



# Find the right plan for you and your employees



**Presented to:**

**Prepared by:**

**Third-party administrator:**

**Date:**



## Find the right plan for your business...

Three main factors help drive retirement plan success: investments, experience and price. Designed to deliver on all three, **RecordkeeperDirect** is a retirement solution created with small businesses and startups in mind.



### Investments

Investments are the heart of any 401(k) plan. Build a plan menu on the foundation of Capital Group's tried-and-true investment system.



### Experience

The plan experience should be smooth for everyone. Streamlined administration and online capabilities make running the plan easier while helping participants pursue their goals.



### Price

A good plan offers the features you need at an affordable price. RecordkeeperDirect's straightforward pricing is designed to give you great value.

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



## ...and the right partner for your plan.

You can depend on Capital Group, a global asset manager with more than 90 years of investment experience. See why so many businesses like yours **count on us for their retirement plan needs.**

**\$2.5 trillion+**

Total assets under management

**97%**

Plan retention rate

**68,000+**

401(k) plan sponsor clients

**2.6 million+**

Plan participants

**470+**

Investment professionals

**30+**

Global offices

As of 12/31/24. Participants in Capital Group 401(k), 403(b), SEP IRA and SIMPLE IRA plans. Number of businesses in proprietary recordkeeping solutions.

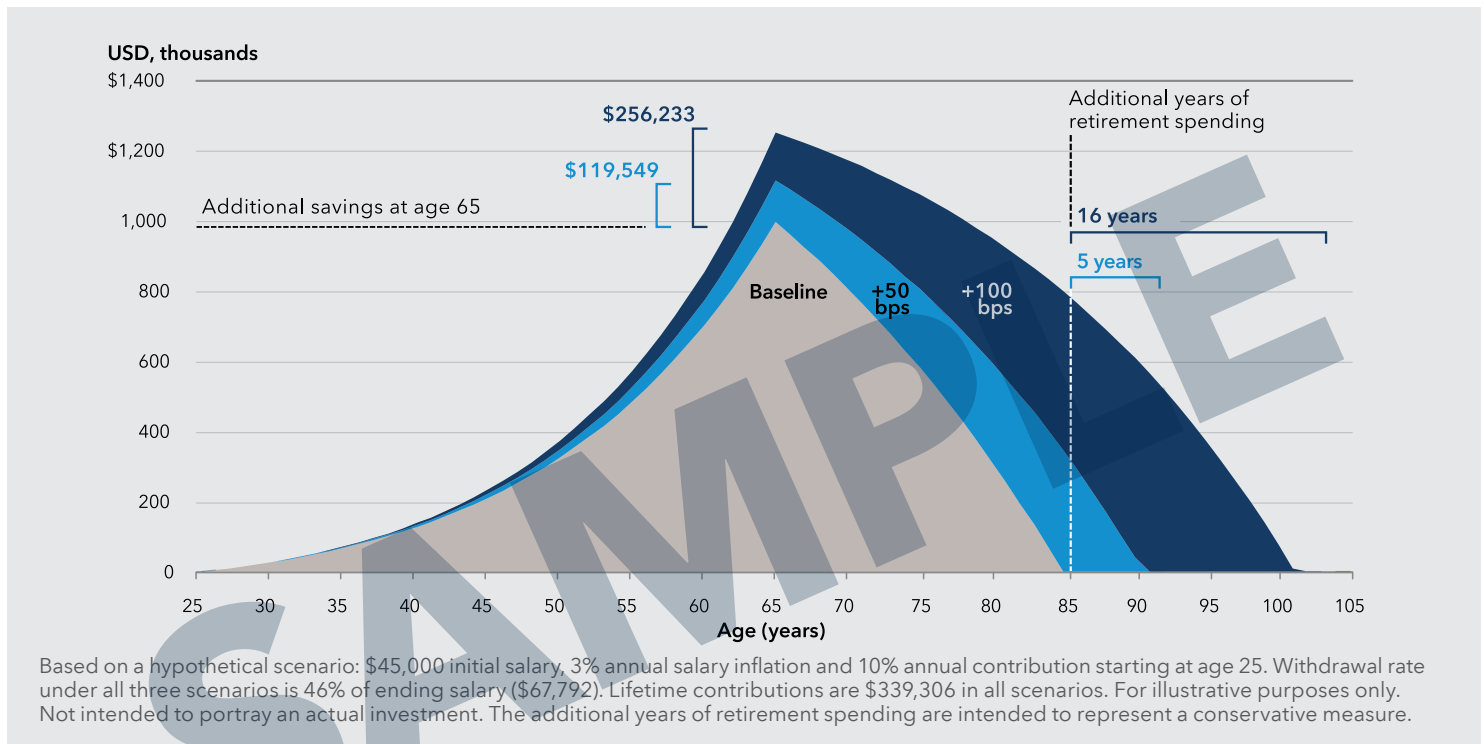
## INVESTMENTS

# Invest in better retirement outcomes

At the end of the day, investments can make the biggest difference in retirement savings. It's estimated that by retirement, **70% or more of a participant's account value will come from returns** – not contributions.

## Help participants achieve greater retirement security

See how even a small increase in returns can lead to significantly higher savings at retirement – and more years of spending – in a hypothetical savings and withdrawal scenario.



In the above scenario, higher returns generate additional years of spending. But there's another way to look at it – if the balance is spent over 20 years, then higher returns mean **more to spend in retirement**. In the graphic below, see how each increase in returns results in additional spending power over each year.

### Annual retirement spending over 20-year drawdown

|          |          |
|----------|----------|
| Baseline | \$67,792 |
| +50 bps  | \$79,013 |
| +100 bps | \$92,211 |

### Hypothetical scenario assumptions

|                       | Market baseline | +50 bps     | +100 bps    |
|-----------------------|-----------------|-------------|-------------|
| Returns before 65     | 5.5%            | 6.0%        | 6.5%        |
| Returns after 65      | 3.5%            | 4.0%        | 4.5%        |
| Account balance at 65 | \$997,216       | \$1,116,765 | \$1,253,449 |

Source: Capital Group. The demographic assumptions, returns and ending balances are hypothetical and provided for illustrative purposes only, and are not intended to provide any assurance or promise of actual returns and outcomes. Returns will be affected by the management of the investments and any adjustments to the assumed contribution rates, salary or other participant demographic information. Actual results may be higher or lower than those shown. Past results are not predictive of results in future periods. Based on an exhibit from Russell Investments. Totals may not reconcile due to rounding.

