CAPITAL GROUP®

American Funds®

Active Models



Investing in a model managed by Capital Group gives you:

- More than 90 years of experience in actively managing clients' money
- A strategy aligned with real-life client goals
- Competitive costs

In addition, we'll support you and your clients with timely quarterly updates and commentaries, portfolio construction insights based on the Capital Solutions Group's (CSG) work and the support of our dedicated sales and distribution professionals.

Choose a portfolio strategist that puts client goals first.

Our model objectives:

- **Growth**
- **Growth and income**
- **Income**
- **Preservation and income**

Add us to your team.

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

Advisory services offered through Capital Research and Management Company (CRMC) and its RIA affiliates.

Growth

As of July 31, 2026

American Funds Global Growth Model Portfolio



Equity | Fixed income

Total equity	97%

Equity %

New Perspective Fund® (ANWFX)	●	20
SMALLCAP World Fund® (SMCFX)	●	15
The Growth Fund of America® (GFFFX)	●	13
EUPAC Fund™ (AEPFX)	●	10
The New Economy Fund® (NEFFX)	●	10
New World Fund® (NFFFX)	●	10
American Funds Global Insight Fund (AGVGX)	●	5
Capital World Growth and Income Fund® (WGIFX)	■	17

Expense ratio (F-2/F-3)	0.56/0.45

American Funds Growth Model Portfolio



Equity | Fixed income

Total equity	97%

Equity %

The Growth Fund of America (GFFFX)	●	21
SMALLCAP World Fund (SMCFX)	●	15
New Perspective Fund (ANWFX)	●	15
AMCAP Fund® (AMCFX)	●	10
The New Economy Fund (NEFFX)	●	10
New World Fund (NFFFX)	●	4
Fundamental Investors® (FINFX)	■	10
The Investment Company of America® (ICAFX)	■	10
Washington Mutual Investors Fund (WMFFX)	■	5

Expense ratio (F-2/F-3)	0.49/0.38

American Funds Moderate Growth Model Portfolio



Equity | Fixed income

Total equity	86%

Equity %

The Growth Fund of America (GFFFX)	●	15
SMALLCAP World Fund (SMCFX)	●	10
AMCAP Fund (AMCFX)	●	5
American Funds Global Insight Fund (AGVGX)	●	5
New World Fund (NFFFX)	●	4
Capital World Growth and Income Fund (WGIFX)	■	15
The Investment Company of America (ICAFX)	■	8
Fundamental Investors (FINFX)	■	5
Washington Mutual Investors Fund (WMFFX)	■	5

Multi-Asset %

American Balanced Fund® (AMBFX)	▲	13
American Funds Global Balanced Fund (GBLFX)	▲	13

Fixed income %

American Funds Emerging Markets Bond Fund® (EBNFX)	□	2

Expense ratio (F-2/F-3)	0.49/0.38

American Funds Tax-Aware Moderate Growth Model Portfolio



Equity | Fixed income

Total equity	86%

Equity %

Capital Group Global Equity ETF (CGGE)	●	20
Capital Group Growth ETF (CGGR)	●	18
Capital Group Global Growth Equity ETF (CGGO)	●	12
Capital Group U.S. Small and Mid Cap ETF (CGMM)	●	10
Capital Group New Geography Equity ETF (CGNG)	●	7
Capital Group Core Equity ETF (CGUS)	■	18
Capital Group International Core Equity ETF (CGIC)	■	3

Fixed income %

Capital Group Municipal High-Income ETF (CGHM)	⬟	6
Capital Group Municipal Income ETF (CGMU)	⬟	6

Expense ratio	0.42

Asset mix percentages are based on a look through to the holdings of the underlying funds as of date shown. Data based on the target allocations of the underlying funds.

● Growth ■ Growth and income ◆ Equity income ▲ Balanced ⬟ Tax-Exempt □ Taxable

Expense ratio for each model is the weighted average of the underlying mutual funds' and/or exchange-traded funds' gross expense ratios as of its most recent prospectus. Expense ratios do not reflect any advisory fee charged by model providers. Underlying mutual funds are based on Class F-2/F-3 shares.

