



AMERICAN
FUNDS®

From Capital Group

Retirement Plan
Enrollment Book

Prepared for:
Emmer Group Retirement Plan

**Dream Big.
Save Smart.
Start Today.**



Prepare for the Retirement You Desire



When planning for retirement, start by asking yourself what you'll be doing in 10, 20 or 30 years. Will you:

- Have the freedom to follow your dreams?
- Live on a budget and pursue your interests?
- Continue to work because you choose to or have to?



Regardless of what you choose to do, your retirement plan can help you get closer to achieving those goals.



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.



Your Retirement Plan Makes It Simple

Your employer's retirement plan makes it easy to save for the future. It is designed to help you get closer to wherever you want to be in retirement.

To get started, all you need to do is:

- Decide how much to save
- Choose where to invest
- Take action

American Funds Is a Key Provider for Your Retirement Plan

Your employer believes American Funds is the right choice to manage your retirement savings. It is one of the oldest and largest mutual fund families in the country.

- Since 1931, American Funds has invested with a long-term focus and attention to risk.
- American Funds has more than \$1.1 trillion in assets under management (as of 12/31/15).
- More than half of the 55 million investor accounts in the American Funds are retirement accounts.
- American Funds understands that investors need help with retirement planning; that's why its funds are distributed through financial professionals.

For more information about American Funds, see the inside back cover.

Take Advantage of Your Plan's Benefits

Your retirement plan is one of the most important benefits your employer offers you. Discover the potential advantages of contributing to your plan:



Convenience

Simply decide how much you'd like to contribute and the money is automatically taken out of your paycheck – before you have a chance to spend it. For example, the \$1.50 you might pay for a cup of coffee every day could add up to more than \$65,000 over 30 years if you save in the plan.*

* Assuming the \$1.50 a day earned an 8% annual return for 30 years.



Growth Potential Over the Long Term

The longer you stay invested in the plan, the greater likelihood you'll have of reaching your retirement goals. That's because you have the potential to make money on what you've invested and on any account earnings.



Pretax Contributions

If you contribute \$100 from every paycheck, it may cost you only \$75 in actual take-home pay because the money is deducted directly from your paycheck before you pay any taxes.†

† Assuming that you pay 25% in taxes.



Check Out Your Plan's Website

For a closer look at your plan's benefits and how they can help you reach your retirement goals, visit myretirement.americanfunds.com.



Sarah is ready to give it a try.

"I put off saving for too long. Now that I've begun to pay off some debts, I'm finally going to start saving. For me, saving something – even a small amount – is better than doing nothing. My goal is to increase my savings each year for as long as I work."

A Little Can Go a Long Way

Start saving what you can today and commit to increasing your savings in the future. This chart shows how various contribution levels can result in larger withdrawals during retirement.

If You Contribute	Percentage of Salary		
	15%	10%	6%
Contributions Every Two Weeks	\$ 231	\$ 154	\$ 92
Contribution Amount by Year-End	6,000	4,000	2,400
Monthly Retirement Withdrawals In 10 Years	307	204	123
In 20 Years	988	659	395
In 30 Years	2,503	1,669	1,001

The example above assumes an annual salary of \$40,000. Values are for illustrative purposes only and do not reflect the results of any particular investment, which will fluctuate with market conditions, or taxes that may be owed on tax-deferred contributions, including the 10% penalty for withdrawals taken before age 59½. An 8% average annual return rate, compounded every two weeks, is assumed. Monthly retirement withdrawal reflects an annual withdrawal rate of 4% of the account balance divided by 12. The estimate does not take into account certain factors, including changes to the employee contributions, required minimum distributions, holding periods and post-retirement taxes. 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 the retirement savings in 25 years. Estimated withdrawal calculations are not intended to reflect actual results; your results may vary. Regular investing does not ensure a profit or protect against loss. Please consult your financial professional for any questions you may have about your situation.

Need Help?

Call Florida Pension Group - Troy Tummond at (904) 217-0585 or send an email to troy.tummond@lpl.com if you need some guidance.

Pay Taxes Now – So You Won't Have To Later

In addition to before-tax contributions, your employer also lets you make Roth contributions, which are taken out of your paycheck after taxes have been calculated. If you think that you'll be paying more in taxes at retirement, then paying them now may work to your advantage. Visit myretirement.americanfunds.com to find out more about Roth contributions.

Decide How Much to Save

Experts say you'll need to save 10% to 15% of your salary each year to have enough to live on in retirement. If you can't afford that much, contribute what you can today and increase your contribution every year.



American Funds Retirement Roadmap®

Use the Retirement Roadmap® on myretirement.americanfunds.com to create more personalized estimates of what you may need in retirement.

Help Is a Call or Click Away

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The more money you've accumulated, the better prepared you'll be to:

Fight Inflation

\$8.03

The projected cost of a gallon of milk in 30 years. Although the average cost today is \$3.31, this example shows how your savings may buy less in the future.

Source: Bureau of Labor Statistics.
Assuming a 3% inflation rate for 30 years.

Supplement Social Security

40%

Social Security replaces about 40% of an average worker's income in retirement. Providing the rest is up to you.

Source: Social Security Administration.

Help Pay for Health Care

\$259,000

It's estimated that a 65-year-old couple, both with median prescription drug expenses, would need \$259,000 in savings to have a 90% chance of having enough money for health care expenses in retirement.

Source: Employee Benefit Research Institute (EBRI).

Save the Amount That Makes the Most Sense for You

You don't have to take an all-or-nothing approach when it comes to saving. These three scenarios may give you an idea of how to get started.



I contribute the maximum to the plan.

"I feel lucky to be able to set aside a lot of money for retirement. In fact, I'm 'maxing out.' And because I'm over 50, I get to contribute additional money."



I started small and increased my savings each year.

"At first I couldn't afford to contribute much as I had a number of priorities. Putting away something was better than not saving at all. Since then, I've gradually increased my contributions. When I've gotten a raise, I've added some of it to my contributions. And, over time, it's made a difference in my account value."



I now save 8% of my pay.

"While contributing the maximum isn't an option now, I'm contributing 8% of my pay because that fits my budget. I started with 5%. I'm slowly working my way to 10% a year. I've been able to increase the amount I contribute to the plan by 1% of my pay. I barely notice the dent in my paycheck."

Choose Your Investments

Option A: Choose a Target Date Fund



Option A: Choose a Target Date Fund

A good choice if you:

- Prefer a simplified approach to investing.
- Want to invest in a portfolio that's specifically designed with your retirement date in mind.
- Don't want to make decisions on how different investments work together.

Option B: Build Your Own Portfolio

(To learn more about this option, see the sample investment models in this brochure.)

What Is a Target Date Fund?

It's a group of mutual funds combined into one fund that serves as a single diversified retirement investment. Because each fund in the American Funds Target Date Retirement Series® is designed to serve as a complete portfolio, you only need to choose *one* based on when you expect to retire.

What You Should Know About the Target Date Series

- The series offers a number of target date fund portfolios in five-year increments for retirement dates through 2060.
- Each fund is composed of a diverse mix of the American Funds and is subject to their risks and returns.
- American Funds investment professionals manage each target date fund portfolio, moving it from a more growth-oriented focus to a more income-oriented focus as the target date approaches.
- Investment professionals continue to manage each fund for 30 years after its target date is reached.
- The target date is the year in which an investor is assumed to retire and begin taking withdrawals.
- Although the 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. In addition, contributions to the fund may not be adequate to reach your retirement goals.



John is all set with a ready-made portfolio.

"A target date fund is a great option for me. I don't feel qualified to build my own portfolio using different funds. I like the idea that investment professionals are managing the fund based on a retirement date. That gives me time to focus on other things."

Choose the Target Date Fund That's Right for You

Find the year that you were born and the year that you expect to retire and may begin taking withdrawals and match them with one of the American Funds target date retirement funds below. Of course, you should consider your risk tolerance as well as any assets and investments outside your plan as you make your investment decision.

If You Were Born in	And You Plan to Retire (or have retired) in	Then Consider This Target Date Fund
1993 and later	2058 and later	2060
1988 to 1992	2053-2057	2055
1983 to 1987	2048-2052	2050
1978 to 1982	2043-2047	2045
1973 to 1977	2038-2042	2040
1968 to 1972	2033-2037	2035
1963 to 1967	2028-2032	2030
1958 to 1962	2023-2027	2025
1953 to 1957	2018-2022	2020
1948 to 1952	2013-2017	2015
1947 and earlier	2012 and earlier	2010

Each target date fund is designed to act as a single diversified retirement portfolio, so you only need to select one.

Don't Leave Your Selection to Chance

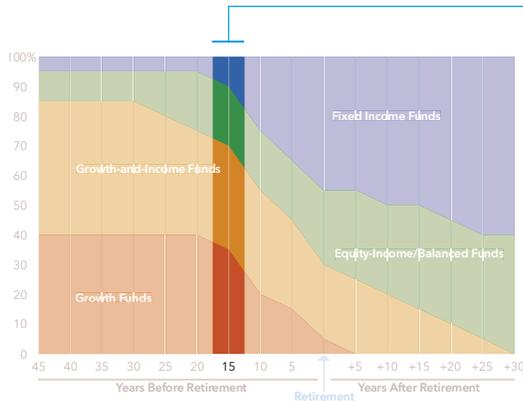
Check in with your plan's financial professional to see if a target date fund might work for you.

If you're already investing or within 10 years of retiring, this may be the right time to review your overall approach to see if it still makes sense. Call Florida Pension Group - Troy Tummond at **(904) 217-0585** or send an email to troy.tummond@lpl.com.

Option A: Choose a Target Date Fund

For a better understanding of how a target date fund can serve as a complete diversified portfolio, take a look inside American Funds 2030 Target Date Retirement Fund.®

Inside American Funds 2030 Fund



The target date funds follow this current investment approach (see above), moving from a more growth-oriented focus when retirement is years away to a more income-oriented focus as the retirement date approaches. Each fund may include a mix of growth, growth-and-income, equity-income/balanced and fixed income funds (i.e., bond funds).



Bond Funds

U.S. Government Securities Fund®	7.8%
American Funds Inflation Linked Bond Fund®	2.4
American Funds Mortgage Fund®	1.0
Capital World Bond Fund®	1.0
Intermediate Bond Fund of America®	0.8

Equity-Income/Balanced Funds

American Balanced Fund®	6.0
American Funds Global Balanced Fund SM	6.0

Capital Income Builder®

The Income Fund of America®	4.0
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Growth-and-Income Funds

Washington Mutual Investors Fund SM	8.0
The Investment Company of America®	7.0
American Mutual Fund®	6.0
Fundamental Investors®	6.0
Capital World Growth and Income Fund®	5.0
International Growth and Income Fund SM	3.0

Growth Funds

New Perspective Fund®	6.6
AMCAP Fund®	5.6
The Growth Fund of America®	5.6
SMALLCAP World Fund®	5.4
EuroPacific Growth Fund®	3.8
New World Fund®	2.6
The New Economy Fund®	2.4

As of December 31, 2015.

This fund is designed for investors who plan to retire in, or close to, the year 2030 and begin withdrawing their money. Although the target date fund is managed for investors on a projected retirement date time frame, the fund's allocation approach does not guarantee that investors' retirement goals will be met.

The target allocations shown in the glide path are effective as of January 1, 2016, and are subject to the Portfolio Oversight Committee's discretion. The funds' investment adviser anticipates that the funds will invest their assets within a range that deviates no more than 10% above or below these allocations. Underlying funds may be added or removed during the year. For quarterly updates of fund allocations, visit americanfundsretirement.com.

