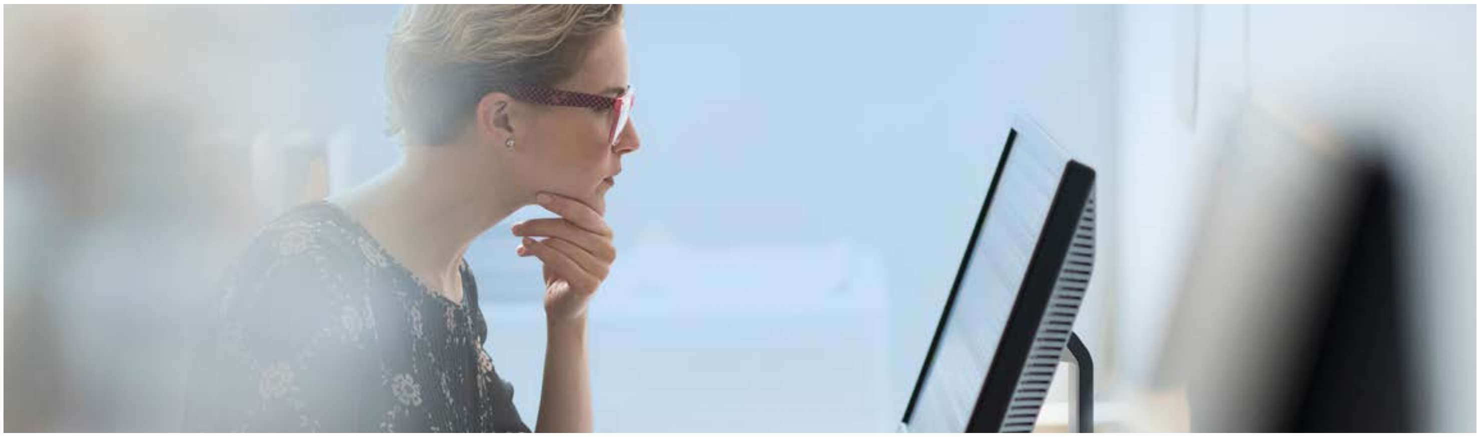
CAPITAL GROUP® | AMERICAN FUNDS®



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

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.

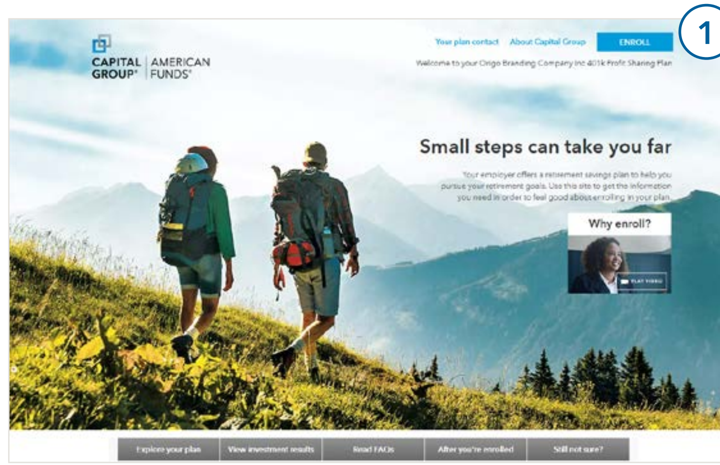
Getting started

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 to begin the enrollment process.

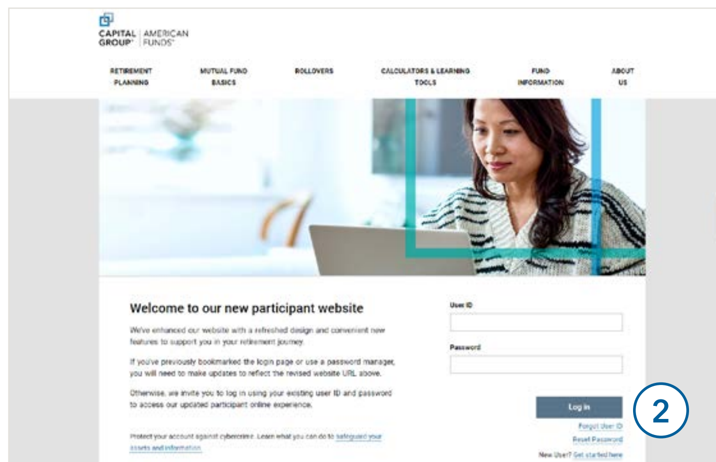
The same enrollment process described below is also available through the **Capital Group RKDirect 401k mobile app**; refer to the back page for more details.



