



Investing in a model managed by Capital Group gives you:

- More than 90 years of experience in actively managing clients' money
- A strategy aligned with real-life client goals
- Competitive costs

In addition, we'll support you and your clients with timely quarterly updates and commentaries, portfolio construction insights based on the Capital Solutions Group's (CSG's) work and the support of our dedicated sales and distribution professionals.

Choose a portfolio strategist that puts client goals first.

[Add us to your team.](#)

Our model objectives:

Growth
Growth and income
Income
Preservation and income

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.

Growth

As of February 28, 2025

American Funds Global Growth Model



Equity | Fixed Income

Total Equity 96%

Equity %

New Perspective Fund® (ANWFX)	20
SMALLCAP World Fund® (SMCFX)	15
The Growth Fund of America® (GFFFX)	15
The New Economy Fund® (NEFFX)	15
EuroPacific Growth Fund® (AEPFX)	8
New World Fund® (NFFFX)	7
American Funds Global Insight Fund (AGVGX)	5
Capital World Growth and Income Fund® (WGIFX)	15

Expense ratio (F-2/F-3) 0.55/0.45

American Funds Growth Model



Equity | Fixed Income

Total Equity 97%

Equity %

The Growth Fund of America (GFFFX)	25
AMCAP Fund® (AMCFX)	15
SMALLCAP World Fund (SMCFX)	15
New Perspective Fund® (ANWFX)	15
The New Economy Fund (NEFFX)	10
Fundamental Investors® (FINFX)	10
The Investment Company of America® (ICAFX)	10

Expense ratio (F-2/F-3) 0.49/0.38

American Funds Moderate Growth Model



Equity | Fixed Income

Total Equity 90%

Equity %

The Growth Fund of America (GFFFX)	20
AMCAP Fund (AMCFX)	10
SMALLCAP World Fund (SMCFX)	10
American Funds Global Insight Fund (AGVGX)	5
Capital World Growth and Income Fund (WGIFX)	15
Fundamental Investors (FINFX)	10
The Investment Company of America® (ICAFX)	10

Multi-asset %

American Balanced Fund® (AMBFX)	10
American Funds Global Balanced Fund (GBLFX)	10

Expense ratio (F-2/F-3) 0.47/0.37

American Funds Tax-Aware Moderate Growth Model



Equity | Fixed Income

Total Equity 87%

Equity %

Capital Group Growth ETF (CGGR)	25
SMALLCAP World Fund (SMCFX)	10
Capital Group Global Growth Equity ETF (CGGO)	4
American Funds Global Insight Fund (AGVGX)	5
Capital Group Core Equity ETF (CGUS)	25
Capital World Growth and Income Fund (WGIFX)	20

Fixed Income %

Capital Group Municipal Income ETF (CGMU)	6
American High-Income Municipal Bond Fund (WGIFX)	5





Expense ratio (F-2/F-3) 0.44/0.40

■ Growth ■ Growth and income ■ Equity-income ■ Balanced ■ Tax-exempt ■ Taxable

All mutual fund ticker symbols represent Class F-2 shares. Expense ratio for each model is the weighted average of the underlying mutual funds' and/or exchange-traded funds' gross expense ratios as of its most recent prospectus. Underlying mutual funds are based on Class F-2 or F-3 shares. Expense ratios do not reflect any advisory fee charged by model providers.

Growth and income

As of February 28, 2025

American Funds Growth and Income Model	American Funds Moderate Growth and Income Model	American Funds Conservative Growth and Income Model	American Funds Conservative Income and Growth Model
			
