

# What to do next

## Step 1: How much do you want to save?

You're automatically contributing 3% per pay period. You can contribute up to \$15,000 in 2006, although your plan may have additional limits. Your employer also allows you to contribute up to an additional \$5,000 to the plan in what's called catch-up contributions if you're age 50 or older.

## Step 2: Where do you want to invest?

You may choose **one** of the asset allocation models below. To see the investment options for each model, turn to page 4.6.

- High growth  Moderate growth  Balanced approach  
 Conservative approach  Capital preservation

**OR** you may create your own asset allocation from the investment options below. The total investment percentage must equal 100%.

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### Growth investments

AMCAP Fund	_____	%
Davis New York Venture Fund R	_____	%
EuroPacific Growth Fund	_____	%
Oppenheimer Global Fund N	_____	%
SMALLCAP World Fund	_____	%
The Growth Fund of America	_____	%

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### Growth-and-income investments

Capital World Growth and Income Fund	_____	%
The Investment Company of America	_____	%

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### Equity-income investments

Capital Income Builder	_____	%
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### Balanced investments

American Balanced Fund	_____	%
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### Bond investments

The Bond Fund of America	_____	%
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### Cash-equivalent investments

The Cash Management Trust of America	_____	%
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**TOTAL 100 %**

## Step 3: How to make your selections

### By form:

Complete the *Enrollment/Change Form* that accompanies this book with the same information that you entered on this page.

### By phone:

1. Call **800/204-3731**.
2. Enter your Social Security number.
3. Enter your personal identification number (PIN).
4. Listen to the instructions.
5. If you don't wish to participate in the plan, enter "0" for the contribution amount.
6. Be sure to save all your entries.

### Via the Internet:

1. Go to **[www.myretirement.americanfunds.com](http://www.myretirement.americanfunds.com)**.
2. Enter your Social Security number.
3. Enter your personal identification number (PIN).
4. Follow the instructions on the screen.
5. If you don't wish to participate in the plan, enter "0" for the contribution amount.

You'll receive your PIN in the mail. If it doesn't arrive soon, please call your employer's benefits contact Scott VanLente at **616/891-1984 x325**.

If you're unsure of how much to save for retirement or how to make the most of your plan, or need more information about the investments, call your plan's financial representative Todd Overbeek at **800/466-4198 x313** or send an e-mail to **[taoverbeek@finsvcs.com](mailto:taoverbeek@finsvcs.com)**.