# Take confidence in the **strength of American Funds**

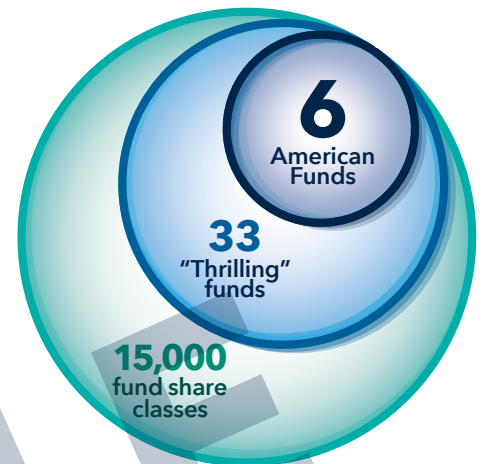
Investments are the engine that drives your participants toward their retirement goals. **Power your plan menu** with a choice of more than 40 American Funds investments.

## "Thrilling" funds

When Morningstar vetted 15,000 fund share classes across the investment industry with tests assessing returns, expenses, risk, analyst ratings and more, less than a quarter of 1% made the final cut – only 33 were deemed "Thrilling."

Of those, **6 were American Funds.**

Source: Morningstar, "The Thrilling 33" by Russel Kinnel, August 13, 2025. 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. Please visit the data provider's website for more information.



## Look to us for **superior outcomes**

Experienced advisors of defined contribution (DC) plans selected us most often as the top investment manager for delivering **superior retirement outcomes**. Advisors also selected us most often for:

- ✓ Delivers **superior long-term performance**
- ✓ **Best-in-class portfolio and risk management practices**
- ✓ **Experienced investment team**
- ✓ **Strong understanding** of global markets
- ✓ **Distinguished** investment process

Source: Escalent, Cogent Syndicated, Retirement Plan Advisor Trends™, October 2025. Methodology: 411 respondents participated in a web survey conducted September 8 to 19, 2025. For Ownership of Core Brand Attributes – Tier 1, among 184 DC advisors with at least \$50 million in DC plan assets under management, Capital Group | American Funds was selected most often in response to the question, "Which if any of these DC investment managers are described by this statement ... 'Delivers superior long-term performance' and 'Strong understanding of global markets.'" Capital Group | American Funds was also selected most often for "Delivers superior retirement outcomes," "Best-in-class portfolio and risk management practices" and "Distinguished investment philosophy" (Core Brand Attributes – Tier 2) and for "Experienced investment team" (Core Brand Attributes – Tier 3). Capital Group has provided input on some of the questions to be included in Cogent surveys over time. Additionally, Capital Group made a subscription investment to Cogent Syndicated across a detailed version of the Retirement Plan Advisor Trends report.

## A wide range of options

You can build your plan menu by selecting American Funds investments across investment categories, giving participants choices that align with their retirement goals. Options include the American Funds Target Date Retirement Series® and the American Funds Retirement Income Portfolio Series.

### Growth



### Growth-and-income



### Equity-income



### Balanced



### Bond



### Capital preservation



### Portfolio series



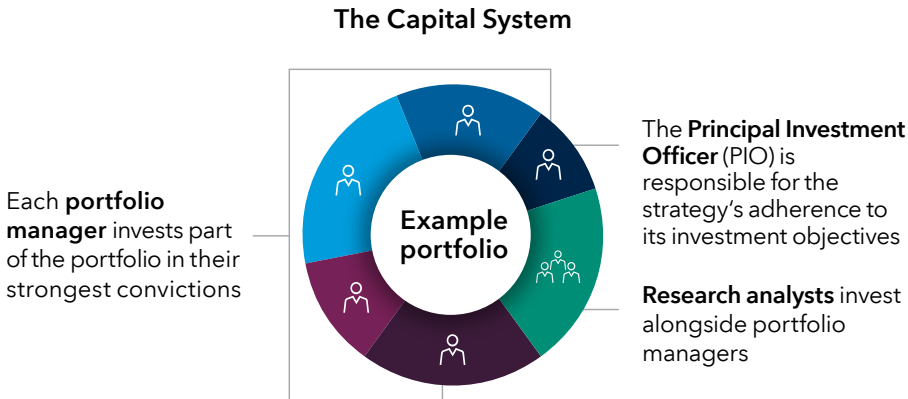
### Retirement income portfolio series



## INVESTMENTS

# Focus on long-term success

Our **distinctive investment approach, The Capital System**, looks to deliver superior outcomes over time through collaborative research, diverse perspectives and a long-term view.



**97%**

of American Funds assets are invested in mutual funds in which at least one manager has invested more than \$1 million.

Source: Morningstar. As of 2/19/25.

### Collaborative research

Collaboration across portfolio managers, analysts, economists and quantitative research teams **generates deeper insights**.

### Diverse perspectives

Leveraging the best ideas of multiple investment professionals helps us pursue **more consistent results across market cycles with less volatility**.

### Long-term view

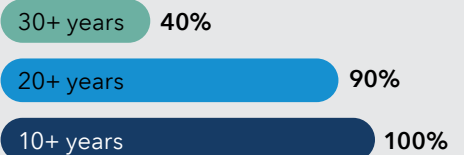
Managers are discouraged from engaging in short-term thinking. Investing with a long-term view helps **align our goals with those of investors**.



### Tap into a wealth of experience

Our portfolio managers have been around the block. In fact, they have an average of 27 years of investment industry experience – including 21 years right here at Capital Group. See how our manager experience stacks up in the graphic to the right.

#### Portfolio manager years of experience



as of 12/31/24

# Enable participants to pursue their goals

Our results speak for themselves: since 2000, nearly all of our equity-focused funds generated more wealth than their indexes or peers.

Figures shown are past results for Class R-6 shares and are not predictive of results in future periods. Current and future results may be lower or higher than those shown. Prices and returns will vary, so investors may lose money. Investing for short periods makes losses more likely. For current information and month-end results, refer to [capitalgroup.com](https://capitalgroup.com).

## Exhibit details

- Class R-6 shares.
- Includes all equity-focused American Funds available for investment on December 31, 1999, none of which have since been liquidated or merged.
- Includes all dividends reinvested for indexes, peers and American Funds, and with no money withdrawn.

