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SagePoint Financial and American Funds Invite You to Our Shareholder Webinar.....

Our featured speaker, Dan Melehan, will address a number of interesting topics, which I'm confident you'll find useful in today's investment environment. There will also be ample time for questions.

Here are the details to attend the webinar:

- **Topic:** Retirement Income – Making the Most of Your Nest Egg
- **Date:** Friday February 17th
- **Time:** 11:00 am Pacific Standard Time
- **Meeting Number:** 803 311 922
- **Meeting Password:** retirement

To join the online meeting, click on the link below or copy and paste it into your browser:

<https://sagepoint.webex.com/sagepoint/j.php?ED=169730192&UID=490570972&PW=NZGO4ZTdhYWQy&RT=MiMO>

If requested, enter your name and email address. If a password is required, enter the meeting password: guide and then click "Join".

To join the audio conference only:

Call-in number: (408) 600-3600
Access code: 803 311 922

To add this meeting to your calendar program (for example Microsoft Outlook), click this link:

<https://sagepoint.webex.com/sagepoint/j.php?ED=169730192&UID=490570972&ICS=MS&LD=1&RD=2&ST=1&SHA2=0EWn-xs5b57-2yabtnHE68ZqHWASuPduemrqCPTvSa4=>

Investors should carefully consider the investment objectives, risks, charges and expenses of the American Funds. This and other important information is contained in the prospectuses, which will be available at the meeting and should be read carefully before investing.

Past results are not predictive of future results. Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so you may lose money.

Securities and advisory services offered through SagePoint Financial Inc., member FINRA / SIPC and a registered investment adviser.