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.



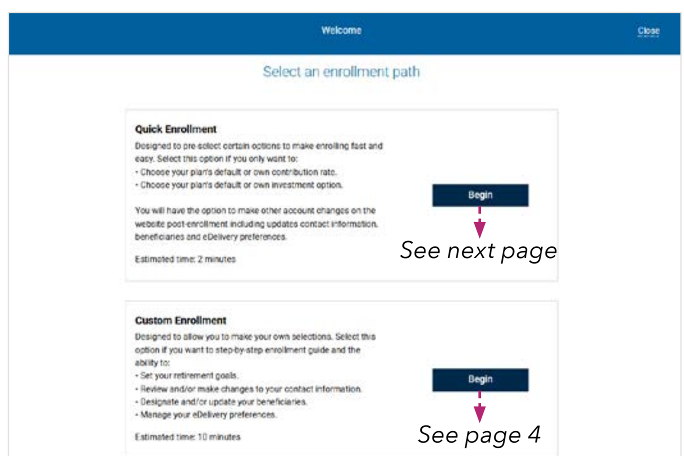
Complete your enrollment with one of two options

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

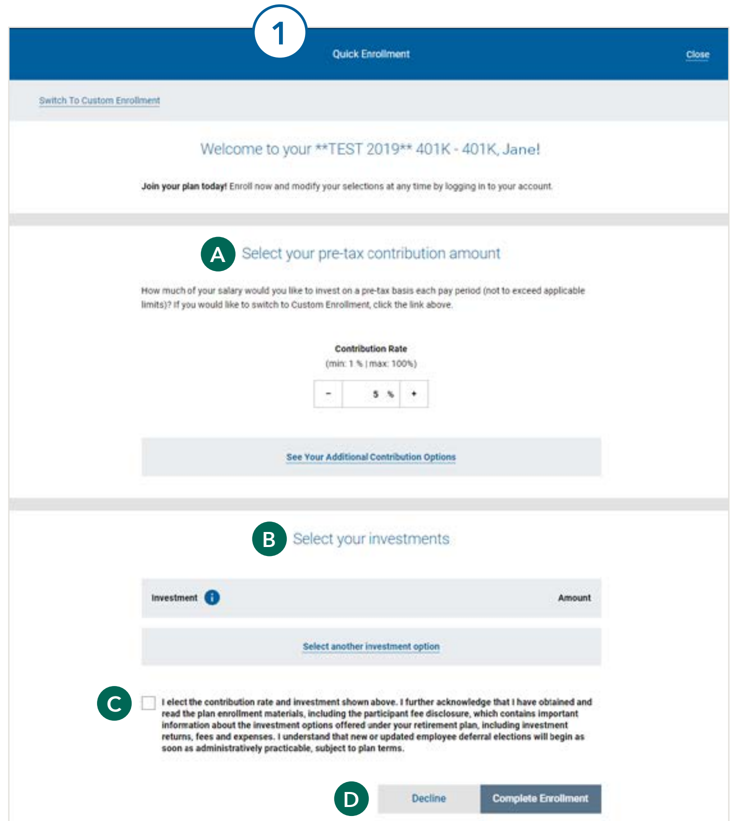
If your plan automatically enrolls eligible employees but you don't wish to enroll in your plan at this time, you can also click the **Decline** button at the bottom to opt out. You can still enroll at a later date by returning to the participant website or mobile app.

