711 N. Meridian St.  
Carmel, IN 46032-9181



**American Funds Service Company**  
P.O. Box 2560  
Norfolk, VA 23501-2560

**Overnight mail address**  
5300 Robin Hood Rd.  
Norfolk, VA 23513-2430

**Financial professional upload** [www.capitalgroup.com/upload](http://www.capitalgroup.com/upload)

**Fax** (888) 421-4371

**For more information, contact your financial professional, visit [www.capitalgroup.com](http://www.capitalgroup.com) or call us at (800) 421-6621, ext. 40.**

## 7 Fund information

The funds below are available for SIMPLE IRA Plus plans.

### Target date funds

American Funds Target Date Retirement Series®

The target date series is composed of 13 funds, each with a retirement date ranging from 2010 to 2070 in five-year increments. The American Funds Target Date Retirement Series meets the Department of Labor's requirements for a Qualified Default Investment Alternative (QDIA) under the Pension Protection Act of 2006.

### Portfolio funds

American Funds Global Growth Portfolio

American Funds Growth Portfolio

American Funds Growth and Income Portfolio

American Funds Moderate Growth and Income Portfolio

American Funds Conservative Growth and Income Portfolio

American Funds Preservation Portfolio

### Retirement Income Portfolio Series

American Funds Retirement Income Portfolio — Enhanced

American Funds Retirement Income Portfolio — Moderate

American Funds Retirement Income Portfolio — Conservative

### Growth funds

AMCAP Fund®

American Funds Global Insight Fund

American Funds International Vantage Fund

EUPAC Fund®

The Growth Fund of America®

The New Economy Fund®

New Perspective Fund®

New World Fund®

SMALLCAP World Fund®

### Growth-and-income funds

American Funds Developing World Growth and Income Fund

American Mutual Fund®

Capital World Growth and Income Fund®

Fundamental Investors®

International Growth and Income Fund

The Investment Company of America®

Washington Mutual Investors Fund

### Equity-income funds

Capital Income Builder®

The Income Fund of America®

### Balanced funds

American Balanced Fund®

American Funds Global Balanced Fund

### Bond funds

American Funds Corporate Bond Fund®

American Funds Emerging Markets Bond Fund®

American Funds Inflation Linked Bond Fund®

American Funds Mortgage Fund®

American Funds Multi-Sector Income Fund

American Funds Strategic Bond Fund

American High-Income Trust®

The Bond Fund of America®

Capital World Bond Fund®

Intermediate Bond Fund of America®

Short-Term Bond Fund of America®

U.S. Government Securities Fund®

### Capital preservation fund

American Funds U.S. Government Money Market Fund





This document contains important information regarding changes to your SIMPLE IRA plan. Investment prospectuses — which contain information about investment objectives, risks, charges and expenses — are available at [www.capitalgroup.com/participant/simpleiraplus](http://www.capitalgroup.com/participant/simpleiraplus). Read the prospectuses carefully before investing.

- For plans in R-3 shares, visit [www.capitalgroup.com/retire/R-3](http://www.capitalgroup.com/retire/R-3).
- For plans in R-5E shares, visit [www.capitalgroup.com/retire/R-5E](http://www.capitalgroup.com/retire/R-5E).

To request an exchange and/or to update your investment/contribution elections, log in to your account at [www.capitalgroup.com/participant/simpleiraplus](http://www.capitalgroup.com/participant/simpleiraplus) or call us at (800) 421-6621, ext. 40.

## 1 Plan information

Plan/company name \_\_\_\_\_

Share class: ☐ R-3    OR    ☐ R-5E

## 2 Fund eliminations and replacements

Effective date \_\_\_\_\_  
(mm/dd/yyyy)

The fund(s) listed below will be eliminated from the plan and will be replaced by the new fund(s) indicated on the effective date.

If you're currently invested in the fund(s) to be eliminated and do not want that portion of your account moved into the fund(s) shown below, you must exchange your account balance in the fund(s) to be eliminated into another fund prior to the close of market on the effective date. In addition, if you're currently directing future contributions into the fund(s) that will be eliminated and do not want those contributions invested in the fund(s) shown below, you must change your contribution elections before the close of market one day prior to the effective date.

**Fund to be eliminated**

**New Fund**

_____	→	_____
_____	→	_____
_____	→	_____
_____	→	_____
_____	→	_____
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_____	→	_____
_____	→	_____



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- For plans in R-3 shares, visit [www.capitalgroup.com/retire/R-3](http://www.capitalgroup.com/retire/R-3).
- For plans in R-5E shares, visit [www.capitalgroup.com/retire/R-5E](http://www.capitalgroup.com/retire/R-5E).

