

Welcome to our Series



Can I make it easy to pursue my retirement dreams?

With a target date fund from Capital Group, I can.

Since 1931, our distinctive way of managing money — emphasizing research and a long-term view — has enabled us to help investors pursue their financial goals. The Capital Group Target Date Retirement Series (the "Series"), which builds upon the history of the American Funds Target Date Retirement Series®, represents our best thinking toward achieving successful retirement outcomes, a collective investment trust (CIT) that shares the same investment objectives and investment strategies as the American Funds Target Date Retirement Series. We focus on both building and preserving wealth, seeking to deliver not only upside gains, but a measure of downside resilience as well.



Privately owned

We can maintain a long-term view and do what we think is best for investors.



Aligned with investors

Managed by the Target Date Solutions Committee, a team with meaningful personal assets invested.*



An industry leader

The Capital Group Target Date Retirement Series focuses on delivering superior long-term results and enjoys accolades from industry analysts.



A top asset manager

With \$428.5 billion of target date assets under management (mutual funds and CITs combined), Capital Group is one of the leading providers of target date funds.†



Low expenses

Our Series strives to keep costs low relative to the target date industry through economies of scale and no additional asset allocation fees.

Footnotes/Important information:

*As of October 31, 2025, based on personal investment in the American Funds Target Date Retirement Series, a mutual fund series similarly managed by the Target Date Solutions Committee.

† Source: Sway Research, "The State of the Target Date Market: 2025."

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.

Accolades



Analyst-driven
100%

Data coverage
100%

Source: Morningstar, as of January 14, 2026. For the Capital Group Target Date Retirement Series CITs, Morningstar awarded a Morningstar Medalist Rating™ of Gold for vintages 2010 through 2065 for unit classes TD1, TD2, TD3, TD4, TD5, TD7, U2 and U3; for the 2070 vintage unit classes TD2, TD3, TD4, TD5 and TD7; and for vintages 2015 as well as 2025 through 2065 for unit class TD9. All other unit classes in the Series are unrated. The Morningstar Medalist Rating is a forward looking assessment assigned by Morningstar's research analysts. It reflects their qualitative evaluation of an investment strategy's potential to outpace its category benchmark over a full market cycle on a risk-adjusted basis and net of fees. Morningstar bases its ratings on three key pillars — People, Parent and Process — alongside a fee assessment. The Medalist Rating does not reference a specific time period but is based on qualitative and select quantitative data as of January 14, 2026, respectively. Capital Group has paid Morningstar a licensing fee to access and publish its rating data. The Analyst-Driven/ Data Coverage percentages for these funds are as follows: 100%/100%. © 2026 Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (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 this information. Past performance is no guarantee of future results. Refer to page 5 for more information.



