

Dear Cynet Employee,

To learn more about Cynet's current 401(K) Retirement Savings Plan, please find the details below

To be eligible to join the 401(K) Plan:

- You must complete 6 months of service with Cynet followed by enrollment, effective 1st of the following month.
- To enroll please request enrollment forms to HR via email @ [hr@cynethealth.com](mailto:hr@cynethealth.com)

Once we receive the filled forms, we will send them for processing to reflect the contributions.

**What you must know!**

Employer contributions will be 25 cents on a \$ up-to 6% for calendar year 2024. To be eligible for the employer match, you MUST complete at least 500 hours of service and work till the end of calendar year, 12/31/24.

**How to access your account!**

Go to [americanfunds.com/retire](https://americanfunds.com/retire) or download the American Funds RKDirect 401k app from the App Store or Google Play

- Click New user to log in for the first time

For any questions, please contact [benefits@cynethealth.co](mailto:benefits@cynethealth.co) or reach out to human resources at 571-399-9000.



# 401K RETIREMENT PLAN





## The journey to retirement

Your employer chose Capital Group, home of American Funds, as the provider for your retirement plan. We can guide you along the path to enrollment and help you plan for the future.

**Since 1931**, Capital Group has helped investors pursue long-term investment success.

**\$1.7 trillion+**  
Assets under management\*

**412,000+**  
Retirement plans\*

**2.3 million+**  
Plan participants\*

## A good plan can help you go the distance

Saving for the future may not always feel easy. But the reality is that Social Security alone won't be enough to live comfortably – especially with increasing life expectancies and longer retirements. That's why it's good to start saving as soon as possible.

### Good news

Your employer offers a retirement savings plan to help you pursue your retirement goals.

### You're on your way

By enrolling in your plan, you're taking steps toward your financial goals.

### We're here to help

Along with your plan's financial professional, we're here to help you make the most of your plan.

\* As of 12/31/19

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

# Why investing in your plan is a good choice



## You wouldn't turn down free money

Your employer may give you money just for contributing to your retirement plan. These extra contributions can help provide the income you'll need in retirement.



## Everybody loves a tax break

Retirement plan contributions can be a good way to lower your taxable income. You may even find yourself in a lower tax bracket.



## It's easy to contribute

Your contribution is automatically deducted from your paycheck. That means you can set it and forget it until you want to make a change.



## The power of time

Time is an important factor in growing your retirement savings. The longer you're invested, the more potential you have to earn money, thanks to compounding.



## You can access your money

Your retirement plan savings are meant for retirement, but you can take money from your account if needed.

## How to enroll in your plan



### Choose

Decide how much you want to contribute and choose your funds.



### Enroll

Complete the enclosed forms and return them to your employer.



### Done!

You can also:

- Designate your beneficiaries.
- Consolidate or roll over another retirement plan into your new plan.

**Did you know?** Social Security may replace about **40%** of an average worker's income in retirement. Providing the rest is up to you.

Source: Social Security Administration.

# How much do you want to contribute?

Financial professionals say you may need to save 10% to 15% of your salary each year to have enough to live on in retirement.

## Small steps can help get you there

Sofia and Anthony work at the same company and are the same age. They each begin earning an annual salary of \$50,000 and contribute 6% of their pay to their retirement plan. Anthony increases his contribution by 1% each year until he reaches his 10% goal while Sofia sticks with her 6% contribution. Take a look at how Anthony's small increases boosted his monthly retirement income by more than 50% in the hypothetical example below.

How small increases can make a big difference over time

### No increases

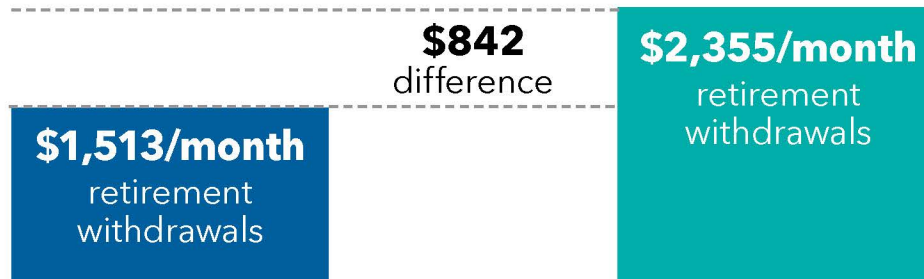


Sofia saves 6% of her pay until retirement.

### Small increases



Anthony increases his 6% contribution by 1% each year until it reaches 10%.



These examples assume a starting salary of \$50,000, a 2% annual pay increase, a 30-year accumulation period, an 8% average annual return compounded monthly and a 4% annual withdrawal rate after the accumulation period. These are point-in-time views and as such do not take into account any growth or loss during retirement. Without investment growth/loss during retirement, a 4% annual withdrawal rate would deplete retirement savings in 25 years. Examples are for illustrative purposes only and do not reflect the results of any particular investment, which may differ, or taxes that may be owed on tax-deferred contributions, including the 10% penalty for withdrawals taken before age 59½. Regular investing does not ensure a profit or protect against loss in a declining market. Investors should consider their willingness to keep investing when share prices are declining.

# Where do you want to **invest your contributions?**

Your plan offers different types of investments to choose from. Learn more about these options on the following pages.



## **Target date funds**

Get a diverse portfolio in a single fund based on a target retirement year. The investment mix automatically adjusts over time.



## **Individual funds**

Create a personalized investment mix that's tailored to your specific investment goals and preferences.

# Target date funds: keep it simple

"I like that investment professionals are managing the fund for me. That gives me time to focus on other things."



