

How to enroll in your retirement plan

You can enroll in your plan online or through our mobile app. Here's a step-by-step enrollment guide for your plan, provided by Capital Group, home of American Funds.



Watch the enrollment video

Scan the QR code to see our two-minute how-to video.



Ongoing support for your retirement journey

Customer service

Call **(800) 204-3731**
Available Monday through Friday
8:00 a.m. to 10:00 p.m. ET, and
Saturday 9:00 a.m. to 5:30 p.m. ET

Participant website

[capitalgroup.com/participant/
planpremier](https://capitalgroup.com/participant/planpremier)

Mobile app

App Store or Google Play: **Capital
Group PlanPremier401k**

Questions on your mind?

Contact your employer or call us at **(800) 204-3731**

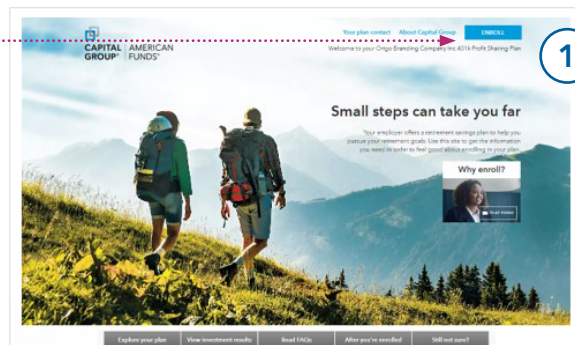
Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value. Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectuses and summary prospectuses, which can be obtained from a financial professional and should be read carefully before investing.

Enroll online

Register your account

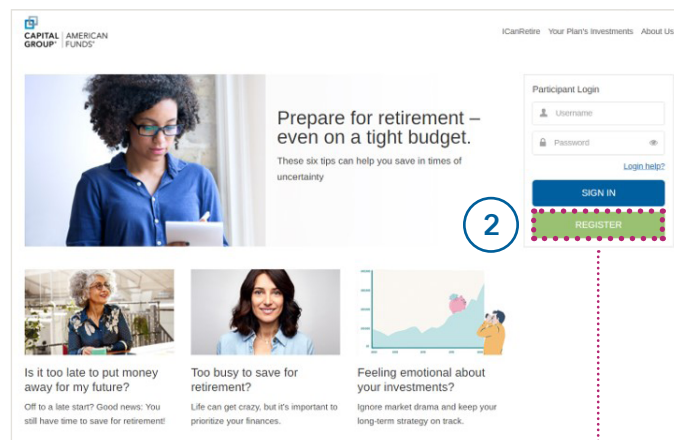
1 Access your plan's enrollment education site

Use the URL provided by your employer to access your plan's enrollment site and review plan information, features and investment options. When you're ready, click **Enroll**. Alternatively, you can go directly to the participant website at capitalgroup.com/participant/planpremier to begin the enrollment process.



2 At the account login screen, click the green REGISTER button to register your online account

- A Enter the requested personal information to verify your account. If you received a **PIN**, select **I have a PIN** to enter the number.
- B Set up your username and password and click **REGISTER**.
- C Enter your contact information for a verification code and click **SEND ME A CODE**. Enter the passcode you receive and click **SIGN IN**.



Account verification
Enter the information below to verify your account.

☐ I do not have a PIN ☒ I have a PIN

SOCIAL SECURITY NUMBER

ZIP / POSTAL CODE

LAST NAME (GENERALLY INCLUDES SUFFIX: E.G., JR, SR, III)

DATE OF BIRTH MM/DD/YYYY

CONTINUE

Create username and password

USERNAME

PASSWORD

RE-ENTER PASSWORD

REGISTER

Enhanced security (3 of 3)
Code sent. Please keep this window open until you receive your code. You should receive the code within 3 minutes.

VERIFICATION CODE
07506643

[Didn't receive the code?](#)

SIGN IN

3 Select your enrollment method

Depending on your plan's features, you may have two options for enrollment.

- A Select **Quick enrollment**, if offered by your plan, for a faster enrollment process using the default contribution rate and investment option selected by your employer.
- B **Customize enrollment** allows you to select your contribution rate and type and select your own investment options.

See the following pages for instructions on both methods.

