

Getting started with Recordkeeper Direct®

Multi-fund

Follow these four easy steps:

1. Gather the facts

Use a *Retirement Plan Prospect Interview* single sheet to gather important information about the plan and plan sponsor. Next, complete a *Retirement Plan Fact Finder*, and check the box in Section 4 to choose Recordkeeper Direct (multi-fund). Both documents are available at americanfunds.com/401k (keywords: “prospect interview” and “fact finder”) or call **800/421-9900**.

2. Help the plan sponsor select a unit class

Find the appropriate unit class in the table below. Not all classes are available to every broker-dealer; consult your home office for details.



Run the **Price-it toolSM** in the online Adviser Center for help selecting the right unit class. You can then print a preliminary estimate of the total costs in a report you can share with clients. Visit americanfunds.com/401k (keyword: “price it”).

Unit class	Plan size (assets)				
	Less than \$3 million	At least \$3 million but less than \$5 million	At least \$5 million but less than \$10 million	At least \$10 million but less than \$20 million	\$20 million or more
1	No restrictions	At least 50 participants	At least 100 participants	Not available	Not available
2	No restrictions	No restrictions	At least 50 participants	At least 100 participants	At least 350 participants*
3	No restrictions	No restrictions	At least 50 participants	At least 100 participants	At least 350 participants*
4	No restrictions	No restrictions	No restrictions	No restrictions	No restrictions
5	No restrictions	No restrictions	No restrictions	No restrictions	No restrictions
6	No restrictions	No restrictions	No restrictions	No restrictions	No restrictions
7	No restrictions	No restrictions	No restrictions	No restrictions	No restrictions
8	No restrictions	No restrictions	No restrictions	No restrictions	No restrictions

* Additional restrictions may apply for certain plan sizes.

3. Determine the compensation you need for the services you'll provide

Based on the range and level of services the plan will require of you, use the table below to identify the compensation rate you'll need. Annual adviser compensation is included in the investment expense ratios for unit classes 1–6. To help protect you from any perception of bias or conflict of interest, if you help sponsors choose plan investments¹, Recordkeeper Direct provides a level payout for the American Funds and the investments from other fund families. Level compensation also makes tracking your compensation easier.

Unit class	Annual adviser compensation ²				Average expense ratio ⁴
	Option 1	Option 2 ³			
	Annual	Year 1	Years 2–3	Years 4+	
1	0.75%	1.00%	0.40%	0.75%	1.84%
2	0.65	Not available			1.64
3	0.60	1.00	0.20	0.60	1.54
4	0.50	0.75	0.25	0.50	1.39
5	0.40	0.50	0.20	0.40	1.19
6	0.25	Not available			0.99
7	Paid separately; set by fee-based adviser	Not available			0.74
8		Not available			0.54

¹ Investments are offered through a group fixed and variable deferred annuity (“group annuity”) issued by Great-West Life & Annuity Insurance Company, Corporate Headquarters: Greenwood Village, CO; or, in New York, by Great-West Life & Annuity Insurance Company of New York, Home Office: White Plains, NY.

² Compensation is paid monthly.

³ First-year commission is paid on conversion and new contributions. Successive years' commission is paid as asset-based trail. A commission chargeback may apply if within the first 24 months the plan terminates, moves from Recordkeeper Direct (multi-fund) to another American Funds solution, to another provider, or changes unit classes.

⁴ Average expense ratios shown are provided only as an example. The average expense ratio for a plan will depend on the investments selected and plan participants' allocations. The average expense ratio shown for each unit class is the sum of the weighted average operating expense for the underlying American Funds (R-6: 0.40%) and the group annuity program charge (which ranges from 0.14% to 1.44%, depending on the unit class) for administrative, service and other fees on the variable assets. The average expense ratios shown do not include underlying funds of other fund families. The operating expenses of all available underlying funds, as of each fund's prospectus available at the time of publication, range from 0.07% to 0.96%. The unweighted average operating expenses of all available underlying funds in a comparable institutional share class for Recordkeeper Direct (multi-fund) is 0.56%. The weighted average expense ratio for each unit class is based on the average daily net assets of all available American Funds (excluding the American Funds Target Date Retirement Series® and the American Funds Portfolio SeriesSM; estimated for American Funds Global Balanced FundSM and American Funds Mortgage Fund®) as of their prospectuses available at the time of publication. Accordingly, more weight is given to funds with more assets and less weight to those with fewer assets.

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value. Assets in the Fixed Account, however, are guaranteed by Great-West Life & Annuity Insurance Company or, in New York, by Great-West Life & Annuity Insurance Company of New York, and payments on investments are subject to the insurer's claims-paying ability.

4. Order a proposal

To order a *Your American Funds Retirement Plan* proposal, visit americanfunds.com/401k (keyword: “order proposal”) or call **800/421-9900**. First, familiarize yourself with what American Funds has to offer; then use the proposal to present Recordkeeper Direct to your client and close the sale. If you have not already selected an authorized third-party administrator (TPA¹), we can help you find one.

The fee quote in the proposal reflects Recordkeeper Direct's transparent pricing model (for American Funds services) to help plan sponsors identify and understand all plan fees and revenues, as shown below.

One-time setup fee	
New plan	\$0
Conversion of existing plan	0

Gross annual recordkeeping fees (standard ongoing fees)		
	Base fee	Per participant
	\$2,500	+ \$50

A plan credit (shown in the table below) is used to offset recordkeeping fees. The credit is already included in the expense ratios for the variable investments. If a credit balance remains, American Funds, at the plan sponsor's direction, will deposit that amount either into:

- A plan expense account, to help cover expenses such as TPA fees, or
- Participant accounts, to reduce expenses

Unit class	Annual credit rate ²
1	0.45%
2	0.35
3	0.30
4	0.25
5	0.20
6	0.15
7	0.15
8	0.00

Below are three examples of how a plan's annual pricing would be calculated.

50 participants/\$2.5 million in plan assets			
	Unit class 3	Unit class 4	Unit class 5
Gross annual recordkeeping fees	\$ 5,000	\$ 5,000	\$ 5,000
Annual credit rate × plan assets	(7,500)	(6,250)	(5,000)
Net fees (credit)	(\$ 2,500)	(\$ 1,250)	\$ 0

¹ TPAs must be authorized to provide services for an American Funds retirement plan solution. Authorization for one solution does not signify authorization for any other solution, as the requirements for individual programs may differ.

² Credits are applied quarterly on all plan assets.

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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. Some of this information may differ if the investment is offered through a group annuity product — please consult your financial professional for more information.

Visit us at americanfunds.com/401k

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The Capital Group Companies

American Funds

Capital Research and Management

Capital International

Capital Guardian

Capital Bank and Trust



To order a proposal or to view a sample, visit americanfunds.com/401k (keyword: “order proposal”).

For more information, call **800/421-9900**.