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

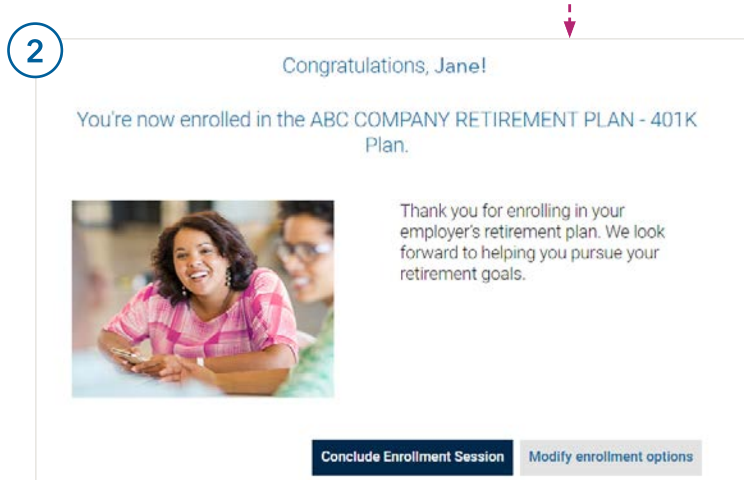
- **A** Select a pretax deferral rate. If you would like to make Roth after-tax contributions, if allowed by your plan, click **See Your Additional Contribution Options.**
- **B** Verify that you are comfortable investing in the plan's default investment option. If you would like to invest in a different 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.



2 You're enrolled!

That's it! You're enrolled.

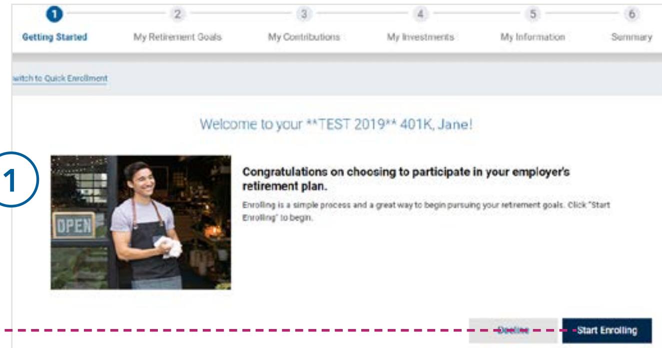
You can go back to modify your selections or return tomorrow to access the post-enrollment experience on the participant website or mobile app.



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.

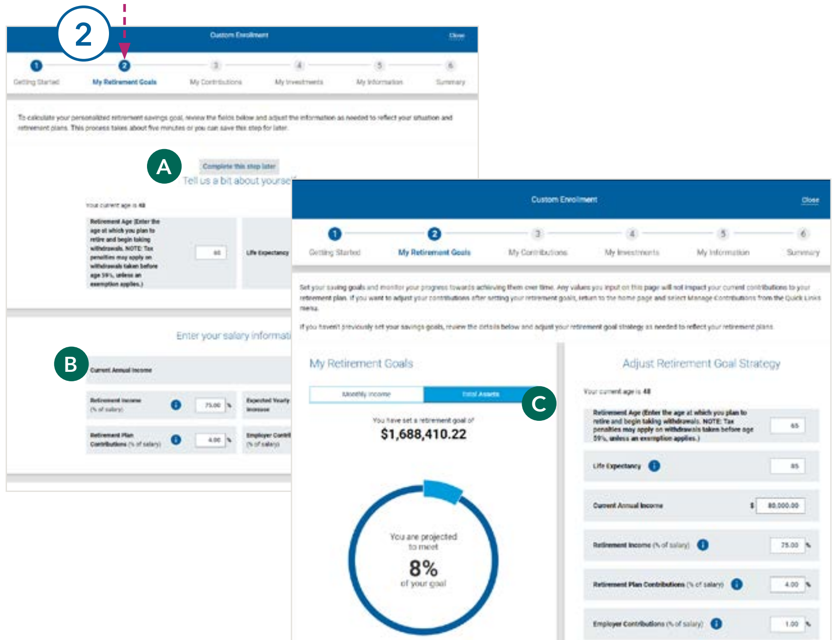


2 Calculate your retirement savings goal

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.

