

## Employer-Sponsored CollegeAmerica® Account Application

Note: All investments must be submitted electronically via Automated Clearing House (ACH). Do not send any investments by check.

Account registration  Important: This section must be of	completed, and	the application must l	pe signed in Section 8 bef	ore an account can be es	tablished.	
A. Employer information						
1ST UNITED CREDIT L	INION			9 4 - 0 3	3 3 5	800
Name of company				EIN (Please contact yo		
B. Account owner: the sole individu		•	•			
of the employer named above. Tru	st, entity or U	GMA/UTMA registr	ation types are not ava	ailable for employer-spo	onsored acc	ounts.
SSN of account owner		Date of birth of acc	count owner (mm/dd/yyyy)	Country of citize	nship	
First name of account owner			 Last			
Residence address (physical address red	quired — <b>no P.O</b>	. boxes)	City		State	ZIP
Mailing address (if different from residen	ce address)		City		State	ZIP
				( )		
Email address*				Daytime phone		
*Your privacy is important to us. For ir	formation on o	ur privacy policies, vis	it www.capitalgroup.cor	m.		
C. Beneficiary: the person on whose	behalf the acc	count is opened and	who is entitled to recei	ve its benefits.		
First name of beneficiary	MI	Last		Country of citize	nship	
SSN of beneficiary		Date of birth of ber	neficiary (mm/dd/yyyy)			
Successor owner(s)						
2 successor owner(s)						
The <b>primary successor owner</b> mus	t he at least a	ge 18 and a U.S. ci	tizen or legal IIS resid	lent hecomes the own	er of the acc	count in the
event the account owner dies, and <b>ca</b>		=	<del>-</del>	ient, becomes the own	or or the doc	
First name of primary successor owner		Last		Date of birth of primary su	uccessor owne	r (mm/dd/yyyy)
The <b>contingent successor owner</b> m	nust be at leas	st age 18 and a U.S.	citizen or legal U.S. res	sident, becomes the ov	vner of the a	ccount in
the event the primary successor owner		-	_			
successor owner. If designating a cor	tingent succe	ssor owner, you mu	st also complete the pr	imary successor owner	r field above	
					-	
First name of contingent successor owner	MI	Last		Date of birth of contingen	t successor ow	ner (mm/dd/yyyy)



# Employer-Sponsored CollegeAmerica Account Application

2	Investment instructions			
<b>3</b>	For a quick guide to fund names, numbers, mining	mums and share class restrictions, go to www.c	capitalgroup.com/fundguio	le.
	to invest my contributions in Class 529- st to the beneficiary's 18th birthday unle	-	ge Target Date Series® fo	und with the year
Α.	Invest 100% of my contribution(s) in Class	529-E shares of the American Funds Colle	ege Target Date Series.	
	Select one:			
	American Funds College 2042 Fund®	American Funds College 2039 Fund®	American Funds	College 2036 Fund®
	American Funds College 2033 Fund®	American Funds College 2030 Fund®	American Funds	College 2027 Fund®
	One-time contribution amount \$	Investment plan amo	ount* (\$25 min.) \$	
OR	*Specify frequency in Section 4-A-2.			
в. 🗀	Invest my contributions as instructed below	I.		
	Fund name or number	One-time contribution amount	Investment plan amount* (\$25 min. per fund)	Payroll deduction <sup>†</sup> (enter whole percentages only)
		\$	\$	%
		_		
		<b>\$</b>	\$	%
		\$	\$	%
		\$	\$	%
	*Specify frequency in Section 4-A-2.	,		
	<sup>†</sup> Check with your employer to confirm if this to make changes to your fund selections and/or		· ·	25 per fund. If you want
Note:	Your employer cannot submit your contribut			
		,		
4	Funding information			
How v	vould you like to fund your account? Sele	ect one or more options below:		
	Bank account — Provide bank information	·		
	_	saction will be processed on the same day	v the account is establish	ed.
	2. Investment plan	isaciisii iiii so processee en ino came aaj	y the deceding to detablish	<b>5</b> 0.
		after the requested start date or no start date on the start date on the start date.	ite is provided, transaction	ns will begin the
	a. Transactions should begin during	the month of		
	<b>b.</b> Transactions should occur on the	following date(s) of the month	,	(e.g., 8th, 19th)
	c. Frequency of transactions:	Monthly Every other month	Quarterly Annua	lly
В. 🗌	Payroll deduction program (if available	through your employer and you wish to	participate).	
С.	Account will be funded later. Ensure you	've provided investment instructions in Sec	ction 3.	

