



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

Capital Group Active-Passive Global Growth Model



Equity | Fixed Income

Total Equity	98%
Active/Passive	72%/28%

Equity %	
Capital Group Global Growth Equity ETF (CGGO)	25
Capital Group New Geography Equity ETF (CGNG)	7
Capital Group International Focus Equity ETF (CGXU)	12
Capital Group Growth ETF (CGGR)	7
Capital Group U.S. Small and Mid Cap ETF (CGMM)	8
Capital Group Core Equity ETF (CGUS)	7
Capital Group Dividend Growers ETF (CGDG)	6
Vanguard Total World Stock Index Fund ETF (VT)	11
Vanguard Growth Index Fund ETF (VUG)	8
Vanguard FTSE All-World ex-US Index Fund ETF (VEU)	7
iShares Core S&P 500 ETF (IVV)	2
Expense ratio (F-2/F-3)	0.39/0.37

Capital Group Active-Passive Growth Model



Equity | Fixed Income

Total Equity	99%
Active/Passive	72%/28%

Equity %	
Capital Group Growth ETF (CGGR)	20
Capital Group Global Growth Equity ETF (CGGO)	14
Capital Group New Geography Equity ETF (CGNG)	4
Capital Group U.S. Small and Mid Cap ETF (CGMM)	8
Capital Group Core Equity ETF (CGUS)	20
Capital Group Dividend Growers ETF (CGDG)	6
iShares Core S&P 500 ETF (IVV)	10
Vanguard Total World Stock Index Fund ETF (VT)	10
Vanguard Growth Index Fund ETF (VUG)	8
Expense ratio (F-2/F-3)	0.34/0.33

Capital Group Active-Passive Moderate Growth Model



Equity | Fixed Income

Total Equity	89%
Active/Passive	72%/28%

Equity %	
Capital Group Growth ETF (CGGR)	18
Capital Group Global Growth Equity ETF (CGGO)	12
Capital Group U.S. Small and Mid Cap ETF (CGMM)	5
Capital Group New Geography Equity ETF (CGNG)	3
Capital Group Global Equity ETF (CGGE)	6
Capital Group Core Equity ETF (CGUS)	8
Capital Group Dividend Growers ETF (CGDG)	5
Vanguard Total World Stock Index Fund ETF (VT)	14
Vanguard Growth Index Fund ETF (VUG)	8
iShares Core S&P 500 ETF (IVV)	4
Multi-asset %	
Capital Group Core Balanced ETF (CGBL)	11
Fixed Income %	
Capital Group Core Bond ETF (CGBB)	4
Vanguard Total International Bond Index Fund ETF (BNDX)	2
Expense ratio (F-2/F-3)	0.33/0.31

Capital Group Active-Passive Tax-Aware Moderate Growth Model



Equity | Fixed Income

Total Equity	87%
Active/Passive	72%/28%





Equity %	
Capital Group Growth ETF (CGGR)	21
SMALLCAP World Fund (SMCFX)	8
American Funds® Global Insight Fund (AGVGX)	6
Capital Group Global Growth Equity ETF (CGGO)	6
Capital Group Core Equity ETF (CGUS)	12
Capital World Growth and Income Fund (WGIFX)	10
Vanguard Total World Stock Index Fund ETF (VT)	15
Vanguard Growth Index Fund ETF (VUG)	7
iShares Core S&P 500 ETF (IVV)	3
Fixed Income %	
American High-Income Municipal Bond Fund® (AHMFX)	5
Capital Group Municipal Income ETF (CGMU)	4
iShares National Muni Bond ETF (MUB)	3
Expense ratio (F-2/F-3)	0.34/0.31

■ Growth ■ Growth and income ■ Passive Equities ■ Equity-income ■ Balanced ■ Tax-exempt ■ Taxable ■ Passive Fixed Income

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Growth and income

As of February 28, 2025

Capital Group Active-Passive Growth and Income Model	Capital Group Active-Passive Moderate Growth and Income Model	Capital Group Active-Passive Conservative Growth and Income Model	Capital Group Active-Passive Conservative Income and Growth Model
			
