CAPITAL GROUP™

CYNET HEALTH

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 consecutive 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

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 2025. To be eligible for the employer match, you MUST complete at least 500 hours of service and work till the end of calendar year, 12/31/25.

How to access your account!

Go to capitalgroup.com/participant 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 please contact benefits@cynethealth.com or reach out to Human Resources at 571-399-9000.

Enrollment guide

Cynet Systems Inc 401k Plan

What's inside?

Plan and investment information, FAQs and forms

CAPITAL GROUP® | AMERICAN FUNDS®

Small steps can take you far



[Scan] to **enroll now**



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.

$2.5 trillion Assets under management*	**370,000+** Retirement plans*	**2.6 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 12/31/23

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 may be able to access your money if needed. Potential tax penalties may apply.

How to enroll in your plan

1

Ready

Learn about the benefits and features of your employer's retirement plan.

2

Set

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

3

Enroll!

Enroll online, or complete the enclosed forms and return them to your employer.

You can also:

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

Did you know? Social Security may only replace about **40%** of a medium earner's income in retirement. Providing the rest is up to you.

Source: Social Security Administration, *Understanding the benefits*, January 2024.

How much do you want to contribute?

Many 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 would've 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.

$1,513/month retirement withdrawals

$842 difference

Small increases



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

$2,355/month retirement withdrawals

These hypothetical 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 begin taking withdrawals. 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*
2003 and later	2070 Fund
1998 to 2002	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 target date portfolios are managed for investors on a projected retirement date time frame, the allocation strategy does not guarantee that investors' retirement goals will be met.

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 go to **americanfunds.com/retire** or complete the forms in this book.

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:



Capital preservation investments

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

Bond and balanced 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 go to **americanfunds.com/retire** or complete the forms in this book.

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 American Funds U.S. Government 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 account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor is not required to reimburse the Fund for losses, and you should not expect that the sponsor will provide financial support to the Fund at any time, including during periods of market stress. For current information and month-end results, visit americanfundsretirement.com.

Investment options and returns as of 12/31/24

Investment name Benchmark Investment manager	Share class	Inception date	Average annual total returns (%)			Total return (%)	Expense ratios (%)		Gross expenses per $1,000
			Lifetime since inception	10 years	5 years	1 year	Gross	Net	
Target date investments									
American Funds 2010 Target Date Retirement Fund	**R-3**	02/01/07	4.42	4.55	4.31	7.50	0.93	0.93	$9.30
S & P Target Date 2010 Index			4.56	4.66	4.17	6.74			
American Funds. Shareholder type fees – none.									
American Funds 2015 Target Date Retirement Fund	**R-3**	02/01/07	4.71	4.88	4.61	7.76	0.94	0.94	$9.40
S & P Target Date 2015 Index			4.92	5.11	4.56	7.25			
American Funds. Shareholder type fees – none.									
American Funds 2020 Target Date Retirement Fund	**R-3**	02/01/07	5.01	5.30	4.94	8.24	0.94	0.94	$9.40
S & P Target Date 2020 Index			5.20	5.52	4.88	8.09			
American Funds. Shareholder type fees – none.									
American Funds 2025 Target Date Retirement Fund	**R-3**	02/01/07	5.65	5.98	5.56	8.64	0.95	0.95	$9.50
S & P Target Date 2025 Index			5.56	6.14	5.55	8.44			
American Funds. Shareholder type fees – none.									
American Funds 2030 Target Date Retirement Fund	**R-3**	02/01/07	6.34	6.93	6.49	10.15	0.97	0.97	$9.70
S & P Target Date 2030 Index			5.96	6.87	6.46	9.90			
American Funds. Shareholder type fees – none.									
American Funds 2035 Target Date Retirement Fund	**R-3**	02/01/07	6.94	8.01	7.74	12.05	0.98	0.98	$9.80
S & P Target Date 2035 Index			6.36	7.60	7.44	11.38			
American Funds. Shareholder type fees – none.									
American Funds 2040 Target Date Retirement Fund	**R-3**	02/01/07	7.31	8.64	8.70	14.03	1.00	1.00	$10.00
S & P Target Date 2040 Index			6.70	8.19	8.27	12.87			
American Funds. Shareholder type fees – none.									
American Funds 2045 Target Date Retirement Fund	**R-3**	02/01/07	7.41	8.81	8.89	14.44	1.01	1.01	$10.10
S & P Target Date 2045 Index			6.85	8.54	8.75	13.58			
American Funds. Shareholder type fees – none.									