## How it works

You choose the target date fund that's closely aligned with the year you plan to retire, and the investment professionals handle the rest. They adjust the fund's holdings over time to become more conservative as you near retirement.

### Why choose a target date fund?

- It's a simplified, "do-it-for-me" approach to investing.
- Each fund is designed to be a broad mix of investments, so you only need to choose one.

### Choose one target date fund

 If you were born in	 Then consider choosing*
1998 and later	2065 Fund
1993 to 1997	2060 Fund
1988 to 1992	2055 Fund
1983 to 1987	2050 Fund
1978 to 1982	2045 Fund
1973 to 1977	2040 Fund
1968 to 1972	2035 Fund
1963 to 1967	2030 Fund
1958 to 1962	2025 Fund
1953 to 1957	2020 Fund
1948 to 1952	2015 Fund
1947 and earlier	2010 Fund

\*The table assumes you will begin taking retirement withdrawals at age 65. If you plan to begin taking withdrawals at another time, you may want to choose another target date fund that better aligns with your retirement goals.

Although American Funds target date funds are managed for investors on a projected retirement date time frame, the funds' allocation approach does not guarantee that investors' retirement goals will be met. American Funds investment professionals manage each target date fund's portfolio, moving it from a more growth-oriented approach to a more income-oriented focus as the fund gets closer to its target date. Investment professionals continue to manage each fund for 30 years after it reaches its target date. The target date is the year in which an investor is assumed to retire and begin taking withdrawals.

 **Ready to enroll?** Review the **Investment-related information** and **Plan-related information** sections to learn more about your investment options, including returns, fees and expenses. Then complete the forms in this book and return them to your employer.

# Individual funds: personalize your portfolio

“I want to choose specific funds to help me achieve my goals and complement my other investments.”



## How it works

There are funds for every kind of investor. When you choose your investment mix, you create your own customized portfolio based on a number of factors, including your risk tolerance, when you expect to withdraw the money and any retirement savings you may have outside your plan.

### Why choose your own investment mix?

- It's a “do-it-yourself” approach if you want to choose your own investments.
- You can tailor an investment portfolio with your specific goals in mind.

### Choose investments that make sense for you

Different investments may have different objectives with varying degrees of risk-and-return potential. For example:



#### Cash equivalents

Aim to preserve what you've saved but may not provide the growth needed to meet your retirement goals.

#### Bonds and other types of investments

Typically fall in the middle in terms of risk and return.

#### Growth investments

Have the highest long-term return potential but also carry the highest potential risk.



**Ready to enroll?** Review the **Investment-related information** and **Plan-related information** sections to learn more about your investment options, including returns, fees and expenses. Then complete the forms in this book and return them to your employer.



# Investment-related information

Learn about the investment options in your plan, including returns, fees and expenses.

Figures shown are past results and are not predictive of future results. Current and future results may be lower or higher than those shown here. Prices and results will vary, so you may lose money. Investing for short periods makes losses more likely. You could lose money by investing in the money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank deposit and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other governmental agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will do so at any time.

## Investment options for Class R-3 shares

Investment name Benchmark Investment manager	Asset class	Inception date	Average annual total returns (%) as of 09/30/20				Expense ratios (%)		Gross expenses per \$1,000
			Lifetime	10 years	5 years	1 year	Gross	Net	
<b>Target Date investments</b>									
American Funds Target Date 2010	Target date	02/01/07	4.40	6.03	6.06	6.37	0.97	0.97	\$9.70
S&P Target Date Through 2010 Index			5.13	6.55	6.60	7.32			
American Funds. Shareholder-type fees - none.									
American Funds Target Date 2015	Target date	02/01/07	4.68	6.54	6.42	6.66	0.96	0.96	\$9.60
S&P Target Date Through 2015 Index			5.36	7.27	7.25	7.42			
American Funds. Shareholder-type fees - none.									
American Funds Target Date 2020	Target date	02/01/07	5.01	7.28	7.05	7.83	0.96	0.96	\$9.60
S&P Target Date Through 2020 Index			5.46	7.86	7.77	7.36			
American Funds. Shareholder-type fees - none.									
American Funds Target Date 2025	Target date	02/01/07	5.71	8.40	8.20	10.25	0.98	0.98	\$9.80
S&P Target Date Through 2025 Index			5.70	8.39	8.25	7.22			
American Funds. Shareholder-type fees - none.									
American Funds Target Date 2030	Target date	02/01/07	6.26	9.12	9.25	11.07	1.00	1.00	\$10.00
S&P Target Date Through 2030 Index			5.91	8.81	8.75	7.18			
American Funds. Shareholder-type fees - none.									
American Funds Target Date 2035	Target date	02/01/07	6.60	9.61	10.27	12.82	1.02	1.02	\$10.20
S&P Target Date Through 2035 Index			6.02	9.14	9.14	7.28			
American Funds. Shareholder-type fees - none.									
American Funds Target Date 2040	Target date	02/01/07	6.75	9.82	10.61	13.30	1.03	1.03	\$10.30
S&P Target Date Through 2040 Index			6.10	9.36	9.42	7.36			
American Funds. Shareholder-type fees - none.									
American Funds Target Date 2045	Target date	02/01/07	6.81	9.92	10.79	13.66	1.03	1.03	\$10.30
S&P Target Date Through 2045 Index			6.09	9.45	9.60	7.55			
American Funds. Shareholder-type fees - none.									
American Funds Target Date 2050	Target date	02/01/07	6.85	9.97	10.91	13.84	1.04	1.04	\$10.40
S&P Target Date Through 2050 Index			6.16	9.55	9.71	7.57			
American Funds. Shareholder-type fees - none.									

