How to Read Your Account Statement

CAPITAL GROUP®

AMERICAN FUNDS®

How to Read Your Account Statement

Your retirement plan account statement provides information about your investments and account activity for the most recent quarter. Use this guide to better understand each section of your statement.

Please note: Your actual statement shows only the sections that pertain to your plan and to your account activity for the quarter, so it might not include all of the items described here.

A Total value of your account

This is your account value as of the most recent quarter-end.

B Vested balance

Your vested balance is the portion of your account balance that belongs to you and that you can keep if or when you leave your employer. It excludes any employer contributions that you haven't yet earned the right to and that you cannot take with you if your employment were to end. Your plan's vesting schedule is based on a period of employment established by your employer. If you have any questions about vesting, please contact your employer.

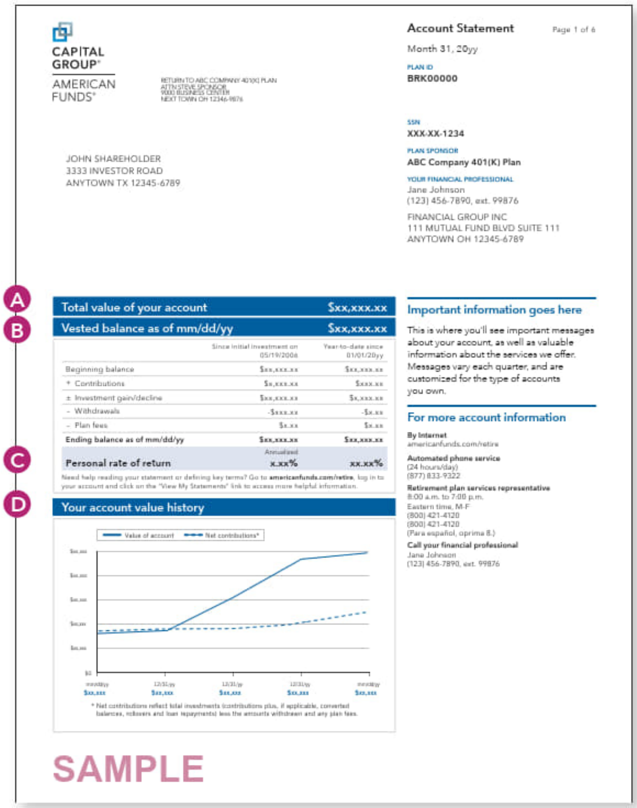
C Personal rate of return

Your personal rate of return measures your combined investment results for all the funds you currently own or used to own. You'll see here your *annualized rate of return* since your initial investment with American Funds, as well as your year-to-date return. These figures take into account all the components of your investment returns, including reinvested dividends and/or capital gain distributions, investment exchanges and changes in the value of the funds' investments.

D Your account value history

This graph shows you how your account value has increased (or decreased) over time. The solid line represents the total value of your account. The dotted line represents your total investments (contributions plus, if applicable, converted balances, rollovers and loan repayments) minus the amounts withdrawn and any plan fees.

Note: If your account is less than two years old, your account value history will be shown using a bar chart instead of the line graph depicted here.



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RETURN TO ABC COMPANY 401(K) PLAN
ATTN STEVE SPONSOR
9000 BUSINESS CENTER
NEXT TOWN OH 12346-9876

Account Statement Page 1 of 6

Month 31, 20yy

PLAN ID
BRK00000

SSN
XXX-XX-1234

PLAN SPONSOR
ABC Company 401(K) Plan

YOUR FINANCIAL PROFESSIONAL
Jane Johnson
(123) 456-7890, ext. 99876

FINANCIAL GROUP INC
111 MUTUAL FUND BLVD SUITE 111
ANYTOWN OH 12345-6789

JOHN SHAREHOLDER
3333 INVESTOR ROAD
ANYTOWN TX 12345-6789

A Total value of your account $xx,xxx.xx

B Vested balance as of mm/dd/yy $xx,xxx.xx

	Since initial investment on 05/19/2006	Year-to-date since 01/01/20yy
Beginning balance	$xx,xxx.xx	$xx,xxx.xx
+ Contributions	$x,xxx.xx	$xxx.xx
± Investment gain/decline	$xx,xxx.xx	$x,xxx.xx
- Withdrawals	-$xxx.xx	-$x.xx
- Plan fees	$x.xx	$x.xx
Ending balance as of mm/dd/yy	**$xx,xxx.xx**	**$xx,xxx.xx**
C **Personal rate of return**	Annualized **x.xx%**	**xx.xx%**

Need help reading your statement or defining key terms? Go to **americanfunds.com/retire**, log in to your account and click on the "View My Statements" link to access more helpful information.