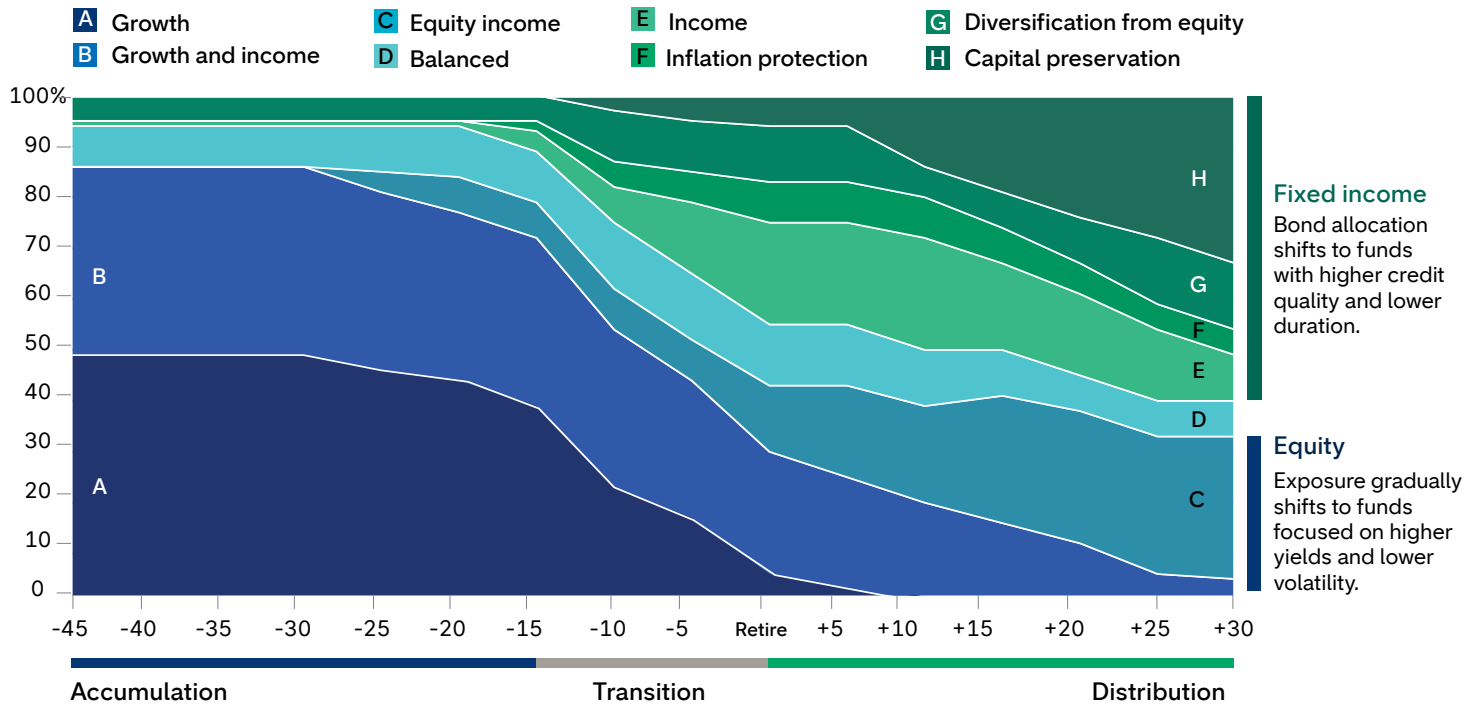
Capital Group, home of American Funds®, was selected as one of the most trusted and reliable asset managers by financial professionals.

Source: Escalent, Cogent Syndicated. Retirement Plan Advisor Trends, October 2025. Methodology: 411 respondents participated in a web survey conducted September 8-19, 2025. The respondents consisted of a representative sample of financial advisors managing less than \$50 million and more than \$50 million in defined contribution plans. In Ownership of Core Brand Attributes – Tier 1, across the most vital attributes, Capital Group | American Funds was selected within the top three choices in response to questions described by statements such as "Is a company I trust" and "Is reliable." Capital Group has paid Escalent a fee to access its ratings data. © 2026 Escalent. All rights reserved.



A glide path aligned to evolving participant objectives

Changes both amount and type of equity and fixed income



Source: Capital Group. Target allocations as of December 31, 2025, and are subject to the oversight committee's discretion. The investment adviser anticipates assets will be invested within a range that deviates no more than 10% above or below the allocations shown in the prospectus/characteristics statement. Underlying funds may be added or removed during the year.

Our approach to building and preserving wealth

A fully active approach

The Series is made up of a mix of underlying Capital Group unit trusts and American Funds with varying objectives and risk. All of the funds are actively managed, with Capital Group professionals seeking to deliver superior returns while managing risk.

Focused on investor outcomes

In addition to a focus on asset classes (such as equities and bonds), our Series is built from a mix of funds tied to certain investor objectives: growth, growth-and-income, equity-income/balanced and fixed income funds with various objectives of their own.

Glide path within a glide path

The Series places a greater emphasis on dividend-paying (or equity-income) stocks over time in an effort to provide more equity exposure while managing volatility. This approach can also help manage the risk of outliving your savings by maintaining exposure to equities later in life.