# Investment-related information

## Investment options for Class R-3 shares

Investment name Benchmark Investment manager	Asset class	Inception date	Average annual total returns (%) as of 09/30/20				Expense ratios (%)		Gross expenses per \$1,000
			Lifetime	10 years	5 years	1 year	Gross	Net	
<b>Target Date investments</b>									
American Funds Target Date 2055	Target date	02/01/10	10.03	9.96	10.91	13.81	1.05	1.05	\$10.50
S&P Target Date Through 2055 Index			9.66	9.57	9.73	7.58			
American Funds. Shareholder-type fees - none.									
American Funds Target Date 2060	Target date	03/27/15	8.46	N/A	10.87	13.71	1.06	1.06	\$10.60
S&P Target Date Through 2060+ Index			7.27	N/A	9.78	7.69			
American Funds. Shareholder-type fees - none.									
American Funds Target Date 2065	Target date	03/27/20	29.20	N/A	N/A	N/A	1.10	1.06	\$11.00
S&P Target Date Through 2060+ Index			27.92	N/A	9.78	7.69			
American Funds. Shareholder-type fees - none.									
<b>Growth investments</b>									
American Funds AMCAP	Growth	05/01/67	11.12	13.17	13.10	19.78	0.99	0.99	\$9.90
Standard & Poor's 500 Composite Index			10.14	13.74	14.15	15.15			
American Funds. Shareholder-type fees - none.									
American Funds EuroPacific Growth	Growth	04/16/84	10.10	6.11	8.38	14.21	1.12	1.12	\$11.20
MSCI All Country World Index (ACWI) ex USA			8.27	4.00	6.23	3.00			
American Funds. Shareholder-type fees - none.									
American Funds Growth Fund of America	Growth	12/01/73	13.37	14.33	16.46	31.72	0.96	0.96	\$9.60
Standard & Poor's 500 Composite Index			11.09	13.74	14.15	15.15			
American Funds. Shareholder-type fees - none.									
American Funds New Economy Fund	Growth	12/01/83	11.18	13.81	14.79	26.12	1.09	1.09	\$10.90
MSCI All Country World Index (ACWI)			9.33	8.55	10.30	10.44			
American Funds. Shareholder-type fees - none.									
American Funds New Perspective Fund	Growth	03/13/73	11.94	11.49	13.95	24.91	1.07	1.07	\$10.70
MSCI All Country World Index (ACWI)			8.61	8.55	10.30	10.44			
American Funds. Shareholder-type fees - none.									
American Funds New World Fund	Growth	06/17/99	7.72	5.35	10.63	13.74	1.26	1.26	\$12.60
MSCI All Country World Index (ACWI)			5.03	8.55	10.30	10.44			
American Funds. Shareholder-type fees - none.									

# Investment-related information

## Investment options for Class R-3 shares

Investment name Benchmark Investment manager	Asset class	Inception date	Average annual total returns (%) as of 09/30/20				Expense ratios (%)		Gross expenses per \$1,000
			Lifetime	10 years	5 years	1 year	Gross	Net	
<b>Growth investments</b>									
American Funds SMALLCAP World Fund	Growth	04/30/90	9.61	10.39	12.65	24.65	1.33	1.33	\$13.30
MSCI All Country World Small Cap Index			7.73	7.88	7.63	3.22			
American Funds. Shareholder-type fees - none.									
<b>Growth-and-income investments</b>									
American Funds American Mutual Fund	Growth-and-income	02/21/50	10.94	10.25	9.93	1.96	0.93	0.93	\$9.30
Standard & Poor's 500 Composite Index			11.34	13.74	14.15	15.15			
American Funds. Shareholder-type fees - none.									
American Funds Cap World Growth & Income	Growth-and-income	03/26/93	9.78	7.92	9.01	9.74	1.07	1.07	\$10.70
MSCI All Country World Index (ACWI)			7.41	8.55	10.30	10.44			
American Funds. Shareholder-type fees - none.									
American Funds Fundamental Investors	Growth-and-income	08/01/78	11.82	11.71	12.13	11.53	0.93	0.93	\$9.30
Standard & Poor's 500 Composite Index			11.70	13.74	14.15	15.15			
American Funds. Shareholder-type fees - none.									
American Funds Investment Co of America	Growth-and-income	01/01/34	11.55	11.09	11.32	12.28	0.92	0.92	\$9.20
Standard & Poor's 500 Composite Index			10.92	13.74	14.15	15.15			
American Funds. Shareholder-type fees - none.									
American Funds Washington Mut Inv Fund	Growth-and-income	07/31/52	11.26	11.49	11.10	3.73	0.92	0.92	\$9.20
Standard & Poor's 500 Composite Index			10.85	13.74	14.15	15.15			
American Funds. Shareholder-type fees - none.									
<b>Equity-income investments</b>									
American Funds Income Fund of America	Equity-income	12/01/73	10.14	7.50	7.02	1.48	0.92	0.92	\$9.20
Morningstar Moderate Target Risk Index			N/A	7.36	8.13	7.69			
American Funds. Shareholder-type fees - none.									
American Funds Retirement Inc Port – Moderate	Equity-income	08/28/15	5.85	N/A	6.30	4.67	0.91	0.91	\$9.10
Morningstar Moderate Target Risk Index			7.51	7.36	8.13	7.69			
American Funds. Shareholder-type fees - none.									

