

# How to enroll in your retirement plan

You can enroll in your plan on the desktop site 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.



## Questions on your mind?

Contact your employer or call us at (800) 421-4120

### Ongoing support for your retirement journey

#### Customer service

Call (800) 421-4120  
Available Monday through Friday  
8:00 a.m. to 7:00 p.m. ET

#### Automated phone

Call (877) 833-9322 to manage your account by phone.

#### Enrollment education website

#### Participant website

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

#### Mobile app

Capital Group RKDirect 401k app available on the App Store and the Google Play Store.

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

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Capital Client Group, Inc.



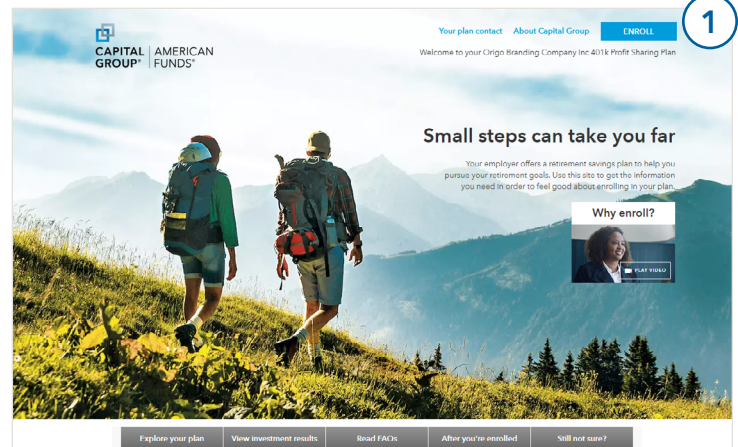
## Getting started

### Register your account

#### 1 Access your plan's enrollment education website

Use the URL provided by your employer to access your plan's enrollment website 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/rkd](https://capitalgroup.com/participant/rkd) to begin the enrollment process.

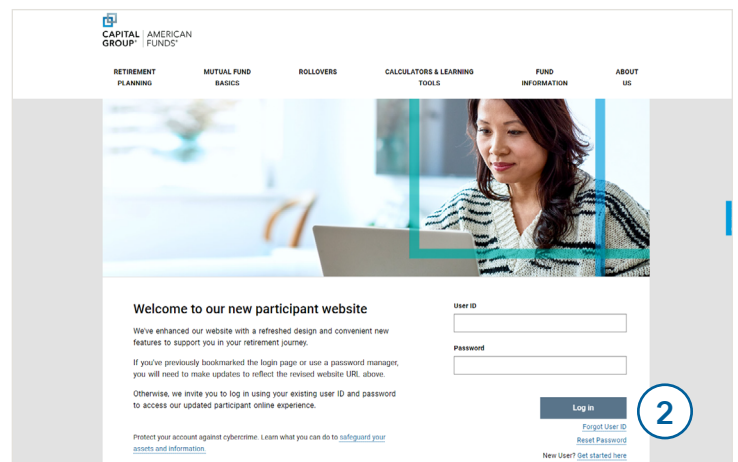
The same enrollment process described below is also available through the **Capital Group RKDirect 401k mobile app**; refer to the back page for more details.



#### 2 At the account login screen, click **Get started here** to register your online account

You'll be asked to enter personal information such as your Social Security number and date of birth in order to verify your identity, as well as provide contact information for multi-factor authentication.

On the confirmation page, click **Access My Account** to begin enrolling.



### Complete your enrollment with one of two options

#### Option 1: Quick enrollment

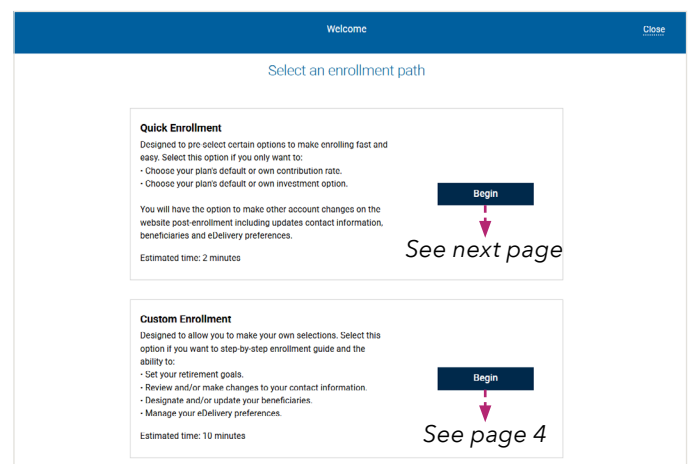
For a simple and fast enrollment process, select **Quick Enrollment** and follow the steps on the next page. This option does not allow you to add or update your beneficiary.

