



To help you prepare for retirement, Washington Odd Fellows Home offers you a 401(k) plan. You can choose to invest the contributions made to your account in a number of investment options. This notice describes the investment that will be used for contributions allocated to your account in the event you fail to select an investment option.

Investing in the plan

Unless you make an investment selection, your contributions will be invested in the default option for the Plan.

The default option for our Plan is the American Funds Target Date Retirement Series. Designed to simplify your investment decision-making, the Series is made up of 11 target date fund portfolios, each composed of a different mix of the American Funds, with retirement dates ranging from 2010 through 2060 in five-year increments. Each target date fund serves as a single diversified retirement portfolio — with an underlying investment approach aligned with its retirement date — so you only need to select one. Each fund in the Series attempts to balance investors' long-term needs for both return and conservation of capital.

American Funds investment professionals actively manage each target date fund's portfolio, moving it from a more growth-oriented strategy to a more income-oriented focus as the fund gets closer to its target date. American Funds investment professionals continue to manage the fund for 30 years after it reaches its target date. The target date is the year in which an investor is assumed to retire and begin taking withdrawals.

Although the target date funds are managed for investors on a projected retirement date time frame, the fund's allocation strategy does not guarantee that investors' retirement goals will be met. For investors who are close to, or in, retirement, each fund's equity exposure may result in investment volatility that could reduce an investor's available retirement assets at a time when the investor has a need to withdraw funds. For investors who are further from retirement, there is a risk that a fund's allocation may over-emphasize investments designed to preserve capital and provide current income, which may prevent the investor from reaching his or her retirement goals. For quarterly updates of the underlying fund allocations, visit myretirement.americanfunds.com.

In applying any particular asset allocation model to your own individual situation, you should also take into account your risk tolerance as well as your other assets and any investments outside your plan, such as your home equity, IRAs and savings accounts.

To determine which fund might be appropriate for you, find the date-specific fund in the following table that most closely matches the year in which you expect to retire and possibly start withdrawing money. If you fail to make an investment selection, your account contributions will be invested automatically in the fund whose target retirement date most closely matches your anticipated retirement at age 65.

| Name of fund | Year of 65 th birthday |
|--|-----------------------------------|
| American Funds 2060 Target Date Retirement Fund® | 2058 and later |
| American Funds 2055 Target Date Retirement Fund® | 2053 thru 2057 |
| American Funds 2050 Target Date Retirement Fund® | 2048 thru 2052 |
| American Funds 2045 Target Date Retirement Fund® | 2043 thru 2047 |
| American Funds 2040 Target Date Retirement Fund® | 2038 thru 2042 |
| American Funds 2035 Target Date Retirement Fund® | 2033 thru 2037 |
| American Funds 2030 Target Date Retirement Fund® | 2028 thru 2032 |
| American Funds 2025 Target Date Retirement Fund® | 2023 thru 2027 |
| American Funds 2020 Target Date Retirement Fund® | 2018 thru 2022 |
| American Funds 2015 Target Date Retirement Fund® | 2013 thru 2017 |
| American Funds 2010 Target Date Retirement Fund® | 2012 and earlier |

For example, if the year of your 65th birthday is 2016, your account will be invested in the 2015 Fund; if the year of your 65th birthday is 2039, in the 2040 Fund; and if the year of your 65th birthday is 2051, in the 2050 Fund.

The 2060 Fund was added to the Series effective March 27, 2015. As a result, please be aware that if you were added to the Plan's recordkeeping system on or after March 27, 2015 and your retirement date is aligned with the 2058-and-later date range, you will be defaulted into the 2060 Fund. However, if you were added to the Plan's recordkeeping system prior to March 27, 2015 and your retirement date is aligned with the 2058-and-later date range, you will be defaulted into the 2055 Fund regardless of when you begin contributing to the Plan. See your quarterly statement to determine which fund you are currently invested in.

The target date funds are subject to the risks and returns of the underlying American Funds, which may be added or removed during the year. Investing outside the United States involves risks such as currency fluctuations, periods of illiquidity and price volatility, as more fully described in the funds' prospectuses. These risks may be heightened in connection with investments in developing countries. Small-company stocks entail additional risks, and they can fluctuate in price more than larger company stocks. Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than are higher rated bonds.

