

Enrollment guide

Down to Earth 401(k) Plan

What's inside?

Plan and investment information, FAQs and more



**CAPITAL
GROUP®**

**AMERICAN
FUNDS®**

Small steps can take you far





The journey to retirement

Your employer chose Capital Group, home of American Funds, as the provider for your retirement plan. We can guide you along the path to enrollment and help you plan for the future.

Since 1931, Capital Group has helped investors pursue long-term investment success.

\$1.7 trillion+
Assets under management*

412,000+
Retirement plans*

2.3 million+
Plan participants*

A good plan can help you go the distance

Saving for the future may not always feel easy. But the reality is that Social Security alone won't be enough to live comfortably – especially with increasing life expectancies and longer retirements. That's why it's good to start saving as soon as possible.

Good news

Your employer offers a retirement savings plan to help you pursue your retirement goals.

You're on your way

By enrolling in your plan, you're taking steps toward your financial goals.

We're here to help

Along with your plan's financial professional, we're here to help you make the most of your plan.

* As of 12/31/19

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

Why investing in your plan is a good choice



You wouldn't turn down free money

Your employer may give you money just for contributing to your retirement plan. These extra contributions can help provide the income you'll need in retirement.



Share in your company's success

Your employer may contribute toward your retirement. These contributions can help provide the income you'll need in retirement.



Everybody loves a tax break

Making pretax contributions to your plan can reduce your taxable income now; or with Roth contributions, you can pay taxes now, and your qualified withdrawals are generally tax-free later.



The power of time

Time is an important factor in growing your retirement savings. The longer you're invested, the more potential you have to earn money, thanks to compounding.



You can access your money

Your retirement plan savings are meant for retirement, but you can take money from your account if needed.

How to enroll in your plan



Choose

Decide how much you want to contribute and choose your funds.



Enroll

Go to your plan's website.



Done!

You can also:

- Designate your beneficiaries.
- Consolidate or roll over another retirement plan into your new plan.

Did you know? Social Security may replace about **40%** of an average worker's income in retirement. Providing the rest is up to you.

Source: Social Security Administration.

How much do you want to contribute?

Financial professionals say you may need to save 10% to 15% of your salary each year to have enough to live on in retirement.

Small steps can help get you there

Sofia and Anthony work at the same company and are the same age. They each begin earning an annual salary of \$50,000 and contribute 6% of their pay to their retirement plan. Anthony increases his contribution by 1% each year until he reaches his 10% goal while Sofia sticks with her 6% contribution. Take a look at how Anthony's small increases boosted his monthly retirement income by more than 50% in the hypothetical example below.

How small increases can make a big difference over time

No increases

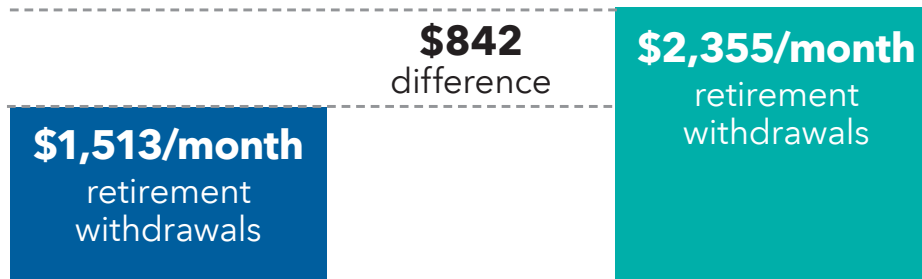


Sofia saves 6% of her pay until retirement.

Small increases



Anthony increases his 6% contribution by 1% each year until it reaches 10%.



These examples assume a starting salary of \$50,000, a 2% annual pay increase, a 30-year accumulation period, an 8% average annual return compounded monthly and a 4% annual withdrawal rate after the accumulation period. These are point-in-time views and as such do not take into account any growth or loss during retirement. Without investment growth/loss during retirement, a 4% annual withdrawal rate would deplete retirement savings in 25 years. Examples are for illustrative purposes only and do not reflect the results of any particular investment, which may differ, or taxes that may be owed on tax-deferred contributions, including the 10% penalty for withdrawals taken before age 59½. Regular investing does not ensure a profit or protect against loss in a declining market. Investors should consider their willingness to keep investing when share prices are declining.

Where do you want to **invest your contributions?**

Your plan offers different types of investments to choose from. Learn more about these options on the following pages.



Target date funds

Get a diverse portfolio in a single fund based on a target retirement year. The investment mix automatically adjusts over time.



Individual funds

Create a personalized investment mix that's tailored to your specific investment goals and preferences.

Target date funds: keep it simple

“I like that investment professionals are managing the fund for me. That gives me time to focus on other things.”





How it works

You choose the target date fund that’s closely aligned with the year you plan to retire, and the investment professionals handle the rest. They adjust the fund’s holdings over time to become more conservative as you near retirement.

Why choose a target date fund?

- It’s a simplified, “do-it-for-me” approach to investing.
- Each fund is designed to be a broad mix of investments, so you only need to choose one.