# Investment-related information

## Investment options for Class R-3 shares

Investment name Benchmark Investment manager	Asset class	Inception date	Average annual total returns (%) as of 09/30/20				Expense ratios (%)		Gross expenses per \$1,000
			Lifetime	10 years	5 years	1 year	Gross	Net	
<b>Balanced investments</b>									
American Funds American Balanced	Balanced	07/26/75	10.11	9.44	9.10	8.70	0.91	0.91	\$9.10
Morningstar Moderate Target Risk Index			N/A	7.36	8.13	7.69			
American Funds. Shareholder-type fees - none.									
<b>Bond investments</b>									
American Funds Amer High Income Trust	Bond	02/19/88	7.09	4.69	5.35	2.43	1.00	1.00	\$10.00
Bloomberg Barclays U.S. Corporate High Yield 2% Issuer Capped Index			8.05	6.46	6.78	3.20			
American Funds. Shareholder-type fees - none.									
American Funds Bond Fund of America	Bond	05/28/74	7.08	3.39	4.09	9.20	0.89	0.89	\$8.90
Bloomberg Barclays U.S. Aggregate Index			7.42	3.64	4.18	6.98			
American Funds. Shareholder-type fees - none.									
American Funds Inflation Linked Bond Fund	Bond	12/14/12	2.06	N/A	4.55	13.34	0.98	0.98	\$9.80
Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index			2.04	3.57	4.61	10.08			
American Funds. Shareholder-type fees - none.									
<b>Cash-equivalent investments</b>									
American Funds U.S. Government Money Market Fund	Cash-equivalent	05/01/09	0.20	0.23	0.45	0.31	0.97	0.97	\$9.70
USTREAS T-Bill Auction Ave 3 Mon			0.56	0.61	1.17	0.77			
American Funds. Shareholder-type fees - none.									
The annualized seven-day SEC yield for American Funds U.S. Government Money Market Fund <sup>SM</sup> , calculated in accordance with the SEC formula, was 0.00% as of 09/30/20. The yield takes into account the reimbursements of certain expenses where applicable. Without these, the yield would have been -0.85%. The yield more accurately reflects the investment's current earnings than do the investment's total returns.									

# Investment-related information

## Investment-related information

**Results are for the American Funds Class R-3 shares at net asset value. Class R shares do not require an up-front or deferred sales charge. For current information and month-end results for the American Funds and any other investments in your plan, please visit [americanfunds.com/retire](http://americanfunds.com/retire) or ask your employer.**

One way to assess an investment's results is to compare its results with those of a comparable benchmark or index. The benchmarks and their returns are shown in the table. Check your investment's annual and semi-annual reports to shareholders for more information.

You should carefully consider fees and expenses when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement account over time. For an example of the long-term effect of fees and expenses, visit the Employee Benefits Security Administration (EBSA) website at [www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf](http://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf). However, fees and expenses are only one of many factors to consider when you evaluate your plan investment options.

Generally, there are two types of fees and expenses associated with saving and investing through a retirement plan: (1) recordkeeping and administrative fees and (2) investment expenses. The expenses related to each investment in your plan are known as the expense ratios. Expense ratios tend to vary with the investment category; for example, a money market investment will generally have a lower expense ratio than a global equity investment, which has higher costs.

The gross expense ratio reflects the investment's total annual operating expenses. It does not include any fee waivers or expense reimbursements. The net expense ratio reflects any applicable fee waivers or expense reimbursements. This is the actual expense ratio that you paid. Expense ratios are as of each investment's prospectus available at the time of publication.

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**Prospectuses, SAls and annual reports, if applicable, are available free of charge by calling (877) 833-9322 or on the web at [americanfunds.com/retire](http://americanfunds.com/retire).**

**Portfolio turnover information is included in your investments' summary prospectuses.**

**For additional details, go to [americanfunds.com/retire](http://americanfunds.com/retire) and click on the link under "Monthly Investment Results." If you have an established log-in, you can also access investment information by logging in and clicking on the**

## "Investment Options" tab.

The S&P Target Date Through Index Series (2010-2045) began on 5/31/2007. From 2/1/2007 through 5/30/2007 the S&P Target Date Index Series was used.

The S&P Target Date Through 2050 Index began on 5/30/2008. From 2/1/2007 through 5/29/2008, the S&P Target Date 2045 Index was used.

The S&P Target Date Through 2060+ Index, a subset of the S&P Target Date 2060+ Index, has an asset allocation and glide path that aim to be more sensitive to longevity risk at, and beyond, the retirement date. The index is fully investable, with varying levels of exposure to the asset classes determined during an annual survey process of target date funds' holdings.

From April 16, 1984, through December 31, 1987, the MSCI EAFE (Europe, Australasia, Far East) Index was used because the MSCI ACWI (All Country World Index) ex USA did not yet exist. Since January 1, 1988, the MSCI ACWI ex USA has been used. The MSCI EAFE Index reflects dividends net of withholding taxes. The MSCI ACWI ex USA reflects dividends gross of withholding taxes through December 31, 2000, and dividends net of withholding taxes thereafter.

From July 30, 1987, through December 31, 1987, the MSCI World Index was used because the MSCI ACWI (All Country World Index) did not exist. MSCI World Index results reflect dividends net of withholding taxes, and MSCI ACWI results reflect dividends gross of withholding taxes through December 31, 2000, and dividends net of withholding taxes thereafter.

Because the MSCI All Country World Small Cap Index was not in existence when the fund's Class A shares were first sold, cumulative returns through May 31, 1994, reflect the returns of the S&P Developed <\$1.2 Billion Index. Results reflect dividends net of withholding taxes.

This fund's inception predates the inception of its primary benchmark; therefore, there is no calculation for the benchmark's lifetime result.

