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#### Client Accounts Log in to view new Client Accounts information (including IRA contributions).

Forms & Literature (including applications)

## Funds & Commentary

- Returns & Daily Prices
- Fund Details

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#### Products

- IRA Center
- Retirement Income New
- Retirement plans
- 529 Plans

#### Sales Tools & Ideas

- Hypotheticals
- Portfolio Resources
- Asset mix worksheet
- New portfolios from American Funds
- Calculators
- Sales Ideas
- PowerPoint Presentations

Our Other Websites (including the Shareholder Site)

Market Indices



# Is it time for a retirement reality check?

Use our 5 retirement realities as a guide for effective conversations with your clients.



## New retirement plan fee-disclosure regulations are final

On February 2, the Department of Labor released final service provider fee-disclosure regulations and effective dates that also affect participant disclosure.

## Quarterly fund fact sheets available to view and order



Resource Guide individual fund pages, with updated statistics and information, are available about 4 weeks after each quarter-end.

View by fund | Order

### Follow the steps to make the most of your annual client reviews

Use our 4-step review process to prepare for one of the most important conversations you'll have all year.

4-step client review | 4-step retirement plan review

#### The Long View: The year of living uncertainly

Gain perspective on how a consistent, long-term investing view (PDF) can offer your clients relief from last year's uncertainty.

## Commentary

View all



2011 review/2012 outlook in

TRANSCRIPT



The Long View The year of living uncertainly (PDF)

Order



Progress report on Europe in

TRANSCRIPT

#### Quarterly Fund Reviews

#### News

View all

- The Investment Company of America: Dividend date change 2/7/12
- · Fee changes for American Funds share classes 1/20/12
- District of Columbia and Michigan state tax withholding changes 1/20/12
- 2011 year-end distributions 1/13/12
- New phone number for investors 1/3/12
- How to find the account information your clients need 12/6/11
- Upcoming year-end deadlines 12/2/11
- Redesigned quarterly statements for your clients 9/30/11

Depending on your state of residence, there may be an in-state plan that provides tax and other benefits not available through CollegeAmerica. Before investing in any state's 529 plan, you should consult your tax adviser.

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

Investing outside the United States involves risks, such as currency fluctuations, periods of illiquidity and price volatility, as more fully described in the prospectus. These risks may be heightened in connection with investments in developing countries. Small-company stocks entail additional risks, and they can fluctuate in price more than larger company stocks. The value of fixed-income securities may be affected by changing interest rates and changes in credit ratings of the securities. Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than higher rated bonds. Income from tax-exempt bond funds may be subject to state or local income taxes. Additionally, income from all tax-exempt bond funds except for The Tax-Exempt Bond Fund of America may be subject to the federal alternative minimum tax. Certain other income from tax-exempt bond funds, as well as capital gain distributions, may be taxable. Fund shares of U.S. Government Securities Fund are not guaranteed by the U.S. government. State-specific tax-exempt funds are more susceptible to factors adversely affecting issuers of their states' tax-exempt securities than more widely diversified municipal bond funds. Although the money market fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund. For more information about the risks associated with each fund, go to its detailed fund information page or read the prospectus.

The return of principal for bond funds and for funds with significant underlying bond holdings (New World Fund, Capital Income Builder, The Income Fund of America, American Balanced Fund, American Funds Global Balanced Fund and funds in the American Funds Target Date Retirement Series®) is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings.

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More help with forms

## Forms & Literature

Help your clients reach their retirement goals with our <u>retirement income</u> worksheets and conversation starters.



