

## **Qualified Default Investment Alternative Annual Notice FASTTRACK STAFFING INC 401K PLAN**

If you are an eligible Participant in the **FASTTRACK STAFFING INC 401K PLAN** (the “Plan”), you may make contributions (called “salary deferrals”) directly from your paycheck into the Plan. The ability to make salary deferrals provides you with an easy method to save for retirement on a tax-deferred basis. If you make salary deferrals to the Plan, you will not be taxed on any earnings earned on those contributions until you withdraw those amounts from the Plan.

The amounts contributed to the Plan on your behalf will be invested in accordance with the Plan’s investment procedures. Generally, amounts contributed to the Plan are not subject to federal income tax at the time they are contributed. In addition, any earnings on those contributions are not subject to federal income tax until they are withdrawn from the Plan.

The Plan allows you to direct the investment of your Plan account within the available investment options under the Plan. If you do not elect to invest your Plan account, such amounts will automatically be invested in the Plan’s default investment fund. The following describes the characteristics of the Plan’s default investment fund:

### ***AMERICAN FUNDS TARGET DATE SERIES R2***

Even if your Plan account is invested in the Plan’s default investment fund, you have the continuing right to change your default investment and elect to have your Plan account invested in any other available investment options under the Plan. You may elect to transfer amounts from the default investment fund without incurring a financial penalty.

To learn more about the available investments under the Plan, including additional information concerning the Plan’s default investment fund, please contact your Plan Administrator.

# American Funds Target Date Retirement Series®

## Target date investments

### Goal

Depending on the proximity to its target date, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital.

### What you should know about the target date series

- The series offers a number of target date fund portfolios in five-year increments for retirement dates 2010 through 2065.
- Each fund is composed of a diverse mix of the American Funds and is subject to their risks and returns.
- The target date is the year that corresponds roughly to the year in which an investor is assumed to retire and begin taking withdrawals.
- You can choose a *single* target date investment option as your overall portfolio.
- You don't have to manage the portfolio. Capital Group investment professionals manage each target date fund's portfolio, moving it from a more growth-oriented focus to a more income-oriented focus as the fund gets closer to its target date.
- Investment professionals continue to manage each fund for approximately 30 years after its target date is reached.
- Although the target date funds are managed for investors on a projected retirement date time frame, the funds' allocation approach does not guarantee that investors' retirement goals will be met. In addition, contributions to a target date fund may not be adequate to reach your retirement goals.

### About Capital Group

Capital Group is one of the oldest and largest mutual fund families in the country. Since 1931, Capital Group, home of American Funds, has invested with a long-term perspective and attention to risk – an investment style similar to that of most people saving for retirement.

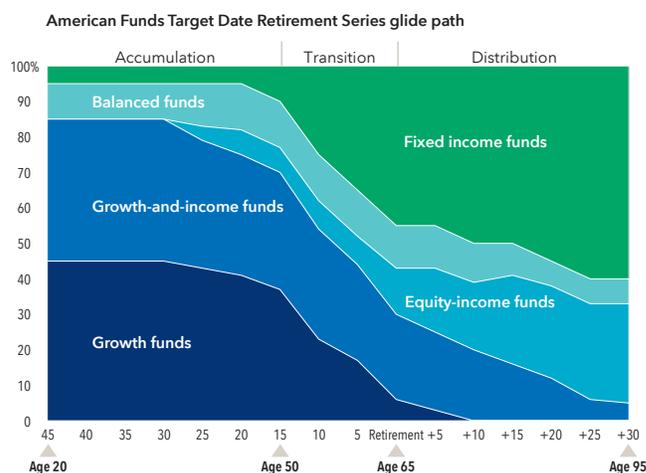
### The target date fund portfolios

Made up of a mix of the American Funds, each target date fund serves as a single diversified retirement portfolio with an underlying approach aligned with the approximate year an investor is assumed to stop working and begin taking withdrawals.

The funds in this series attempt to balance investors' long-term needs for total return and stability. Based on their target retirement date, the funds incorporate varying degrees of risk. Each fund may include a mix of growth, growth-and-income, equity-income, balanced and fixed income funds (i.e., bond funds).

The chart below shows the anticipated shifts in each target date fund over time. As you can see, even into retirement a fairly substantial portion will remain invested in funds that hold stocks. With retirement lasting two or three decades for many people, an equity component can make sense, particularly in the early years of retirement.

### Investment approach for target date funds



The target allocations shown are effective as of January 1, 2021, and are subject to the Target Date Solutions Committee's discretion. The funds' investment adviser anticipates that the funds will invest their assets within a range that deviates no more than 10% above or below these allocations. Underlying funds may be added or removed during the year. Changes in the equity allocation within the underlying equity-income and balanced funds may affect the overall equity exposure in the target date funds. For quarterly updates of fund allocations, visit [americanfundsretirement.com](http://americanfundsretirement.com).

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

# American Funds Target Date Retirement Series

## A profile of a target date fund

For an understanding of how a target date fund can serve as a complete portfolio, let's take a closer look at one fund – the 2030 Fund – and the resources Capital Group brings to bear in managing the series.

