

Thank you for your order of American Funds retirement plan enrollment materials. This mailing includes the **generic, non-customized** retirement plan enrollment books and forms that you requested.

Please note that these generic enrollment materials **do not** satisfy a plan sponsor's requirement to provide initial fee disclosure to participants before they can first direct investments, as required by Department of Labor regulation 404(a)(5). To help ensure plan sponsor compliance with the regulation, please provide to participants, along with the generic enrollment materials, the plan's **customized fee disclosure document**. The document is available on the plan sponsor website at **americanfunds.com/retiresponsor** in the **Plan Administration** section under **Fee Disclosure**.

In the future, we invite you to take advantage of our **customized enrollment books**, which **include fee disclosure** that's specific to the plan's features and investments. Customized enrollment books typically take two to three weeks for delivery, so please make sure to place your order well in advance of the enrollment meeting.

We appreciate your business and hope you'll let us know if there's anything else we can do to help you prepare for your upcoming meeting. Please don't hesitate to contact a Retirement Plan Services representative at (800) 421-6019.

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