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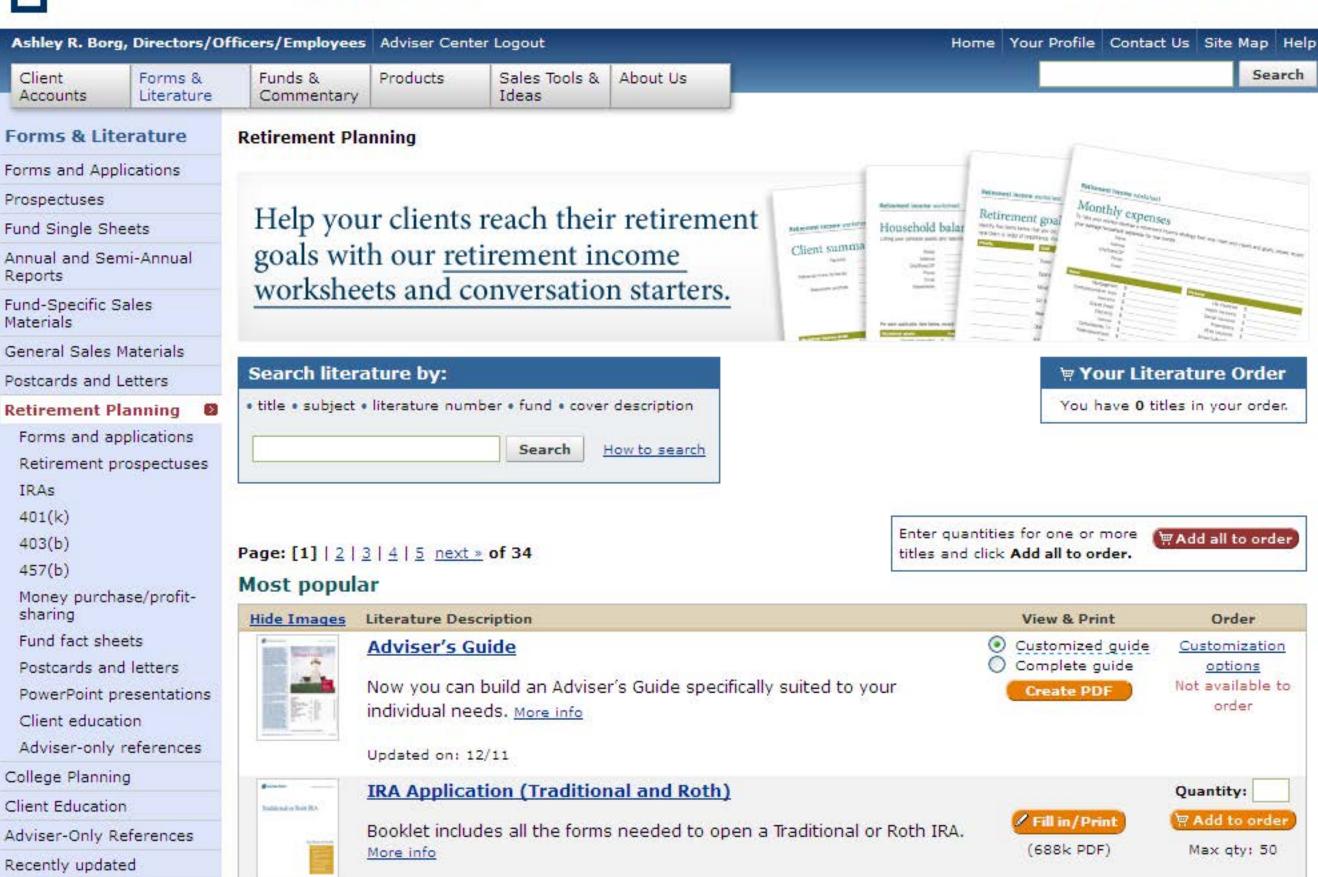
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- 1. Summary prospectus New Perspective Fund
  - UPDATED ON: 12/11
- 2. <u>"Small-business</u>
  retirement plan options"
  brochure
  - UPDATED ON: 05/11
- 3. Adviser's Guide
  - UPDATED ON: 12/11
- 4. Summary prospectus Capital World Bond Fund
  - UPDATED ON: 12/11
- Summary prospectus —



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#### Sales Tools & Ideas

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## Sales Ideas

# Is it time for a retirement reality check?

Use our 5 retirement realities as a guide for effective conversations with your clients.



These sales ideas can help you create investment strategies for your clients and address common investment concerns. There are also ideas to help you build your business.