Some of the Underlying Funds

U.S. Government Securities Fund

- Seeks to provide a high level of current income consistent with preservation of capital by investing in US Treasury bonds and mortgage-backed securities issued by federal agencies.
- Invests primarily in securities backed by the full faith and credit of the US government.
- Focuses on US 

Capital Income Builder

- Seeks (1) to provide a level of current income that exceeds the average yield on US stocks generally and (2) to provide a growing stream of income over the years.
- Also seeks to provide growth of capital through a diversified portfolio of stocks, bonds and cash.
- Invests in US  Up to 50% outside US 

Fundamental Investors

- Seeks long-term growth of capital and income by investing in companies with undervalued, overlooked and out-of-favor stocks.
- Invests in undervalued stocks from companies with strong balance sheets, high-quality products and leading market shares.
- Invests in US  Up to 35% outside US 

New Perspective Fund

- Seeks to provide long-term growth through investing in stocks of growth companies in the US and abroad.
- Invests chiefly in multinational or global companies and focuses on opportunities generated by changes in global trade patterns and economic and political relationships.
- Global focus 

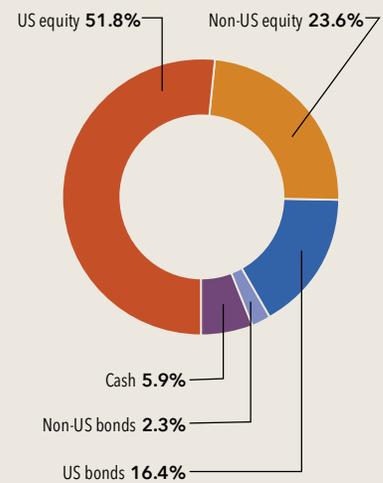
22

The 2030 Fund is made up of 22 underlying American Funds.

70+

Reflects the investment ideas of 70+ experienced portfolio managers.

Asset Mix of the 2030 Fund



Totals may not reconcile due to rounding.
Data as of December 31, 2015.

Each target date fund is composed of a mix of the American Funds and is subject to the risks and returns of the underlying funds. Investing outside the United States involves risks such as currency fluctuations, periods of illiquidity and price volatility as more fully described in the funds' prospectuses. These risks may be heightened in connection with investments in developing countries. Small-company stocks entail additional risks, and they can fluctuate in price more than larger company stocks.

Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than are higher rated bonds. The return of principal for bond funds and for funds with 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. While not directly correlated to changes in interest rates, the values of inflation-linked bonds generally fluctuate in response to changes in real interest rates and may experience greater losses than other debt securities with similar durations. Investments in mortgage-related securities involve additional risks, such as prepayment risk, as more fully described in the prospectus. Shares of U.S. Government Securities Fund are not guaranteed by the US government.

Choose Your Investments

Option B: Build Your Own Portfolio



Option B: Build Your Own Portfolio

A good choice if you:

- Want to choose your own investments.
- Prefer to use a sample model as a guide for selecting your funds.
- Want to tailor an investment portfolio with your specific financial goals in mind.

Option A: Choose a Target Date Fund

(To learn more about this option, see the target date fund information in this brochure.)

What Does Building Your Own Portfolio Mean?

It's a hands-on approach to selecting your investments. The investments you choose will depend on a number of factors, including when you expect to withdraw the money, your risk tolerance, and your financial goals and circumstances. The key lies in creating a portfolio with a mix of investments that have diverse objectives you can stick with through all kinds of market conditions.

What You Should Know About the Investments

The investments in your plan have different objectives with varying degrees of risk-and-return potential. For example, growth investments have the highest long-term return potential but also have the highest degree of risk. Cash equivalents aim to preserve what you've saved but may not provide the growth needed to meet your retirement goals. Other types, such as bonds, fall in between and have varying degrees of risk and return. For example, the value of bond investments may fall as interest rates rise.

To learn about the different investment types, visit your plan's website. There you can also access fund overviews and data (including "Investment Details" pages and prospectuses) that can help you select your investments.

Help is Just a Call Away

Call your plan's financial professional Florida Pension Group - Troy Tummond at **(904) 217-0585** or send an email to troy.tummond@jpl.com for help in finding the investment types that are a good match for your own investing style and goals.

Get Started With Sample Models

Many people who build their own portfolios use models as a starting point. Whether you use one of the sample models below or create your own, you'll need to choose specific investments. When selecting your investments, you should also take into account your risk tolerance as

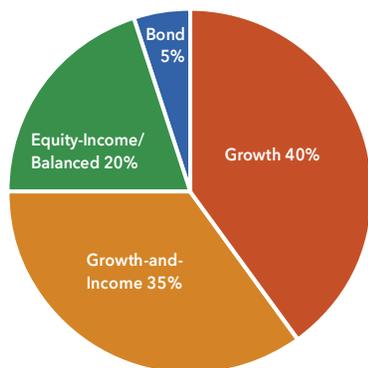
well as your other assets and any investments outside your plan, such as your home equity, IRAs and savings accounts.



Jeff: Model A

20 years or more until retirement

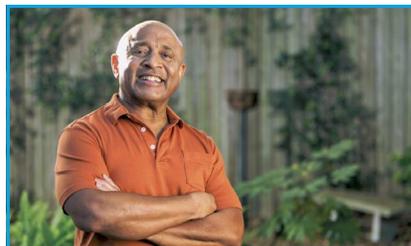
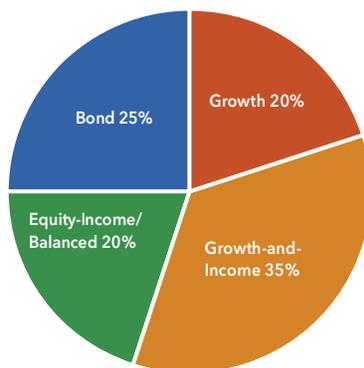
"With more than 30 years to retirement, I chose investments that have the potential for higher returns. I know I may suffer short-term drops in my account, but that's okay. Time is on my side, and I'm sticking to my goals."



Julianna: Model B

5 to 20 years until retirement

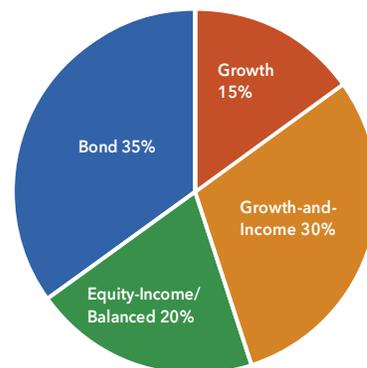
"I'm about 10 years from retirement. I realize I need to have a balance between growth investments and those that seek income. Getting the right combination is important."



Fred: Model C

5 years or less until retirement

"I'm retiring in two years. I've seen it all in the years I've been investing – good results and bad. I can't afford dramatic swings in my account, so now my portfolio is more income-oriented."



◀ higher volatility
higher returns

lower volatility ▶
lower returns

If the sample model for your time horizon doesn't align with your goals, consider adjusting the percentages. You can also create your own mix with the help of your plan's financial professional.

These models, developed by investment professionals at American Funds, emphasize an investor's time horizon and take into account the historic returns of the different types of investments (growth, growth-and-income, equity-income/balanced and bond). Specifically, the models seek to balance total return and stability over time.

The investment options in your plan

Investment-Related Information

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

Results are for the American Funds Class R-3 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/ebsa/publications/401k_employee.html. 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 click on the link under "View Investment Results." When prompted, enter your plan number, 344905-01. If you have an established log-in, you can also access investment information by logging in and clicking on the "Investments" button.

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 investment options in your plan
Investment-Related Information

Investment Options for Class R-3 Shares as of 12/31/16

Investment Name Benchmark Investment Manager	Asset Class	Inception Date	Average Annual Total Returns (%)				Expense Ratios (%)		Gross Expenses per \$1,000
			Lifetime	10 Years	5 Years	1 Year	Gross	Net	
Growth Investments									
American Funds AMCAP	Growth	05/01/67	10.94	7.26	13.93	8.67	1.02	1.02	\$10.20
Standard & Poor's 500 Composite Index			9.87	6.95	14.66	11.96			
American Funds. Shareholder Type Fees - None. Investment footnote(s): ^{1,2,3,4,5,6,7,8}									
American Funds EuroPacific Growth	Growth	04/16/84	10.07	2.32	6.54	0.39	1.14	1.14	\$11.40
MSCI All Country World Index (ACWI) ex USA			8.50	0.96	5.00	4.50			
American Funds. Shareholder Type Fees - None. Investment footnote(s): ^{1,2,3,4,5,6,7,8,9}									
American Funds New World Fund	Growth	06/17/99	6.80	2.77	4.09	3.60	1.34	1.34	\$13.40
MSCI All Country World Index (ACWI)			3.95	3.56	9.36	7.86			
American Funds. Shareholder Type Fees - None. Investment footnote(s): ^{1,2,3,4,5,6,7,8,9,10,11,12,13}									
Oppenheimer International Growth R	Growth	03/25/96	4.59	2.88	7.04	-2.53	1.39	1.39	\$13.90
MSCI All Country World Index (ACWI) ex USA			N/A	0.96	5.00	4.50			
OppenheimerFunds. Shareholder Type Fees - None. Investment footnote(s): ^{1,3,4,5,8,13,14,15,16,17,18,19}									
Royce Total Return R	Growth	12/15/93	5.56	6.20	11.76	25.14	1.84	1.84	\$18.40
Standard & Poor's 500 Composite Index			9.21	6.95	14.66	11.96			
Royce. Shareholder Type Fees - None. Investment footnote(s): ^{1,3,4,8,13,14,15,18,20,21,22}									
Growth-and-Income Investments									
American Funds Investment Co of America	Growth-and-income	01/01/34	11.63	6.00	13.73	14.17	0.95	0.95	\$9.50
Standard & Poor's 500 Composite Index			10.80	6.95	14.66	11.96			
American Funds. Shareholder Type Fees - None. Investment footnote(s): ^{1,2,3,4,5,6,7,8,23}									
American Funds Washington Mut Inv Fund	Growth-and-income	07/31/52	11.38	6.13	12.92	13.01	0.95	0.95	\$9.50
Standard & Poor's 500 Composite Index			10.69	6.95	14.66	11.96			
American Funds. Shareholder Type Fees - None. Investment footnote(s): ^{2,3,4,5,6,7,8,23}									
Invesco Global Real Estate R	Growth-and-income	04/29/05	5.04	0.72	8.06	1.40	1.68	1.68	\$16.80
MSCI All Country World Index (ACWI)			5.95	3.56	9.36	7.86			
Invesco. Shareholder Type Fees - None. Investment footnote(s): ^{1,3,4,6,8,9,10,12,13,15,19,22,24,25,26,27,28,29}									

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The investment options in your plan
Investment-Related Information

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Investment Name Benchmark Investment Manager	Asset Class	Inception Date	Average Annual Total Returns (%)				Expense Ratios (%)		Gross Expenses per \$1,000
			Lifetime	10 Years	5 Years	1 Year	Gross	Net	
Bond Investments									
American Funds Bond Fund of America	Bond	05/28/74	7.26	2.67	2.12	2.43	0.91	0.91	\$9.10
Bloomberg Barclays U.S. Aggregate Index			7.63	4.34	2.23	2.65			
American Funds. Shareholder Type Fees - None. Investment footnote(s): 1,3,4,6,7,8,11,12,24,26,30,31,32									
American Funds Capital World Bond Fund	Bond	08/04/87	5.73	2.82	0.46	1.96	1.20	1.20	\$12.00
Bloomberg Barclays Global Aggregate Index			6.02	3.29	0.21	2.09			
American Funds. Shareholder Type Fees - None. Investment footnote(s): 1,3,4,6,7,8,9,10,11,12,21,26,33									
American Funds Intern Bd Fd of America	Bond	02/19/88	4.37	2.01	0.76	0.81	0.92	0.92	\$9.20
Bloomberg Barclays U.S. Government/Credit (1-7 years, ex BBB) Index			5.41	3.26	1.34	1.37			
American Funds. Shareholder Type Fees - None. Investment footnote(s): 3,4,6,7,8,11,12,24,26,30,31,32,34									
American Funds US Government Securities	Bond	10/17/85	5.33	3.21	0.86	0.45	0.95	0.95	\$9.50
Bloomberg Barclays U.S. Government/Mortgage-Backed Securities Index			6.55	4.04	1.57	1.31			
American Funds. Shareholder Type Fees - None. Investment footnote(s): 3,4,6,7,8,12,24,26,30,31,32									
BlackRock High Yield Bond R	Bond	11/19/98	6.84	6.54	6.97	13.19	1.24	1.24	\$12.40
Bloomberg Barclays U.S. Aggregate Index			4.90	4.34	2.23	2.65			
BlackRock. Shareholder Type Fees - None. Investment footnote(s): 1,3,4,8,9,10,11,12,15,18,24,25,26,29,35,36,37,38,39,40,41									
PIMCO Real Return R	Bond	01/29/97	4.03	3.91	0.32	4.36	1.23	1.10	\$12.30
Bloomberg Barclays U.S. Aggregate Index			5.32	4.34	2.23	2.65			
Pimco. Shareholder Type Fees - None. Investment footnote(s): 1,3,4,7,8,9,10,11,14,15,18,21,24,26,27,38,42,43,44,45									
Cash-Equivalent Investments									
EB MaGIC Fund	Cash-equivalent	01/01/88	4.29	1.66	0.94	0.89	1.17	1.17	\$11.70
Bloomberg Barclays U.S. Aggregate Index			N/A	4.34	2.23	2.65			
Victory. Shareholder Type Fees - None. Investment footnote(s): 15,16,46									

The investment options in your plan

Investment-Related Information

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

Results are for the American Funds Class R-3 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/ebsa/publications/401k_employee.html. 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 click on the link under "View Investment Results." When prompted, enter your plan number, 344905-01. If you have an established log-in, you can also access investment information by logging in and clicking on the "Investments" button.

