

CITY OF LINCOLN PAYROLL DEDUCTION PLANS

Through payroll deduction, employees are able to invest personal after-tax dollars into either an Investment Account or a Roth IRA with The American Funds Group without paying customary sales charges, which are eliminated for City of Lincoln Employees. Both plans are a convenient and cost saving way for city employees to invest after-tax dollars in an established family of mutual funds. It is, however, each employee's responsibility to determine the extent of his or her eligibility to contribute to a Roth IRA.

Highlights of the City of Lincoln Employee's Payroll Deduction Plans:

Convenient Enrollment Process.

- ❖ Return the completed enrollment forms to the Personnel Office. Enrollment forms are available on-line or in the Personnel Office.

Low minimum investment.

- ❖ \$25 per fund per paycheck
- ❖ Annual fee for IRA Accounts

No Front-End Sales Charges

- ❖ Cost-saving feature available through your payroll deduction plans.

Local Investment Professionals Answer Your Questions

- ❖ **SMITH HAYES** Financial Services is a locally owned brokerage firm through which the payroll deduction plans are offered.
- ❖ **SMITH HAYES'** mission statement...We strive to earn and retain our client's trust through a high level of professionalism and personal service that is not available elsewhere.
- ❖ Call **SMITH HAYES** investment professionals at 800-279-7437 with any questions.

(See reverse side for instructions)

Products and services offered through SMITH HAYES Financial Services, Member FINRA/SIPC. SMITH HAYES is not associated with the American Funds Group.

Enclosed please find:

- 1) **City of Lincoln Employees' Payroll Deduction Authorization Investment Plans application**
- 2) **Roth IRA Payroll Deduction Plan packet**
- 3) **American Funds New Account Application (for Investment Plan option only)**
- 4) **Payroll Deduction Customer Information Form**
- 5) **American Funds information**
 - ❖ **A Portfolio for Every Investor**
 - ❖ **Retirement Plan Quarterly Statistical Update**
- 6) *Read and consider the prospectus carefully before selecting investment options. Not all investments are suitable for all investors. Investments when redeemed may be worth more or less than their original cost. Prospectuses may be obtained by contacting your Human Resources department or SMITH HAYES at 800-279-7437.*

To Enroll in the Roth IRA₁ Plan:

- **Complete the “City of Lincoln Payroll Deduction Authorization Investment Plans” form. *If you are currently participating in the Investment Plan through payroll deduction, please confirm your investment election and payroll deduction dollar amount.***
- **Complete the American Funds “Roth IRA Application”.**
- **Complete the “Customer Information Form”.**
- **Return all completed forms to Personnel Office.**

To Enroll in the Investment Plan:

- **Complete the Investment Plan section of the “City of Lincoln Employees' Payroll Deduction Investment Plans” form. *If you are currently participating in the Roth IRA through payroll deduction, please confirm your investment election and payroll deduction dollar amount.***
- **Complete the American Funds “Account Application”.**
- **Complete the “Customer Information Form”.**
- **Return all completed forms to Personnel Office.**

To Enroll in Both Plans:

- **Complete the “City of Lincoln Employees' Payroll Deduction Investment Plans” form.**
- **Complete the American Funds “Roth IRA Application”.**
- **Complete the American Funds “Account Application”.**
- **Complete the “Customer Information Form”.**
- **Return all completed forms to Personnel Office.**

**Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. This and other information regarding the investment company can be found in the prospectus..*

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