

SUMMARY PLAN DESCRIPTION
OF
THE CAPITAL RETIREMENT SAVINGS PLAN (CRSP)
OF
THE CAPITAL GROUP COMPANIES, INC.

NOTE: This is a summary plan description. This document gives you a general explanation in non-technical language of the CRSP and how it works for you. It doesn't give full details about the CRSP, nor does it cover every part of the CRSP. The actual provisions of the CRSP are contained in the official CRSP plan document. **This summary plan description is not meant to interpret, extend or change the CRSP plan document in any way. In the case of discrepancies between this summary plan description and the CRSP plan document, the CRSP plan document will prevail.**

The features of the CRSP, as described herein, are designed to comply with, and are conditioned upon compliance with, all legal requirements. The Capital Group Companies, Inc. reserves the right to amend the CRSP prospectively or retroactively, subject to legal requirements.

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INTRODUCTION

The CAPITAL RETIREMENT SAVINGS PLAN (the "Plan") is a defined contribution plan sponsored by The Capital Group Companies, Inc. (the "Company").

The Plan is designed to help associates save for retirement by making contributions known as "elective deferrals" to the Plan. In addition, the Company exclusively finances an annual Company Contribution to the Plan for each eligible Participant. Basic information about the Plan follows, with a set of questions and answers that should help you better understand the Plan.

The Company has outsourced the recordkeeping and administration of the Plan to Alight, a retirement plan and benefits administration firm. Throughout this summary, you may see references to various forms that you must complete. All forms can be obtained by accessing the benefits website at <http://benefits.capgroup.com> (for actively employed associates), <http://myresources.capgroup.com> (for all other participants), or by calling (866) 830-4550 toll-free within the U.S., or (847) 883-1098 if outside the U.S.

You can also find information on the Alight website or by calling the Alight toll-free numbers listed above.

BASIC PLAN INFORMATION

Name of Plan: Capital Retirement Savings Plan

Name and address of Employer: The Capital Group Companies, Inc., 333 South Hope Street, 52nd Floor, Los Angeles, California 90071

Name and address of the Plan Administrator: U.S. Retirement Benefits Committee (the "Committee"), 333 South Hope Street, 52nd Floor, Los Angeles, California 90071

Employer identification number: 86-0206507

Plan number: 002

Type of plan: The CRSP is a defined contribution plan that includes a cash or deferred arrangement and is intended to qualify under Sections 401(a) and 401(k) of the Internal Revenue Code. This CRSP is also intended to qualify as a plan described in ERISA Section 404(c).

Name and address of the Plan Trustee: Capital Bank and Trust Company
6455 Irvine Center Drive, California 02618

Agent for service of legal process: Any member of the U.S. Retirement Benefits Committee, 333 South Hope Street, 52nd Floor, Los Angeles, California 90071. Service of legal process may also be made on the Plan Trustee.

Plan Year: The Plan records are maintained on a fiscal-year period that runs from July 1 through June 30. This 12-month period is referred to as the "Plan Year."

Additional information: All money contributed to the Plan is held in a trust fund. The Plan is governed by the laws of California, to the extent it isn't governed by federal law. Benefits provided by the Plan aren't insured by the Pension Benefit Guaranty Corporation under Title IV of the Employee Retirement Income Security Act of 1974 (ERISA) because the insurance provisions under ERISA aren't applicable to this type of Plan.

PARTICIPATION IN THE PLAN

1. *Who can become a Participant in the Plan?*

Generally, you must be a salaried employee of The Capital Group Companies, Inc. or a participating affiliate to become a Participant in the Plan. However, an Employee must receive Compensation from the U.S. payroll to be eligible to make Elective Deferrals.

Employees covered under collective bargaining agreements (unless the agreement expressly requires participation) aren't eligible to participate. In addition, employees whose principal place of work is outside of the United States and (1) who are covered under a pension plan or retirement program in another country or (2) receives a cash payment designated as an in lieu of a retirement benefit aren't eligible to participate.

2. *When do I become a "Participant"?*

You automatically become a Participant following the completion of your first hour of service for which you're paid or are entitled to payment by the Company.

401(k) CONTRIBUTIONS TO THE PLAN

3. *What type of elective deferrals can be made to the Plan?*

The Plan accepts both pre-tax and Roth 401(k) elective deferrals. You may decide to make only pre-tax deferrals, only Roth 401(k) elective deferrals that are after-tax, or you may split your deferrals between pre-tax and Roth.

4. *What's the difference between pre-tax deferrals and Roth 401(k) deferrals?*

When you make a pre-tax elective deferral, your taxable income is reduced by the amount of the contribution so you pay less currently in federal (and state, if applicable) income taxes. Later, when you take a distribution, those amounts are treated as taxable ordinary income.

With Roth 401(k) elective deferrals, you pay current income tax on the contributions. Roth 401(k) elective deferrals are subject to federal (and, if applicable, state) income taxes in the year of deferral. The contributions aren't taxed a second time when you

receive a distribution, and the earnings may also be distributed tax free if the distribution is "qualified." See item 43 for the definition of a qualified distribution.

5. *When can I make deferral contributions to the Plan?*

You're eligible immediately upon employment, provided you're a salaried employee of the Company who receives pay from the U.S. payroll during the Plan Year. To begin your contributions, complete your enrollment online at <http://benefits.capgroup.com> (for actively employed associates), <http://myresources.capgroup.com> (for all other participants), or call (866) 830-4550 toll-free within the U.S., or (847) 883-1098 if outside the U.S., to authorize the Company to withhold a percentage or a fixed dollar amount of your pay and to contribute the withheld amount to your Account. Any contribution election you make will remain in effect for all future pay periods until a new election is made.

To make it easy for you to begin saving for retirement, the Plan has a special feature that automatically enrolls you to make elective deferral contributions through convenient payroll deductions:

- You can choose a contribution percentage (including 0%) and select investment options other than the Plan's default fund(s) at <http://benefits.capgroup.com> (for actively employed associates), <http://myresources.capgroup.com> (for all other participants), or by calling customer service toll-free at (866) 830-4550 within the U.S., or (847) 883-1098 if outside the U.S.
- If you take no action, then beginning with your first pay period, 3% of your eligible pay will be deducted on a pre-tax basis and invested in the American Funds Target Date Retirement Series® fund that most closely matches the year you will turn 65.
- If you don't want to contribute at this time, you can stop payroll deductions by changing your contribution rate to 0% on the benefits website or by calling customer service.
- If you don't want to contribute to the Plan, you can receive a refund of the automatic contributions already posted to the Plan by requesting a withdrawal no later than 90 days after the first payroll date that the first automatic contribution is posted to the Plan on your behalf.
- To request a withdrawal, call customer service toll-free at (866) 830-4550 within the U.S., or (847) 883-1098, if outside the U.S. Representatives are available to assist you between 8:30 am. and 5:30 p.m. Central Time, Monday through Friday.