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 investment options in your plan
Investment-Related Information

Investment Options for Class R-3 Shares as of 12/31/16

Investment Name Benchmark Investment Manager	Asset Class	Inception Date	Average Annual Total Returns (%)				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	3.90	N/A	6.48	6.75	1.03	1.03	\$10.30
S&P Target Date Through 2010 Index			4.56	4.67	6.50	6.17			
American Funds. Shareholder Type Fees - None.									
Investment footnote(s): 1,2,3,4,6,7,8,9,10,11,12,13,14,18,24,26,30,31,47,48									
American Funds Target Date 2015	Target date	02/01/07	4.13	N/A	7.32	6.83	1.03	1.03	\$10.30
S&P Target Date Through 2015 Index			4.69	4.83	7.57	7.05			
American Funds. Shareholder Type Fees - None.									
Investment footnote(s): 1,2,3,4,6,7,8,9,10,11,12,13,14,18,24,26,30,31,47,48									
American Funds Target Date 2020	Target date	02/01/07	4.29	N/A	8.24	6.38	1.04	1.04	\$10.40
S&P Target Date Through 2020 Index			4.70	4.86	8.49	7.83			
American Funds. Shareholder Type Fees - None.									
Investment footnote(s): 1,2,3,4,6,7,8,9,10,11,12,13,14,18,24,26,30,31,47,48									
American Funds Target Date 2025	Target date	02/01/07	4.77	N/A	9.65	6.55	1.06	1.06	\$10.60
S&P Target Date Through 2025 Index			4.91	5.08	9.34	8.48			
American Funds. Shareholder Type Fees - None.									
Investment footnote(s): 1,2,3,4,6,7,8,9,10,11,12,13,14,18,24,26,30,31,47,48									
American Funds Target Date 2030	Target date	02/01/07	5.14	N/A	10.39	6.98	1.08	1.08	\$10.80
S&P Target Date Through 2030 Index			5.04	5.22	9.94	9.08			
American Funds. Shareholder Type Fees - None.									
Investment footnote(s): 1,2,3,4,6,7,8,9,10,11,12,13,14,18,24,26,30,31,47,48									
American Funds Target Date 2035	Target date	02/01/07	5.18	N/A	10.57	7.31	1.09	1.09	\$10.90
S&P Target Date Through 2035 Index			5.07	5.26	10.38	9.48			
American Funds. Shareholder Type Fees - None.									
Investment footnote(s): 1,2,3,4,6,7,8,9,10,11,12,13,14,18,24,26,30,31,47,48									
American Funds Target Date 2040	Target date	02/01/07	5.24	N/A	10.71	7.39	1.11	1.11	\$11.10
S&P Target Date Through 2040 Index			5.10	5.29	10.66	9.80			
American Funds. Shareholder Type Fees - None.									
Investment footnote(s): 1,2,3,4,6,7,8,9,10,11,12,13,14,18,24,26,30,31,47,48									
American Funds Target Date 2045	Target date	02/01/07	5.26	N/A	10.77	7.53	1.11	1.11	\$11.10
S&P Target Date Through 2045 Index			5.04	5.23	10.84	10.04			
American Funds. Shareholder Type Fees - None.									
Investment footnote(s): 1,2,3,4,6,7,8,9,10,11,12,13,14,18,24,26,30,31,47,48									

The investment options in your plan

Investment-Related Information

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Results are for the American Funds Class R-3 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/ebsa/publications/401k_employee.html. 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 click on the link under "View Investment Results." When prompted, enter your plan number, 344905-01. If you have an established log-in, you can also access investment information by logging in and clicking on the "Investments" button.

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 investment options in your plan
Investment-Related Information

Investment Options for Class R-3 Shares as of 12/31/16

Investment Name Benchmark Investment Manager	Asset Class	Inception Date	Average Annual Total Returns (%)				Expense Ratios (%)		Gross Expenses per \$1,000
			Lifetime	10 Years	5 Years	1 Year	Gross	Net	
Target Date Investments									
American Funds Target Date 2050	Target date	02/01/07	5.27	N/A	10.81	7.64	1.11	1.11	\$11.10
S&P Target Date Through 2050 Index			5.10	5.29	10.94	10.19			
American Funds. Shareholder Type Fees - None. Investment footnote(s): 1,2,3,4,6,7,8,9,10,11,12,13,14,18,24,26,30,31,47,49									
American Funds Target Date 2055	Target date	02/01/10	9.43	N/A	10.78	7.64	1.12	1.12	\$11.20
S&P Target Date Through 2055 Index			10.00	N/A	10.98	10.24			
American Funds. Shareholder Type Fees - None. Investment footnote(s): 1,2,3,4,6,7,8,9,10,11,12,13,14,18,24,26,30,31,47									
American Funds Target Date 2060	Target date	03/27/15	3.02	N/A	N/A	7.65	1.30	1.13	\$13.00
S&P Target Date Through 2055 Index			3.49	N/A	10.98	10.24			
American Funds. Shareholder Type Fees - None. Investment footnote(s): 1,2,3,4,6,7,8,9,10,11,12,13,14,18,24,26,30,31,47									

Investment-Related Disclosure

Investment-Related Disclosure

- ¹ Investments in foreign securities may be subject to increased volatility as the value of these securities can change more rapidly and extremely than can the value of U.S. securities. Foreign securities are subject to increased issuer risk because foreign issuers may not experience the same degree of regulation as U.S. issuers do and are held to different reporting, accounting, and auditing standards. In addition, foreign securities are subject to increased costs because there are generally higher commission rates on transactions, transfer taxes, higher custodial costs, and the potential for foreign tax charges on dividend and interest payments. Many foreign markets are relatively small, and securities issued in less-developed countries face the risks of nationalization, expropriation or confiscatory taxation, and adverse changes in investment or exchange control regulations, including suspension of the ability to transfer currency from a country. Economic, political, social, or diplomatic developments can also negatively impact performance.
- ² The investment is intended to be held for a substantial period of time, and investors should tolerate fluctuations in their investment's value.
- ³ Because the investment's market value may fluctuate up and down, an investor may lose money, including part of the principal, when he or she buys or sells the investment.
- ⁴ The investment is not a deposit or obligation of, or guaranteed or endorsed by, any bank and is not insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board, or any other U.S. governmental agency.
- ⁵ Growth securities may be subject to increased volatility as the value of these securities is highly sensitive to market fluctuations and future earnings expectations. These securities typically trade at higher multiples of current earnings than do other securities and may lose value if it appears their earnings expectations may not be met.
- ⁶ The investment is actively managed and subject to the risk that the advisor's usage of investment techniques and risk analyses to make investment decisions fails to perform as expected, which may cause the portfolio to lose value or underperform investments with similar objectives and strategies or the market in general.
- ⁷ A stake in any individual security is subject to the risk that the issuer of that security performs poorly, resulting in a decline in the security's value. Issuer-related declines may be caused by poor management decisions, competitive pressures, technological breakthroughs, reliance on suppliers, labor problems or shortages, corporate restructurings, fraudulent disclosures, or other factors. Additionally, certain issuers may be more sensitive to adverse issuer, political, regulatory, market, or economic developments.
- ⁸ The market value of the portfolio's securities may fall rapidly or unpredictably because of changing economic, political, or market conditions, which may reduce the value of the portfolio.
- ⁹ Investments in emerging- and frontier-markets securities may be subject to greater market, credit, currency, liquidity, legal, political, and other risks compared with assets invested in developed foreign countries.
- ¹⁰ Investments in below-investment-grade debt securities and unrated securities of similar credit quality, commonly known as "junk bonds" or "high-yield securities," may be subject to increased interest, credit, and liquidity risks.
- ¹¹ Restricted and illiquid securities may fall in price because of an inability to sell the securities when desired. Investing in restricted securities may subject the portfolio to higher costs and liquidity risk.
- ¹² The value of fixed-income or debt securities may be susceptible to general movements in the bond market and are subject to interest-rate and credit risk.
- ¹³ Concentrating assets in small-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Smaller, less-seasoned companies may be subject to increased liquidity risk compared with mid- and large-cap companies and may experience greater price volatility than do those securities because of limited product lines, management experience, market share, or financial resources, among other factors.
- ¹⁴ The value of equity securities, which include common, preferred, and convertible preferred stocks, will fluctuate based on changes in their issuers' financial conditions, as well as overall market and economic conditions, and can decline in the event of deteriorating issuer, market, or economic conditions.
- ¹⁵ This is not one of the American Funds and is not managed by

Investment-Related Disclosure

- Capital Group, the investment manager for the American Funds. See the prospectus, if applicable, or your plan's financial professional for more information.
- ¹⁶ This fund's inception predates the inception of its primary benchmark; therefore, there is no calculation for the benchmark's lifetime result.
- ¹⁷ Investors are expected to select investments whose investment strategies are consistent with their financial goals and risk tolerance.
- ¹⁸ Performance is subject to the risk that the advisor's asset allocation and investment strategies do not perform as expected, which may cause the portfolio to underperform its benchmark, other investments with similar objectives, or the market in general. The investment is subject to the risk of loss of income and capital invested, and the advisor does not guarantee its value, performance, or any particular rate of return.
- ¹⁹ Concentrating assets in mid-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Mid-cap companies may be subject to increased liquidity risk compared with large-cap companies and may experience greater price volatility than do those securities because of more-limited product lines or financial resources, among other factors.
- ²⁰ Concentrating assets in a particular industry, sector of the economy, or markets may increase volatility because the investment will be more susceptible to the impact of market, economic, regulatory, and other factors affecting that industry or sector compared with a more broadly diversified asset allocation.
- ²¹ Investments in securities traded in foreign currencies or more directly in foreign currencies are subject to the risk that the foreign currency will decline in value relative to the U.S. dollar, which may reduce the value of the portfolio. Investments in currency hedging positions are subject to the risk that the value of the U.S. dollar will decline relative to the currency being hedged, which may result in a loss of money on the investment as well as the position designed to act as a hedge. Cross-currency hedging strategies and active currency positions may increase currency risk because actual currency exposure may be substantially different from that suggested by the portfolio's holdings.
- ²² Investments in securities from a particular country or region may be subject to the risk of adverse social, political, regulatory, or economic events occurring in that country or region. Country- or region-specific risks also include the risk that adverse securities markets or exchange rates may impact the value of securities from those areas.
- ²³ The investment's income payments may decline depending on fluctuations in interest rates and the dividend payments of its underlying securities. In this event, some investments may attempt to pay the same dividend amount by returning capital.
- ²⁴ Investments in mortgage-backed and asset-backed securities may be subject to increased price volatility because of changes in interest rates, issuer information availability, credit quality of the underlying assets, market perception of the issuer, availability of credit enhancement, and prepayment of principal. The value of ABS and MBS may be adversely affected if the underlying borrower fails to pay the loan included in the security.
- ²⁵ Investments in preferred stocks may be subject to the risks of deferred distribution payments, involuntary redemptions, subordination to debt instruments, a lack of liquidity compared with common stocks, limited voting rights, and sensitivity to interest-rate changes.
- ²⁶ Investments in derivatives may be subject to the risk that the advisor does not correctly predict the movement of the underlying security, interest rate, market index, or other financial asset, or that the value of the derivative does not correlate perfectly with either the overall market or the underlying asset from which the derivative's value is derived. Because derivatives usually involve a small investment relative to the magnitude of liquidity and other risks assumed, the resulting gain or loss from the transaction will be disproportionately magnified. These investments may result in a loss if the counterparty to the transaction does not perform as promised.
- ²⁷ Selling securities short may be subject to the risk that an advisor does not correctly predict the movement of the security, resulting in a loss if a security must be purchased on the market above its initial borrowing price to return to the lender, in addition to interest paid to the lender for borrowing the security.
- ²⁸ Concentrating assets in the real estate sector or REITs may disproportionately subject the portfolio to the risks of that industry, including loss of value

Investment-Related Disclosure

because of changes in real estate values, interest rates, and taxes, as well as changes in zoning, building, environmental, and other laws, among other factors. Investments in REITs may be subject to increased price volatility and liquidity risk, and shareholders indirectly bear their proportionate share of expenses because of their management fees.