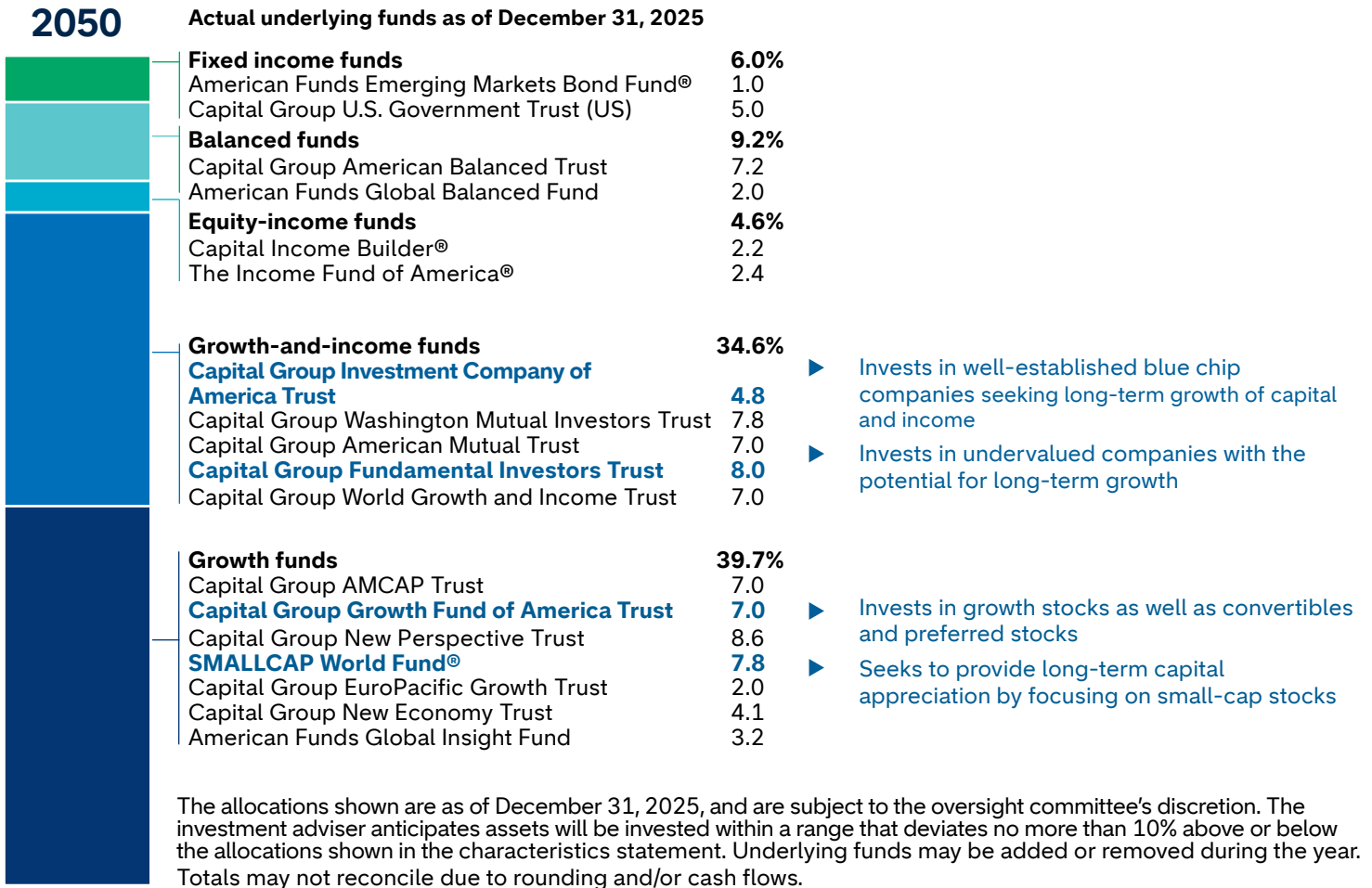
Roles of fixed income

Bond funds anchor the glide path by seeking to provide diversification from equities, a degree of inflation protection, capital preservation and income depending on the stage of life.

