



Qualified Default Investment Alternative Notice

To help you prepare for retirement, Martin Transportation Systems, Inc. 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 table below shows the funds' expense ratios and average annual total returns as of September 30, 2011. (There is no sales charge for purchasing Class R shares.)

Figures shown are past results for Class R-2 shares at net asset value and are not predictive of future results. 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. You may want to consult with your personal tax adviser. For current information and month-end results, visit myretirement.americanfunds.com.

Class R-2 share Fund name	Net/gross expense ratios	Lifetime returns*	1-year returns
American Funds 2055 Target Date Retirement Fund	1.53%/2.10%	1.76%	-3.80%
American Funds 2050 Target Date Retirement Fund	1.56/1.66	-2.10	-3.72
American Funds 2045 Target Date Retirement Fund	1.56/1.66	-2.09	-3.74
American Funds 2040 Target Date Retirement Fund	1.53/1.63	-2.09	-3.73
American Funds 2035 Target Date Retirement Fund	1.53/1.63	-2.04	-3.56
American Funds 2030 Target Date Retirement Fund	1.50/1.60	-1.93	-3.17
American Funds 2025 Target Date Retirement Fund	1.50/1.60	-1.90	-2.59
American Funds 2020 Target Date Retirement Fund	1.48/1.58	-1.30	-1.16
American Funds 2015 Target Date Retirement Fund	1.46/1.56	-0.53	-0.17
American Funds 2010 Target Date Retirement Fund	1.44/1.54	-0.11	0.69

* Fund shares for 2055 became available for purchase on February 1, 2010. All other target date funds became available on February 1, 2007.

Investment results assume all distributions are reinvested and reflect applicable fees and expenses. The funds' investment adviser is currently waiving its 0.10% management fee and reimbursing certain expenses in all share classes of American Funds 2055 Target Date Retirement Fund. In addition, the investment adviser has in the past reimbursed certain expenses for some share classes of the other target date funds. Investment results shown reflect the waiver and reimbursements, without which the results would have been lower. Net expense ratios reflect the waiver and any current reimbursements, without which they would be higher. The waiver and/or reimbursements may be adjusted or discontinued by the investment adviser, subject to any limitations in the fund's prospectus.

The expense ratios are as of each fund's most recent fiscal year-end and include the weighted average expenses of the underlying funds. The expense ratios for American Funds 2055 Target Date Retirement Fund are annualized based on data for a partial year. Please see the funds' most recent prospectus for details.