Choose one target date fund

|  If you were born in |  Then consider choosing* |
|---|---|
| 1998 and later | 2065 Fund |
| 1993 to 1997 | 2060 Fund |
| 1988 to 1992 | 2055 Fund |
| 1983 to 1987 | 2050 Fund |
| 1978 to 1982 | 2045 Fund |
| 1973 to 1977 | 2040 Fund |
| 1968 to 1972 | 2035 Fund |
| 1963 to 1967 | 2030 Fund |
| 1958 to 1962 | 2025 Fund |
| 1953 to 1957 | 2020 Fund |
| 1948 to 1952 | 2015 Fund |
| 1947 and earlier | 2010 Fund |

* The table assumes you will begin taking retirement withdrawals at age 65. If you plan to begin taking withdrawals at another time, you may want to choose another target date fund that better aligns with your retirement goals.

Although American Funds target date funds are managed for investors on a projected retirement date time frame, the funds’ allocation approach does not guarantee that investors’ retirement goals will be met. American Funds investment professionals manage each target date fund’s portfolio, moving it from a more growth-oriented approach to a more income-oriented focus as the fund gets closer to its target date. Investment professionals continue to manage each fund for 30 years after it reaches its target date. The target date is the year in which an investor is assumed to retire and begin taking withdrawals.



Ready to enroll? Review the **Investment-related information** and **Plan-related information** sections to learn more about your investment options, including returns, fees and expenses. Then go to myretirement.americanfunds.com to get started.

Individual funds: personalize your portfolio

“I want to choose specific funds to help me achieve my goals and complement my other investments.”



How it works

There are funds for every kind of investor. When you choose your investment mix, you create your own customized portfolio based on a number of factors, including your risk tolerance, when you expect to withdraw the money and any retirement savings you may have outside your plan.

Why choose your own investment mix?

- It's a “do-it-yourself” approach if you want to choose your own investments.
- You can tailor an investment portfolio with your specific goals in mind.

Choose investments that make sense for you

Different investments may have different objectives with varying degrees of risk-and-return potential. For example:



Cash equivalents

Aim to preserve what you've saved but may not provide the growth needed to meet your retirement goals.

Bonds and other types of investments

Typically fall in the middle in terms of risk and return.

Growth investments

Have the highest long-term return potential but also carry the highest potential risk.



Ready to enroll? Review the [Investment-related information](#) and [Plan-related information](#) sections to learn more about your investment options, including returns, fees and expenses. Then go to myretirement.americanfunds.com to get started.

Investment-related information

Learn about the investment options in your plan, including returns, fees and expenses.

Figures shown are past results and are not predictive of future results. Current and future results may be lower or higher than those shown here. Prices and results will vary, so you may lose money. Investing for short periods makes losses more likely.

Investment options for Class R-5E shares

| Investment name Benchmark Investment manager | Asset class | Inception date | Average annual total returns (%) as of 03/31/21 | | | | Expense ratios (%) | | Gross expenses per \$1,000 |
|--|--------------------|----------------|--|----------|---------|--------|--------------------|------|----------------------------|
| | | | Lifetime | 10 years | 5 years | 1 year | Gross | Net | |
| Target Date investments | | | | | | | | | |
| American Funds Target Date 2010 | Target date | 02/01/07 | 5.34 | 6.75 | 7.27 | 20.73 | 0.45 | 0.45 | \$4.50 |
| S&P Target Date Through 2010 Index | | | 5.49 | 6.44 | 7.33 | 22.02 | | | |
| American Funds. Shareholder-type fees - none. | | | | | | | | | |
| American Funds Target Date 2015 | Target date | 02/01/07 | 5.68 | 7.22 | 7.80 | 23.09 | 0.45 | 0.45 | \$4.50 |
| S&P Target Date Through 2015 Index | | | 5.78 | 7.08 | 8.14 | 24.66 | | | |
| American Funds. Shareholder-type fees - none. | | | | | | | | | |
| American Funds Target Date 2020 | Target date | 02/01/07 | 6.01 | 7.85 | 8.47 | 24.53 | 0.45 | 0.45 | \$4.50 |
| S&P Target Date Through 2020 Index | | | 6.03 | 7.71 | 9.02 | 29.60 | | | |
| American Funds. Shareholder-type fees - none. | | | | | | | | | |
| American Funds Target Date 2025 | Target date | 02/01/07 | 6.79 | 8.90 | 9.84 | 29.54 | 0.48 | 0.48 | \$4.80 |
| S&P Target Date Through 2025 Index | | | 6.41 | 8.33 | 9.87 | 34.45 | | | |
| American Funds. Shareholder-type fees - none. | | | | | | | | | |
| American Funds Target Date 2030 | Target date | 02/01/07 | 7.47 | 9.76 | 11.30 | 35.39 | 0.50 | 0.50 | \$5.00 |
| S&P Target Date Through 2030 Index | | | 6.74 | 8.84 | 10.70 | 39.45 | | | |
| American Funds. Shareholder-type fees - none. | | | | | | | | | |
| American Funds Target Date 2035 | Target date | 02/01/07 | 8.00 | 10.53 | 12.92 | 44.12 | 0.52 | 0.52 | \$5.20 |
| S&P Target Date Through 2035 Index | | | 7.01 | 9.35 | 11.54 | 44.89 | | | |
| American Funds. Shareholder-type fees - none. | | | | | | | | | |
| American Funds Target Date 2040 | Target date | 02/01/07 | 8.25 | 10.87 | 13.58 | 48.59 | 0.53 | 0.53 | \$5.30 |
| S&P Target Date Through 2040 Index | | | 7.22 | 9.72 | 12.19 | 49.36 | | | |
| American Funds. Shareholder-type fees - none. | | | | | | | | | |
| American Funds Target Date 2045 | Target date | 02/01/07 | 8.33 | 11.00 | 13.83 | 49.84 | 0.54 | 0.54 | \$5.40 |
| S&P Target Date Through 2045 Index | | | 7.29 | 9.94 | 12.60 | 52.11 | | | |
| American Funds. Shareholder-type fees - none. | | | | | | | | | |
| American Funds Target Date 2050 | Target date | 02/01/07 | 8.40 | 11.09 | 14.02 | 50.77 | 0.54 | 0.54 | \$5.40 |
| S&P Target Date Through 2050 Index | | | 7.38 | 10.07 | 12.77 | 52.65 | | | |
| American Funds. Shareholder-type fees - none. | | | | | | | | | |