- ²⁹ Investments in convertible securities may be subject to increased interest-rate risks, rising in value as interest rates decline and falling in value when interest rates rise, in addition to their market value depending on the performance of the common stock of the issuer. Convertible securities, which are typically unrated or rated lower than other debt obligations, are secondary to debt obligations in order of priority during a liquidation in the event the issuer defaults.
- ³⁰ Investments in futures contracts and options on futures contracts may increase volatility and be subject to additional market, active management, interest, currency, and other risks if the contract cannot be closed when desired.
- ³¹ Investments in U.S. government obligations are subject to varying levels of government support. In the event of default, some U.S. government securities, including U.S. Treasury obligations and Ginnie Mae securities, are issued and guaranteed as to principal and interest by the full faith and credit of the U.S. government. Other securities are obligations of U.S. government-sponsored entities but are neither issued nor guaranteed by the U.S. government.
- ³² Unlike other fixed-income

securities, the values of inflation-protected securities are not significantly impacted by inflation expectations because their interest rates are adjusted for inflation. Generally, the value of inflation-protected securities will fall when real interest rates rise and rise when real interest rates fall.

- ³³ A nondiversified investment, as defined under the Investment Act of 1940, may have an increased potential for loss because its portfolio includes a relatively small number of investments. Movements in the prices of the individual assets may have a magnified effect on a nondiversified portfolio. Any sale of the investment's large positions could adversely affect stock prices if those positions represent a significant part of a company's outstanding stock.
- ³⁴ This investment holds shorter term bonds.
- ³⁵ Investments in distressed or defaulted investments, which may include loans, loan participations, bonds, notes, and issuers undergoing bankruptcy organization, are often not publicly traded and face increased price volatility and liquidity risk. These securities are subject to the risk that the advisor does not correctly estimate their future value, which may result in a loss of part or all of the investment.
- ³⁶ The investment's performance may be impacted by its concentration in a certain type of security, adherence to a particular investing strategy, or a unique aspect of its structure and costs.
- ³⁷ Repurchase agreements may be subject to the risk that the seller of a security defaults and the collateral securing the repurchase

agreement has declined and does not equal the value of the repurchase price. In this event, impairment of the collateral may result in additional costs.

- ³⁸ Leverage transactions may increase volatility and result in a significant loss of value if a transaction fails. Because leverage usually involves investment exposure that exceeds the initial investment, the resulting gain or loss from a relatively small change in an underlying indicator will be disproportionately magnified.
- ³⁹ Dollar rolls transactions may be subject to the risk that the market value of securities sold to the counterparty declines below the repurchase price, the counterparty defaults on its obligations, or the portfolio turnover rate increases because of these transactions. In addition, any investments purchased with the proceeds of a security sold in a dollar rolls transaction may lose value.
- ⁴⁰ Investments in structured products may be more volatile, less liquid, and more difficult to price than other assets. These securities bear the risk of the underlying investment as well as counterparty risk. Securitized structured products including CMOs, CDOs, and other securitized products may increase volatility and be subject to increased liquidity and pricing risks compared with investing directly in the assets securitized within the product. Assets invested in structured products may be subject to full loss of value if the counterparty defaults on its obligation.
- ⁴¹ Investments in bank loans, also known as senior loans or floating-rate loans, are rated below-investment grade and may be

Investment-Related Disclosure

subject to a greater risk of default than are investment-grade loans, reducing the potential for income and potentially leading to impairment of the collateral provided by the borrower. Bank loans pay interest at rates that are periodically reset based on changes in interest rates and may be subject to increased prepayment and liquidity risks.

⁴² The issuer or guarantor of a fixed-income security, counterparty to an OTC derivatives contract, or other borrower may not be able to make timely principal, interest, or settlement payments on an obligation. In this event, the issuer of a fixed-income security may have its credit rating downgraded or defaulted, which may reduce the potential for income and value of the portfolio.

⁴³ The issuer of a debt security may be able to repay principal prior to the security's maturity because of an improvement in its credit quality or falling interest rates. In this event, this principal may have to be reinvested in securities with lower interest rates than the original securities, reducing the potential for income.

⁴⁴ Investments in debt securities issued or guaranteed by governments or governmental entities are subject to the risk that an entity may delay or refuse to pay interest or principal on its sovereign debt because of cash flow problems, insufficient foreign reserves, or political or other considerations. In this event, there may be no legal process for collecting sovereign debts that a governmental entity has not repaid.

⁴⁵ Most securities are subject to the risk that changes in interest rates

will reduce their market value.

⁴⁶ Returns will vary for a stable value investment, so you may 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.

⁴⁷ A portfolio's risks are closely associated with the risks of the securities and other investments held by the underlying or subsidiary funds, and the ability of the portfolio to meet its investment objective likewise depends on the ability of the underlying funds to meet their objectives. Investment in other funds may subject the portfolio to higher costs than owning the underlying securities directly because of their management fees.

⁴⁸ The S&P Target Date Through series indexes (2010-2045) began on 5/31/2007. From 2/1/2007 through 5/30/2007, the S&P Target Date series was used.

⁴⁹ 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.

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 the American Funds target date series, investment results, when applicable, reflect expense reimbursements, without which results would have been lower. Please see americanfundsretirement.com for more information. The investment adviser is currently reimbursing a portion of other expenses for each share class of American Funds 2060 Target Date Retirement Fund. The reimbursement will be in effect through at least January 1, 2017, unless modified or terminated by the investment adviser. Investment results and net expense ratios for the 2060 Fund 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 fund's prospectus available at the time of publication and include the weighted average expenses of the underlying American Funds. The expense ratios for the 2060 Fund are estimated.

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

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.

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-3 shares were first offered on May 15, 2002. Class R-3 share results prior to the date of first sale are hypothetical based on Class A share results without a sales charge, adjusted for typical estimated additional expenses. Please see the prospectuses for more information on specific expenses.

Investment-Related Disclosure

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.

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.

The investment options in your plan

Investment Details

Please read the important "Investment Results Disclosure" that precedes these "Investment Details."

Growth Investment

American Funds AMCAP

Goal

The fund's investment objective is to provide long-term growth of capital.

Fast Facts

Began operations: 5/1/67
 Ticker symbol: RAFCX

Top 5 Holdings %

Netflix, Inc.	3.0
Amgen Inc.	2.4
Alphabet Inc.	2.2
Oracle Corp.	2.2
UnitedHealth Group Inc.	2.2

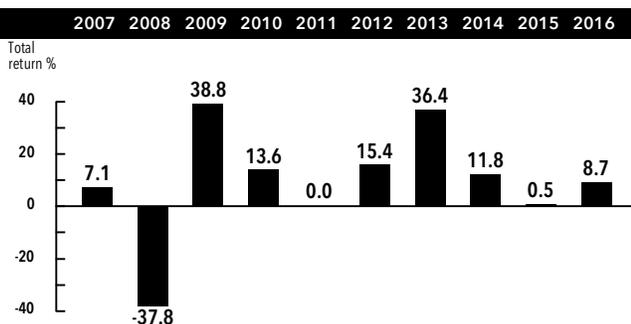
Expenses

Gross Expense Ratio: 1.02%

Net Expense Ratio: 1.02%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 1.02% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$10.20 a year in expenses.

Past Results (updated annually as of 12/31)



Growth Investment

American Funds EuroPacific Growth

Goal

The fund's investment objective is to provide long-term growth of capital.

Fast Facts

Began operations: 4/16/84
 Ticker symbol: RERCX

Top 5 Holdings %

HDFC Bank Ltd.	2.1
Taiwan Semiconductor Manufacturing Co., Ltd.	2.0
Alibaba Group Holding Ltd.	1.8
Nintendo Co., Ltd.	1.7
Novo Nordisk A/S	1.7

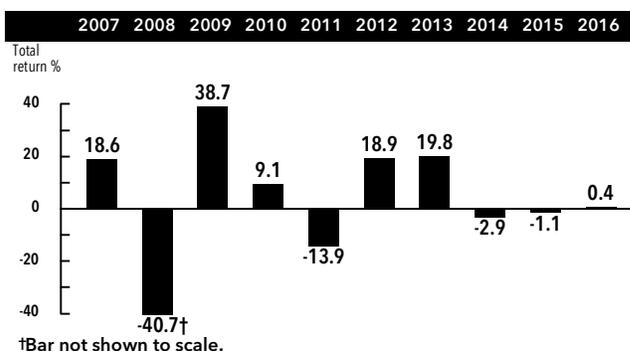
Expenses

Gross Expense Ratio: 1.14%

Net Expense Ratio: 1.14%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 1.14% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$11.40 a year in expenses.

Past Results (updated annually as of 12/31)



All percentages of net assets, if shown, are for the most recent period available as of 12/31/16; holdings are subject to change. Expense ratios are as of each fund's prospectus available at the time of publication. Please see each fund's most recent prospectus, if applicable, for details. Please read the important "Investment Results Disclosure" that precedes these "Investment Details." Bond ratings, if shown, typically range from AAA/Aaa (highest) to D (lowest) and are assigned by credit rating agencies, such as Standard & Poor's, Moody's and/or Fitch, as an indication of an issuer's creditworthiness.

The investment options in your plan

Investment Details

Please read the important "Investment Results Disclosure" that precedes these "Investment Details."

Growth Investment

American Funds New World Fund

Goal

The fund's investment objective is long-term capital appreciation.

Fast Facts

Began operations: 6/17/99
 Ticker symbol: RNWCX

Top 5 Holdings %

HDFC Bank Ltd.	1.7
Taiwan Semiconductor Manufacturing Co., Ltd.	1.6
Naspers Ltd.	1.6
AIA Group Ltd.	1.4
Alphabet Inc.	1.4

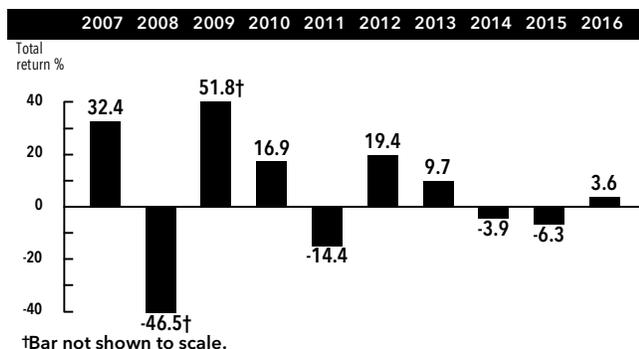
Expenses

Gross Expense Ratio: 1.34%

Net Expense Ratio: 1.34%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 1.34% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$13.40 a year in expenses.

Past Results (updated annually as of 12/31)



Growth Investment

Oppenheimer International Growth R

Goal

The investment seeks capital appreciation.