Growth and income

As of July 31, 2026

American Funds Growth and Income Model Portfolio



Equity | Fixed income

Total equity 75%

Equity %

SMALLCAP World Fund (SMCFX)	●	8
American Funds Global Insight Fund (AGVGX)	●	5
The Growth Fund of America (GFFFX)	●	5
New World Fund (NFFFX)	●	3
Capital World Growth and Income Fund (WGIFX)	■	15
The Investment Company of America (ICAFX)	■	12
Washington Mutual Investors Fund (WMFFX)	■	10
Fundamental Investors (FINFX)	■	5

Fixed income %

The Bond Fund of America® (ABNFX)	□	5
American Funds Multi-Sector Income Fund (MIAYX)	□	5
American Funds Strategic Bond Fund (ANBFX)	□	5
American Funds Emerging Markets Bond Fund (EBNFX)	□	2

Multi-Asset %

Capital Income Builder® (CAIFX)	◆	10
American Balanced Fund (AMBFX)	▲	10

Expense ratio (F-2/F-3) 0.45/0.35

American Funds Moderate Growth and Income Model Portfolio



Equity | Fixed income

Total equity 65%

Equity %

New Perspective Fund (ANWFX)	●	5
SMALLCAP World Fund (SMCFX)	●	5
The Growth Fund of America (GFFFX)	●	3
New World Fund (NFFFX)	●	2
Washington Mutual Investors Fund (WMFFX)	■	12
Capital World Growth and Income Fund (WGIFX)	■	10

Fixed income %

The Bond Fund of America (ABNFX)	□	5
American Funds Multi-Sector Income Fund (MIAYX)	□	5
American Funds Strategic Bond Fund (ANBFX)	□	5
American Funds Emerging Markets Bond Fund (EBNFX)	□	2

Multi-Asset %

The Income Fund of America® (AMEFX)	◆	10
American Balanced Fund (AMBFX)	▲	21
American Funds Global Balanced Fund (GBLFX)	▲	15

Expense ratio (F-2/F-3) 0.46/0.35

American Funds Conservative Growth and Income Model Portfolio



Equity | Fixed income

Total equity 48%

Equity %

Washington Mutual Investors Fund (WMFFX)	■	10
Capital World Growth and Income Fund (WGIFX)	■	9
American Mutual Fund® (AMRFX)	■	7

Fixed income %

The Bond Fund of America (ABNFX)	□	15
American Funds Multi-Sector Income Fund (MIAYX)	□	15
American High-Income Trust® (AHIFX)	□	10
American Funds Emerging Markets Bond Fund (EBNFX)	□	4

Multi-Asset %

Capital Income Builder (CAIFX)	◆	15
The Income Fund of America (AMEFX)	◆	15

Expense ratio (F-2/F-3) 0.42/0.31

American Funds Conservative Income and Growth Model Portfolio



Equity | Fixed income

Total equity 36%

Equity %

American Mutual Fund (AMRFX)	■	13
Capital World Growth and Income Fund (WGIFX)	■	7

Fixed income %

The Bond Fund of America (ABNFX)	□	19
American Funds Multi-Sector Income Fund (MIAYX)	□	14
Intermediate Bond Fund of America® (IBAFX)	□	10
American Funds Strategic Bond Fund (ANBFX)	□	10
American Funds Emerging Markets Bond Fund (EBNFX)	□	3

Multi-Asset %

The Income Fund of America (AMEFX)	◆	5
Capital Income Builder (CAIFX)	◆	4
American Balanced Fund (AMBFX)	▲	10
American Funds Global Balanced Fund (GBLFX)	▲	5

Expense ratio (F-2/F-3) 0.41/0.30

Asset mix percentages are based on a look through to the holdings of the underlying funds as of date shown. Data based on the target allocations of the underlying funds.

● Growth ■ Growth and income ◆ Equity income ▲ Balanced ⬟ Tax-Exempt □ Taxable

Expense ratio for each model is the weighted average of the underlying mutual funds' gross expense ratios as of its most recent prospectus. Expense ratios do not reflect any advisory fee charged by model providers. Underlying mutual funds are based on Class F-2/F-3 shares.