AMER FUNDS DEFAULT PLAN Enrollment
Select one option to customize your contributions.

☐ Quick enrollment - Pre-selected enrollment options

☐ Customize enrollment - Choose enrollment options



Enroll online

Complete your enrollment

Option 1: Quick enrollment

If your plan offers **Quick enrollment**, you can select that method for a simple and fast enrollment process and follow the steps below to accept your plan's default contribution rate and investment option.

- A** Review the default contribution rate and investment option designated by your employer.
- B** Click **Participation Agreement for Online Enrollment** to read the agreement.
- C** Click **I Agree, Enroll Now** to enroll. See Step 3 on the following page for the confirmation screen and instructions on adding a beneficiary.

The screenshot shows the 'AMER FUNDS DEFAULT PLAN Enrollment' page. At the top, it says 'Select one option to customize your contributions.' There are two main options: 'Quick enrollment - Pre-selected enrollment options' (selected) and 'Customize enrollment - Choose enrollment options'. Under the Quick enrollment option, it says 'To elect to enroll by selecting the following option, click "I Agree, Enroll Now."' Below this, there are two columns: 'CONTRIBUTION RATE' with '6% Before Tax' and 'INVESTMENT OPTION' with 'American Funds 2015 Target Date Fund R3'. There is a 'View Details' link. At the bottom, there is a section for agreement: 'By clicking "I Agree, Enroll Now", you confirm you have reviewed and agree to the Participation Agreement for Online Enrollment.' and a large blue button 'I Agree, Enroll Now'. A red dotted arrow points from the 'I Agree, Enroll Now' button to the next page.

Proceed to Step 3 on the following page

Option 2: Customize enrollment

Customize enrollment allows you to set your contribution rate and select your own mix of investments. Click **Get Started** to begin and follow the steps below and on the next page.

1 Select your contribution rate

- A** Set your overall contribution rate.
- B** Indicate whether you want to make before-tax or after-tax (Roth) contributions (if allowed by your plan), or a combination of both.
- C** Review your contribution selections and click **Confirm & Continue**.

The screenshot shows the 'AMER FUNDS DEFAULT PLAN Enrollment' page. At the top, it says 'Select one option to customize your contributions.' There are two main options: 'Quick enrollment - Pre-selected enrollment options' and 'Customize enrollment - Choose enrollment options' (selected). Below the Customize enrollment option, it says 'You may customize your enrollment by clicking "Get Started".' and a blue button 'Get Started'. A red dotted arrow points from the 'Get Started' button to the next page.

The screenshot shows the 'AMER FUNDS DEFAULT PLAN Custom Enrollment' page. At the top, it says 'Select the contribution to be automatically deducted from your paycheck.' There is a section 'Select another contribution rate' with a blue header. Below it, there is a 'MY STANDARD CONTRIBUTION' input field with the value '6'. There are 'Percent' and 'Dollar' buttons. Below the input field is a slider with the value '6'. At the bottom, there are 'Back' and 'Continue' buttons. A red dotted arrow points from the 'Continue' button to the next page.

The screenshot shows the 'AMER FUNDS DEFAULT PLAN: Select Contribution' page. It asks 'What type of contribution would you like to make?' with links for 'Compare them', 'Calculators', and 'Plan Rules'. There are two options: 'Before Tax' (selected) and 'Roth'. Below these, there are three radio button options: '8% Before Tax contribution', '8% Roth contribution', and 'Split your contribution' (selected). Under 'Split your contribution', there is a 'My Contribution rate' input field with the value '8%'. There are also input fields for 'My Before Tax contribution rate' and 'My Roth contribution rate'. At the bottom, there are 'Back' and 'Continue' buttons. A red dotted arrow points from the 'Continue' button to the next page.

The screenshot shows the 'My Contributions' page. It has a table with columns 'Contribution' and 'Type'. The table has two rows: '4% Before Tax' and '4% Roth'. Each row has a link 'Add Auto Increase' and a button 'Edit'. Below the table, there is a section 'By clicking the "Confirm & Continue" button, you authorize payroll deductions as indicated above.' and a blue button 'Confirm & Continue'. Below this, there are two sections: 'Standard' and 'Other'. Each section has a link 'Add / Edit'. A red dotted arrow points from the 'Confirm & Continue' button to the next page.

