



# 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.



**To learn about your enrollment options,** turn to the next four pages.



To learn more about our mobile app and other retirement savings tools, see the back page.

**Questions?** Contact your employer or call us at (800) 421-4120.

# Ongoing support for your retirement journey

#### **Customer service**

Call **(800) 421-4120** Monday through Friday from 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



Scan QR code to access website

Mobile app American Funds RKDirect 401k, available on the App Store and Google Play

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.

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### Getting started

## **Register your account**

# ) 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 <u>americanfunds.com/retire</u> to begin the enrollment process. The same enrollment process described below is also available through the American Funds RKDirect 401k mobile app; refer to the back page for more details.

### ) 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. Enroll in about a minute by setting your contribution rate and using your plan's default investment option. 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 American Funds RKDirect 401k mobile app.

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# Quick enrollment

- ) 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.
  - 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 Switch To Custom Enrollment Welcome to your \*\*TEST 2019\*\* 401K - 401K, Tracy! Join your plan today! Enroll now and modify your selections at any time by logging in to your account Select your pre-tax contribution amount A 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 Select your investments B Investment 👔 Select another investment option I elect the or read the pla information returns, feo plan enrollment materials, including the participan ion about the investment options offered under you fees and expenses. I understand that new or update D Decline 2 Congratulations, Joelle! 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.

### 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.

Conclude Enrollment Session Modify enrollment options

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

Click Start Enrolling to begin.

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### 2) Calculate your retirement savings goal

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

- Click Complete this step later to save the calculator for a later date.
- If you want to complete the calculator now, enter your personal information, then click Next at the bottom of the page.
- 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.

The calculator can be accessed from your account home page. Once your goal is set, you'll be able to monitor your progress each time you log in on the account home page.

### 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 **1** icons.

Confirm your contribution selections and click Next.



Continued on next page

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### 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.

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Getting Started	2 My Retirement Goals	3 My Contributions	4 My Investments	5 My Information	6 Summary	CI	ick <b>Next</b> once	finished.		5	
				Asset allocation n Use our <u>sample pr</u> build your investm	nodels ortfolios as a guide to ent strategy.	1 Getting Started	2 My Retirement Goals	3 My Contributions	4 My Investments	5 My Information	6 Summary
These changes will o	only affect how future contributions	will be invested. They will not aff	ect how your existing inve	stments are allocated.			Please contact yo	our employer if your personal	information shown below is in	correct.	
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		STEP 1 OF 3	atmonto				Personal Informatic	n			
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41 Results	-			You need to invest:	You've invested:		Date of Birth			03/17/1976	
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#### Review your personal information and add beneficiaries

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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 ave blank and update later.

<b>)</b>	2	3	4	5	6
Started	My Retirement Goals	My Contributions	My Investments	My Information	Summary
	Please contact yo	our employer if your personal in	formation shown below is inco	prrect.	
		Tell Us About Y	'ourself		
	Personal Informatio	n			
	Name			Hoda Kotb	
	Date of Birth			03/17/1976	
	Marital Status			Unknown	
	Gender			Unknown	
	Address and Conta	ct Information		✔ Make Changes	
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	Mobile			-	
	Plan Information				
	Date of Hire			02/01/2022	
	Salary			\$0.00	

# You can also enroll using your phone or tablet

### Download the American Funds RKDirect 401k app from the App Store or Google Play

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.

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	Quick Enrollment	Close
Switch T	o Custom Entoliment	
2	Welcome to your **TEST 2019** 401K - 401K, Tracy!	
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any changes.		



# Stay on track with our retirement tools

### **Retirement Goals Calculator**

Our calculator makes it easy to monitor your progress toward retirement, with personalized goals based on basic information you provide about your current savings activity and the retirement you envision.

You can set an initial goal when enrolling with Custom enrollment, or set your goals at any time by accessing the calculator from your account home page. After you set your goal, you can monitor your progress at a glance from the account home page every time you log in on the website or mobile app. You can also make modifications at any time to improve your projected retirement outcome, or go through the calculator again to adjust your goal.





### **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**.