Equity Fixed Income	Equity Fixed Income	Equity Fixed Income	Equity Fixed Income
Total Equity 76%	Total Equity 66%	Total Equity 47%	Total Equity 35%
Active/Passive 73%/27%	Active/Passive 73%/27%	Active/Passive 73%/27%	Active/Passive 73%/27%
Equity %	Equity %	Equity %	Equity %
Capital Group Growth ETF (CGGR) 6	Capital Group Growth ETF (CGGR) 4	Capital Group Dividend Growers ETF (CGDG) 19	Capital Group Dividend Growers ETF (CGDG) 8
Capital Group New Geography Equity ETF (CGNG) 2	Capital Group New Geography Equity ETF (CGNG) 2	Capital Group Dividend Value ETF (CGDV) 6	Capital Group Dividend Value ETF (CGDV) 7
Capital Group Global Growth Equity ETF (CGGO) 4	Capital Group Global Growth Equity ETF (CGGO) 2	Vanguard Total World Stock Index Fund ETF (VT) 7	Capital Group Conservative Equity ETF (CGCV) 4
Capital Group Global Equity ETF (CGGE) 14	Capital Group Global Equity ETF (CGGE) 11	Schwab U.S. Dividend Equity ETF™ (SCHD) 5	Vanguard Total World Stock Index Fund ETF (VT) 9
Capital Group U.S. Small and Mid Cap ETF (CGMM) 3	Capital Group U.S. Small and Mid Cap ETF (CGMM) 2	Vanguard High Dividend Yield Index Fund ETF (VYM) 5	Schwab U.S. Dividend Equity ETF™ (SCHD) 3
Capital Group Core Equity ETF (CGUS) 7	Capital Group Dividend Growers ETF (CGDG) 10	iShares Core Dividend Growth ETF (DGRO) 3	Vanguard High Dividend Yield Index Fund ETF (VYM) 2
Capital Group Dividend Growers ETF (CGDG) 6	Capital Group Dividend Value ETF (CGDV) 5	Multi-asset %	Multi-asset %
Capital Group Dividend Value ETF (CGDV) 5	Capital Group Core Equity ETF (CGUS) 2	Capital Group Core Balanced ETF (CGBL) 5	Capital Group Core Balanced ETF (CGBL) 4
Vanguard Total World Stock Index Fund ETF (VT) 10	Vanguard Total World Stock Index Fund ETF (VT) 10	Fixed Income %	Fixed Income %
iShares Core S&P 500 ETF (IVV) 6	iShares Core Dividend Growth ETF (DGRO) 3	Capital Group U.S. Multi-Sector Income ETF (CGMS) 20	Capital Group Core Bonds ETF (CGCB) 19
iShares Core Dividend Growth ETF (DGRO) 2	iShares Core S&P 500 ETF (IVV) 2	American High-Income Trust® (AHIFX) 5	Capital Group U.S. Multi-Sector Income ETF (CGMS) 16
Schwab U.S. Dividend Equity ETF™ (SCHD) 2	Schwab U.S. Dividend Equity ETF™ (SCHD) 2	Capital Group Core Bond ETF (CGCB) 8	Capital Group Core Plus Income ETF (CGCP) 13
Vanguard High Dividend Yield Index Fund ETF (VYM) 2	Vanguard High Dividend Yield Index Fund ETF (VYM) 2	Capital Group Core Plus Income ETF (CGCP) 7	American Funds Emerging Markets Bond Fund (EBNFX) 2
Multi-asset %	Multi-asset %	American Funds Emerging Markets Bond Fund® (EBNFX) 3	iShares Core U.S. Aggregate Bond ETF (AGG) 4
Capital Group Core Balanced ETF (CGBL) 13	Capital Group Core Balanced ETF (CGBL) 16	iShares Core U.S. Aggregate Bond ETF (AGG) 5	Vanguard Short-Term Treasury Index Fund ETF (VGSH) 4
Fixed Income %	Fixed Income %	Vanguard Total International Bond Index Fund ETF (BNDX) 2	Vanguard Total International Bond Index Fund ETF (BNDX) 3
Capital Group Core Bond ETF (CGCB) 5	Capital Group Core Bond ETF (CGCB) 7	Expense ratio (F-2/F-3) 0.31/0.30	Vanguard Short-Term Inflation-Protected Securities Index Fund ETF (VTIP) 2
Capital Group U.S. Multi-Sector Income ETF (CGMS) 5	Capital Group U.S. Multi-Sector Income ETF (CGMS) 7		Expense ratio (F-2/F-3) 0.28/0.27
Capital Group Core Plus Income ETF (CGCP) 3	Capital Group Core Plus Income ETF (CGCP) 5		
iShares Core U.S. Aggregate Bond ETF (AGG) 3	iShares Core U.S. Aggregate Bond ETF (AGG) 5		
Vanguard Total International Bond Index Fund ETF (BNDX) 2	Vanguard Total International Bond Index Fund ETF (BNDX) 3		
Expense ratio (F-2/F-3) 0.32/0.30	Expense ratio (F-2/F-3) 0.32/0.30		