Continued on the following page



Enroll online

Complete your enrollment (continued)

2 Next, select your investments

- A Select whether you want to choose a target date fund or a mix of individual funds. Then make and confirm your selection(s).
- B On the final screen, you can view your selections and click **I Agree, Enroll Now**.

My Allocations

AMER FUNDS DEFAULT PLAN

How would you like to invest?

Help Me Do It
Target date funds provide a single diversified fund based on the approximate year you would like to retire (which is assumed to be at age 65) and/or begin withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date.

Do It Myself
Build your own portfolio from the funds available in your plan.

A Choose a target date fund

Choose individual funds

My Allocations

AMER FUNDS DEFAULT PLAN

Build Your Own Portfolio

Filter

INVESTMENT	MIX	ASSET CLASS	1 YR	5 YEAR	10 YR / INCEP	GROSS EXP %
<input type="checkbox"/> American Funds Global Insight R3	50 5	Growth	X,XXX	X,XXX	X,XXX	1.08%
<input type="checkbox"/> American Funds AMCAP Fund R3	50 4	Growth	X,XXX	X,XXX	X,XXX	0.99%
<input type="checkbox"/> American Funds International Vntg R3	54 9	Growth	X,XXX	X,XXX	X,XXX	1.35%
<input type="checkbox"/> American Funds EuroPacific Gr R3	55 5	Growth	X,XXX	X,XXX	X,XXX	1.11%
<input type="checkbox"/> American Funds American Balanced R3	49 12	Balanced	X,XXX	X,XXX	X,XXX	0.89%
<input type="checkbox"/> Amer Funds Moderate GA Portfolio R3	49 12	Balanced	X,XXX	X,XXX	X,XXX	0.97%
<input type="checkbox"/> American Funds Global Balanced R3	52 9	Balanced	X,XXX	X,XXX	X,XXX	1.12%
<input type="checkbox"/> American Funds Multi Sector Income Fd R3	1 98	Bond	X,XXX	X,XXX	X,XXX	1.13%
<input type="checkbox"/> American Funds Bond Fund of Amer R3	2 98	Bond	X,XXX	X,XXX	X,XXX	0.85%
<input type="checkbox"/> American Funds 2060 Target Date Fund R3	89 12	Target Date	X,XXX	X,XXX	X,XXX	1.03%
<input type="checkbox"/> American Funds 2065 Target Date Fund R3	89 12	Target Date	X,XXX	X,XXX	X,XXX	1.09%

Cancel Add

Asset Allocation Disclosure
Return information as of the most recent month-end.

My Allocations

AMER FUNDS DEFAULT PLAN

Select a target date fund

SELECT	INVESTMENT	DETAILS
<input type="radio"/>	American Funds 2065 Target Date Fund R3	Details
<input type="radio"/>	American Funds 2060 Target Date Fund R3	Details
<input type="radio"/>	American Funds 2045 Target Date Fund R3	Details
<input type="radio"/>	American Funds 2030 Target Date Fund R3	Details
<input type="radio"/>	American Funds 2025 Target Date Fund R3	Details
<input type="radio"/>	American Funds 2020 Target Date Fund R3	Details
<input checked="" type="radio"/>	American Funds 2015 Target Date Fund R3	Details
<input type="radio"/>	American Funds 2010 Trgt Date Retire R3	Details

The above shading illustrates funds associated with your date of birth on file and your anticipated retirement age as designated by you or your plan. This is for informational purposes only, is not considered investment advice, and should not be relied upon as investment advice. For more information, please refer to your plan materials.

Back Continue

AMER FUNDS DEFAULT PLAN

Build Your Own Portfolio

The investment election shown illustrates how your plan account will be allocated if you hit submit. You can modify this by selecting the Add / View all funds button. To view other investment strategies before building your own portfolio, go back. The fund allocations below may be rounded and may not total 100%.

