CAPITAL GROUP®

American Funds®

Institutional Retirement Strategic Growth

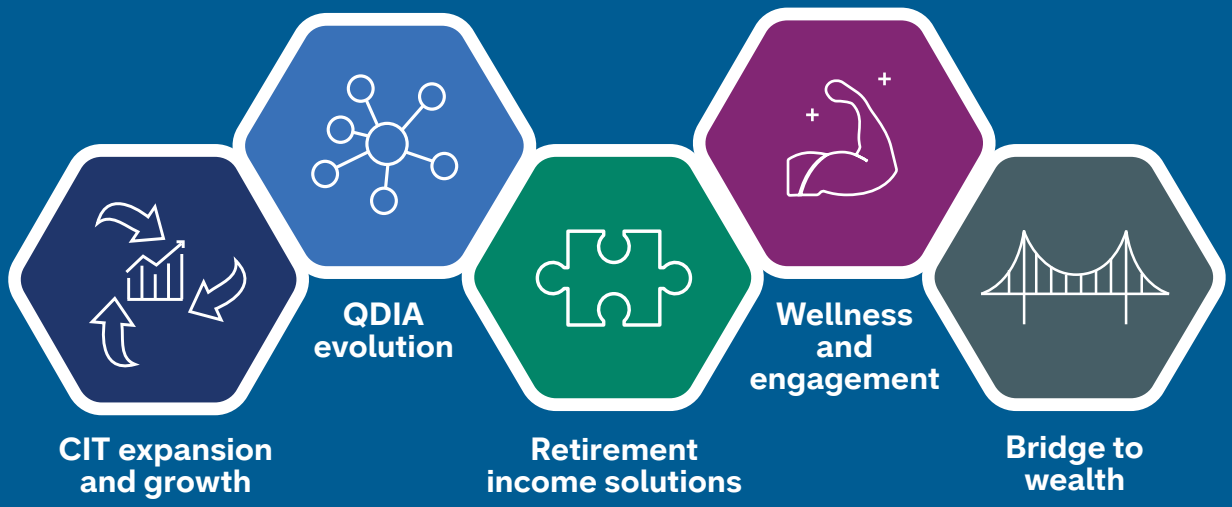


From goals to growth, building the bridge together

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

Strategic growth

In the rapidly evolving landscape of financial and retirement planning, clients and investors are often seeking to maximize their available solutions. Developing new and innovative solutions for investment and non-investment services alike can be important in reaching optimal impact and value.



CIT expansion and growth

While **mutual funds** are the most widely used investment solutions in 401(k) plans, **collective investment trusts (CITs)** can pool assets to reduce costs.

Use of CITs in defined contribution plans grew from

48% of plans in 2012 **to** **79%** in 2024

Source: Callan Institute 2023 and 2025 Defined Contribution Trends Surveys.

QDIA evolution

Qualified default investment alternatives (QDIAs) are increasingly important to retirement plan success. And their impact can be even greater when plans and providers work together to provide **customized co-manufactured options.** We're ready to team up with you to build a **QDIA** designed to pursue specific participant outcomes.

73%

of plan sponsors either offered or were likely to consider offering a custom target date fund in 2026

Source: Cogent Syndicated Retirement Planscape™, Escalent, May 2026.

Retirement income solutions

To help fulfill participants' retirement income streams, it's vital to optimize their **retirement income options.** We support **in-** and **out-of-plan** solutions for more sophisticated needs.

57%

of surveyed participants expect a source of income in retirement to include a product that guarantees monthly income for life

Source: Employee Benefit Research Institute and Greenwald Research, 2026 Annual Retirement Confidence Survey, EBRI Chartbook (Employee Benefit Research Institute, April 21, 2026).

Wellness and engagement

Many employers and participants are asking for a more **comprehensive wellness program** targeting financial, mental and physical well-being. We can help create a custom **wellness and engagement program** that focus on broader participant wellness, such as physical and behavioral well-being, to satisfy each plan's specific design and unique workforce. With the proper support and education, we can help to empower a healthier and wealthier workforce nationwide.