From February 19, 1988, through December 31, 1992, the Credit Suisse High Yield Index was used because the Bloomberg Barclays U.S. Corporate High Yield 2% Issuer Capped Index did not yet exist. Since January 1, 1993, the Bloomberg Barclays U.S. Corporate High Yield 2% Issuer Capped Index has been used.

# Investment-related information

The Bloomberg Barclays U.S. Aggregate Index began on January 1, 1976. From May 28, 1974, through December 31, 1975, the Bloomberg Barclays U.S. Government/Credit Index was used.

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## Please read the following important disclosure.

Investment results assume all distributions are reinvested and reflect applicable fees and expenses. Expense ratios are as of each fund's prospectus available at the time of publication. Net expense ratios reflect any current waivers and/or reimbursements to the funds; gross expense ratios do not. When applicable, investment results reflect fee waivers and/or expense reimbursements, without which results would have been lower. For more information, please see your plan's website.

For American Funds 2065 Target Date Retirement Fund, the investment adviser is currently reimbursing a portion of other expenses. This reimbursement will be in effect through at least January 1, 2021. The adviser may elect at its discretion to extend, modify or terminate the reimbursement at that time. Investment results and the net expense ratio reflect the reimbursement, without which the results would have been lower and the expenses would have been higher. The expense ratios are as of each target date fund's prospectus available at the time of publication and include the weighted average expenses of the underlying American Funds.

For the funds in the American Funds Retirement Income Portfolio Series<sup>SM</sup>, their investment allocations may not achieve fund objectives, and adequate income through retirement is not guaranteed. There are expenses associated with the underlying funds in addition to funds-of-funds expenses. The funds' risks are directly related to the risks of the underlying funds. Payments consisting of return of capital will result in a decrease in an investor's fund share balance. Higher rates of withdrawal and withdrawals during declining markets may result in a more rapid decrease in an investor's fund share balance. Persistent returns of capital could ultimately result in a zero account balance.

Although American Funds U.S. Government Money Market Fund has a 12b-1 plan for this share class, it's currently suspending certain 12b-1 payments in this low-interest-rate environment. Should payments commence, its investment results will be lower and expenses

will be higher.

Lifetime returns for less than one year aren't annualized, but are calculated as cumulative total returns.

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.

The return of principal for bond funds and for funds with significant underlying bond holdings is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings.

Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than higher rated bonds.

Some investment names may be abbreviated due to space limitations. For a list of the full names of the American Funds, including trademark information, visit [americanfundsretirement.com](http://americanfundsretirement.com).

All Capital Group trademarks mentioned are owned by The Capital Group Companies, Inc., an affiliated company or fund. All other company and product names mentioned are the property of their respective companies.

The indexes are unmanaged and, therefore, have no expenses. Investors cannot invest directly in an index. There have been periods when the investments have lagged the indexes.

## Share class

American Funds Class R-3 shares were first offered on May 15, 2002. Class R-3 share results prior to the date of first sale are hypothetical based on the results of the original share class of the fund without a sales charge, adjusted for typical estimated expenses. Results for certain funds with an inception date after May 15, 2002, also include hypothetical returns because those funds' Class R-3 shares sold after the funds' date of first offering. Please see each fund's prospectus for more information on specific expenses.

## Manager

The American Funds are managed by Capital Group, one of the largest investment management organizations in the world. Since 1931, the company has invested with a

# Investment-related information

long-term focus based on thorough research and attention to risk – an investment style similar to that of most people saving for retirement.





# Frequently asked questions

## What type of retirement plan do I have?

Your employer's plan is a defined contribution plan that includes the following:

- **401(k)**

A 401(k) lets you invest a portion of your paycheck before paying taxes. You don't pay taxes until you withdraw your money.

## How much can I contribute?

You decide how much of your salary you want to contribute, up to \$19,500 in 2021. If you're age 50 or older, you can contribute an additional \$6,500.

## How much will my employer contribute?

To help provide the income you'll need in the future, your employer may contribute money to your retirement plan. Talk with your plan's contact to learn more.

## What is vesting?

The money that you contribute to your plan, plus any earnings, is always yours. Employer contributions, however, become yours over time according to the following vesting schedule.

Length of Service	Percent vested
After 1 year	0%
After 2 years	20%
After 3 years	40%
After 4 years	60%
After 5 years	80%
After 6 years	100%

## What are my investment options?

- **Target date funds**

With a single fund, you get a broad mix of investments that automatically changes over time based on your target retirement date.

- **Individual funds**

You can create a portfolio of mutual funds based on your specific investment goals.

## What if I don't choose an investment?

If you don't choose a fund, you'll be invested in your plan's default investment. You can always make changes later. Speak with your employer contact to learn more.

## How does the plan affect my taxes?

You can reduce your current taxable income by making pretax contributions to your plan. That means you don't pay taxes on your contributions (or investment earnings) until you make a withdrawal.

Withdrawals before age 59½

may be subject to income tax and, if applicable, to a 10% federal penalty tax.

## Can I roll over my savings from another plan?

If you have an account balance from a previous employer's retirement plan or an IRA, you may be able to roll over that money to this plan. Contact your previous employer to get the process started.

## Can I move my money if I leave the company?

You can move your savings to an IRA or another employer's retirement savings plan that accepts rollovers.

## How can I access my money?

Although your plan is intended as a means of saving for retirement, there are ways to access your money:

- **Plan loan**

You can borrow money from your account and pay yourself back, including interest.

- **Hardship withdrawal**

You can take a withdrawal for certain immediate and heavy financial needs. Taxes and a potential early withdrawal penalty may apply.

# Frequently asked questions

- **In-service withdrawal**

You can take a withdrawal before you reach a certain age or leave your employer. Taxes and a potential early withdrawal penalty may apply.

