CAPITAL GROUP®

American Funds®

American Funds® U.S. Government Money Market Fund

Money market

Class F-3 shares USGXX

Q3 fund fact sheet

Data as of September 30, 2026, unless otherwise noted.

Key information

Objective:

The investment objective of the fund is to provide you with a way to earn income on your cash reserves while preserving capital and maintaining liquidity. The fund is a government money market fund that seeks to preserve the value of your investment at $1.00 per share.

Figures shown are past results and are not predictive of results in future periods. Current and future results may be lower or higher than those shown. Investing for short periods makes losses more likely. For current fund information and month-end results, visit capitalgroup.com.

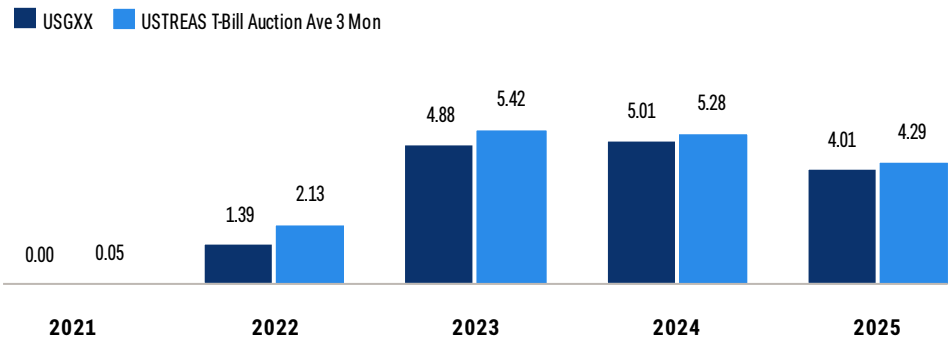
Returns will vary, so investors may lose money. (American Funds U.S. Government Money Market Fund)

For money market funds, the annualized 7-day SEC yield more accurately reflects the fund's current earnings than does the fund's return.

You could lose money by investing in American Funds U.S. Government Money Market Fund. Although the fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor is not required to reimburse the fund for losses, and you should not expect that the sponsor will provide financial support to the fund at any time, including during periods of market stress.

Key facts	
Inception date	05/01/2009
CUSIP	02630U776
Assets (millions)	$34,813.9
Key statistics	
Weighted average maturity (days)	34
Weighted average life (days)	48
Expenses (%)	
Expense ratio (gross)[1]	0.30
Money market sector breakdown (%)	
U.S. Treasury notes and bills	49.3
U.S. agency notes and discount notes	38.0
Repurchase agreements	13.8
Other [2]	-1.1
Total	100.0

Calendar-year total returns (%)



Investment results

Data for periods ended 09/30/2026 (%)	Cumulative total returns [3,4]			Average annual total returns [3,5]			
	3M	YTD	1Y	3Y	5Y	10Y	Lifetime
USGXX at net asset value (NAV)	0.87	2.58	3.54	4.31	3.57	2.19	1.25
USTREAS T-Bill Auction Ave 3 Mon	0.99	2.89	3.88	4.62	4.00	2.55	1.50

Fund's annualized 7-day SEC yield: 3.56 (as of 09/30/2026)

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

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

The value of fixed income securities may be affected by changing interest rates and changes in credit ratings of the securities.

American Funds U.S. Government Money Market Fund may suspend 12b-1 payments under agreements between its principal underwriter and intermediaries and other entities that sell fund shares. To the extent such payments have been suspended for a certain share class, should payments subsequently commence, the fund's investment results would be lower and expenses would be higher for that share class. Please refer to the prospectus for additional information.

There have been periods when the results lagged the index(es) and/or average(s). The indexes are unmanaged and, therefore, have no expenses. Investors cannot invest directly in an index.

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

Portfolios are managed, so holdings will change. Certain fixed income and/or cash and equivalents holdings may be held through mutual funds managed by the investment adviser or its affiliates that are not offered to the public.

Totals may not reconcile due to rounding and/or cash flows.

Investment results assume all distributions are reinvested and reflect applicable fees and expenses.

When applicable, results reflect fee waivers and/or expense reimbursements, without which they would have been lower and net expenses higher. For more information on fee waivers and expense reimbursements, visit capitalgroup.com.

Certain share classes were offered after the inception dates of some funds. Results for these shares prior to the dates of first sale are hypothetical based on the original share class results without a sales charge, adjusted for typical estimated expenses.• Class F-3 shares were first offered on 1/27/2017. Results for certain funds with an inception date after the share class inception also include hypothetical returns because those funds' shares sold after the funds' date of first offering. Refer to dates of first sale and specific expense adjustment information at capitalgroup.com.

1. Expense ratios are as of each fund's prospectus/characteristics statement, as applicable, available at the time of publication.
2. Sector breakdown “Other” includes cash, other assets less liabilities and may include accrued income.
3. When applicable, returns for less than one year are not annualized, but calculated as cumulative total returns.
4. YTD (year-to-date return): For the period from January 1 of the current year to the date shown or from inception date if first offered after January 1 of the current year.
5. Index and/or average lifetime is based on the fund inception date.

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.

Capital Client Group, Inc.

USTREAS T-Bill Auction Ave 3 Mon: USTREAS T-Bill Auction Ave 3 Mon is an index that measures the performance of the average investment rate of U.S. Treasury bills (T-Bills) with a three-month maturity. Three-month T-Bills are short-term securities issued by the U.S. government that are generally considered to be risk-free. In calculating index results, Morningstar, the index provider, determines the arithmetic mean of the investment rates on all three-month T-Bills issued during a given month as reported by the U.S. Treasury's Bureau of the Public Debt. The investment rate is then converted into a price and a monthly return, assuming that the T-Bill is held to maturity.

Lit. No. MFF3SSX-059-1026 COR © 2026 Capital Group. All rights reserved.