With the hypothetical \$100,000 initial investment illustrated below, American Funds ended the period having generated on average:

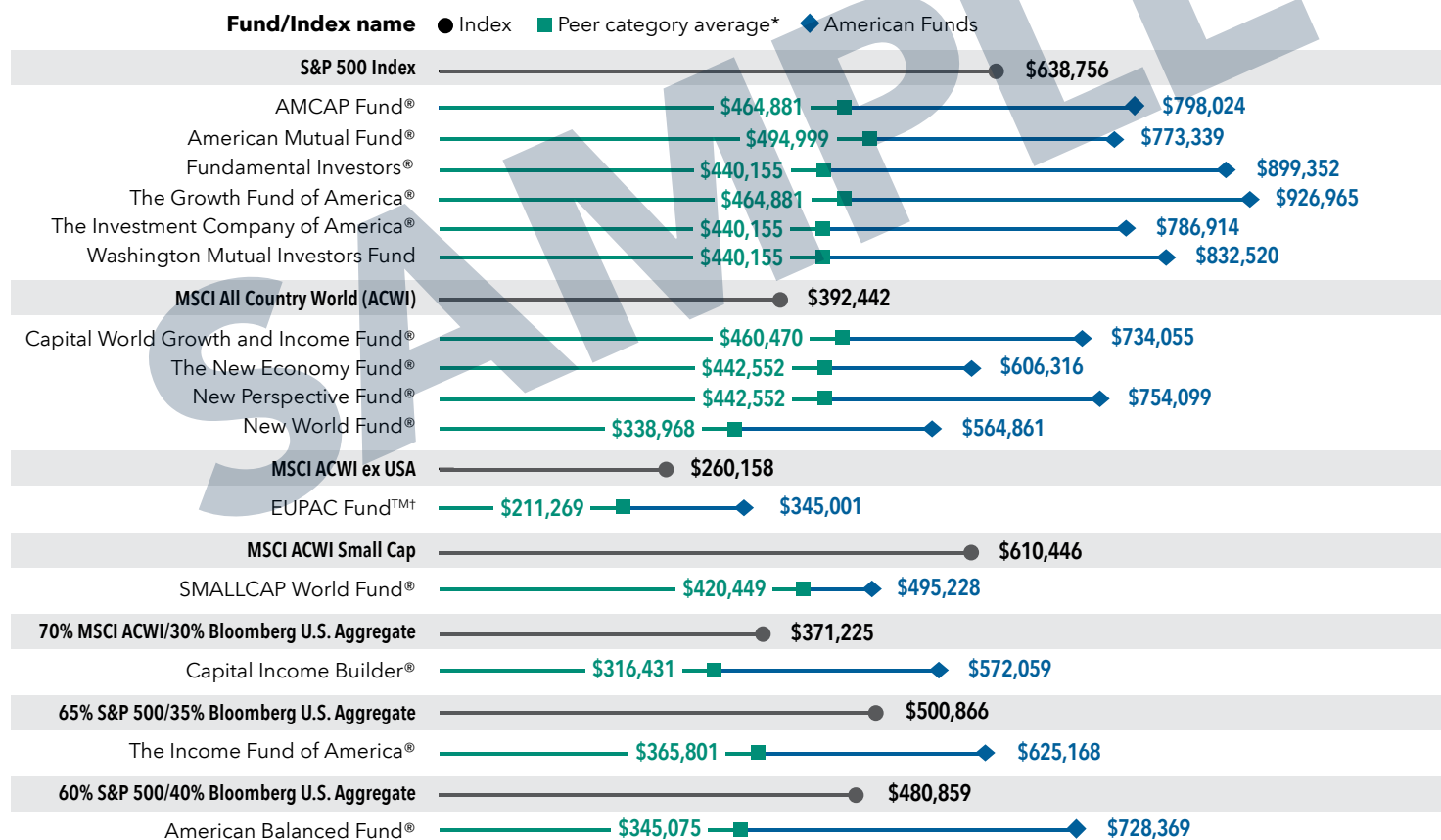
**\$187,761**

more wealth than indexes

**\$290,232**

more wealth than peer category averages\*

## Ending value of a hypothetical \$100,000 investment



\* Peer category average represents each fund's respective Morningstar U.S. Active Fund category average. There may be funds within these categories that outpaced or lagged their category average and/or American Funds.

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

Calculations based on Capital Group and Morningstar data, 12/31/99 to 12/31/24. All comparisons are to each of the funds' primary benchmark and as of 12/31/2024. Refer to individual fund detail pages at [capitalgroup.com](https://capitalgroup.com) for current information and any applicable benchmark index changes. Please refer to the end of this proposal for a list of each fund's rolling returns and success rates for this period, and respective Morningstar U.S. Active Fund category. Returns shown for indexes include reinvested dividends. The market indexes are unmanaged and, therefore, have no expenses. Investors cannot invest directly in an index. There have been periods when the funds have lagged the index.

## INVESTMENTS

# Take the **guesswork** out of investing

Choosing investments can be overwhelming for participants. Target date funds **make investment selection straightforward**, while participants can rest assured that experienced professionals are managing their investments.

## It's retirement investing, simplified.



**Easy  
to select**



**Diversification  
in a single fund**



**Professional  
oversight**

If you use a target date series as your plan's Qualified Default Investment Alternative (QDIA) and meet certain regulatory requirements, you'll also get fiduciary protection from any losses resulting from the investment of the participant's account balance in the QDIA.

**93%**

of plans used a target date fund  
as their plan's QDIA

Source: Callan Institute, 2025 Defined Contribution Trends Survey. Results from a survey of 89 defined contribution plan sponsors conducted in late 2024.

## Have confidence in the **American Funds Target Date Retirement Series**

Our target date series is built on the strength of our mutual funds and managed with the same principles, designed to pursue superior outcomes.

A committee of veteran investment professionals manages the funds with the long-term needs of investors in mind, adjusting each portfolio from a more growth-oriented strategy to a more income-oriented focus as retirement gets closer.



**Michelle Black, CIMA**  
Multi-asset  
29 years of experience  
Los Angeles



**Wesley Phoa, PhD**  
Multi-asset  
31 years of experience  
Los Angeles



**David Hoag**  
Fixed income  
36 years of experience  
Los Angeles



**Jessica Spaly**  
Equity  
25 years of experience  
San Francisco



**Samir Mathur, MS**  
Multi-asset  
31 years of experience  
New York



**Shannon Ward**  
Fixed income  
32 years of experience  
Los Angeles



**Raj Paramaguru**  
Multi-asset  
19 years of experience  
Los Angeles



**William Robbins**  
Equity  
32 years of experience  
San Francisco

Investment industry experience as of 12/31/24.