■ Growth ■ Growth and income ■ Passive Equities ■ Equity-income ■ Balanced ■ Tax-exempt ■ Taxable ■ Passive Fixed Income

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Growth and income

As of February 28, 2025

Capital Group Active-Passive Tax-Aware Growth and Income Model



Equity | Fixed Income

Total Equity	78%
Active/Passive	73%/27%

Equity %

Capital Group Growth ETF (CGGR)	8
Capital Group Global Growth Equity ETF (CGGO)	6
SMALLCAP World Fund (SMCFX)	6
Capital Group Core Equity ETF (CGUS)	20
Capital World Growth and Income Fund (WGIFX)	13
Capital Group Dividend Value ETF (CGDV)	5
Vanguard Total World Stock Index Fund ETF (VT)	12
iShares Core S&P 500 ETF (IVV)	7
iShares Core Dividend Equity ETF (DGRO)	2

Fixed Income %

American High-Income Municipal Bond Fund (AHMFX)	10
Capital Group Municipal Income ETF (CGMU)	5
iShares National Muni Bond ETF (MUB)	3
Vanguard Tax-Exempt Bond Index Fund ETF (VTEB)	3

Expense ratio (F-2/F-3) 0.33/0.29

Capital Group Active-Passive Tax-Aware Moderate Growth and Income Model



Equity | Fixed Income

Total Equity	63%
Active/Passive	73%/27%

Equity %

Capital Group Global Growth Equity ETF (CGGO)	5
SMALLCAP World Fund (SMCFX)	5
Capital Group Growth ETF (CGGR)	2
Capital Group Core Equity ETF (CGUS)	13
Capital World Growth and Income Fund (WGIFX)	10
Capital Group Dividend Value ETF (CGDV)	8
Capital Group Dividend Growers ETF (CGDG)	3
Vanguard Total World Stock Index Fund ETF (VT)	10
iShares Core S&P 500 ETF (IVV)	4
iShares Core Dividend Equity ETF (DGRO)	2
Schwab US Dividend Equity ETF™ (SCHD)	2

Fixed Income %

American High-Income Municipal Bond Fund (AHMFX)	17
Capital Group Municipal Income ETF (CGMU)	10
iShares National Muni Bond ETF (MUB)	5
Vanguard Tax-Exempt Bond Index Fund ETF (VTEB)	4

Fixed Income %

American High-Income Municipal Bond Fund (AHMFX)	17
Capital Group Municipal Income ETF (CGMU)	10
iShares National Muni Bond ETF (MUB)	5
Vanguard Tax-Exempt Bond Index Fund ETF (VTEB)	4

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

Capital Group Active-Passive Tax-Aware Conservative Growth and Income Model



Equity | Fixed Income

Total Equity	49%
Active/Passive	73%/27%

Equity %

Capital Group Dividend Value ETF (CGDV)	13
Capital World Growth and Income Fund (WGIFX)	11
Capital Group Dividend Growers ETF (CGDG)	7
American Mutual Fund (AMRFX)	5
Vanguard Total World Stock Index Fund ETF (VT)	10
Schwab U.S. Dividend Equity ETF™ (SCHD)	2
Vanguard High Dividend Yield Index Fund ETF (VYM)	2

Fixed Income %

American High-Income Municipal Bond Fund (AHMFX)	23
Capital Group Municipal Income ETF (CGMU)	11
Capital Group Short Duration Municipal Income ETF (CGSM)	3
iShares National Muni Bond ETF (MUB)	5
Vanguard Tax-Exempt Bond Index Fund ETF (VTEB)	5
iShares Short-Term National Muni Bond ETF (SUB)	3

Expense ratio (F-2/F-3) 0.30/0.26

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Income

As of February 28, 2025

Capital Group Active-Passive Retirement Income Model – Enhanced



Equity | Fixed Income

Total Equity	63%
Active/Passive	73%/27%

Equity %

Capital Group Global Growth Equity ETF (CGGO)	8
Capital Group Global Equity ETF (CGGE)	10
Capital Group Dividend Growers ETF (CGDG)	10
Capital Group Conservative Equity ETF (CGCV)	5
iShares Core Dividend Growth ETF (DGRO)	6
Schwab U.S. Dividend Equity ETF™ (SCHD)	4
Vanguard High Dividend Yield Index Fund ETF (VYM)	4
Vanguard FTSE Developed Markets Index Fund ETF (VEA)	3
Vanguard Growth Index Fund ETF (VUG)	4
Vanguard Total World Stock Index Fund ETF (VT)	4