6. *How much can I contribute to the Plan?*

The maximum deferral amount that you can contribute is any whole number dollar amount that doesn't exceed 75% of your compensation. In addition, the IRS imposes both a calendar year deferral limit and a Plan Year annual allocation limit, which takes into account Company Contributions, as well as the elective deferrals. With respect to any highly compensated employee, the Committee may provide for further limits on such employee's election to defer.

All of the IRS limits are adjusted annually for cost of living increases, and are updated in

the FAQs at <http://cgweb/hr/benefits>.

In addition to applying the IRS limits to your deferrals, if you're a highly compensated employee (as defined in the Plan), the amount of your deferrals may need to be reduced, depending on the level of contributions made by other Participants.

If, in addition to this Plan, you make deferrals under some other arrangement with another employer, you're responsible for making sure that your total deferrals don't exceed the IRS calendar year deferral limit noted above. If your deferrals exceed the calendar year deferral limit, and you want to reduce deferrals you've already made to this Plan, you must arrange, no later than March 1 of the following calendar year, to receive a refund of those excess deferral amounts by April 15. Otherwise, you may be subject to tax penalties. You could, instead, choose to reduce the deferrals that you made to the other plan with your other employer. If you have questions about these legal limits, you should contact your tax advisor.

7. *Can I make Catch-up Contributions?*

If you're age 50 or will become 50 before the close of a calendar year, you're eligible to make Catch-up Contributions, subject to IRS calendar year limits, in addition to the maximum regular deferrals for the year. Like your regular deferrals, these Catch-up Contributions can be either pre-tax or Roth after-tax.

Catch-up Contributions don't count toward the IRS Plan Year annual allocation limit described in item 6.

8. *How often can I change my rate of contribution?*

You may change your deferral amount at any time by completing a new election form, which is available at <http://benefits.capgroup.com> (for actively employed associates), <http://myresources.capgroup.com> (for all other participants), or by calling (866) 830-4550 toll-free within the U.S., or (847) 883-1098 if outside the U.S.

9. *Will a change in employment affect my deferral rights?*

If you leave the Company, you won't be able to make additional deferral contributions to the Plan. However, if you become re-employed by the Company in a salaried position, and are on the U. S. payroll, you'll again be able to make deferral contributions to the Plan.

10. *Does the Plan provide matching contributions?*

No. The Plan doesn't provide matching contributions. The Company makes a Company Contribution to the Plan on your behalf. The Company Contribution doesn't depend on whether or not you make contributions to the Plan.

11. What happens if I return to work after a qualified military leave?

If you meet the requirements for returning to work after a qualified military leave, you will be given the opportunity to make up deferral contributions you missed while you were on qualified military leave. To receive special rights under the Uniformed Services Employment and Re-employment Rights Act, before taking military leave, you must provide the Company with written or oral notice that you are leaving to perform military service, unless you are unable to do this due to military necessity, or it's otherwise impossible or unreasonable.

COMPANY CONTRIBUTIONS TO THE PLAN

12. How much does the Company contribute to the Plan?

At the end of each Plan Year, the Company makes a contribution equal to 15% of the Compensation (see item 14) paid to Participants.

13. Will all Participants receive a Company Contribution every year?

A contribution will be made to your Company Contributions Account for a Plan Year unless you aren't employed as an active Participant on June 30 of that year. However, if you terminate employment during the Plan Year due to death, disability, or after you reach age 60, you will receive a contribution.

You cease to be an active Participant if you become a non-salaried associate. See item 21 for more information on Inactive Status.

14. How is my Compensation determined?

In general, your Compensation is the amount of wages subject to federal income tax withholding paid to you by the Company during the Plan Year, plus any pre-tax contributions to this Plan and/or the Company's cafeteria plan. There are other inclusions and exclusions, as described in greater detail in the official Plan document. As required by law, your Compensation will be disregarded for all purposes under the Plan to the extent that it exceeds the IRS maximum compensation amount in any year. The IRS maximum compensation amount is adjusted annually for cost of living increases, and is updated in the FAQs at cgweb/hr.

15. Are there any other limitations on the amount of contributions the Company can make?

Yes. The Internal Revenue Code imposes certain limitations on the amount of contributions that can be made to the Plan on your behalf. The IRS maximum amount for contributions is adjusted annually for cost of living increases and is updated in the FAQs at cgweb/hr.

ROLLOVER CONTRIBUTION ACCOUNTS IN THE PLAN

16. May I make rollover contributions to the Plan?

Yes, subject to certain requirements, you may roll over amounts you received as a distribution to a separate Rollover Account in the Plan (either directly or within 60 days

of distribution) provided the amounts are from:

- A qualified retirement plan described in Section 401(a) or 403(a) of the Internal Revenue Code in which you formerly participated;
- An annuity contract or custodial account described in Section 403(b) of the Internal Revenue Code;
- An eligible plan under Section 457(b) of the Internal Revenue Code which is maintained by a state, political subdivision of a state, or any agency or instrumentality of a state or political subdivision of a state; and
- An individual retirement account or annuity described in Sections 408(a) or 408(b) of the Internal Revenue Code that is eligible to be rolled over and would otherwise entirely be includible in gross income.

Monies in your Rollover Account are 100% vested at all times. The rollover must comply with all the applicable provisions of the Internal Revenue Code and the Plan. The Plan will not accept rollovers of any after-tax amounts that are not Roth 401(k) contributions, and will only accept Roth 401(k) rollover amounts as a direct rollover from your previous employer's plan.

17. *May I withdraw my Rollover Account at any time?*

Yes. If you established a Rollover Account in the Plan, you can withdraw part or all of your Rollover Account at anytime upon completion of an in-service withdrawal request form. You'll receive the requested portion of your Rollover Account once your application is accepted and processed.