## INVESTMENTS

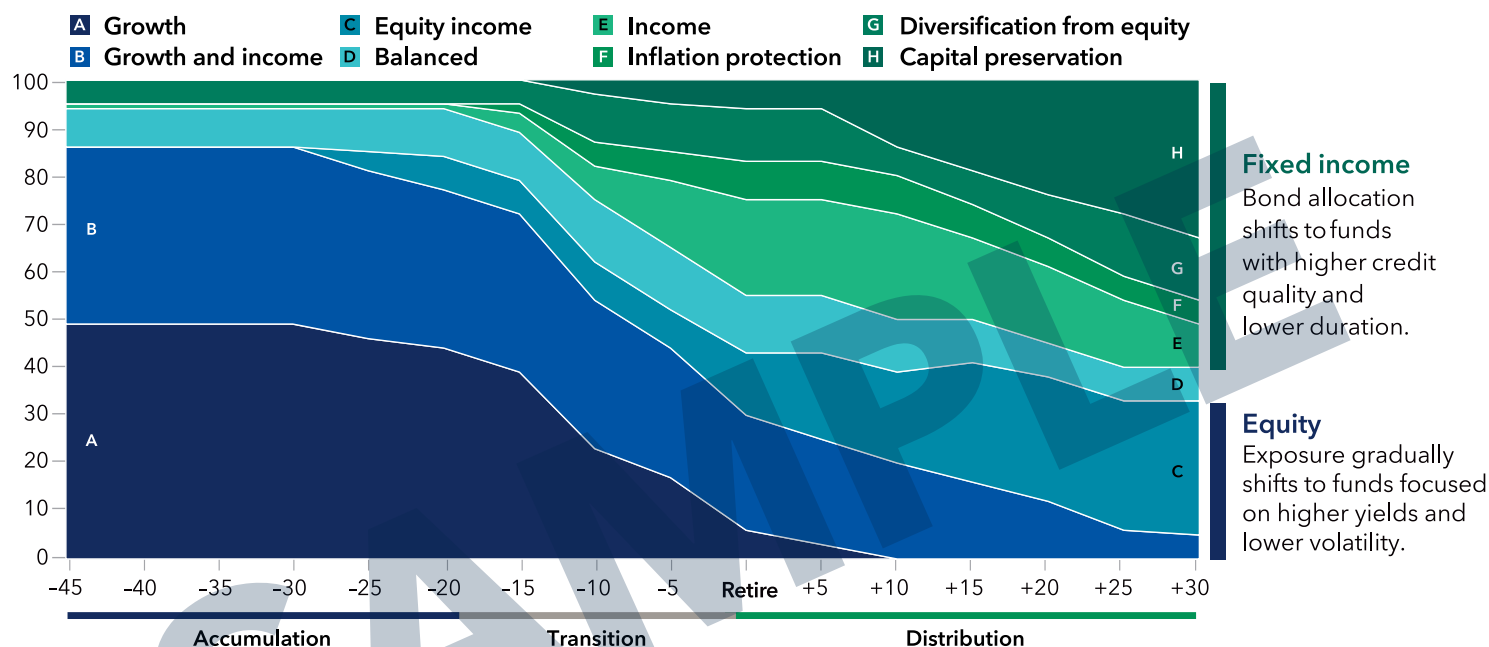
# Benefit from a glide path within a glide path

Our target date series goes beyond focusing on just equities and bonds as investors age: we change the types of investments over time to **reduce volatility while helping ensure participants won't outlive their savings**.

## Build and preserve wealth

Our well-designed glide path shifts to meet participants' needs at every stage of their retirement journey.

### American Funds Target Date Retirement Series glide path and roles



The target allocations shown are as of December 31, 2024, 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. Underlying funds may be added or removed during the year. Visit [capitalgroup.com](https://capitalgroup.com) for current allocations.

By increasing the emphasis on dividends over time, the series seeks to mitigate market risk while providing income that can help cover the cost of living in retirement. Our investment professionals continue to manage each portfolio for approximately 30 years after it reaches its target date, long after retirement.

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. The target date is the year that corresponds roughly to the year in which an investor is assumed to retire and begin taking withdrawals.

## Trust in our people

We believe in making your retirement plan experience as effortless as possible with exceptional service. You can get answers to any question and help with any task in just minutes from our **live, U.S.-based representatives**.

**47 seconds**

Average call response time

**2,000**

Average daily phone calls

**3 service centers**

In San Antonio, Indianapolis and Irvine

**470**

Retirement services associates

**12 years**

Average service associate tenure

As of 12/31/24.

## A personal touch

We apply the same collaborative ethos in our investment approach to our retirement plan service. Our experienced associates and your service providers will support your plan.

**Dedicated implementation coordinator** helps onboarding go smoothly.

**Plan financial professional** typically helps with participant education and plan investments.



**Service specialists** handle individual inquiries on topics like plan administration, participant loans and distributions, education and much more. Dedicated service teams for both plan sponsors and participants get you and your employees the help you need, right when you need it.

**Third-party administrator (TPA)** handles plan administration.

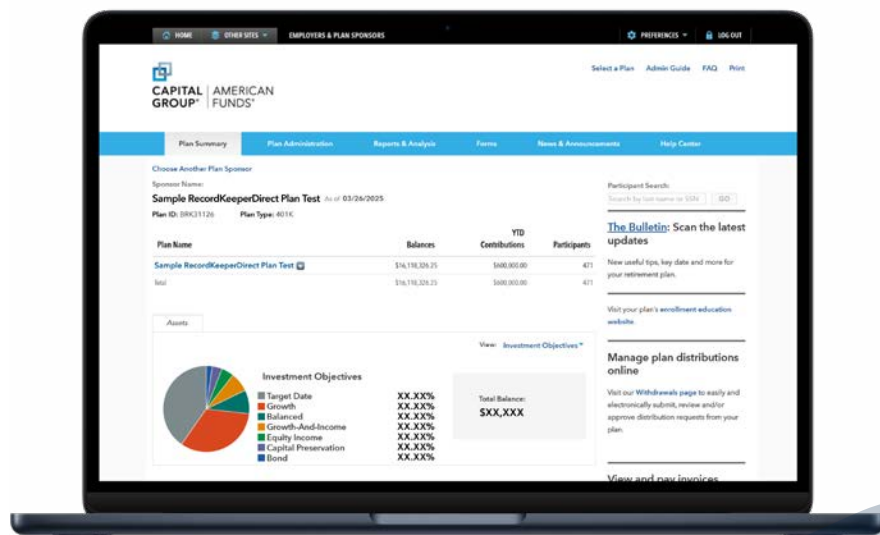
**Help is just a call away**

Once your plan is operational, we're here if you need anything.