57%

of employees reported that finances are their top life stressor.

Source: PwC's 2026 Employee Financial Wellness Survey.

Bridge to wealth

Institutional retirement and wealth management practices have become closely linked. Creating a bridge from **a retirement plan** participant to **a wealth management** client can represent a vast opportunity for growth. Via education, referrals, services and guidance, you can help create an efficient and scalable process critical to the evolution of your organization.

Of affluent investors who rely primarily on their retirement plan provider,

60%

are willing to pay for financial advice

Source: The Cerulli Report: U.S. Retail Investor Solutions 2026. The survey defined affluent responders as those in households able to maintain a minimum of $250,000 in investable assets, as well as those with more than $125,000 in household income aged 45 years old and younger.

The Capital Advantage®

Since 1931, Capital Group, home of American Funds, has helped investors pursue long-term investment success. Our consistent approach — in combination with The Capital System™ — is designed with the goal of improving people's lives through successful investing.



Dedicated to investors

More than **2 million** plan participants count on us to pursue their retirement goals.*



A trusted recordkeeper

More than **68,446** businesses and their employees rely on our retirement plan recordkeeping services.*



A top asset manager

With more than **$3.3 trillion** in assets under management, we're one of the world's largest investment management organizations.*

"Capital Group stands out from the pack as it enhances capabilities around strong core competencies. It earns a High Parent rating."

Source: Stephen Welch, "Capital Group Parent Rating," Morningstar, July 28, 2026. Capital Group retained a Morningstar Medalist Parent Pillar rating of "High" as of July 28, 2026.†

"Capital Group/American Funds' mutual funds and CITs benefit from an exceptional investment team and some of the industry's best underlying funds."

Source: Janet Yang Rohr, "The Best Target-Date Funds: Morningstar's Top Rated Strategies for Your Retirement," Morningstar, June 18, 2025.

"Over its 95-year history, Capital Group has stayed true to its long-term approach while thoughtfully expanding to fixed-income and multi-asset investing, public/private partnerships, and model portfolios…"

Source: Alyssa Stankiewicz, Bridget B. Hughes, and Maciej Kowara, "Long-Term Fund Success Begins With the Parent Firm," Morningstar, February 23, 2026.

Footnotes/Important information:

*As of 12/31/2025.

†Morningstar Pillar Ratings: Morningstar assigns scores to the People, Process, and Parent Pillars on a –2 to +2 basis. Those scores respond to the pillar ratings assigned to a vehicle based either on an analyst's qualitative assessment or using algorithmic techniques (as explained in further detail in the "Pillar Evaluation" section of Morningstar Medalist Rating Methodology). The pillar ratings take the form of Low, Below Average, Average, Above Average, and High. The Morningstar Pillar Rating should not be used as the sole basis in evaluating a managed investment. Morningstar Pillar Ratings involve unknown risks and uncertainties which may cause Morningstar's expectations not to occur or outcomes to differ significantly from what we expected. The Parent Pillar represents Morningstar's assessment of the stewardship quality of a firm. The model considers data points such as manager retention, fees, and the firm's historical performance. Capital Group did not compensate Morningstar for the ratings and comments contained in this material. However, the firm has paid Morningstar a licensing fee to access and publish its ratings data. For more detailed information about these ratings, including its methodology, please visit Morningstar's website. © 2026 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the mutual fund prospectuses/summary prospectuses, which can be obtained from a financial professional, and should be read carefully before investing. Similar information about collective investment trusts is contained in the Characteristics Statement and/or other fund disclosure document(s), which can be obtained from the fund's trustee and/or the participants' plan provider or employer.

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Collective investment trusts (CITs) are available for investment only to certain qualified retirement plans. Capital Group CITs are maintained by Capital Bank and Trust Company ("trustee"), which has retained an affiliate to serve as investment adviser to the trustee.

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