Fast Facts

Began operations: 3/25/96
 Ticker symbol: OIGNX

Top 5 Holdings %

Infineon Technologies AG	2.1
Dollarama Inc	2.1
Valeo SA	1.7
Nippon Telegraph & Telephone Corp	1.7
Nidec Corp	1.6

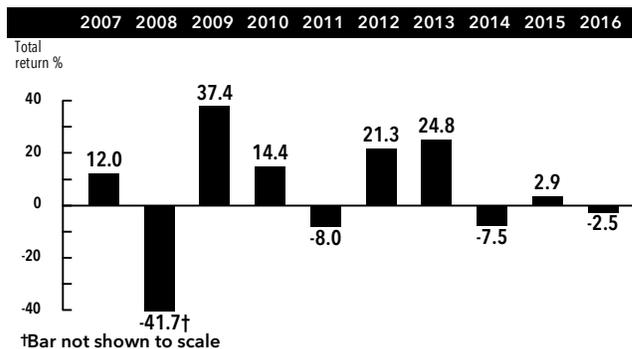
Expenses

Gross Expense Ratio: 1.39%

Net Expense Ratio: 1.39%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 1.39% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$13.90 a year in expenses.

Past Results (updated annually as of 12/31)



All percentages of net assets, if shown, are for the most recent period available as of 12/31/16; holdings are subject to change. Expense ratios are as of each fund's prospectus available at the time of publication. Please see each fund's most recent prospectus, if applicable, for details. Please read the important "Investment Results Disclosure" that precedes these "Investment Details." Bond ratings, if shown, typically range from AAA/Aaa (highest) to D (lowest) and are assigned by credit rating agencies, such as Standard & Poor's, Moody's and/or Fitch, as an indication of an issuer's creditworthiness.

The investment options in your plan

Investment Details

Please read the important "Investment Results Disclosure" that precedes these "Investment Details."

Growth Investment

Royce Total Return R

Goal

The investment seeks long-term growth of capital and current income.

Fast Facts

Began operations: 12/15/93
 Ticker symbol: RTRRX

Top 5 Holdings %

Balchem Corp	1.5
Quaker Chemical Corp	1.5
E-L Financial Corp Ltd	1.5
Thor Industries Inc	1.4
Erie Indemnity Co Class A	1.4

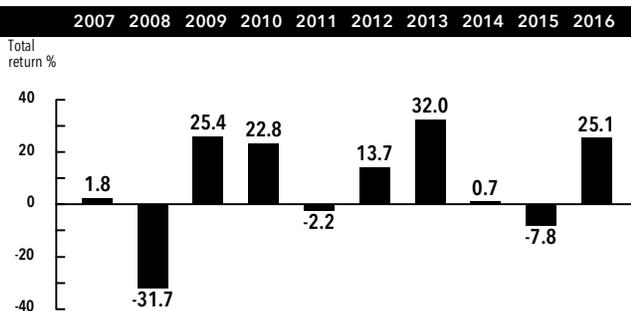
Expenses

Gross Expense Ratio: 1.84%

Net Expense Ratio: 1.84%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 1.84% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$18.40 a year in expenses.

Past Results (updated annually as of 12/31)



Growth-and-Income Investment

American Funds Investment Co of America

Goal

The fund's investment objectives are to achieve long-term growth of capital and income.

Fast Facts

Began operations: 1/1/34
 Ticker symbol: RICCX

Top 5 Holdings %

AbbVie Inc.	4.1
Amgen Inc.	2.8
Verizon Communications Inc.	2.5
Philip Morris International Inc.	2.3
Oracle Corp.	2.0

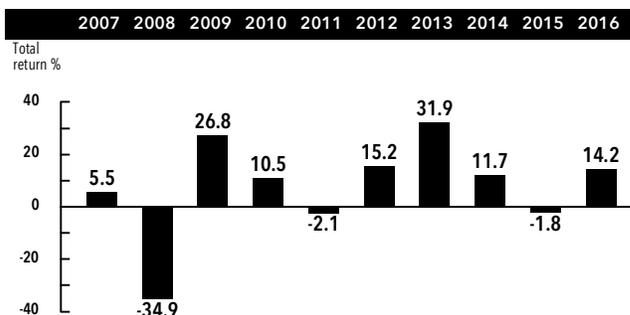
Expenses

Gross Expense Ratio: 0.95%

Net Expense Ratio: 0.95%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 0.95% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$9.50 a year in expenses.

Past Results (updated annually as of 12/31)



All percentages of net assets, if shown, are for the most recent period available as of 12/31/16; holdings are subject to change. Expense ratios are as of each fund's prospectus available at the time of publication. Please see each fund's most recent prospectus, if applicable, for details. Please read the important "Investment Results Disclosure" that precedes these "Investment Details." Bond ratings, if shown, typically range from AAA/Aaa (highest) to D (lowest) and are assigned by credit rating agencies, such as Standard & Poor's, Moody's and/or Fitch, as an indication of an issuer's creditworthiness.

The investment options in your plan

Investment Details

Please read the important "Investment Results Disclosure" that precedes these "Investment Details."

Growth-and-Income Investment

American Funds Washington Mut Inv Fund

Goal

The fund's investment objective is to produce income and to provide an opportunity for growth of principal consistent with sound common stock investing.

Fast Facts

Began operations: 7/31/52
 Ticker symbol: RWMCX

Top 5 Holdings %

Microsoft Corp.	5.7
Home Depot, Inc.	3.8
Boeing Co.	3.4
Verizon Communications Inc.	3.2
Comcast Corp.	2.8

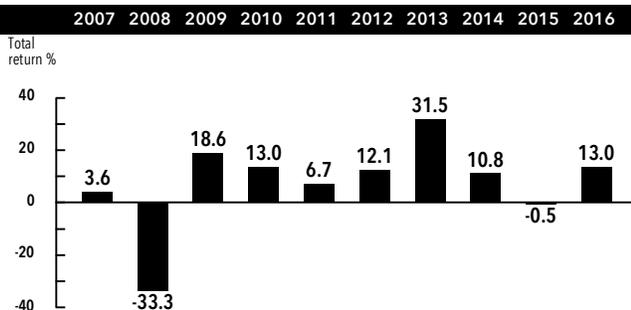
Expenses

Gross Expense Ratio: 0.95%

Net Expense Ratio: 0.95%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 0.95% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$9.50 a year in expenses.

Past Results (updated annually as of 12/31)



Growth-and-Income Investment

Invesco Global Real Estate R

Goal

The investment seeks total return through growth of capital and current income.

Fast Facts

Began operations: 4/29/05
 Ticker symbol: RGREX

Top 5 Holdings %

Simon Property Group Inc	4.8
Vornado Realty Trust	2.7
AvalonBay Communities Inc	2.4
HCP Inc	2.0
Mitsubishi Estate Co Ltd	2.0

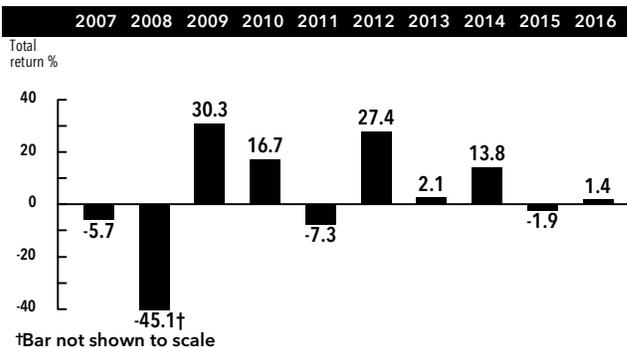
Expenses

Gross Expense Ratio: 1.68%

Net Expense Ratio: 1.68%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 1.68% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$16.80 a year in expenses.

Past Results (updated annually as of 12/31)



All percentages of net assets, if shown, are for the most recent period available as of 12/31/16; holdings are subject to change. Expense ratios are as of each fund's prospectus available at the time of publication. Please see each fund's most recent prospectus, if applicable, for details. Please read the important "Investment Results Disclosure" that precedes these "Investment Details." Bond ratings, if shown, typically range from AAA/Aaa (highest) to D (lowest) and are assigned by credit rating agencies, such as Standard & Poor's, Moody's and/or Fitch, as an indication of an issuer's creditworthiness.

The investment options in your plan

Investment Details

Please read the important "Investment Results Disclosure" that precedes these "Investment Details."

Bond Investment

American Funds Bond Fund of America

Goal

The fund's investment objective is to provide as high a level of current income as is consistent with the preservation of capital.

Fast Facts

Began operations: 5/28/74
Ticker symbol: RBFCX

Investments

Normally, the fund invests at least 80% of its assets in bonds and other debt securities, including U.S. government, corporate and mortgage-backed securities. The majority of its assets are rated A or better at time of purchase. Currently, the fund invests no more than 10% of its assets in debt securities rated BB or below. Typically, it invests in debt securities with a wide range of maturities.

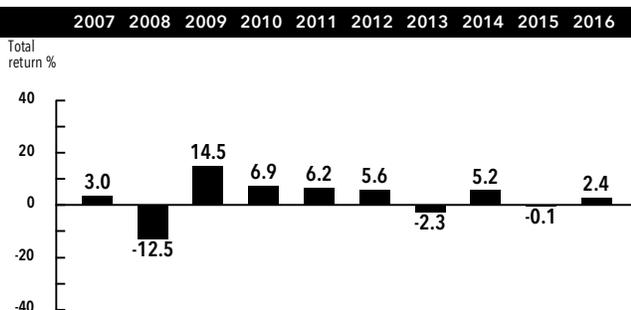
Expenses

Gross Expense Ratio: 0.91%

Net Expense Ratio: 0.91%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 0.91% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$9.10 a year in expenses.

Past Results (updated annually as of 12/31)



Bond Investment

American Funds Capital World Bond Fund

Goal

The fund's investment objective is to provide, over the long term, a high level of total return consistent with prudent investment management. Total return comprises the income generated by the fund and the changes in the market value of the fund's investments.

Fast Facts

Began operations: 8/4/87
Ticker symbol: RCWCX

Investments

Under normal market conditions, the fund will invest at least 80% of its assets in bonds denominated in various currencies, including U.S. dollars. Issuers include governments and corporations in both developed and developing countries. Typically, the fund invests in intermediate- to long-term securities, up to 25% of which may be in bonds rated below investment grade (BB and below) at time of purchase.

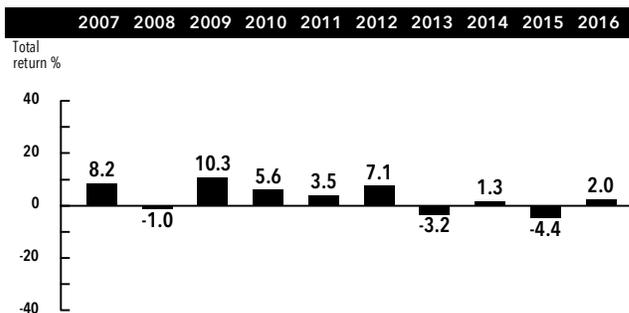
Expenses

Gross Expense Ratio: 1.20%

Net Expense Ratio: 1.20%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 1.20% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$12.00 a year in expenses.

Past Results (updated annually as of 12/31)



All percentages of net assets, if shown, are for the most recent period available as of 12/31/16; holdings are subject to change. Expense ratios are as of each fund's prospectus available at the time of publication. Please see each fund's most recent prospectus, if applicable, for details. Please read the important "Investment Results Disclosure" that precedes these "Investment Details." Bond ratings, if shown, typically range from AAA/Aaa (highest) to D (lowest) and are assigned by credit rating agencies, such as Standard & Poor's, Moody's and/or Fitch, as an indication of an issuer's creditworthiness.

The investment options in your plan

Investment Details

Please read the important "Investment Results Disclosure" that precedes these "Investment Details."

Bond Investment

American Funds Interm Bd Fd of America

Goal

The fund's investment objective is to provide current income consistent with its maturity and quality standards described in the prospectus and preservation of capital.