Investment-related information

Investment options and returns as of 12/31/24

Investment name Benchmark Investment manager	Share class	Inception date	Average annual total returns (%)			Total return (%)	Expense ratios (%)		Gross expenses per $1,000
			Lifetime since inception	10 years	5 years	1 year	Gross	Net	
Target date investments									
American Funds 2050 Target Date Retirement Fund	**R-3**	02/01/07	7.44	8.88	8.93	14.65	1.01	1.01	$10.10
S & P Target Date 2050 Index			7.03	8.77	9.06	14.30			
American Funds. Shareholder type fees – none.									
American Funds 2055 Target Date Retirement Fund	**R-3**	02/01/10	9.84	8.85	8.89	14.81	1.03	1.03	$10.30
S & P Target Date 2055 Index			9.91	8.84	9.11	14.32			
American Funds. Shareholder type fees – none.									
American Funds 2060 Target Date Retirement Fund	**R-3**	03/27/15	8.84	N/A	8.88	14.93	1.03	1.03	$10.30
S & P Target Date 2060 Index			8.81	8.91	9.14	14.44			
American Funds. Shareholder type fees – none.									
American Funds 2065 Target Date Retirement Fund	**R-3**	03/27/20	14.30	N/A	N/A	14.91	1.03	1.03	$10.30
S & P Target Date 2065+ Index			15.59	N/A	9.27	14.83			
American Funds. Shareholder type fees – none.									
American Funds 2070 Target Date Retirement Fund [1]	**R-3**	05/03/24	9.19	N/A	N/A	N/A	1.07	1.07	$10.70
S & P Target Date 2065+ Index			9.15	N/A	9.27	14.83			
American Funds. Shareholder type fees – none.									
Growth investments									
American Funds' AMCAP	**R-3**	05/01/67	11.10	10.56	10.79	20.73	0.98	0.98	$9.80
S&P 500 Index			10.54	13.10	14.53	25.02			
American Funds. Shareholder type fees – none.									
American Funds' Europacific Growth Fund [2]	**R-3**	04/16/84	9.33	4.98	3.27	4.37	1.12	1.12	$11.20
MSCI All Country World Index (ACWI) ex USA			8.05	4.80	4.10	5.53			
American Funds. Shareholder type fees – none.									
American Funds' New Perspective Fund [3]	**R-3**	03/13/73	11.73	10.75	10.75	16.39	1.06	1.06	$10.60
MSCI All Country World Index (ACWI)			8.85	9.23	10.06	17.49			
American Funds. Shareholder type fees – none.									
American Funds' New World Fund	**R-3**	06/17/99	7.11	5.87	4.39	6.21	1.22	1.22	$12.20
MSCI All Country World Index (ACWI)			6.10	9.23	10.06	17.49			
American Funds. Shareholder type fees – none.									

