PlanPremier®-TPA

Retirement plan proposal

Find the right plan for you and your employees

Presented to:

ABC Company, Inc.

Date:

July 1, 2026

Prepared by:

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Dealer firm

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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, **PlanPremier-TPA** is a retirement solution for businesses from startups to larger plans, with administration from a trusted third-party administrator.

Investments

Investments are the heart of any 401(k) plan. You can tailor your plan menu with the American Funds as well as investments from dozens of other fund families.

Experience

The plan experience should be smooth for everyone. Robust plan features make running the plan easier and help participants pursue their goals.

Price

A good plan offers the features you need at an affordable price. PlanPremier's transparent fixed-rate pricing can provide better value over time.

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.

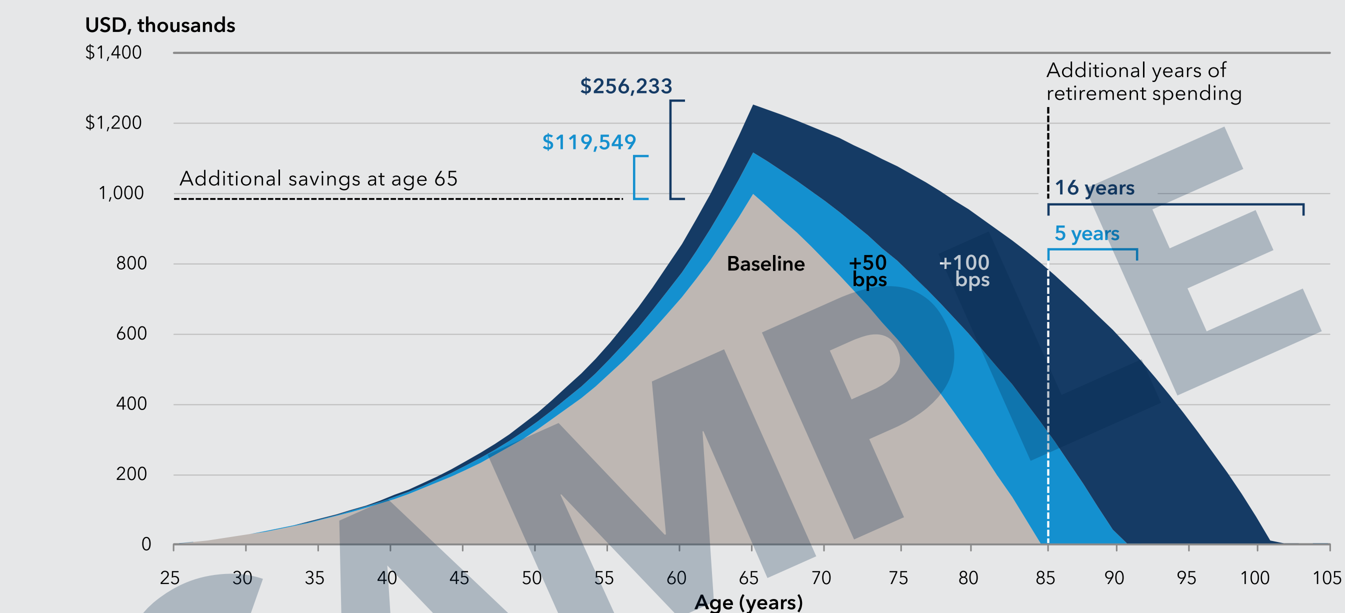
INVESTMENTS

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

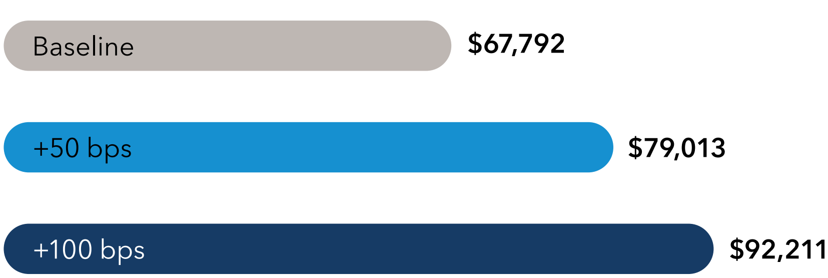
See how even a small increase in returns can lead to significantly higher savings at retirement — and more years of spending — in a hypothetical savings and withdrawal scenario.