Investment-related information

Investment options for Class R-5E shares

| Investment name Benchmark Investment manager | Asset class | Inception date | Average annual total returns (%) as of 03/31/21 | | | | Expense ratios (%) | | Gross expenses per \$1,000 |
|--|--------------------|----------------|--|----------|---------|--------|--------------------|------|----------------------------|
| | | | Lifetime | 10 years | 5 years | 1 year | Gross | Net | |
| Target Date investments | | | | | | | | | |
| American Funds Target Date 2055 | Target date | 02/01/10 | 11.75 | 11.08 | 14.02 | 50.68 | 0.54 | 0.54 | \$5.40 |
| S&P Target Date Through 2055 Index | | | 11.10 | 10.10 | 12.81 | 53.00 | | | |
| American Funds. Shareholder-type fees - none. | | | | | | | | | |
| American Funds Target Date 2060 | Target date | 03/27/15 | 11.27 | N/A | 13.99 | 50.68 | 0.55 | 0.55 | \$5.50 |
| S&P Target Date Through 2060+ Index | | | 10.09 | N/A | 12.84 | 52.85 | | | |
| American Funds. Shareholder-type fees - none. | | | | | | | | | |
| American Funds Target Date 2065 | Target date | 03/27/20 | 52.33 | N/A | N/A | 50.92 | 0.60 | 0.56 | \$6.00 |
| S&P Target Date Through 2060+ Index | | | 54.13 | N/A | 12.84 | 52.85 | | | |
| American Funds. Shareholder-type fees - none. | | | | | | | | | |
| Growth investments | | | | | | | | | |
| American Funds AMCAP | Growth | 05/01/67 | 11.95 | 13.77 | 16.06 | 53.98 | 0.48 | 0.48 | \$4.80 |
| Standard & Poor's 500 Composite Index | | | 10.39 | 13.91 | 16.29 | 56.35 | | | |
| American Funds. Shareholder-type fees - none. | | | | | | | | | |
| American Funds EuroPacific Growth | Growth | 04/16/84 | 11.07 | 7.55 | 12.73 | 60.54 | 0.61 | 0.61 | \$6.10 |
| MSCI All Country World Index (ACWI) ex USA | | | 8.71 | 4.93 | 9.76 | 49.41 | | | |
| American Funds. Shareholder-type fees - none. | | | | | | | | | |
| American Funds New World Fund | Growth | 06/17/99 | 9.01 | 7.22 | 14.34 | 61.92 | 0.74 | 0.74 | \$7.40 |
| MSCI All Country World Index (ACWI) | | | 5.79 | 9.14 | 13.21 | 54.60 | | | |
| American Funds. Shareholder-type fees - none. | | | | | | | | | |
| Columbia Small Cap Index Inst2 | Growth | 10/15/96 | 15.10 | 12.74 | 15.40 | 94.87 | 0.20 | 0.20 | \$2.00 |
| Standard & Poor's 500 Composite Index | | | 9.38 | 13.91 | 16.29 | 56.35 | | | |
| Columbia Threadneedle. Shareholder-type fees - none. | | | | | | | | | |
| Hartford Schroders Intl Multi-Cp Val Y | Growth | 08/30/06 | 7.23 | 4.86 | 7.66 | 52.24 | 0.86 | 0.83 | \$8.60 |
| MSCI All Country World Index (ACWI) ex USA | | | 4.34 | 4.93 | 9.76 | 49.41 | | | |
| Hartford Mutual Funds. Shareholder-type fees - none. | | | | | | | | | |
| Principal Global Real Estate Sec R6 | Growth | 10/01/07 | 5.86 | 7.52 | 6.23 | 35.04 | 0.88 | 0.88 | \$8.80 |
| MSCI All Country World Index (ACWI) | | | 5.79 | 9.14 | 13.21 | 54.60 | | | |
| Principal Funds. Shareholder-type fees - none. | | | | | | | | | |