#### Option 2: Custom enrollment

For a flexible enrollment process with more investment and account options, select **Custom Enrollment**. This option allows you to choose between pretax and Roth deferrals (*if your plan allows*), select your own mix of investments, add beneficiaries and more. Turn to **page 4** for instructions and more information.

#### Decline enrollment

If your plan automatically enrolls eligible employees but you don't wish to enroll in your plan at this time, you can also click the **Decline** button at the bottom to opt out. You can still enroll at a later date by returning to the participant website or mobile app.



**Want to enroll on the go?** Both enrollment options are also available on the **Capital Group RKDirect 401k mobile app**.



## Quick enrollment

### 1 If you select Quick enrollment, set your contribution rate and review the default investment

- A** Select a pretax deferral rate. If you would like to make Roth after-tax contributions, if allowed by your plan, click **See Your Additional Contribution Options**.
- B** Verify that you are comfortable investing in the plan's default investment option. If you would like to invest in a different fund, click **Select another investment option**.
- C** Check the box to confirm your contribution rate and investment selection.
- D** Click **Complete Enrollment** and see **Step 2** below.

1 Quick Enrollment Close

[Switch To Custom Enrollment](#)

Welcome to your **\*\*TEST 2019\*\* 401K - 401K, Jane!**

Join your plan today! Enroll now and modify your selections at any time by logging in to your account.

**A** Select your pre-tax contribution amount

How much of your salary would you like to invest on a pre-tax basis each pay period (not to exceed applicable limits)? If you would like to switch to Custom Enrollment, click the link above.

Contribution Rate  
(min: 1 % | max: 100%)

- 5 % +

[See Your Additional Contribution Options](#)

**B** Select your investments

Investment <span>i</span>	Amount
<a href="#">Select another investment option</a>	

**C** ☐ I elect the contribution rate and investment shown above. I further acknowledge that I have obtained and read the plan enrollment materials, including the participant fee disclosure, which contains important information about the investment options offered under your retirement plan, including investment returns, fees and expenses. I understand that new or updated employee deferral elections will begin as soon as administratively practicable, subject to plan terms.

**D** Decline Complete Enrollment


### 2 You're enrolled!

That's it! You're enrolled.

You can go back to modify your selections or return tomorrow to access the post-enrollment experience on the participant website or mobile app.

2 Congratulations, Jane!

You're now enrolled in the ABC COMPANY RETIREMENT PLAN - 401K Plan.



Thank you for enrolling in your employer's retirement plan. We look forward to helping you pursue your retirement goals.

Conclude Enrollment Session Modify enrollment options



## Custom enrollment

- 1 Select Custom enrollment for an expanded process with more account options, including the ability to designate a beneficiary

Click **Start Enrolling** to begin.

- 2 Calculate your retirement savings goal

On the **My Retirement Goals** screen, you can enter your personal information to calculate a customized retirement savings goal.

- A Click **Complete this step later** to save the calculator for a later date.
- B If you want to complete the calculator now, enter your personal information, then click **Next** at the bottom of the page.
- C You can review your retirement goals on the next page, and adjust your information to review how changes to your strategy could impact your retirement savings. Click **Next** again when finished to move to the next page.

- 3 Next, set your contribution rate

On the **My Contributions** screen, enter a contribution rate by percentage or dollar amount for each contribution type: pretax, after-tax (*Roth*) and post-tax contributions (*if offered in your plan*), or a combination of all three.

For more information on each contribution type, click on the info icons.

Confirm your contribution selections and click **Next**.

Continued on next page



## Custom enrollment (continued)

### 4 Select your investment(s)

Enter the percentage of your contributions you would like to invest next to your chosen investments. Verify that your selections add to 100% and click **Next**.

On the next screens, you can select whether you want your portfolio to be automatically rebalanced (meaning shares will be exchanged between funds, if necessary, to maintain your chosen allocations), then verify your chosen investments. Click **Submit** when finished.

4

Asset allocation models  
Use our [sample portfolios](#) as a guide to build your investment strategy.

These changes will only affect how future contributions will be invested. They will not affect how your existing investments are allocated.

Prior to making an election, you should review your participant fee disclosure, which contains important information about the investment options offered under your retirement plan, including investment returns, fees and expenses.

STEP 1 OF 3  
Select your investments

41 Results

Filter (0) Print Table

You need to invest: 100% You've invested: 0.00%

Name	Docs	Asset Class	Current Balance	Current Units	Current Allocations	New Investment Allocations
Sample investment name	...	Sample	\$0.00	0.000	0.00%	0.00 %
Sample investment name	...	Sample	\$0.00	0.000	0.00%	0.00 %
Sample investment name	...	Sample	\$0.00	0.000	0.00%	0.00 %
Sample investment name	...	Sample	\$0.00	0.000	0.00%	0.00 %

Back Next

### 5 Review your personal information and add beneficiaries

Confirm your personal information, including address and phone number, is correct. If anything is incorrect, contact your employer. Click **Make Changes** to update your address, contact information, and sign up for paperless delivery. You can receive statements and forms electronically by adding a personal and/or work email address.

