

A model portfolio for every investor

Built with seven
Morningstar Thrilling 36 funds*

American Funds Model Portfolios at Morgan Stanley are monitored by our Portfolio Solutions Committee (PSC). The models represent this team’s best thinking on how to construct portfolios that pursue a wide variety of client goals.

Explore American Funds growth model portfolios available on MAPS

Underlying fund (Ticker, Class F-2 shares for mutual funds) allocation as of July 31, 2025

American Funds
Growth



GROWTH	
The Growth Fund of America® (GFFFX)	25%
AMCAP Fund® (AMCFX)	15%
New Perspective Fund® (ANWFX)	15%
SMALLCAP World Fund® (SMCFX)	15%
The New Economy Fund® (NEFFX)	10%
GROWTH AND INCOME	
Fundamental Investors® (FINFX)	10%
The Investment Company of America® (ICAFX)	10%

STRATEGY ID AFV-A

American Funds
Global Growth



GROWTH	
New Perspective Fund (ANWFX)	20%
The Growth Fund of America (GFFFX)	15%
The New Economy Fund (NEFFX)	15%
SMALLCAP World Fund (SMCFX)	15%
EUPAC Fund™† (AEPFX)	8%
The New World Fund® (NFFFX)	7%
American Funds Global Insight Fund (AGVGX)	5%
GROWTH AND INCOME	
Capital World Growth and Income Fund® (WGIFX)	15%

STRATEGY ID AFV-B

American Funds
Moderate Growth



GROWTH	
The Growth Fund of America (GFFFX)	20%
AMCAP Fund (AMCFX)	10%
SMALLCAP World Fund (SMCFX)	10%
American Funds Global Insight Fund (AGVGX)	5%
GROWTH AND INCOME	
Capital World Growth and Income Fund (WGIFX)	15%
The Investment Company of America (ICAFX)	10%
Fundamental Investors (FINFX)	5%
BALANCED	
American Balanced Fund® (AMBFX)	13%
American Funds Global Balanced Fund (GBLFX)	12%

STRATEGY ID AFV-C

*Source: Morningstar, "The Thrilling 36" by Russel Kinnel, August 20, 2024. Morningstar's screening took into consideration expense ratios, manager ownership, returns over manager's tenure and Morningstar Risk, Medalist and Parent ratings. The universe was limited to share classes accessible to individual investors with a minimum investment no greater than \$50,000, did not include funds of funds and must be rated by Morningstar analysts. Class A shares were evaluated for American Funds. Not all models include funds that made the list or all seven funds. Underlying funds may change over time. The Thrilling 36 list includes American Balanced Fund, American Mutual Fund, Capital Income Builder, The Growth Fund of America, The Income Fund of America, The New Economy Fund and New Perspective Fund. Visit [morningstar.com](https://www.morningstar.com) for more details.

†Effective June 1, 2025, EuroPacific Growth Fund® is now EUPAC Fund.

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

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

Discover American Funds growth and income model portfolios available on MAPS

Underlying fund (Ticker, Class F-2 shares for mutual funds) allocation as of July 31, 2025

American Funds Conservative Growth and Income



GROWTH AND INCOME	
American Mutual Fund® (AMRFX)	10%
Washington Mutual Investors Fund (WMFFX)	10%
Capital World Growth and Income Fund (WGIFX)	7%
EQUITY INCOME	
Capital Income Builder® (CAIFX)	15%
The Income Fund of America® (AMEFX)	15%
BOND	
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)	3%

STRATEGY ID AFV-6

American Funds Growth and Income



GROWTH	
SMALLCAP World Fund (SMCFX)	8%
The Growth Fund of America (GFFFX)	7%
American Funds Global Insight Fund (AGVGX)	5%
GROWTH AND INCOME	
The Investment Company of America (ICAFX)	20%
Capital World Growth and Income Fund (WGIFX)	15%
Washington Mutual Investors Fund (WMFFX)	10%
EQUITY INCOME	
Capital Income Builder (CAIFX)	10%
BALANCED	
American Balanced Fund (AMBFX)	10%
BOND	
The Bond Fund of America (ABNFX)	5%
American Funds Multi-Sector Income Fund (MIAYX)	5%
American Funds Strategic Bond Fund (ANBFX)	5%