IN-PLAN ROTH ROLLOVER ACCOUNTS IN THE PLAN

18. *May I make an In-Plan Roth Rollover Contribution to the Plan?*

Yes. If you are an active Participant, you may convert (by direct rollover) all or a portion of your non-Roth Deferral Account, non-Roth Rollover Account, and/or Company Contributions Account to an In-Plan Roth Rollover Account within the Plan, subject to the following:

- Each In-Plan Roth Rollover Contribution must be for at least \$1,000 (or, if less, the entire amount available).
- In-Plan Roth Rollover Contributions may only be made from Accounts which are fully Vested.
- You may only complete two (2) In-Plan Roth Rollover Contributions per calendar year.
- Outstanding loan amounts may not be included as part of an In-Plan Roth Rollover Contribution.

19. *May I withdraw my In Plan Roth Rollover Account?*

Yes. If you established an In-Plan Roth Rollover Account in the Plan, you can withdraw part or all of your In-Plan Roth Rollover Account based on the same rules that apply to the source of the Account to which the In-Plan Roth Rollover Contribution is attributable

(refer to items 17, 32 and 37). For example, if you only convert your Company Contributions Account to an In-Plan Rollover Account, while still employed, you'll be eligible to take withdrawals from your In-Plan Rollover Account once you reach the first day of the month coinciding with or next following your 62nd birthday (refer to item 32).

SERVICE AND VESTING OF ACCOUNTS

Vesting means the percentage of your Account that you own and may take with you when you leave the Company.

You're always 100% vested in your Account attributable to the following contributions:

- Elective deferrals including Roth 401(k) deferrals and Catch-up Contributions
- Rollover Contributions

Your length of Service determines your degree of Vesting in the Company Contributions.

20. What is Service?

Service is the amount of time between your first hour of service and the first day of your first subsequent Break in Service Year. A Break in Service Year is any 365-day period in which you were at no time employed by the Company. The 365-day period would begin on:

- Your date of resignation or discharge from the Company, or
- The second anniversary of your first day of absence from work due to pregnancy or the birth or adoption of your child.

For example: You resign from the Company on August 1, 2014. On July 31, 2015, you complete one Break in Service Year because, as of the end of the 365-day period you weren't employed by the Company.

If you were rehired by the Company on January 1, 2015, thereby preventing the August 1, 2014, to July 31, 2015, period from being a Break in Service Year, your Service would include the period during which you were gone from the Company (August 1, 2014—December 31, 2014).

21. Will a change in employment affect my status in the Plan?

If you're transferred to a Company affiliate that hasn't adopted the Plan or you've become a non-salaried associate, you will still be considered a Participant, but on Inactive Status. Inactive Status means that your continuing Service will count for Vesting purposes and your Account—your Employee Deferrals Account, Company Contributions Account and Rollover Account, if any—will continue to reflect the gains or losses of the trust fund.

If you transfer back into a salaried position with a Company affiliate that has adopted the Plan, you'll again share in Company Contributions, with additional Vesting in these contributions because of the additional Service you gained while on inactive status.

If you leave the Company, you'll cease to meet the Plan's eligibility requirements and will earn no further benefits under the Plan.

22. How does my Service determine Vesting?

You aren't Vested in any portion of your Company Contributions Account until you have one Year of Service for Vesting, at which time you become 10% Vested. You continue to advance on the vesting schedule with each additional Year of Service you accrue, according to this schedule:

<u>Years of Service</u>	<u>Percent Vested</u>
Less than 1	0%
1	10%
2	20%
3	40%
4	60%
5	80%
6 or more	100%

A Year of Service for Vesting is a period of time measured in years and equal to 1/365th of your days of Service (ignoring any fraction in the result). For example, if you began work on May 1, 2014, and are still employed at the Company on April 30, 2015, you'll have completed 365 days, or one Year of Service for Vesting. If you leave the Company on January 31, 2016, you'll still have just one Year of Service for Vesting, because you would only have accumulated 640 days by January 31, and you need 730 days to get two Years of Service for Vesting ($730/365=2$). If you remain employed at the Company until April 30, 2020, you'll have completed six Years of Service for Vesting and will be 100% Vested in your Company Contributions Account.

23. Are there other circumstances that affect Vesting?

If you die, become disabled, reach your 60th birthday while you're employed by the Company, or if the Plan terminates or is discontinued while you're employed by the Company, your Company Contributions Account will become fully Vested.

24. What happens if I terminate my employment with the Company before age 60 for a reason other than death or disability, but before becoming 100% Vested?

If you terminate your employment with the Company before age 60 for a reason other than death or disability *and* before your Company Contributions Account is 100% Vested, the portion of your Account which isn't Vested will be forfeited. The non-Vested portion of your Account will be forfeited on the earlier of the date you take a distribution of the Vested portion, or after you have incurred five consecutive Break in Service Years.

25. What happens if I am re-employed after forfeiting a portion of my Account?

If any portion of your Account is forfeited and you are re-employed by the Company before the expiration of five consecutive Break in Service Years, you may take

advantage of the “buy-back” feature of the Plan. Under the buy-back feature, the amount forfeited will be restored to your Account if you repay to the Plan the full amount distributed from your Account

- Before the end of five consecutive Break in Service Years beginning with account distribution or, if earlier,
- Within five years after your re-employment.

26. What happens to my participation in the Plan if I return to work after a qualified military leave?

If you meet the requirements for returning to work after a qualified military leave, you will receive Company Contributions that were missed while you were on the leave, and you’ll receive credit toward Vesting (refer to first paragraph of this section) for the period of your qualified military service. To receive these special rights under the Uniformed Services Employment and Re-employment Rights Act, before taking military leave, you must provide the Company with written or oral notice that you’re leaving to perform military service, unless you’re unable to do this due to military necessity or it’s otherwise impossible or unreasonable.

27. What happens if I become mentally or physically disabled?

If you become totally and permanently unable to discharge your usual duties, as determined by the Committee based on competent medical advice, you will be eligible for disability retirement. On your disability retirement date, Vesting of your Company Contributions Account will be accelerated to 100%, and you may receive distributions from the Plan under any one of the options available to you at retirement.

THE PLAN’S INVESTMENT OPTIONS

28. How are the contributions held and invested?

The contributions are placed in a trust, with Capital Bank and Trust Company acting as Trustee. The trust is held and invested by the Trustee, based on your directions, in the investment funds authorized by the Committee.

The trust is composed of separate investment funds, each with different investment objectives. More information concerning each investment fund may be obtained by going to <http://benefits.capgroup.com> (for actively employed associates) or <http://myresources.capgroup.com> (for all other participants).

