



AMERICAN
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From Capital Group

New Kingdom Pediatrics 401k Plan

Participant Fee Disclosure

November, 2019

Plan-Related Information

Your employer offers the New Kingdom Pediatrics 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.

General Plan Information

Your Investment Options

You can choose from the following investment options:

- target date funds
- individual funds

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.

Please note: Trading activity is monitored to ensure that trading guidelines, which are described in the prospectuses, are observed.

If you exchange or reallocate \$5,000 or more from one investment you must wait 30 days before you can exchange back into that same investment. Non-American Funds may have their own trading restrictions. Please see the prospectuses for details.

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.

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. If an additional amount is required to cover your plan's administrative expenses, it 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 (if applicable). The per-participant fee would 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.

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.

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: \$25.00 per request.

Rollover investments from your retirement plan into an American Funds 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

Plan-Related Information

break points. See the specific fund's prospectus for additional information.

Express delivery fee: \$25.00

Have Questions?

Your plan contact

Cara Willems

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The investment options in your plan

Investment-Related Information

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. 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.

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

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. Share prices and returns will vary, so you may lose money. Investing for short periods makes losses more likely.

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

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

For additional details, go to 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.

To understand the risks associated with the investments you're considering, read the "Investment-Related Disclosure" page(s). There you'll also find share class and other important disclosure information.

The investment options in your plan

Investment-Related Information

Investment Options for Class R-2 as of 09/30/19

Investment name Benchmark Investment manager	Asset class	Inception date	Average annual total returns (%)				Expense ratios (%)		Gross expenses per \$1,000
			Lifetime	10 years	5 years	1 year	Gross	Net	
Target Date Investments									
American Funds Target Date 2010	Target date	02/01/07	3.83	5.96	3.91	4.43	1.43	1.43	\$14.30
S&P Target Date Through 2010 Index			4.96	6.74	5.02	5.13			
American Funds. Shareholder Type Fees - None.									
American Funds Target Date 2015	Target date	02/01/07	4.11	6.38	4.21	4.54	1.43	1.43	\$14.30
S&P Target Date Through 2015 Index			5.20	7.46	5.56	4.68			
American Funds. Shareholder Type Fees - None.									
American Funds Target Date 2020	Target date	02/01/07	4.37	7.01	4.66	4.04	1.44	1.44	\$14.40
S&P Target Date Through 2020 Index			5.31	8.05	6.00	4.04			
American Funds. Shareholder Type Fees - None.									
American Funds Target Date 2025	Target date	02/01/07	4.93	7.93	5.19	3.32	1.46	1.46	\$14.60
S&P Target Date Through 2025 Index			5.58	8.61	6.46	3.43			
American Funds. Shareholder Type Fees - None.									
American Funds Target Date 2030	Target date	02/01/07	5.47	8.58	6.00	2.68	1.48	1.48	\$14.80
S&P Target Date Through 2030 Index			5.81	9.05	6.87	2.87			
American Funds. Shareholder Type Fees - None.									
American Funds Target Date 2035	Target date	02/01/07	5.70	8.90	6.60	1.82	1.49	1.49	\$14.90
S&P Target Date Through 2035 Index			5.92	9.37	7.19	2.41			
American Funds. Shareholder Type Fees - None.									
American Funds Target Date 2040	Target date	02/01/07	5.82	9.05	6.80	1.56	1.50	1.50	\$15.00
S&P Target Date Through 2040 Index			6.01	9.60	7.40	1.84			
American Funds. Shareholder Type Fees - None.									
American Funds Target Date 2045	Target date	02/01/07	5.87	9.12	6.92	1.45	1.50	1.50	\$15.00
S&P Target Date Through 2045 Index			5.97	9.66	7.48	1.55			
American Funds. Shareholder Type Fees - None.									
American Funds Target Date 2050	Target date	02/01/07	5.89	9.14	6.98	1.26	1.51	1.51	\$15.10
S&P Target Date Through 2050 Index			6.05	9.75	7.54	1.44			
American Funds. Shareholder Type Fees - None.									
American Funds Target Date 2055	Target date	02/01/10	9.22	N/A	6.98	1.30	1.52	1.52	\$15.20
S&P Target Date Through 2055 Index			9.87	9.78	7.51	1.36			
American Funds. Shareholder Type Fees - None.									

