Service Options

for Employer-Sponsored Retirement Plans

Conduct business with us in the way that's most convenient for you. When you establish your account, you acknowledge that you've read this information and accept the terms of the services.

Services Available to You

You will automatically receive the services below for all your accounts with the same Social Security/Tax Identification number. Our package of services allows you to transact by telephone, by fax, in writing and online.

Exchanges by telephone
You may exchange by telephone or in writing.

Redemptions by telephone
Only participants in a SEP, SARSEP or SIMPLE IRA may redeem by telephone.

Automatic monthly investments — for self-employed individuals only
If you are an employee participating in a SIMPLE or SARSEP IRA, you must set up employee contributions through your employer. If you are a self-employed individual for a SEP or SIMPLE IRA, you can set up an automatic investment to invest directly from your bank account. Your bank account information must be on file. If we do not have your bank information, you will be asked to send us a voided, preprinted check.

Automatic investments are made on the 15th of each month unless you specify a different date. If the date falls on a weekend or holiday, the investment will be made on the prior business day. You can change your automatic investment or allocation instructions at any time; please allow up to five days for changes to be effective. Call us to set up an automatic investment.

Electronic redemptions
You may request we send redemption proceeds to your personal bank account by automated clearing house (ACH). For businesses and retirement plan trusts your bank account registration must match your American Century Investments® account registration. Set up this service by attaching a voided, preprinted check to your application. A hold time may apply. Please review your fund's prospectus for details. Your bank usually receives funds sent by ACH in two to five business days.

401(a), 403(b), 457 or qualified retirement plans
If you participate in a 401(a), 403(b), 457 or qualified retirement plan, you may not be eligible for some services due to plan restrictions. You may be required to complete a *Distribution Request* form to redeem shares from your accounts.

Fees and Charges

Please refer to your account agreements and prospectus regarding fees and charges.

For investors using advisors, please refer to your prospectus or contact your employer for an explanation of break-point discounts, sales charges and fees. You can also request a copy of *Pricing Options* for a complete description of our pricing structure.

Invest Directly with American Century Investments
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