29. Who is responsible for investing the contributions?

You may direct the Trustee to invest all or a portion of your Account in any of the available investment options by going to <http://benefits.capgroup.com> (for actively employed associates), <http://myresources.capgroup.com> (for all other participants), or by calling (866) 830-4550 toll-free within the U.S., or (847) 883-1098 if outside the U.S.

You must make an investment election for your Account when you enroll. If you don’t make an investment election, your Account will be invested in the American Funds Target Date Retirement Fund closest to the year in which you will reach age 65.

The Company intends for the Plan to comply with the requirements of ERISA Section 404(c). This means that the Plan's fiduciaries may not be liable for account losses directly resulting from your investment instructions.

30. *Can I change my investment selections?*

You may change a previous election or transfer amounts from one investment option to another by going to <http://benefits.capgroup.com> (for actively employed associates), <http://myresources.capgroup.com> (for all other participants), or by calling (866) 830-4550 toll-free within the U.S., or (847) 883-1098 outside the U.S.

31. *How do changes in market values of the investments affect my Account?*

Your Account is adjusted (up or down) to reflect the current values of the investments that you've selected.

IN-SERVICE DISTRIBUTIONS

32. *May I withdraw money while I'm still employed?*

If you've reached age 59½, but are still employed with the Company, you may withdraw part or all of your Deferral Contributions Account (both pre-tax and Roth after-tax) upon completion of an in-service withdrawal request form. You'll receive the requested portion of your Account once your application is accepted and processed. You may withdraw part or all of your Rollover Account at any time (refer to item 17).

You'll be eligible to begin withdrawals from your Company Contributions Account once you reach the first day of the month coinciding with or next following your 62nd birthday, even if you continue your employment with the Company.

33. *Are hardship withdrawals available while I'm still employed?*

If you haven't reached age 59½, you may take a withdrawal from your Deferral Account (both pre-tax and Roth after-tax deferrals), including earnings, in the event that you suffer an immediate and heavy financial need (referred to as a hardship), even if you're still working. The request for a hardship withdrawal must be for at least \$1,000 (or the total of your Deferral Account as of the date of distribution, if less).

The withdrawal may not exceed the immediate financial need created by the hardship and won't be allowed if sufficient financial resources are reasonably available to you from other sources. You must also substantiate the existence of the hardship. The plan will pay a hardship withdrawal first from the Roth portion of your Account, if any, then from the pre-tax portion. This means that at least a portion of your hardship withdrawal may not be taxable to you.

Financial hardship withdrawals must be made on account of an immediate and heavy financial need for the benefit of you, your immediate family, or the beneficiary of your Account and include:

- Purchase of your primary residence;
- Prevention of eviction from your primary residence;
- Payment of educational fees for the next 12 months of post-secondary education;
- Payment of unreimbursed medical expenses;
- Repairs to your primary residence on account of natural disaster; or
- Funeral expenses for certain family members.

In addition to the primary reasons listed above, there may be other financial needs that qualify, such as:

- Taxes to avoid penalties or seizure of property;
- Satisfaction of a substantial judgment, award, fine, levy, garnishment;
- Payments necessary to prevent loss of or restore basic utilities and/or internet service for the your principal residence, or phone service;
- Payment of court, mediation, custody evaluation and attorney fees attributable to your divorce, legal separation or child custody; or
- Purchase or repair, or payments necessary to prevent loss or restore use, of a vehicle when no other method of transportation to and from work is reasonably available.

Except for certain unreimbursed medical expenses or IRS levy, hardship withdrawals are subject to a 10% penalty on the taxable portion of your withdrawal because you are under age 59½ at the time of withdrawal.

You can request a hardship withdrawal at <http://benefits.capgroup.com> (for actively employed associates), <http://myresources.capgroup.com> (for all other participants), or by calling (866) 830-4550 toll-free within the U.S., or (847) 883-1098 if outside the U.S.

34. Do Roth after-tax contributions have any in-service withdrawal restrictions?

Yes. Roth after-tax contributions have the same in-service withdrawal restrictions as the pre-tax elective deferrals.

35. May I borrow money from the Plan?

Yes. You may request a participant loan by contacting Alight at <http://benefits.capgroup.com> or by calling (866) 830-4550 toll-free within the U.S., or (847) 883-109, outside the U.S. Your ability to obtain a participant loan depends on several factors. Only your deferral contributions (both pre-tax and Roth after-tax), rollover contributions, and In-Plan Roth Rollover Contributions (but only to the extent the source of the In-Plan Roth Rollover Contribution is attributable to your Employee Deferral and/or Rollover Account) are available for a loan.

36. What are the loan rules and requirements?

There are various rules and requirements that apply for any loan. These rules and requirements are outlined in a written loan policy. You can request a copy of the loan program at <http://benefits.capgroup.com> (for actively employed associates), <http://myresources.capgroup.com> (for all other participants), or by calling (866) 830-4550 toll-free within the U.S., or (847) 883-1098 outside the U.S.

The Committee may periodically revise the Plan's loan policy. If you have any questions about Participant loans or the current loan policy, please contact Alight or a Benefits representative in Human Resources.

RETIREMENT DISTRIBUTIONS

37. *May I receive a distribution after retirement, disability or termination of employment?*

Yes, you may receive your Account upon retirement, disability or termination of employment.

38. *In what form will I receive my distribution?*

You may elect to receive the amount in your Account in one of the following ways:

- A one-time lump sum payment of cash or;
- Based on specific written directions you submit, by payment of all or any portion of your Account, provided the minimum partial withdrawal is \$1,000 (or, if less, the balance in your Account); or
- Installment payments in annual or more frequent installments of at least \$100.
- For your Company Contributions Account and Personal Contributions Account only, payment in the form of a Qualified Optional Survivor Annuity (QOSA). Under this form of payment, you'll receive a monthly payment for your lifetime. If you die before your Spouse, your Spouse will continue to receive a lifetime monthly payment equal to 75% of the amount paid to you during your lifetime.