Based on a hypothetical scenario: $45,000 initial salary, 3% annual salary inflation and 10% annual contribution starting at age 25. Withdrawal rate under all three scenarios is 46% of ending salary ($67,792). Lifetime contributions are $339,306 in all scenarios. For illustrative purposes only. Not intended to portray an actual investment. The additional years of retirement spending are intended to represent a conservative measure.

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



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.

INVESTMENTS

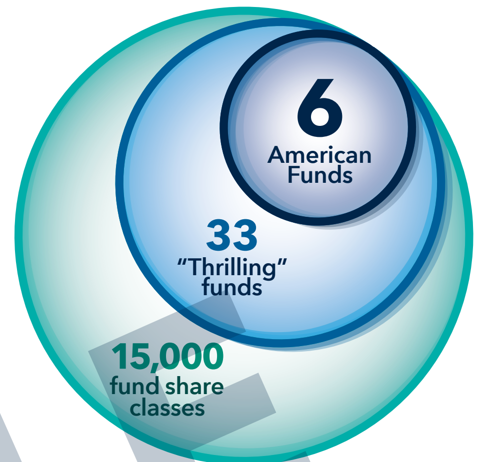
Combine the **strength of American Funds…**

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.

…with **investment flexibility** to **meet your needs**

PlanPremier gives you the **freedom to design a well-diversified plan menu,** customized to fit your participants.

In addition to the American Funds, you have access to hundreds of outside funds from dozens of other respected investment managers, including the firms listed and many more.* For maximum flexibility in developing your plan lineup, select the American Funds Target Date Retirement Series® for a standard conversion or as the default investment.†

CAPITAL GROUP® | AMERICAN FUNDS®

BLACKROCK®

Fidelity INVESTMENTS

Invesco

MFS® Investment Management

PIMCO

T.RowePrice INVEST WITH CONFIDENCE

Vanguard®

and many more.

* Availability of funds and fund families depends on the plan’s share class.

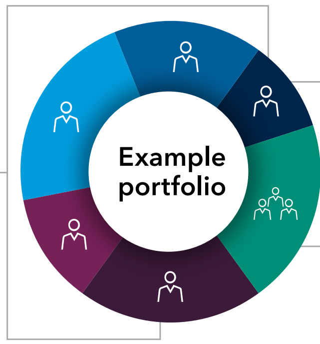
† If the American Funds Target Date Retirement Series is not selected for conversion (takeover plans) or as a default investment (startup plans), Capital Group would need to serve as a core manager and certain investment selection requirements will apply until 1/1/2027. After that date, no proprietary fund requirements apply.

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.

The Capital System

Each **portfolio manager** invests part of the portfolio in their strongest convictions



The **Principal Investment Officer** (PIO) is responsible for the strategy's adherence to its investment objectives

Research analysts invest alongside portfolio managers

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

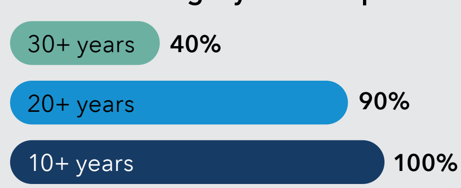
Managers are discouraged from engaging in short-term thinking. Investing with a long-term view helps **align our goals with those of investors.**

The Capital System™

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

INVESTMENTS

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.