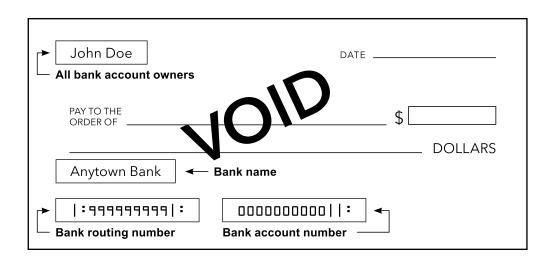


### 5

#### **Bank information**

A. Tape an unsigned, voided check below (no deposit slips) — In lieu of a check, submit a letter on your bank's letterhead providing the bank information.

Tape your check here.



В.	Link	my	ban	k ir	nfor	rma	tion:
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- X For online/telephone investing
- X For online/telephone withdrawals from my American Funds account

Note: If no option is selected, your bank account will be linked for investing and withdrawals.

C. Signature guarantee requirements for investing and withdrawals from my American Funds account (ACH):

Is the CollegeAmerica account owner listed as a bank account owner?

- X Yes. Proceed to Section 6.
- No A signature guarantee is required. Obtain and submit the Add/Update Bank Information form to add the ACH option.
- D. Are you signing this form electronically?
  - X No. Proceed to Section 6.
  - Yes Complete the following bank information **ONLY** if your financial professional's firm has an electronic signature indemnification agreement with American Funds.

Bank name

Bank routing number

Checking OR Savings

Bank account number

**Notes: •** Once the withdrawal option is established, there will be a 10-day waiting period before it can be used. The investment option is available once the account has been established.

• The maximum ACH investment limit is \$100,000 per investor per day.



## Employer-Sponsored CollegeAmerica Account Application



### Additional options

•					
A. Online/telephone exchange and withdraw To decline these privileges, read the indiv	-	-		you decli	ne below.
<b>Note:</b> If either option is declined, no one ass exchanges and/or withdrawals via the					luest
Exchanges: I DO NOT want the option of u	sing the online/telephor	ne exchange privilege.			
Withdrawals: I DO NOT want the option of u	using the online/telephor	ne withdrawal privilege.			
Important note: IRS rules limit changes in 529 investment str time of account setup. Adding or changing ar in investment strategy. The request may be of Program Description for additional information rebalance funds within the same share class.	n automatic exchange or denied if a change in inv in or speak with a financ	r rebalance plan on an existi estment strategy exceeds tw	ng account will be o o per year. Refer to	considered the <i>Colle</i>	a change geAmerica
B. Automatic exchange and rebalance plans To avoid delays in establishing these options Check all that apply.  Establish an automatic exchange plan (S  Establish an automatic rebalance plan (S)	s, you must attach a con	npleted CollegeAmerica Acount Options form).	count Options form		
Financial professional  This section must be filled out completely by	the financial professional(s	s).			
We authorize American Funds Service Company a Statement of Intention or Rights of Accumulation on this application.	-	=	-		
RAHIL MACHIWALLA	D2E		(925)598-	4718 <sub>Ex</sub>	rt.
Name(s) of financial professional(s)	Professional/team ID #	Branch number	Daytime phone		··
109 REVIEW WAY		HAYWARD		CA	94544
Branch address		City		State	ZIP
OSAIC INSTITUTIONS		X			
Name of broker-dealer firm (as it appears on the Selling (	Group Agreement)	Signature of person authorized	to sign for the broker-d	ealer — <b>req</b> ı	uired

### **Employer-Sponsored CollegeAmerica Account Application**



#### Signature of CollegeAmerica account owner

I hereby establish a CollegeAmerica account with Commonwealth Savers through American Funds and acknowledge that I have received, read and agree to the terms set forth in the CollegeAmerica Program Description, the prospectus(es) of the fund(s) selected and this application, as these documents may be modified from time to time. I understand that I and all shareholders at my address will receive one copy of fund documents (such as annual reports and proxy statements) unless I opt out by calling (800) 421-4225.

I authorize the instructions set forth in this application. I agree to the conditions of the electronic exchange authorization and agree to the electronic investing authorization. I understand that amounts invested may not be withdrawn for 7 business days.

I agree to hold harmless and indemnify Commonwealth Savers; American Funds Service Company (AFS); any of their affiliates or mutual funds managed by such affiliates; and each of their respective directors; trustees; officers; employees; and agents from any losses, expenses, costs or liability (including attorney fees) that may be incurred in connection with these application instructions or the exercise of online/telephone investment, exchange and/or withdrawal privileges.

I authorize the financial professional assigned to my account to have access to my account and to act on my behalf with respect to my account. If applicable, I acknowledge that I have received and read a copy of my financial professional's SEC Form CRS. I certify that I, as well as the beneficiary and the successor owner(s) named in this application, are either U.S. citizens or legal residents. I understand that to comply with federal regulations, information provided on this application will be used to verify my identity. For example, my identity may be verified through the use of a database maintained by a third party. If AFS is unable to verify my identity, I understand that it may need to take action, possibly including closing my account and withdrawing the shares at the current market price and that such action may have tax consequences, including a tax penalty.