Special rules apply to your Company Contributions Account and Personal Contributions Account, if any:

- If you're married, the standard form of distribution is a joint and 50% survivor annuity for you and your Spouse. Under this form of payment, you'll receive a monthly payment for your lifetime. If you die before your Spouse, your Spouse will continue to receive a lifetime monthly payment equal to one-half the amount paid to you during your lifetime. You may elect a percentage greater than 50% (up to 100%); however, the amount of payment made to you during your lifetime will be reduced to provide the larger benefit to your Spouse.
- If you're not married, the standard form of distribution is an immediate single life annuity. Under this form of payment, you'll receive a monthly payment for your lifetime.
- If you (and your Spouse if you're married) don't want to receive your benefit as an annuity, but prefer to receive it in an optional form of benefit as described above, you (and your Spouse if you're married) must elect to do this in writing. This election must be made during the 180-day period before your benefit becomes payable.
- You'll be notified at the appropriate time about the availability of the election and how to make it. To be effective, your Spouse must consent to the withdrawal method you choose. Your Spouse's consent must acknowledge the effect of giving the consent, and it must be witnessed by a Plan representative or a notary public.

39. What special rules apply to a Small Account?

A Small Account is defined as an Account, reduced by any Rollover Account, if the total resulting Vested value is \$5,000 or less. If your Account is considered a Small Account, your Account becomes payable immediately when you terminate your employment with the Company. If your Account isn't considered an *Automatic Rollover Account* (see items 49 and 50 below), it will be paid to you in cash. Items 50 through 56 describe the rollover rules that apply when your Account is considered an *Automatic Rollover Account*.

40. May I roll over my distributions?

If you're entitled to receive a distribution from the Plan which is an *Eligible Rollover Distribution*, you may roll over all or a portion of it, either directly or within 60 days after receipt, into an eligible retirement plan or into an IRA. An Eligible Rollover Distribution, in general, is any distribution other than an annuity payment, a minimum distribution payment, a hardship distribution, or a payment that's part of a fixed period payment over 10 or more years. The distribution will be subject to 20% federal income tax withholding unless it's rolled over directly into another eligible retirement plan or into an IRA. This process is called a "direct" rollover.

41. Is the Roth portion of my Account eligible for rollover?

Yes. If you take an Eligible Rollover Distribution that includes Roth contributions, the Roth portion of your Account is eligible for rollover, but must be rolled over either to a Roth IRA or to another 401(k) plan that accepts Roth contributions.

42. Are distributions from the Plan taxable?

Distributions from the Plan will be taxable income to you, with the possible exception of Roth after-tax deferrals and In-Plan Roth Rollover Contributions. The taxation of distributions from the Roth after-tax portion of the Plan depends on whether the distribution is qualified (see item 43) or nonqualified (see item 44). In addition to federal and state (if applicable) income taxes, you may be subject to a 10% early distribution penalty on the taxable portion of a distribution unless an exception applies. For more information about the taxes and the penalty, refer to the special tax notice that's available online at <http://benefits.capgroup.com> (for actively employed associates), <http://myresources.capgroup.com> (for all other participants), or call (866) 830-4550 toll-free within the U.S., or (847) 883-1098 outside the U.S.

43. What is a Roth "qualified" distribution?

For a distribution from the Roth portion of your Account to be a qualified distribution, the distribution must be taken after the end of the fifth anniversary of the year of your first Roth contribution and must be made after you reach age 59½, or become disabled or die.

44. What if I take a distribution that isn't "qualified"?

Any distribution of earnings from the Roth portion of your Account that isn't a qualified distribution will be treated as taxable income to you, subject to federal (and state, if applicable) income taxes. A 10% early distribution penalty may also apply.

45. What happens if I become mentally or physically disabled?

If you become totally and permanently unable to discharge your usual duties, as determined by the Committee based on competent medical advice, you will be eligible for disability retirement. On your disability retirement date, you may receive distributions from the Plan under any one of the options available to you at normal retirement.

46. What happens if I terminate my employment for a reason other than death, disability or retirement?

If you terminate your employment for a reason other than death, disability or retirement, you can receive your Account, payable as described above.

47. Can I postpone taking distributions from the Plan after I retire and leave the Company?

If your Account isn't considered a Small Account, you may defer receipt of your Plan benefits, but in no event may you postpone receipt later than the April 1 following the calendar year in which you reach age 70½.

48. What do I need to do to receive my Account?

You need to file a distribution request at <http://benefits.capgroup.com> (for actively employed associates), <http://myresources.capgroup.com> (for all other participants), or call (866) 830-4550 toll-free within the U.S., or (847) 883-1098 if outside the U.S..

AUTOMATIC ROLLOVERS

49. What is an Automatic Rollover Account?

If your Account is considered a Small Account (refer to item 39), and the sum of the Vested portion of your Accounts (including your Rollover Account) is greater than \$1,000, your Account is considered an *Automatic Rollover Account*.

50. What is the automatic rollover rule?

If you're entitled to a distribution, and your Account is considered an Automatic Rollover Account, your payment will be rolled into an American Funds IRA, unless you provide alternate instructions.

51. How will the automatic rollover be invested?

The automatic rollover will be invested in American Funds Money Market Fund (MMF). MMF is a money market fund designed to invest in U.S. Treasury securities, securities issued by U.S. federal agencies and other high-quality money market instruments. Its objective is to provide income on cash reserves while preserving capital and maintaining liquidity. MMF seeks to preserve the value of an investment at \$1.00 per share—in other words, it seeks to avoid a loss of principal to investors.

52. When must I provide instructions to have the distribution paid to me or to

another plan or IRA?

You'll have 60 days from the date you receive notice of a pending automatic rollover to provide alternate instructions if you don't want your payment to be made to an American Funds IRA. See items 40 and 41 above.

53. *What are the fees for the automatic rollover IRA?*

There's a \$10 setup fee and a \$10 annual fee that will automatically be deducted from your American Funds IRA. The annual \$10 fee will be waived if you don't take control of the Account. When you make another contribution to the account, exchange investments in the Account, or request a distribution from the Account, you'll be considered to have taken control of your Account.

54. *Who is the custodian of the automatic rollover IRA?*

The custodian for the American Funds IRA is Capital Bank and Trust Company, 6455 Irvine Center Drive, Irvine, CA 92618.

55. *Will the beneficiaries I named for the Plan be the beneficiaries of the automatic rollover IRA?*

No, the beneficiary of the American Funds IRA will be determined by the terms of the custodial agreement, and may be different from the beneficiaries you named for the Plan. According to the terms of the American Funds IRA, your beneficiary will be your spouse. In the event you have no spouse, your beneficiary(ies) will be your child(ren), equally. If any child doesn't survive you, the deceased child's share will go to his or her children (your grandchildren), equally, or, if none, then to your surviving children. If no children or grandchildren survive you, your beneficiary will be your estate. To change the beneficiary of your American Funds IRA, you must contact American Funds Service Company at (800) 421-0180.