**(800) 421-6019**

# Simplify your **plan management**

Our plan sponsor website offers a number of tools and services to ease plan administration – so you can spend **less time running your plan and more time running your business.**



## Technology **at your fingertips**

Our plan sponsor website has the tools you need to manage your plan effectively.

Try the plan sponsor website at [capitalgroup.com/RKDSponsorDemo](https://capitalgroup.com/RKDSponsorDemo)

## Service at the **touch of a button**

Take advantage of the following RecordkeeperDirect services – many of them automated – to cut down on administrative time.

### Payroll integration

- ✓ Connect with dozens of providers to submit payroll contributions securely online
- ✓ 360° integrations are available with major providers including ADP, Paychex and QuickBooks Online

### Key report generation

- ✓ Automatic generation of customized plan and investment review reports
- ✓ Access custom plan fee disclosure reports and required regulatory documents online

### Employee tracking

- ✓ Automatic tracking of participant vesting, deferrals and beneficiaries
- ✓ Employee eligibility tracking and notification also available
- ✓ Review and approve participant distribution requests online

### Notice delivery

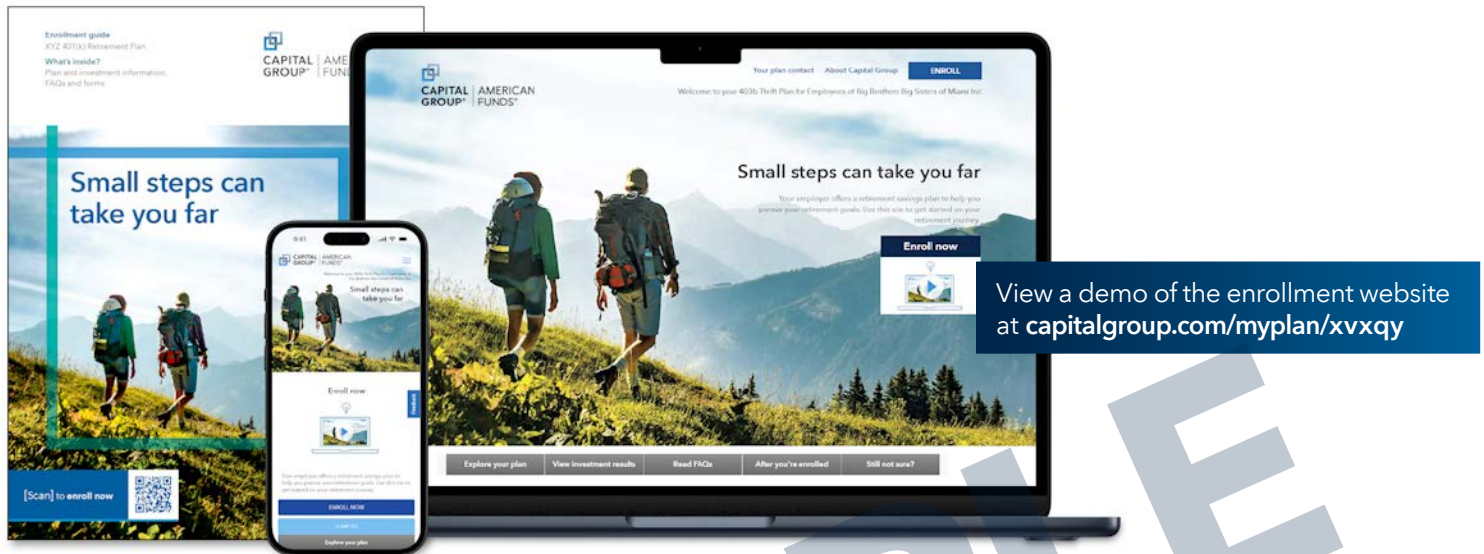
- ✓ Initiate delivery of required notices online
- ✓ We mail notices for you\*

\* Additional fees apply.

## EXPERIENCE: PARTICIPANT

# Get employees **enrolled easily**

A 401(k) plan isn't particularly helpful if your employees aren't enrolled and investing for retirement. **We make enrollment a snap.**



## Enrollment is **quick for everyone**

Our online enrollment resources, including automatic enrollment options tailored to your plan's provisions, can start your employees saving without adding to your workload.

### Automated options

Put employees on the path to retirement by enabling automatic enrollment and annual contribution rate increases.

### Customized education

Employees can view investment options and learn more about their plan through a customized enrollment website.

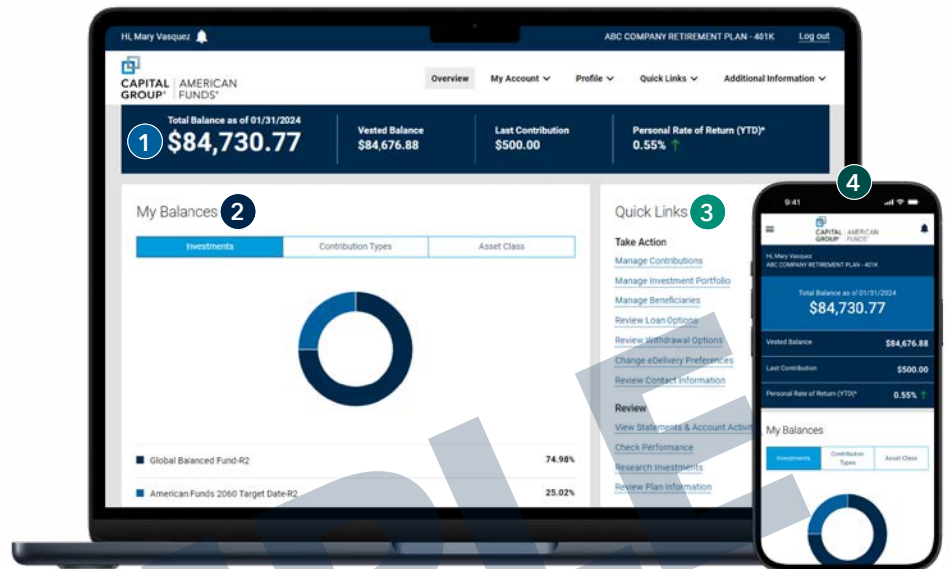
### Express enrollment

Our Quick enrollment feature gets participants up and running in minutes – from their computer or our convenient mobile app.