CURRENT MIX
0 100

EQUITIES **BONDS**

DEL	INVESTMENT	MIX	ASSET CLASS	ALLOCATION
X	American Funds Emerging Markets Bond R3	100	Bond	XX
X	American Funds Mortgage R3	100	Bond	XX

+ Add View all funds

Total: 100%

Back Reset All Changes Submit

Enroll in the AMER FUNDS DEFAULT PLAN with the following selections

My Plan Details

CONTRIBUTION RATE
4% Before Tax
4% Roth

INVESTMENT OPTION
XX American Funds Emerging Markets Bond R3
XX American Funds Mortgage R3

The estimated Before Tax and Roth amount to be deducted from your paycheck is based on the salary provided from your contribution rate.

By clicking "I Agree, Enroll Now", you confirm you have reviewed and agree to the [Declaration/Assent to Enroll/Consent](#)

I Agree, Enroll Now

3 You're enrolled!

- A Click **Skip & View My Account** to proceed to the home page, or
- B If allowed by your plan, click **Next, Add Beneficiaries** to name a beneficiary.
- B1 You must designate at least one primary beneficiary. When you're done, click **Home** to see your account home page.

Designate beneficiary

You must designate at least one primary beneficiary.

Are you married? ☐ Yes ☒ No

My beneficiary is

Continue

Account overview

BALANCE
\$0.00

RATE OF RETURN
Data currently unavailable

2022 CONTRIBUTIONS

Standard

You can contribute an additional \$3,823 this year.

Year-to-date contributions: \$0
Estimated on track to contribute: \$3,077
2022 IRS limit: \$27,000

Model contribution rate change: 4% to 5%

BENEFICIARIES
None on file
[Add now](#)

STATEMENTS
None available

Delivery options
You are set to receive all documents by mail. Add a personal email address and change your communication preference to e-delivery to benefit from:
• More secure delivery of important communications
• Potentially reduce exposure to identity theft
• Better document management
• Less mail to fill your mailbox at home

Sign up for e-delivery

Congratulations!

You are now enrolled in your plan. Your first contribution will be reported to your plan sponsor and will be effective as soon as administratively feasible, subject to your plan terms and your payroll cycle.

Enrollment details

PLAN: AMER FUNDS DEFAULT PLAN
CONTRIBUTION RATE: 8.00% Total
4% Before Tax
4% Roth
INVESTMENT OPTIONS: XX American Funds Emerging Markets Bond R3
XX American Funds Mortgage R3
CONFIRMATION NUMBER: 1459490013

Communication Preference

E-delivery
You are now enrolled in your plan. Your first contribution will be reported to your plan sponsor and will be effective as soon as administratively feasible, subject to your plan terms and your payroll cycle.

Participation Agreement for Electronic Delivery
By selecting electronic delivery, you acknowledge these terms and consent to receive certain documents in electronic format. In addition, you authorize the service provider to contact you regarding services for your retirement plan or as authorized by your plan sponsor. Your plan sponsor allows you to receive all available documents electronically. These documents may include statements, notices, confirmations, and projections, and any future documents made available for electronic delivery.

You must designate at least one beneficiary.

You will need: Beneficiary name and address

You may also need: Tax identification numbers

A Skip & View My Account **B** Next, Add Beneficiaries



Enroll through our mobile app

You can also enroll using your phone or tablet

Download the Capital Group PlanPremier401k app from the App Store or Google Play

- 1 Log in to your account. If you haven't logged in previously, select **Register now**. You'll be prompted to verify your identity and set up your username and password. You'll then receive a verification code to enter for enhanced security.

1

- 2 If you accept the default contribution rate and investment option as designated by your employer, select **I AGREE, ENROLL NOW**. If not, see the **Change your contributions** section below and the **Change your investments** section on the following page.

2

Scan the QR codes below to download the mobile app



Refer to Step 4 on the following page

- 3 **Change your contributions**
If you want to change your contributions, select **EDIT/ADD** next to **CONTRIBUTIONS** on the enrollment screen.

You'll set your overall contribution rate and contribution type(s).

When you're done, you'll return to the enrollment screen to confirm your choices.