56. *How can I get more information about this process?*

For more information about the automatic rollover rules, contact Alight at <http://benefits.capgroup.com> (for actively employed associates), <http://myresources.capgroup.com> (for all other participants), or call (866) 830-4550 toll-free within the U.S., or (847) 883-1098 if outside the U.S.

BENEFITS UPON DEATH

57. *How do I designate my beneficiary?*

You designate your beneficiary or beneficiaries by completing the beneficiary designation form or by going online at <http://benefits.capgroup.com> (for actively employed associates), <http://myresources.capgroup.com> (for all other participants), when you become a Participant in the Plan. You may change your beneficiary designations at any time, subject to the rights of your Spouse (described in item 58), by filing a new beneficiary designation form.

Note: Designation of a beneficiary may have important tax and/or legal consequences.

You're encouraged to consult with your own advisor before completing the beneficiary designation form.

It's important that you periodically review and update your beneficiary designation, particularly if your marital or family status changes.

58. *Who may be designated as my beneficiary?*

You may designate one or more primary or contingent beneficiaries to receive the amount of your Account in the event of your death.

If you're married, the Plan requires that your Spouse be the sole primary beneficiary to receive the amount of your Account in the event of your death. If you want to name someone other than your Spouse as the primary beneficiary, your Spouse must consent in writing to the designation. To be effective, your Spouse's consent must acknowledge the effect of giving the consent, and it must be witnessed by a Plan representative or a notary public.

You aren't, however, required to obtain the consent of your Spouse to designate contingent beneficiaries (persons to receive your Account if your Spouse or other primary beneficiary dies before you do).

59. *What happens if I die without a beneficiary?*

If you don't name a beneficiary, or if your beneficiaries die before you, distribution upon your death will be made to your Surviving Spouse, if any, or, if none, your children, equally. If any child doesn't survive you, then the deceased child's share will be distributed to his or her children (your grandchildren), equally or, if none, your surviving children equally. If none of the foregoing survives you, the beneficiary will be your estate.

60. *How will my Account be paid if my Spouse is my beneficiary?*

Your Spouse may elect to receive the amount in your Account in one of the following ways:

- A direct rollover into an IRA or another retirement plan that accepts rollovers;
- Based on specific written directions your Spouse submits, by payment of all or any portion of your Account, provided the minimum partial withdrawal is \$1,000 (or, if less, the balance in your Account) and complies with the required distribution rules; or
- Installment payments of a specified amount, for a term not to exceed the life expectancy of your Spouse (minimum installment payment is \$100).

If your Surviving Spouse does not elect one of the optional forms of benefit described above, your account will be paid to your Spouse in a one-time lump sum payment of cash.

Your Company Contributions Account and Personal Contributions Account, if any, are subject to special rules regarding the form of distribution, as follows:

- If you're married when you die, the Plan generally provides your Surviving Spouse with survivor annuity protection if you should die before Plan benefits begin.
- This survivor annuity is a monthly benefit paid to your Surviving Spouse for life. The amount of the monthly benefit will be equal to the monthly annuity benefit that could be purchased with 50% of the vested balance of your Account on your date of death. The remaining portion of the vested balance of your Account will be paid in one lump sum to your beneficiary or beneficiaries, unless an alternative method of distribution is elected.
- Payment of the survivor annuity will begin no later than the later of (1) the December 31 following the first anniversary of your death or (2) the December 31st following the date on which you would have attained age 70½, unless your Surviving Spouse elects to waive the annuity and receive it in an optional form of benefit as described above.

Note: If the value of your Spouse's portion of your Account is *not* considered a Small Account (see item 39), your Spouse may defer receipt until December 31 of the calendar year you would have been 70½. If the value of your Spouse's portion of your Account is considered a Small Account and your Spouse fails to make another election for distribution, it will be rolled into an American Funds IRA if it also meets the definition of an Automatic Rollover Account (see item 49). Otherwise, it will be paid out to your Spouse in a single sum.

61. *How will my Account be paid to my non-spouse beneficiary?*

If the value of your beneficiary's portion of your Account is not considered a Small Account (see item 39), it will be paid to your beneficiary in one lump sum, unless he or she elects another form of payment. If the value of your beneficiary's portion of your Account is considered a Small Account (see item 39) and your beneficiary failed to make an election, your beneficiary's benefit will be rolled into an American Funds IRA, provided it meets the requirements to be considered an Automatic Rollover Account (see item 49). Otherwise, it will be distributed to your beneficiary in a single sum.

PREDECESSOR PLANS

62. *Is the CRSP the same as the Master Retirement Plan (MRP) and the 401(k) Tax Advantage Plan?*

Effective May 1, 2014, the Master Retirement Plan merged into the 401(k) Tax Advantage Plan. The resulting plan is the Capital Retirement Savings Plan. If you were a participant in the Master Retirement Plan (MRP) when it was merged into this Plan, your accounts in that Plan were transferred to this Plan.

Your Company Contributions Account includes the Company Contributions to the Plan as well as your former MRP account, if any.

PROTECTION OF YOUR ACCOUNT

63. *Can the Company amend or terminate the Plan?*

The Company currently intends to continue the Plan indefinitely. However, it reserves the right to change, amend, discontinue or terminate the Plan completely at any time, for the entire Company or for a particular division, facility or operational unit thereof, by action of the Board of Directors of The Capital Group Companies, Inc. No amendment to the Plan can reduce the Vested portion of your Account. Upon termination or partial termination of the Plan, your rights to benefits under the Plan will become 100% Vested.

64. *What would happen if the Plan were to be terminated?*

If the Plan were to be terminated (partially or in its entirety), the Committee would direct the Trustee to distribute the value of the Accounts to the affected Participants.

65. *Can my Account be attached or pledged? What happens if I get divorced or legally separated?*

The Plan has been written to provide maximum protection against attachment, levy or execution. Your benefits cannot be pledged as collateral for a loan from a source other than the Plan. Your interest in your Account is not transferable or assignable, except under certain domestic relations orders or as an offset for amounts you are required to pay under a judgment, order, decree or settlement that satisfies the IRS rules regarding division of plan assets upon divorce or legal separation.

You can obtain a copy of the Plan's qualified domestic relation order (QDRO) procedures without charge at qocenter.com, by emailing the Alight qualified order service center at QOCenter@alight.com, or by or calling (888) 858-5500 (for QDROs only) toll-free within the U.S., or (847) 883-1098 if outside the U.S.