Investment-related information

Investment options for Class R-5E shares

| Investment name Benchmark Investment manager | Asset class | Inception date | Average annual total returns (%) as of 03/31/21 | | | | Expense ratios (%) | | Gross expenses per \$1,000 |
|--|--------------------------|----------------|--|----------|---------|--------|--------------------|------|----------------------------|
| | | | Lifetime | 10 years | 5 years | 1 year | Gross | Net | |
| Growth investments | | | | | | | | | |
| T. Rowe Price International Eq Index | Growth | 11/30/00 | 4.75 | 5.37 | 8.94 | 47.16 | 0.45 | 0.45 | \$4.50 |
| MSCI All Country World Index (ACWI) ex USA | | | 5.49 | 4.93 | 9.76 | 49.41 | | | |
| T. Rowe Price. Redemption fee - 2.00% will be assessed to your account for any money transferred within 90 days of the initial investment. | | | | | | | | | |
| Growth-and-income investments | | | | | | | | | |
| American Funds Investment Co of America | Growth-and-income | 01/01/34 | 12.31 | 12.19 | 13.84 | 51.60 | 0.41 | 0.41 | \$4.10 |
| Standard & Poor's 500 Composite Index | | | 11.08 | 13.91 | 16.29 | 56.35 | | | |
| American Funds. Shareholder-type fees - none. | | | | | | | | | |
| American Funds Washington Mut Inv Fund | Growth-and-income | 07/31/52 | 12.05 | 12.57 | 13.96 | 49.26 | 0.41 | 0.41 | \$4.10 |
| Standard & Poor's 500 Composite Index | | | 11.05 | 13.91 | 16.29 | 56.35 | | | |
| American Funds. Shareholder-type fees - none. | | | | | | | | | |
| T. Rowe Price Equity Index 500 | Growth-and-income | 03/30/90 | 10.24 | 13.65 | 16.06 | 56.09 | 0.19 | 0.19 | \$1.90 |
| Standard & Poor's 500 Composite Index | | | 10.55 | 13.91 | 16.29 | 56.35 | | | |
| T. Rowe Price. Redemption fee - 0.50% will be assessed to your account for any money transferred within 90 days of the initial investment. | | | | | | | | | |
| Bond investments | | | | | | | | | |
| American Funds Bond Fund of America | Bond | 05/28/74 | 7.56 | 3.82 | 3.81 | 3.73 | 0.36 | 0.36 | \$3.60 |
| Bloomberg Barclays U.S. Aggregate Index | | | 7.27 | 3.44 | 3.10 | 0.71 | | | |
| American Funds. Shareholder-type fees - none. | | | | | | | | | |
| American Funds Capital World Bond Fund | Bond | 08/04/87 | 6.06 | 2.60 | 3.19 | 7.98 | 0.62 | 0.62 | \$6.20 |
| Bloomberg Barclays Global Aggregate Index | | | 5.77 | 2.23 | 2.66 | 4.67 | | | |
| American Funds. Shareholder-type fees - none. | | | | | | | | | |
| American Funds Inflation Linked Bond Fund | Bond | 12/14/12 | 2.51 | N/A | 4.34 | 8.30 | 0.45 | 0.45 | \$4.50 |
| Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index | | | 1.93 | 3.44 | 3.86 | 7.54 | | | |
| American Funds. Shareholder-type fees - none. | | | | | | | | | |
| American Funds Interm Bd Fd of America | Bond | 02/19/88 | 4.69 | 2.33 | 2.59 | 2.93 | 0.39 | 0.39 | \$3.90 |
| Bloomberg Barclays U.S. Government/Credit (1-7 years, ex BBB) Index | | | 5.07 | 2.28 | 2.28 | 0.54 | | | |
| American Funds. Shareholder-type fees - none. Competing fund. See "Plan-related information" section for more details. | | | | | | | | | |

Investment-related information

Investment options for Class R-5E shares

| Investment name Benchmark Investment manager | Asset class | Inception date | Average annual total returns (%) as of 03/31/21 | | | | Expense ratios (%) | | Gross expenses per \$1,000 |
|--|------------------------|----------------|--|----------|---------|--------|--------------------|------|----------------------------|
| | | | Lifetime | 10 years | 5 years | 1 year | Gross | Net | |
| Bond investments | | | | | | | | | |
| American Funds US Government Securities | Bond | 10/17/85 | 5.61 | 2.94 | 2.57 | -0.97 | 0.38 | 0.38 | \$3.80 |
| Bloomberg Barclays U.S. Government/Mortgage-Backed Securities Index | | | 6.13 | 2.84 | 2.35 | -2.57 | | | |
| American Funds. Shareholder-type fees - none. | | | | | | | | | |
| BlackRock High Yield Bond Instl | Bond | 11/19/98 | 7.25 | 6.41 | 7.71 | 23.42 | 0.63 | 0.62 | \$6.30 |
| Bloomberg Barclays U.S. Aggregate Index | | | 4.68 | 3.44 | 3.10 | 0.71 | | | |
| BlackRock. Shareholder-type fees - none. | | | | | | | | | |
| Cash-equivalent investments | | | | | | | | | |
| EB MaGIC Fund | Cash-equivalent | 01/01/88 | 4.33 | 1.47 | 1.49 | 1.34 | 0.75 | 0.75 | \$7.50 |
| Bloomberg Barclays U.S. Aggregate Index | | | 6.11 | 3.44 | 3.10 | 0.71 | | | |
| Victory. Shareholder-type fees - none. Amounts exchanged out of this fund may not be moved into a competing fund for 90 day(s). See "Plan-related information" section for more details. | | | | | | | | | |

Investment-related information

Investment-related information

Results are for the American Funds Class R-5E shares at net asset value. Class R shares do not require an up-front or deferred sales charge. For current information and month-end results for the American Funds and any other investments in your plan, please visit myretirement.americanfunds.com or ask your employer.