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### A single approach

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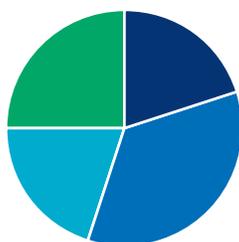
The 2030 Fund may be appropriate for investors seeking:

- A portfolio of the American Funds designed for someone who plans to leave the workforce in or around 2030 and start withdrawing their money at that time.
- A prudent way to save for retirement in a single fund.
- An investment portfolio that adjusts over time to meet their changing needs.

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### Age-based asset allocation

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Asset mix of the 2030 Fund

■ Growth funds	19%
■ Growth-and-income funds	34%
■ Equity-income/Balanced funds	20%
■ Bond funds	27%

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### Fast facts

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#### A well-diversified fund mix

The 2030 Fund is made up of 22 of the American Funds.

Holdings are subject to change.

Information as of December 31, 2020. Allocation percentages and underlying funds are subject to the Target Date Solutions Committee's discretion and will evolve over time. Underlying funds may be added or removed during the year. Changes in the equity allocation within the underlying equity-income and balanced funds may affect the overall equity exposure in the target date funds. For quarterly updates of each target date fund's allocations and the underlying American Funds that make up the asset mix, visit [americanfundsretirement.com](http://americanfundsretirement.com).

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#### Read important target date fund disclosure on the back.

You'll find an explanation of each target date fund's investment approach in its summary prospectus. Please read the prospectus carefully before investing. You can also find key details about each fund on [americanfundsretirement.com](http://americanfundsretirement.com) or your plan's website.

**Past Results**

Figures shown are past results for Class R shares and are not predictive of results in future periods. Current and future results may be lower or higher than those shown. Prices and returns will vary, so investors may lose money. Investing for short periods makes losses more likely. For current information and month-end results, visit [capitalgroup.com](http://capitalgroup.com).

**Average Annual Total Returns Through 9/30/21  
(at Net Asset Value)**

Target date retirement fund	Class R-2 Shares at Net Asset Value (%)				Expense ratios (%)		
	Year	Lifetime	10 Years	5 Years	1 Year	gross	net
2065	36.59	N/A	N/A	24.33		1.55	1.51
2060	10.34	N/A	12.72	24.22		1.50	1.50
2055	10.77	12.34	12.75	24.17		1.50	1.50
2050	7.54	12.35	12.74	24.10		1.49	1.49
2045	7.48	12.25	12.56	23.69		1.49	1.49
2040	7.38	12.09	12.27	23.00		1.48	1.48
2035	7.11	11.66	11.56	20.85		1.47	1.47
2030	6.55	10.75	9.92	16.88		1.45	1.45
2025	5.86	9.68	8.53	14.04		1.43	1.43
2020	5.09	8.20	7.17	12.15		1.41	1.41
2015	4.76	7.32	6.51	11.74		1.41	1.41
2010	4.40	6.58	5.92	10.31		1.41	1.41

**Lifetime returns**

Lifetime returns for the 2010–2050 Funds are since the funds' inception on 2/1/2007. Lifetime returns for the 2055 Fund are since the fund's inception on 2/1/2010. Lifetime returns for the 2060 Fund are since the fund's inception on 3/27/2015. Lifetime returns for the 2065 Fund are since the fund's inception on 3/27/2020.

**Decide which fund might be right for you**

Target date funds are designed for individuals who intend to retain assets in the fund past the designated target date and then gradually withdraw their assets over time.

Keep in mind that while the funds are designed to serve investors throughout the retirement income phase, you don't have to retain assets in the fund past the designated target date. Instead, you can move your money out of the target date fund and into other investments of your choosing.

Each target date fund is designed to act as a single diversified retirement portfolio, so you only need to select one. To determine which fund might be appropriate for you, see the table below.

 If you were born in	 Then consider choosing
1998 and later	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

To learn more about the target date fund you're considering, visit [americanfundsretirement.com](http://americanfundsretirement.com) or your plan's website.

**Read important target date fund disclosure on the back**

You can estimate the investment expenses you're paying annually by multiplying your balance in a target date fund by the gross expense ratio. For example, if your fund balance is \$1,000 and the fund's gross expense ratio is 1.10%, you'll pay approximately \$11.00 a year in expenses.

# American Funds Target Date Retirement Series

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## Important Information

Investment results assume all distributions are reinvested and reflect applicable fees and expenses. When applicable, investment results reflect expense reimbursements, without which results would have been lower. Please see [capitalgroup.com](https://capitalgroup.com) for more information. The investment adviser is currently reimbursing a portion of other expenses for American Funds 2065 Target Date Retirement Fund. Net expense ratios reflect the reimbursement, without which they would have been higher. The reimbursement will be in effect through at least January 31, 2022. The adviser may elect at its discretion to extend, modify or terminate the reimbursement at that time. Please see the fund's most recent prospectus for details. The expense ratio for American Funds 2065 Target Date Retirement Fund is estimated.

The target date funds' risks are directly related to the risks of their underlying funds as described below.

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. Investments in mortgage related securities involve additional risks, such as prepayment risk, as more fully described in the prospectus.

While not directly correlated to changes in interest rates, the values

of inflation linked bonds generally fluctuate in response to changes in real interest rates and may experience greater losses than other debt securities with similar durations.

Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than higher rated bonds.

We offer a range of share classes designed to meet the needs of retirement plan sponsors and participants. The different share classes incorporate varying levels of advisor compensation and service provider payments.

**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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