66. *Are there any conditions under which my benefits can decrease?*

The value of your Account can decrease if the investments held in your Account drop in value, or you take a distribution from the Account. In addition, if you terminate your employment for a reason other than death or disability, or reaching age 60 and take a distribution of the Vested portion of your Account, any portion of your Company Contributions Account that isn't Vested will be forfeited.

67. *Will Social Security benefits affect the payments I receive?*

Payments under the Plan are in addition to any Social Security benefits to which you may be entitled.

68. *How can I make a claim for benefits under the Plan?*

Any claim for benefits under the Plan shall be filed with the Committee. If a claim is wholly or partially denied, the Committee will notify you within 90 days following receipt of the claim, unless the Committee determines that special circumstances require an extension of time for processing the claim. If the Committee determines that an extension of time for processing is required, written notice of the extension will be

furnished to you prior to the end of the initial 90-day period. In no event will such extension exceed a period of 90 days from the end of such initial period. The extension notice will indicate the special circumstances requiring an extension of time and the date by which the Committee expects to render a decision.

The notification must state the specific reason or reasons for the denial, specific references to pertinent Plan provisions on which the denial is based, a description of any additional material or information necessary to perfect the claim and why such material or information is necessary, appropriate information about the steps to be taken if you wish to submit the claim for review, and a statement of your right to bring a civil action under Section 502(a) of ERISA following a denial on review. If notice of the denial of a claim isn't furnished within the time limits specified above, the claim is considered denied and you must be permitted to proceed to the review stage.

You or your duly authorized representative has 60 days after receipt of a claim denial in which to appeal the denied claim in writing to the Committee and to receive a full and fair review of the claim. As part of the review, you or your duly authorized representative may, upon request and free of charge, obtain reasonable access to, and copies of, all documents, records and other information relevant to your claim, as determined in accordance with regulations, and submit written comments, documents, records and other information relating to the claim.

The Committee will conduct a review that takes into account all comments, documents, records, and other information submitted by you relating to the claim, without regard to whether such information was submitted or considered in the initial benefit determination, and will decide the appeal within 60 days after the request for review is made. If the Committee decides that special circumstances require an extension of time for processing, in which case a decision will be rendered not later than 120 days after receipt of the request for review, you'll be furnished with written notice of the extension before the end of the original 60-day period that explains the reasons for the extension and the date a decision is expected. The decision on review will be written in clear and understandable language and will include specific reasons for the decision, specific references to the pertinent Plan provisions on which the decision is based, a statement that you're entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records and other information relevant to the claim, and a statement of your right to bring a civil action under Section 502(a) of ERISA.

If the decision on review isn't made within the time limits specified above, the appeal will be considered denied.

Special Rules for Disability Benefits

There are special rules if you have a claim for benefits because of disability. The Committee has appointed Cigna ("Disability Claims Administrator"), who also administers the Company's Long-Term Disability (LTD) plan, to review disability benefits claims. If the claim is for a benefit because of disability, the Disability Claims

Administrator will notify you within a reasonable period of time, not later than 45 days after receipt of the claim. If the Disability Claims Administrator decides that special circumstances require an extension of time for processing the disability benefit claim, the Disability Claims Administrator will provide you with written notice of the extension, before the end of the initial 45-day period, explaining the reason for the extension and the date the Disability Claims Administrator expects to make a decision. This extension will not exceed 30 days, unless the Disability Claims Administrator determines that the decision can't be made within the extension period. Disability Claims Administrator may then begin a second 30-day extension, as long as the Disability Claims Administrator provides you with written notice, by the end of the first 30-day extension, of the reason(s) for the second extension and the date it expects to render a decision. Both notices for extension will include: (1) the standards on which entitlement to a disability benefit is based, (2) any unresolved issues that prevent a decision on the claim, and (3) the additional information needed to resolve the issues. You'll have 45 days to provide any specific information needed by the Disability Claims Administrator.

If the disability benefit claim is denied, the following additional information will be provided in the notice sent to you denying the claim.

- A discussion of the decision, including an explanation of the basis for disagreeing with or not following:
 - the views you presented to the Disability Claims Administrator of health care professionals treating you and vocational professionals who evaluated you;
 - the views of medical or vocational experts whose advice was obtained on behalf of the Disability Claims Administrator in connection with your adverse benefit determination, without regard to whether the advice was relied upon in making the benefit determination; and
 - a disability determination you presented to the Disability Claims Administrator made by the Social Security Administration.
- If the adverse benefit determination is based on medical necessity or experimental and/or investigational treatment or similar exclusion or limit, an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to your medical circumstances will be provided. If this is not practical, a statement will be included that such explanation will be provided free of charge, upon request.
- Either the specific internal rules, guidelines, protocols, or other similar criteria relied upon to make a determination, or a statement that such rules, guidelines, protocols, or criteria do not exist.
- A statement that the you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the claim.

In the case of an appeal of a claim for a disability benefit, you have at least 180 days following notification by the Disability Claims Administrator of the adverse determination in which to appeal to the Committee. The subsequent review won't be based on the initial determination and will be conducted by a review official who wasn't

involved in, or the subordinate of a fiduciary involved in, the initial determination. The review official will consult with an experienced health care professional regarding the appeal of a determination that was based upon a medical judgment. The health care professional will be identified, whether or not the advice given was relied upon in the benefit determination, and won't be an individual who was consulted for, or the subordinate of an individual consulted for, the original adverse benefit determination.

If the Committee considers, relies upon or creates any new or additional evidence during the review of the adverse determination, the Committee will provide you with such new or additional evidence, free of charge, as soon as possible and sufficiently in advance of the time within which a determination on review is required to give you a reasonable opportunity to respond.

Before the Committee issues an adverse determination on review that is based on a new or additional rationale, the Committee will provide you with the rationale, free of charge, as soon as possible and sufficiently in advance of the time within which a determination on review is required to give you a reasonable opportunity to respond.

In the case of an appeal of a claim for a disability benefit, the determination upon review will be provided to you in a reasonable time, not to exceed 45 days after receipt of the appeal of the initial determination. If the review official decides that special circumstances require an extension of time for processing the claim, the review official will provide you with written notice of the extension, explaining the reason for the extension and the date the review official expects to make a decision, before the end of the initial 45-day period. This extension won't exceed 45 days from the end of the initial 45-day period.

If your claim for a disability benefit is denied on appeal, the following additional information will be provided in the notice sent to you denying the claim.