D Your account value history

* Net contributions reflect total investments (contributions plus, if applicable, converted balances, rollovers and loan repayments) less the amounts withdrawn and any plan fees.

Important information goes here

This is where you'll see important messages about your account, as well as valuable information about the services we offer. Messages vary each quarter, and are customized for the type of accounts you own.

For more account information

By Internet
americanfunds.com/retire

Automated phone service
(24 hours/day)
(877) 833-9322

Retirement plan services representative
8:00 a.m. to 7:00 p.m.
Eastern time, M-F
(800) 421-4120
(800) 421-4120
(Para español, oprima 8.)

Call your financial professional
Jane Johnson
(123) 456-7890, ext. 99876

SAMPLE

E How you're invested

Depicted here are two pie charts: one showing how the money in your account is currently invested and the other showing how your future contributions will be directed. The percentages in your current mix indicate how much of your portfolio is invested in each fund category. The individual investments in which you have balances are listed under each category. The percentages shown in your future contributions may be different from those in your current mix because of market fluctuations and any changes you've made to your account's investments.

F Fund results from a long-term perspective

Shown here is a listing of all of the funds in your plan, along with their long- and short-term results as well as each fund's gross expense ratio. (The expense ratio is the amount that you pay annually in mutual fund expenses.)

G Account details

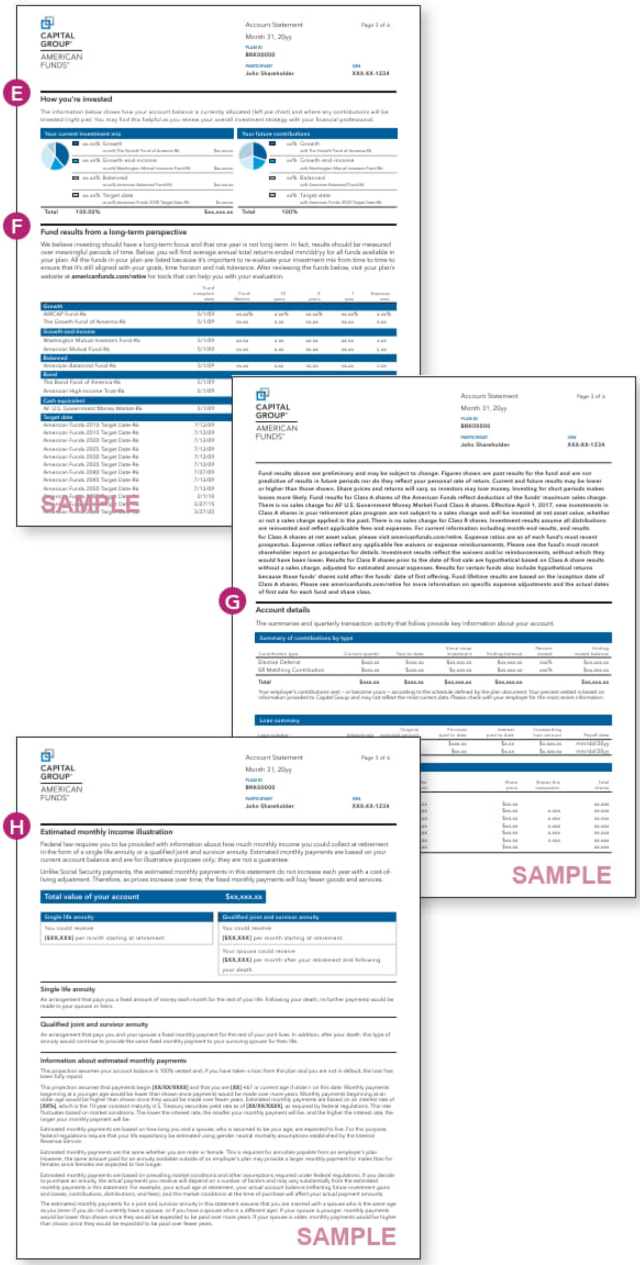
Summary of contributions by type – Provides an overview of the contributions made to your account over specified periods of time. There is a separate row for each contribution source – your own plan contributions and any contributions made to the account by your employer.

Loan summary – Provides details about your loan (if you have one).

Quarterly transaction activity – Provides a snapshot of each fund in your account, detailing how your contributions, as well as any dividends, withdrawals and exchanges (transfers you make between funds) affect each fund's balance.

H Estimated monthly income illustration

Federal law requires that you be provided with information about how much monthly income you could collect at retirement. This section illustrates how much you might receive in the form of a single life annuity or a qualified joint and survivor annuity. The illustration only pertains to assets held on our recordkeeping system.



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