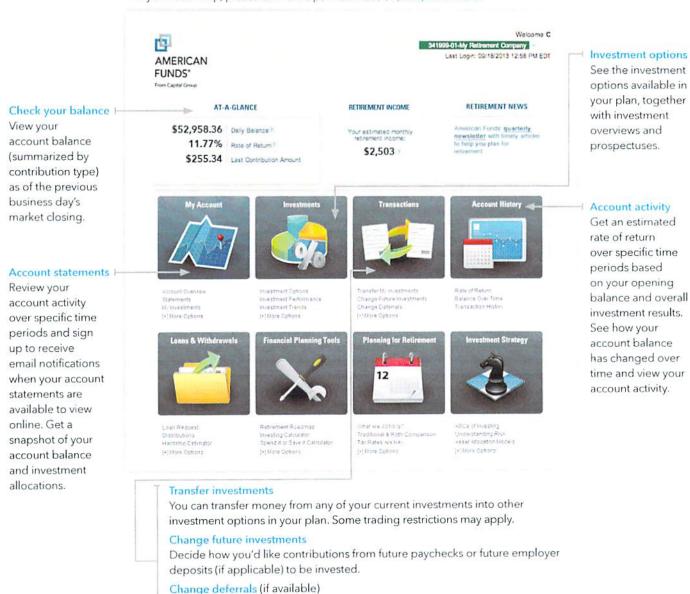


From Capital Group

#### 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.



(Continued on back)

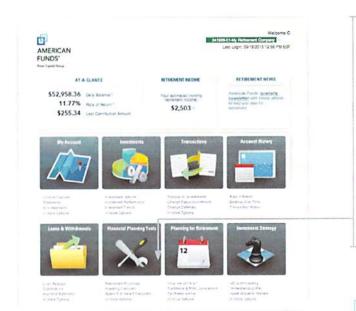
Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

Maintain your chosen asset allocation percentages by having your money automatically redistributed among your investments. Select how often you'd like

Adjust the amount of your plan contributions.

your account rebalanced and the tool does all the work.

Account rebalancer



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

Tim 802 861-3400

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

### 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.

# 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 10 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.