



AMERICAN FUNDS®

From Capital Group

Easy access online

- Visit myretirement.americanfunds.com, enter your **Username** and click on **Sign in**.
- If you're accessing your account for the first time, click on the **Let's get started** link.
- If you need help, please call Participant Services at **(800) 204-3731**.

The screenshot shows the American Funds account dashboard. At the top, it says 'Welcome C' and '341909-01-My Retirement Company'. Below that, it shows 'AT-A-GLANCE' with a daily balance of \$52,958.36, a rate of return of 11.77%, and a last contribution amount of \$255.34. There are also sections for 'RETIREMENT INCOME' showing an estimated monthly retirement income of \$2,503, and 'RETIREMENT NEWS'. The main navigation area includes:

- My Account**: Account Overview, Statements, My Investments, More Options
- Investments**: Investment Options, Investment Performance, Investment Transfers, More Options
- Transactions**: Transfer My Investments, Change Future Investments, Change Deferrals, More Options
- Account History**: Rate of Return, Balance Over Time, Transaction History
- Loans & Withdrawals**: Loan Request, Distributions, Hardship Estimator, More Options
- Financial Planning Tools**: Retirement Roadmap, Investing Calculator, Spend it or Save it Calculator, More Options
- Planning for Retirement**: What Are 2013's?, Traditional & Roth Comparison, Tax Rates Are Key, More Options
- Investment Strategy**: ABCs of Investing, Understanding Risk, Asset Allocation Models, More Options

Check your balance

View your account balance (summarized by contribution type) as of the previous business day's market closing.

Account statements

Review your account activity over specific time periods and sign up to receive email notifications when your account statements are available to view online. Get a snapshot of your account balance and investment allocations.

Investment options

See the investment options available in your plan, together with investment overviews and prospectuses.

Account activity

Get an estimated rate of return over specific time periods based on your opening balance and overall investment results. See how your account balance has changed over time and view your account activity.

Transfer investments

You can transfer money from any of your current investments into other investment options in your plan. Some trading restrictions may apply.

Change future investments

Decide how you'd like contributions from future paychecks or future employer deposits (if applicable) to be invested.

Change deferrals (if available)

Adjust the amount of your plan contributions.

Account rebalancer

Maintain your chosen asset allocation percentages by having your money automatically redistributed among your investments. Select how often you'd like your account rebalanced and the tool does all the work.

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



American Funds Retirement Roadmap[®]

Plan your route to retirement by figuring out how much you might need to contribute each month. Then use the roadmap to decide how to invest your contributions.

Investing calculator

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

Spend it or save it calculator

See the difference between taking a cash distribution and rolling your account balance into a new plan or IRA.

American Funds Retirement Planning Calculator

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

Plan name:

Contact Communications 401K Plan

Financial professional's name:

Dan Reagan, Jeff Kinneston, Tim Peyko

Firm name:

Castle Advisors

Address:

239 So Union St, Burlington, VT

Phone number:

Dan & Jeff 802 497-3621

Email:

Tim 802 861-3400

dan.reagan jeff.kinneston tim.peyko@ceterafs.com

Easy access by phone

Your plan's interactive voice response system makes monitoring your account simple and convenient.

- Call toll-free (800) 204-3731 anytime
- Enter your Social Security number
- Enter your personal identification number (PIN)
- You will automatically be provided with your account balance

You then have the following options:

- To **transfer funds**, say "transfers"
- To alter your **contribution amount**, say "paycheck contributions"
- To **obtain loan information**, say "loans"
- To **redirect future contributions**, say "future investments"
- To **change your PIN**, say "more choices" and then "change PIN"
- To **speak with a Retirement Plan Specialist**, say "representative" or press 0

Forgotten or haven't received your PIN?

Please call (800) 204-3731 and say "representative" or press 0 to speak with a Retirement Plan Specialist.

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.