Growth and income

As of July 31, 2026

American Funds Tax-Aware Growth and Income Model Portfolio†



Equity | Fixed income

Total equity	75%

Equity %

Capital Group Global Equity ETF (CGGE)	15
Capital Group Global Growth Equity ETF (CGGO)	10
Capital Group U.S. Small and Mid Cap ETF (CGMM)	8
Capital Group Growth ETF (CGGR)	6
Capital Group New Geography Equity ETF (CGNG)	5
Capital Group Core Equity ETF (CGUS)	16
Capital Group Dividend Value ETF (CGDV)	9
Capital Group Dividend Growers ETF (CGDG)	5
Capital Group International Core Equity ETF (CGIC)	3

Fixed income %

Capital Group Municipal Income ETF (CGMU)	13
Capital Group Municipal High-Income ETF (CGHM)	10

Expense ratio	0.39

American Funds Tax-Aware Moderate Growth and Income Model Portfolio†



Equity | Fixed income

Total equity	66%

Equity %

Capital Group Global Equity ETF (CGGE)	14
Capital Group Global Growth Equity ETF (CGGO)	8
Capital Group U.S. Small and Mid Cap ETF (CGMM)	5
Capital Group New Geography Equity ETF (CGNG)	4
Capital Group Core Equity ETF (CGUS)	14
Capital Group Dividend Value ETF (CGDV)	13
Capital Group Dividend Growers ETF (CGDG)	7
Capital Group International Core Equity ETF (CGIC)	2

Fixed income %

Capital Group Municipal High-Income ETF (CGHM)	18
Capital Group Municipal Income ETF (CGMU)	15

Expense ratio	0.38

American Funds Tax-Aware Conservative Growth and Income Model Portfolio†



Equity | Fixed income

Total equity	48%

Equity %

Capital Group Global Equity ETF (CGGE)	9
Capital Group Dividend Growers ETF (CGDG)	15
Capital Group Dividend Value ETF (CGDV)	13
Capital Group Conservative Equity ETF (CGCV)	5
Capital Group Core Equity ETF (CGUS)	5
Capital Group International Core Equity ETF (CGIC)	2

Fixed income %

Capital Group Municipal High-Income ETF (CGHM)	25
Capital Group Municipal Income ETF (CGMU)	22
Capital Group Short Duration Municipal Income ETF (CGSM)	4

Expense ratio	0.35

Footnote/Important information:

† Effective September 30, 2026, American Funds Tax-Aware Growth and Income Model Portfolio will be renamed to Capital Group ETF Tax-Aware Growth and Income Model, American Funds Tax-Aware Moderate Growth and Income Model Portfolio will be renamed to Capital Group ETF Tax-Aware Moderate Growth and Income Model, and American Funds Tax-Aware Conservative Growth and Income Model Portfolio will be renamed to Capital Group ETF Tax-Aware Conservative Growth and Income Model.

Asset mix percentages are based on a look through to the holdings of the underlying funds as of date shown.
Data based on the target allocations of the underlying funds.

● Growth ■ Growth and income ◆ Equity income ▲ Balanced ⬟ Tax-Exempt □ Taxable

Expense ratio for each model is the weighted average of the underlying exchange-traded funds' gross expense ratios as of its most recent prospectus. Expense ratios do not reflect any advisory fee charged by model providers.

Income

As of July 31, 2026

American Funds Retirement Income Model Portfolio — Enhanced



Equity | Fixed income

Total equity 62%

Equity %

AMCAP Fund (AMCFX)	●	5
Capital World Growth and Income Fund (WGIFX)	■	6
American Mutual Fund (AMRFX)	■	5
International Growth and Income Fund (IGIFX)	■	4

Fixed income %

American Funds Multi-Sector Income Fund (MIAYX)	□	9
The Bond Fund of America (ABNFX)	□	5
American High-Income Trust (AHIFX)	□	5

Multi-Asset %

Capital Income Builder (CAIFX)	◆	20
The Income Fund of America (AMEFX)	◆	16
American Balanced Fund (AMBFX)	▲	20
American Funds Global Balanced Fund (GBLFX)	▲	5

Expense ratio (F-2/F-3) 0.41/0.31

American Funds Retirement Income Model Portfolio — Moderate



Equity | Fixed income

Total equity 52%

Equity %

Capital World Growth and Income Fund (WGIFX)	■	7
American Mutual Fund (AMRFX)	■	5