Investment-related information

Investment options and returns as of 12/31/24

Investment name Benchmark Investment manager	Share class	Inception date	Average annual total returns (%)			Total return (%)	Expense ratios (%)		Gross expenses per $1,000
			Lifetime since inception	10 years	5 years	1 year	Gross	Net	
Growth investments									
American Funds' SMALLCAP World Fund [4]	**R-3**	04/30/90	8.78	7.39	4.97	2.06	1.30	1.30	$13.00
MSCI All Country World Small Cap Index			7.94	7.26	6.68	7.66			
American Funds. Shareholder type fees – none.									
American Funds' The Growth Fund of America	**R-3**	12/01/73	13.32	13.29	14.58	28.01	0.94	0.94	$9.40
S&P 500 Index			11.47	13.10	14.53	25.02			
American Funds. Shareholder type fees – none.									
American Funds' The New Economy Fund	**R-3**	12/01/83	10.95	10.86	10.54	23.26	1.06	1.06	$10.60
MSCI All Country World Index (ACWI)			9.56	9.23	10.06	17.49			
American Funds. Shareholder type fees – none.									
Growth-and-income investments									
American Funds' American Mutual Fund	**R-3**	02/21/50	10.99	8.98	9.10	14.57	0.91	0.91	$9.10
S&P 500 Index			11.59	13.10	14.53	25.02			
American Funds. Shareholder type fees – none.									
American Funds' Capital World Growth And Income	**R-3**	03/26/93	9.75	7.87	8.21	13.54	1.06	1.06	$10.60
MSCI All Country World Index (ACWI)			7.96	9.23	10.06	17.49			
American Funds. Shareholder type fees – none.									
American Funds' Fundamental Investors	**R-3**	08/01/78	12.06	11.63	12.31	22.63	0.93	0.93	$9.30
S&P 500 Index			12.07	13.10	14.53	25.02			
American Funds. Shareholder type fees – none.									
American Funds' The Investment Company Of America	**R-3**	01/01/34	11.74	11.43	13.81	24.54	0.91	0.91	$9.10
S&P 500 Index			11.14	13.10	14.53	25.02			
American Funds. Shareholder type fees – none.									
American Funds' Washington Mutual Investors Fund	**R-3**	07/31/52	11.47	10.96	11.68	18.58	0.91	0.91	$9.10
S&P 500 Index			11.14	13.10	14.53	25.02			
American Funds. Shareholder type fees – none.									

Investment-related information

Investment options and returns as of 12/31/24

Investment name Benchmark Investment manager	Share class	Inception date	Average annual total returns (%)			Total return (%)	Expense ratios (%)		Gross expenses per $1,000
			Lifetime since inception	10 years	5 years	1 year	Gross	Net	
Equity-income investments									
American Funds Retirement Inc Portfolio – Moderate	**R-3**	08/28/15	5.85	N/A	5.01	8.85	0.92	0.92	$9.20
Morningstar Moderate Target Risk Index			6.71	6.05	5.37	8.27			
American Funds. Shareholder type fees – none.									
American Funds' The Income Fund Of America	**R-3**	12/01/73	9.99	6.34	6.22	10.53	0.91	0.91	$9.10
Morningstar Moderate Target Risk Index			N/A	6.05	5.37	8.27			
American Funds. Shareholder type fees – none.									
Balanced investments									
American Funds' American Balanced	**R-3**	07/26/75	9.97	7.77	7.77	14.57	0.89	0.89	$8.90
Morningstar Moderate Target Risk Index			N/A	6.05	5.37	8.27			
American Funds. Shareholder type fees – none.									
Bond investments									
American Funds Inflation Linked Bond Fund	**R-3**	12/14/12	0.90	1.62	1.29	1.57	0.94	0.94	$9.40
Bloomberg U.S. Treasury Inflation-Protected Securities (TIPS) Index			1.35	2.24	1.87	1.84			
American Funds. Shareholder type fees – none.									
American Funds' American High-Income Trust [5]	**R-3**	02/19/88	6.96	4.69	4.95	9.15	0.97	0.97	$9.70
Bloomberg U.S. Corporate High Yield 2% Issuer Capped Index			7.67	5.16	4.20	8.19			
American Funds. Shareholder type fees – none.									
American Funds' The Bond Fund Of America [6]	**R-3**	05/28/74	6.29	1.22	-0.01	0.86	0.89	0.89	$8.90
Bloomberg U.S. Aggregate Index			6.60	1.35	-0.33	1.25			
American Funds. Shareholder type fees – none.									
Capital preservation investments									
American Funds U.S. Government Money Market Fund	**R-3**	05/01/09	0.74	1.17	1.91	4.34	0.96	0.96	$9.60
USTREAS T-Bill Auction Ave 3 Mon			1.21	1.86	2.63	5.28			
American Funds. Shareholder type fees – none.									
The annualized seven-day SEC yield for American Funds U.S. Government Money Market Fund, calculated in accordance with the SEC formula, was 3.57% as of 12/31/24. The yield takes into account the reimbursements of certain expenses where applicable. Without these, the yield would have been 3.57%. 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 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**. 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 or other fund disclosure available at the time of publication.