#### ✓ On this page:

- · Classic fund combinations
- American Funds
- Market/economy
- College saving

- · Retirement saving
- Income planning
- · Portfolio/plan reviews
- Business building

#### Classic fund combinations

All-Weather Foundation Hypothetical

For clients seeking both growth and stability in the face of market fluctuations.

Conservative Equity Foundation Hypothetical

For prudent investors who want to invest for long-term growth.

Income Foundation Hypothetical

For clients who are concerned about volatility but need income and moderate growth.

TRIAD Hypothetical

For clients wanting the benefits of a diversified, time-tested core investment.

#### American Funds

Introducing our new portfolio resources Hypothetical

For advisers who want to create and manage portfolios tailored to their clients' objectives.

Introducing American Funds Global Balanced Fund

For clients who want to invest globally — in a balanced way.

I'll just buy the index Hypothetical

For clients who are only interested in buying index funds.

## Market/economy

Guide to market recoveries

Get the facts behind 16 market declines and their subsequent recoveries.

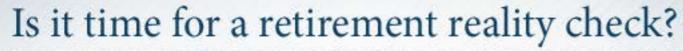
A strategy for regaining balance Hypothetical

For clients who are too focused on capital preservation.



Type first or last name, account or BIN





Use our 5 retirement realities as a guide for effective conversations with your clients.



Client conversations resources

## Quick help

- How to access client accounts and PlanPremier® PartnerLink®
- View and print client statements for American Funds and DST Vision® (PDF)
- American Funds and DST Vision website features
- Viewing and downloading tax forms
- · How to set up a new account
- Getting started on americanfunds.com client single sheet (PDF)

IRA Employer-Sponsored Retirement Plans College Planning

IRA reports
 Price-it<sup>SM</sup> tool: Preliminary fee quote

Managing your client's CollegeAmerica®

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IRA Center

#### Employer-Sponsored Retirement Plans

How to prospect and sell

How to set up and service

Retirement plan solutions and share classes

Retirement plan tools

Value proposition tool

Price-it tool: Preliminary fee quote

Retirement plan proposal

Retirement plan investment evaluator

Retirement plan cost comparison tool

401(k) plans

403(b) plans

Money purchase and profit-sharing plans

SIMPLE IRAs

SEP plans

Other plan types

Small-business retirement plans

Retirement plan view newsletter

College Planning

Variable Insurance

Investing for Nonprofits

## Employer-Sponsored Retirement Plans

Ideas



#### Prepare for a fee-sensitive plan world



HOW TO:

Prospect and sell

Find good leads

Close the sale

Learn about the opportunity - and risk - that new plan fee-disclosure regulations may bring in 2012 and beyond.

## Build more effective lineups

Use our retirement plan investment evaluator to:



HOW TO:

- · review investment options with potential clients
- establish fund lineups for new plans
- conduct plan investment reviews

## Quick links

#### Retirement plan tools

- Overview
- Value proposition tool
- Price-it tool<sup>SM</sup>
- Retirement plan proposal
- Retirement plan investment evaluator
- Retirement plan cost comparison tool

#### Solutions and share classes

- Compare solutions
- PlanPremier®
- PlanPremier TPA®
- Recordkeeper Direct®
- Retirement share classes

## Is it time for a retirement reality check?







Client conversations resources

Choose a recordkeeping solution



Use our 5 retirement realities as a guide for effective conversations with your clients.

Set up and service

Establish plans

Enroll employees

Conduct annual reviews

#### Plan types

- 401(k)
- 403(b)
- Money purchase/ profit-sharing
- SIMPLE
- SEP
- Other plans

Retirement Plan View newsletter

## Why sell retirement plans



Bring balance to your business (4:40) TRANSCRIPT Retirement plan counselor Craig Duglin shares his thoughts on why retirement plans can bring balance to your practice.

Related: Retirement plan counselor Heidi Horwitz-Marcus explains how to optimize your practice with retirement plans.

## Choose American Funds for retirement

- One of the largest defined contribution asset managers
- More than 33,000 retirement plan clients
- One million-plus retirement plan participants

r the investment nation is contained in each al and should be read