Exhibit details

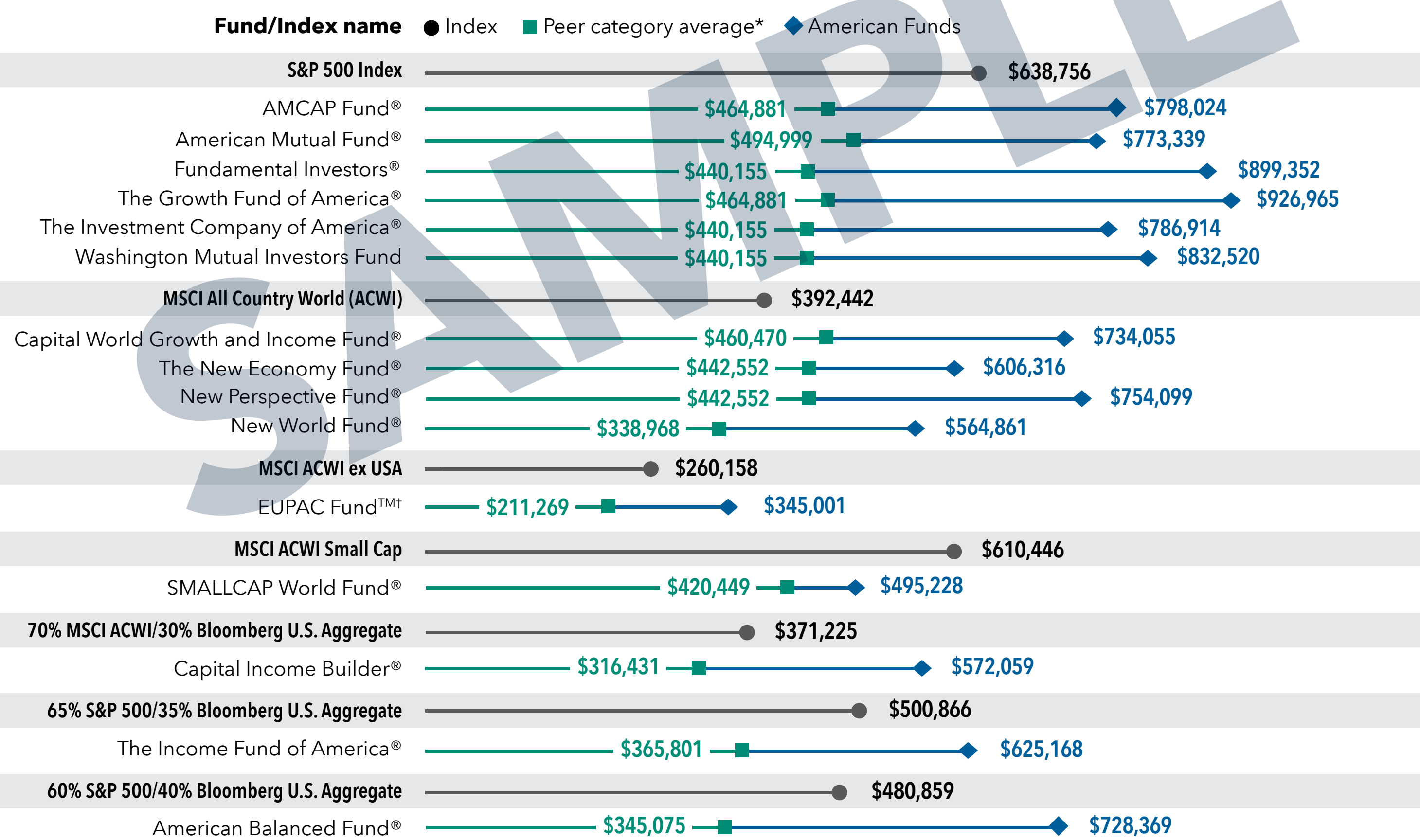
- Class R-6 shares.
- Includes all equity-focused American Funds available for investment on December 31, 1999, none of which have since been liquidated or merged.
- Includes all dividends reinvested for indexes, peers and American Funds, and with no money withdrawn.

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 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.

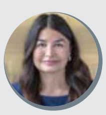
93% of plans used a target date fund as their plan's QDIA

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.

