American Funds®

The right choice for the long term®

Accessing your account

Online anytime. Your plan's website provides easy access to your retirement account. Visit **americanfunds.com/retire** anytime to review your account and make transactions.

How to access your account online

- Visit **americanfunds.com/retire** and then click on **Log in**. If this is the first time you are accessing the participant website, please select the "**New user**" link on the login page.
- If you need help, please call **800/421-6621**.

View/change future contributions

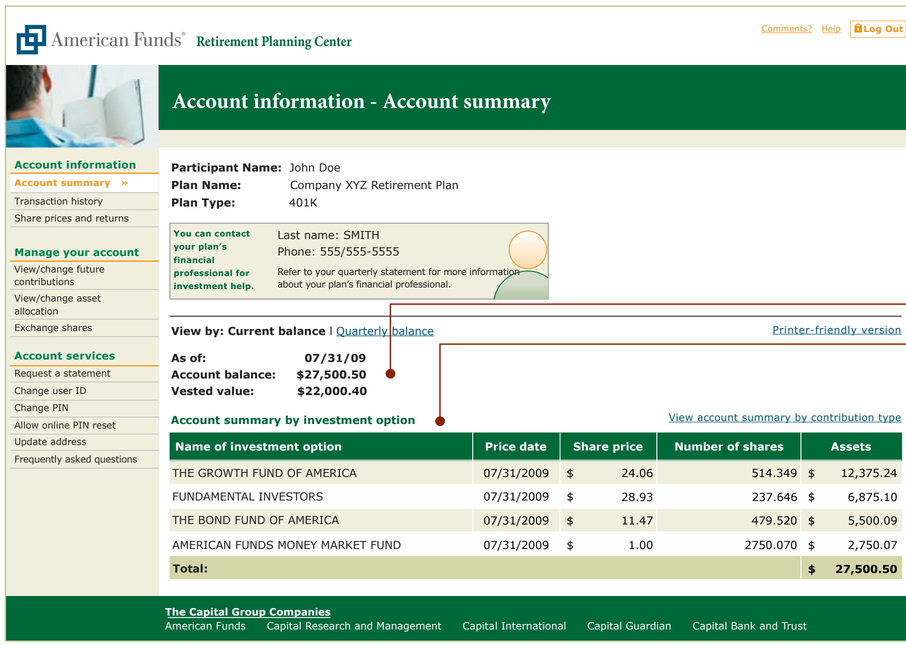
Decide how you'd like contributions from future paychecks or future employer deposits (if applicable) to be invested. The changes you make here won't affect your current asset allocation.

View/change asset allocation

See how your existing portfolio is currently invested. Here you can make changes to your portfolio's asset allocation. Some trading restrictions may apply.

Exchange shares

Use the exchange shares section when you want to move money from one single fund to another fund or funds. Some trading restrictions may apply.



Check your balance

View your account balance as of the previous business day's market closing.

View balance by investment option

See how your retirement portfolio is divided among the investments you selected.

View balance by contribution type

Click here to see your account balance summarized by contribution type. This includes your contributions, any money you may have rolled over into the plan (if allowed) and, if applicable, any employer contributions.

Manage your retirement account online and by phone

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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Call anytime. Your plan's toll-free phone service makes monitoring your account simple and convenient.

Easy access by phone

- Call toll-free **877/833-9322** anytime
- Enter your Social Security number (SSN) followed by #
- Enter your personal identification number (PIN) followed by #. (If you haven't set up a PIN, use your date of birth in the format "MMDDYYYY".)

For retirement information, press 1 and then:

- Press 1 for **account inquiries** about account balances, investment elections, prices and yields
- Press 2 for **account transactions**, such as exchanges and changes to future investments
- Press 3 for **duplicate statement requests**
- Press 4 for **transaction history**

From the main menu, press 2 to change your PIN or 3 to hear menu shortcuts.

Forgot your PIN?
Please call **800/421-6621** for assistance.

Tools you can use

When you visit **americanfunds.com/retire**, you may want to check out the learning tools and interactive calculators that allow you to enter your own financial information. These resources, available in the Retirement Planning Center, include:

American Funds Retirement Roadmap®
Plan your route to retirement by figuring out how much you might need to contribute each month. Then decide how to invest your contributions.

Retirement planning calculator
Find out if your projected savings are on track to get you to your retirement goal with one of two calculators: a quick analysis, or a detailed analysis that takes into account all your assets.

Payroll deduction analyzer
See how before-tax contributions to your retirement plan account can impact your take-home pay.

Investing calculator
Estimate what your account balance may be worth when you're ready to retire.

You should carefully consider the objectives, risks, charges and expenses of the American Funds and, if applicable, any other investments in your plan. This and other important information is contained in the funds' summary prospectuses and/or prospectuses, which are available from your plan's financial professional and on the Web. Please read the prospectuses carefully before investing.

Visit us at americanfunds.com/retire.