## **Are there any fees associated with my plan?**

The operation of a retirement plan involves expenses for ongoing administrative services. Other charges and expenses may also apply to your plan.

## **How do I track my investments?**

- Your plan's website at **[americanfunds.com/retire](http://americanfunds.com/retire)**
- Your quarterly statement
- Your plan's voice response system at **(877) 833-9322**

## **Have more questions about your plan?**

### **Your employer contact**

Ashwani Mayur  
**(703) 728-6634**  
**[ash@cynetsystems.com](mailto:ash@cynetsystems.com)**

### **Your financial professional**

Kuldeep S Grover  
**(703) 336-1226**  
**[kgrover@financialguide.com](mailto:kgrover@financialguide.com)**

# Notes

# Plan-related information

This brochure is designed to meet the Department of Labor 404(a)-5 requirements.

## Your employer offers the Cynet Systems Inc 401k Plan to help you prepare for retirement.

This document is designed to help you understand certain plan provisions, investment information and the costs associated with your plan. If you come across a term that isn't familiar to you, please take a moment to review the glossary available at [americanfunds.com/retire](http://americanfunds.com/retire). To request a paper copy of this Participant fee disclosure document, contact your employer.

## Administrative expenses

### Plan-level expenses/credits

The day-to-day operation of a retirement plan involves expenses for ongoing administrative services – such as plan recordkeeping, compliance and plan document services, investment services and trustee/custodial services – that are necessary for administering the plan as a whole. A retirement plan also offers a host of other services, such as a telephone voice response system, access to customer service representatives, retirement planning tools, electronic access to plan information, account statements and online transactions.

A portion of these services are paid from the plan's investments. This is reflected in each investment's expense ratio and reduces the investment returns. Additional amounts required to cover your plan's administrative expenses will be paid from the plan's forfeiture assets or from the general assets of your employer, with the exception of a per-

participant fee. The per-participant fee will be deducted from your account quarterly and appear on your quarterly statement. The amount of this fee is \$20 per year (taken as a flat rate per participant).

The plan may also incur unexpected expenses that may be deducted from participant accounts.

## General plan information

### Your investment options

You can choose from the following investment options:

- target date funds
- individual funds

### Voting and other rights

The trustee or another plan fiduciary may vote or exercise any other rights associated with ownership of the investments held in your account.

### Designated investment alternatives

The "Investment-related information" table(s) identify and provide information about the plan's investment options.

### Investment instructions

To begin participating in your employer's retirement plan, you must first meet the plan's eligibility requirements and enroll. Once enrolled, you can provide investment instructions (i.e., make investment exchanges or change future contribution elections) in any of the following ways:

- **By phone:** Call (877) 833-9322.
- **On the internet:** Go to [americanfunds.com/retire](http://americanfunds.com/retire).

**Please note:** Trading activity is monitored to ensure that trading guidelines, which are described in the prospectuses, are observed. Non-American Funds may have their own trading restrictions. Please see the prospectuses for details.

### Individual expenses

In addition to overall plan administrative expenses, there are individual service fees associated with

optional features offered under your plan. Individual service fees will be charged separately if you choose to take advantage of a particular plan feature. These fees are described below.

### Loans

Although your plan is intended primarily as a means of saving for retirement, there may be times when you'll feel the need to borrow against your account balance.

If you decide to take a loan from your account, please read the following information on loan fees.

### Loan fees

A loan initiation fee of \$185 will be deducted from your account balance for setting up the loan and providing an amortization schedule. An ongoing maintenance fee of \$60 per year is also charged on an annual basis for maintaining the loan on the recordkeeping system and for monitoring the loan payments received.

### Periodic distribution fees

If your plan allows periodic distributions, a setup and an ongoing fee will be charged to your account for selecting this option. Periodic distributions include a setup fee of \$25, which is deducted from the initial distribution. An annual maintenance fee of \$25 is then deducted from the first distribution of each calendar year that follows.

### One-time distribution/transaction fees

You will be charged a fee for a one-time distribution or certain other requested account transactions. The amount of the fee may vary based on the type of distribution or transaction, if applicable.

One-time distribution fee: \$125 per request.

Expedited delivery is available for an additional fee. Express delivery is

# Plan-related information

available for \$25 and estimated delivery time is 2-3 business days.

Rollover investments from your retirement plan into a Capital Group IRA, with Capital Bank and Trust as custodian, will automatically be invested in Class A shares at no sales charge regardless of the share class available in your retirement plan. Any future contributions to the IRA will be assessed the appropriate sales charge based on the applicable break points. See the specific fund's prospectus for additional information.

## **Have questions?**

### **Your plan contact**

Ashwani Mayur  
**(703) 728-6634**  
[ash@cynetsystems.com](mailto:ash@cynetsystems.com)

### **Your financial professional**

Kuldeep S Grover  
**(703) 336-1226**  
[kgrover@financialguide.com](mailto:kgrover@financialguide.com)



**Employer — complete this section and retain this form for your records**

**Employer authorization**

Name of employer, organization or company

Cynet Systems Inc 401k Plan IRK159473

Name of plan Plan ID number

The employee named in Section 1 below is eligible to participate in the plan as of (mm/dd/yyyy)

Name of person authorized to sign for the employer (print) Title

X Authorized signature Date (mm/dd/yyyy)

**Employee — complete sections 1-4, then return this form to your employer**

**1 Employee information**

Please type or print clearly.