Fast Facts

Began operations: 2/19/88
Ticker symbol: RBOCX

Investments

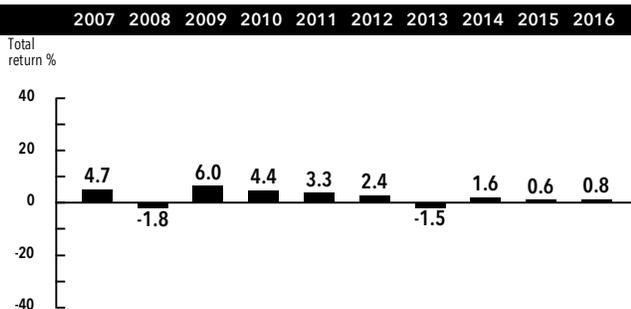
The fund offers an attractive middle course between short-term instruments, such as cash-equivalent funds, and longer term bond funds, which generally offer higher yields. It invests primarily in debt securities rated A or better at time of purchase, but may invest up to 10% of its assets in bonds rated Baa/BBB. Types of investments include corporate bonds, U.S. government bonds or notes, GNMA certificates and other mortgage-related securities, as well as cash.

Expenses

Gross Expense Ratio: 0.92%
Net Expense Ratio: 0.92%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 0.92% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$9.20 a year in expenses.

Past Results (updated annually as of 12/31)



Bond Investment

American Funds US Government Securities

Goal

The fund's investment objective is to provide a high level of current income consistent with prudent investment risk and preservation of capital.

Fast Facts

Began operations: 10/17/85
Ticker symbol: RGVGX

Investments

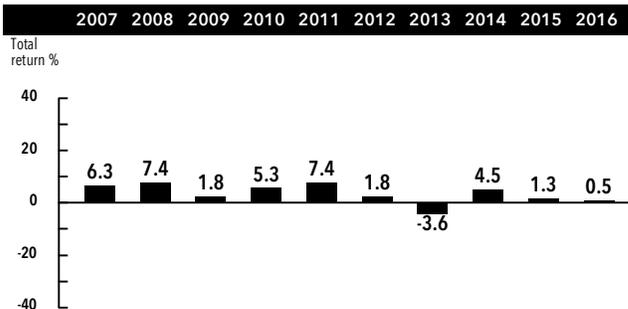
Normally, the fund will invest at least 80% of its assets in securities guaranteed or sponsored by the U.S. government and in cash and cash equivalents. It may invest up to 20% of its assets in nongovernment securities rated Aaa/AAA at time of purchase. The portfolio may also include investments in securities issued by U.S. governmental agencies or instrumentalities that are not guaranteed by the U.S. government.

Expenses

Gross Expense Ratio: 0.95%
Net Expense Ratio: 0.95%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 0.95% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$9.50 a year in expenses.

Past Results (updated annually as of 12/31)



All percentages of net assets, if shown, are for the most recent period available as of 12/31/16; holdings are subject to change. Expense ratios are as of each fund's prospectus available at the time of publication. Please see each fund's most recent prospectus, if applicable, for details. Please read the important "Investment Results Disclosure" that precedes these "Investment Details." Bond ratings, if shown, typically range from AAA/Aaa (highest) to D (lowest) and are assigned by credit rating agencies, such as Standard & Poor's, Moody's and/or Fitch, as an indication of an issuer's creditworthiness.

The investment options in your plan

Investment Details

Please read the important "Investment Results Disclosure" that precedes these "Investment Details."

Bond Investment

BlackRock High Yield Bond R

Goal

The investment seeks to maximize total return, consistent with income generation and prudent investment management.

Fast Facts

Began operations: 11/19/98
 Ticker symbol: BHYRX

Investments

The fund invests primarily in non-investment grade bonds with maturities of ten years or less. It normally invests at least 80% of its assets in high yield bonds. The fund may invest up to 30% of its assets in non-dollar denominated bonds of issuers located outside of the United States. Its investment in non-dollar denominated bonds may be on a currency hedged or unhedged basis. The fund may also invest in convertible and preferred securities.

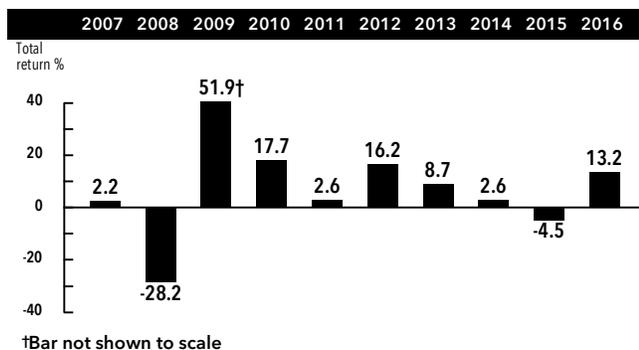
Expenses

Gross Expense Ratio: 1.24%

Net Expense Ratio: 1.24%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 1.24% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$12.40 a year in expenses.

Past Results (updated annually as of 12/31)



Bond Investment

PIMCO Real Return R

Goal

The investment seeks maximum real return, consistent with preservation of capital and prudent investment management.

Fast Facts

Began operations: 1/29/97
 Ticker symbol: PRRRX

Investments

The fund normally invests at least 80% of its net assets in inflation-indexed bonds of varying maturities issued by the U.S. and non-U.S. governments, their agencies or instrumentalities, and corporations, which may be represented by forwards or derivatives such as options, futures contracts or swap agreements.

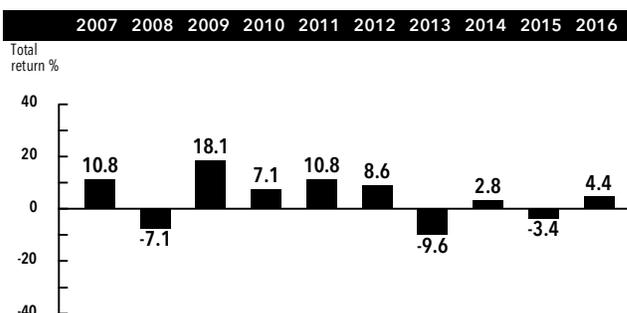
Expenses

Gross Expense Ratio: 1.23%

Net Expense Ratio: 1.10%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 1.23% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$12.30 a year in expenses.

Past Results (updated annually as of 12/31)



All percentages of net assets, if shown, are for the most recent period available as of 12/31/16; holdings are subject to change. Expense ratios are as of each fund's prospectus available at the time of publication. Please see each fund's most recent prospectus, if applicable, for details. Please read the important "Investment Results Disclosure" that precedes these "Investment Details." Bond ratings, if shown, typically range from AAA/Aaa (highest) to D (lowest) and are assigned by credit rating agencies, such as Standard & Poor's, Moody's and/or Fitch, as an indication of an issuer's creditworthiness.

The investment options in your plan

Investment Details

Please read the important "Investment Results Disclosure" that precedes these "Investment Details."

Cash-Equivalent Investment

EB MaGIC Fund

Goal

Seeks to preserve the principal investment and generate a stable rate of return.

Fast Facts

Began operations: 1/1/88

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Investments

The fund invests primarily in guaranteed investment contracts (GICs) - which are obligations of credit worthy life insurance companies, synthetic GICs - which are high quality debt securities that are insulated from market volatility by a bank issued or insurance company issued wrap contract, cash and cash equivalents - levels are maintained only in amounts deemed sufficient for liquidity needs.

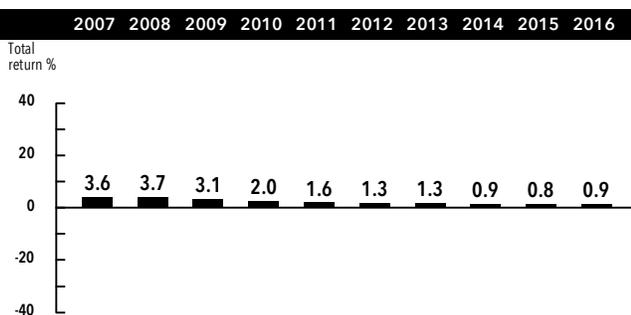
Expenses

Gross Expense Ratio: 1.17%

Net Expense Ratio: 1.17%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 1.17% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$11.70 a year in expenses.

Past Results (updated annually as of 12/31)



All percentages of net assets, if shown, are for the most recent period available as of 12/31/16; holdings are subject to change. Expense ratios are as of each fund's prospectus available at the time of publication. Please see each fund's most recent prospectus, if applicable, for details. Please read the important "Investment Results Disclosure" that precedes these "Investment Details." Bond ratings, if shown, typically range from AAA/Aaa (highest) to D (lowest) and are assigned by credit rating agencies, such as Standard & Poor's, Moody's and/or Fitch, as an indication of an issuer's creditworthiness.

The investment options in your plan

Investment Details

Please read the important "Investment Results Disclosure" that precedes these "Investment Details."

Target Date Investments

American Funds

American Funds Target Date Retirement Series®

Goal

Depending on the proximity to its target date, each fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital.

Fast Facts (updated annually as of 12/31/15)

- The series offers a number of target date fund portfolios in five-year increments for retirement dates through 2060.
- Each target date fund portfolio:
 - Is made up of at least **16** American Funds
 - Consists of the investment ideas of **70+** portfolio managers

What You Should Know About the Target Date Series

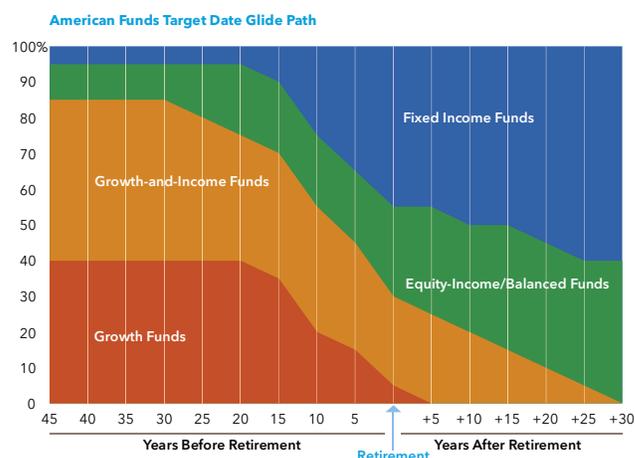
- Each fund is composed of a diverse mix of the American Funds and is subject to their risks and returns.
- You can choose a *single* investment option as your overall portfolio.
- You don't have to manage the portfolio. American Funds investment professionals manage the target date fund's portfolio, moving it from a more growth-oriented focus 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 its target date is reached.
- The target date is the year in which an investor is assumed to retire and begin taking withdrawals.
- Although the 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. In addition, contributions to a target date fund may not be adequate to reach your retirement goals.

The Funds Are Managed Through Retirement

The target date series is managed to take investors *through* retirement – and accordingly, it's managed well beyond a target retirement year. In a sense, the retirement date is seen as a starting point rather than an ending point.

The Target Date Fund Portfolios

The target date funds follow this current investment approach (see below), moving from a more growth-oriented focus when retirement is years away to a more income-oriented focus as the retirement date approaches. Each fund may include a mix of growth, growth-and-income, equity-income/balanced and fixed income funds (i.e., bond funds).



The target allocations shown are effective as of January 1, 2016, and are subject to the Portfolio Oversight Committee's discretion. The funds' investment adviser anticipates that the funds will invest their assets within a range that deviates no more than 10% above or below these allocations. Underlying funds may be added or removed during the year. For quarterly updates of fund allocations, visit americanfundsretirement.com.

How Target Date Funds Work

Target date funds are most appropriate for individuals who intend to retain assets in the fund past the designated target date and then gradually withdraw their assets over time. Keep in mind that while the funds are designed to serve investors throughout the retirement income phase, you don't *have* to retain assets in the fund past the designated target date. Instead, you can move your money out of the target date fund and into other investments of your choosing.

You'll find an explanation of each target date fund's investment approach in its summary prospectus. Please read the prospectus carefully before investing. You can also find key investment details about each fund on americanfundsretirement.com or your plan's website.

All percentages of net assets, if shown, are for the most recent period available as of 12/31/16; holdings are subject to change. Expense ratios are as of each fund's prospectus available at the time of publication. Please see each fund's most recent prospectus, if applicable, for details. Please read the important "Investment Results Disclosure" that precedes these "Investment Details." Bond ratings, if shown, typically range from AAA/Aaa (highest) to D (lowest) and are assigned by credit rating agencies, such as Standard & Poor's, Moody's and/or Fitch, as an indication of an issuer's creditworthiness.

Notes

Take Action

In steps 1 and 2, write down what you plan to do, and then use the same information to make your selections in step 3.