The power of flexibility

The Series features multi-asset and global funds that empower underlying fund managers to shift between equities and fixed income as well as U.S. and non-U.S. equities in response to market conditions. Certain funds allow market capitalization flexibility as well.

A deeper look: Underlying funds and objectives of the 2050 vintage



How to use a target date fund

Each fund, or "vintage," in the Series is in turn made up of a mix of individual underlying Capital Group unit trusts and American Funds. Each vintage is designed to serve as a single diversified retirement portfolio with an underlying approach aligned with the approximate year an investor is assumed to stop working and begin taking withdrawals. So if you plan to retire around 2050, you would select the 2050 vintage for access to its age-appropriate mix of underlying investments.

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. After the target retirement date is reached, investment professionals continue to manage the portfolio for approximately 30 years as they seek to provide retirees with a source of income and downside protection along with the potential for capital appreciation.

Keep in mind that while the funds are designed to serve investors throughout the retirement income phase, you don't have to retain assets in the fund past the designated target date. Instead, you can move your money out of the target date fund and into other investments of your choosing. Although the target date portfolios are managed for investors on a projected retirement date time frame, the fund's allocation strategy does not guarantee that investors' retirement goals will be met.

Important investment disclosures

Important information about objectives, risks, charges and expenses for 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.

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.

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.

Allocations may not achieve investment objectives. The portfolios' risks are related to the risks of the underlying funds, in proportion to their allocations. Refer to the following risks associated with the underlying funds. Investing outside the United States involves risks, such as currency fluctuations, periods of illiquidity and price volatility. These risks may be heightened in connection with investments in developing countries. Smaller company stocks entail additional risks, and they can fluctuate in price more than larger company stocks. The return of principal for bond portfolios and for portfolios with significant underlying bond holdings is not guaranteed. Investments are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings. Investments in mortgage-related securities involve additional risks, such as prepayment risk. Higher yielding, higher risk bonds can fluctuate in price more than investment-grade bonds, so investors should maintain a long-term perspective. Interests in Capital Group's U.S. Government Securities portfolios are not guaranteed by the U.S. government. The use of derivatives involves a variety of risks, which may be different from, or greater than, the risks associated with investing in traditional securities, such as stocks and bonds. As a nondiversified fund, American Funds Emerging Markets Debt Fund has the ability to invest a larger percentage of assets in the securities of a smaller number of issuers than a diversified fund. As a result, poor results by a single issuer could adversely affect fund results more than if the fund were invested in a larger number of issuers. See the applicable prospectus for details.

The Morningstar Medalist Rating™ is the summary expression of Morningstar's forward-looking analysis of investment strategies as offered via specific vehicles using a rating scale of Gold, Silver, Bronze, Neutral, and Negative. The Medalist Ratings indicate which investments Morningstar believes are likely to outperform a relevant index or peer group average on a risk-adjusted basis over time. Investment products are evaluated on three key pillars (People, Parent, and Process) which, when coupled with a fee assessment, forms the basis for Morningstar's conviction in those products' investment merits and determines the Medalist Rating they're assigned. Pillar ratings take the form of Low, Below Average, Average, Above Average, and High. Pillars may be evaluated via an analyst's qualitative assessment (either directly to a vehicle the analyst covers or indirectly when the pillar ratings of a covered vehicle are mapped to a related uncovered vehicle) or using algorithmic techniques. Vehicles are sorted by their expected performance into rating groups defined by their Morningstar Category and their active or passive status. When analysts directly cover a vehicle, they assign the three pillar ratings based on their qualitative assessment, subject to the oversight of the Analyst Rating Committee, and monitor and reevaluate them at least every 14 months. 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. The payment of this subscription fee does not give rise to a material conflict with Morningstar. When the vehicles are covered either indirectly by analysts or by algorithm, the ratings are assigned monthly. For more detailed information about these ratings, including their methodology, please go to global.morningstar.com/managerdisclosures/.

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