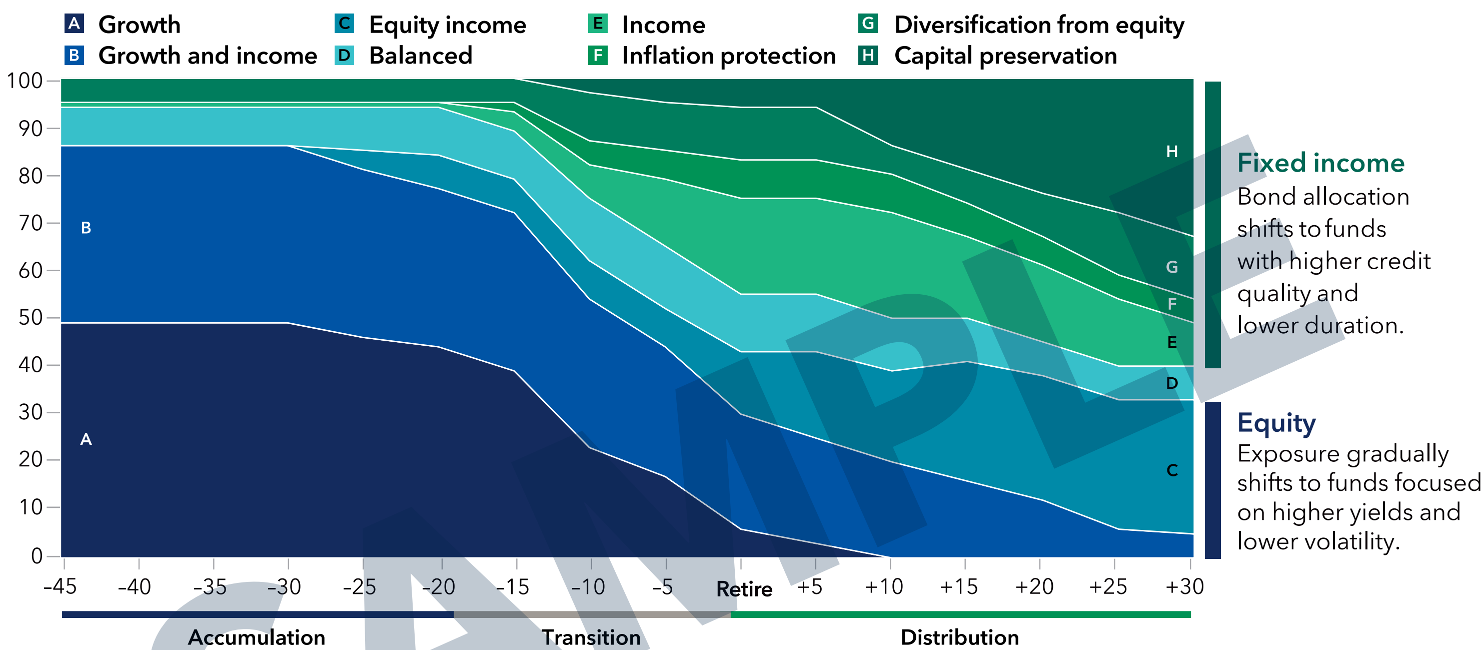
Benefit from a **glide path within a glide path**

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 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.

EXPERIENCE: PLAN SPONSOR

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.

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.

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

Third-party administrator (TPA) handles plan administration.

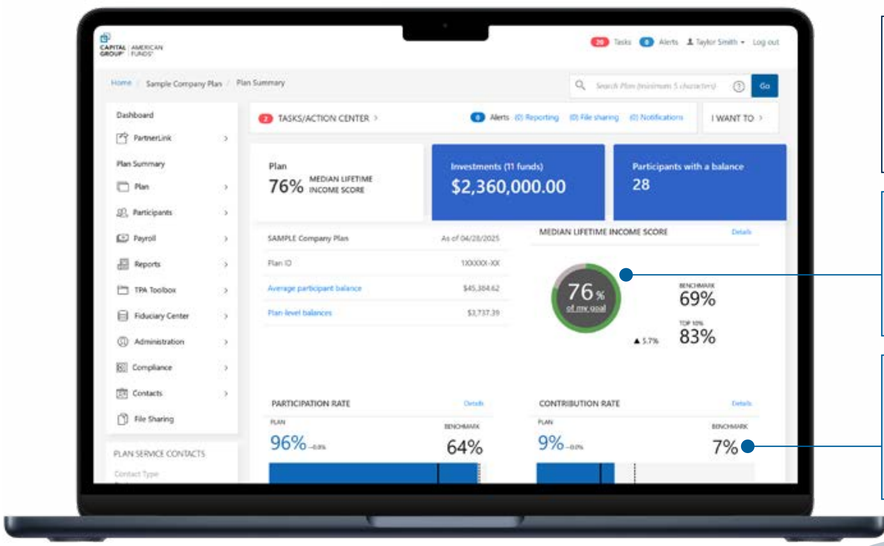
Help is just a call away
Once your plan is operational, we're here if you need anything.

(877) 872-5159

EXPERIENCE: PLAN SPONSOR

Take advantage of **better technology**

Our plan sponsor website offers a number of tools and services that can help you spend **less time running your plan and more time running your business.**



Technology **at your fingertips**

Monitor the health of your plan at a glance with our interactive analytics dashboard.

The Lifetime Income Score shows whether your participants are on track with their retirement savings goal.

Participation and contribution rates let you easily see how the plan is doing and compare to the benchmarks.