Fixed income %

American Funds Multi-Sector Income Fund (MIAYX)	□	9
The Bond Fund of America (ABNFX)	□	8
U.S. Government Securities Fund® (GVTFX)	□	7
American Funds Strategic Bond Fund (ANBFX)	□	6

Multi-Asset %

The Income Fund of America (AMEFX)	◆	20
Capital Income Builder (CAIFX)	◆	18
American Balanced Fund (AMBFX)	▲	15
American Funds Global Balanced Fund (GBLFX)	▲	5

Expense ratio (F-2/F-3) 0.40/0.29

American Funds Retirement Income Model Portfolio — Conservative



Equity | Fixed income

Total equity 39%

Equity %

American Mutual Fund (AMRFX)	■	7

Fixed income %

The Bond Fund of America (ABNFX)	□	15
Intermediate Bond Fund of America (IBAFX)	□	10
American Funds Multi-Sector Income Fund (MIAYX)	□	8
American Funds Inflation Linked Bond Fund® (BFIGX)	□	5
American Funds Strategic Bond Fund (ANBFX)	□	5
U.S. Government Securities Fund (GVTFX)	□	5

Multi-Asset %

Capital Income Builder (CAIFX)	◆	18
The Income Fund of America (AMEFX)	◆	15
American Balanced Fund (AMBFX)	▲	8
American Funds Global Balanced Fund (GBLFX)	▲	4

Expense ratio (F-2/F-3) 0.38/0.28

Asset mix percentages are based on a look through to the holdings of the underlying funds as of date shown.
Data based on the target allocations of the underlying funds.

● Growth ■ Growth and income ◆ Equity income ▲ Balanced ⬟ Tax-Exempt □ Taxable

Expense ratio for each model is the weighted average of the underlying mutual funds' gross expense ratios as of its most recent prospectus. Expense ratios do not reflect any advisory fee charged by model providers. Underlying mutual funds are based on Class F-2/F-3 shares.

At Capital Group, home of American Funds, we have decades of experience working with advisors and their clients

Active investing

The flexible approach found in American Funds mutual funds and Capital Group exchange-traded funds (ETFs) seeks to capitalize on markets in constant motion to deliver above-average, risk-adjusted results over the long term.

Excess return potential

When applicable and aligned with the funds' objectives, American Funds mutual funds and Capital Group ETFs seek to provide higher returns than their benchmarks, at lower risk.

Track record

Capital Group has been helping investors pursue better outcomes for more than 90 years. We have the size, stability and long history that investors look for in their investment management professionals.

Metrics that matter

Each portfolio's success in achieving the desired investor goal is defined by its ability to deliver a specific mix of quantitative investment metrics such as risk-adjusted returns, maximum drawdown and yield.

Our two-layer system

Capital Group employs two layers of active management for our models. The first layer is bottom-up security selection by portfolio managers in each of the underlying funds.

The second layer is the construction and oversight of the model portfolios by the Portfolio Solutions Committee, with support from the Capital Solutions Group.

Preservation and income

As of July 31, 2026

American Funds Conservative Income Model Portfolio



Total equity	**20%**

Equity %

American Mutual Fund (AMRFX)	■	8
Capital World Growth and Income Fund (WGIFX)	■	2

Fixed income %

Intermediate Bond Fund of America (IBAFX)	□	25
The Bond Fund of America (ABNFX)	□	20
Short-Term Bond Fund of America® (SBFFX)	□	15
American Funds Strategic Bond Fund (ANBFX)	□	8
American Funds Multi-Sector Income Fund (MIAYX)	□	5
American Funds Emerging Markets Bond Fund (EBNFX)	□	2

Multi-Asset %

The Income Fund of America (AMEFX)	◆	6
Capital Income Builder (CAIFX)	◆	4
American Balanced Fund (AMBFX)	▲	5

Expense ratio (F-2/F-3)	**0.38/0.27**

American Funds Preservation Model Portfolio†



Total equity	**0%**

Fixed income %

Short-Term Bond Fund of America (SBFFX)	□	55
Intermediate Bond Fund of America (IBAFX)	□	45

Expense ratio (F-2/F-3)	**0.38/0.27**

Footnote/Important information:
† Effective September 30, 2026, American Funds Preservation Model Portfolio will be renamed to American Funds Preservation and Income Model Portfolio.

