

Capital Group target date partnership CIT solutions

As of June 30, 2025

Recordkeeper	Product name	Description	Glide path methodology	Inception date (mm-yyyy)	Trustee/glide path strategist	Stable value/ fixed annuity allocation range	Weighted average % of assets managed by American Funds ¹	Investment fee range ² Average fee ³ (bps)
Ameritas	EliteCITwithAmerican Funds	Co-manufactured target date CITs with stable value allocation replacing a portion of the American Funds fixed income funds	Seeks to replicate AFTD	05-2025	Hand Benefit Trust Company Subadvisor: Mesirow	3.5%-34.2%	88%	23-40 34
Empower	Great Gray Trust American Funds Target Date Series	Co-manufactured target date CITs with stable value allocation replacing a portion of the American Funds fixed income funds	Seeks to replicate AFTD	06-2020	Great Gray Trust Subadvisor: flexPATH Strategies	5%-49%	80%	22-43 35
	Great Gray American Funds Income Series	Co-manufactured target date CITs with stable value and TIAA Secure Income Account (SIA) allocations replacing a portion of the American Funds fixed income funds; lifetime income option	Seeks to replicate AFTD	07-2024	Great Gray Trust Subadvisor: flexPATH Strategies	SV: 5%-23% SIA: 0%-30%	78%	22-46 36
	State Street with American Funds Hybrid	Hybrid co-manufactured target date CITs with American Funds active management, State Street passive management and Empower stable value	State Street	07-2023	Benefit Trust Company (BTC) Subadvisor: State Street	0%-30%	50%	24-27 25
	Dynamic Retirement Manager (DRM) with American Funds	Service that utilizes an approved target date series (AFTD, CGTD, Empower/American Funds co-manufactured), then transitions to managed account (MA) qualified default investment alternative (QDIA) at age set by sponsor.	Dependent on series utilized	Dependent on series utilized	Morningstar support with Advised Assets Group (in-house Empower RIA) as fiduciary on MAs	0%-25% dependent on MA allocation	100% mutual funds until MA transition, 75% after	29-39 35 (MA = fund fees + 49)
John Hancock	RetirementJourney American Funds Target Date Series	Co-manufactured target date CITs with stable value allocation replacing a portion of the American Funds fixed income funds	Seeks to replicate AFTD	08-2025	Great Gray Trust Subadvisor: Wilshire Associates	5%-37.6%	86%	25-42 36
Lincoln	YourPath American Funds Target Date + Risk	Multiple glide path target date CIT options with American Funds and Lincoln stable value; additional PathBuilder Income glide path with a GLWB ⁴ option	Morningstar Investment Management	07-2019	Benefit Trust Company (BTC) Subadvisor: Morningstar Investment Management	0%-39%	90%	26-43 36 (GLWB has extra costs)
Nationwide	MyGuide American Funds Target Date Series	Co-manufactured target date CITs with stable value allocation replacing a portion of the American Funds fixed income funds	Seeks to replicate AFTD	08-2023	Great Gray Trust Subadvisor: Wilshire Associates	5%-53%	86%	25-42 36
	NCIT American Funds Lifetime Income Builder	Co-manufactured target date CITs, in 3-year vintages, with protected lifetime income. Includes a Nationwide fixed income contract and a fixed index annuity with a GLWB	Nationwide	01-2022	Global Trust Company Subadvisor: Nationwide Fund Advisors (NFA)	SV: 0%-5% Fixed index annuity: ⁵ 20%-65%	80%	32-58 52

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. Capital Client Group, Inc., member FINRA.

Recordkeeper	Product name	Description	Glide path methodology	Inception date (mm-yyyy)	Trustee/glide path strategist	Stable value/ fixed annuity range	Weighted average % of assets managed by American Funds ¹	Investment fee range ² Average fee ³ (bps)
OneAmerica	RetirementTrack American Funds Target Date Series	Co-manufactured target date CITs with stable value allocation replacing a portion of the American Funds fixed income funds	Seeks to replicate AFTD	04-2024	Great Gray Trust Subadvisor: flexPATH strategies	5%-49%	80%	21-43 34
Principal	RetirePilot American Funds Target Date Series	Co-manufactured target date CITs with stable value allocation replacing a portion of the American Funds fixed income funds	Seeks to replicate AFTD	03-2024	Great Gray Trust Subadvisor: flexPATH Strategies	5%-49%	80%	21-43 34
The Standard	OnTrack American Funds Target Retirement	Co-manufactured target date CITs with stable value allocation replacing a portion of the American Funds fixed income funds	Seeks to replicate AFTD	07-2025	Alta Trust Subadvisor: Morningstar Investment Management	4.8%-45.2%	79%	20-43 34
Transamerica	RetireOnTrack Target Date Series	Co-manufactured target date CITs with stable value allocation replacing a portion of the American Funds fixed income funds	Seeks to replicate AFTD	12-2020	Transamerica Subadvisor: Mesirow	3.8%-33.16%	85%	30-40 35
Voya	MyCompass American Funds Target Date Series	Co-manufactured target date CITs with stable value allocation replacing a portion of the American Funds fixed income funds	Seeks to replicate AFTD	11-2021	Great Gray Trust Subadvisor: flexPATH Strategies	5%-49%	80%	21-43 34

¹ Calculated using Sway averages

² Recordkeeping credits may be available

³ Simple arithmetic average

⁴ Guaranteed Lifetime Withdrawal Benefit (at an extra cost)

⁵ 5% allocation to stable value prior to the Lifetime Income Builder allocation.

bps = basis points (100 bps equals 1%); CIT = collective investment trust; RIA = registered investment advisor; Co-manufactured = The asset manager and recordkeeper create a target date fund to be offered exclusively to the recordkeeper's clients; AFTD = American Funds Target Date Retirement Series®; CGTD = Capital Group Target Date Retirement Series.

Source: Capital Group

DCIOproductpartners.com

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 fund's Characteristics Statement, which can be obtained from the corresponding trust company or participants' plan provider or employer.

This content, developed by Capital Group, home of American Funds, should not be used as a primary basis for investment decisions and is not intended to serve as impartial investment or fiduciary advice.

Although the target date portfolios are managed for investors on a projected retirement date time frame, the allocation strategy does not guarantee that investors' retirement goals will be met. Investment professionals manage the portfolio, moving it from a more growth-oriented strategy to a more income-oriented focus as the target date gets closer. The target date is the year that corresponds roughly to the year in which an investor is assumed to retire and begin taking withdrawals. Investment professionals continue to manage each portfolio for approximately 30 years after it reaches its target date.

Collective investment trusts (CITs) are available for investment only to certain qualified retirement plans.

Variable annuities may impose a variety of fees that may affect the growth of your client's portfolio. Variable annuities have investment and/or withdrawal limitation requirements. Early withdrawals may incur a fee. Guarantees are subject to the claims-paying ability of the issuing insurance company.

All Capital Group trademarks mentioned are owned by The Capital Group Companies, Inc., an affiliated company or fund. All other company and product names mentioned are the property of their respective companies.