Prospectuses and other fund disclosures, SAIs 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.

[1] Expense ratios are based on estimates for the current fiscal year.

[2] 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.

[3] 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.

[4] 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.

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

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

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 or other fund disclosure 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

Investment-related information

lower. Past results are not predictive of results in future periods. For more information, please refer to your plan's website.

The American Funds Retirement Income Portfolio Series allocations may not achieve investment objectives and adequate income through retirement is not guaranteed. The portfolios' 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.

American Funds U.S. Government Money Market Fund may suspend 12b-1 payments under agreements between its principal underwriter and intermediaries and other entities that sell fund shares. To the extent such payments have been suspended for a certain share class, should payments subsequently commence, the fund's investment results would be lower and expenses would be higher for that share class. Please see the prospectus for additional information.

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.

Intermediate Bond Fund of America, American Funds Inflation Linked Bond Fund and Short-Term Bond Fund of America hold shorter term bonds.

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**.

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

This content, developed by Capital Group, home of American Funds, should not be used as a primary basis for investment decisions and is not intended to serve as impartial investment or fiduciary advice.

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.

For funds with an inception date that predates the inception of their primary benchmark, there is no calculation for the benchmark's lifetime result.

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.

For the American Funds Target Date Retirement Series, although the target date portfolios are managed for investors on a projected retirement date time frame, the allocation strategy does not guarantee that investors' retirement goals will be met. Investment professionals manage the portfolio, moving it from a more growth-oriented strategy to a more income-oriented focus as the target date gets closer. The target date is the year that corresponds roughly to the year in which an investor is assumed to retire and begin taking withdrawals. Investment professionals continue to manage each

Investment-related information

portfolio for approximately 30 years after it reaches its target date.

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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 $23,500 in 2025. If you're age 50-59 at the end of the calendar year, you can contribute an additional "catch-up" contribution of $7,500. Starting in 2025, if you're age 60-63 at the end of the calendar year, you are subject to a higher "catch-up" limit and can contribute an additional $11,250. Beginning with the year you turn age 64, the higher limit no longer applies and goes back to $7,500.

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 a target retirement date.
- **Individual funds**
  You can create a portfolio 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 an additional 10% early withdrawal tax unless an exception applies.

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:

Frequently asked questions

- **Plan loan**
  You can borrow money from your account and pay yourself back, including interest. Refer to the "Plan-related information" section to learn more.
- **Hardship withdrawal**
  You can take a withdrawal for certain immediate and heavy financial needs. Taxes and a potential early withdrawal penalty may apply.
- **In-service withdrawal**
  You may be able to take a withdrawal before you 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. Refer to the "Plan-related information" section to learn more.

How do I track my investments?

- Your plan's website at **americanfunds.com/retire**
- Your plan's mobile app, **American Funds RKDirect 401k**
- Your quarterly statement
- Your plan's voice response system at **(877) 833-9322**

Frequently asked questions

Have more questions about your plan?

Your employer contact

Emily Leite
(571) 503-8701
emily.l@cynethealth.com

Your financial professional

James L Hicks
(703) 394-7176
jimmy@jlhfinancial.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. 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**.

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 refer to 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.

Expedited delivery is available for an additional fee. Express delivery is available for $25 and estimated delivery time is 2-3 business days.

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

Plan-related information

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

Have questions?