One way to assess an investment's results is to compare its results with those of a comparable benchmark or index. The benchmarks and their returns are shown in the table. Check your investment's annual and semi-annual reports to shareholders for more information.

You should carefully consider fees and expenses when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement account over time. For an example of the long-term effect of fees and expenses, visit the Employee Benefits Security Administration (EBSA) website at www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf. However, fees and expenses are only one of many factors to consider when you evaluate your plan investment options.

Generally, there are two types of fees and expenses associated with saving and investing through a retirement plan: (1) recordkeeping and administrative fees and (2) investment expenses. The expenses related to each investment in your plan are known as the expense ratios. Expense ratios tend to vary with the investment category; for example, a money market investment will generally have a lower expense ratio than a global equity investment, which has higher costs.

The gross expense ratio reflects the investment's total annual operating expenses. It does not include any fee waivers or expense reimbursements. The net expense ratio reflects any applicable fee waivers or expense reimbursements. This is the actual expense ratio that you paid. Expense ratios are as of each investment's prospectus available at the time of publication.

Prospectuses, SAs and annual reports, if applicable, are available free of charge by calling (800) 204-3731 or on the web at myretirement.americanfunds.com.

Portfolio turnover information is included in your investments' summary prospectuses.

For additional details, go to myretirement.americanfunds.com and select "Your Plan's Investments." When prompted, enter your plan

number, 1360546-01. If you have an established log-in, you can also access investment information by logging in and selecting "Investment Lineup."

Because your retirement plan offers other investments besides the American Funds, the share classes may vary. To learn more about these share classes, please read the most recent prospectuses, if applicable.

The S&P Target Date Through Index Series (2010-2045) began on 5/31/2007. From 2/1/2007 through 5/30/2007 the S&P Target Date Index Series was used.

The S&P Target Date Through 2050 Index began on 5/30/2008. From 2/1/2007 through 5/29/2008, the S&P Target Date 2045 Index was used.

The S&P Target Date Through 2060+ Index, a subset of the S&P Target Date 2060+ Index, has an asset allocation and glide path that aim to be more sensitive to longevity risk at, and beyond, the retirement date. The index is fully investable, with varying levels of exposure to the asset classes determined during an annual survey process of target date funds' holdings.

From April 16, 1984, through December 31, 1987, the MSCI EAFE (Europe, Australasia, Far East) Index was used because the MSCI ACWI (All Country World Index) ex USA did not yet exist. Since January 1, 1988, the MSCI ACWI ex USA has been used. The MSCI EAFE Index reflects dividends net of withholding taxes. The MSCI ACWI ex USA reflects dividends gross of withholding taxes through December 31, 2000, and dividends net of withholding taxes thereafter.

Investments other than American Funds are not managed by Capital Group, the investment manager for the American Funds. See the prospectus, if applicable, or your plan's financial professional for more information.

The Bloomberg Barclays U.S. Aggregate Index began on January 1, 1976. From May 28, 1974, through December 31, 1975, the Bloomberg Barclays U.S. Government/Credit Index was used.

The Bloomberg Barclays Global Aggregate Index began on December 31, 1989. For the period August 4, 1987, to December 31, 1989, the Citigroup World Government Bond Index was used.

Intermediate Bond Fund of America and Short-Term Bond Fund of America hold shorter term bonds

Returns will vary for a stable value investment, so you may

Investment-related information

lose money. The investment does not have a prospectus. For more information about investing in it, ask your employer or your plan's financial professional.

Please read the following important disclosure.

Investment results assume all distributions are reinvested and reflect applicable fees and expenses. Expense ratios are as of each fund's prospectus available at the time of publication. Net expense ratios reflect any current waivers and/or reimbursements to the funds; gross expense ratios do not. When applicable, investment results reflect fee waivers and/or expense reimbursements, without which results would have been lower. For more information, please see your plan's website.

For American Funds 2065 Target Date Retirement Fund, the investment adviser is currently reimbursing a portion of other expenses. This reimbursement will be in effect through at least January 1, 2021. The adviser may elect at its discretion to extend, modify or terminate the reimbursement at that time. Investment results and the net expense ratio reflect the reimbursement, without which the results would have been lower and the expenses would have been higher. The expense ratios are as of each target date fund's prospectus available at the time of publication and include the weighted average expenses of the underlying American Funds.

Lifetime returns for less than one year aren't annualized, but are calculated as cumulative total returns.

Investing outside the United States involves risks, such as currency fluctuations, periods of illiquidity and price volatility, as more fully described in the prospectus. These risks may be heightened in connection with investments in developing countries.

The return of principal for bond funds and for funds with significant underlying bond holdings is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings.

Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than higher rated bonds.

Fund shares of U.S. Government Securities Fund are not guaranteed by the U.S. government.

Some investment names may be abbreviated due to space limitations. For a list of the full names of the American Funds, including trademark information, visit americanfundsretirement.com.