# Give participants a leg up on saving

Our participant website and mobile app are designed to provide a **seamless online experience**, with the features participants need to plan and save for their future.

- 1 **Account highlights** provides a review of the participant's balance and contributions.
- 2 **My balances** shows a quick snapshot of the mix of funds in the portfolio.
- 3 **Quick links** offers easy access to popular site features, like loan requests and contribution changes.
- 4 **Mobile app** with **all the same functions as the website**, for participants on the go.
- 5 **Plus a retirement goals calculator**, available from the home page, that participants can use to set and track a personalized savings goal. They can also explore how changes to their strategy could impact their progress.



Check out the participant website at [capitalgroup.com/RKDPParticipantDemo](https://capitalgroup.com/RKDPParticipantDemo)



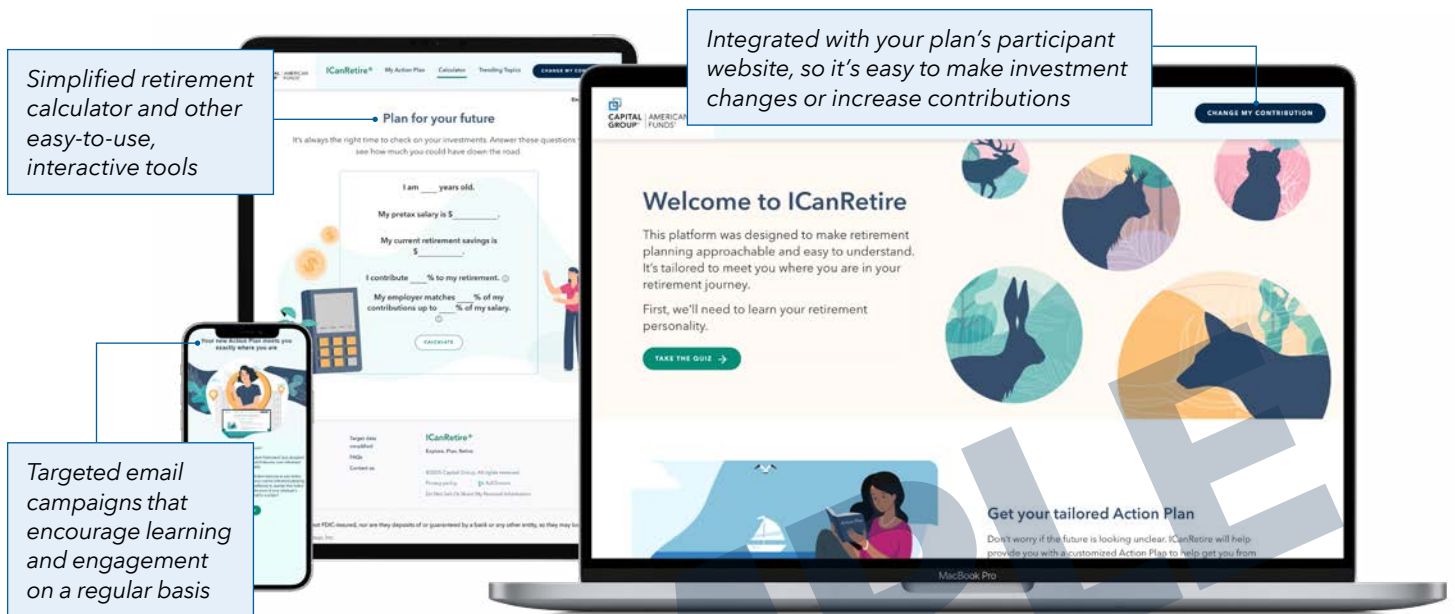
## Leave the heavy lifting to us

Along with our website, our participant services team is at the ready if your employees need any help – **so they can call us instead of you.**

**(800) 421-4120**

# Make retirement savings engaging

Employees can't reach their retirement goals if they aren't taking full advantage of the plan. **We make saving approachable with ICanRetire®**, a digital engagement program that's available to your plan at **no additional cost**.



Customized action plans

Content tailored to participants

Quick-hit videos

Reminders to revisit savings

## What's your retirement style?

Participants start with a fun quiz to find out their retirement "personality."

See for yourself: visit **ICanRetire.com** to take the quiz.

## Our results make a difference

**2.7X**

More likely to have increased contributions

**+93%**

Average contribution rate increase

For RecordkeeperDirect retirement plans from 11/2023 to 4/2025. Program results may vary. Results are for participants who engaged in the ICanRetire program (e.g., visited ICanRetire or clicked on an ICanRetire email) versus participants who didn't engage with ICanRetire.

## PRICING

# Your plan's pricing summary

### Estimated first-year plan cost

#### One-time setup fee

(billed on the first quarterly invoice, if applicable)

#### Annual recordkeeping base fee\*

### TOTAL ESTIMATED FIRST-YEAR PLAN COST

### Next steps

To begin the plan implementation process, your financial professional can onboard the plan by logging on to the Plan manager portal using the QR code at the right or by visiting [capitalgroup.com/retirement/planmanager/advisor](https://capitalgroup.com/retirement/planmanager/advisor).

This pricing summary is valid for 180 days. It is an estimate based on the plan data assumptions shown and may not reflect all fees for services described in this proposal. Final fees are based on the actual plan data provided to our recordkeeping system.

**Note:** TPA fees are not included in the fees above. TPA fees are charged and billed separately.



### Assumptions:

## PRICING

# A closer look at RecordkeeperDirect pricing

Our straightforward approach to pricing makes it **easier to understand your costs**, and is designed to provide **better value for your plan**.