Try the plan sponsor website at **capitalgroup.com/demoPP**

Service at the **touch of a button**

Take advantage of the following PlanPremier 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

Hands-off services

- ☑ Automated mandatory distribution service to handle small balance force-outs for you
- ☑ Automatic generation of customized plan and investment review reports

Employee tracking

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

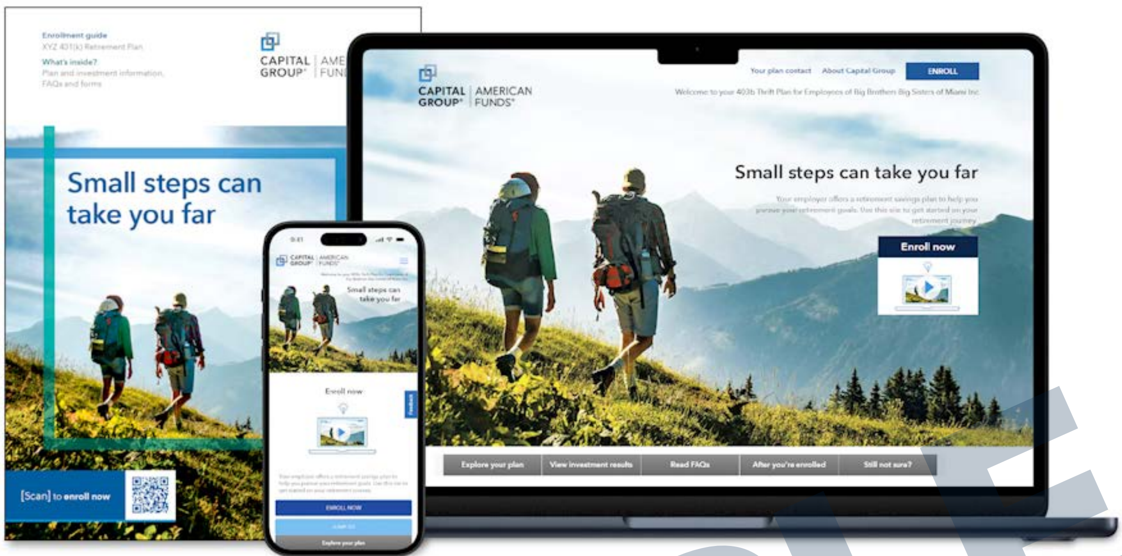
Notice delivery

- ☑ Automatic creation and delivery of a wide range of required notices
- ☑ Notices can be emailed to participants for free*

* Additional fee applies to mailed notices.

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.**



View a demo of the enrollment website at **capitalgroup.com/myplan/xvxqy**

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

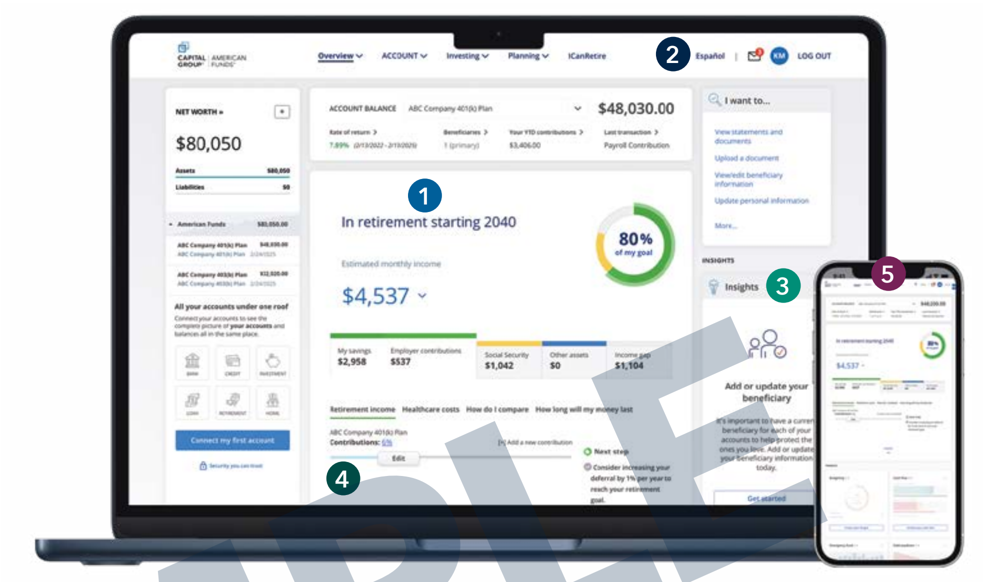
Our Quick enrollment feature gets participants up and running in minutes – from their computer or our convenient mobile app.