If I have requested ACH privileges, I authorize AFS, upon request via phone, fax, or any other means utilizing telecommunications, including wireless or any other type of communication lines by authorized persons with appropriate account information, to 1) withdraw fund shares from this account and deposit the proceeds into the bank account identified on this application, and/or 2) secure payments from the bank account into this account. I agree that my ACH elections will apply to all my current and future accounts. I understand I may cancel the ACH options at any time online at www.capitalgroup.com or by calling (800) 421-4225. I authorize the bank to accept any such credit or debit to my account without responsibility for its correctness. I have read, understand and agree to the Bank Verification Terms & Conditions, and I authorize AFS to access records from public and proprietary sources in order to validate that I am the bank account owner.

If this document is signed electronically, I consent to be legally bound by this document and subsequent terms governing it. The electronically signed copy of this document should be considered equivalent to a printed form in that it is the true, complete, valid, authentic and enforceable record of the document, admissible in judicial or administrative proceedings. I agree not to contest the admissibility or enforceability of the electronically stored copy of this document. A copy of this document will be made available to me as required.

Signature of account owner  Date (mm/dd/yyyy)	

This document may not be signed using Adobe Acrobat Reader's "fill and sign" feature.

CollegeAmerica is a nationwide plan sponsored by **Commonwealth** 



If mailing, choose the service center for your state. Mail the form to the Indiana Service Center if you live outside the U.S.



**American Funds Service Company** P.O. Box 6273 Indianapolis, IN 46206-6273

Overnight mail address 12711 N. Meridian St. Carmel, IN 46032-9181



**American Funds Service Company** P.O. Box 2713 Norfolk, VA 23501-2713

Overnight mail address 5300 Robin Hood Rd. Norfolk, VA 23513-2430

Financial professional upload www.capitalgroup.com/upload

Fax (888) 421-4351

#### **Bank Verification Terms & Conditions**

#### Review this agreement if you provided bank information.

Electronic bank verification is conducted through a third party service provider that is unaffiliated with American Funds Service Company (AFS) and Capital Bank and Trust Company (CB&T). If you choose to add a bank account electronically, you must agree to the Bank Verification Terms & Conditions of Use set forth below. The Fund or the Fund's transfer agent will send your information to the third party service provider, who will then compare your information with their database to verify the information you provided. Please read and agree to the Bank Verification Terms & Conditions of Use for the third party service in order to continue.

#### **Agreement and Bank Verification Terms & Conditions** of Use of the Service

I (we) authorize the Fund and its agents to act upon instructions (by phone, in writing, online or by other means) believed to be genuine and in accordance with procedures described in the prospectus (if applicable) for this designated bank account. I (we) authorize credits/debits to/from the bank account designated in conjunction with the account option(s) selected. I (we) agree that AFS and/or CB&T shall be fully protected in honoring any such transaction. I (we) also agree that AFS and/or CB&T may make additional attempts to credit/debit my (our) account if the initial attempt fails and I (we) will be liable for any associated costs. All account options elected will become part of the account and terms, representations, and conditions thereof.

Provide Accurate Information. I (we), the end user, agree to provide true, accurate, current and complete information about myself (ourselves) and my (our) accounts maintained at other web sites and I (we) agree to not misrepresent my (our) identity or my (our) account information. I (we) agree to keep my (our) account information up to date and accurate.

Proprietary Rights. I (we) are permitted to use content delivered to me (us) through the service only on the service. I (we) may not copy, reproduce, distribute, or create derivative works from this content. Further, I (we) agree not to reverse engineer or reverse compile any of the service technology, including but not limited to, any Java applets associated with the service.

Content You Provide. I (we) are licensing to AFS and/or CB&T ("Company") and its service providers ("Service Provider") any information, data, materials or other content (collectively, "Content") I (we) provide through or to the service. Company and Service Provider may use, modify, display, distribute and create new material using such Content to provide the service to you. By submitting Content, I (we) automatically agree, or promise that the owner of such Content has expressly agreed that, without any particular time limit, and without the payment of any fees, Company and Service Provider may use the Content for the purposes set out above. I (we) agree that, as between Company and Service Provider, Company owns your confidential account information.