All Capital Group trademarks mentioned are owned by The Capital Group Companies, Inc., an affiliated company or fund. All other company and product names mentioned are the property of their respective companies.

The indexes are unmanaged and, therefore, have no expenses. Investors cannot invest directly in an index. There have been periods when the investments have lagged the indexes.

Share class

American Funds Class R-5E shares were first offered on November 20, 2015. Class R-5E share results prior to the date of first sale are hypothetical based on the results of the original share class of the fund without a sales charge, adjusted for typical estimated expenses. Results for certain funds with an inception date after November 20, 2015, also include hypothetical returns because those funds' Class R-5E shares sold after the funds' date of first offering. Please see each fund's prospectus for more information on specific expenses.

Important information about outside funds

Because your plan offers investments that aren't managed by Capital Group (the investment manager for the American Funds), the share classes may vary. If you're interested in learning more about these share classes, please read the most recent prospectuses, if applicable. The prospectus also contains details about specific investment risks and key financial data, such as fees and expenses. You can obtain prospectuses from your employer.

Information about investments other than the American Funds is provided by Morningstar, Inc. Results displayed for some of these investments may represent hypothetical results for periods prior to the inception dates of the share classes and are based on Morningstar's calculations. Past results are not predictive of future results. If you have questions about the results, contact your employer or your plan's financial professional. The information shown on these pages may not be copied or distributed, and we cannot guarantee it to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

Investment-related information

Manager

The American Funds are managed by Capital Group, one of the largest investment management organizations in the world. Since 1931, the company has invested with a long-term focus based on thorough research and attention to risk – an investment style similar to that of most people saving for retirement.

This page intentionally left blank.

Frequently asked questions

What type of retirement plan do I have?

Your employer's plan is a defined contribution plan that includes the following:

- **401(k)**

A 401(k) lets you invest a portion of your paycheck before or after paying taxes. Making pretax contributions can reduce your taxable income now; or by making after-tax contributions, your qualified withdrawals are tax-free later.

How much can I contribute?

You decide how much of your salary you want to contribute, up to \$19,500 in 2021. If you're age 50 or older, you can contribute an additional \$6,500.

How much will my employer contribute?

Your employer match is equal to 100% of what you contribute, up to 3% of your pay, plus 50% of what you contribute, up to the next 2% of your pay. Your employer may also make an additional contribution. This amount could vary, and you may not always receive an additional contribution.

What is vesting?

The money that you contribute to your plan, plus any earnings, is always yours. Additionally,

the Safe Harbor Match contributions from your employer are 100% yours.

Profit sharing contributions, however, become yours over time according to the following vesting schedule. See the summary plan description (SPD) to learn more.

| Length of Service | Percent vested |
|-------------------|----------------|
| After 1 year | 0% |
| After 2 years | 20% |
| After 3 years | 40% |
| After 4 years | 60% |
| After 5 years | 80% |
| After 6 years | 100% |

What are my investment options?

- **Target date funds**

With a single fund, you get a broad mix of investments that automatically changes over time based on your target retirement date.

- **Individual funds**

You can create a portfolio of mutual funds based on your specific investment goals.

What if I don't choose an investment?

If you don't choose a fund, you'll be invested in your plan's default investment. You can always make changes later. Speak with your employer contact to learn more.

How does the plan affect my taxes?

You can reduce your current taxable income by making pretax contributions to your plan. That means you don't pay taxes on your contributions (or investment earnings) until you make a withdrawal.

Withdrawals before age 59½ may be subject to income tax and, if applicable, to a 10% federal penalty tax.

Your plan also has a Roth option that allows you to make after-tax contributions. That means you can pay the applicable taxes on your contributions now, so you don't have to pay taxes when you make a qualified withdrawal.

Can I roll over my savings from another plan?

If you have an account balance from a previous employer's retirement plan or an IRA, you may be able to roll over that money to this plan. Contact your previous employer to get the process started.

Can I move my money if I leave the company?

You can move your savings to an IRA or another employer's retirement savings plan that accepts rollovers.

Frequently asked questions

How can I access my money?

Although your plan is intended as a means of saving for retirement, there are ways to access your money:

- **Plan loan**
You can borrow money from your account and pay yourself back, including interest.
- **Hardship withdrawal**
You can take a withdrawal for certain immediate and heavy financial needs. Taxes and a potential early withdrawal penalty may apply.

Are there any fees associated with my plan?

The operation of a retirement plan involves expenses for ongoing administrative services. Other charges and expenses may also apply to your plan.

How do I track my investments?

- Your plan's website at **myretirement.americanfunds.com**
- Your quarterly statement
- Your plan's voice response system at **(800) 204-3731**

Frequently asked questions

🔗 Have more questions about your plan?

Your employer contact

Gemma Naiken
(321) 263-2700
benefits@down2earthinc.com

Your financial professional

Steven Thagard
(407) 754-0540
steve.thagard@nm.com

Notes

Plan-related information

This brochure is designed to meet the Department of Labor 404(a)-5 requirements.

Your employer offers the Down to Earth 401(k) Plan to help you prepare for retirement.

This document is designed to help you understand certain plan provisions, investment information and the costs associated with your plan. If you come across a term that isn't familiar to you, please take a moment to review the glossary available at myretirement.americanfunds.com. To request a paper copy of this Participant fee disclosure document, contact your employer.