Step 1: Decide How Much to Save

You're automatically enrolled in the plan at 3% of your salary per pay period if you don't enroll on your own. You can change this amount at any time. Review the information in this brochure to get an idea of how much you may need to save each month: \$ _____ (Check the "Your Plan Information" section to see how much you're allowed to save in the plan.) You can contribute up to \$18,000 in 2017, although your plan may have additional limits.

Step 2: Choose Where to Invest

You can select a target date fund or you can build your own portfolio using different investments.

- **Choose a Target Date Fund**
Review the target date information in this brochure.
- **Build Your Own Portfolio**
Review the sample models information in this brochure.

If you don't choose to enroll, you will automatically be enrolled and invested in the American Funds Target Date Retirement Fund that is closest to your assumed retirement date. Of course, you can change the investments at any time by following the instructions in "Making Changes to Your Account" in the "Your Plan Information" section of this brochure. Please review your SPD to learn which target date fund you've been defaulted to.

Step 3: Make Your Selections

- **By form:** Complete the enrollment form accompanying this book with the same information you entered here.
- **By phone:** Call (800) 204-3731.
- **On the Internet:** Go to myretirement.americanfunds.com.

Need Help?

If you're not sure what to do next or need help in getting started, contact your plan's financial professional.

Choose a Target Date Fund

Review the target date fund information in this brochure.

Target date investments

American Funds Target Date Retirement Fund Year: _____

TOTAL 100%

Build Your Own Portfolio

Review the sample models information in this brochure.

Growth Investments

American Funds AMCAP	_____ %
American Funds EuroPacific Growth	_____ %
American Funds New World Fund	_____ %
Oppenheimer International Growth R	_____ %
Royce Total Return R	_____ %

Growth-and-Income Investments

American Funds Investment Co of America	_____ %
American Funds Washington Mut Inv Fund	_____ %
Invesco Global Real Estate R	_____ %

Bond Investments

American Funds Bond Fund of America	_____ %
American Funds Capital World Bond Fund	_____ %
American Funds Interm Bd Fd of America	_____ %
American Funds US Government Securities	_____ %
BlackRock High Yield Bond R	_____ %
PIMCO Real Return R	_____ %

Cash-Equivalent Investments

EB MaGIC Fund	_____ %
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TOTAL 100%

Your Plan Information

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

Your employer offers the Emmer Group Retirement 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.

Your plan's *summary plan description* (SPD) provides all the details you'll need about your plan. Below is an overview of some of your plan's features. Ask your plan contact where to get the most up-to-date SPD.

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, compliance and plan document services, investment services 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.

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, your employer expects that it will be paid

from the plan's forfeiture assets or from the general assets of your employer.

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.

General Plan Information

Your Contributions

Once you become eligible, you'll be able to save for retirement in this plan. For more information about the plan's specific eligibility requirements, talk to your employer or check your employee handbook or other summary of plan terms.

You decide how much of your salary you want to contribute directly from your paycheck, up to \$18,000 in 2017, with before-tax contributions and/or after-tax Roth contributions.

You'll have 3% automatically taken out of your paycheck. You may change how much you contribute at any time. Contributions cannot exceed \$18,000.

If you're age 50 or older, you can contribute up to an additional \$6,000 to the plan in 2017.

Your Employer's Contributions

To motivate you to invest even more, your employer will add an additional 100% of what you contribute to the plan, up to the first 3% of your salary and 50% of the next 2% that you contribute to the plan. It's like getting a bonus for investing in the plan.

Profit-Sharing Contributions

Emmer Development Corporation may make a profit-sharing contribution to your account.

Please talk to your employer or check your employee handbook or other

summary of plan terms for eligibility requirements.

Vesting

The money that you contribute to your account and whatever it grows to is 100% yours.

The contributions that Emmer Development Corporation makes to your account become yours – or vest – according to the following schedule:

Length of Service	Percent Vested
After 1 Year	20%
After 2 Years	40%
After 3 Years	60%
After 4 Years	80%
After 5 Years	100%

For more information about vesting rules, please talk to your employer or check your employee handbook or other summary of plan terms.

Your Investment Options

You can choose a target date fund using one of the American Funds Target Date Funds, or you can build your own portfolio by choosing from among the other investment options in the plan.

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.

Making Changes to Your Account

You can make changes in your plan by:

- completing the enrollment form in this brochure and returning it to your employer.
- calling toll-free **(800) 204-3731**.
- visiting

Your Plan Information

myretirement.americanfunds.com.

Please note: Trading activity is monitored to ensure that trading guidelines, which are described in the prospectuses, are observed.

If you exchange or reallocate \$5,000 or more from one of the American Funds (except a money market investment or a target date investment), you must wait 30 days before you can exchange back into that same investment. Non-American Funds may have their own trading restrictions. Please see the prospectuses for details.

Monitoring Your Account

You can monitor your investment results through:

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

Rollovers

Do you have an account balance from a previous employer's retirement plan or an IRA? If so, you can roll over the vested portion of that account into this plan. Contact your previous employer and your plan's financial professional for assistance.

Complete the rollover form in the back of this book to start the process.

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.

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 \$85.00 will be deducted from your loan amount. Therefore, if you'd like to receive \$1,000, you'll need to request a loan for \$1,085.00. 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 \$50.00 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.

Periodic Distribution Fees

Certain fees will be charged to your account for selecting periodic disbursements rather than taking a one-time distribution. Periodic

distributions include an initial setup fee of \$50 and an annual maintenance fee. For monthly or quarterly disbursements, the maintenance fee is \$25 annually. For semi-annual or annual disbursements, the maintenance fee is \$10 annually.

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: \$50.00

Rollover investments from your retirement plan into an American Funds 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.

Have Questions?

Your Plan Contact

Tonnette Robinson
(352) 376-2444
tonnette@emmergroup.com

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Employer

Complete this section and retain this form for your records.

Employer authorization

Name of employer, organization or company _____

Emmer Group Retirement Plan _____ 344905-01

Name of plan _____ Plan ID number

The employee named in Section 1 below is eligible to participate in the plan as of _____
(mm/dd/yyyy)

Name of person authorized to sign for the employer (print) _____ Title _____

X _____ / / _____
Authorized signature Date (mm/dd/yyyy)

Employee

Complete Sections 1–4, then return this form to your employer.

1 Employee information

Please type or print clearly.

Select one of the following: New plan enrollment Changes to existing account

_____ SSN _____
Full name (include middle initial)

Residence address (physical address required — no P.O. boxes) _____ City _____ State _____ ZIP _____

Mailing address (if different from residence address) _____ City _____ State _____ ZIP _____

_____-____-____ Date of birth (mm/dd/yyyy) ____-____-____ Date of hire (mm/dd/yyyy) _____ Country of citizenship

Marital status: Married Single

2 Employee contributions

Before completing this section, check with your plan to determine the available contribution options.

I authorize my employer to withhold from my wages each pay period:

Before-tax contributions of _____% OR \$ _____

After-tax Roth contributions of _____% OR \$ _____

Catch-up contributions of _____% OR \$ _____

I **DO NOT** wish to make contributions to the plan at this time.



3 Investment Selection

Before completing this section, check with your plan to determine the available investment options.

Invest my contributions as follows (Only whole percentages will be accepted; must total 100%.):

Investment name	Percentage
1. American Funds AMCAP	_____ %
2. American Funds EuroPacific Growth	_____ %
3. American Funds New World Fund	_____ %
4. Oppenheimer International Growth R	_____ %
5. Royce Total Return R	_____ %
6. American Funds Investment Co of America	_____ %
7. American Funds Washington Mut Inv Fund	_____ %
8. Invesco Global Real Estate R	_____ %
9. American Funds Bond Fund of America	_____ %
10. American Funds Capital World Bond Fund	_____ %
11. American Funds Interm Bd Fd of America	_____ %
12. American Funds US Government Securities	_____ %
13. BlackRock High Yield Bond R	_____ %
14. PIMCO Real Return R	_____ %
15. EB MaGIC Fund	_____ %
16. American Funds Target Date 2060	_____ %
17. American Funds Target Date 2055	_____ %
18. American Funds Target Date 2050	_____ %

Continued on next page

3 Investment selection
(continued)

Investment name	Percentage
19. American Funds Target Date 2045	_____ %
20. American Funds Target Date 2040	_____ %
21. American Funds Target Date 2035	_____ %
22. American Funds Target Date 2030	_____ %
23. American Funds Target Date 2025	_____ %
24. American Funds Target Date 2020	_____ %
25. American Funds Target Date 2015	_____ %
26. American Funds Target Date 2010	_____ %
Total	=====

Any contributions to participant accounts (conversion assets, payroll deferrals and rollovers) made before your employer updates your investment selections will be invested in the plan's default investment. Assets will remain in the default investment until you use the participant website to exchange assets into the investments of your choice.

4 Employee signature

By signing below, I acknowledge that I have authorized my employer to allocate my investments as specified in Section 3. I acknowledge that I have completed a beneficiary designation form.

X _____ / /
 Signature of employee Date (mm/dd/yyyy)

Beneficiary Designation

Read the following information carefully before completing. Return the completed and signed form to your employer.

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	
<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Single
SSN of participant	Date of birth of participant (mm/dd/yyyy)	

2 Beneficiary designation

If the percentages do not add up to 100%, each beneficiary's share will be based proportionately on the stated percentages. When percentages are not indicated, the beneficiaries' shares will be divided equally. 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 according to the terms of the plan document.

1.	Full name (include middle initial) (print)	Relationship	_____ %
	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
	SSN	Date of birth (mm/dd/yyyy)	
2.	Full name (include middle initial) (print)	Relationship	_____ %
	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
	SSN	Date of birth (mm/dd/yyyy)	
3.	Full name (include middle initial) (print)	Relationship	_____ %
	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
	SSN	Date of birth (mm/dd/yyyy)	
Total			<u>100</u> %

Continued on next page

2 Beneficiary designation (continued)

Contingent Beneficiary: If no Primary Beneficiary survives me, pay my benefits to the following Contingent Beneficiary(ies). If any designated Contingent Beneficiary(ies) dies before I do, that beneficiary's share will be paid according to the terms of the plan document.

1.	Full name (include middle initial) (print)	Relationship	_____ %
	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
	SSN	Date of birth (mm/dd/yyyy)	
2.	Full name (include middle initial) (print)	Relationship	_____ %
	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
	SSN	Date of birth (mm/dd/yyyy)	
3.	Full name (include middle initial) (print)	Relationship	_____ %
	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
	SSN	Date of birth (mm/dd/yyyy)	
Total			<u>100</u> %

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____ Year _____
Month _____ Year _____

in the County of _____, State of _____

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

Incoming Rollover Request

If you have retirement savings in a previous employer's retirement plan or an Individual Retirement Account (IRA), you may be able to roll over those savings into your retirement plan account with American Funds. Follow these steps to consolidate your retirement savings:

1. Talk to your current plan administrator to determine when and/or under what circumstances you are eligible to make a direct rollover into the retirement plan.
2. Contact the financial institution where your money is currently held and request information about the paperwork and procedures required to initiate a direct rollover into your American Funds retirement plan.
3. If the direct rollover includes after-tax and/or Roth contributions, please have your previous provider include information about your contributions and earnings to avoid future delays in processing a distribution.
4. Complete the enclosed Incoming Direct Rollover Election form and provide supporting documentation. If rolling over from an IRA, please provide a copy of the most recent account statement. If rolling over from a previous employer's plan, please provide a copy of the most recent account statement showing the Internal Revenue Code plan type and plan name.
5. Forward the completed Incoming Direct Rollover Election form to your current plan administrator. The plan administrator will need to sign the form and send it to American Funds as indicated in the form's Payment Instructions section. Make sure you obtain a copy of the signed form.
6. Return the completed paperwork (as required in step 2 above) to the sending financial institution where your money is currently held. If the sending institution requires a letter of acceptance from American Funds in addition to their own paperwork, provide a copy of the signed and completed Incoming Direct Rollover Election form and refer them to the form's Custodial Acceptance section.
7. Once American Funds receives both the signed and completed Incoming Direct Rollover Election form and the rollover check/wire, the funds will be invested in your retirement plan account in accordance with your elections on the Incoming Direct Rollover Election form.