Select one of the following: [ ] New plan enrollment [ ] Changes to existing account

Full name (include middle initial) SSN

Residence address (physical address required — no P.O. boxes) City State ZIP

Mailing address (if different from residence address) City State ZIP

Email address Daytime phone

Date of birth (mm/dd/yyyy) Date of hire (mm/dd/yyyy) Country of citizenship

Marital status: [ ] Married [ ] Single

**2 Employee contributions**

Before completing this section, check with your plan to determine the available contribution options.

[ ] I authorize my employer to withhold from my wages each pay period:

Before-tax contributions of % OR \$

Catch-up contributions of % OR \$

[ ] I DO NOT wish to make contributions to the plan at this time.



### **3 Investment Selection**

*Before completing this section, check with your plan to determine the available investment options.*

Invest my contributions as follows (Only **whole** percentages will be accepted; must total 100%.):

Investment name	Percentage
1. American Funds Target Date 2065	_____ %
2. American Funds Target Date 2060	_____ %
3. American Funds Target Date 2055	_____ %
4. American Funds Target Date 2050	_____ %
5. American Funds Target Date 2045	_____ %
6. American Funds Target Date 2040	_____ %
7. American Funds Target Date 2035	_____ %
8. American Funds Target Date 2030	_____ %
9. American Funds Target Date 2025	_____ %
10. American Funds Target Date 2020	_____ %
11. American Funds Target Date 2015	_____ %
12. American Funds Target Date 2010	_____ %
13. American Funds AMCAP	_____ %
14. American Funds EuroPacific Growth	_____ %
15. American Funds Growth Fund of America	_____ %
16. American Funds New Economy Fund	_____ %
17. American Funds New Perspective Fund	_____ %
18. American Funds New World Fund	_____ %

**Continued on next page**



**3 Investment selection**  
*(continued)*

Investment name	Percentage
19. American Funds SMALLCAP World Fund	_____ %
20. American Funds American Mutual Fund	_____ %
21. American Funds Cap World Growth & Income	_____ %
22. American Funds Fundamental Investors	_____ %
23. American Funds Investment Co of America	_____ %
24. American Funds Washington Mut Inv Fund	_____ %
25. American Funds Income Fund of America	_____ %
26. American Funds Retirement Inc Port — Moderate	_____ %
27. American Funds American Balanced	_____ %
28. American Funds Amer High Income Trust	_____ %
29. American Funds Bond Fund of America	_____ %
30. American Funds Inflation Linked Bond Fund	_____ %
31. American Funds U.S. Government Money Market Fund	_____ %
<b>Total</b> <u>      </u> %	

Any contributions to participant accounts (payroll deferrals and rollovers) made before your employer updates your investment selections will be invested in the plan's default investment. Assets will remain in the default investment until you use the participant website to exchange assets into the investments of your choice.

**4 Employee signature**

By signing below, I acknowledge that I have authorized my employer to allocate my investments as specified in Section 3. I acknowledge that I have completed a beneficiary designation form.

**X** \_\_\_\_\_ / /  
Signature of employee Date (mm/dd/yyyy)







Beneficiary Designation

Please read the instructions and information below carefully before completing this form.

The designation of a beneficiary can have important tax consequences. You are encouraged to consult your tax advisor before completing this form. You should periodically review and update your beneficiary designations as appropriate.

If you are not married at the time you designate your beneficiaries and subsequently marry, 100% of your account balance will be paid at the time of your death to the surviving spouse unless your spouse signs Section 3 of this form.

1 Information about you

Please type or print clearly.

Name of participant, Name of employer, SSN of participant, Date of birth of participant (mm/dd/yyyy), Marital status: Married, Single

2 Beneficiary designation

Beneficiaries will share equally if percentages are not provided and any amounts unpaid upon death will be divided equally. Primary and contingent beneficiaries must separately total 100% in whole percentages. If you wish to customize your designation or need more space, attach a separate page.

Primary Beneficiary(ies):

I revoke all previous designations and direct that any proceeds be distributed upon my death to the designated beneficiary(ies) below. In the event that no Primary or Contingent Beneficiaries survive me, distribute any proceeds to my estate.

1. Full name, Relationship, SSN, Date of birth, %
2. Full name, Relationship, SSN, Date of birth, %
Total 100%

Contingent Beneficiary: (Complete only if you are naming a Primary Beneficiary above.)

1. Full name, Relationship, SSN, Date of birth, %
2. Full name, Relationship, SSN, Date of birth, %
Total 100%

Signature:

X Signature of participant, Date (mm/dd/yyyy)



**3 Spousal consent**

*The signature of the spouse must be witnessed by either a plan representative or a notary public.*

I am the spouse of the participant named in Section 1. I irrevocably consent to the designation made by my spouse to have any death benefits paid to the named beneficiary(ies) specified in Section 2. I understand that the effect of such designation is to cause my spouse's death benefit to be paid to a beneficiary other than me, that such beneficiary designation is not valid unless I consent to it and that my consent is irrevocable unless my spouse revokes the beneficiary designation.

\_\_\_\_\_  
Full name of spouse of participant (include middle initial) (print)

**X** \_\_\_\_\_ / /  
Signature of spouse of participant Date (mm/dd/yyyy)

Either a plan representative appointed by the employer **or** a notary public must witness the signature of the spouse.