EXPERIENCE: PARTICIPANT

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. **Retirement summary** shows personalized estimated income, peer comparisons and more.
2. **Spanish translation** is available in just one click.
3. **Personalized insights** offer useful, relevant suggestions and next steps based on account information.
4. **Custom financial wellness** illustrations appear when outside accounts are linked.
5. **Mobile app** with all the same functions as the website, for employees on the go.



Check out the participant website at
capitalgroup.com/demoPP

Leave the heavy lifting to us

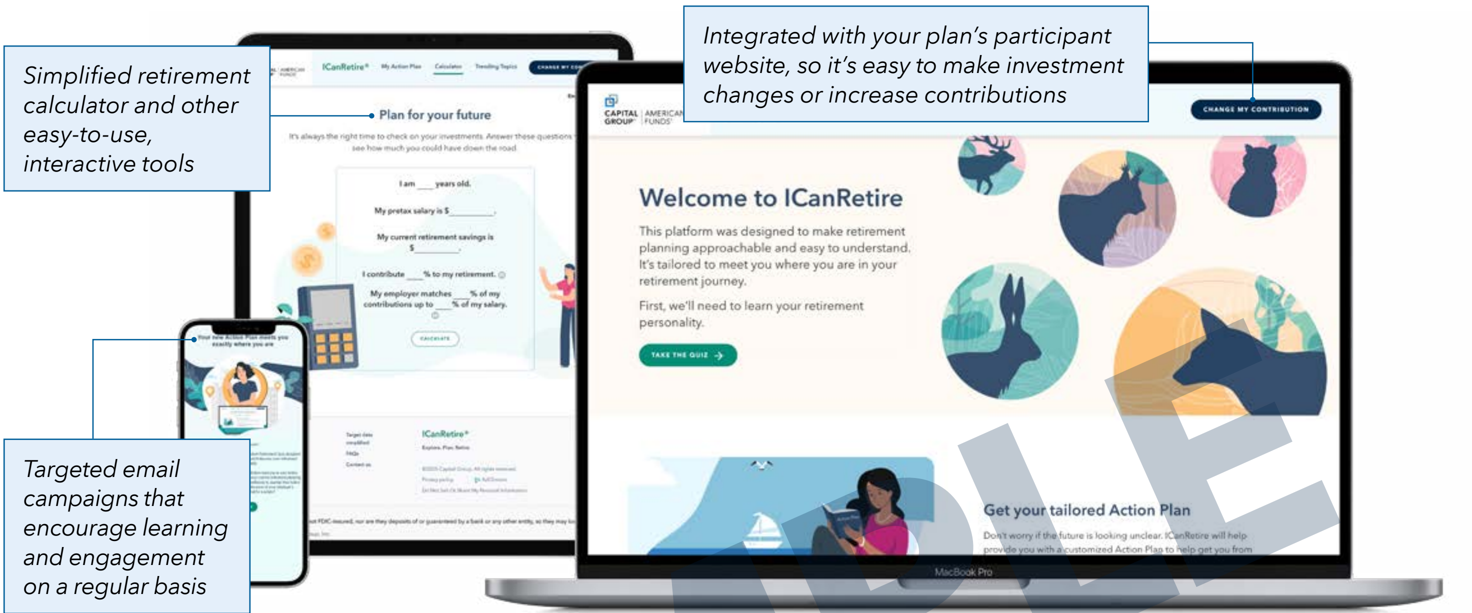
Along with our website, our participant services team is at the ready if your employees need any help – **so they can call us instead of you.**

(800) 204-3731

EXPERIENCE: PARTICIPANT

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**

2.5X	28%	+60%
Higher enrollment for engaged participants	More likely to have **increased contributions**	**Average contribution rate increase**

For PlanPremier retirement plans from 9/2022 to 4/2025. Program results may vary. Enrollment and contribution change 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 PlanPremier-TPA pricing summary

ABC Company, Inc.