### RecordkeeperDirect pricing for Class R-6

#### Recordkeeping fees

|                          |          |
|--------------------------|----------|
| Base recordkeeping fee   | \$1,250  |
| Plus per-participant fee | + \$20pp |

#### Investment expenses

|                        |
|------------------------|
| Average expense ratio* |
| 0.34%                  |

\* Average expense ratio shown is provided only as an example. The actual average expense ratio depends on the investments selected for the plan and participant allocations. Expense ratios reflect applicable fee waivers and expense reimbursements, without which expenses would be higher. Average expense ratio is for all funded investments and is weighted, based on average daily net assets in the program as of 12/31/2024. Accordingly, more weight is given to funds with more assets. Actual expense ratios, as reported in each fund's prospectus available at the time of publication, range from 0.02% to 1.05% for R-6.

## The features you need

The fees shown above cover a wide range of features and services to help your plan succeed.



#### Investments

- ✓ Selection of more than 40 American Funds
  - ✓ Access to the American Funds Target Date Retirement Series
- #### Participant services
- ✓ Online enrollment with customized website and materials
  - ✓ Robust website and mobile app with personalized projections and other tools
  - ✓ Spanish enrollment materials, website and statements
  - ✓ Educational content and interactive planning tools
  - ✓ Investment and fee disclosure
  - ✓ Online distribution requests



#### Plan services

- ✓ Customized plan and investment review reports
- ✓ Payroll integration
- ✓ Online invoicing and ACH payments
- ✓ Employee vesting tracking
- ✓ Deferral election tracking
- ✓ Beneficiary tracking
- ✓ Eligibility tracking and notification
- ✓ Corporate trustee services (additional fees may apply)
- ✓ Notice delivery service (additional fees apply)

## PRICING

# It's easy to get started

Plan installation is a smooth process, thanks to our dedicated implementation coordinators who will **guide you every step of the way**. This timeline identifies the major steps you can expect.

|                                   |       | Action taken                      | Plan sponsor | Capital Group | TPA | Financial professional | Prior recordkeeper |
|-----------------------------------|-------|-----------------------------------|--------------|---------------|-----|------------------------|--------------------|
| Days before target effective date | 60    | Welcome / Process overview        | •            | •             | •   | •                      |                    |
|                                   | 60-45 | Conversion steps / Plan setup     | •            | •             |     |                        | •                  |
|                                   | 45-30 | Participant communications        | •            | •             | •   | •                      |                    |
| Days after target effective date  | 1-30  | Final valuations; blackout ends*  | •            | •             |     |                        | •                  |
|                                   | 10-30 | First contribution and transition | •            | •             | •   | •                      |                    |

\* Does not apply to startup plans.

# Investment results

Figures shown are past results for Class R-6 shares and are not predictive of results in future periods. Current and future results may be lower or higher than those shown. Prices and returns will vary, so investors may lose money. Investing for short periods makes losses more likely. For current information and month-end results, refer to [capitalgroup.com](https://capitalgroup.com).

## Class R-6 shares

### Results for periods ended June 30, 2025

| Index and corresponding American Funds                 | Average annual total returns (%) |         |          | Gross expense ratios (%) |
|--------------------------------------------------------|----------------------------------|---------|----------|--------------------------|
|                                                        | 1 year                           | 5 years | 10 years |                          |
| S&P 500 Index                                          | 15.16                            | 16.64   | 13.65    | -                        |
| AMCAP Fund                                             | 15.86                            | 12.84   | 11.67    | 0.33                     |
| American Mutual Fund                                   | 16.29                            | 13.41   | 10.71    | 0.27                     |
| Fundamental Investors                                  | 20.21                            | 16.94   | 13.28    | 0.28                     |
| The Growth Fund of America                             | 21.76                            | 16.05   | 14.62    | 0.30                     |
| The Investment Company of America                      | 21.19                            | 17.75   | 13.21    | 0.27                     |
| Washington Mutual Investors Fund                       | 16.90                            | 16.44   | 12.76    | 0.26                     |
| MSCI All Country World Index (ACWI)                    | 16.17                            | 13.65   | 9.99     | -                        |
| Capital World Growth and Income Fund                   | 17.39                            | 12.93   | 9.57     | 0.41                     |
| The New Economy Fund                                   | 18.67                            | 12.64   | 11.86    | 0.41                     |
| New Perspective Fund                                   | 18.08                            | 13.84   | 12.17    | 0.41                     |
| New World Fund                                         | 15.54                            | 8.82    | 7.83     | 0.57                     |
| MSCI ACWI ex USA Index                                 | 17.72                            | 10.13   | 6.12     | -                        |
| EUPAC Fund                                             | 13.86                            | 8.16    | 6.52     | 0.47                     |
| MSCI ACWI Small Cap Index                              | 13.57                            | 11.33   | 7.44     | -                        |
| SMALLCAP World Fund                                    | 9.96                             | 6.75    | 7.68     | 0.65                     |
| 70% MSCI ACWI Index/30% Bloomberg U.S. Aggregate Index | 13.15                            | 9.31    | 7.67     | -                        |
| Capital Income Builder                                 | 18.82                            | 10.32   | 7.08     | 0.27                     |
| 65% S&P 500 Index/35% Bloomberg U.S. Aggregate Index   | 12.07                            | 10.49   | 9.60     | -                        |
| The Income Fund of America                             | 17.84                            | 10.92   | 8.15     | 0.27                     |
| 60% S&P 500 Index/40% Bloomberg U.S. Aggregate Index   | 11.62                            | 9.62    | 9.01     | -                        |
| American Balanced Fund                                 | 14.63                            | 10.41   | 9.27     | 0.25                     |

For updated returns as of the most recent month end, scan the QR code or visit [capitalgroup.com/returns-R-6](https://capitalgroup.com/returns-R-6).



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. Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than higher rated bonds.

Investment results assume all distributions are reinvested and reflect applicable fees and expenses. Expense ratios are as of each fund's prospectus available at the time of publication. When applicable, results reflect fee waivers and/or expense reimbursements, without which they would have been lower. Please refer to [capitalgroup.com](https://capitalgroup.com) for more information.

We offer a range of share classes designed to meet the needs of retirement plan sponsors and participants. The different share classes incorporate varying levels of financial professional compensation and service provider payments. Because Class R-6 shares do not include any recordkeeping payments, expenses are lower and results are higher. Other share classes that include recordkeeping costs have higher expenses and lower results than Class R-6.