You can also add a beneficiary now by clicking **Make Changes**, or leave blank and update later.

Click **Next** once finished.

5

Please contact your employer if your personal information shown below is incorrect.

Tell Us About Yourself

Personal Information

Name Jane Doe

Date of Birth 03/17/1976

Marital Status Unknown

Gender Unknown

Address and Contact Information

Mailing Address 1234 TEST STREET  
LOS ANGELES, CA, 90001

Phone -

Mobile -

Plan Information

Date of Hire 02/01/2022

Salary \$0.00

Primary Beneficiaries 1

Make Changes

### 6 Complete enrollment

- A Verify your choices. Click **Make Changes** to update any information. If everything is correct, click **Complete Enrollment** to finish.

Custom Enrollment

1 Getting Started 2 My Retirement Goals 3 My Contributions 4 My Investments 5 My Information 6 Summary

A Verify your choices

You're just about finished! Please review your choices, and then click **Complete Enrollment**. By clicking "Complete Enrollment", you agree to the contribution rate and investment shown below. You further acknowledge that you have obtained and read the plan enrollment materials, including the participants fee disclosure, which contains important information about the investment options offered under your retirement plan, including investment returns, fees and expenses. You understand that new or updated employee deferral elections will begin as soon as administratively practicable, subject to plan terms.

My Contributions

Pre-Tax Contribution Rate 7.00%

Make Changes

- B That's it! You're enrolled. You can go back to modify your selections, or click **Complete Enrollment Session** to access your account home page.

Congratulations, Jane!

You're now enrolled in the ABC COMPANY RETIREMENT PLAN - 401K Plan.

Thank you for enrolling in your employer's retirement plan. We look forward to helping you pursue your retirement goals.



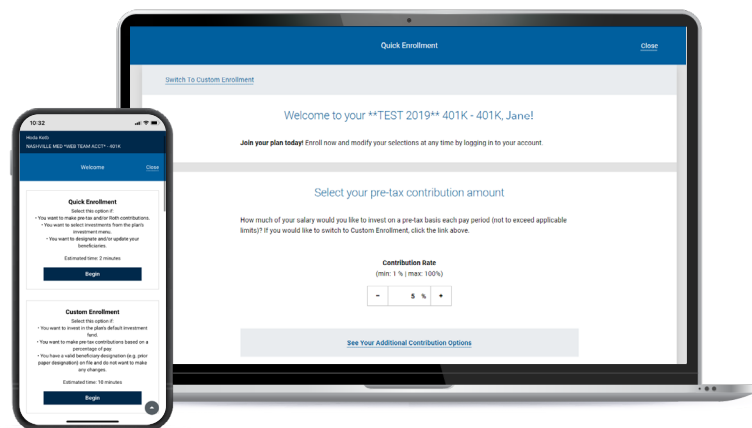


## Mobile app and retirement tools

### You can also enroll using your phone or tablet

Download the **Capital Group RKDirect 401k** app from the [App Store](#) or [Google Play Store](#).

The mobile app offers the same Quick and Custom enrollment options as the desktop version of the site, as well as all the same account functions, making it easy to enroll and manage your account on the go.



Scan the QR codes below to download the mobile app



Download on the  
**App Store**

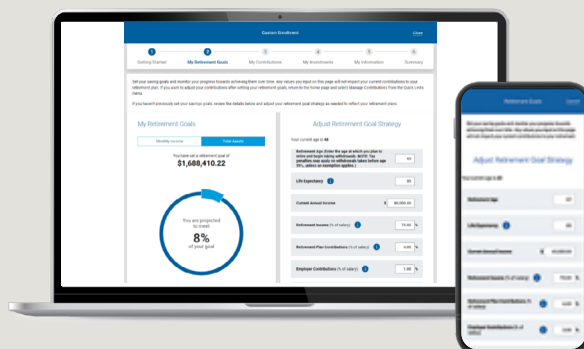


GET IT ON  
**Google Play**

### Stay on track with our retirement tools

#### Retirement Goals Calculator

- **Personalize your goals** based on your current savings and the retirement you envision.
- **Monitor your progress** at a glance each time you log in.
- **Make account changes** to help improve your projected retirement income.



#### ICanRetire®

Check out our **ICanRetire** website for more retirement savings help. Get a customized action plan based on your retirement personality, learn more about retirement with fun videos and quick articles, and run the numbers on your savings.

It's all accessible right from your account home page, or at [icanretire.com/rkd](https://icanretire.com/rkd).