TOTAL ESTIMATED FIRST-YEAR PLAN COST (effective 1/1/2027)	**$8,050**
Recordkeeping fees as a percentage of plan assets and contributions	**2.30%**
One-time plan setup*	**Waived**
Recordkeeping services	
Base recordkeeping fee	**$4,300**
Per-participant fee: $85 x 100 participants	**$8,500**
Pricing considerations	
Discount if using proprietary default investment:** $10 x 100 participants	**($1,000)**
Plan asset discount: $15 x 100 participants	**($1,500)**
Additional services	
Trustee/custodial services***	**$250**

Assumptions:

- Takeover 401(k) plan: American Funds R-6 class
- $5,000,000 plan assets
- $250,000 estimated annual contributions
- 100 participants

Lower your costs even further with per-participant discounts for enabling plan features:

- Automatic enrollment at 6% or more:† **($2)**
- Online enrollment and deferral tracking: **($1)**

POTENTIAL ANNUAL SAVINGS: $300

† Eligibility for this discount may depend on how automatic enrollment is applied across the plan population.

Additional details

Annual compensation rate paid to your financial professional's dealer firm: 0.25%

Pricing summary is an estimate based on plan data assumptions provided and may not reflect all fees for services described in this proposal.

Footnote(s)/Important information:

*One-time setup fee applies to start-up plans; waived if plan assets reach $100,000 by the end of the first calendar quarter of recordkeeping services.

**Discount does not apply if a non-proprietary default investment is selected.

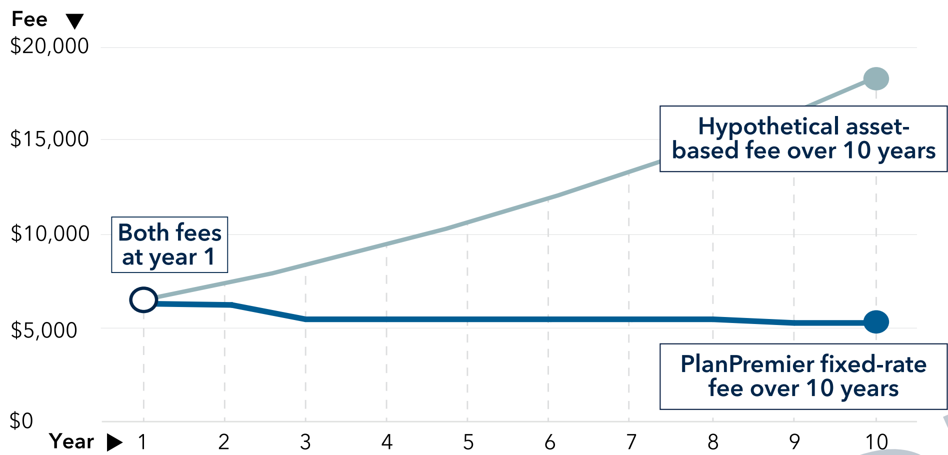
***Trustee and custodial services provided by Capital Bank and Trust Company. 401(k) plans may choose to self-trustee. 403(b) plans are required to use Capital Bank and Trust trustee/custodial services.

PRICING

A closer look at **PlanPremier-TPA pricing**

PlanPremier's fixed-dollar pricing is based on the number of participants, not plan assets – so your recordkeeping costs won't increase as your plan grows. In fact, with discounts for larger plans, **your costs could even decrease.**

The advantage of fixed-dollar pricing



In this chart, the PlanPremier-TPA recordkeeping fee is based on a plan with $4.5 million in assets and 60 participants. The annual plan fee is $1,800. The per-participant fee is $75, which includes a $10 discount for using a Capital Group default investment option. Discounts on the per-participant fee have been applied when plan assets reach certain levels – a $15 discount when assets surpass $5 million in year 3 and an $18 discount when assets surpass $10 million in year 9. Other discounts are available but not applied in this example. The hypothetical asset-based fee starts at the same level as the PlanPremier-TPA fee in the first year ($6,300, or 0.14% of assets) and applies the same 0.14% rate to plan assets with plan contributions of $300,000 and a growth rate of 8% added at the end of each year starting with year 2.