Administrative expenses

Plan-level expenses/credits

The day-to-day operation of a retirement plan involves expenses for ongoing administrative services – such as plan recordkeeping and trustee/custodial services – that are necessary for administering the plan as a whole. A retirement plan also offers a host of other services, such as a telephone voice response system, access to customer service representatives, retirement planning tools, electronic access to plan information, account statements and online transactions.

All or a portion of these services are paid from the plan's investments. This is reflected in each investment's expense ratio and reduces the investment returns. If an additional amount is required to cover your plan's administrative expenses, it will be assessed to participant accounts as a percentage of the account balance. This fee will be deducted from your account quarterly and will appear on your quarterly statement.

Your employer expects that the total amount of plan-level expenses will not exceed .40% of your account balance per year.

The plan may also incur unexpected expenses that may be deducted from participant accounts.

If your plan's investments generate more revenue than is necessary to cover the costs of administrative services for your plan, the excess amount will be used to pay other plan expenses or allocated to participants and will appear on your quarterly statement.

Advisory/RIA fees

Certain advisory /RIA fees are also charged to the plan for their support, which includes conducting enrollment meetings and providing education and investment services. These fees will be assessed to participant accounts on a quarterly basis and are not expected to exceed .50% annually.

General plan information

Your investment options

You can choose from the following investment options:

- target date funds
- individual funds

Voting and other rights

The trustee or another plan fiduciary may vote or exercise any other rights associated with ownership of the investments held in your account.

Designated investment alternatives

The "Investment-related information" table(s) identify and provide information about the plan's investment options.

Equity wash

Your plan has an "equity wash" provision to help protect participants who invest in stable value funds. It restricts participants from moving assets from stable value fund(s) directly into "competing fund(s)" (e.g. money market fund or short-term bond fund). Assets leaving a stable

value fund must go into a "non-competing" fund (e.g., stock fund or long-term bond fund) where they must stay invested for a certain period of time before they can be moved into the competing fund. This provision deters participants who want to move back and forth between a stable value fund and a money market fund (or any other short-term investment option). The affected fund(s) in your plan and timeframes are listed below.

| |
|--|
| Equity wash fund |
| EB MaGIC Fund |
| Competing fund |
| American Funds Interm Bd Fd of America |
| Period of time |
| 90 day(s) |

Investment instructions

To begin participating in your employer's retirement plan, you must first meet the plan's eligibility requirements and enroll. Once enrolled, you can provide investment instructions (i.e., make investment exchanges or change future contribution elections) in any of the following ways:

- **By phone:** Call (800) 204-3731.
- **On the internet:** Go to myretirement.americanfunds.com.

Please note: Trading activity is monitored to ensure that trading guidelines, which are described in the prospectuses, are observed. Non-American Funds may have their own trading restrictions. Please see the prospectuses for details.

Individual expenses

In addition to overall plan administrative expenses, there are individual service fees associated with optional features offered under your plan. Individual service fees will be charged separately if you choose to take advantage of a particular plan feature. These fees are described below.

Plan-related information

Loans

Although your plan is intended primarily as a means of saving for retirement, there may be times when you'll feel the need to borrow against your account balance.

If you decide to take a loan from your account, please read the following information on loan fees.

Loan fees

A loan initiation fee of \$185 will be deducted from your loan amount. Therefore, if you'd like to receive \$1,000, you'll need to request a loan for \$1,185. You'll have the opportunity to repay this fee because it's included in the amortization schedule. This fee is charged for setting up the loan and providing the amortization schedule. An ongoing maintenance fee of \$100 per year will be deducted from your account via quarterly payments for maintaining the loan on the recordkeeping system and for monitoring the loan payments received.

Expedited delivery is available for additional fees. Express delivery is available for \$30 and estimated delivery time is 2-3 business days. Direct deposit via ACH is also available for an additional fee of \$15.

One-time distribution/transaction fees

You will be charged a fee for a one-time distribution or certain other requested account transactions. The amount of the fee may vary based on the type of distribution or transaction, if applicable.

One-time distribution fee: \$125 per request

Expedited delivery is available for additional fees. Express delivery is available for \$30 and estimated delivery time is 2-3 business days. Direct deposit via ACH is also available for an additional fee of \$15.

Rollover investments from your retirement plan into a Capital Group IRA, with Capital Bank and Trust as

custodian, will automatically be invested in Class A shares at no sales charge regardless of the share class available in your retirement plan. Any future contributions to the IRA will be assessed the appropriate sales charge based on the applicable break points. See the specific fund's prospectus for additional information.

Hardship withdrawal fee: \$150.00 per request
Required minimum distribution (RMD) fee: \$100.00 per request
QDRO alternate payee distribution fee: \$250.00 per request
Death distribution/beneficiary transfer fee: \$150.00 per request
Disability distribution fee: \$150.00 per request

Have questions?

Your plan contact

Gemma Naiken
(321) 263-2700
benefits@down2earthinc.com

Your financial professional

Steven Thagard
(407) 754-0540
steve.thagard@nm.com

This page intentionally left blank.



Beneficiary Designation

Please read the instructions and information below carefully before completing this form.

The designation of a beneficiary can have important tax consequences. You are encouraged to consult your tax advisor before completing this form. You should periodically review and update your beneficiary designations as appropriate.