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**.

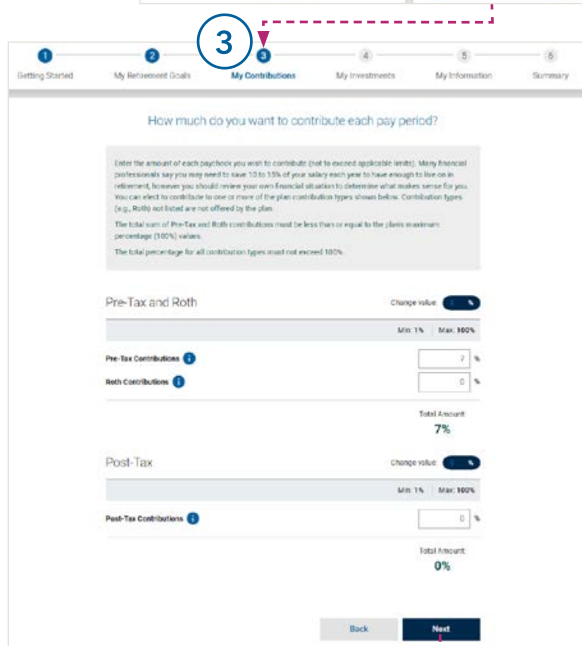


3 Next, set your contribution rate

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**.



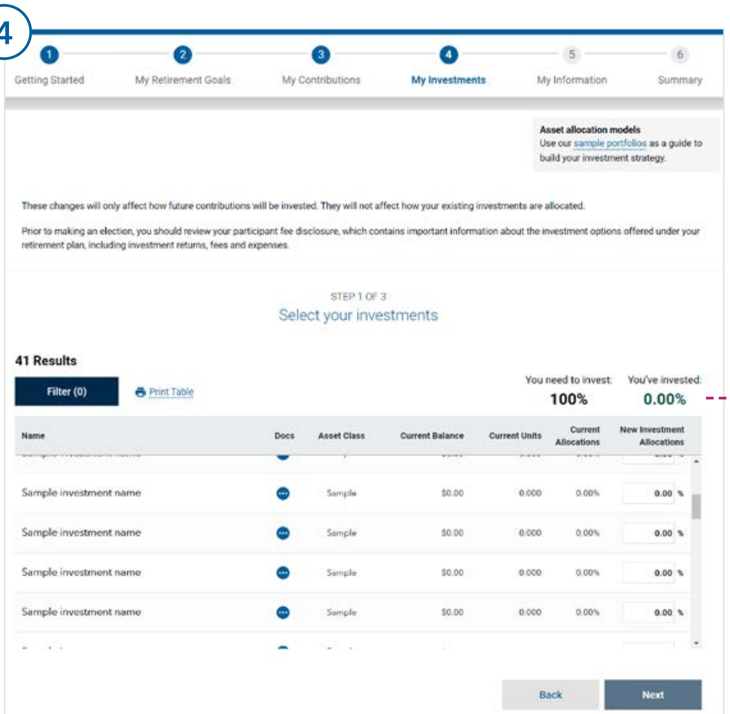
Continued on next page

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.