Third Party Accounts. By using the service, I (we) authorize Company and Service Provider to access third party sites designated by Company, on my (our) behalf, to retrieve information requested by me (us), and to register for accounts requested by me (us). For all purposes hereof, I (we) hereby grant Company and Service Provider a limited power of attorney, and I (we) hereby appoint Company and Service Provider as my (our) true and lawful attorney-infact and agent, with full power of substitution and re-substitution, for me (us) and in my (our) name, place and stead, in any and all capacities, to access third party internet sites, servers or documents, retrieve information, and use your information, all as described above, with the full power and authority to do and perform each and every act and thing requisite and necessary to be done in connection with such activities, as fully to all intents and purposes as you might or could do in person. I (WE) ACKNOWLEDGE AND AGREE THAT WHEN COMPANY OR SERVICE PROVIDER ACCESSES AND RETRIEVES INFORMATION FROM THIRD PARTY SITES, COMPANY AND SERVICE PROVIDER ARE ACTING AS MY (OUR) AGENT, AND NOT THE AGENT OR ON BEHALF OF THE THIRD PARTY. I (we) agree that third party account providers shall be entitled to rely on the foregoing authorization, agency and power of attorney granted by me (us). I (we) understand and agree that the service is not endorsed or sponsored by any third party account providers accessible through the service.

DISCLAIMER OF WARRANTIES. I (WE) EXPRESSLY UNDERSTAND AND AGREE THAT: MY (OUR) USE OF THE SERVICE AND ALL INFORMATION, PRODUCTS AND OTHER CONTENT (INCLUDING THAT OF THIRD PARTIES) INCLUDED IN OR ACCESSIBLE FROM THE SERVICE IS AT MY (OUR) SOLE RISK. THE SERVICE IS PROVIDED ON AN "AS IS" AND "AS AVAÎLABLE" BASIS. COMPANY AND SERVICE PROVIDER EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND AS TO THE SERVICE AND ALL INFORMATION, PRODUCTS AND OTHER CONTENT (INCLUDING THAT OF THIRD PARTIES) INCLUDED IN OR ACCESSIBLE FROM THE SERVICE, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. COMPANY AND SERVICE PROVIDER MAKE NO WARRANTY THAT (i) THE SERVICE WILL MEET MY (OUR) REQUIREMENTS, (ii) THE SERVICE WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, (iii) THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE SERVICE WILL BE ACCURATE OR RELIABLE, (iv) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL PURCHASED OR OBTAINED BY ME (US) THROUGH THE SERVICE WILL MEET MY (OUR) EXPECTATIONS, OR (v) ANY ERRORS IN THE TECHNOLOGY WILL BE CORRECTED. ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE SERVICE IS DONE AT MY (OUR) OWN DISCRETION AND RISK AND I (WE) ARE SOLELY RESPONSIBLE FOR ANY DAMAGE TO MY (OUR) COMPUTER SYSTEM OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF ANY SUCH MATERIAL. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY ME (US) FROM COMPANY OR SERVICE PROVIDER THROUGH OR FROM THE SERVICE WILL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THESE TERMS.

LIMITATION OF LIABILITY. I (WE) AGREE THAT NEITHER COMPANY, ITS INVESTMENT MANAGER, OR SERVICE PROVIDER NOR ANY OF THEIR EMPLOYEES, OFFICERS, TRUSTEES, DIRECTORS, AFFILIATES, ACCOUNT PROVIDERS OR ANY OF THEIR AFFILIATES WILL BE LIABLE FOR ANY HARMS, WHICH LAWYERS AND COURTS OFTEN CALL DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES. INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER INTANGIBLE LOSSES, EVEN IF COMPANY OR SERVICE PROVIDER HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, RESULTING FROM: (i) THE USE OR THE INABILITY TO USE THE SERVICE; (ii) THE COST OF GETTING SUBSTITUTE GOODS AND SERVICES, (iii) ANY PRODUCTS, DATA, INFORMATION OR SERVICES PURCHASED OR OBTAINED OR MESSAGES RECEIVED OR TRANSACTIONS ENTERED INTO, THROUGH OR FROM THE SERVICE; (iv) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA; (v) STATEMENTS OR CONDUCT OF ANYONE ON THE SERVICE; (vi) THE USE, INABILITY TO USE, UNAUTHORIZED USE, PERFORMANCE OR NON-PERFORMANCE OF ANY THIRD PARTY ACCOUNT PROVIDER SITE, EVEN IF THE PROVIDER HAS BEEN ADVISED PREVIOUSLY OF THE POSSIBILITY OF SUCH DAMAGES; OR (vii) ANY OTHER MATTER RELATING TO THE SERVICE.

Indemnification. I (we) agree to protect and fully compensate Company, its investment manager, and Service Provider and their employees, officers, trustees, directors, and affiliates from any and all third party claims, liability, damages, expenses and costs (including, but not limited to, reasonable fees) caused by or arising from my (our) use of the service, my (our) violation of these terms or my (our) infringement, or infringement by any other user of my (our) account, of any intellectual property or other right of anyone. I (we) agree that the Company's investment manager and Service Provider are each a third party beneficiary of the above provisions, with all rights to enforce such provisions as if the investment manager or Service Provider were a party to this Agreement.