



Take an active role in your retirement planning

















You should periodically review your retirement plan account and make any necessary adjustments. Your retirement plan's website and toll-free phone service make monitoring your account easy and convenient.

Manage your account by phone

Accessing your account can be as easy as picking up the phone. Call toll-free **877/833-9322**.

- Enter your Social Security number followed by 
- Enter your personal identification number (PIN) followed by 

Here's a quick reference guide:

- For retirement information and transactions, press 
- For account balance, press 
- For your current asset allocation, press 
- To change your current asset allocation, press 
- To change future contributions, press 
- To learn more about making changes to your asset allocation, press 

Important information about your PIN

If you're a first-time visitor to the website or phone system, your PIN will automatically default to the last four digits of your Social Security number. When you log in to the website, you'll be prompted to change your PIN.

If you've forgotten your PIN, please call 800/421-6019.



The right choice for the long term®

Tools you can use

When you visit americanfunds.com/retire, you'll immediately see a link to log in to your account. Before logging in, you may want to check out the tools available in the Retirement Planning Center. These interactive tools allow you to input information relevant to your own financial situation. They include:

Retirement planning calculator — Figure out how much money you may need in retirement and how much you'll need to save now to get there.

Payroll deduction analyzer — See how before-tax contributions to your retirement plan account can impact your take-home pay. Before-tax savings offer more advantages than you might think.

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

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so you may lose money. You should carefully consider the objectives, risks, charges and expenses of the American Funds and, if applicable, any other investments in your plan. This and other important information is contained in the funds' prospectuses, which are available from your plan's financial representative and on the Web. Please read the prospectuses carefully before investing.

Visit us at americanfunds.com/retire.

The Capital Group Companies

American Funds Capital Research and Management
Capital International Capital Guardian Capital Bank and Trust



Accessing your account

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Managing your retirement account online and on the phone

Investing for life series

Your retirement plan's website gives you easy and unlimited access to your retirement savings account. By visiting americanfunds.com/retire, you can review your account, conduct transactions and even update your personal information.

Manage your account online

Visit americanfunds.com/retire and use the links under "Manage your account" to make any necessary changes.

View/change future contributions 1

The term "future contributions" refers to how contributions from future paychecks or future employer deposits will be invested. (Any changes made here will not affect your current investment mix, also known as your asset allocation.)