Equity Fixed Income	Equity Fixed Income	Equity Fixed Income	Equity Fixed Income
Total Equity 77%	Total Equity 66%	Total Equity 49%	Total Equity 36%
Equity %	Equity %	Equity %	Equity %
SMALLCAP World Fund (SMCFX) 8	New Perspective Fund (ANWFX) 5	American Mutual Fund (AMRFX) 10	American Mutual Fund (AMRFX) 15
The Growth Fund of America (GFFFX) 7	SMALLCAP World Fund (SMCFX) 5	Washington Mutual Investors Fund (WMFFX) 10	Capital World Growth and Income Fund (WGIFX) 5
American Funds Global Insight Fund (AGVGX) 5	Washington Mutual Investors Fund (WMFFX) 15	Capital World Growth and Income Fund (WGIFX) 7	Multi-asset %
Capital World Growth and Income Fund (WGIFX) 15	Capital World Growth and Income Fund (WGIFX) 10	Multi-asset %	The Income Fund of America (AMEFX) 10
The Investment Company of America (ICAFX) 20	Multi-asset %	Capital Income Builder (CAIFX) 15	American Balanced Fund (AMBFX) 10
Washington Mutual Investors Fund (WMFFX) 10	The Income Fund of America® (AMEFX) 10	The Income Fund of America (AMEFX) 15	American Funds Global Balanced Fund (GBLFX) 5
Multi-asset %	American Balanced Fund (AMBFX) 25	Fixed Income %	Fixed Income %
Capital Income Builder® (CAIFX) 10	American Funds Global Balanced Fund (GBLFX) 15	American Funds Multi-Sector Income Fund (MIAYX) 15	The Bond Fund of America (ABNFX) 19
American Balanced Fund (AMBFX) 10	Fixed Income %	The Bond Fund of America (ABNFX) 15	American Funds Multi-Sector Income Fund (MIAYX) 14
Fixed Income %	American Funds Multi-Sector Income Fund (MIAYX) 5	American High-Income Trust® (AHIFX) 10	American Funds Strategic Bond Fund (ANBFX) 10
American Funds Multi-Sector Income Fund (MIAYX) 5	American Funds Strategic Bond Fund (ANBFX) 5	American Funds Emerging Markets Bond Fund (EBNFX) 3	Intermediate Bond Fund of America® (IBAFX) 10
American Funds Strategic Bond Fund (ANBFX) 5	The Bond Fund of America (ABNFX) 5	Expense ratio (F-2/F-3) 0.41/0.30	American Funds Emerging Markets Bond Fund (EBNFX) 2
The Bond Fund of America® (ABNFX) 5	Expense ratio (F-2/F-3) 0.44/0.34		Expense ratio (F-2/F-3) 0.41/0.30
Expense ratio (F-2/F-3) 0.44/0.33			

■ Growth ■ Growth and income ■ Equity-income ■ Balanced ■ Tax-exempt ■ Taxable

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Growth and income

As of February 28, 2025

American Funds Tax-Aware Growth and Income Model



Equity | Fixed Income

Total Equity 78%

Equity %

SMALLCAP World Fund (SMCFX)	8
Capital Group Growth ETF (CGGR)	7
Capital Group Global Growth Equity ETF (CGGO)	5
Capital Group Core Equity ETF (CGUS)	25
Capital World Growth and Income Fund (WGIFX)	20
Capital Group Dividend Value ETF (CGDV)	15

Fixed Income %

American High-Income Municipal Bond Fund (AHMFX)	10
Capital Group Municipal Income ETF (CGMU)	10

Expense ratio (F-2/F-3) 0.42/0.37

American Funds Tax-Aware Moderate Growth and Income Model



Equity | Fixed Income

Total Equity 63%

Equity %

Capital Group Global Growth Equity ETF (CGGO)	5
SMALLCAP World Fund (SMCFX)	5
Capital World Growth and Income Fund (WGIFX)	15
Capital Group Core Equity ETF (CGUS)	15
Capital Group Dividend Value ETF (CGDV)	20
Capital Group Dividend Growers ETF (CGDG)	5

Fixed Income %

American High-Income Municipal Bond Fund (AHMFX)	20
Capital Group Municipal Income ETF (CGMU)	15

