

Sample Participant Notice
Qualified Default Investment Alternative Notice
For plans without automatic enrollment
 November 29, 2019



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 default investment feature applicable to the plan.

Details of your default investment

Unless you choose or have already chosen another investment, your contributions will, or will continue to be, invested in the default option for the plan.

The default option for our plan is the American Funds Target Date Retirement Series[®]. Unless you've been notified otherwise, the default fund is the fund in the series that is available at the time you are first defaulted that most closely matches the year you will turn 65 (see the chart below).

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

If you haven't already made your investment selections, you can avoid having your contributions invested in the default fund by taking the following action at the time of your initial enrollment. Otherwise, any contributions made after such date will be invested in the default investment.

- Access your account by visiting the plan's website at myretirement.americanfunds.com or by calling the toll-free number at (800) 204-3731 and make your investment selection.
- [or]
- Obtain an enrollment form from www.oddfellows.com or Human Resources. Complete and return it to Lisa Whited in HR.
- [or]
- Contact Kim McDaniels at Krivoshein Financial for assistance 509.522.0454.

Changing your investment selections

You can change your investment selections 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 about other investment options available under the plan, visit myretirement.americanfunds.com or call the toll-free number, (800) 204-3731.

Default retirement funds

Designed to simplify your investment decision-making, the American Funds Target Date Retirement 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.

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

American Funds investment professionals 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.

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 americanfunds.com/retire.

The table below shows the funds' expense ratios and average annual total returns as of June 30, 2019.
(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*	1.54/1.54	7.43	—	—	4.89
2055 Target Date Fund**	1.52/1.52	9.53	—	6.79	4.86
2050 Target Date Fund	1.51/1.51	6.05	10.72	6.80	4.89
2045 Target Date Fund	1.50/1.50	6.03	10.69	6.74	4.89
2040 Target Date Fund	1.50/1.50	5.97	10.61	6.59	4.92
2035 Target Date Fund	1.49/1.49	5.84	10.43	6.39	5.00
2030 Target Date Fund	1.48/1.48	5.58	10.08	5.74	5.13
2025 Target Date Fund	1.46/1.46	5.02	9.32	4.90	5.19
2020 Target Date Fund	1.44/1.44	4.43	8.29	4.38	5.40
2015 Target Date Fund	1.43/1.43	4.15	7.55	3.93	5.47
2010 Target Date Fund	1.43/1.43	3.87	7.07	3.62	5.32

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

** American Funds 2055 Target Date Retirement Fund® became available for purchase on February 1, 2010.

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 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.