If you are not married at the time you designate your beneficiaries and subsequently marry, 100% of your account balance will be paid at the time of your death to the surviving spouse unless your spouse signs Section 3 of this form.

1 Information about you

Please type or print clearly.

Name of participant, Name of employer, SSN of participant, Date of birth of participant (mm/dd/yyyy), Marital status: Married, Single

2 Beneficiary designation

Beneficiaries will share equally if percentages are not provided and any amounts unpaid upon death will be divided equally. Primary and contingent beneficiaries must separately total 100% in whole percentages. If you wish to customize your designation or need more space, attach a separate page.

Primary Beneficiary(ies):

I revoke all previous designations and direct that any proceeds be distributed upon my death to the designated beneficiary(ies) below. In the event that no Primary or Contingent Beneficiaries survive me, distribute any proceeds to my estate.

1. Full name, Relationship, SSN, Date of birth, %
2. Full name, Relationship, SSN, Date of birth, %
Total 100%

Contingent Beneficiary: (Complete only if you are naming a Primary Beneficiary above.)

1. Full name, Relationship, SSN, Date of birth, %
2. Full name, Relationship, SSN, Date of birth, %
Total 100%

Signature:

X Signature of participant, Date (mm/dd/yyyy)



3 Spousal consent

The signature of the spouse must be witnessed by either a plan representative or a notary public.

I am the spouse of the participant named in Section 1. I irrevocably consent to the designation made by my spouse to have any death benefits paid to the named beneficiary(ies) specified in Section 2. I understand that the effect of such designation is to cause my spouse's death benefit to be paid to a beneficiary other than me, that such beneficiary designation is not valid unless I consent to it and that my consent is irrevocable unless my spouse revokes the beneficiary designation.

Full name of spouse of participant (include middle initial) (print)

X _____ / /
Signature of spouse of participant Date (mm/dd/yyyy)

Either a plan representative appointed by the employer **or** a notary public must witness the signature of the spouse.

Name of plan representative (print) **X** _____
Signature of plan representative

Sworn to and subscribed before me, this _____ day of _____, 20____
Month Year

in the County of _____, State of _____

X _____ / /
Signature of notary public Date commission expires (mm/dd/yyyy)

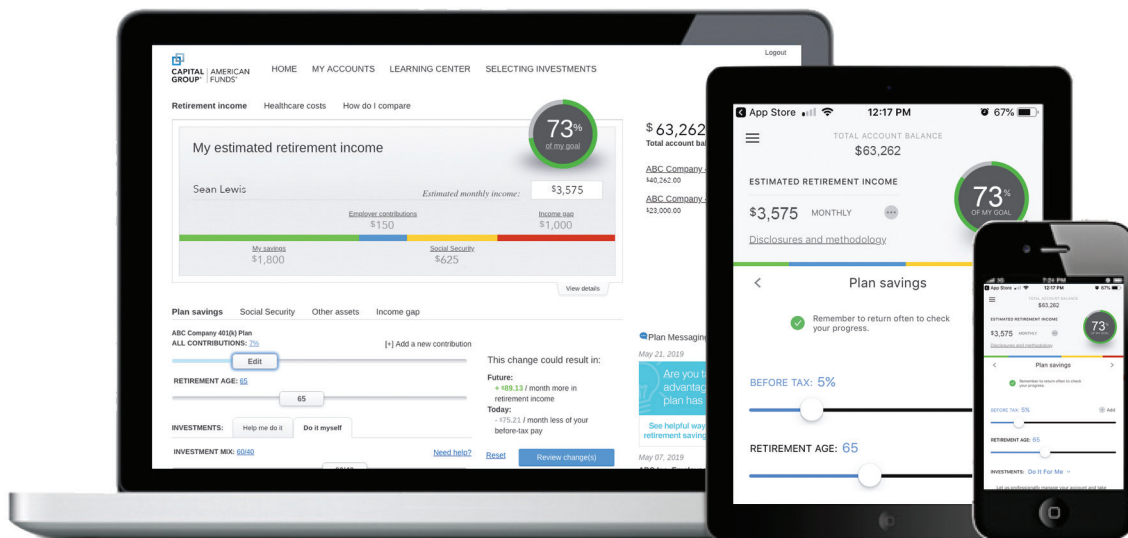
Please return this form to your employer.

This page intentionally left blank.

Notes

Take steps toward a better retirement.

Log in to your plan's website to see your projected retirement income and access other features to help you make the most of your plan.



Access your account online at myretirement.americanfunds.com

Your plan's website



See your projected retirement income based on your current savings.



Learn how your savings stacks up to your peers.



Access educational content to help optimize your savings plan.



Adjust your contributions or rebalance your portfolio.



Use our interactive planning tool to review potential changes to your savings plan.



See how estimated health care costs could impact your retirement income.

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.



CAPITAL | **AMERICAN**
GROUP® | **FUNDS**®

American Funds
Address1
Address2
Address3
City, State, Zip-+4
Country

00001010001

Follow us 

American Funds Distributors, Inc., member FINRA.

Lit. No. RPGEBR-009-0620P Printed in USA CGD/BR/8122-S72714 © 2020 Capital Group. All rights reserved.  Printed on recycled paper