Multi-asset %

Capital Group Core Balanced ETF (CGBL)	10
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Fixed Income %

Capital Group U.S. Multi-Sector Income ETF (CGMS)	17
Capital Group Core Plus Income ETF (CGCP)	8
Capital Group Core Bond ETF (CGCB)	5
Vanguard Total International Bond Index Fund ETF (BNDX)	2

Expense ratio (F-2/F-3) 0.31/0.30

Capital Group Active-Passive Retirement Income Model – Moderate



Equity | Fixed Income

Total Equity	52%
Active/Passive	73%/27%

Equity %

Capital Group Global Equity ETF (CGGE)	7
Capital Group Dividend Growers ETF (CGDG)	17
Capital Group Conservative Equity ETF (CGCV)	5
Capital Group Dividend Value ETF (CGDV)	2
iShares Core Dividend Growth ETF (DGRO)	4
Vanguard FTSE Developed Markets Index Fund ETF (VEA)	4
Schwab U.S. Dividend Equity ETF™ (SCHD)	3
Vanguard High Dividend Yield Index Fund ETF (VYM)	3
iShares Core S&P 500 ETF (IVV)	2

Multi-asset %

Capital Group Core Balanced ETF (CGBL)	10
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Fixed Income %

Capital Group Core Plus Income ETF (CGCP)	11
Capital Group U.S. Multi-Sector Income ETF (CGMS)	11
Capital Group Core Bond ETF (CGCB)	7
Capital Group Short Duration Income ETF (CGSD)	3
iShares MBS ETF (MBB)	4
Vanguard Total International Bond Index Fund ETF (BNDX)	3
Vanguard Short-Term Treasury Index Fund ETF (VGSH)	2
iShares U.S. Treasury Bond ETF (GOVT)	2

Expense ratio (F-2/F-3) 0.30/0.29

Capital Group Active-Passive Retirement Income Model – Conservative



Equity | Fixed Income

Total Equity	39%
Active/Passive	73%/27%

Equity %

Capital Group Dividend Growers ETF (CGDG)	17
Capital Group Conservative Equity ETF (CGCV)	7
Vanguard High Dividend Yield Index Fund ETF (VYM)	3
iShares Core Dividend Growth ETF (DGRO)	2
Vanguard Developed Markets Index Fund ETF (VEA)	2
Schwab U.S. Dividend Equity ETF™ (SCHD)	2

Multi-asset %

Capital Group Core Balanced ETF (CGBL)	11
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Fixed Income %

Capital Group Core Bond ETF (CGCB)	13
Capital Group U.S. Multi-Sector Income ETF (CGMS)	11
Capital Group Core Plus Income ETF (CGCP)	8
Capital Group Short Duration Income ETF (CGSD)	6
Vanguard Short-Term Inflation-Protected Securities Index Fund ETF (VTIP)	5
iShares U.S. Treasury Bond ETF (GOVT)	3
iShares MBS ETF (MBB)	3
Vanguard Total International Bond Index Fund ETF (BNDX)	3
iShares Core U.S. Aggregate Bond ETF (AGG)	2
Vanguard Short-Term Treasury Index Fund ETF (VGSH)	2

Expense ratio (F-2/F-3) 0.28/0.27

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The benefits of combining an active-passive approach

How American Funds and Capital Group exchange-traded funds (ETFs) work with passive ETFs to help investors

Active investing

The flexible approach found in American Funds mutual funds and Capital Group 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.

Passive complement

Select passively-managed ETFs seek to increase investors' broad exposure, cost effectiveness and tax efficiency.

Tight index tracking

Passive ETFs typically seek to track their indexes.

Low cost

ETFs traditionally have lower expense ratios than actively managed mutual funds and may, in some cases, offer tax benefits as well by experiencing fewer capital gains events.

Increased diversification

An active-passive approach provides increased diversification potential.