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## 1 Plan information

Plan/company name

Share class: ☐ R-3 OR ☐ R-5E

## 2 Default fund change

Effective January 1 of the following calendar year, the plan's default fund will be changed as indicated below and will be applied to all contributions that are defaulted after the effective date of this change unless you choose another investment. If the prior default fund continues to be an investment option in the plan, assets invested in the prior default fund, prior to the effective date of the change, will remain in the prior default fund unless you choose another investment.

### New default fund

#### A. ☐ American Funds Target Date Retirement Series

The American Funds Target Date Retirement Series consists of 13 target date portfolio funds with varying target dates and investment objectives. Each target date fund is composed of a different mix of the American Funds, with retirement dates ranging from 2010 through 2070 in five-year increments. Each target date fund can serve as a single diversified retirement portfolio for investors who plan to retire in, or close to, the year designated in the fund's name. Unless you've been notified otherwise, the default fund is the fund in the series that is available at the time you are first defaulted that most closely matches the year you will turn 65.

**Target Date Fund 2070** (designed for those born 2003 or later)

**Target Date Fund 2060** (designed for those born 1993–1997)

**Target Date Fund 2050** (designed for those born 1983–1987)

**Target Date Fund 2040** (designed for those born 1973–1977)

**Target Date Fund 2030** (designed for those born 1963–1967)

**Target Date Fund 2020** (designed for those born 1953–1957)

**Target Date Fund 2010** (designed for those born 1947 or earlier)

**Target Date Fund 2065** (designed for those born 1998–2002)

**Target Date Fund 2055** (designed for those born 1988–1992)

**Target Date Fund 2045** (designed for those born 1978–1982)

**Target Date Fund 2035** (designed for those born 1968–1972)

**Target Date Fund 2025** (designed for those born 1958–1962)

**Target Date Fund 2015** (designed for those born 1948–1952)

OR

B. ☐ Other \_\_\_\_\_

You can choose to invest the contributions made to your account in a number of investment options.

Important information about the plan's default investment, including investment objectives, risks, charges and expenses, is contained in the fund prospectuses and summary prospectuses, which are available at [www.capitalgroup.com/participant/simpleiraplus](http://www.capitalgroup.com/participant/simpleiraplus). Read the prospectuses carefully before investing.

You can change your investment allocations at any time or you can make an exchange from the default investment into any other investment available for the plan by logging into your account at [www.capitalgroup.com/participant/simpleiraplus](http://www.capitalgroup.com/participant/simpleiraplus) or by calling us at (800) 421-6621, ext. 40. Get more information about other investment options available under the plan by visiting the website.



This document contains important information regarding changes to your SIMPLE IRA plan. Investment prospectuses — which contain information about investment objectives, risks, charges and expenses — are available at [www.capitalgroup.com/participant/simpleiraplus](http://www.capitalgroup.com/participant/simpleiraplus). Read the prospectuses carefully before investing.

- For plans in R-3 shares, visit [www.capitalgroup.com/retire/R-3](http://www.capitalgroup.com/retire/R-3).
- For plans in R-5E shares, visit [www.capitalgroup.com/retire/R-5E](http://www.capitalgroup.com/retire/R-5E).

To request an exchange and/or to update your investment/contribution elections, log in to your account at [www.capitalgroup.com/participant/simpleiraplus](http://www.capitalgroup.com/participant/simpleiraplus) or call us at (800) 421-6621, ext. 40.

## 1 Plan information

Plan/company name

## 2 Share class change

All funds in the plan will convert to a new share class on the effective date. Your current assets will move to the same fund(s) in the new share class unless otherwise indicated on a separate notice (e.g., the *Fund Elimination Notice*). In addition, all future contributions will be invested in the new share class.

### A. Effective date (select one)

- ☐ Q1 - First business day in January
- ☐ Q2 - First business day in April
- ☐ Q3 - First business day in July
- ☐ Q4 - First business day in October

### B. Current share class

- ☐ R-3    **OR**    ☐ R-5E

### C. New share class

- ☐ R-3    **OR**    ☐ R-5E

### D. Financial professional compensation

#### 1. For plans in R-3 shares (0.50% paid by funds to financial professional's firm):

These fees are for services provided to the plan and are not debited from your account. The fees are reflected in each investment's expense ratio and reduce the investment return.

#### 2. For plans in R-5E shares (select one):

- ☐ No advisory fees will be debited from your account.
- ☐ Advisory fees will be debited from your account at the end of each quarter. Your employer expects the fees:
- ☐ will be \_\_\_\_\_% per year (basis points)
- ☐ will range between \$ \_\_\_\_\_ to \$ \_\_\_\_\_ per year (flat dollar amount — per capita)
- ☐ will range between \_\_\_\_\_% to \_\_\_\_\_% per year (flat dollar amount — pro rata)