

John Shareholder &
Jane Shareholder
3333 Investor Road
Anytown, TX 12345-6789
Line 5
Line 6
Line 7

Month 00, 2021

Re: Important - Basic Plan Amendment

Plan Name: [PLAN NAME]

Plan Reference #: [REFERENCE NUMBER]

Dear Plan Sponsor,

We have amended the American Funds Distributors®, Inc. Defined Contribution Prototype and Volume Submitter Plan and Trust Agreement. The enclosed amendment brings the plan into compliance with regulatory and legislative changes since the plan was last amended. We have also included an amendment to the Summary Plan Description to reflect the changes.

Action(s) Required:

- Retain the enclosed amendments with your plan document.
- If you have any participants in your plan, attach the enclosed amendment to the plan's current Summary Plan Description (SPD) and distribute copies to all participants (including retirees, separated participants and beneficiaries with account balances) as soon as administratively feasible.

Note: Amendments do not need to be returned to Capital Bank and Trust CompanySM.

If you would like to request an IRS-approved restated plan document or if you have any questions, please call us Monday through Friday between 8 a.m. and 7 p.m. Eastern time at **(800) 421-4225, ext. 37**.

We appreciate the opportunity to be a part of your investment program.

Cordially,

Capital Bank and Trust Company