Preservation and income

As of February 28, 2025

Capital Group Active-Passive Conservative Income Model



Equity | Fixed Income

Total Equity	20%
Active/Passive	74%/26%

Equity %

Capital Group Conservative Equity ETF (CGCV)	7
Capital Group Dividend Growers ETF (CGDG)	4
Capital Group Dividend Value ETF (CGDV)	3
Schwab U.S. Dividend Equity ETF™ (SCHD)	2
Vanguard High Dividend Yield Index Fund ETF (VYM)	2
Vanguard Total World Stock Index Fund ETF (VT)	2

Fixed Income %

Capital Group Core Bonds ETF (CGCB)	25
Capital Group Short Duration Income ETF (CGSD)	15
Capital Group Core Plus Income ETF (CGCP)	12
Capital Group U.S. Multi-Sector Income ETF (CGMS)	8
Vanguard Short-Term Treasury Index Fund ETF (VGSH)	11
Vanguard Total International Bond Index Fund ETF (BNDX)	5
iShares Core U.S. Aggregate Bond ETF (AGG)	2
Vanguard Short-Term Inflation-Protected Securities Index Fund ETF (VTIP)	2

Expense ratio (F-2/F-3) 0.25/0.24

Capital Group Active-Passive Preservation Model



Equity | Fixed Income

Total Equity	0%
Active/Passive	74%/26%

Fixed Income %

Intermediate Bond Fund of America® (IBAFX)	33
Short-Term Bond Fund of America® (SBFFX)	21
Capital Group Short Duration Income ETF (CGSD)	20
Vanguard Short-Term Treasury Index Fund ETF (VGSH)	17
Vanguard Total International Bond Index Fund ETF (BNDX)	4
iShares MBS ETF (MBB)	3
Vanguard Short-Term Inflation-Protected Securities Index Fund ETF (VTIP)	2

Expense ratio (F-2/F-3) 0.27/0.21

■ Growth ■ Growth and income ■ Passive Equities ■ Equity-income ■ Balanced ■ Tax-exempt ■ Taxable ■ Passive Fixed Income

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Preservation and income

As of February 28, 2025

Capital Group Active-Passive Tax-Aware Moderate Income Model



Equity | Fixed Income

Total Equity	38%
Active/Passive	73%/27%

Equity %

Capital Group Dividend Value ETF (CGDV)	12
Capital World Growth and Income Fund (WGIFX)	7
American Mutual Fund (AMRFX)	5
Capital Group Dividend Growers ETF (CGDG)	4
Vanguard Total World Stock Index Fund ETF (VT)	7
Schwab U.S. Dividend Equity ETF™ (SCHD)	2
Vanguard High Dividend Yield Index Fund ETF (VYM)	2

Fixed Income %

Capital Group Municipal Income ETF (CGMU)	18
American High-Income Municipal Bond Fund (AHMFX)	17
Capital Group Short Duration Municipal Income ETF (CGSM)	10
Vanguard Tax-Exempt Bond Index Fund ETF (VTEB)	6
iShares National Muni Bond ETF (MUB)	5
iShares Short-Term National Muni Bond ETF (SUB)	5

Expense ratio (F-2/F-3)	0.28/0.24
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Capital Group Active-Passive Tax-Aware Conservative Income Model



Equity | Fixed Income

Total Equity	19%
Active/Passive	74%/26%

Equity %

Capital Group Dividend Value ETF (CGDV)	6
American Mutual Fund (AMRFX)	5
Capital Group Dividend Growers ETF (CGDG)	3
Vanguard Total World Stock Index Fund ETF (VT)	3
Schwab U.S. Dividend Equity ETF™ (SCHD)	2

Fixed Income %

Capital Group Short Duration Municipal Income ETF (CGSM)	25
Capital Group Municipal Income ETF (CGMU)	22
American High-Income Municipal Bond Fund (AHMFX)	13
iShares Short-Term National Muni Bond ETF (SUB)	7
SPDR® Nuveen Bloomberg Short Term Municipal Bond ETF (SHM)	5
Vanguard Tax-Exempt Bond Index Fund ETF (VTEB)	5
iShares National Muni Bond ETF (MUB)	4

Expense ratio (F-2/F-3)	0.25/0.23
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Capital Group Active-Passive Tax-Exempt Preservation Model



Equity | Fixed Income

Total Equity	n/a
Active/Passive	74%/26%

Fixed Income %

Limited Term Tax-Exempt Bond Fund of America® (LTEFX)	40
Capital Group Short Duration Municipal Income ETF (CGSM)	34
iShares Short-Term National Muni Bond ETF (SUB)	14
SPDR® Nuveen Bloomberg Short Term Municipal Bond ETF (SHM)	12

Expense ratio (F-2/F-3)	0.27/0.22
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■ Growth ■ Growth and income ■ Passive Equities ■ Equity-income ■ Balanced ■ Tax-exempt ■ Taxable ■ Passive Fixed Income

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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 prospectus. 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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