The investment options in your plan

Investment-Related Information

Investment Options for Class R-2 as of 09/30/19

Investment name Benchmark Investment manager	Asset class	Inception date	Average annual total returns (%)				Expense ratios (%)		Gross expenses per \$1,000
			Lifetime	10 years	5 years	1 year	Gross	Net	
Target Date Investments									
American Funds Target Date 2060	Target date	03/27/15	6.87	N/A	N/A	1.24	1.54	1.54	\$15.40
S&P Target Date Through 2060+ Index			7.17	N/A	7.54	1.30	American Funds. Shareholder Type Fees - None.		
Growth Investments									
American Funds AMCAP	Growth	05/01/67	10.51	11.58	8.27	-3.45	1.46	1.46	\$14.60
Standard & Poor's 500 Composite Index			10.04	13.24	10.84	4.25	American Funds. Shareholder Type Fees - None.		
American Funds EuroPacific Growth	Growth	04/16/84	9.52	4.91	3.87	0.04	1.59	1.59	\$15.90
MSCI All Country World Index (ACWI) ex USA			8.42	4.45	2.90	-1.23	American Funds. Shareholder Type Fees - None.		
American Funds New Perspective Fund	Growth	03/13/73	11.22	9.46	8.52	1.73	1.55	1.55	\$15.50
MSCI All Country World Index (ACWI)			8.57	8.35	6.65	1.38	American Funds. Shareholder Type Fees - None.		
American Funds New World Fund	Growth	06/17/99	6.95	5.21	4.32	6.68	1.73	1.73	\$17.30
MSCI All Country World Index (ACWI)			4.77	8.35	6.65	1.38	American Funds. Shareholder Type Fees - None.		
American Funds SMALLCAP World Fund	Growth	04/30/90	8.67	9.36	7.72	-2.12	1.80	1.80	\$18.00
MSCI All Country World Small Cap Index			7.89	9.12	6.24	-5.45	American Funds. Shareholder Type Fees - None.		
Growth-and-Income Investments									
American Funds Fundamental Investors	Growth-and-income	08/01/78	11.37	11.01	8.81	-0.15	1.41	1.41	\$14.10
Standard & Poor's 500 Composite Index			11.62	13.24	10.84	4.25	American Funds. Shareholder Type Fees - None.		
American Funds Washington Mut Inv Fund	Growth-and-income	07/31/52	10.93	11.86	8.91	5.00	1.37	1.37	\$13.70
Standard & Poor's 500 Composite Index			10.79	13.24	10.84	4.25	American Funds. Shareholder Type Fees - None.		
Equity-Income Investments									
American Funds Capital Income Builder	Equity-income	07/30/87	8.04	6.05	3.63	4.23	1.39	1.39	\$13.90
MSCI All Country World Index (ACWI)			6.94	8.35	6.65	1.38	American Funds. Shareholder Type Fees - None.		

The investment options in your plan

Investment-Related Information

Investment Options for Class R-2 as of 09/30/19

Investment name Benchmark Investment manager	Asset class	Inception date	Average annual total returns (%)				Expense ratios (%)		Gross expenses per \$1,000
			Lifetime	10 years	5 years	1 year	Gross	Net	
Balanced Investments									
American Funds American Balanced	Balanced	07/26/75	9.69	9.18	6.75	4.28	1.37	1.37	\$13.70
Standard & Poor's 500 Composite Index			11.44	13.24	10.84	4.25			
American Funds. Shareholder Type Fees - None.									
Bond Investments									
American Funds Bond Fund of America	Bond	05/28/74	6.60	2.97	2.23	8.48	1.36	1.36	\$13.60
Bloomberg Barclays U.S. Aggregate Index			7.43	3.75	3.38	10.30			
American Funds. Shareholder Type Fees - None.									
American Funds Capital World Bond Fund	Bond	08/04/87	5.16	1.79	1.07	7.19	1.64	1.64	\$16.40
Bloomberg Barclays Global Aggregate Index			5.89	2.34	1.99	7.60			
American Funds. Shareholder Type Fees - None.									
American Funds Interm Bd Fd of America	Bond	02/19/88	3.73	1.24	0.92	5.02	1.37	1.37	\$13.70
Bloomberg Barclays U.S. Government/Credit (1-7 years, ex BBB) Index			5.17	2.32	2.16	6.80			
American Funds. Shareholder Type Fees - None.									
Cash-Equivalent Investments									
American Funds U.S. Government Money Market Fund	Cash-equivalent	05/01/09	0.11	0.11	0.22	0.89	1.44	1.44	\$14.40
USTREAS T-Bill Auction Ave 3 Mon			0.53	0.55	1.02	2.35			
American Funds. Shareholder Type Fees - None.									
The annualized seven-day SEC yield for American Funds U.S. Government Money Market Fund SM , calculated in accordance with the SEC formula, was 0.60% as of 09/30/19. The yield takes into account the reimbursements of certain expenses where applicable. Without these, the yield would have been 0.60%. The yield more accurately reflects the investment's current earnings than do the investment's total returns.									

Investment-Related Disclosure

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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.

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.

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.

The Bloomberg Barclays Global Aggregate Index began on December 31, 1989. For the period August 4, 1987, to December 31, 1989, the Citigroup World Government Bond Index was used.

Intermediate Bond Fund of America and Short-Term Bond Fund of America hold shorter term bonds

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 2060 Target Date Retirement Fund, the investment adviser is currently reimbursing a portion of other expenses for each share class. The reimbursement will be in effect through at least April 7, 2018. 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.

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.

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.

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-2 shares were first offered on May 15, 2002. Class R-2 share results prior to the date of first sale are hypothetical based on Class A share results without a sales charge, adjusted for typical estimated additional expenses. Results for certain funds with an inception date after May 15, 2002, also include hypothetical returns because those funds' Class R-2 shares sold after the funds' date of first offering. Please see the prospectuses for more information on specific expenses.

Manager

The American Funds are managed by Capital Group, one of the largest

Investment-Related Disclosure

investment management organizations in the world. Since 1931, the company has invested with a long-term focus based on thorough research and attention to risk – an investment style similar to that of most people saving for retirement.

AMERICAN FUNDS