The return of principal in bond funds and funds with 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. 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. Investments in mortgage-related securities involve additional risks, such as prepayment risk, as more fully described in the fund's prospectus. Investments in securities issued by U.S. governmental agencies or instrumentalities may not be guaranteed by the U.S. government.

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

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the funds' prospectus and summary prospectus, which can be obtained from a financial professional and should be read carefully before investing.

Figures shown are past results for Class R-2 shares at net asset value and are not predictive of future results. Class R-2 shares were first offered on May 15, 2002. Class R-2 share results prior to the date of first sale are hypothetical based on Class A share results without a sales charge, adjusted for typical estimated additional expenses.

Current and future results may be lower or higher than those shown here. Share prices and returns will vary, so you may lose money. Investing for short periods makes losses more likely. It's important that you read the prospectuses carefully before investing. You may want to consult with your personal tax advisor. For current information and month-end results, visit myretirement.americanfunds.com.

The table below shows the funds' expense ratios and average annual total returns as of September 30, 2016. (There is no sales charge for purchasing Class R shares.)

| Class R-2 share | | | | | |
|------------------------|----------------------------|----------------------|-------------------|------------------|------------------|
| Fund name | Gross/net expense ratios % | Lifetime returns** % | 10-year returns % | 5-year returns % | 1-year returns % |
| 2060 Target Date Fund* | 1.82/1.58 | 2.84 | — | — | 11.93 |
| 2055 Target Date Fund | 1.58/1.58 | 9.31 | — | 11.94 | 11.88 |
| 2050 Target Date Fund | 1.54/1.54 | 4.94 | — | 11.95 | 11.86 |
| 2045 Target Date Fund | 1.54/1.54 | 4.93 | — | 11.93 | 11.78 |
| 2040 Target Date Fund | 1.53/1.53 | 4.93 | — | 11.92 | 11.65 |
| 2035 Target Date Fund | 1.52/1.52 | 4.88 | — | 11.76 | 11.56 |
| 2030 Target Date Fund | 1.51/1.51 | 4.85 | — | 11.58 | 10.90 |
| 2025 Target Date Fund | 1.50/1.50 | 4.50 | — | 10.84 | 9.90 |
| 2020 Target Date Fund | 1.47/1.47 | 4.03 | — | 9.24 | 9.21 |
| 2015 Target Date Fund | 1.46/1.46 | 3.86 | — | 8.13 | 8.87 |
| 2010 Target Date Fund | 1.46/1.46 | 3.63 | — | 7.24 | 8.72 |

*American Funds 2060 Target Date Retirement Fund® became available for purchase on March 27, 2015.

**The target date funds show lifetime returns, rather than 10-year returns, because their lifetime is less than 10 years.

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. The investment adviser is currently reimbursing a portion of other expenses for each share class of American Funds 2060 Target Date Retirement Fund. The reimbursement will be in effect through at least January 1, 2017, unless modified or terminated by the investment adviser. Investment results and net expense ratios reflect the reimbursement, without which the results would have been lower and the expenses would have been higher. The expense ratios are as of each underlying fund's prospectus available at the time of publication and include the weighted average expenses of the underlying funds. The expense ratios for the 2060 Target Date Fund are estimated.

What if I do not want my contributions invested in the default fund?

To avoid having your contributions initially invested in the default fund, take the following action by *December 22, 2016*

- Use your PIN to access your account either by visiting the Plan's website at **myretirement.americanfunds.com** or by calling the toll-free number at **(800) 204-3731**.
Make your investment selection.

[or]

- Contact Kim McDaniels at Krivoshein Financial for assistance 509.522.0454.

You can change the way your future contributions are invested at any time or you can make an exchange from the default investment into any other investment available for our plan by going to the website **myretirement.americanfunds.com** or calling the toll-free number, **(800) 204-3731**. There is no transaction fee for making an exchange into one of the other investment options available in our plan.

For more information or assistance, contact Kim McDaniels, or log on to **myretirement.americanfunds.com**.