

To contact American Funds

■ Services and information online and by phone

- account balances
- dividends and capital gains
- fund prices, returns and yields
- change contribution allocation
- exchange shares
- recent transactions
- request a statement
- transaction history
- customize PIN (the default PIN is the last four digits of your Social Security number)
- change address

■ Website • americanfunds.com/retire

- requires PIN and participant Social Security number

■ Toll-free 24-hr automated phone service • 877/833-9322

- requires PIN and participant Social Security number

■ Retirement Plan Services representative

- phone number shown on page 1 of this statement

To make transactions

■ To change your contribution allocation, rebalance or exchange to another one of the American Funds within your plan

- update or exchange electronically using our website or 24-hr automated phone service

■ To request a distribution

- Capital Bank and Trust IRA and 403(b) participants
 - call the Retirement Plan Services number on page 1 of this statement
- Other retirement plan participants
 - contact your employer
- A signature guarantee is required if the redemption is for more than \$75,000, or if the redemption check will go to someone other than the registered owner or to a different address.

Estate planning information

If you are an executor or administrator of a recently deceased IRA owner's estate, we can provide a statement showing the value of the account as of the IRA owner's date of death. You may order this statement by calling the Retirement Plan Services number shown on page 1 of this statement. We will provide the information within 90 days of the request.

American Funds

American Funds is a broadly diversified family of 30 mutual funds, as well as a series of Target Date Retirement Funds. While your retirement plan limits the funds available within the plan, you can also invest in American Funds outside your company's retirement plan. Most American Funds are available in Class A, B, C and F shares, as well as a 529 college savings plan. Your financial adviser can recommend which funds and share classes are most appropriate for your financial goals.

■ Growth funds

- AMCAP Fund[®]
- EuroPacific Growth Fund[®]
- The Growth Fund of America[®]
- The New Economy Fund[®]
- New Perspective Fund[®]
- New World FundSM
- SMALLCAP World Fund[®]

■ Growth-and-income funds

- American Mutual Fund[®]
- Capital World Growth and Income FundSM
- Fundamental InvestorsSM
- The Investment Company of America[®]
- Washington Mutual Investors FundSM

■ Equity-income funds

- Capital Income Builder[®]
- The Income Fund of America[®]

■ Balanced fund

- American Balanced Fund[®]

■ Bond funds

- American High-Income TrustSM
- The Bond Fund of AmericaSM
- Capital World Bond Fund[®]
- Intermediate Bond Fund of America[®]
- Short-Term Bond Fund of AmericaSM
- U.S. Government Securities FundSM

■ Tax-exempt bond funds

- American High-Income Municipal Bond Fund[®]
- Limited Term Tax-Exempt Bond Fund of AmericaSM
- The Tax-Exempt Bond Fund of America[®]
- The Tax-Exempt Fund of California[®]
- The Tax-Exempt Fund of Maryland[®]
- The Tax-Exempt Fund of Virginia[®]

■ Money market funds

- The Cash Management Trust of America[®]
- The Tax-Exempt Money Fund of AmericaSM
- The U.S. Treasury Money Fund of AmericaSM

■ American Funds Target Date Retirement Series[®]

- American Funds 2010 Target Date
- American Funds 2015 Target Date
- American Funds 2020 Target Date
- American Funds 2025 Target Date
- American Funds 2030 Target Date
- American Funds 2035 Target Date
- American Funds 2040 Target Date
- American Funds 2045 Target Date
- American Funds 2050 Target Date

Important withholding information for retirement plans with CB&T as trustee or custodian

Eligible rollover distributions from plans other than IRAs are subject to mandatory 20% federal income tax withholding. Certain other withdrawals are subject to 10% federal income tax withholding (and, depending on where you live, state tax withholding) unless you choose not to have tax withheld. You may need to pay estimated taxes if you do not have enough withheld. Insufficient withholding or underpayment of estimated taxes may result in IRS penalties. For periodic withdrawals, your choice will be in force until you change it. Please complete the appropriate section of the distribution form or call us if you do not want to have tax withheld from withdrawals.

Important diversification information about your retirement account

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. For more information on investing and diversification, go to www.dol.gov/ebsa/investing.html.