Making a Small Change of Course Now Can Greatly Impact Your Final Destination.

Finding Ways to Save More

With so many financial responsibilities, you may feel that there isn't a lot of wiggle room in your budget for increases in retirement savings. Here are a few strategies to help make it work:

- **Pay yourself first.** There are probably a lot of competing demands in your monthly budget. Prioritize your retirement savings to make sure it isn't overlooked.
- **Give yourself a raise.** Next time you get a pay increase, give a portion of it to yourself in the form of a larger contribution to your retirement account.
- **Eliminate unnecessary expenses.** Belong to a gym you never go to? Pay for premium cable channels you don't watch? Eliminating these expenses could free up some cash.
- **Get out of debt.** Paying off credit cards or car loans can reduce your monthly payments and feel almost like receiving a pay raise.
- **Create a budget.** This will help you see areas where you can cut costs and then save that same amount instead. Online tools can help you simplify the task of budgeting.

Use a retirement calculator to see the potential long-term effects of saving more today at americanfundsretirement.com.

AMERICAN FUNDS®
From Capital Group

American Funds is a key provider for your retirement plan

- Since 1931, American Funds has invested with a long-term focus and attention to risk.
- More than half of the 54 million investor accounts in the American Funds are retirement accounts.

For more information, visit us at americanfundsretirement.com.

All hypothetical examples assume 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 will fluctuate with market conditions, 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 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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The Benefits of Increasing Contributions

Save More to Improve Your Retirement Outlook.

Small Changes Matter.

Subtle shifts in direction make a big difference. A pilot flying from New York to Los Angeles who flies off-course by just one degree will miss his destination by over 40 miles. The same holds true for your savings – small adjustments, made early on, can have a significant impact on where you end up in retirement.

Altering Course

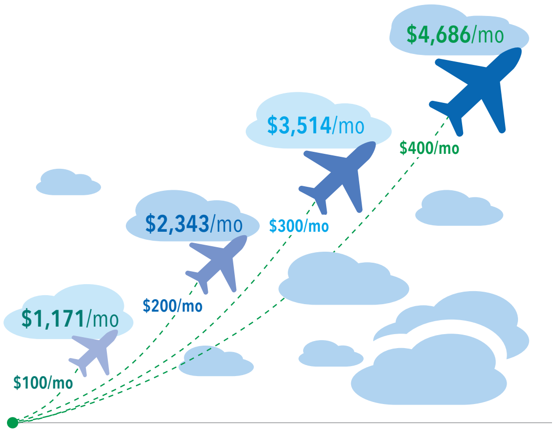
Reaching retirement with adequate savings may seem like a challenge. But sometimes all it takes to improve your long-term outcome is a slight course adjustment today.

In investing, the principle of compounding (i.e., generating earnings from previous earnings) makes this possible. A small increase in your monthly contribution has the potential to help you accumulate even more over time.

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

A Small Shift Today Can Lead to a Better Outcome

Monthly retirement withdrawals after 40 years.



See the back page for important information regarding hypothetical examples.

Take the next step. Speak with your employer today about increasing your retirement plan contributions.

Saving 1% more of your salary each year isn't much. But by putting just a little more toward retirement, you could significantly improve your retirement outcome.

Regularly Increase Contributions

You've taken an important first step by saving through your employer's retirement plan. The next step is gradually increasing your contributions over time. Many experts suggest that saving 10–15% of your income can improve your chances of having adequate savings for retirement.

Set it and forget it

Start: 4% of pay

Strategy: Save the same percentage of pay until retirement.

Set it and increase it

Start: 4% of pay

Strategy: Increase your contribution percentage by 1% each year until it reaches 12%.

These examples assume a starting salary of $43,000, a 2% annual pay increase and a 40-year accumulation period. See the back page for more hypothetical assumptions.