- A discussion of the decision, including an explanation of the basis for disagreeing with or not following:
 - the views presented you presented to the Committee of health care professionals treating you and vocational professionals who evaluated you;
 - the views of medical or vocational experts whose advice was obtained on behalf of the Committee in connection with your adverse benefit determination, without regard to whether the advice was relied upon in making the benefit determination; and
 - a disability determination you presented to the Committee made by the Social Security Administration.
- If the adverse benefit determination is based on medical necessity or experimental and/or investigational treatment or similar exclusion or limit, an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to your medical circumstances will be provided. If this is not practical, a statement will be included that such explanation will be provided free of charge, upon request.

- Either the specific internal rules, guidelines, protocols, or other similar criteria relied upon to make a determination, or a statement that such rules, guidelines, protocols, or criteria do not exist.

69. Do I have any options if my claim for benefits has been denied after review by the U.S. Retirement Benefits Committee?

Yes, you can contest the Committee's decision by submitting your claim to an arbitration administered by the American Arbitration Association under its Employment Arbitration Rules and Mediation Procedures. Arbitration will be conducted in Los Angeles, California (or such other major city that is nearest to the workplace of the Participant) before a neutral arbitrator with substantial experience in retirement plan matters.

70. Who pays for the arbitration?

The Company will pay the cost of arbitration.

71. Can I participate in a class action lawsuit involving the plan?

No, you must arbitrate any claim involving the plan, including a claim for benefits, a claim based on allegations of breach of fiduciary responsibility or any other alleged violation of law. This applies to both current and former Participants and beneficiaries and to allegations relating to periods prior to implementation of the arbitration requirement.

72. What happens to the Account of a former Participant who cannot be located?

If, after due diligence, a former Participant or a beneficiary to whom such former Participant's Account is due can't be located, the amount of the Account will be forfeited as permitted under applicable laws and regulations.

RETIREE MEDICAL HEALTH CARE ACCOUNT

73. What is the Retiree Medical Health Care Account?

On July 1, 1993, a Health Care Account was established for the purpose of funding certain medical benefits for Retired Participants and their Spouses and eligible dependents. The Retiree Medical Health Care Account is maintained on the books of the Plan as a separate account for recordkeeping purposes only. For investment purposes, the assets attributable to the Retiree Medical Health Care Account may be commingled with other Plan assets. For information regarding eligibility and benefits provided by the Retiree Medical Health Care plan, check the Summary Plan Description for the Retiree Health Program.

PERSONAL CONTRIBUTION ACCOUNT

74. May I make a personal contribution to the Plan?

Not any longer. The former Master Retirement Plan stopped accepting personal contributions after July 1, 1988. If you elected to make personal after-tax contributions prior to July 1, 1988, those contributions were credited to your Personal Contributions

Account and will continue to be maintained under the Plan. Your Personal Contributions Account is debited for any withdrawals and is debited or credited for any investment gains or losses.

75. *May I withdraw my personal contributions from the Plan?*

You may withdraw any or all of the accumulated amounts from your Personal Contributions Account, provided that you have the proper written consent of your Spouse, if you're married. The portion of your withdrawal attributable to earnings on your contributions will be subject to income tax in the year withdrawn.

ADDITIONAL INFORMATION

76. *What are the tax advantages of participation in the Plan?*

Since the Plan is a tax-qualified plan operating with a tax-exempt trust fund, you are not taxed on your contributions or any investment earnings until you receive your benefits from the Plan. To the extent you have Roth after-tax contributions in your Account and are eligible for a qualified distribution, the Roth portion of your Account won't be subject to federal income tax when distributed.

77. *Who administers the Plan?*

The administrator of the Plan is the U.S. Retirement Benefits Committee (the "Committee"), consisting of at least five members appointed by the Board. The Committee is charged with the administration of the Plan in accordance with the plan documents and applicable law and has full discretionary power and authority to interpret the Plan, to make findings of fact, to determine questions of eligibility of Participants, and to determine entitlement to allocations of contributions and forfeitures and distributions under the Plan.

78. *How are Plan expenses paid?*

The Plan shall pay reasonable administrative and recordkeeping expenses of the Plan, however, the Company may elect to pay such expenses. However, if you borrow from the Plan, you will pay a loan origination fee. The loan fee schedule is available at <http://benefits.capgroup.com> (for actively employed associates), <http://myresources.capgroup.com> (for all other participants).

79. *What are my rights under ERISA?*

As a Participant in the Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all plan Participants shall be entitled to:

Receive Information about Your Plan and Benefits

Examine, without charge, at the Human Resources offices, all documents governing the operation of the Plan, including a copy of the plan and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor, available at the Public Disclosure Room of the Employee Benefits Security Administration (formerly known as the Pension and Welfare Benefits Administration).

Obtain, upon written request to the Committee, copies of documents governing the

operation of the Plan, including the Plan document and copies of the latest annual report (Form 5500 Series) and an updated summary plan description. The Committee may make a reasonable charge for the copies.

Receive a summary of the Plan's annual financial report. The Committee is required by law to furnish each Participant with a copy of this Summary Annual Report.

Obtain a statement telling whether you have a right to receive a pension at normal retirement age (age 62) and, if so, what your benefits would be if you stop working under the Plan now. This statement must be requested in writing and isn't required to be provided more than once every 12 months. The Plan must provide the statement free of charge.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan Participants, ERISA imposes duties upon the people who are responsible for the operation of the Plan. The people who operate your plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other Plan Participants and beneficiaries. No one, including your employer or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a Plan benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a pension benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decisions without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of the Plan document or the latest annual report from the Committee and don't receive it within 30 days, you may file suit in a federal court. In such a case, the court may require the Committee to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials weren't sent because of reasons beyond the control of the Committee. If you have a claim for benefits that is denied or ignored, in whole or in part, you may file for arbitration. In addition, if you disagree with the Committee's decisions or lack thereof concerning the qualified status of a qualified domestic relations order, you may file for arbitration.

If it should happen that the Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file for arbitration.

Any lawsuit involving the Plan must be brought in the United States District Court for the Central District of California, which is where the Plan is administered and the Company maintains its headquarters.

Assistance with Your Questions

If you have additional questions about the Plan that aren't answered in this SPD, contact Alight at <http://benefits.capgroup.com> (for actively employed associates), <http://myresources.capgroup.com> (for all other participants), call (866) 830-4550 toll-free within the U.S., or (847) 883-1098 if outside the U.S., or contact a Benefits representative in Human Resources.

If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Committee, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.