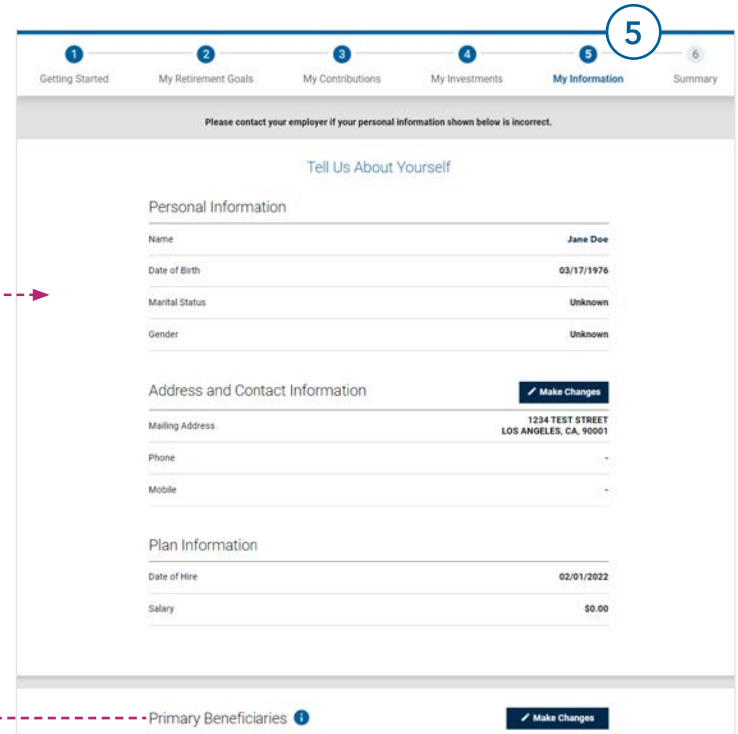


5 Review your personal information and add beneficiaries

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.

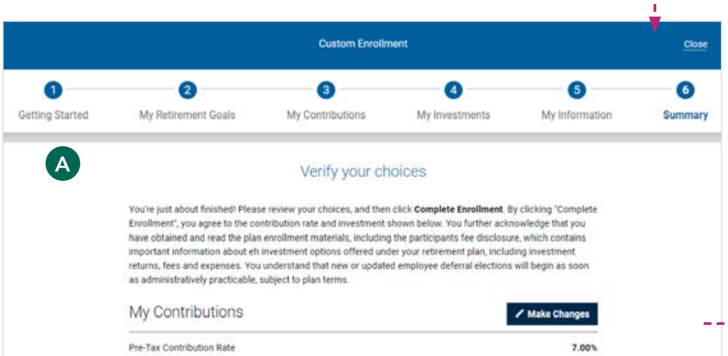
Click **Next** once finished.



6 Complete enrollment

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

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.

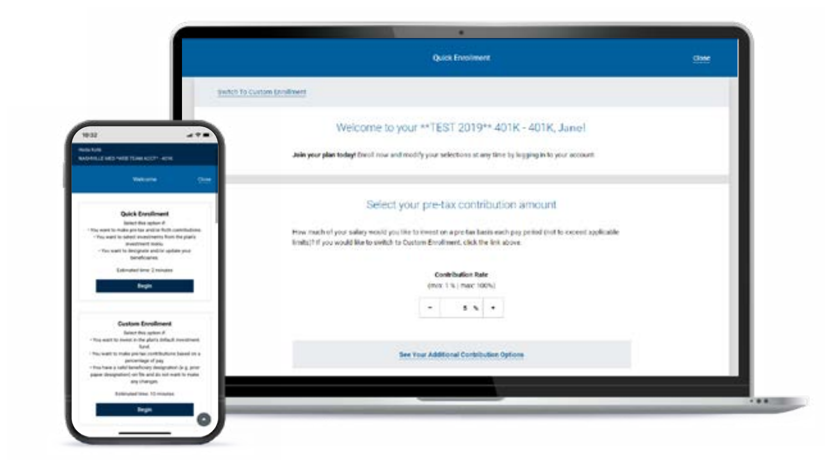


Mobile app and retirement tools

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

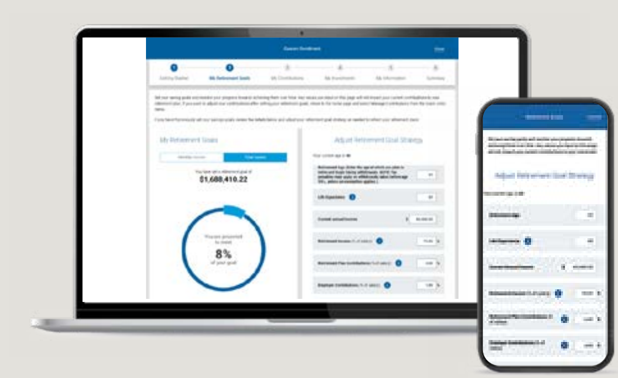
Download on the App Store

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.