Expense ratio (F-2/F-3) 0.40/0.36

American Funds Tax-Aware Conservative Growth and Income Model



Equity | Fixed Income

Total Equity 49%

Equity %

Capital World Growth and Income Fund (WGIFX)	15
Capital Group Dividend Value ETF (CGDV)	16
American Mutual Fund (AMRFX)	10
Capital Group Dividend Growers ETF (CGDG)	10

Fixed Income %

American High-Income Municipal Bond Fund (AHMFX)	25
Capital Group Municipal Income ETF (CGMU)	20
Capital Group Short Duration Municipal Income ETF (CGSM)	4

Expense ratio (F-2/F-3) 0.39/0.33

■ Growth ■ Growth and income ■ Equity-income ■ Balanced ■ Tax-exempt ■ Taxable

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Income

As of February 28, 2025

American Funds Retirement Income Model – Enhanced



Equity | Fixed Income

Total Equity 64%

Equity %

AMCAP Fund (AMCFX)	5
Capital World Growth and Income Fund (WGIFX)	10
American Mutual Fund (AMRFX)	5

Multi-asset %

The Income Fund of America (AMEFX)	20
Capital Income Builder (CAIFX)	18
American Balanced Fund (AMBFX)	20
American Funds Global Balanced Fund (GBLFX)	5

Fixed Income %

American Funds Multi-Sector Income Fund (MIAYX)	7
The Bond Fund of America (ABNFX)	5
American High-Income Trust (AHIFX)	5

Expense ratio (F-2/F-3) 0.41/0.30

American Funds Retirement Income Model – Moderate



Equity | Fixed Income

Total Equity 53%

Equity %

Capital World Growth and Income Fund (WGIFX)	7
American Mutual Fund (AMRFX)	5

Multi-asset %

The Income Fund of America (AMEFX)	20
Capital Income Builder (CAIFX)	18
American Balanced Fund (AMBFX)	15
American Funds Global Balanced Fund (GBLFX)	5

Fixed Income %

American Funds Multi-Sector Income Fund (MIAYX)	9
The Bond Fund of America (ABNFX)	8
U.S. Government Securities Fund® (GVTFX)	7
American Funds Strategic Bond Fund (ANBFX)	6

Expense ratio (F-2/F-3) 0.40/0.30

American Funds Retirement Income Model – Conservative



Equity | Fixed Income

Total Equity 40%

Equity %

American Mutual Fund (AMRFX)	7
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Multi-asset %

Capital Income Builder (CAIFX)	18
The Income Fund of America (AMEFX)	15
American Balanced Fund (AMBFX)	8
American Funds Global Balanced Fund (GBLFX)	4

Fixed Income %

The Bond Fund of America (ABNFX)	15
American Funds Strategic Bond Fund (ANBFX)	10
American Funds Multi-Sector Income Fund (MIAYX)	8
American Funds Inflation Linked Bond Fund (BFIGX)	5
Intermediate Bond Fund of America (IBAFX)	5
U.S. Government Securities Fund (GVTFX)	5

Expense ratio (F-2/F-3) 0.39/0.29

■ Growth ■ Growth and income ■ Equity-income ■ Balanced ■ Tax-exempt ■ Taxable

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At Capital Group, we have decades of experience working with advisors and their clients

Active investing

The flexible approach found in American Funds mutual funds and Capital Group exchange-traded funds (ETFs) seeks to capitalize on markets in constant motion to deliver above-average, risk-adjusted results over the long term.

Excess return potential

When applicable and aligned with the funds' objectives, American Funds mutual funds and Capital Group ETFs seek to provide higher returns than their benchmarks, at lower risk.

Track record

Capital Group has been helping investors pursue better outcomes for more than 90 years. We have the size, stability and long history that investors look for in their investment management professionals.

Metrics that matter

Each portfolio's success in achieving the desired investor goal is defined by its ability to deliver a specific mix of quantitative investment metrics such as risk-adjusted returns, maximum drawdown and yield.

Our two-layer system

Capital Group employs two layers of active management for our models. The first layer is bottom-up security selection by portfolio managers in each of the underlying funds.

The second layer is the construction and oversight of the model portfolios by the Portfolio Solutions Committee, with support from the Capital Solutions Group.