Incoming Direct Rollover Election

Emmer Group Retirement Plan

344905-01

Participant Information

Last Name			First Name			MI			Social Security Number					
Address - Number & Street									E-Mail Address					
City			State			Zip Code			Mo	Day	Year	<input type="checkbox"/> Female	<input type="checkbox"/> Male	
()									Date of Birth			<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	
Daytime Phone														

Direct Rollover Information

Amount of Direct Rollover: \$_____ (Enter approximate amount if exact amount is not known.)

I am choosing a:

- Direct rollover from a qualified 401(a) plan (Profit Sharing, ESOP or Money Purchase)
- Direct rollover from a qualified 401(k) plan
 - Non-Roth: \$_____ (all contributions and earnings, excluding Roth contributions and earnings)
 - Roth: \$_____ (employee contributions and earnings)
- Direct rollover from a 403(b) plan
 - Non-Roth: \$_____ (all contributions and earnings, excluding Roth contributions and earnings)
 - Roth: \$_____ (employee contributions and earnings)
- Direct rollover from a governmental 457(b) plan
- Direct rollover from a Traditional IRA (Non-deductible contributions/basis may not be rolled over.)

Please provide supporting documentation. If rolling over from an IRA, please provide a copy of the most recent account statement. If rolling over from a previous employer's plan, please provide a copy of the most recent account statement showing the Internal Revenue Code plan type and plan name.

Previous Provider Information:

Company Name (previous recordkeeper)			Account Number			Prior Employer's Plan Name		
Mailing Address								
City/State/Zip Code			()			Phone Number		

Previous Provider Contribution and Earnings Information:

Employer/employee before-tax contributions and earnings: \$_____

After-tax contributions, if any: \$_____

Previous Plan Administrator must provide the following information for Designated Roth Account Rollovers:

Roth first contribution date: _____

Roth contributions (no earnings): \$_____ Roth earnings: \$_____

If contributions and earnings information is solely provided by the sending institution or it differs from what is provided above, Service Center will use the sending institution's information.

If contributions and earnings information cannot be clearly determined by the information received, the rollover contribution may be returned to the sending institution.

Incoming Direct Rollover Election

Last Name

First Name

MI

Social Security Number

Investment Option Information - Please refer to your communication materials for investment option designations.

I understand that funds may impose redemption fees and/or transfer restrictions on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents. I will refer to the fund's prospectus and/or disclosure documents for more information.

Select either existing ongoing allocations (A) or your own investment options (B).

(A) Existing Ongoing Allocations

I wish to allocate this rollover the same as my existing ongoing allocations.

(B) Select Your Own Investment Options

Please Note: For automatic dollar-cost averaging, call or access our Web site.

INVESTMENT OPTION

<u>NAME</u>	<u>TICKER</u>	<u>CODE</u>	<u>%</u>
American Funds AMCAP Fund R3.....	RAFCX.....	RAFCX	_____
American Funds EuroPacific Gr R3.....	RERCX.....	RERCX	_____
American Funds New World Fund R3.....	RNWCX.....	RNWCX	_____
Oppenheimer International Growth R.....	OIGNX.....	OIGNX	_____
Royce Total Return R.....	RTRRX.....	RTRRX	_____
American Funds Invest Co of America R3.....	RICCX.....	RICCX	_____
American Funds Washington Mutual R3.....	RWMCX.....	RWMCX	_____
Invesco Global Real Estate R.....	RGREX.....	RGREX	_____
American Funds Bond Fund of Amer R3.....	RBFCX.....	RBFCX	_____
American Funds Capital World Bond Fd R3.....	RCWCX.....	RCWCX	_____
American Funds Interm Bd Fd of Amer R3.....	RBOCX.....	RBOCX	_____
American Funds US Government Sec R3.....	RGVCX.....	RGVCX	_____
BlackRock High Yield Bond R.....	BHYRX.....	BHYRX	_____
PIMCO Real Return R.....	PRRRX.....	PRRRX	_____
EB MaGIC 95 Stable Value Fund.....	N/A.....	EBM95	_____
American Funds 2010 Trgt Date Retire R3.....	RCATX.....	RCATX	_____
American Funds 2015 Target Date Fund R3.....	RCJTX.....	RCJTX	_____
American Funds 2020 Target Date Fund R3.....	RCCTX.....	RCCTX	_____
American Funds 2025 Target Date Fund R3.....	RCDTX.....	RCDTX	_____
American Funds 2030 Target Date Fund R3.....	RCETX.....	RCETX	_____
American Funds 2035 Target Date Fund R3.....	RCFTX.....	RCFTX	_____
American Funds 2040 Target Date Fund R3.....	RCKTX.....	RCKTX	_____
American Funds 2045 Target Date Fund R3.....	RCHTX.....	RCHTX	_____
American Funds 2050 Target Date Fund R3.....	RCITX.....	RCITX	_____
American Funds 2055 Target Date Fund R3.....	RCMTX.....	RCMTX	_____
American Funds 2060 Target Date Fund R3.....	RCNTX.....	RCNTX	_____
MUST INDICATE WHOLE PERCENTAGES			= 100%

Participant Acknowledgements

General Information - I understand that only certain types of distributions are eligible for rollover treatment and that it is solely my responsibility to ensure such eligibility. By signing below, I affirm that the funds I am rolling are in fact eligible for such treatment.

I authorize these funds to be rolled over into my employer's Plan and to be invested according to the information specified in the Investment Option Information section.

If the investment option information is missing or incomplete, I authorize Service Center to allocate the direct rollover assets ("assets") the same as my ongoing contributions (if I have an account established) or to the default investment option selected by my Plan (if I do not have an account established). If my assets are received more than 180 calendar days after Service Center receives this Incoming Direct Rollover Election form (this "form"), I authorize Service Center to allocate all monies received the same as my ongoing allocation election on file with Service Center. I understand I must call the toll-free number or access the Web site in order to make changes or transfer monies from the default investment option.

Incoming Direct Rollover Election

Last Name	First Name	MI	Social Security Number
-----------	------------	----	------------------------

The assets will be processed on the day this form is received. I understand that this completed form must be received by Service Center at the address below.

I understand that the current plan may require that I furnish additional information before processing the transaction requested on this form, and Service Center is not responsible for determining the status of any transaction that I have requested. It is entirely my responsibility to provide the current plan with any information that they may require, and/or to notify Service Center of any information that the current plan may wish to obtain in order to effect the transaction.

Withdrawal Restrictions - I understand that the Internal Revenue Code (the "Code") and/or my employer's Plan Document may impose restrictions on direct rollovers and/or distributions. I understand that I must contact the Plan Administrator to determine when and/or under what circumstances I am eligible to receive distributions or make direct rollovers.

Investment Options - I understand that by signing and submitting this form for processing, I am requesting to have investment options established under the Plan as specified on the first page of this form. I understand and agree that this account is subject to the terms of the Plan Document. I understand and acknowledge that all payments and account values, when based on the experience of the investment options, may not be guaranteed and may fluctuate, and, upon redemption, shares may be worth more or less than their original cost. I acknowledge that investment option information, including prospectuses, have been made available to me and I understand the risks of investing.

Account Corrections - I understand that it is my obligation to review all confirmations and quarterly statements for discrepancies or errors. Corrections will be made only for errors which I communicate within 90 calendar days of the last calendar quarter. After this 90 days, account information shall be deemed accurate and acceptable to me. If I notify Service Center of an error after this 90 days, the correction will only be processed from the date of notification forward and not on a retroactive basis.

Direct Rollover Information - I affirm that the funds I elect to directly roll over to the Plan are eligible to be rolled over.

Payment Instructions

Make check payable to:

Capital Bank & Trust

Include the following information on the check:

Participant Name, Social Security Number, Plan Number, Plan Name

Wire instructions:

Account of: Capital Bank and Trust

Bank: US BANK

Account no: 103656586395

Routing transit no: 102000021

Attention: Financial Control

Reference: Participant Name, Social Security Number, Plan Number, Plan Name

Regular mail address for the check and form (if mailed together):

Capital Bank & Trust
PO Box 560985
Denver, CO 80256-0985

Overnight mail address for the check and form (if mailed together):

US BANK
10035 East 40th Avenue Suite 100
Dept 0985

Denver, CO 80238

Contact: American Funds Service Center

Phone: 1-800-204-3731

If sending the "form" only, please fax to 1-866-745-5766 or follow mailing instructions above. Please remember that this form needs to arrive prior to or at the same time the funds arrive to invest according to the allocations on this form.

Incoming Direct Rollover Election

Last Name	First Name	MI	Social Security Number
-----------	------------	----	------------------------

Your Consent and Signature

My signature indicates that I have read, understand the effect of my election and agree to all pages of this Incoming Direct Rollover Election form. I affirm that all information provided is true and correct. I understand that my rollover contribution is subject to approval by the Plan Administrator and that documentation certifying the eligibility of the funds for rollover may be requested by my Plan Administrator.

Participant Signature	Date
-----------------------	------

A handwritten signature is required on this form. An electronic signature will not be accepted and will result in a significant delay.

Employer Authorization

I affirm that any amounts directly rolled over by reason of this form are eligible for rollover.

Authorized Plan Administrator Signature For Current Employer's Plan	Date
--	------

A handwritten signature is required on this form. An electronic signature will not be accepted and will result in a significant delay.

Print Full Name

Participant forward to Plan Administrator
Plan Administrator forward or fax as shown above
in the Payment Instructions section

DO NOT WRITE BELOW THIS LINE. CB&T WILL COMPLETE THIS SECTION.

Custodial Acceptance - To the sending custodian/trustee:

To Whom it May Concern:

Capital Bank and Trust Company (CB&T) serves as the custodian or trustee for the above referenced plan. CB&T agrees to accept the transferred assets from the sending institution and allocate them to a designated participant account under the plan in accordance with the provisions of the Internal Revenue Code on the condition that the funds are eligible to be rolled over into the plan as evidenced by the Employer's signature above. If the funds are not eligible for rollover, they will be returned to the sending institution.



Tom Burfeind

Tom Burfeind, Authorized Signer
Capital Bank and Trust Company

Signature (Accepting Signer)

If you have questions about this form, call American Funds Service Center at 1-800-204-3731 between 8:30 a.m. and 8 p.m. EST.

The American Funds AdvantageSM

Since 1931, American Funds, part of Capital Group, has helped investors pursue long-term investment success. Our consistent approach – in combination with The Capital SystemSM – has resulted in a superior long-term track record.

Aligned With Investor Success

We base our decisions on a long-term perspective, which we believe aligns our goals with the interests of our clients. Our portfolio managers average 27 years of investment experience, including 22 years at our company, reflecting a career commitment to our long-term approach.¹

The Capital SystemSM

The Capital System combines individual accountability with teamwork. Funds using The Capital System are divided into portions that are managed independently by investment professionals with diverse backgrounds, ages and investment approaches. An extensive global research effort is the backbone of our system.

Superior Long-Term Track Record

Our equity funds have beaten their Lipper peer indexes in 91% of 10-year periods and 95% of 20-year periods. Our fixed-income funds have beaten their Lipper indexes in 58% of 10-year periods and 58% of 20-year periods.² Our fund management fees have been among the lowest in the industry.³

¹ Portfolio manager experience as of December 31, 2015.

² Based on Class A share results for rolling periods through December 31, 2015. Periods covered are the shorter of the fund's lifetime or since the comparable Lipper index inception date (except Capital Income Builder and SMALLCAP World Fund, for which the Lipper average was used). Although Class A shares are available for purchase by retirement plans only in limited instances, their results reflect the investment management experience of the American Funds without retirement plan recordkeeping expenses. American Funds offers plan sponsors flexibility in how they pay for plan operating expenses (such as recordkeeping fees) through distinct retirement plan classes. Expenses differ for each class, so results will vary. For current information and month-end results for Class A shares and for all share/unit classes, visit americanfundsretirement.com.

³ On average, our management fees were in the lowest quintile 68% of the time, based on the 20-year period ended December 31, 2015, versus comparable Lipper categories, excluding funds of funds.

Past results are not predictive of results in future periods.

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.



AMERICAN FUNDS®

From Capital Group

00001010001
American Funds
Address1
Address2
Address3
City, State, Zip-+4
Country

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