\_\_\_\_\_  
Name of plan representative (print) **X** \_\_\_\_\_  
Signature of plan representative

Sworn to and subscribed before me, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_  
Month Year

in the County of \_\_\_\_\_, State of \_\_\_\_\_

**X** \_\_\_\_\_ / /  
Signature of notary public Date commission expires (mm/dd/yyyy)

**Please return this form to your employer.**



# RecordkeeperDirect®

## Incoming Rollover Request

If you have retirement savings in a previous employer's retirement plan or an Individual Retirement Account (IRA), you may be able to roll over those savings into your current employer's retirement plan with American Funds. Follow these steps to consolidate your retirement savings:

1. Talk to your current employer's retirement plan contact to make sure that you are eligible to roll money into the plan.
2. Contact the financial institution where the money is currently held and ask what paperwork or actions are required to roll your savings to your current employer's retirement plan.
3. Complete the enclosed *Incoming Rollover Request* form. Refer to a recent account statement for information about the account where the money is currently invested.
4. Give the completed *Incoming Rollover Request* form, along with any other requested documentation, to your current employer's retirement plan contact. They will need to ensure that the form is signed by an authorized plan representative and then sent to American Funds. Make sure you obtain a copy of the signed form.
5. Complete the prior provider's paperwork and refer to the information in Section 2-B of this form. Your prior provider may also require a copy of this completed form, which can serve as a letter of acceptance. The custodial acceptance section is at the bottom of Section 4.
6. Once we receive both the completed *Incoming Rollover Request* form and the rollover check (including required information for Roth and/or voluntary after-tax contributions, if applicable), the funds will be invested into your retirement plan account. **Assets received will be invested in accordance with the investment instructions on file or the plan's default investment option if you have not made your own investment selection.**





Participant: Once this form is signed by your Employer, keep a copy and attach it to any additional paperwork that may be required by the financial institution holding the assets you want sent to American Funds. If you have questions about this form, call us at (800) 421-4120.

1 Participant information Please type or print clearly.

Cynet Systems Inc 401k Plan IRK159473
Name of plan accepting rollover Plan ID number

First name of participant (print) MI Last SSN (provide the last four digits - required)

Address City State ZIP

( ) Daytime phone

2 Direct rollover information - required

A. Identify the source of the rollover (Complete 1, 2 and 3.)

1. Plan information

Name of prior provider/financial institution/trustee Account/plan number Name of prior plan (if applicable)

2. Plan type (Check one.)

- 401(a) qualified plan (including 401(k) or 403(a) annuity plan) 403(b) plan Governmental 457(b) plan
Traditional/SEP IRA SIMPLE IRA Other

1SIMPLE IRAs may be transferred or rolled over to another plan type only after two years from the date of the first SIMPLE IRA contribution.
2Roth IRAs cannot be rolled into the plan.

3. Contribution type (Check all that apply.)

- Pre-tax Roth Voluntary after-tax

Note: Your current employer's plan must allow for these contribution types.

3Refer to Section 2-B-2 for additional instructions.

B. Instructions for the prior provider

1. Make the rollover check payable to:

Capital Bank and Trust Company
FBO (name of participant)
Plan ID - IRK##### or BRK#####

The rollover check should be mailed to one of the addresses at the bottom of Section 4.

2. Instructions for rollover checks containing Roth and/or voluntary after-tax contributions

The prior provider must provide a written breakdown that includes all of the following:

- a) The amount of contributions (without earnings);
b) the amount of earnings; and
c) the date of the first Roth contribution (if applicable).

Important: If this information is not received in a timely manner, the check will be returned to the prior provider. If the check contains both Roth and voluntary-after tax contributions, separate cost basis must be provided for each contribution type.







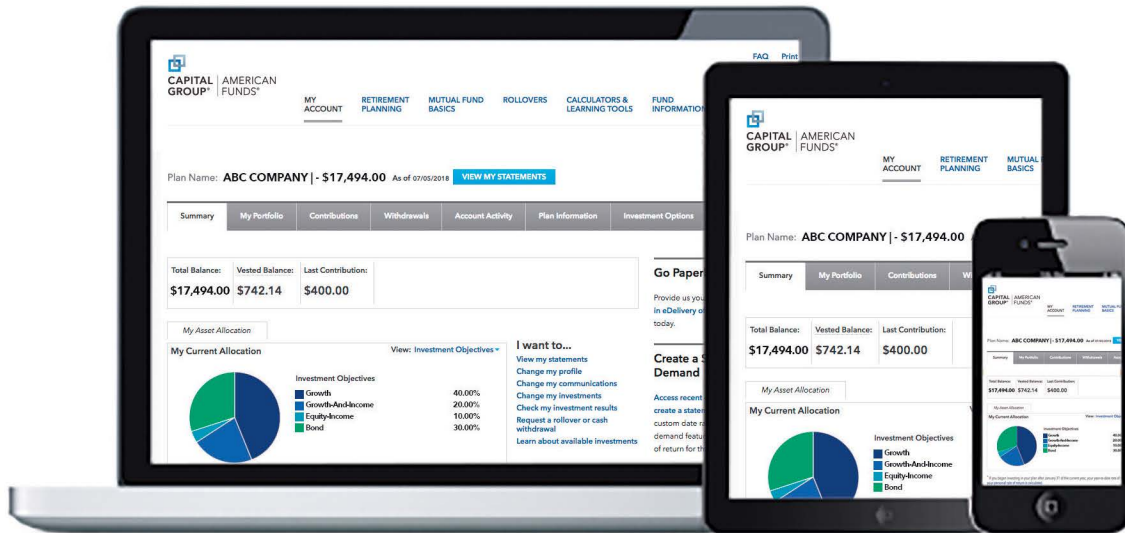




# Notes

# Take steps toward a better retirement.

Log in to your plan's website to access tools and resources to help you make the most of your plan.



Access your account online at [americanfunds.com/retire](https://americanfunds.com/retire)

## Your plan's website



View your balance and track your retirement savings progress.



Access educational content to help optimize your savings plan.



Rebalance your asset mix so your portfolio stays aligned with your investment goals.



Use our interactive planning tools to review potential changes to your savings plan.

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.



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