

## Differentiating our Class R shares

Capital Group, home of American Funds, offers eight Class R shares for pricing flexibility when determining how to best meet the needs of the retirement plan sponsor and participants. Each share class offers a distinct level of compensation and cost.

### Guide to American Funds Class R shares

	R-1	R-2	R-2E	R-3	R-4	R-5E	R-5	R-6
12b-1 fees	1.00	0.75	0.59	0.50	0.25	0.00	0.00	0.00
Maximum Sub-TA / recordkeeping payments	0.10	0.35	0.20	0.15	0.10	0.15	0.05	0.00
<b>Total revenue</b>	<b>1.10</b>	<b>1.10</b>	<b>0.79</b>	<b>0.65</b>	<b>0.35</b>	<b>0.15</b>	<b>0.05</b>	<b>0.00</b>
Average gross expense ratio*	1.38%	1.42%	1.13%	0.98%	0.68%	0.48%	0.41%	0.36%

\* As of December 31, 2024. The average gross expense ratio for each share class is based on the average daily net assets of all American Funds, excluding tax-exempt funds and funds in the American Funds Portfolio Series, American Funds Retirement Income Portfolio Series and American Funds Target Date Retirement Series® as of the funds’ prospectuses available at the time of publication. Accordingly, more weight is given to funds that are larger in size and less weight to smaller funds. Please see each fund’s most recent prospectus for details. For funds that are available to qualified retirement plans, the actual gross expense ratios range from: 0.38% to 1.85% for R-1; 1.31% to 1.84% for R-2; 1.04% to 1.55% for R-2E; 0.89% to 1.40% for R-3; 0.59% to 1.10% for R-4; 0.39% to 0.91% for R-5E; 0.29% to 0.81% for R-5; and 0.24% to 0.76% for R-6.

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

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 advisor 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.

Share class availability varies by retirement plan platform; for more information, call us at **(800) 421-9900**.

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