# Important disclosures

## Rolling 10-year success rates for Class R-6

| Annual results for monthly rolling 10-year periods, 12/31/99–12/31/24 | Average annual fund return | Average annual index return | Number of periods fund led index | Percentage of periods fund led index |
|-----------------------------------------------------------------------|----------------------------|-----------------------------|----------------------------------|--------------------------------------|
| <b>S&amp;P 500 Index</b>                                              |                            |                             |                                  |                                      |
| AMCAP Fund                                                            | 9.60%                      | 9.16%                       | 130 of 181                       | 72%                                  |
| American Mutual Fund                                                  | 8.79%                      | 9.16%                       | 80 of 181                        | 44%                                  |
| Fundamental Investors                                                 | 9.78%                      | 9.16%                       | 98 of 181                        | 54%                                  |
| The Growth Fund of America                                            | 9.97%                      | 9.16%                       | 155 of 181                       | 86%                                  |
| The Investment Company of America                                     | 8.75%                      | 9.16%                       | 54 of 181                        | 30%                                  |
| Washington Mutual Investors Fund                                      | 9.02%                      | 9.16%                       | 48 of 181                        | 27%                                  |
| <b>MSCI ACWI</b>                                                      |                            |                             |                                  |                                      |
| Capital World Growth and Income Fund                                  | 8.28%                      | 6.81%                       | 140 of 181                       | 77%                                  |
| The New Economy Fund                                                  | 10.07%                     | 6.81%                       | 162 of 181                       | 90%                                  |
| New Perspective Fund                                                  | 9.54%                      | 6.81%                       | 181 of 181                       | 100%                                 |
| New World Fund                                                        | 8.19%                      | 6.81%                       | 90 of 181                        | 50%                                  |
| <b>MSCI ACWI ex USA</b>                                               |                            |                             |                                  |                                      |
| EUPAC Fund                                                            | 6.73%                      | 5.06%                       | 181 of 181                       | 100%                                 |
| <b>MSCI ACWI Small Cap</b>                                            |                            |                             |                                  |                                      |
| SMALLCAP World Fund                                                   | 9.21%                      | 8.66%                       | 132 of 181                       | 73%                                  |
| <b>70% MSCI ACWI/30% Bloomberg U.S. Aggregate</b>                     |                            |                             |                                  |                                      |
| Capital Income Builder                                                | 6.67%                      | 6.23%                       | 96 of 181                        | 53%                                  |
| <b>65% S&amp;P 500/35% Bloomberg U.S. Aggregate</b>                   |                            |                             |                                  |                                      |
| The Income Fund of America                                            | 7.58%                      | 7.57%                       | 69 of 181                        | 38%                                  |
| <b>60% S&amp;P 500/40% Bloomberg U.S. Aggregate</b>                   |                            |                             |                                  |                                      |
| American Balanced Fund                                                | 8.11%                      | 7.32%                       | 161 of 181                       | 89%                                  |

Success rates are the percentages that a portfolio outperforms a benchmark (or index), over a given period.

**American Funds' Morningstar categories:** The peer groups against which we compare American Funds in these charts reflect the averages of the relevant Morningstar U.S. Active Fund categories. The 15 equity-focused American Funds used in our analysis and their relevant Morningstar U.S. Active Fund categories with which they were compared are as follows: AMCAP Fund, The Growth Fund of America (Large Growth); American Mutual Fund (Large Value); Fundamental Investors, The Investment Company of America, Washington Mutual Investors Fund (Large Blend); American Balanced Fund (Moderate Allocation); Capital Income Builder (Global Allocation); The Income Fund of America (Moderate Aggressive Allocation); Capital World Growth and Income Fund (Global Large-Stock Blend); The New Economy Fund, New Perspective Fund (Global Large-Stock Growth); New World Fund (Diversified Emerging Markets); EUPAC Fund (Foreign Large Growth); SMALLCAP World Fund (Global Small/Mid Stock).

Capital Group manages equity assets through three investment groups. These groups make investment and proxy voting decisions independently. Fixed income investment professionals provide fixed income research and investment management across the Capital organization; however, for securities with equity

characteristics, they act solely on behalf of one of the three equity investment groups.

Class R-6 shares were first offered on May 1, 2009. Class R-6 share results prior to the date of first sale are hypothetical based on the results of the original share class of the fund without a sales charge, adjusted for typical estimated expenses. Please refer to [capitalgroup.com](http://capitalgroup.com) for more information on specific expense adjustments and the actual dates of first sale.

### INDEX DESCRIPTIONS

The indexes are unmanaged, and their results include reinvested dividends and/or distributions but do not reflect the effect of sales charges, commissions, account fees, expenses or U.S. federal income taxes.

60%/40% S&P 500 Index/Bloomberg U.S. Aggregate Index blends the S&P 500 with the Bloomberg U.S. Aggregate Index by weighting their cumulative total returns at 60% and 40%, respectively. The blend is rebalanced monthly.

65%/35% S&P 500 Index/Bloomberg U.S. Aggregate Index blends the S&P 500 with the Bloomberg U.S. Aggregate Index by weighting their cumulative total returns at 65% and 35%, respectively. The blend is rebalanced monthly.

70%/30% MSCI All Country World Index/Bloomberg U.S. Aggregate Index blends the MSCI All Country World Index with the Bloomberg U.S. Aggregate Index by weighting their total returns at 70% and 30%, respectively. The blend is rebalanced monthly.

Bloomberg U.S. Aggregate Index represents the U.S. investment-grade fixed-rate bond market and consists of U.S. Treasury and government related bonds, corporate securities and asset-backed securities.

MSCI All Country World Index (ACWI) is a free float-adjusted, market capitalization-weighted index that is designed to measure results of more than 40 developed and developing country markets. Results reflect dividends gross of withholding taxes through 12/31/00, and dividends net of withholding taxes thereafter.

MSCI All Country World (ACWI) ex USA Index is a free float-adjusted, market capitalization-weighted index that is designed to measure results of more than 40 developed and emerging equity markets, excluding the United States. Results reflect dividends gross of withholding taxes through 12/31/00, and dividends net of withholding taxes thereafter.

MSCI All Country World Small Cap Index is a free float-adjusted, market capitalization-weighted index that is designed to measure equity market results of smaller capitalization companies in both developed and emerging markets. Results reflect dividends net of withholding taxes.

S&P 500 Index is a market capitalization-weighted index based on the average weighted results of approximately 500 widely held common stocks.

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**Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectuses and summary prospectuses, which can be obtained from a financial professional and should be read carefully before investing.**

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