Asset mix percentages are based on a look through to the holdings of the underlying funds as of date shown. Data based on the target allocations of the underlying funds.

● Growth ■ Growth and income ◆ Equity income ▲ Balanced ⬟ Tax-Exempt □ Taxable

Expense ratio for each model is the weighted average of the underlying mutual funds' gross expense ratios as of its most recent prospectus. Expense ratios do not reflect any advisory fee charged by model providers. Underlying mutual funds are based on Class F-2/F-3 shares.

Preservation and income

As of July 31, 2026

American Funds Tax-Aware Moderate Income Model Portfolio†



Equity | Fixed income

Total equity	36%

Equity %

Capital Group Global Equity ETF (CGGE)	●	8
Capital Group Dividend Value ETF (CGDV)	■	11
Capital Group Dividend Growers ETF (CGDG)	■	9
Capital Group Conservative Equity ETF (CGCV)	■	5
Capital Group Core Equity ETF (CGUS)	■	4

Fixed income %

Capital Group Municipal High-Income ETF (CGHM)	⬟	25
Capital Group Municipal Income ETF (CGMU)	⬟	25
Capital Group Short Duration Municipal Income ETF (CGSM)	⬟	13

Expense ratio	0.33

American Funds Tax-Aware Conservative Income Model Portfolio†



Equity | Fixed income

Total equity	21%

Equity %

Capital Group Global Equity ETF (CGGE)	●	3
Capital Group Conservative Equity ETF (CGCV)	■	7
Capital Group Dividend Growers ETF (CGDG)	■	5
Capital Group Core Equity ETF (CGUS)	■	3
Capital Group Dividend Value ETF (CGDV)	■	3

Fixed income %

Capital Group Short Duration Municipal Income ETF (CGSM)	⬟	34
Capital Group Municipal Income ETF (CGMU)	⬟	30
Capital Group Municipal High-Income ETF (CGHM)	⬟	15

Expense ratio	0.29

American Funds Tax-Exempt Preservation Model Portfolio†



Equity | Fixed income

Total equity	n/a

Fixed income %

Limited Term Tax-Exempt Bond Fund of America® (LTEFX)	⬟	40
American Funds Short-Term Tax-Exempt Bond Fund® (ASTFX)	⬟	30
Capital Group Short Duration Municipal Income ETF (CGSM)	⬟	30

Expense ratio (F-2/F-3)	0.32/0.25

Footnote/Important information:

† Effective September 30, 2026, American Funds Tax-Aware Moderate Income Model Portfolio will be renamed to Capital Group ETF Tax-Aware Moderate Income Model, American Funds Tax-Aware Conservative Income Model Portfolio will be renamed to Capital Group ETF Tax-Aware Conservative Income Model, and American Funds Tax-Exempt Preservation Model Portfolio will be renamed to Capital Group ETF-MF Tax-Exempt Preservation and Income Model.

Asset mix percentages are based on a look through to the holdings of the underlying funds as of date shown. Data based on the target allocations of the underlying funds.

● Growth ■ Growth and income ◆ Equity income ▲ Balanced ⬟ Tax-Exempt □ Taxable

Expense ratio for each model is the weighted average of the underlying mutual funds' and/or exchange-traded funds' gross expense ratios as of its most recent prospectus. Expense ratios do not reflect any advisory fee charged by model providers. Underlying mutual funds are based on Class F-2/F-3 shares.

Learn more about our model portfolios.



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Model portfolios are provided to financial intermediaries who may or may not recommend them to clients. The portfolios consist of an allocation of funds for investors to consider and are not intended to be investment recommendations. The portfolios are asset allocations designed for individuals with different time horizons, investment objectives and risk profiles. Allocations may change and may not achieve investment objectives. If a cash allocation is not reflected in a model, the intermediary may choose to add one. Capital Group does not have investment discretion or authority over investment allocations in client accounts. Rebalancing approaches may differ depending on where the account is held. Investors should talk to their financial professional for information on other investment alternatives that may be available. In making investment decisions, investors should consider their other assets, income and investments. Visit capitalgroup.com for current allocations.

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