Your plan contact
Emily Leite
(571) 503-8701
emily.l@cynethealth.com

Your financial professional
James L Hicks
(703) 394-7176
jimmy@jlhfinancial.com

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Retirement plan enrollment/change

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

Employer authorization

Name of employer, organization or company

Cynet Systems Inc 401k Plan — Name of plan

IRK159473 — 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 2070 Target Date Retirement Fund	_____%
2. American Funds 2065 Target Date Retirement Fund	_____%
3. American Funds 2060 Target Date Retirement Fund	_____%
4. American Funds 2055 Target Date Retirement Fund	_____%
5. American Funds 2050 Target Date Retirement Fund	_____%
6. American Funds 2045 Target Date Retirement Fund	_____%
7. American Funds 2040 Target Date Retirement Fund	_____%
8. American Funds 2035 Target Date Retirement Fund	_____%
9. American Funds 2030 Target Date Retirement Fund	_____%
10. American Funds 2025 Target Date Retirement Fund	_____%
11. American Funds 2020 Target Date Retirement Fund	_____%
12. American Funds 2015 Target Date Retirement Fund	_____%
13. American Funds 2010 Target Date Retirement Fund	_____%
14. American Funds' AMCAP	_____%
15. American Funds' Europacific Growth Fund	_____%
16. American Funds' New Perspective Fund	_____%
17. American Funds' New World Fund	_____%
18. American Funds' SMALLCAP World Fund	_____%

Continued on next page

3 Investment selection

(continued)

Investment name	Percentage
19. American Funds' The Growth Fund of America	_____%
20. American Funds' The New Economy Fund	_____%
21. American Funds' American Mutual Fund	_____%
22. American Funds' Capital World Growth And Income	_____%
23. American Funds' Fundamental Investors	_____%
24. American Funds' The Investment Company Of America	_____%
25. American Funds' Washington Mutual Investors Fund	_____%
26. American Funds Retirement Inc Portfolio — Moderate	_____%
27. American Funds' The Income Fund Of America	_____%
28. American Funds' American Balanced	_____%
29. American Funds Inflation Linked Bond Fund	_____%
30. American Funds' American High-Income Trust	_____%
31. American Funds' The Bond Fund Of America	_____%

Continued on next page

3 Investment selection

(continued)

Investment name	Percentage
32. American Funds U.S. Government Money Market Fund	_____%
Total	**_____%**

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)

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Plan name: Cynet Systems Inc 401k Plan

Plan ID number: IRK159473

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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 (include middle initial) (print) _____ Relationship _____ _____%

SSN _____ Date of birth (mm/dd/yyyy) _____

2. Full name (include middle initial) (print) _____ Relationship _____ _____%

SSN _____ Date of birth (mm/dd/yyyy) _____ **Total** 100 **%**

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

1. Full name (include middle initial) (print) _____ Relationship _____ _____%

SSN _____ Date of birth (mm/dd/yyyy) _____

2. Full name (include middle initial) (print) _____ Relationship _____ _____%

SSN _____ Date of birth (mm/dd/yyyy) _____ **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.

_____ **X** _____

Name of plan representative (print) — Signature of plan representative

Sworn to and subscribed before me, this _____ day of _____ (Month), 20_____ (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.

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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.**

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RecordkeeperDirect
Incoming Rollover Request

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

Cynet Systems Inc 401k Plan
Name of plan accepting rollover

IRK159473
Plan ID number

First name of participant | MI | Last

SSN (provide the last four digits — **required**) X X X – X X – ☐ ☐ ☐ ☐

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[1] ☐ Other[2] _____

[1] You may not request a rollover into another plan type until at least two years after the first SIMPLE IRA contribution.

[2] Roth IRAs cannot be rolled into the plan.

3. Contribution type (Check all that apply.)

☐ Pre-tax ☐ Roth[3] ☐ Voluntary after-tax[3]

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

[3] Refer 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) Contributions amount (without earnings)

b) Earnings amount

c) 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.