STRATEGY ID AFV-4

American Funds Moderate Growth and Income



GROWTH	
New Perspective Fund (ANWFX)	5%
SMALLCAP World Fund (SMCFX)	5%
GROWTH AND INCOME	
Washington Mutual Investors Fund (WMFFX)	15%
Capital World Growth and Income Fund (WGIFX)	10%
EQUITY INCOME	
The Income Fund of America (AMEFX)	10%
BALANCED	
American Balanced Fund (AMBFX)	25%
American Funds Global Balanced Fund (GBLFX)	15%
BOND	
The Bond Fund of America (ABNFX)	5%
American Funds Multi-Sector Income Fund (MIAYX)	5%
American Funds Strategic Bond Fund (ANBFX)	5%

STRATEGY ID AFV-5

American Funds Tax-Aware Conservative Growth and Income (MAPS)



GROWTH AND INCOME	
Capital Group Dividend Value ETF (CGDV)	16%
Capital World Growth and Income Fund (WGIFX)	15%
American Mutual Fund (AMRFX)	10%
Capital Group Dividend Growers ETF (CGDG)	10%
TAX-EXEMPT BOND	
American High-Income Municipal Bond Fund® (AHMFX)	25%
Capital Group Municipal Income ETF (CGMU)	20%
Capital Group Short Duration Municipal Income ETF (CGSM)	4%

STRATEGY ID AFV-7

Learn more about American Funds income model portfolios available on MAPS

Underlying fund (Ticker, Class F-2 shares for mutual funds) allocation as of July 31, 2025

American Funds Retirement Distribution Income – Enhanced



GROWTH	
AMCAP Fund (AMCFX)	5%
GROWTH AND INCOME	
Capital World Growth and Income Fund (WGIFX)	10%
American Mutual Fund (AMRFX)	5%
EQUITY INCOME	
The Income Fund of America (AMEFX)	20%
Capital Income Builder (CAIFX)	18%
BALANCED	
American Balanced Fund (AMBFX)	20%
American Funds Global Balanced Fund (GBLFX)	5%
BOND	
American Funds Multi-Sector Income Fund (MIAYX)	7%
American High-Income Trust (AHIFX)	5%
The Bond Fund of America (ABNFX)	5%

STRATEGY ID **AFV-3**

American Funds Retirement Distribution Income – Moderate



GROWTH AND INCOME	
Capital World Growth and Income Fund (WGIFX)	7%
American Mutual Fund (AMRFX)	5%
EQUITY INCOME	
The Income Fund of America (AMEFX)	20%
Capital Income Builder (CAIFX)	18%
BALANCED	
American Balanced Fund (AMBFX)	15%
American Funds Global Balanced Fund (GBLFX)	5%
BOND	
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%

STRATEGY ID **AFV-2**

American Funds Retirement Distribution Income – Conservative



GROWTH AND INCOME	
American Mutual Fund (AMRFX)	7%
EQUITY INCOME	
Capital Income Builder (CAIFX)	18%
The Income Fund of America (AMEFX)	15%
BALANCED	
American Balanced Fund (AMBFX)	8%
American Funds Global Balanced Fund (GBLFX)	4%
BOND	
The Bond Fund of America (ABNFX)	15%
American Funds Strategic Bond Fund (ANBFX)	10%
American Funds Multi-Sector Income Fund (MIAYX)	8%
American Funds Inflation Linked Bond Fund® (BFIGX)	5%
Intermediate Bond Fund of America® (IBAFX)	5%
U.S. Government Securities Fund (GVTFX)	5%

STRATEGY ID **AFV-1**

The Model Portfolios are available through Morgan Stanley Smith Barney LLC's Select UMA Investment Advisory program ("Select UMA"). The Important Information and Disclosures found at the following link are an integral part of this document and should be read carefully: morganstanley.com/wealth-disclosures/disclosures#23. For more information on Select UMA, please click here: morganstanley.com/wealth-investmentsolutions/pdfs/adv/uma_adv.pdf. If you are receiving this document in hard copy, the Important Information and Disclosures should be attached.

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