View/change asset allocation

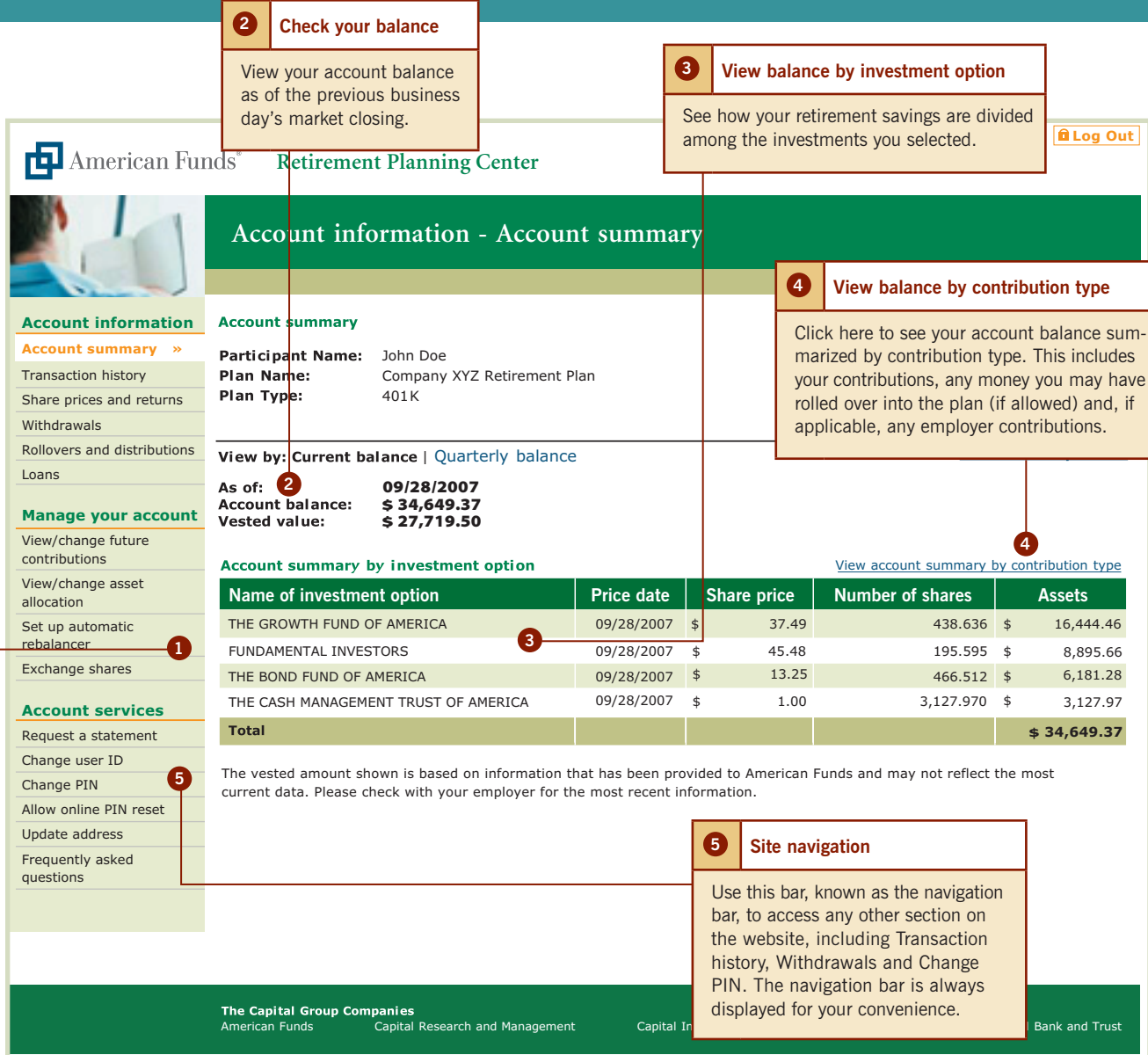
This page shows you how your existing savings are currently invested. Here you can make changes to your asset allocation. If you make a change to your future contributions that you'd then like to apply to all of your savings, you can do so here.

Set up automatic rebalancer 1

Rebalancing involves moving money among your investments in order to maintain your chosen asset allocation percentages. The rebalancer tool can do this for you automatically. Simply select your allocation and how often you'd like your account rebalanced and the tool does all the work.

Exchange shares 5

Use the exchange shares section when you want to move money from one fund to another fund or funds. Some trading restrictions may apply.



2 Check your balance
View your account balance as of the previous business day's market closing.

3 View balance by investment option
See how your retirement savings are divided among the investments you selected.

4 View balance by contribution type
Click here to see your account balance summarized by contribution type. This includes your contributions, any money you may have rolled over into the plan (if allowed) and, if applicable, any employer contributions.

5 Site navigation
Use this bar, known as the navigation bar, to access any other section on the website, including Transaction history, Withdrawals and Change PIN. The navigation bar is always displayed for your convenience.

Account information - Account summary

Account summary

Participant Name: John Doe
Plan Name: Company XYZ Retirement Plan
Plan Type: 401K

View by: **Current balance** | Quarterly balance

As of: **09/28/2007**
Account balance: **\$ 34,649.37**
Vested value: **\$ 27,719.50**

Account summary by investment option

Name of investment option	Price date	Share price	Number of shares	Assets
THE GROWTH FUND OF AMERICA	09/28/2007	\$ 37.49	438.636	\$ 16,444.46
FUNDAMENTAL INVESTORS	09/28/2007	\$ 45.48	195.595	\$ 8,895.66
THE BOND FUND OF AMERICA	09/28/2007	\$ 13.25	466.512	\$ 6,181.28
THE CASH MANAGEMENT TRUST OF AMERICA	09/28/2007	\$ 1.00	3,127.970	\$ 3,127.97
Total				\$ 34,649.37

The vested amount shown is based on information that has been provided to American Funds and may not reflect the most current data. Please check with your employer for the most recent information.

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