Preservation and income

As of February 28, 2025

American Funds Conservative Income Model



Equity | Fixed Income

Total Equity 20%

Equity %

American Mutual Fund (AMRFX) 10

Multi-asset %

The Income Fund of America (AMEFX) 10

American Balanced Fund (AMBFX) 5

Fixed Income %

Intermediate Bond Fund of America (IBAFX) 25

The Bond Fund of America (ABNFX) 20

Short-Term Bond Fund of America® (SBFFX) 15

American Funds Strategic Bond Fund (ANBFX) 10

American Funds Multi-Sector Income Fund (MIAYX) 5

Expense ratio (F-2/F-3) 0.39/0.28

American Funds Preservation Model



Equity | Fixed Income

Total Equity 0%

Fixed Income %

Short-Term Bond Fund of America (SBFFX) 55

Intermediate Bond Fund of America (IBAFX) 45

Expense ratio (F-2/F-3) 0.40/0.29

■ Growth ■ Growth and income ■ Equity-income ■ Balanced ■ Tax-exempt ■ Taxable

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Preservation and income

As of February 28, 2025

American Funds Tax-Aware Moderate Income Model



Equity | Fixed Income

Total Equity 39%

Equity %

Capital Group Dividend Value ETF (CGDV)	15
Capital World Growth and Income Fund (WGIFX)	10
American Mutual Fund (AMRFX)	10
Capital Group Dividend Growers ETF (CGDG)	5

Fixed Income %

Capital Group Municipal Income ETF (CGMU)	25
American High-Income Municipal Bond Fund (AHMFX)	20
Capital Group Short Duration Municipal Income ETF (CGSM)	10
American Funds Short-Term Tax-Exempt Bond Fund® (ASTFX)	5

Expense ratio (F-2/F-3) 0.36/0.31

American Funds Tax-Aware Conservative Income Model



Equity | Fixed Income

Total Equity 18%

Equity %

American Mutual Fund (AMRFX)	5
Capital Group Dividend Value ETF (CGDV)	9
Capital Group Dividend Growers ETF (CGDG)	5

Fixed Income %

Capital Group Municipal Income ETF (CGMU)	25
American High-Income Municipal Bond Fund (AHMFX)	15
American Funds Short-Term Tax-Exempt Bond Fund (ASTFX)	16
Capital Group Short Duration Municipal Income ETF (CGSM)	25

Expense ratio (F-2/F-3) 0.32/0.29

American Funds Tax-Exempt Preservation Model



Equity | Fixed Income

Total Equity n/a

Fixed Income %

Limited Term Tax-Exempt Bond Fund of America (LTEFX)	40
American Funds Short-Term Tax-Exempt Bond Fund (ASTFX)	30
Capital Group Short Duration Municipal Income ETF (CGSM)	30

Expense ratio (F-2/F-3) 0.32/0.25

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Learn more about our
model portfolios.



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Model portfolios are subject to the risks associated with the underlying funds in the model portfolio. Investors should carefully consider investment objectives, risks, fees and expenses of the funds in the model portfolio, which are contained in the fund prospectuses. 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 funds and for funds with significant underlying bond holdings is not guaranteed. Fund shares 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. Investments in mortgage-related securities involve additional risks, such as prepayment risk. 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. A nondiversified 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.

Model portfolios are provided to financial intermediaries who may or may not recommend them to clients. The portfolios consist of an allocation of funds for investors to consider and are not intended to be investment recommendations. The portfolios are asset allocations designed for individuals with different time horizons, investment objectives and risk profiles. Allocations may change and may not achieve investment objectives. If a cash allocation is not reflected in a model, the intermediary may choose to add one. Capital Group does not have investment discretion or authority over investment allocations in client accounts. Rebalancing approaches may differ depending on where the account is held. Investors should talk to their financial professional for information on other investment alternatives that may be available. In making investment decisions, investors should consider their other assets, income and investments. Visit capitalgroup.com for current allocations.

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