3

Standard contributions

Select contribution

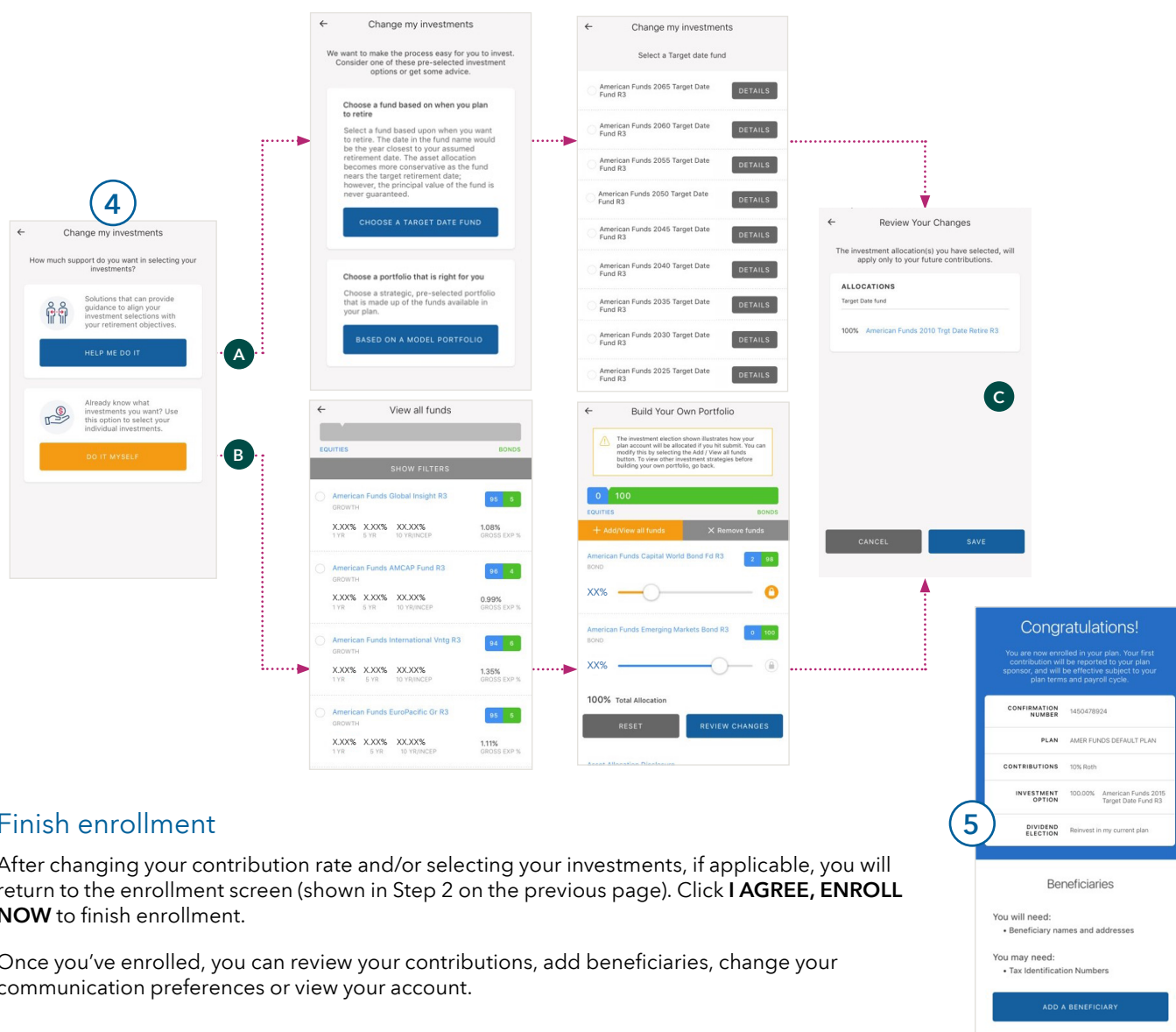


Enroll through our mobile app (continued)

4 Change your investments

If you want to select investments from the plan's investment menu, select **EDIT/ADD** next to **INVESTMENT OPTIONS** on the enrollment screen.

- A** Select **HELP ME DO IT** to choose a target date fund, or
- B** **DO IT MYSELF** to choose from a mix of individual funds.
- C** When you're done, review your selections and click **SAVE** to return to the enrollment screen.



This content, developed by Capital Group, home of American Funds, should not be used as a primary basis for investment decisions and is not intended to serve as impartial investment or fiduciary advice.

Although target date portfolios are managed for investors on a projected retirement date time frame, the allocation strategy does not guarantee that investors' retirement goals will be met.

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Capital Client Group, Inc.

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