3 Participant authorization

I hereby certify that the information I have provided in Sections 1 and 2 is accurate. I certify that the requested rollover contribution is an eligible rollover distribution and that if I have reached the age when required minimum distributions (RMDs) must start, or will by year-end, I have already satisfied my RMD requirement. I understand that only certain types of distributions are eligible for rollover treatment and that it is solely my responsibility to ensure such eligibility. I further understand that the current plan and/or prior provider of the rollover assets may have additional requirements to initiate the rollover to American Funds, and I am responsible for meeting these requirements.

X _____ / / _____

Signature of plan participant — Date (mm/dd/yyyy)

4 Plan authorization

Important: Review the contribution types selected in Section 2-A-3. If these rollover money types are not currently available under the terms of the plan, this form serves as authorization to add these money types and update the recordkeeping system accordingly.

I hereby certify that the rollover request is acceptable under the terms of the plan and agree to accept the assets into the plan. The recordkeeper is directed to rely on my authorization to process the request as instructed on this form.

_____ **X** _____ / / _____

Name of authorized signer (print) — Signature — Date (mm/dd/yyyy)

Plan Sponsor: When completed, mail, email or fax this form to American Funds. Provide a copy to the participant. Do not submit this form until the participant's account has been established on the recordkeeping system.

CUSTODIAL ACCEPTANCE

To the prior provider:

Capital Bank and Trust Company (CB&T) serves as the custodian or trustee for the above referenced plan. CB&T agrees to accept the transferred assets from the prior provider and allocate them to a designated participant account under the plan in accordance with the provisions of the Internal Revenue Code on the condition that the funds are eligible to be rolled over into the plan as evidenced by the employer's signature above. If the funds are not eligible for rollover, they will be returned to the prior provider.

Note: Information for the prior provider, including pay order information, is located in Section 2-B of this form.

Dana McCollum

Dana McCollum, authorized signer
Capital Bank and Trust Company

Dana McCollum

Signature (accepting signer)

SEND

American Funds RecordkeeperDirect
c/o Retirement Plan Services

REGULAR MAIL
P.O. Box 6040
Indianapolis, IN 46206-6040

OVERNIGHT MAIL
12711 N. Meridian St.
Carmel, IN 46032-9181

EMAIL RKDirect@capitalgroup.com
(For employer use only.)

FAX (855) 521-9952

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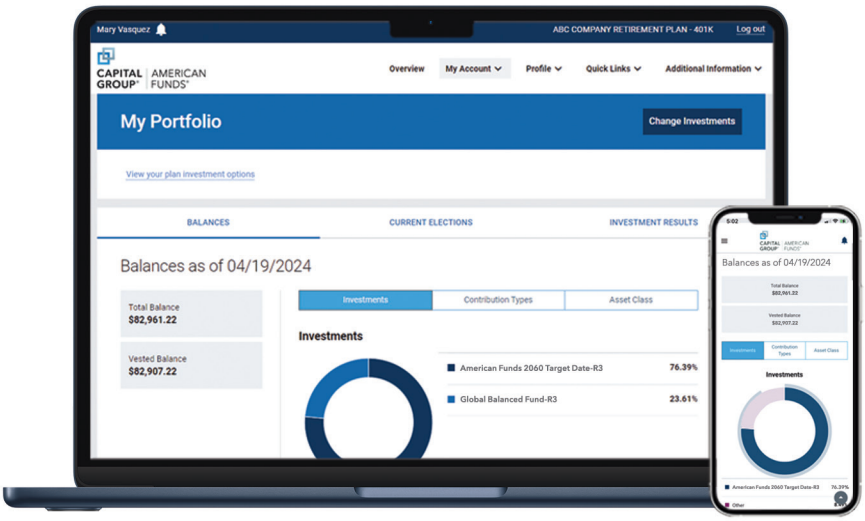
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Notes

Take steps toward **a better retirement.**

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



Access your account online at **americanfunds.com/retire**

Your plan's website

Review your balance and track your retirement savings progress.

Access ICanRetire® for planning tools, tips and articles.

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.

Your plan's mobile app

Many of the same website features can be found in the **American Funds RKDirect 401k app**, available from the App Store and Google Play.

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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Capital Client Group, Inc.

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