City of Lincoln Employees' Payroll Deduction Investment Plans

☐ **NEW APPLICATION**
☐ **CHANGE TO EXISTING APPLICATION***

Name ____

Address ______________________________ City ______________________________

State _______ Zip _____________________ Social Security No. ______-_______-_________

*I authorize a **grand** **total** of $ ____________ to be deducted from **each** paycheck and directed into one or both of the plans according to my elections below.* Signature _________________________ Date ____________

Of the grand total, invest $____________________ into the mutual fund **INVESTMENT PLAN.**

INVESTMENT PLAN **Complete this section. (Must also complete American Funds Application if new applicant.)**

It is my desire to participate in the company Payroll Deduction Investment Plan. Please deduct the amount(s) shown above from my pay, and invest in The American Funds Group. It is my understanding that I may change the deduction amount and/or fund choices at any time by completing a new form. I am also responsible for determining the accuracy of all contributions and fund choices, which I can do from the confirmation statements I will receive from American Funds after each contribution. These dollars should be invested with The American Funds Group as follows:

Fund No.	Fund Name	Percentage
_________	____	_________
_________	____	_________
_________	____	_________
_________	____	_________
	Total	100%

AMCAP Fund (02)	Growth Fund of America (05)	EuroPacific Growth Fund (16)
American Balanced Fund (11)	Income Fund of America (06)	Fundamental Investors (10)
American High-Income Trust (21)	Intermediate Bond Fund of America (23)	Tax-Exempt Money Fund of America (39)
American Mutual Fund (03)	Investment Company of America (04)	Tax-Exempt Bond Fund of America (19)
Bond Fund of America (08)	Limited Term Tax-Exempt Bond Fund of America (43)	Washington Mutual Investors Fund (01)
Capital Income Builder (12)	New Economy Fund (14)	U.S. Government Securities Fund (22)
Capital World Bond Fund (31)	New Perspective Fund (07)	U.S. Treasury Money Fund of America (49)
Capital World Growth and Income Fund (33)	SMALLCAP World Fund (35)	
Cash Management Trust of America (09)		

I understand there will be no front-end sales charge on the purchase of shares in these funds, but will be assessed a 1% deferred sales charge if dollars are withdrawn that have not been invested for 1 year (based on a first-in first-out basis).

I also understand the company is responsible only for making the payroll deduction and remitting the same to The American Funds Group on, at least, a monthly basis but has no responsibility for further administration, switches between existing investments, or reporting on these funds. All confirmations, reports, and correspondence regarding these funds will be mailed directly to me at the address I have provided above.

I further understand the company does not endorse The American Funds Group or SMITH HAYES Financial Services Corporation, and I am responsible for making my own decision on whether or not the investment plan is suitable for me. I am also responsible for making my own investment decisions within The American Funds Group, if I choose to enroll in the investment plan.

It is my understanding all investments are with after-tax dollars and all taxable income and capital gains attributed to such investments will become a personal tax liability in the year earned. **I also understand the return and principal value of investments in the funds are not guaranteed and will fluctuate, so that shares, when sold, may be worth more or less than their original cost.**

Signature ____ Date _______________

***IMPORTANT!** If this is a change form, the company will change your allocation of "new dollars" into the funds only. You are responsible for switching your existing investments, if that is your desire. You can do so by calling The American Funds Group at 1-800-421-0180 Ext. 1 or SMITH HAYES Financial Services Corporation (402) 476-3000 or 1-800-279-7437. Be sure you know your account number before calling.

See Reverse Side For Roth IRA Payroll Deduction Application

Roth IRA Payroll Deduction

Of the grand total, invest $_________________ into the **ROTH IRA Plan.**

ROTH IRA Complete this section. (Must also complete American Funds Roth IRA Application if new applicant.)

It is my desire to participate in the Roth IRA Payroll Deduction plan. Please deduct the amount listed above from my pay, and invest with The American Funds Group (Capital Guardian Trust Company, trustee) as shown. It is my understanding that I may change the deduction amount and/or fund choices at any time by completing a new form. I understand that I am responsible for meeting the Roth IRA eligibility requirements and for not exceeding IRS limitations on contributions. I am also responsible for determining the accuracy of all contributions and fund choices, which I can do from the confirmation statements I will receive from American Funds after each contribution. These dollars should be invested with The American Funds Group as follows:

Fund No.	Fund Name	Percentage
__________	____	__________
__________	____	__________
__________	____	__________
__________	____	__________
	Total	100%

AMCAP Fund (02)	Capital World Growth & Income Fund (33)	Investment Company of America (04)
American Balanced Fund (11)	Cash Management Trust of America (09)	New Economy Fund (14)
American High-Income Trust (21)	EuroPacific Growth Fund (16)	New Perspective Fund (07)
American Mutual Fund (03)	Fundamental Investors (10)	SMALLCAP World Fund (35)
Bond Fund of America (08)	Growth Fund of America (05)	U.S. Government Securities Fund (22)
Capital Income Builder (12)	Income Fund of America (06)	The U.S. Treasury Money Fund of America (49)
Capital World Bond Fund (31)	Intermediate Bond Fund of America (23)	Washington Mutual Investors Fund (01

I understand there will be no sales charge on the purchase of shares in these funds. However, there may be a contingent deferred sales charge of up to 1%, if I withdraw dollars within 1 year of making these investments.

I also understand the company is responsible only for making the payroll deduction and remitting the same to The American Funds Group on a monthly basis but has no responsibility for further administration, switches between existing investments, or reporting on these funds. All confirmations, reports, and correspondence regarding these funds will be mailed directly to me at the address I have provided above.

I further understand the company does not endorse The American Funds Group or SMITH HAYES Financial Services Corporation, and I am responsible for making my own decision on whether or not the investment plan is suitable for me. I am also responsible for making my own investment decisions within The American Funds Group, if I choose to enroll in the investment plan.

It is my understanding all investments are with after-tax dollars and interest, dividends and capital gains will not be taxable. I also understand all distributions from this account will be subject to Roth IRA rules and regulations.

I also understand the return and principal value of investments in the funds are not guaranteed and will fluctuate, so that shares, when sold, may be worth more or less than their original cost.

Signature ____ Date __________________

You may want to consult a tax advisor before making Roth IRA decisions.

***IMPORTANT!** If this is a change form, the company will change your allocation of "new dollars" into the funds only. You are responsible for switching your existing investments, if that is your desire. You can do so by calling The American Funds Group at 1-800-421-0180 Ext. 1 or SMITH HAYES Financial Services Corporation (402) 476-3000 or 1-800-279-7437. Be sure you know your account number before calling.