PlanPremier-TPA pricing for Class R-6

PlanPremier's annual recordkeeping fees consist of:

- A **plan-level fee** based on the number of plan participants that decreases as the plan expands
- And a **per-participant fee** that can decrease as plan assets grow and if certain plan features are added

Participants with account balances	Plan-level fee	Per-participant fee
1-10	$3,300	$85 per participant (before available discounts)
11-25	$2,800	
26-45	$2,200	
46-300	$1,800	
301 or more	$1,600	

Available fee discounts		Discount per participant
Plan menu	Proprietary default investment	**-$10**
Plan assets	$5M – $10M	**-$15**
	$10M – $25M	**-$18**
	$25M – $50M	**-$21**
	$50M+	**-$25**
Plan features	Automatic enrollment at 6%+*	**-$2**
	Online enrollment and deferral tracking	**-$1**

* Eligibility for this discount may depend on how automatic enrollment is applied across the plan population.

PRICING

See our **many features and services**

With PlanPremier, your recordkeeping fees cover a wide range of features designed to **make your life easier** and help your participants **reach their retirement goals.**

Investments
✓ Open architecture investment platform with no proprietary fund requirements
✓ Access to the American Funds Target Date Retirement Series and the Capital Group Target Date Retirement Series (a series of collective investment trusts)
✓ Self-directed brokerage account option (additional fees apply)
Plan services
✓ Interactive analytics dashboard to monitor plan health
✓ Payroll integration
✓ Online invoicing and ACH payments
✓ Customized plan and investment review reports
✓ Employee vesting, deferral election and beneficiary tracking
✓ Automatic enrollment and escalation services
✓ Eligibility tracking and notification
✓ Automated mandatory distribution services
✓ Corporate trustee services (additional fees may apply)
✓ Notice delivery service (additional fees may apply)
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
✓ Investment and fee disclosure
✓ Online distribution and loan requests
✓ Distribution kits mailed to participants
✓ ICanRetire digital participant engagement program with integrated financial wellness

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.

Advisory services offered through Capital Research and Management Company (CRMC) and its RIA affiliates. Capital Client Group, Inc., member FINRA.

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 on the road to getting the plan up and running.

		Action taken	Plan sponsor	Capital Group	TPA	Financial professional	Prior recordkeeper
Days before target effective date	60	Next steps document received	•				
		Financial professional call	•	•		•	
		Welcome and plan document calls	•	•	•	•	
		Service termination letter*	•				•
	50	Plan design	•		•		
		Plan setup		•			
	55-40	Participant communications	•	•	•	•	
	40-30	Prior recordkeeper communications*		•			•
	30-0	Payroll setup call (blackout begins*)	•	•			•
Days after target effective date	1-15	Final valuation (blackout ends*)	•	•			•
	15-30	Transition conference call	•	•			

* Does not apply to startup plans.

PRICING

Take the **next step**

Fill out the form below and email it to AFNextSteps@capitalgroup.com to get your plan started.

ABC Company, Inc.

PlanPremier-TPA

Total estimated first-year plan cost **$10,300**

(Refer to price summary page for price breakdown and further details)

Plan financial professional

Jane Financial-Professional

Dealer firm

Annual compensation rate paid to dealer firm: 0.25%

Third-party administrator

John Third-Party Administrator

TPA firm

Plan details

– Takeover 401(k) plan: American Funds R-6 class

– $5,000,000 plan assets

– $250,000 estimated annual contributions

– 100 eligible participants

I understand that this fee quote is an estimate based on the plan data provided and may not reflect all fees for services described in this proposal. Final fees will be determined from actual plan data provided (total number of participants with account balances and plan assets in the recordkeeping system).

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

Authorized plan sponsor representative name and title ______________________

Phone number ______________________ Email ______________________

Date ______________________ Signature ______________________

Please email this page to AFNextSteps@capgroup.com, or fax to (317) 706-5672.

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.

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.

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 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
S&P 500 Index				
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%
MSCI ACWI				
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%
MSCI ACWI ex USA				
EUPAC Fund	6.73%	5.06%	181 of 181	100%
MSCI ACWI Small Cap				
SMALLCAP World Fund	9.21%	8.66%	132 of 181	73%
70% MSCI ACWI/30% Bloomberg U.S. Aggregate				
Capital Income Builder	6.67%	6.23%	96 of 181	53%
65% S&P 500/35% Bloomberg U.S. Aggregate				
The Income Fund of America	7.58%	7.57%	69 of 181	38%
60% S&P 500/40% Bloomberg U.S. Aggregate				
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 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.

Ready to begin?

We're dedicated to helping you build the right retirement plan for your business, so your employees can get closer to achieving their retirement goals.

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.

If used after September 30, 2025, this brochure must be accompanied by the most recent American Funds quarterly statistical update.

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.

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